

Complaints Annual Report 2025/2026

This report provides an overview of complaints received by Cornwall Housing (CHL) for the financial year 2025/26.

1. Housing Ombudsman Complaints Handling Code – self-assessment

Cornwall Housing (CHL) has completed its annual self-assessment against the Housing Ombudsman's Complaint Handling Code for 2026/27. Since becoming a statutory requirement on 1 April 2024, compliance with the Code has remained a key element of CHL's governance and assurance framework. The assessment confirms that CHL continues to be fully compliant with the Code. A copy of the completed self-assessment is provided at Appendix B for Board review and oversight ahead of publication on CHL's website, in accordance with Code requirements.

In line with the Code, CHL continues to work closely with Kevin Hawke, Independent Board Member and CHL's Member Responsible for Complaints, alongside Luke Dymond, Cornwall Council's Member Responsible for Complaints. Their oversight provides additional assurance of CHL's commitment to effective complaint handling, accountability and continuous service improvement.

Following Board review, the self-assessment will be submitted to the Regulator by 30 September 2026 to confirm ongoing compliance with statutory requirements for the forthcoming year.

2. Overview of Stage 1 Complaint Handling Performance

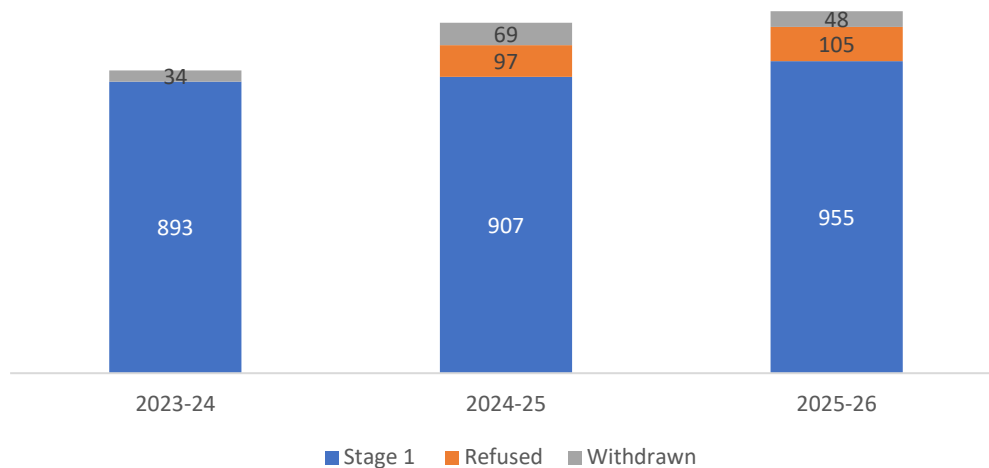
Over the past year, Cornwall Housing (CHL) has maintained compliance with the Housing Ombudsman's Complaint Handling Code, strengthened its Complaints Policy, and enhanced complaint monitoring and reporting through the development of Power BI dashboards. These improvements have provided greater visibility of performance trends and complaint outcomes, supporting more informed decision-making and service improvement.

Complaint volumes continued to rise during 2025/26, with a significant increase in demand experienced during the second half of the year. This placed considerable pressure on complaint handling capacity and adversely affected response-time performance. In response, CHL has continued its focus on identifying and addressing the underlying causes of complaints, with the aim of reducing recurring issues and improving the overall customer experience.

The Complaints Team faced a challenging year, managing increased caseloads alongside a rise in responses requiring further review or rework to meet quality standards. During the latter half of the year, the team strengthened its approach to root cause analysis and developed improved mechanisms for sharing complaint insights across the organisation. Regular engagement with contractors through monthly performance meetings has supported greater transparency, accountability and learning, helping to drive service improvements and reduce repeat issues.

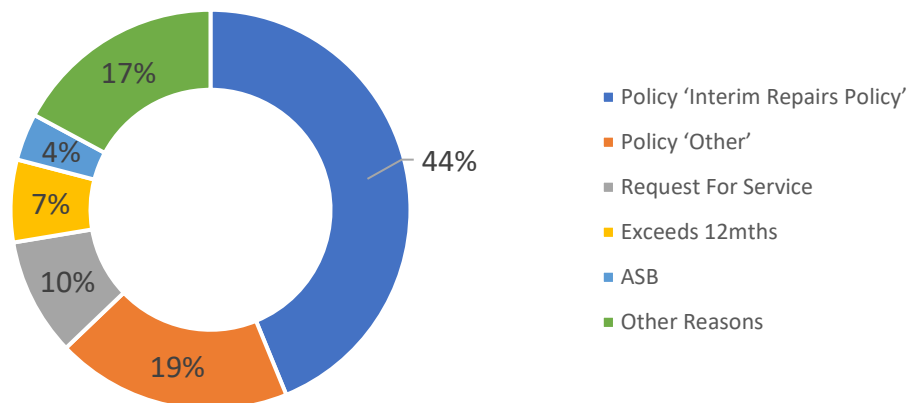
The year also marked the mobilisation of four new repairs contractors and the implementation of locality-based working arrangements. While these changes presented initial challenges, they have established a more streamlined and collaborative operating model, providing clearer ownership of repair issues and a more consistent service for residents. These arrangements are expected to support further service improvements as they continue to embed.

CHL's Resident Monitoring and Governance Panel, formerly known as the Tenant Forum, has continued to play an important role in reviewing complaint performance and outcomes. The Panel's scrutiny and feedback provide valuable resident insight, helping to inform service improvements and strengthen accountability across the organisation.

Chart 2.1 – Stage 1 complaint numbers for financial year 2025/26 compared with 2024/25 & 2023/24

Complaint volumes have increased for the third year in a row, this year with a total of 1,108 new complaints received, compared to 1073 last year. However, 48 of those were withdrawn in agreement with the resident after it became clear that a complaint was no longer wanted and/or required.

The complaints team also refused 105 complaints in this year, in line with our policy. Below is an overview of why these complaints were refused.

Chart 2.2 – A Summary of Stage 1 Complaint Refusal Reasons

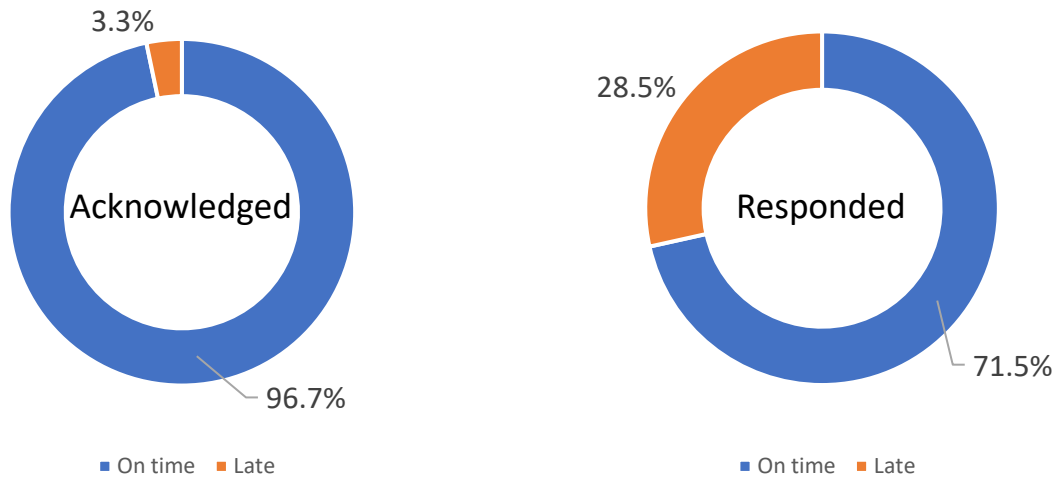
In line with CHL's Complaints Policy, the complaints above were refused on the grounds detailed in section 2.3 covering exclusions. In these cases, the resident receives an explanation citing the relevant exclusion within the Complaints Policy, establishing a clear reason for refusal. Where a refusal 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 Complaint Handling 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 of the complaints process and log the complaint as a refusal so that the data is captured.

The majority of complaints refused were due to CHL's interim repairs policy that was implemented in October 2024, which totalled **51**. The interim repairs policy means that the timescales for routine and planned repairs have been extended to 9 and 12 months. A further **21** complaints were refused in line with 'other' CHL policies, including the complaints policy.

CHL is seeing fewer complaints refused or closed due to legal proceedings, particularly in relation to disrepair legal action, as claimants and their solicitors are now encouraged to go through the complaints process before commencing legal action.

Chart 2.3 – Stage 1 Acknowledged and Responded to within Complaint Handling Code Timescales

The first chart shows the percentage of complaints that were acknowledged within the 5-day timescale. There were 1,003 complaints acknowledged (48 later withdrawn) and 970 of these were acknowledged within 5 days (96.7%).



The second chart shows performance against the requirement to provide a Stage 1 response within the 10-working day timescale but also includes any agreed extensions. During the year, CHL issued final responses to 955 Stage 1 complaints, of which 683 (71.5%) were responded to within the agreed timescale. 272 complaints (28.5%) exceeded the target response period.

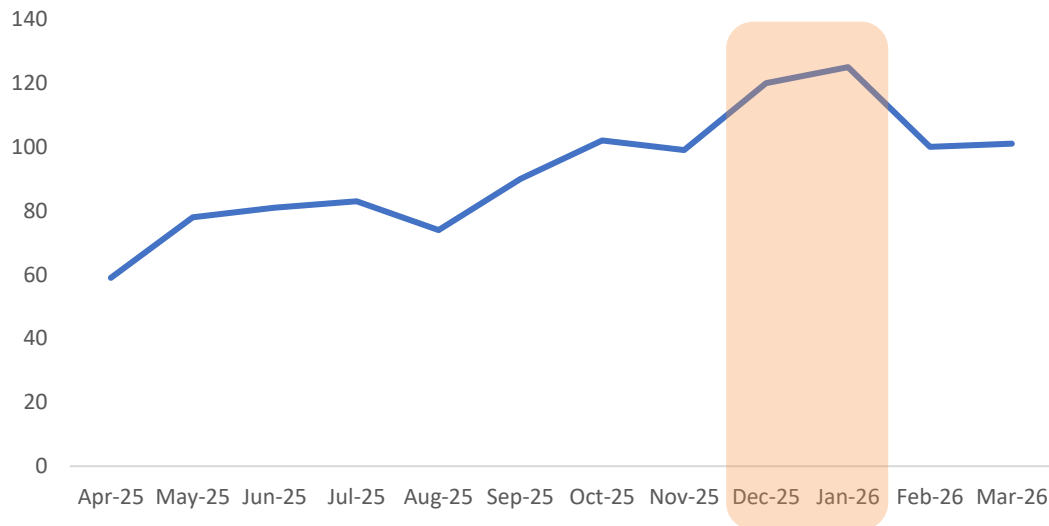
Of the 955 complaints responded to, 93 (9.7%) required a formal extension beyond the standard 10-working-days set out in the Complaint Handling Code. In each case, residents were contacted, informed of the reasons for the delay and provided with a revised response date. This represents a significant improvement on 2024/25, with the proportion of extended complaints reducing by almost 10 percentage points.

The primary reason for extending complaint response times was delays in obtaining the information and actions required to fully investigate and resolve complaints.

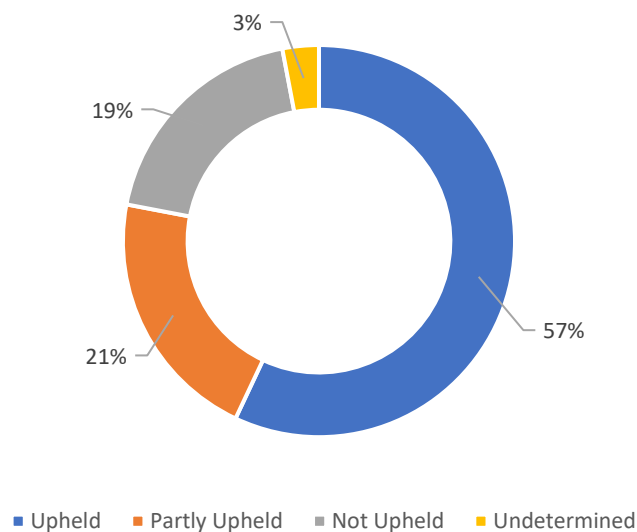
Complaint handling performance deteriorated during the final quarter of 2025/26, driven largely by the operational impact of Storms Goretti and Chandra in January 2026 and the implementation of Awaab's Law on 27 October 2025, both of which contributed to increased operational demand and this had a corresponding impact on operational service delivery.

Prior to January 2026, average compliance with complaint response timescales was approximately 80%, highlighting the significant impact of these events on year-end performance as can be seen in Chart 2.4 below.

Ensuring that there is a significant improvement in the proportion of complaints responded to within timescale will be a key focus area for Cornwall Housing in 2026/27 as our performance is significantly lower than other social landlords as outlined in Section 6 of this paper 'Performance Benchmarking'.

Chart 2.4 – Stage 1 Complaint Numbers Received by Month in 2025/26**Chart 2.5 – Overview of Stage 1 Complaint Outcomes 2025/26**

CHL issued final responses to 955 complaints and as illustrated in the chart below, 78% of complaints were either upheld (57%) or partly upheld (21%). Compared with the previous year, there has been a 4-percentage point movement from upheld to partly upheld outcomes, alongside a modest 1 percentage point increase in complaints that were not upheld.



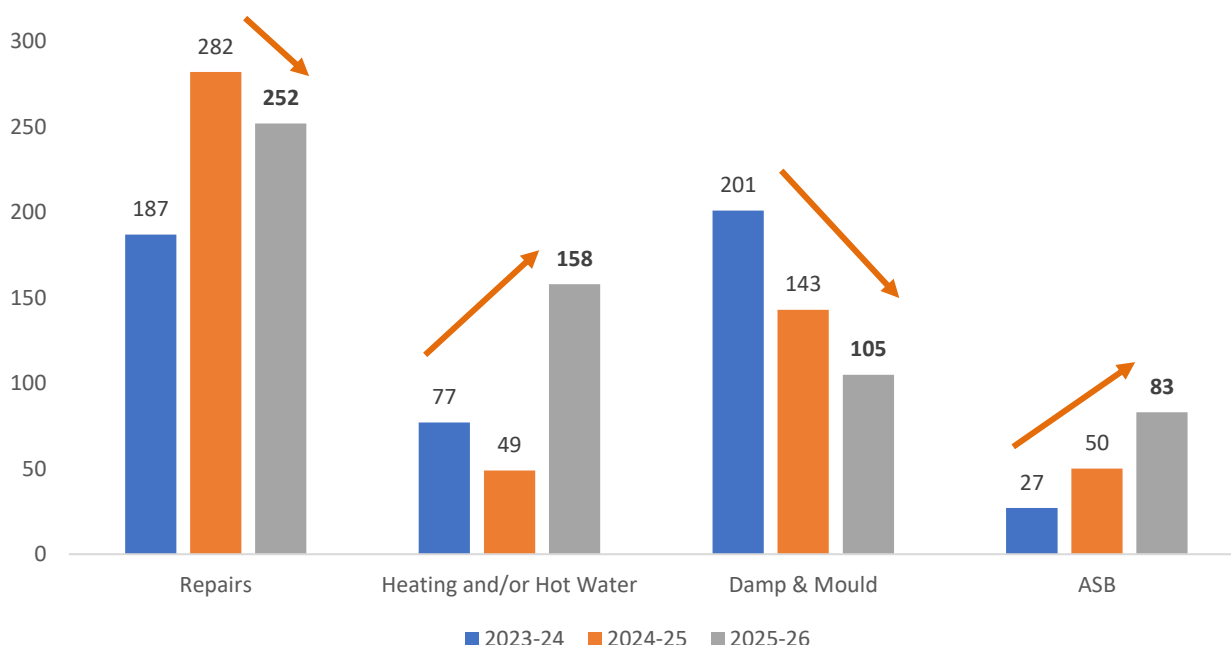
Analysis of complaint root causes, as summarised in Table 2.6 below, shows that 'Lack of Action' remained the predominant cause of customer dissatisfaction during 2025/26. Delays in delivering and resolving complex repairs and planned works, particularly damp and mould remediation, roofing works, and major works projects, were key contributors to complaints in this category.

However, the ending of our 'Interim Repairs Policy' should see the number of repairs complaints relating to 'lack of action' reduce over the second half of this year.

Table 2.6 – Overview of Stage 1 Complaint Root Causes 2025/26

Root Cause	Number	%
Lack of Action	513	54%
Lack of Communication	127	13%
Behaviour (staff & operatives)	83	9%
Quality of Work	71	7%
Correspondence	49	5%
Compensation	45	5%
Property Condition	34	4%
Missed Appointments	33	3%

The Learning from Complaints section identifies a range of improvement actions aimed at addressing both 'Lack of Action' and 'Lack of Communication', reflecting the close relationship between service delivery delays and customer perceptions of service quality. These actions are intended to reduce future complaint volumes and improve the overall customer experience.

Chart 2.7 – A Comparison of the Top Four Stage 1 Themes Logged in 2025/26, compared with Previous 2 Years

As shown in the chart above, complaints concerning **Responsive Repairs** have also reduced compared with 2024/25. This is a positive outcome and reflects the improvements implemented within the Repairs Delivery service, including the introduction of locality-based working and the mobilisation of new repairs contractors. Complaints relating to **Damp and Mould** have decreased for the third consecutive year demonstrating the impact of strengthening the damp and mould processes to align with the requirements of Awaab's Law.

In contrast, complaints relating to **Heating and Hot Water** repairs increased by over 3 times compared with the previous year. Analysis indicates that this was primarily driven by contractor capacity challenges during the winter period, which resulted in delays to follow-on works, missed appointments and reduced communication with residents. These factors contributed to an increase in complaints associated with both 'Lack of Action', 'Missed Appointments' and 'Lack of Communication'.

Complaints relating to **Anti-Social Behaviour (ASB)** also increased during 2025/26, with a significant proportion linked to perceived delays in action being taken and 'Lack of Communication'. A service improvement plan is currently in progress to reduce complaint volumes.

Table 2.7 – Overview of Stage 1 Complaint Themes and their Primary Root Causes 2025/26

The tables below show the root causes for the top 4 complaint themes detailed in the previous section (left hand side) as well as some other top complaint themes (right hand side).

It is important to note that although Lack of Communication is the second most common root cause of complaints, it is closely linked to several other key drivers, including Lack of Action, Missed Appointments, and Correspondence issues. As a result, improving both the frequency and quality of customer communications is likely to have a significant impact on reducing overall complaint volumes.

The top 4 complaint themes account for c.60% of all complaints received and the top 2 root causes 'Lack of Action' and 'Lack of Communication' account for c.67% of all complaints received by CHL

Repairs	245	
<i>Lack of Action</i>	152	62%
Quality of Work	34	14%
<i>Lack of Communication</i>	22	9%
Behaviour	11	4%
Compensation	11	4%

Heating and/or Hot Water	155	
<i>Lack of Action</i>	99	64%
<i>Missed Appointments</i>	20	13%
Compensation	13	8%
<i>Lack of Communication</i>	12	8%

Damp & Mould	104	
<i>Lack of Action</i>	70	67%
Property Condition	12	12%
Compensation	10	10%

ASB	67	
<i>Lack of Action</i>	37	55%
<i>Lack of Communication</i>	21	31%

Roofing	51	
<i>Lack of Action</i>	36	71%

Behaviour - No Callback	29	
<i>Lack of Communication</i>	19	66%

Communal Areas (Trees & Grass Cutting)	26	
<i>Lack of Action</i>	18	69%

Behaviour - Rude	26	
Behaviour	25	96%

Tenancy Issues	23	
<i>Correspondence</i>	10	43%

Property Condition (Excluding D&M)	20	
<i>Lack of Action</i>	11	55%

Adaptations	16	
<i>Lack of Action</i>	13	81%

Table 2.8 – Overview of Stage 1 Complaints by Directorate and Team

Asset Management	688	72%
Repairs Delivery	393	41%
Building Compliance (Assets)	219	23%
Capital Works (Assets)	55	6%
Acquisitions (Assets)	21	2%
Housing Operations	267	28%
Housing Management	154	16%
Grounds Maintenance	39	4%
Voids & Lettings	24	3%
Customer Services	15	2%
Income	12	1%
Complaints & Disrepair	11	1%
Neighbourhood Enforcement (NET)	5	1%
Independent Living Services (ILS)	5	1%
Leasehold/RTB	2	0%

While the table above provides a high-level view of complaint ownership, it is important to recognise that many complaints involve multiple teams or service areas. The Complaints Team therefore exercises judgement in assigning ownership, based on where the root cause of the complaint is considered to have originated and which service area is best placed to deliver a resolution.

Consequently, the complaint category or issue raised may not always correspond directly with the team assigned to manage the case. This approach ensures accountability is aligned to the underlying cause of the complaint and supports more effective resolution and organisational learning.

3. Overview of Stage 2 Complaint Handling Performance

The number of complaints escalated to Stage 2 has decreased slightly this year, when compared with 2024/25. Five of these complaints were withdrawn in agreement with the resident.

Chart 3.1 – Overview of Stage 2 complaints for financial year 2025/26 compared with previous years

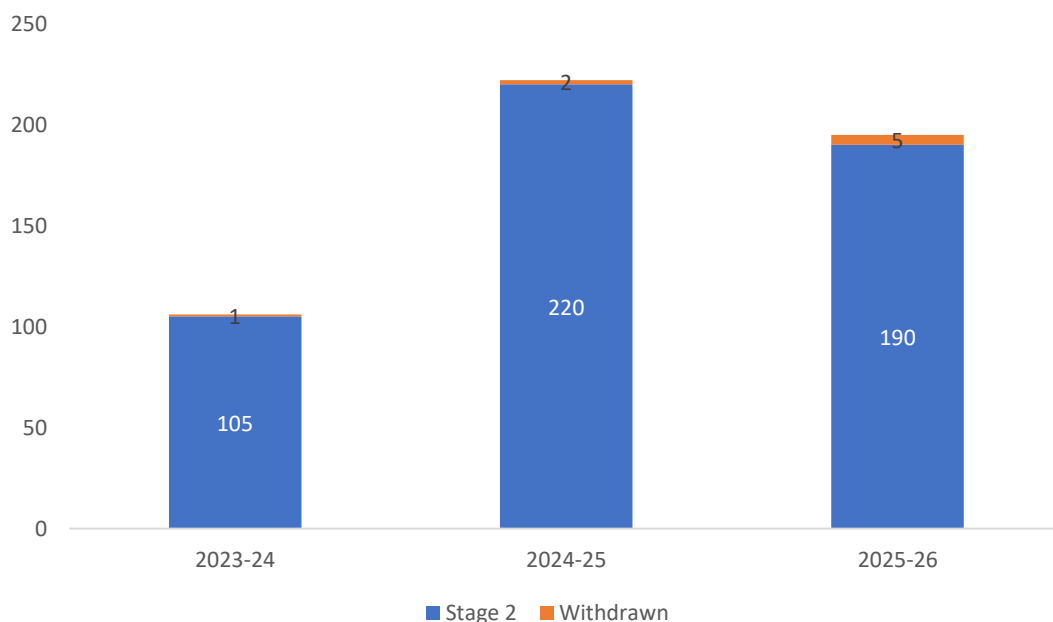
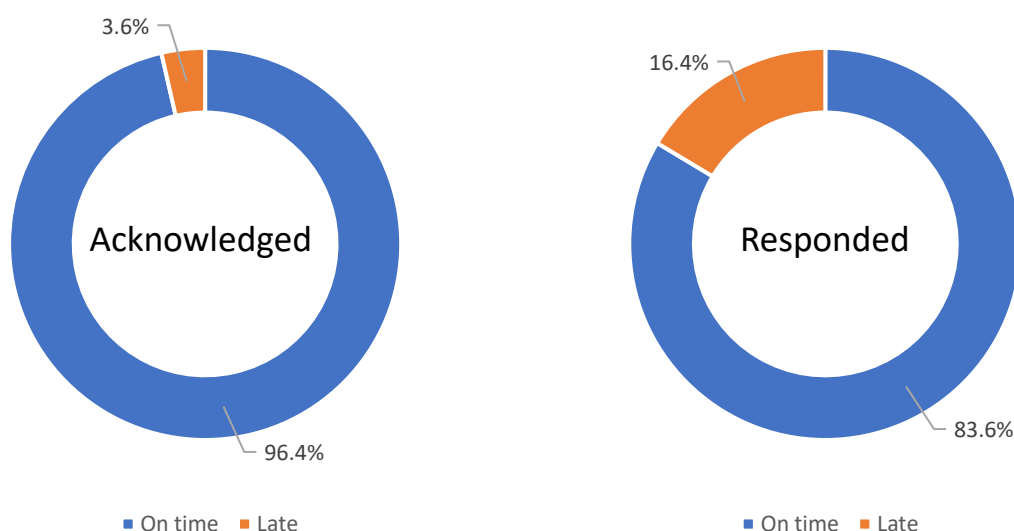


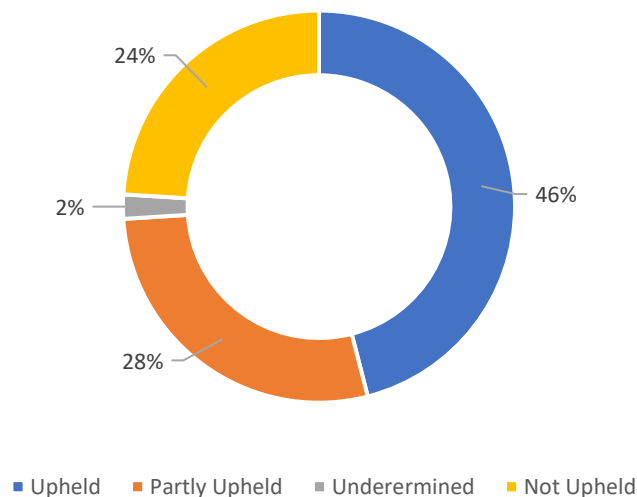
Chart 3.2 – Stage 2 Complaints Acknowledged and Responded to Within the Set Timescales 2025/26



Over 96% of all stage 2 complaints were acknowledged within the 5-day timescale achieved in an average of 3.4 days and almost 84% of complaints were responded to within the set timescales.

Out of the complaints responded to, 32 (17%) had the response timescales extended beyond the 20-working day period specified in the Complaint Handling Code. In these cases, residents were contacted to agree an extension and a new deadline was given.

Chart 3.3 – Overview of Stage 2 complaint outcomes 2025/26



This year CHL has fully responded to 189 stage 2 complaints. Whilst the majority of stage 2 complaints have been upheld, this is a lower percentage than last year (59%) and has reduced for the third year running. This suggests that CHL are beginning to improve ways of working to better follow policy and process. This is also shown by the slight increase in 'not upheld' complaints when compared with last year (18%).

Table 3.4 – Overview of Stage 2 complaint root causes 2025/26

Root Cause	Number	%
Lack of Action	127	65%
Lack of Communication	19	10%
Correspondence	13	7%
Behaviour	11	6%
Property Condition	8	4%
Quality of Work	8	4%
Compensation	7	4%
Missed Appointments	2	1%

In line with last year and the Stage 1's themes, the overwhelming reason why complaints escalate to stage 2 is due to continued delays. A key aim for the Assets directorate is therefore to facilitate faster, more efficient repairs and works at Stage 1 of the process, keeping the customer regularly updated throughout, thus avoiding continued dissatisfaction.

Table 3.5 – Stage 2 Root Cause by Directorate 2025/26

Root Cause	Asset Management	Housing Operations
Lack of Action	67%	61%
Lack of Communication	10%	10%
Correspondence	5%	10%
Quality of Work	5%	2%
Compensation	5%	2%
Property Condition	4%	5%
Behaviour (staff and operatives)	3%	11%
Missed Appointments	2%	0%

‘Lack of Action’ is the biggest root cause across both operational directorates and ‘lack of communication’ and ‘correspondence’ are the next two. These three root causes account for over 80% of all complaints for both sets of operations. ‘Behaviour (staff and operative)’ drives a significantly higher proportion of complaints in Housing Operations

Table 3.6 – Stage 2 Complaint Themes and their Primary Root Causes 2025/26

Repairs	59	
Lack of Action	45	76%
Lack of Communication	4	7%
Quality of Work	3	5%
Compensation	3	5%
Damp & Mould	31	
Lack of Action	21	68%
Property Condition	4	13%
Lack of Communication	3	10%
ASB	19	
Lack of Action	15	79%
Lack of Communication	2	11%
Heating & Hot Water	11	
Lack of Action	4	36%
Property Condition	3	27%

Similarly to stage 1’s, the main themes recorded relate to general repairs, damp and mould, ASB and heating and hot water repairs and collectively make up over 61% of the stage 2 complaints received by CHL. 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 and with resolving anti-social behaviour issues.

Table 3.7 – Overview of Stage 2 complaints by directorate 2025/26

Asset Management	133	68%
Repairs Delivery	88	45%
Building Compliance (Assets)	19	10%
Capital Works (Assets)	17	9%
Acquisitions (Assets)	6	3%
Contractor	3	2%
Housing Operations	62	32%
Housing Management	41	21%
Grounds Maintenance	10	5%
Voids & Lettings	6	3%
Complaints & Disrepair	2	1%
Neighbourhood Enforcement (NET)	2	1%
Independent Living Services (ILS)	1	1%

Analysis of Stage 2 complaints indicates that within Assets, the majority relate to incomplete, delayed or complex repairs, particularly those involving heating and hot water systems. Within Housing Management, unresolved anti-social behaviour (ASB) cases account for the largest proportion of stage 2 complaints. While ASB outcomes can be inherently challenging to achieve due to the complexity of individual cases and the reliance on partner agencies, the volume of complaints highlights an area requiring further review.

4. Satisfaction with Complaint Handling

Measuring satisfaction with complaint handling remains a key performance indicator for both CHL and the Regulator of Social Housing. Performance is monitored through two complementary measures:

- **Tenant Satisfaction Measures (TSMs):** the statutory measure of satisfaction with CHL's approach to complaint handling (TP09), collected through annual tenant perception surveys.
- **In-house Complaints Survey:** a more detailed survey issued within one month of a Stage 1 complaint response to understand residents' experiences of the complaints process.

Table 4.1 summarises performance over the last three years.

Table 4.1 – Satisfaction with complaints handling 2023 to 2026

Survey	Questions	2023/24	2024/25	2025/26	2025/26 Change vs 2024/25
In-house Complaints Survey	Easy to submit	51%	53%	54%	1%
	Contacted by Investigating Officer	56%	57%	70%	13%
	Feel listened to	34%	43%	47%	4%
	Response easy to understand	32%	52%	58%	6%
	Satisfied with outcome	40%	32%	30%	-2%
Tenant Satisfaction Measure	Satisfaction with approach to complaint handling (TP09)	28%	29%	39%	9%

The in-house survey demonstrates continued improvement across almost all aspects of the complaints experience. Compared to 2024/25, residents reported significant improvements in:

- Being contacted by the investigating officer (+13%)
- Finding responses easy to understand (+6%)
- Feeling listened to (+4%)

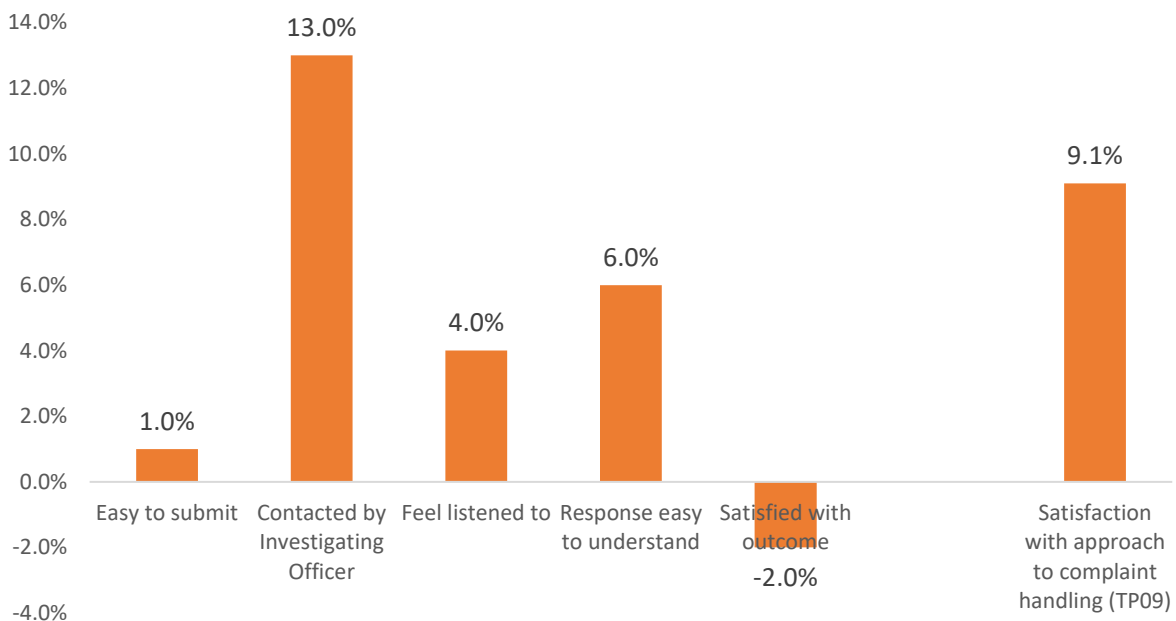
Over the three-year period, all measures have shown sustained improvement with one notable exception: satisfaction with complaint outcomes, which has fallen for the third consecutive year, reducing from 40% in 2023/24 to 30% in 2025/26.

Analysis of complaint upheld rates shows they remain broadly consistent with previous years and therefore do not appear to explain the decline in outcome satisfaction. Further work is required to understand the factors influencing residents' perceptions of complaint outcomes.

Despite this decline, overall satisfaction with CHL's approach to complaint handling, as measured by TSM TP09, increased significantly by 9 percentage points during 2025/26, rising from 29% to 39%. This represents the largest improvement across all Tenant Satisfaction Measures and places CHL above the sector median of 35.5%.

The improvement in TP09 performance is closely aligned with the significant increases seen in the outcomes from our In-House survey as highlighted in Chart 4.2 below. In the last 12 months there have been significant improvements in residents reporting that they were 'contacted by the investigating officer', 'feeling listened to', and 'finding responses easy to understand'. This suggests that residents place considerable value on the quality of engagement, communication and empathy shown throughout the complaints process, regardless of whether the final outcome is in their favour.

Chart 4.2 – Key Drivers of TSM Improvement over last 12 Months



The results reinforce the importance of a resident-centred approach to complaint handling. Regular communication, active listening and clear, personalised responses are having a positive impact on residents' overall perception of how complaints are handled. However, the continued decline in satisfaction with complaint outcomes indicates that further work is needed to better understand resident expectations and perceptions of fairness when complaints are concluded.

To further improve complaint satisfaction, CHL will focus on:

1. Understanding why a proportion of residents continue to report that it is not easy to submit a complaint, despite increasing complaint volumes.
2. Ensuring all residents receive proactive and consistent contact from the investigating officer throughout the complaints process.
3. Undertaking a review of the in-house survey methodology to improve response rates and strengthen customer insight.
4. Exploring the drivers behind declining satisfaction with complaint outcomes and identifying opportunities to improve residents' understanding of decisions and remedies provided.

5. Housing Ombudsman findings and reports

Table 5.1 – Housing Ombudsman Findings 2025/26

	Cases	Determinations				Total
		No Fault / Reasonable Redress	Service Failure	Maladmin- istration	Severe Maladmin- istration	
Quarter 1	2	-	2	1	-	3
Quarter 2	3	3	1	1	1	6
Quarter 3	8	7	4	5	2	18
Quarter 4	4	7	2	3	-	12
Total	17	17	9	10	3	39

CHL received 39 determinations on 17 cases from the Housing Ombudsman during 2025/26. Some of these determinations related to historic complaints, but the majority were complaints that have been through our updated complaints process which is in line with the Complaint Handling Code.

The determinations received this year are a vast improvement on previous years, particularly as CHL has received nearly double the number of cases returned with determinations when compared with 2024/25 but have only seen an increase of 1 severe maladministration finding.

CHL has also received 17 determinations where no service failure was found or reasonable redress had already been provided, which is a strong result and a reflection of the improvements made across the organisation, particularly in complaint handling.

It is worth noting that in addition to the results above, CHL received 30 requests for evidence during 2025/26. This now means that the organisation is yet to receive determinations on 19 outstanding cases from the Ombudsman, which includes a number of cases still outstanding from previous years, dating back to 2024.

Table 5.2 – Housing Ombudsman reasons for failures 2025/26

Maladministration		Severe Maladministration	
Handling of complaint x 1		Handling of damp & mould/leaks x 2	
Handling of ASB x 1		Handling of complaint x 1	
Handling of capital works/disabled adaptation x 2			
Handling of damp & mould x 1			
Handling of radon concerns x 1			
Handling of reports of communal area issue x 1			
Handling of install of new smoke detectors x 1			
Handling of reported leak x 1			
Handling of pest infestation x 1			
Total = 10		Total = 3	

Out of the 13 failures identified by the Ombudsman, 2 related to complaint handling but both were historical cases from 2023/24. However, they do remain important for the organisation to heed going forward.

For the 2 severe maladministration findings relating to repairs and damp and mould, case reviews were carried out by senior managers within CHL to analyse the reasons and cause for the finding, to ensure lessons were learnt.

Table 5.4 – Housing Ombudsman report 2024/25

Determinations	Findings	Maladministration	Orders made
8	15	10	23
Recommendations	CHFOs	Compensation	Maladministration rate
11	0	£6,495	67%

The latest Landlord Performance Report available for CHL from the Housing Ombudsman relates to 2024/25 and is summarised above.

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

[Landlords Archive - Housing Ombudsman](#)

The national maladministration rate during for 2024/25 for all landlords was 71% and for landlords of a similar size and type to CHL was 80%.

Positively, CHL have received no complaint handling failure orders during 2025/26 (although this has yet to be officially recorded by the Ombudsman), which is for the third year running. This shows that the organisation has acted quickly in carrying out the orders received from the Ombudsman.

Given the outcomes of determinations received for 2025/26, CHL is expecting an improvement in our maladministration rate when the Housing Ombudsman publishes their next report. Based on CHL's own calculations, the expected maladministration rate for 2025/26 is 56%, which would indicate a marked improvement from our 2024/25 rate of 67% and 80% for the 2023/24 period.

6. Performance Benchmarking

Table 6.1 – Benchmarking of CHL with peers for Tenant Satisfaction Measures

	CHL 2024/25 Annual TSM Result	CHL 2025/26 Annual TSM Result	RSH Median Landlord 2024/25	Comparison Vs Social Landlords
TP09 Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling	29%	39%	36%	Upper Median
CH01 Number of stage one complaints received (per 1,000 homes)	102.1	90.5	53.5	Upper Quartile
CH01 Number of stage two complaints received (per 1,000 homes)	21.2	17.9	8.3	Upper Quartile
CH02 Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales (%)	73.5%	71.5%	90%	Lower Quartile
CH02 Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales (%)	78.8%	83.6%	89%	Lower Quartile

The table above shows CHL performance for 2025-26 in relation to the landlord TSM metrics for complaints comparing our performance against the previous year and against other social landlords from the Regulator of Social Housing's TSM Benchmarking report.

In 2025/26, CHL received 90.5 stage 1 complaints per 1,000 homes, which, whilst this is less than the previous year, is still nearly double the number of complaints of the peer median for 2024/25. CHL also received 17.9 stage 2 complaints per 1,000 homes, which is over double the number of the peer median for 2024/25.

This high number of complaints per household puts operational pressure on teams to complete them within the statutory guidelines as can be seen for CHL's performance being in the lower quartile in comparison to its peers. CHL achieved 71.5% in 2025/26. For percentage of stage two on time, CHL achieved 83.6%. This puts the organisation below the median for the peer group on both, if results are similar this year to those published in 2024/25.

7. Learning from Complaints and Service Improvements

The previous 12 months have been a very busy period for Cornwall Housing and with much work taking place to build a solid foundation from which service improvements can be driven over the coming years.

Progress against last year's plan are detailed in the table below and the 2026/27 action plan is detailed in the second table.

Table 7.1 – Progress against the Complaint Improvement Action Plan 2025/26

Action	Target	Comments
Quarterly complaint and annual complaint report to Tenant Forum	Q1/Q2/Q3/Q4	Completed – all reports submitted as planned
Recruit new Complaints Manager role and devolve complaints from the Disrepair Team to drive forward learning from complaints and getting to know our resident's agenda.	Q1	Completed – In post from May 2025
Annual resident complaints review	Q1/Q2	Completed in Aug-Sept 25
Compliance with the HoS complaint handling code via annual self-assessment and submission	Q2	Completed – submitted to HoS in July 25
Carry out further complaint handler training to focus on effective investigation and learning	Q3	Completed – carried out for every new complaint handler. Refresher training also provided to Repairs Delivery Team during Q3 & Q4.
To further review complaints failures and work to reduce the number of complaints received	Q1/Q2/Q3/Q4	Completed – monthly core reports being provided to main business areas to review failures and identify lessons to implement change.
To understand why TSM satisfaction with complaints is low and bring forward measures to improve	Q2	Completed – Improved by 10% for 2025/26
In-house complaints satisfaction survey redesign	Q3 and Q4	Moved – to be moved to Q3 in 2026-27
Deliver a cycle of complaints briefings to staff	Q1/Q2/Q3/Q4	Completed – updates provided at SLT & WLT.
Redesign Open Housing so take it easier to identify, track and resolve enquiries and prevent complaints	Q4	Completed – initial delivery has identified some refinements that need to be made and these will be completed in Q2 2026/27

There were 9 actions contained within the complaint's improvement plan for 2025-26 and all were completed. This has resulted in an improvement in complaints handling process and compensation policy. The improvement plan is monitored via the quarterly complaints reports to Board and the Tenant Forum.

Table 7.2 – Complaint Improvement Action Plan 2026/27

Action	Target	Comments
Deliver 'Complaints Reset' briefings to staff	Q1/Q2	New complaints dashboard rolled out to Housing Operations. Assets roll out August post restructure
Quarterly complaint and annual complaint report to Monitoring & Governance Panel	Q1/Q2/Q3/Q4	Completed - End of year delivered in May'26 In progress - Q1 scheduled for August MGP
Annual resident complaints review	Q2	In progress - with new Quality Assurance framework agreed with MGP
Early Resolution pilot – Run through CSC alongside H&HW contractor CCS	Q2/Q3	In progress - Engagement activity started with trial scope to be agreed and trial started in August
Compliance with the HoS complaint handling code via annual self-assessment and submission	Q2	Completed
Carry out further complaint handler training to focus on effective investigation and learning	Q1/Q2/Q3/Q4	In progress - New 'Making Fair & Effective Decisions' guidelines drafted and training to be produced in Q2

Re-design of Lessons Learnt and create a new action planner for each Operational Team which tracker performance against root causes	Q1	Completed – details included in Appendix D
Deliver a cycle of complaints briefings to staff	Q1/Q2/Q3/Q4	Complete - Q1 All staff Complaints Briefing
In-house complaints satisfaction survey redesign	Q3	Not started
Develop a complaints strategy which provides a clear vision and direction for driving improvements to residents' complaint experience	Q2	In progress – 3 key themes identified (Avoid, Intercept and Manage) – next steps to develop strategic pillars necessary to deliver the 3 themes

The complaints improvement action plan for 2026/27 will continue to be monitored via the quarterly complaints reports to Board and the Monitoring & Governance Panel.

8. Summary

The last 12 months were a period of significant transformation and upheaval for Cornwall Housing including restructuring the Housing Operations department to create a new Customer Experience team which included the recruitment of a new Customer Experience Manager and Head of Customer Experience.

Significant transformation also took place with the way we work with our involved residents including the transformation of the Tenants Panel into a more strategic body, the Monitoring and Governance Panel (MGP) responsible for holding operational teams to account for service delivery.

There was also significant transformation within our Asset Management directorate including the onboarding and embedding of four new repairs business partners ahead of the roll out of new legislation for damp and mould (Awaab's Law) at the end of October 2025.

The winter period brought some powerful storm (Goretti and Chandra) whos' operational impact was felt into Q1 2026/27.

However, despite these challenges Cornwall Housing has maintained full compliance with the Housing Ombudsman's Complaint Handling Code during 2025/26 and delivered significant improvements in customer perception of complaint handling, with satisfaction increasing from 29% to 39%, above the sector median.

While complaint volumes rose for a third consecutive year and response-time performance was adversely affected by increased operational demand, Ombudsman outcomes improved and Stage 2 escalations reduced. The principal drivers of complaints remain lack of action and lack of communication, together accounting for approximately two-thirds of cases.

The key challenge for 2026/27 is to build on improvements in complaint handling by addressing the underlying service delivery issues, particularly within repairs, heating and hot water, and ASB services, to reduce complaint demand and improve customer outcomes.