

Meeting of:	Town and Country Housing Board
Meeting Date:	June 2024
Agenda Item No:	TBC
Title of Paper:	Annual Complaints Performance and Service Improvement Report 2023/24
Author:	Andrew Greenwell, Customer Feedback and Information Manager
Presenter:	By email
Action Required:	<input type="checkbox"/> Approve
	<input checked="" type="checkbox"/> Recommend to Board for approval and comment
	<input type="checkbox"/> Note
<p>PURPOSE</p> <p>The Board is requested to:</p> <ul style="list-style-type: none"> • NOTE Complaints Performance for 2023/24. • APPROVE the Annual Self-Assessment against the Housing Ombudsman's Complaint Handling Code (Appendix 1). • AGREE that a response from the Board, confirming approval of the self-assessment and including a comment on this Complaints Performance and Service Improvement Report, be prepared for approval by the Member Responsible for Complaints, for publication by end of June. 	
<p>SUMMARY</p> <p>This paper reports on:</p> <ul style="list-style-type: none"> • Complaints Performance for 2023/24. • Housing Ombudsman Determination 2023/24. 	
<p>GROUP'S STRATEGIC GOALS – Tick the strategic goal(s) the paper supports:</p>	
<input checked="" type="checkbox"/> We are all about people	<input type="checkbox"/> We are passionate about creating a sustainable TCH
<input checked="" type="checkbox"/> We are focused on getting the basics right	
<p>RISK AND FINANCIAL ASSESSMENT</p> <p>Laws, Regulations & Operating Environment Non-compliance with laws and/or regulations may result in significant sanctions, losses, fines, or reputational loss.</p> <p>Customer Services The monitoring of complaints and lessons learnt as a result will strengthen our ability to manage this risk and improve our resident complaint service provision.</p>	
<p>RESIDENT, COLLEAGUE AND CULTURE</p> <p>Residents are at the heart of the Board's decision-making and are provided with appropriate arrangements for the handling of complaints. We review all complaint responses before they are sent to the complainant and use this process to drive continuous improvement and promote a culture of effective and compliant complaints management throughout the Group.</p>	
<p>VALUE FOR MONEY (VFM) AND ESG (ENVIRONMENTAL, SOCIAL AND GOVERNANCE)</p> <p>Ensuring that the group operates effectively, efficiently, and economically, in accordance with regulatory requirements.</p>	
<p>REVIEW PROCESS</p> <p>EMT have reviewed and agreed this approach.</p>	
<p>APPENDICES –</p> <p>Appendix 1 – Annual Complaint Handling Code Self-Assessment Appendix 2 – Landlord Performance Report 2022/2023</p>	

1. COMPLAINTS PERFORMANCE 2023/24

1.1 **COMPLAINT VOLUMES:** The table below displays the volume of complaints received and closed during the year 2023/24.

Complaint Volumes 2023/24													
RECEIVED	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	TOTAL
Stage one complaints received	46	58	33	48	49	46	55	67	42	81	79	70	674
Stage two complaints received	11	10	12	9	10	13	13	17	8	26	19	18	166
Total	58	68	45	57	59	59	69	84	50	107	98	88	840
CLOSED	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	TOTAL
Stage one complaints closed	52	51	62	45	53	48	49	61	63	46	42	67	639
Stage two complaints closed	9	15	8	19	10	11	10	17	11	25	16	13	164
Total	61	66	70	64	63	59	59	79	74	71	58	80	803

We experienced a 10% increase in the number of complaints received in 2023/24 compared to 2022/23. We do not feel that this is a significant increase and have found that the increase is not associated with any one area of service provided by TCH. However, we have found that the complaints and associated services have become more complex in nature. This is especially the case in regard to damp and mould related complaints which has seen a significant increase across the sector. TCH has increased the resources of the Complaints and Feedback Team to provide further support to complaint handlers across the organisation. TCH declined to accept 14 complaints in 2023/2024 the majority of these were because the matter raised was an initial request for service.

Learning & areas for improvement: A deep dive into these cases for this report has revealed that 10 of the 14 cases have been closed incorrectly on the system. The 10 cases were resolved with a 'not upheld' outcome and would therefore be recorded under the count of closed stage 1 cases.

All 10 cases were closed by two individuals and training has been arranged to address this.

1.2 **TOP FIVE SERVICE AREAS:** The table below lists the top five service areas which drive 97% of complaints.

Service Area	Reasons for Complaints	% of cases
Contracts and Compliance	A lack of communication was one of the most prevalent concerns, mainly relating to a lack of updates given to residents, and the rebooking or cancelling of appointments without residents being informed. Heating and hot water related issues also feature strongly, mainly concerning a lack of communication from contractors, and missed appointments leading to periods of time with either no working heating or without constant heating. This led to financial losses for residents.	36%
TCH Repairs	Outstanding uncompleted repairs were the largest source of complaint in this area, with a key problem being delays between reporting and	34%

	appointment attendance. There were also issues with contractors not arriving for appointments, and with poor workmanship. Damp and mould issues were also a common theme, with excessive delays in responding to service requests being the main source of complaint.	
Housing Management	Lack of communication was the most frequent issue reported, highlighting issues surrounding residents not being informed of the progress of agreed actions. ASB handling was another major theme. Issues mainly arose when the ASB policy and process was not followed correctly.	16%
Asset Investment	The most frequent issue raised was related to kitchen and bathroom replacements , mainly surrounding disputes about when replacements should occur. Similarly, the next most frequent issue related to other planned works .	5%
Income Management/ Customer Services	In both areas, complaints centered most often around communication , with income complaints relating to arrears and income support, and customer services complaints pertaining to a variety of different issues across service areas.	2% / 2%

Our repairs service, which is delivered as part of a joint venture with Fortem Solutions Ltd, receives a high number of complaints due to the considerable volume of repairs that we carry out each year, which is around 26,000.

Across many of the service areas highlighted, the primary concern is communication, ensuring that all parties are regularly updated, and managing expectations.

1.3 COMPLAINTS PERFORMANCE MEASURES: The table below displays our performance against complaint measures for the year 2023/24.

Complaint Measures 2023/24					
	Q1	Q2	Q3	Q4	2023/24 Total
1) % of complaints escalated to Stage 2	20%	18%	19%	22%	20%
2) % of complaints upheld or partially upheld	74%	69%	62%	60%	66%
3) % of stage one complaints responded to within 10 days	28%	34%	43%	28%	33%
4) % of stage two complaints responded to within 20 days	22%	23%	24%	28%	24%
5) Customer Satisfaction % with complaint handling	49%	50%	47%	50%	49%

Please find below a summary of our complaints performance:

- Stage two escalations:** 20% of our stage one complaints were escalated to stage two last year. In line with the Ombudsman Complaint Handling Code we do not have any policy restrictions that would prevent residents from escalating their complaint to stage two.
- Complaints upheld:** 66% of our complaints were upheld when closing the complaints.
- Stage 1 Response rates:** The percentage of responses sent on time at stage 1 was affected by the increase in complaint volumes and the capacity of the team during the year to cope with demand. This is an area of concern that has been discussed with Performance Group. We are aiming to improve this performance up to 80% on time during 2024/25.

- 4) **Stage 2 Response rates:** The low number of cases closed within timescales has been affected by the high demand on the repairs service which has caused responses to investigations by stage 2 handlers to be slow. In addition, residents routinely stated that they did not want the complaints closed until they had more assurance that works were being completed. Feedback from stage 2 handlers has led to additional support being provided from the Complaints and Feedback Team and the Repairs Service.
- 5) **Customer Satisfaction:** Our performance on handling complaints for 2023/24 was at 49% which was below the target 55% satisfaction rate. The feedback suggests that the delay in response times and length of time to resolve the complaint are the main areas of concern.

2. HOUSING OMBUDSMAN DETERMINATIONS RECEIVED 2023/24

DETERMINATIONS RECEIVED: The table below presents a breakdown of the 9 determinations received from the Housing Ombudsman (HOS) from April to March 2023/24. Individual cases can have multiple determinations, but TCH has recorded the outcome here against the most relevant outcome. Of these, 4 were found to have maladministration. There were no severe maladministration determinations.

Landlord	Out of Jurisdiction	No Maladministration	Service Failure	Maladministration	Reasonable Redress	Grand Total
Town and Country	1	0	3	4	1	9
2.1 Percentage of total	11%	0%	33%	44%	11%	-
<i>Determinations received 2022/23</i>	<i>0</i>	<i>6</i>	<i>3</i>	<i>0</i>	<i>1</i>	<i>10</i>

The 9 determinations have a total of 20 individual case findings. This is because one determination can have multiple findings. Out of the total individual case findings, 20% were maladministration, 15% were findings of service failure, and 45% had no maladministration findings. The Resident Experience Committee receives a detailed breakdown of determinations and individual case findings at each meeting to monitor progress with resolution.

- 2.2 Of the 4 determinations of maladministration, the causes were 1) delays in complaints handling, 2) deficiencies in the handling of a solar heating system repair, 3) substandard handling of repairs to a resident's property and 4) a decision taken to dispose of a resident's belongings. We carry out a review of all Determinations received from the Ombudsman where a finding of Maladministration or service failure has been made. The outcomes of these reviews are detailed in section 3 below.

2.3 Housing Ombudsman Paragraph 54f orders

A determination from the Housing Ombudsman can include a recommendation for a review of policies and/or practice (known as a 'paragraph 54f order') if the Ombudsman believes other residents may be affected by an issue. TCH has not received any Paragraph 54f orders as part of any of the Ombudsman's determinations.

- 2.4 As part of the Ombudsman's wider powers, they can issue Complaint Handling Failure Orders (CFHO), these are issued when a landlord fails to undertake actions as directed by the Ombudsman which can include providing a complaint response to a resident, providing requested information to the

Ombudsman and complying with Orders made as part of a determination. TCH has not received any CHFO's during the period of 2023/2024.

- 2.5 As part of the Annual Complaints Performance and Service Improvement Report the Ombudsman requires landlords to include a review of the Landlord Performance Report it publishes for all landlords that have more than 5 determinations issued in a financial year. However, the Ombudsman has acknowledged that its publication of these reports is not currently in line with the requirements of the Annual Self-Assessment and Complaints Performance Improvement Report. Because of this it has said that Landlords should review the last report issued.

The last Landlord Performance Report published by the Ombudsman for TCH covers the period of 2022/2023, please see the attached **Appendix 2**.

Ombudsman Performance Report 2022/2023 (Data refreshed in May 2023)			
Determinations	Total findings	Maladministration Findings (includes Service Failure)	Compensation Awarded
10	15	4	£450
TCH Records 2022/2023			
Determinations	Total Findings	Maladministration Findings	Compensation Awarded
9	12	3	£300
The difference is caused by an appeal we submitted for a determination of Maladministration which the Ombudsman did not respond to until July 2023, after it had completed the Performance Report.			
Lessons learned From Determinations			
Reviewed and Updated CCTV policy			
Amended process and understanding around escalating complaints to Stage 2 (This has been further reinforced by updates in the Complaint Handling code published April 2024)			

There were no systemic issues identified by the Ombudsman for 2022/2023 and the performance it reported for us was lower than the national average maladministration rate and would likely have been lower had the review we submitted been actioned sooner.

3 COMPLAINT LEARNING

- 3.1 In 2023/2024 we received 4 findings of maladministration and 3 findings of service failure. One of the findings of maladministration was in respect of our decision to dispose of a resident's personal items following their permanent decant. The decision for the maladministration was regarding the amount of compensation offered. As part of the stage 2 response, we said that we would review the disclaimer documentation and procedure and we implemented a new form as part of this but did not change the procedure. The Ombudsman ordered us to complete the review and provide evidence of this. We subsequently updated the Decant procedure and delivered training to all colleagues that are involved in the process.
- 3.2 The three other findings of maladministration were linked to individual failings and not a fault of processes. In each case the individual concerned received feedback and refresher training on the complaints process. In addition, these failures formed part of the business case for the creation of the new Complaints Coordinator role to provide support for all stage 2 complaint handlers in managing complaint timescales and monitoring of any agreed action from the complaint.

3.3 Of the 3 service failures received in 2023/2024 2 related to the amount of compensation offered as part of the complaint's resolutions. In both cases we had recognised a failure in the service provided and had offered an apology or compensation, but the Ombudsman felt that a higher amount of compensation was warranted. Compensation will always be a subjective matter and in each of these cases the Ombudsman's increased awards kept the amounts within minor category of its remedies guidance at the time.

The third service failure received was regarding the determination that we submitted a review request on in the previous financial year. The ombudsman found service failure as a complaint point raised at stage 1 of the complaint process was not responded to. Due to the timescales involved with the case, the stage 1 it referred to was issued in 2021, since then we have made significant changes to the complaints process including the recruitment of the Customer Feedback and Information Manager role and the implementation of quality checks on all complaint responses through what is now called the Complaints and Feedback Team. Consequently, no further changes were implemented following this determination.

3.4 In addition to changes following Ombudsman feedback, we have implemented other changes from complaints and other sources.

Key Lessons Learned from Complaints 2023/2024		
Lesson/Feedback	What we did	Impact
Residents expressed confusion about when it would be appropriate to claim for damaged personal effects from us when experiencing damp and mould	We created some simplified guidance in line with the compensation policy which was published on our website and intranet	We have seen a reduction in the number of claims being received.
A stage 2 complaint identified delays in responding to a report of an unsafe tree.	A new process was created and implemented to train and empower Customer Services Advisors to be able to raise these reports directly.	No new complaints raised about this
A stage 2 complaint identified that repeated breakdowns of communal washing machines was being caused by lack of understanding about how to use them correctly.	Guidance was created and posted in the laundry rooms and the matter was added to the bi-monthly meetings	No further issues raised since then.

Following the publication of the Ombudsman's Damp & Mould spotlight report in 2022 we undertook a review against the 50 recommendations made, the implementation of the recommendations continued in to 2023/2024.

The Ombudsman also published a spotlight report on Noise Complaints which we used to carry out a self-assessment and identified a number of changes that could be easily implemented along with a new policy to separate noise complaints from ASB. However, this was put on hold due to a wider policy alignment programme with our parent group Peabody and the advice that they would be creating a noise policy that we would adopt.

4 **Addressing the root causes of complaints.**

We have incorporated valuable insights from HOS Determinations, Customer Satisfaction Survey Feedback, Formal Complaints and lessons learned reviews with our contractors. We recognise that there are a wide range of initiatives that we need to further develop to address the root causes of

complaints and improve oversight and scrutiny across our operations. These initiatives are grouped under the following themes:

- **Communication and Information:** We need to continue to review the language and tone of voice in our verbal and written communications for all touchpoints through which we interact with our residents.
- **Culture:** We need to foster effective communication and accountability throughout the organisation and maintain consistently good record-keeping to reduce complaints. Our new Customer Experience Strategy has been developed to drive a culture of delivering a great customer experience, including in relation to mitigating complaints and complaints handling.
- **Data Insights and Reporting:** We need to improve how we use data and insights to boost resident satisfaction and address root causes and have introduced a Customer Data & Insight team into the Customer Experience team structure to help support this.
- **Resident Engagement in Governance and Compliance:** We need to continue to review and enhance our complaint-handling governance by amplifying the resident voice in reviewing our approach to complaints to ensure continuous improvement, informed decision-making and ongoing compliance with regulatory standards. Our resident scrutiny panel is currently reviewing complaints with a focus on lessons learned processes and their recommendations to our Board will help ensure this.
- **IT Systems:** We need to enhance the complaint and repair processes, boosting transparency, efficiency, and resident and staff satisfaction.
- **Repairs:** We need to enhance our repairs service response times and improve communication, transparency, accountability, and resident satisfaction.
- **Quality:** We need to continuously review our staff training to improve responses and response times to residents, increase understanding of our policies and procedures.

4.0 ANNUAL SELF-ASSESSMENT AND BOARD COMMENTS ON REPORTS PROVIDED

4.1 As of 1 April 2024, landlords are required to provide the following by 30 June 2024 to comply with the Complaint Handling Code:

- The annual self-assessment against the Code to ensure their complaint handling policy remains in line with its requirements.
- A qualitative and quantitative analysis of the landlord's complaint handling performance - this must also include a summary of the types of complaints the landlord has refused to accept.
- Any findings of non-compliance with the Code by the Ombudsman.
- The service improvements made as a result of the learning from complaints.
- Its actions following any annual report about the landlord's performance from the Ombudsman.
- Its actions following any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.

All landlords must also ensure that the annual complaints performance and service improvement report has been reported to the landlord's governing body (or equivalent) and published on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.

4.2 Please see the attached **Appendix 1**, the Annual Self-Assessment against the Complaint Handling Code. We have completed the self-assessment after receiving training from the HOS and reviewing good examples of other submissions provided by them. We did not find any areas of concern in the self-assessment because we have adopted the Peabody Group Complaints policy which has been

updated in accordance with the new code update on 1 April 2024. TCH's previous Complaints Policy was in line with the code and the update has therefore required minimal changes to our processes.

- 4.3 The Board is required to provide a response confirming that they have seen and reviewed the self-assessment and accept the Annual Complaints Performance and Service Improvement Report 2023/24. As required by the HOS, the Board's response should include comments on this Complaints Performance and Service Improvement Report.

The Board is asked to agree that a response is prepared, incorporating any feedback, and agreed with the Member Responsible for Complaints, ahead of publication at the end of June 2024.

The Self-Assessment and Complaint Performance report, along with the Board's response, will be published on our website and submitted to the HOS directly no later than 30 June 2024, to comply with the Complaint Handling Code.