

## ANNUAL COMPLAINT HANDLING REPORT 2025-26

### 1.0 Introduction

1.1 This is the annual stand-alone complaint handling report by Cambridge Housing Society Limited (CHS). It is linked to our annual self-assessment against the Housing Ombudsman's Complaint Handling Code. The report applies to CHS's registered subsidiary Waters Almshouses, which received no stage 1 or 2 complaints in 2025-26.

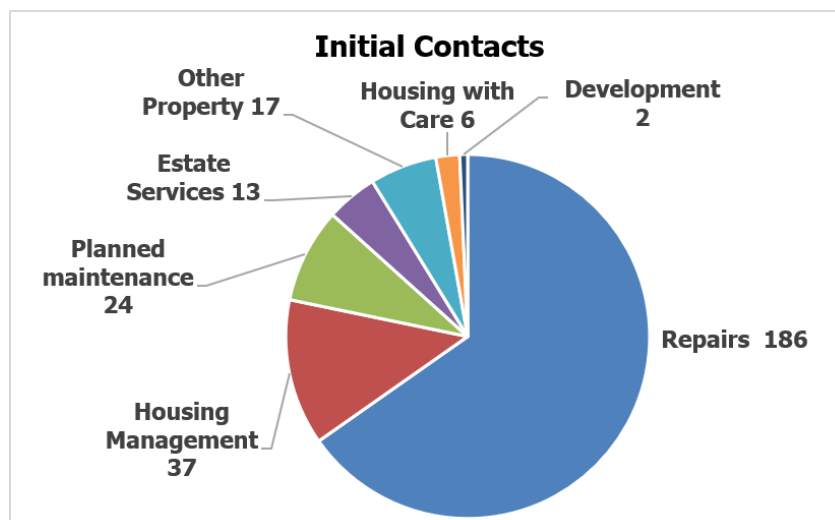
1.2 We aim to:

- Summarise the number and types of complaints we handle including the issues raised by customers which we have been able to resolve at the first point of contact;
- Note any complaints we have declined to consider and the reasons;
- Summarise the learning and service improvements resulting from complaints;
- Set out any findings from the Housing Ombudsman during the year on CHS investigations;
- Note the data to be submitted with our annual Tenant Satisfaction Measures data to the Regulator on complaints (numbers of complaints per 1000 homes, responses made within target timescales, satisfaction with our approach to complaint handling.)

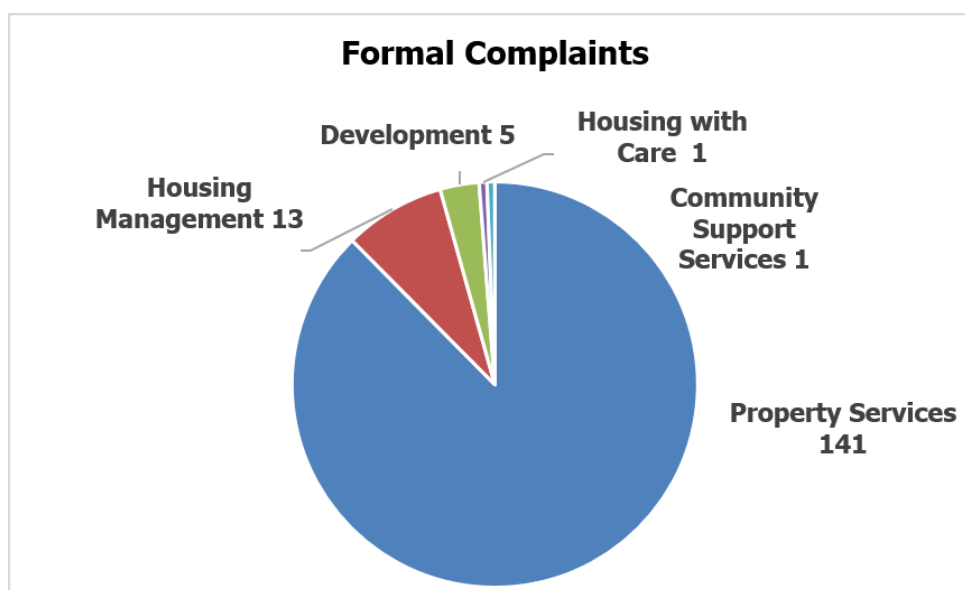
1.3 We work closely with the Customer Complaints Panel to review our performance in complaint handling, to learn from completed complaints and to review how well we communicate with all customers to encourage them to make complaints.

### 2.0 Initial Contact (resolved at first point of contact) – 285

2.1 We try to resolve an issue when a customer first raises it with us, and we let them know that if they are still dissatisfied or wish to make to a formal complaint in any case, we will give a formal response. We logged 285 such instances during the year, an increase of 48% from 192 in the previous year.



### 3.0 Total number of Formal Complaints – 161



#### 3.1 Key points to note are:

- The number of formal complaints has doubled from 80 in 2024-25 to 161, having also doubled in the previous year.
- Of the 161 complaints, 149 were from tenants and 12 from shared owners.
- 92.5% of formal complaints concerned property-related issues such as repairs, planned works, condition of the home.
- 49 formal complaints were escalated to the second stage, an increase from 21 in the previous year.
- We declined to accept a complaint from one tenant regarding housing management issues that had already been addressed in previous complaints.

3.2 The continued increase in formal complaints is reflected in the sector as a whole. We believe it is due at least in part to the increased awareness among our customer facing teams of the of the Housing Ombudsman's Complaint Handling Code to ensure that they offer to open a formal complaint; and the increased awareness among our customers about making complaints, through our own promotion (newsletters, the website) and the wider media. However, complaint themes indicate that genuine service failures, particularly relating to repairs, also contributed to the increase.

### 4.0 Tenant Satisfaction Measures

4.1 Our annual submission to the Regulator of Social Housing on Tenant Satisfaction Measures (TSMs) for our rented homes includes:

- The number of stage one complaints received per 1000 homes – **57.8** (27.5 in 2024-5)
- The number of stage two complaints received per 1000 homes – **17.1** (7.1 in 2024-5)
- The proportion of stage one complaints responded to within the Ombudsman's Complaint Handling Code timescales – **92.6%** (74.3% in 2024-5)

- The proportion of stage two complaints responded to within the Ombudsman's Complaint Handling Code timescales – **97.7%** (100% in 2024-5)

At stage one, 72 complaints required an extension of the timescale while we obtained information from a contractor, 7 of which were non-compliant (mainly due to requiring a second extension of the timescale). At stage two, 15 complaints were extended and each extension complied with the Housing Ombudsman Code in full.

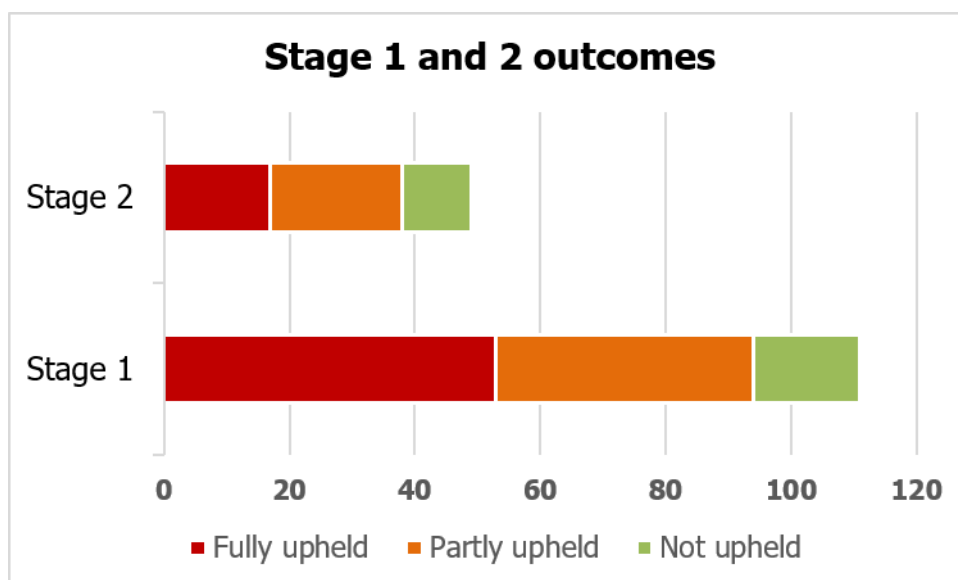
- 4.2 The reduction in satisfaction despite these improved complaint response times suggests that tenants place greater importance on whether service failures are fully resolved rather than how quickly the complaint itself is answered.

## 5.0 Satisfaction with complaint handling

- 5.1 Each time we complete a formal complaint we request feedback in an automated phone survey, asking the complainant a simple question – were they satisfied or dissatisfied with the way their complaint was handled. In 2025-26 **50%** (17 out of 34) who replied were satisfied.
- 5.2 In our Tenant Satisfaction Measures survey (TSMs) we ask all customers whether they have made a complaint in the last 12 months and if so, how satisfied they were with complaint handling. Between April 2025 & March 2026 137 tenants and 21 shared owners said that they had made a complaint during the previous 12 months. Of the tenants, **36.4%** (after weighting for representativeness) who said they had made a complaint were satisfied with how it was handled – a decrease from 47.2% in 2024-25. As the data for the whole sector will not be available until November 2026, we have used benchmarking information available from Acuity, a well-established provider of satisfaction surveys in the sector with a large sample size. Acuity benchmarking for 2025-26 sets out a median (tenants only) for the sector of 37% with complaint handling and a top quartile of 48%. CHS's result (also tenants only) is therefore just under the top quartile.
- 5.3 It is of interest to note that of the 68 tenants or shared owners who expressed dissatisfaction with complaint handling in the TSM survey, we had logged a formal complaint or initial contact in only 24 (35%) % of cases. This may indicate that some customers regard raising dissatisfaction about a service issue, particularly repairs, as making a complaint even where no formal complaint or contact was recorded. This suggests there may be opportunities to improve awareness of our complaints process and to ensure customers are consistently offered the option of making a formal complaint when expressing dissatisfaction.
- 5.4 Of those customers who were dissatisfied in the TSM survey, 31 gave the reason that the issue had not been resolved and 10 said they felt it took too long to resolve the issue. There is still more to do to increase satisfaction and we have placed greater emphasis on resolving the issues that give rise to complaints. These are set out in section 8 of this report.

## 6.0 Complaint outcomes

- 6.1 The chart shows the outcomes (upheld, partly upheld or not upheld) by the final complaint stage reached in each complaint.



- 6.2 In some cases, compensation was awarded under CHS's Compensation Policy where service failures had caused inconvenience, delay or distress to tenants. During the year, **£4,515** was paid directly to tenants in relation to repair-related complaints, with a further **£500** paid in relation to housing management and development issues. Where appropriate, contractors contribute towards compensation payments. During the year, we also reviewed and updated our Compensation Policy to provide greater clarity, consistency and fairness for tenants.

## 7.0 Learning from complaints

- 7.1 Towards the end of 2024-25 the CHS Customer Complaints Panel agreed a revised Terms of Reference and has re-launched with several new members. The Panel is focussing on the learning from completed complaints and the quality / timeliness of CHS responses, with actual complaints reviewed at each meeting.
- 7.2 Each time we complete a complaint we note the learning from it and any steps we need to take to improve services for customers. There are summarised here:

### Complaint handling

- Every expression of dissatisfaction should result in the offer to open a formal complaint; or where a formal complaint about the same issue has already concluded we must confirm in writing that we note the dissatisfaction but have addressed it through the complaint.
- Officers to pay full attention to details, in this case checking letters before they are sent to customers.

### Repair issues

- The most common complaints related to repairs and highlighted recurring issues around communication, management of follow-on works and customer expectations. Tenants reported not being kept informed about progress, appointments being rearranged at short notice, and difficulties obtaining updates from CHS or contractors. Examples included delays to damp and mould works and repairs requiring multiple contractor visits.

- Several complaints involved significant delays in completing repairs, particularly where specialist contractors, replacement parts or decisions on replacement works were required. Examples included a reported seven-month delay in resolving a storage heater issue and prolonged delays in addressing leaks and associated follow-on works.
- A recurring theme was dissatisfaction with contractor performance, including missed appointments, poor workmanship, incomplete repairs and properties being left untidy following works.
- A number of complaints highlighted the importance of recognising and escalating health and safety risks. Examples included delays in replacing a damaged fire door following a police incident, reports of fire-related risks, and emergency repair situations where escalation processes were not followed consistently.
- A small number of complaints highlighted failures in information management and decision-making processes. Examples included a data breach where personal information was not fully redacted and uncertainty regarding the process for assessing a shared owner's application for a loft extension.
- Complaints identified occasions where the impact of service failures on tenants had not been fully considered. For example, customers affected by heating and water outages were not always provided with timely support, and in one case temporary accommodation was not considered early enough following a significant leak.

### **Housing Management**

- Improvements in setting clear expectations at the outset of an anti-social behaviour case are needed, plus how and when communication will be maintained by the Housing Officer.
- CHS must ensure it acts in line with its policy on Unreasonable Customer Behaviour (in this case by giving a written warning before restricting contact) and advise the customer of the opportunity to appeal the decision.
- We must ensure clear communication with residents when changing the service provision for their scheme. In this case the difference between 'grounds maintenance' and gardening' was not well understood.
- In one case it took too long to arrange visits by the housing and surveyor teams to a tenant who reported they felt unable to sleep in their flat due to a humming noise. During sickness absence the workload was not handed over fully to a temporary officer, who should not have taken the approach of sending diary sheets as if it was a noise nuisance issue. The stage 1 and 2 complaint responses were reviewed by the Complaints Panel in June 2026 who felt that both responses lacked empathy.
- The use of the term 'arrears' when referring to an inadvertent and minor rent balance building up is likely to be upsetting to tenants and should be phrased more clearly.
- While our annual rent review letter includes information on how we calculate a calendar monthly direct debit amount, it could explain the reason i.e. to prevent a balance building up.

## **8.0 Actions taken to improve complaint handling during 2025-26**

During 2025-6 we made the decision to create a new post, Corporate Complaints Manager to help us oversee how well we are handling complaints and making the changes needed to address issues raised in complaints. Other changes made in 2025-26 include:

- Fortem implemented recovery plans to reduce repair backlogs, resulting in a significant reduction in overdue repairs. Monthly performance review meetings have also been introduced to monitor repair performance, overdue works and improvement actions.
- To address poor communication, additional complaint review meetings have been established with contractors; repairs linked to complaints are now subject to enhanced monitoring to ensure customers receive regular updates until works are completed.

- Several complaints demonstrated that the root cause of repair issues had not been identified initially, resulting in multiple appointments and recurring problems. Fortem is reviewing and increasing van stock levels to improve first-time fix rates and is placing greater emphasis on accurate diagnosis of repair issues at the earliest opportunity.
- Customers reported delays, missed appointments and poor management of subcontractors. In response, contractor performance is now reviewed monthly, with operational managers required to demonstrate improvement actions. Fortem is also reducing its reliance on subcontractors and increasing directly employed resources to improve accountability and service delivery.
- Complaints highlighted the impact of appointments being cancelled at short notice, particularly where operative sickness absence contributed to delays. Fortem has introduced a revised contingency planning process to reallocate appointments more quickly and minimise disruption to customers.
- Following complaints about window replacement programmes, changes were made to subcontractor arrangements to improve workmanship, quality control and customer experience.
- To improve responsiveness and maintain service standards in complaint handling, an additional temporary Complaints Handler was recruited in the property team and enhanced complaint monitoring arrangements were introduced.
- In some cases, customers remained dissatisfied because the underlying repair issue had not been fully resolved. A new process has therefore been introduced to ensure all outstanding repairs linked to complaints are prioritised and monitored by a nominated officer until completion.
- Disrepair claims highlighted the consequences of unresolved repair issues. All disrepair cases raised during the quarter were linked to repair complaints, with damp and mould featuring prominently. To strengthen oversight, a dedicated disrepair monitoring report is being developed to identify trends, monitor outcomes and support earlier intervention.
- The ASB procedure has been updated and a workshop held to embed further the requirement to set clear expectations at the outset and to agree how communication will be maintained.
- Any potential action under the Unreasonable Behaviour Policy is discussed with the Senior Housing Manager before being implemented.

These actions will continue to be reviewed and revised during 2026-27 with the Corporate Complaints Manager taking the lead in developing learning and further planning.

## **9.0 Housing Ombudsman involvement**

- 9.1 The Housing Ombudsman has not concluded any investigations into CHS complaints during 2025-26. During the year the Ombudsman agreed to assess 10 applications from CHS customers for investigation; these remain under assessment prior to potential investigation and CHS has provided any information requested by the Ombudsman to assist their assessment.
- 9.2 We seek to learn from the Housing Ombudsman through its Insight Reports which highlight themes including repairs & hazards, complaint handling and learning from complaints, knowledge and information management, damp & mould, noise complaints, leasehold issues. The Ombudsman's Annual Complaints Review 2024 -25 noted a 43% increase in its investigations about repairs, and a 50% increase in complaints from the East of England overall, the highest national increase.