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| Forum | Yorkshire Housing Limited (YHL) Board |
| Meeting date | Wednesday, 04 June 2025 |
| Report title | The Annual Complaints Performance and Service Improvement Report & Complaint Handling Code Self-Assessment 2024/2025 |
| Ask | Approval |
| Report author | Rachael Foster, Senior Operations Manager (Complaints) |
| Presenter | Sarah Evans, Executive Director Customer Experience |

Summary

This report provides a summary of Yorkshire Housing's (YH) Complaints Performance for 2024/2025 and assurance that YH is compliant with the Housing Ombudsman's Complaint Handling Code.

The main points to highlight from this report are as follows:

- 2,146 complaints were raised in 2024/2025 compared to 1,224 in 2023/2024. This is an increase of 75%.
- 97% of Stage 1 complaints resolved within the 10 working day service level agreement compared to 93% in 2023/2024.
- 95% of Stage 2 complaints resolved within the 20 working day service level agreement compared to 88% in 2023/2024.
- 74% of complaints were resolved at Stage 1 and did not proceed to Stage 2, compared to 84% in 2023/2024
- Compensation costs totalled £357,171 compared to £156,300 in 2023/2024.
- Currently there are 35 open cases with the Housing Ombudsman at formal investigation stage.
- 23 Housing Ombudsman outcomes received in 2024/2025 compared to 15 in 2023/2024.

This report was reviewed by Homes and Places Committee (HPC) on 15th May with the recommendation for approval by Board.

1. Recommendations

1.1. The Yorkshire Housing Limited (YHL) Board is asked to;

1. APPROVE the Annual Complaints Performance and Service Improvement Report for the period 1 April 2024 to 31 March 2025.
2. REVIEW and APPROVE the annual self-assessment against the Housing Ombudsman's Complaint Handling Code, April 2024 (Appendix 1).

2. Background

2.1 The Annual Complaints Performance and Service Improvement Report provides HPC and the Board with performance information and assurance that YH is compliant with the Housing Ombudsman's Complaint Handling Code and the requirements of the Regulator of Social Housing's (RSH) new Consumer Standards. This includes the Transparency, Influence and Accountability Standard, which emphasises the importance of complaints.

2.2 The report covers the following:

- The annual self-assessment against the Code to ensure our complaint handling policy and our practices remain in line with its requirements.
- Qualitative and quantitative analysis of YH's complaint handling performance. This also includes a summary of the types of complaints YH refused to accept.
- Any findings of non-compliance with the Code by the Housing Ombudsman.
- The service improvements YH have implemented because of the learning from complaints.
- Any annual report about YH's performance from the Housing Ombudsman.
- Any other relevant reports or publications produced by the Housing Ombudsman in relation to the work of the landlord.

3. Committee / Sub-Board Scrutiny

3.1 HPC reviewed the annual report on 15th May 2025. They recognised the progress made and particularly noted the improvements evidenced from listening to YH customers through root cause analysis (RCA) and the subsequent service improvements that have been implemented.

3.2 YH's MRC has scrutinised this report and her feedback has been incorporated.

3.3 Feedback for the customer version of this report has been obtained from the Customer Voice and Review Committee (CVRC), on 1 May 2025 and incorporated into the customer-friendly website version.

3.4 Feedback on this report has been obtained from the Executive Team on 6th May 2025 and incorporated accordingly.

4. Key Issues

Governance

4.1 The governance framework for complaint handling includes several layers which provide robust oversight and assurance, from a business and customer perspective:

- HPC have delegated responsibility for the regular scrutiny of Complaints Performance and Service Improvements and provide a direct link through to Board.
- The Customer Complaints Forum is a new and improved way for YH customers to get involved. Members review complaints and share their thoughts on what YH do well and what can be improved. The Customer Resolution Team then uses this feedback to improve the customer experience when resolving complaints.
- A member of the customer complaints forum jointly sits on CVRC and shares feedback to the forum.
- The YH Board appointed their MRC (Lisa Bradley) in January 2024 and YH are seeing the positive impact that this role has had. Lisa has regular direct access to YH operating practices and frontline colleagues which enables robust scrutiny and support a positive complaint handling culture.

Compliance

4.2 The following assurance activities have been undertaken to validate compliance with the Housing Ombudsman’s Complaint Handling Code:

- Customer Complaints and Feedback Policy is up to date and reflects the Housing Ombudsman’s requirements.
- YH Annual Self-Assessment against the Housing Ombudsman’s Complaint Handling Code for 2024/2025 has been completed and reviewed by our MRC (Appendix i) and confirms compliance. The self-assessment will then published on the YH website ahead of the end of the new September deadline.
- KPMG’s audit provides third line assurance on the implementation of previous audit recommendations for improving complaint handling policy and processes. It concluded that YH had made substantial progress in addressing previously identified limitations in the complaints control framework. In 5 of the 6 recommendations, they found that agreed actions had been fully implemented.

Performance and Culture

4.3 Appendix 3 contains the Annual Complaints Performance Report.

4.4 The volume of complaints increased 75% during this financial year. In line with the rest of the sector. This has also been acknowledged by the Housing Ombudsman.

Table 1 Volume of Complaints

| 2023/2024 | 2024/2025 | Increase / decrease / Trend |
|-----------|-----------|-----------------------------|
| 1,224 | 2,146 | 922 (75%) ↑ |

Table 2 Breakdown of complaint cases logged

| Stage 1 | Stage 2 | Service recoveries | Rejected complaints |
|---------|---------|--------------------|---------------------|
| 1,687 | 459 | 251 | 65 |

- 4.5 YH has achieved an average of 97% of Stage 1 complaints resolved within 10 working day service level agreement (SLA) and 95% of Stage 2 complaints resolved within 20 working day SLA. The SLA periods are a requirement by the Housing Ombudsman. YH has seen a steady improvement in both measures throughout the year. In the last quarter of the year 99% of Stage 1 complaints and 98% of Stage 2 complaints were resolved on time.

Table 3 Year on year comparison

| | 2023/2024 | 2024/2025 | Increase / decrease / Trend |
|----------------|-----------|-----------|-----------------------------|
| Stage 1 | 93% | 97% | 4%↑ |
| Stage 2 | 88% | 95% | 7%↑ |

- 4.6 During 2024/2025 YH did not receive any findings of non-compliance with this code by the Ombudsman.

Extensions

- 4.7 There were 68 extensions in this financial year 2024/2025, which were due to the following reasons:
- awaiting evidence from customer
 - customer unavailable
 - third-party delay.

Rejected complaints

- 4.8 YH rejected 65 complaints in line with the Housing Ombudsman Code (tracked formally from 9th July 2024 through Salesforce). Team Managers review rejected complaints cases during coaching sessions with the Complaint Co-ordinators to ensure compliance of the Housing Ombudsman Code. Examples of the reasons for rejection are:
- The issue giving rise to the complaint occurred over 12 months ago.
 - Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court.
 - Matters that have previously been considered under the complaints policy.

Service Recoveries

- 4.9 The Housing Ombudsman Code states, “*The early and local resolution of issues between landlords and residents is key to effective complaint handling*”. YH log

these as Service Recoveries. There have been 251 service recoveries in 2024/2025

Compensation Payments

- 4.10 In 2023/2024 YH paid £156,300 in compensation, an increase of £200,871 compared to the previous year.
- 4.11 In September 2024 YH transferred the handling of Stage 2 complaints to a central Resolution Team. Since then YH have successfully reduced the amount of compensation paid, while ensuring fairness and compliance with the Housing Ombudsman Remedy Guidance. Compensation levels are reviewed by Team Managers to ensure consistency and accuracy during monthly coaching sessions with complaint officers.

Table 4 Compensation Payments Year on Year

| 2023/2024 | 2024/2025 | Increase / decrease / Trend |
|-----------|-----------|-----------------------------|
| £156,300 | £357,171 | £200,871 ↑ |

Table 5 Compensation Cost Monthly Breakdown

| Period | | | Total |
|---------------------------------|-----|----|-----------------|
| 2025/01 | Apr | Q1 | £32,187 |
| 2025/02 | May | Q1 | £39,231 |
| 2025/03 | Jun | Q1 | £45,811 |
| 2025/04 | Jul | Q2 | £30,945 |
| 2025/05 | Aug | Q2 | £35,323 |
| 2025/06 | Sep | Q2 | £27,266 |
| 2025/07 | Oct | Q3 | £18,945 |
| 2025/08 | Nov | Q3 | £37,040 |
| 2025/09 | Dec | Q3 | £26,405 |
| 2025/10 | Jan | Q4 | £22,026 |
| 2025/11 | Feb | Q4 | £16,877 |
| 2025/12 | Mar | Q4 | £25,115 |
| Total Compensation Costs | | | £357,171 |

Embedding a positive culture

- 4.12 Since the introduction of the Customer Obsession Strategy, YH have made significant strides in fostering a positive culture towards complaints.
- All colleagues complete mandatory learning on complaint handling upon joining the company, with annual refresher courses to maintain knowledge levels (Completion rate is 99.5%).
 - In 2025/2026, colleagues will have a specific goal related to complaint prevention and reduction as part of their performance objectives.

- RCA data has become an invaluable resource, providing deep customer insights that are being leveraged across the business to drive improvements and enhance customer satisfaction.

Housing Ombudsman

4.13 In recent months, YH have observed a notable increase in the Housing Ombudsman recommending mediation prior to conducting a full investigation.

- This shift in approach is highly welcomed, as it allows YH to address and resolve customer issues more swiftly, facilitate a more efficient and amicable resolution process, enhance customer satisfaction, and reduce the time and resources required for formal investigations.
- This initiative-taking strategy not only benefits our customers but also streamlines our operations, fostering a more responsive and effective service delivery.

4.14 In November 2024 YH received the Housing Ombudsman Performance Report for 2023/2024. Whilst this is historic, there are some positive themes to share with YH performing better than average in both landlord size and landlord type.

- In a recent determination case, the Housing Ombudsman advised a customer that: *“The last review showed there were 126 landlords with a maladministration rate of over 75%. The Ombudsman has written to the Chief Executives of these landlords to bring urgent attention to the figures. Yorkshire Housing were not one of those high maladministration landlords. It had a maladministration rate of 67%.”*

4.15 YH currently have 35 open cases with the Housing Ombudsman Service for investigation and determination. This compares to 15 open cases at this point last year. Each case under investigation has been internally risk assessed. This increase is a result of the higher volume of complaints and customers being more aware of the complaints process escalation route.

- There are a total of 46 determination outcomes across 23 cases
- There were 14 instances of maladministration from the 46 outcomes.
- In September 2024, there was 1 severe maladministration determination relating to a case from October 2023, the details of which have previously been shared with Board on 27th November 2024 and HPC on 15 January 2025. The Housing Ombudsman made the decision not to publish this case.

4.16 Since receiving the determination, YH have made several changes to ensure the customer voice is heard. These include:

- The introduction of a guide for customers reporting anti-social behaviour setting out service levels, possible outcomes and how YH can help customers with additional requirements or vulnerabilities.

- A thorough review of the anti-social behaviour process to improve how YH communicate with customers when they do not want YH to take any action. This includes using their preferred channel of communication.
- YH now carry out a risk assessment for all anti-social behaviour cases.
- Introduction of a robust audit regime around anti-social behaviour cases to ensure they are progressed in a timely and customer focussed way.
- A multi-agency meeting for the severe maladministration case, where YH have continued to work with partners to work on resolutions to neighbourhood issues.
- Strengthened the YH approach to working in partnership with others with the aim of utilising all tools available to tackle anti-social behaviour.
- Quality checks of a random selection of complaint responses to make sure they address all points raised.
- Investing in a new housing management system and to bring a 360-degree view of the customer.

Transparency and Accountability – Fairness and Respect

Demographics/Accessibility

4.17 Appendix 3 includes information on the demographics of our complainants versus our customer base. It shows the following:

- 67% of the complaints are from female customers, with the highest proportion from customers where their first language is English.
- 29% of customers who complained are between the ages of 18 and 39 with the lowest being over the age of 80.
- Leeds has the highest number of complaints, which aligns with it being the location of most of our stock. Bradford follows closely with 14% of the complaints, reflecting its substantial housing presence.
- 83% of the complaints made by customers were from those who had no known vulnerability.

4.18 With 80% of all cases upheld, all demographics listed above were within a +/- 10% tolerance, and there is no statistically significant evidence of difference of outcome in any specific demographic.

4.19 YH have identified a key area for enhancing customer accessibility. Notably, introducing a language translation feature on the website in Q2 this financial year. This initiative stems from the observation that a smaller proportion of complainants are non-English speaking compared to the overall customer demographic.

Root Cause Analysis (RCA)

4.20 RCA was introduced in June 2024 (and backdated to April 2024), therefore no comparison to the previous year is available. However, RCA is used consistently alongside other customer insight vehicles to triangulate customer feedback and inform changes to the services.

4.21 The Top 5 most common reasons for complaints for 2024/2025 were:

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|-----------|---|
| 241 (10%) | Appointment not kept (Missed, late, or cancelled) |
| 219 (10%) | Standard of work |
| 188 (8%) | Poor communication |
| 175 (8%) | Property/Condition |
| 140 (6%) | Unreasonable delays |

4.22 Repairs dominate customer dissatisfaction with 61% of the annual volume of complaints being repair related. This is to be expected when considering our repairs journey is the highest frequency touchpoint for our customers.

Best practice

4.23 YH participates in best practice groups with several other housing organisations looking at performance comparison, sharing of best practice, and innovation and improvement. This provides assurance that the size of the YH team is comparative with other organisations. The identified good practice on customer navigators will be put into practice as part of the “Feet on the Streets” operating model.

Service Improvements and Outcomes

4.24 A number of service improvements have been implemented to address the primary reasons for complaints. These include:

- Introducing the Salesforce system in July 2024 to transform complaint handling and tracking.
- Additional external training for the Customer Resolution Team, including harassment and discrimination upskill with our legal partner Forbes Solicitors.
- Shortened Interactive Voice Response (IVR) customer journey, responding to customer feedback, which has reduced abandoned calls from 20% to 14%.
- Acting on customer feedback that the complaint journey felt lengthy, the complaints team now acknowledge cases on the day of receipt if received before 1pm. This shortens the complaint journey by 5 days for customers vs. the Housing Ombudsman Standard.
- Improvements to the speed of processing and paying compensation payments to customers.
- Improved reporting, monitoring and oversight of complaints with active repair jobs and closer collaboration with the Repairs team to manage appointments and resolution. This has seen volumes reduce from October

with a peak of 141 repairs in 70 complaint properties, to a low in March of 69 repairs in 33 complaint properties.

- Improvements to handling of reports of Anti-Social Behaviour (ASB), including more frequent customer updates, better explanation of the process and possible outcomes at the outset and more comprehensive checks for any additional needs to ensure appropriate reasonable adjustments are made.
- Consequently, performance in keeping customers updated has improved from 57% in Quarter 3 to 99% in Quarter 4. ASB reason for complaints on the RCA has dropped out of the top 5 and now seventh place. YH has also brought more legal cases in house and now do injunctions rather than relying on Solicitor's. This has saved YH around £150k in legal costs and improved communications with customers as YH are in direct control.

Future Priorities

4.25 The introduction of Customer Relationship Management (CRM) within Salesforce on 14th April 2025 now provides a 360-degree view of each customer. This will allow complaint teams to access and manage resolutions more efficiently. This enhancement aligns with ongoing efforts to improve customer service and streamline operations, ensuring that customer needs are addressed promptly and effectively.

4.26 KPIs will continue to develop and demonstrate the impact of service improvements from complaint RCA. YH are also launching a performance framework across the entire organisation which will include complaint prevention and complaint reduction so everyone will be contributing to the KPIs improving.

5. Key Implications and Considerations

5.1 The key implications and considerations arising from this report are as follows:

5.2

| Type | | Description |
|-------------------|---------------------------------|--|
| Business Strategy | Customer Obsessed | Improvements to the customer complaints journey are improving the experience for customers. Additionally, the RCA focus is helping to reduce the volume of complaints, further improving what it feels like to be a YH customer. |
| | Homes and places to be proud of | The use of RCA to inform service delivery improvements, and the increased speed in resolution is helping to progress this aim. |
| | Pre-emptive | The use of RCA to inform service delivery improvements across the business, particularly in the area of Repairs, is helping drive a shift to pre-emptive. |

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|---|--|
| Financial and Value for Money | The alignment of the Compensation with the Housing Ombudsman Code ensures that our compensation practices are transparent, fair, and consistent with industry standards. |
| Governance / Regulatory / Legal | The introduction of Salesforce gives YH better management tools to ensure complaints are responded to within regulatory timeframes. This also fits with the Regulator of Social Housings Consumer Standards. |
| People | The team structure means team members only work on ten complaints at any one time as a maximum. The new operating rhythm will give colleagues more time with managers for coaching and one to one development to further enhance complaint handling. |
| Diversity and Inclusion | Equality, Diversity, and Inclusion data will be used to ensure teams are more responsive to the needs of the customer, it will also enable YH to map the demographics against the customer profile. |
| Environmental and Social Sustainability | In recognising areas of dissatisfaction in our places, it will enable YH to put improvements in place and improve sustainability in these areas. |

6. Risk

- 6.1 YH continue to use the Housing Ombudsman Service risk matrix to forecast what determinations may be when received, and where appropriate these are shared with the Executive Team. There is also an open invite for the MRC to attend these risk assessments.

7. Further Information

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8. Appendices

Appendix 1: Housing Ombudsman Service Self-Assessment

Appendix 2: Board draft response to report for website

Appendix 3: Annual Complaints Performance Report

Further discretionary reading is available in the Convene library

- Housing Ombudsman Service Landlord Report [Link](#)
- TSM Sector Performance and Year on Year TSM comparison, including TSM Overview for 2023/2024 [Link](#)
- Service Improvement Plan [Link](#)

- Annual Complaints Performance and Service Improvement Report - Customer version for website [Link](#)