

Complaints annual report – April 2023 to March 2024

This paper is Cornwall Housing's Complaints Annual Report for financial year 2023/24 in line with the Housing Ombudsman's Complaints Handling Code, which became a statutory requirement from 1 April 2024.

1. Housing Ombudsman Complaints Handling Code – self-assessment

In January 2023 Cornwall Housing published the first of its self-assessment documents against the Housing Ombudsman's Complaints Handling Code. At the time of publishing, Cornwall Housing was working towards compliance and in April 2023 completed a new self-assessment that was compliant with the Code following a number of improvements including updating our Complaints Policy, rolling out business-wide complaints training and reorganising how complaints were logged and handled by the business.

Cornwall Housing has completed a new self-assessment for 2024/25 in line with the updated version of the Complaints Code, which became a statutory requirement as of 1 April 2024. We are pleased to report that we have assessed that Cornwall Housing is compliant with the updated Code and include a copy of the self-assessment document (Appendix B) for oversight by Board prior to publishing it on our website as per requirements.

Cornwall Housing is very pleased to announce Board Member, Karen Ayling, as its CHL Member Responsible for Complaints, alongside Louise Wood, its Cornwall Council Member Responsible for Complaints, in compliance with the Code. CHL's self-assessment will be returned to the Regulator in June to confirm compliance in line with the new statutory requirements.

2. Complaint handling performance

Table A – Stage 1 complaint numbers 2023/24

Year	Total complaints	Withdrawn complaints	Raised in error	% on time for year	% extended	% Upheld for year
2023/24	933	33	6	85%	35%	87%
2022/23	811	13	0	18%	7%	42%

CHL experienced an increase in complaints when compared with 2022/23, however, by comparison complaint handling performance improved considerably. The majority of complaints were responded to within the timescales agreed with residents. CHL extended 35% of complaints beyond the 10 working day period specified in the Complaint Handling Code. In these cases, residents were advised an extension was needed and a new deadline given. A key aim for 2024/25 will be to reduce the number of complaints requiring extensions, however, in the majority of cases this relates to the complexity of work required to resolve the issues experienced. This also demonstrates an improvement in communication from the previous year, when complaints would regularly go outside of target deadlines but no explanation was provided.

The majority of complaints received by CHL were upheld, as complaint investigators found residents had legitimate cause to complain. There were 39 complaints that were either raised in error (duplicated or found not to be CHL residents) or withdrawn upon request by the resident. This was usually because a solution was found and the resident did not wish to pursue the complaint or an alternative route to resolution was sought, such as escalation to disrepair or other avenues. Complaints are only withdrawn following confirmation by the resident that this is in line with their wishes.

Throughout 2023/24, CHL had a backlog of over 600 complaints to process which had accumulated throughout 2022/23. This was particularly challenging, yet despite higher numbers of complaints being received in-year, the organisation successfully cleared the backlog and processed new in-coming complaints. This meant that in total, CHL handled over 1,500 complaints in 2023/24. This did, however, have a knock-on effect to Stage 2 complaints received, which increased significantly in 2023/24 from previous years.

Appendix A

In summary, in comparison to previous year when CHL began with a considerable backlog in complaints, the organisation starts 2024/25 in a stronger position with no backlog and a robust complaints policy and process in place, as well as a dedicated Complaints Team with experienced and skilled staff and a healthier complaints culture embedded throughout the business.

Table B – Stage 1 complaint themes 2023/24

Theme	No of complaints	% of complaints
Delay	674	75%
Staff behaviour	102	11%
Quality	68	8%
Compensation	24	3%
Policies	17	2%
Resident behaviour	9	1%

CHL has developed a complaints database that aims to identify the root causes of complaints. The overwhelming cause of dissatisfaction among CHL residents is due to delays. The next set of results shows how these delays are largely related to outstanding damp and mould issues and repairs.

Table C – Stage 1 complaint topics 2023/24

Topic of complaint	No of complaints	% of complaints	Topic of complaint	No of complaints	% of complaints
Adaptations	18	2%	Heating and hot water	76	8.5%
ASB	19	2.1%	Kitchen/bathroom upgrades	40	4.5%
Car parking	2	0.2%	Mutual exchanges	5	0.6%
Communal areas	32	3.6%	Pests	6	0.7%
Complaint handling	2	0.2%	Policies	5	0.6%
Contractors	35	3.9%	Potholes/kerbs	1	0.1%
Customer service/call handling	57	6.4%	Property condition	127	14.2%
Damp and mould	199	22.3%	Rents/service charging	1	0.1%
Data protection	3	0.3%	Repairs	186	20.8%
Environmental compliance	4	0.4%	Servicing	7	0.8%
Estate management	3	0.3%	Solar panels	1	0.1%
Garages	6	0.7%	Tenancy issues	5	0.6%
Gardens	26	2.9%	Voids and lettings	17	1.9%
Grounds maintenance	11	1.2%			

A combination of damp and mould, repairs and property condition issues make up over half of all complaints received by CHL. The insights gained through complaints has been a crucial element in prompting many of the changes set to take place in the organisation over the coming months and years, which will be explored further in the learning section of this report.

Table D – Stage 1 complaint numbers by team 2023/24

Team	Number of complaints	% of complaints	Team	Number of complaints	% of complaints
Assets	542	60.6%	Incomes	5	0.6%
Business Support	2	0.2%	Independent Living Service	2	0.2%
Complaints and Disrepair	7	0.8%	Neighbourhood Enforcement	6	0.7%
Compliance (gas and elec)	27	3%	Neighbourhood Services	26	2.9%
Customer Services	15	1.7%	Responsive repairs	168	18.8%
Housing management	73	8.2%	Voids and Lettings	21	2.3%

It should be noted that accurately logging complaints to the appropriate team can be a challenge – many issues highlighted by residents involve multiple teams or business areas. The Complaints Team must take a view on a case-by-case basis about where responsibility most logically sits and assign to that team to resolve. This means that the theme or topic of a complaints sometimes does not match the team assigned – the Complaints Team assigns based on judgement of where the root cause of the complaint emanated from or who is best place to resolve issues.

Table E – Stage 2 complaint numbers 2023/24

Year	Total complaints	Withdrawn complaints	Raised in error	% on time for year	% extended	% Upheld for year
2023/24	106	1	0	95%	15%	87%
2022/23	19	0	0	58%	0%	26%

CHL has experienced a significant increase in the number of complaints being escalated to Stage 2 of the process. This is largely due to the volumes of Stage 1 complaints processed within the year – as explained previously in this report. The organisation actually handled over 1,500 complaints when taking into account the backlog. Therefore, of those Stage 2 complaints handled in 2023/24, 23 (22%) were in relation to complaints received in 2022/23.

However, this still represents a marked increase in Stage 2 complaints, although drawing comparison from previous years is unreliable due to the poor complaints handling prior to 2023/24. What CHL does know is that just over 9% of the Stage 1 complaints received in 2023/24 escalated to Stage 2. Therefore, a key aim for 2024/25 will be to resolve more complaints at Stage 1 of the complaints handling process.

Table F – Stage 2 complaint themes 2023/24

Theme	No of complaints	% of complaints
Delay	67	64%
Staff behaviour	13	12%
Quality	14	13%
Compensation	4	4%
Policies	5	5%
Resident behaviour	2	2%

The overwhelming reason why complaints escalate to Stage 2 is due to continued delays. A key aim for the Complaints Team is therefore to facilitate faster, more efficient repairs and works at Stage 1 of the process, thus avoiding continued dissatisfaction.

Table G – Stage 2 complaint topics 2023/24

Topic of complaint	No of complaints	% of complaints	Topic of complaint	No of complaints	% of complaints
Adaptations	3	2.86%	Heating and hot water	5	4.76%
ASB	5	4.76%	Kitchen/bathroom upgrades	2	1.91%
Car parking	1	0.95%	Mutual exchanges	1	0.95%
Communal areas	4	3.81%	Pests	1	0.95%
Complaint handling	2	1.91%	Policies	1	0.95%
Contractors	5	4.76%	Potholes/kerbs	1	0.95%
Customer service/call handling	3	2.86%	Property condition	8	7.62%
Damp and mould	31	29.52%	Rents/service charging	0	0
Data protection	0	0	Repairs	22	20.95%
Environmental compliance	1	0.95%	Servicing	0	0
Estate management	1	0.95%	Solar panels	0	0
Garages	0	0	Tenancy issues	2	1.91%
Gardens	3	2.86%	Voids and lettings	3	2.86%
Grounds maintenance	0	0			

The themes for Stage 2 complaints, mirror those at Stage 1 to a certain extent, but also highlight where CHL finds it most difficult to bring about satisfactory resolutions. For example, despite ASB making up only 2% of Stage 1 complaints, it represents almost 5% of Stage 2 complaints – this suggests that ASB is a challenging area to resolve. However, later in this report, it is clear that CHL actions in regard to ASB is an area that has fared well in the eyes of the Ombudsman.

Otherwise, the consistent themes of damp and mould and repairs make up the lion's share of Stage 2 complaint themes. There remains a lack of satisfactory resolution at Stage 1 of the complaints process, particularly in terms of getting repair works completed within acceptable timescales. To tackle this issue, the Complaints Repairs Intervention Project was triggered in March 2024 with the aim of working with a specific contractor on a trial basis to deliver repairs relating to complaints.

Table H – Stage 2 complaint numbers by team 2023/24

Team	Number of complaints	% of complaints	Team	Number of complaints	% of complaints
Assets	66	62.9%	Incomes	0	0
Business Support	0	0	Independent Living Service	0	0
Complaints and Disrepair	1	0.95%	Neighbourhood Enforcement	0	0
Compliance (gas and elec)	1	0.95%	Neighbourhood Services	5	4.8%
Customer Services	2	1.9%	Responsive repairs	14	13.3%
Housing management	14	13.3%	Voids and Lettings	2	1.9%

It should be noted that categorising complaints between Assets and Responsive Repairs can be a challenge – the point at which an issue moves between responsive repairs and major works is an issue the business is currently tackling. Therefore, more work is needed when logging repairs to better determine under which area of Assets the issue falls and will be subject to further development in 2024/25. However, it is evident from the topics of the Stage 2 complaints that the vast majority relate to incomplete, delayed or complex repair works.

Table I – Complaints refused 2023/24

Request for Service	Report of ASB	Policy decision	Out of timescale	Legal proceedings underway	Total
2	5	3	2	1	13

In line with CHL's complaints policy, the complaints above were refused on the grounds detailed in 2.3 of the Policy covering exclusions. In these cases, the resident receives an explanation citing the relevant exclusion within the Complaints Policy establishing a clear reason for refusal. Where a refusal is made on the grounds of a request for service or report of ASB, CHL will not have had any previous records of contact by the resident raising the issue before lodging a complaint. Therefore, in line with the HoS Complaints Code, the Complaints Team will raise the issue with the relevant team in the organisation to ensure action is taken to help resolve the situation outside the complaints process and log the complaint as a refusal so that the data is captured. Refusals are not included in the numbers detailed in previous tables for logged complaints.

Table J – satisfaction with complaints handling 2023/24

Satisfaction mechanism	Question	Result
TSM perception survey	Satisfaction with the landlord's approach to handling complaints	28%
In-house survey	Easy to submit a complaint	51%
	Contacted by the investigating officer	56%
	Felt listened to	34%
	Found response easy to understand	31%
	Satisfied with the outcome	40%

CHL began capturing data relating to satisfaction with complaints handling in 2023/24 through two methods – the first was the statutory requirement to complete perception surveys against the new Tenant Satisfaction Measures (TSMs) and the second was its own in-house survey sent to residents who had made a recent complaint.

CHL introduced its in-house complaints satisfaction survey in Q3 2023/24. This remains a work-in-progress, as initially the satisfaction survey link was included in the response email only. However, the majority of the works to resolve the complaints are still outstanding at this stage, given responses must be issued within 10 working days of acknowledgement. Therefore, the process has been changed to send a reminder to the satisfaction survey a month after sending the response letter. This has seen an increase in the number of residents responding to the survey, although numbers remain fairly low (19% response in Q3 and 24% response in Q4). More work will be done in 2024/25 to refine this process and report on the results of the satisfaction surveys. It is worth noting, for those tenants without emails, satisfaction calls were made by the Customer Service Centre to talk through the complaint satisfaction survey.

With regards to the TSM measure, CHL received a particularly low satisfaction score from residents. Where dissatisfaction is indicated, the resident is asked whether they are happy for their details to be shared with the organisation for follow up action. Where possible, CHL then calls the resident to find out more about their dissatisfaction. Given CHL's complaints handling performance in recent years, dissatisfaction remains high, despite the recent improvements made, however, the data also shows that approximately two-thirds of those expressing dissatisfaction had not made a complaint in the last 18 months. Regardless, there is still more work to be done to rebuild trust and credibility of CHL's complaints process and this is something the whole organisation is working hard to achieve.

Complaints improvement action plan 2023/24

There were 17 actions contained within the complaints improvement plan for 2023/24 – 15 of which were completed. The improvement plan is monitored via the quarterly complaints reports to Board and the Tenant

Forum. The 2 outstanding actions relate to reviewing the complaints compensation policy, which has been delayed until Q2 2024/25. The second action relates to exploring the option of a complaints module being integrated with CHL's current Housing Management System, but this has been delayed whilst a review takes place of CHL's systems and an IT programme is developed to prioritise works required by the organisation as a whole. All other actions were completed and have resulted in a demonstrable improvement in complaints handling in the last financial year.

The new complaints improvement action plan for 2024/25 is included at the end of this report and will continue to be monitored via the quarterly complaints reports to Board and the Tenant Forum.

3. Housing Ombudsman findings and reports

Table K – Housing Ombudsman findings 2023/24

First contacts	Request for evidence	Determinations	Maladministration	Severe maladministration
16	10	10	13	6

CHL received 10 determinations from the Ombudsman in 2023/24, with the majority relating to historic complaints that pre-dated the new Complaints Policy introduced at the beginning of the year.

The findings, understandably, highlighted the poor complaints handling that was prevalent prior to this financial year and the majority of maladministration findings are therefore attributed to complaint handling failures.

Table L – Reasons for failures

Maladministration						Severe maladministration	
Repairs delivery	Complaints handling	Damp and mould	Staff conduct	Record keeping	Customer contact	Complaints handling	Repairs delivery
3	5	1	1	1	2	3	3
13						6	

Out of the 19 failures identified by the Ombudsman, 8 relate to complaint handling. These cases pre-date the new policy and processes CHL implemented in 2023/24 but remain important for the organisation to heed going forward.

The severe maladministration findings relating to repairs have been taken on board by CHL and complaints intelligence has been used to prompt change in how the organisation manages repairs in future. This will be explored further in the learning section of this report.

Where CHL receives a severe maladministration, the organisation analyses the reasons in an exercise with senior managers to ensure lessons are learned.

Ombudsman Annual Report for Cornwall Housing 2022/23

The latest Landlord Performance Report available for CHL from the Housing Ombudsman relates to 2022/23.

A summary of performance results can be found below:

Table M – Summary of landlord performance from the Ombudsman for 2022/23.

Determinations	Findings	Maladministration	Orders made
6	15	7	14
Recommendations	CHFOs	Compensation	Maladministration rate
2	0	£2,615	47%

The full report can be found on the Housing Ombudsman website or by accessing the link below:

[Landlord-Report-Cornwall-Housing-Limited.pdf \(housing-ombudsman.org.uk\)](https://www.housing-ombudsman.org.uk/Landlord-Report-Cornwall-Housing-Limited.pdf)

The national maladministration rate was 55% so CHL achieved marginally better performance in the findings received from the Ombudsman. However, given that CHL experienced significant issues with complaints handling in 2022/23, the organisation anticipates a decrease in this performance, as cases take time to work their way through the system and determinations often relate to cases over 12 months old. Therefore, CHL does not expect the improvements made throughout that 2023/24 to be reflected in the Ombudsman's reporting until 2024/25.

Positively, CHL received no complaint handling failure orders during 2022/23, meaning that the organisation acted quickly in carrying out the orders received from the Ombudsman. This does reflect the improvements made to the complaints services throughout 2023/24.

Findings by the Ombudsman indicated improvements required in complaints handling (75% maladministration rate) and reimbursement/compensation (50% maladministration rate), which have been addressed as part of CHL's complaints service improvement throughout 2023/24.

4. Learning from complaints and service improvements

The learning gained from complaints has been invaluable to CHL over the past year. As the organisation has been subject to significant changes over the past 18 months, with a new Executive and Senior Leadership team having been recruited, the complaints the organisation received provided incredible insight into the areas that required urgent focus for the new management team.

Below is a summary of the learning and action taken as a result of complaints:

Table N – Action taken as a result of complaints learning 2023/24

Issue highlighted through complaints	Action taken
Volume of damp and mould complaints and lack of a consistent approach to tackling reports	Established a dedicated damp and mould team. Completed the damp and mould self-assessment document, outlining plans to tackle gaps highlighted. Created a damp and mould triage form to gain greater insight from residents about issues at first point of contact and to determine vulnerabilities of residents where specific actions may be required.
Poor repairs service delivery indicated by volume of repairs complaints and Ombudsman repairs maladministration and severe maladministration findings	Repairs complaints highlighted to senior managers in the Repairs Service Delivery department and the Executive Team. Issues highlighted to contractor and discussed. Investigations surfaced errors in the reporting produced by contractor, which was painting a more favourable picture of repairs performance than that being experienced by our residents. Triggered complaints training for the contractor's management team. Ultimately helped to influence the start of the Repairs Project that will see CHL reshape how repairs are delivered by the organisation.
Delays in repairs resulting in Stage 1 complaints and continued escalation to Stage 2 complaints and Ombudsman repairs maladministration and severe maladministration findings	As above. Also triggered the complaints repairs intervention project, which is currently trialling the use of the specific contractor to deliver repairs related to complaints. The aim being to reduce waiting times and prevent repairs relating to complaints from having to re-enter the business-as-usual queueing system for repairs.
Complaints handling failures – indicated by Ombudsman maladministration and severe maladministration findings and dissatisfaction with complaints handling indicated by residents, through TSMs	Developed new Complaints Policy. Delivered company-wide complaints policy training and complaint handling training for those responsible for investigating and responding to complaints. Developed an improved complaints database for better tracking and monitoring of complaints, with associated performance reporting. Established improved oversight

and individual contact with Complaints Team	of complaints performance - quarterly reporting of complaints to Board and Tenant Forum.
No appeals process within aids and adaptations policy – Ombudsman order	Amended the current Aids and Adaptations Policy to include the right of appeal by residents, with simple guidance on how to lodge an appeal.
Poor recording of customer contact in the Housing Management System – complaint investigators found it difficult to determine what actions had been taken or were underway and Ombudsman findings	Prompted a drive to remind staff of the importance of logging customer contact through CRMs in the Open Housing Management system. Training video created to remind staff and train new starters on how to log a customer contact on our system. CRM usage report developed to help monitor the use of CRMs by individual staff members.
Complaints handling by contractors – indicated through feedback from residents advising they have complained but no action taken	Complaints Policy training delivered to main contractor's management team, including importance of sharing issues raised with CHL. Complaints inbox set up by main contractor and process for complaints queries established.
Scrutiny investigation recommendations	All actions agreed for delivery between CHL and the Tenant Scrutiny Panel were delivered in 2023/24. Tenants identified learning and improvement opportunities in the complaints handling process.

5. Complaints improvement action plan 2024/25

The following table outlines the improvement actions identified for 2024/25 being led by the Complaints and Disrepair Team to further improve CHL's complaint handling.

Table O – Complaints improvement action plan for 2024/25

Action	Target	Comments
Complete a review of the staffing and resources required to effectively manage complaints and disrepair claims	Q1/Q2	Work underway
Continue the repairs complaints intervention project and review success of the trial	Q1/Q2	Work underway
Ensure compliance with statutory HoS Complaints Handling Code and publish self-assessment, annual report and Board response on CHL website	Q1	Work underway
Agree a set of complaints targets that will be monitored and presented in regular complaints reports	Q1	Work underway
Continue quarterly reports to Board and Tenant Forum	Q1/Q2/Q3/Q4	Work underway
Deliver a cycle of complaints briefings to staff	Q1/Q2/Q3/Q4	Work underway
Update compensation policy	Q2	Not yet started
Complete 2 x tenant-led reviews of complaints	Q2 and Q4	Work underway
Establish the complaints process with new contractors as part of the Repairs Project	Q3/Q4	Not yet started
Develop a complaints learning process with new contractors as part of the Repairs Project	Q3/Q4	Not yet started
Refresh complaints training materials in line with any new processes or requirements	Q3/Q4	Not yet started
Roll-out complaints training to new contractors as part of Repairs Project	Q3/Q4	Not yet started

Conclusion

To sum up, complaints were at a crisis point in 2022/23 and whilst there has been an incredible amount of work to tackle the issue of poor complaints handling, which has seen a significant improvement during 2023/24, there is still much more to be done.

The continued volume of complaints presents an ongoing challenge for CHL and resolving complaints quickly is an important aspect for future improvement that must be tackled in 2024/25. The Repairs Complaints Intervention Project aims to tackle this issue and its effectiveness will be reviewed as per the improvement plan.

The coming year will also be a particular challenge as CHL embarks on a major change project that will see repairs service delivery alter significantly. The Repairs Project presents an opportunity to improve and refine how complaints are handled by, and with, new contractors set to work with CHL. This work also represents a major opportunity to address the root causes of complaints being received by CHL, so it is crucial that the learning experienced through complaints is used to help shape the delivery of the future service.

Oversight of complaints handling improved greatly in 2023/24 and this will continue in 2024/25, with quarterly reports continuing to go to both CHL's Board and Tenant Forum. The bi-annual review of complaints, which began in 2023/24, will continue this year providing involved residents the chance to quality complaints handling and report back to the business. Resident satisfaction with complaints will continue to be monitored in 2024/25 and the organisation will further refine how the data is captured and used to improve complaints handling.

In short, 2023/24 was a year of significant change and subsequent improvement, and 2024/25 will seek to continue this work with the aim of CHL delivering a good complaints service that resolves residents' issues at the earliest possible opportunity and rebuilds trust with our tenants.