

Annual Complaints Performance & Service Improvement Report

2024-25



Welcome to our Annual Complaints Performance and Service Improvement Report for 2024/2025

This report was developed in conjunction with the self-assessment against the Housing Ombudsman Service Complaint Handling Code (May 2025), our Complaints, Compensation and Supporting Customers Policies, our 2024/25 complaints performance and learnings from complaints.

Our Complaints Policy sets out our approach to complaints, how we will put things right and our compliance with the Housing Ombudsman Service Complaint Handling Code. It is available here: [Make a Complaint: Your Voice Matters - South Lakes Housing](#)

This report sets out how we have held ourselves to account through scrutiny and challenge to ensure compliance against the Housing Ombudsman Service requirements by reviewing:

- The completion of the self-assessment with support from residents who have lived experience of the process to ensure our Complaints Policy and procedure is compliant.
- Any investigation findings from complaints which have been escalated to the Housing Ombudsman Service.
- Service improvements made through our learnings from complaints.
- Our Board's oversight, scrutiny and challenge of complaints throughout the year and their response to this report, including regular reviews with the Member Responsible for Complaints
- An independent Internal Audit of our complaints policy and process which was completed in 2024/25.
- Learning from Housing Ombudsman Service spotlight including Attitudes, Respect and Rights – Relationship of Equals, sector learning

Message from Member Responsible for Complaints (MRC)

'At South Lakes Housing, we are firmly committed to cultivating a culture where complaints are seen as opportunities. Every piece of feedback is treated with respect, listened to carefully, and used to drive meaningful change. The voice of our customers and residents continues to shape our services, and we are proud to embed it across all levels of our organisation.

This year, we have undertaken a thorough self-assessment against the Housing Ombudsman's Complaint Handling Code with our residents who have lived experience, applying a balanced approach of high challenge and high support. As a result, we've strengthened our compliance, continuing to improve our complaint handling and learning culture.

Learning from complaints enables us to adapt and improve our services to meet the evolving needs of our communities. While we acknowledge ongoing challenges - particularly within our repairs and maintenance service - we remain focused on delivering a modern, high-performing solution. Customer journey mapping has already helped to identify areas of improvements, including:

- Enhancing diagnostic processes
- Targeted colleague training and development
- Improved communication
- Stronger collaboration with delivery partners and contractors to increase efficiency and responsiveness

We recognise there is still more to do. Our commitment is unwavering: we will continue to ensure that customer feedback informs our decisions, drives continuous improvement, and most importantly, leads to better outcomes and greater satisfaction for our residents.'

**Steve Hughes,
Non-Executive Director & MRC**



In collaboration with customers who have lived experience of our complaint process, we undertook a self-assessment against the Complaint Handling Code (CHC) in May 2025. The approach taken was evidence-based by reviewing documentation including:

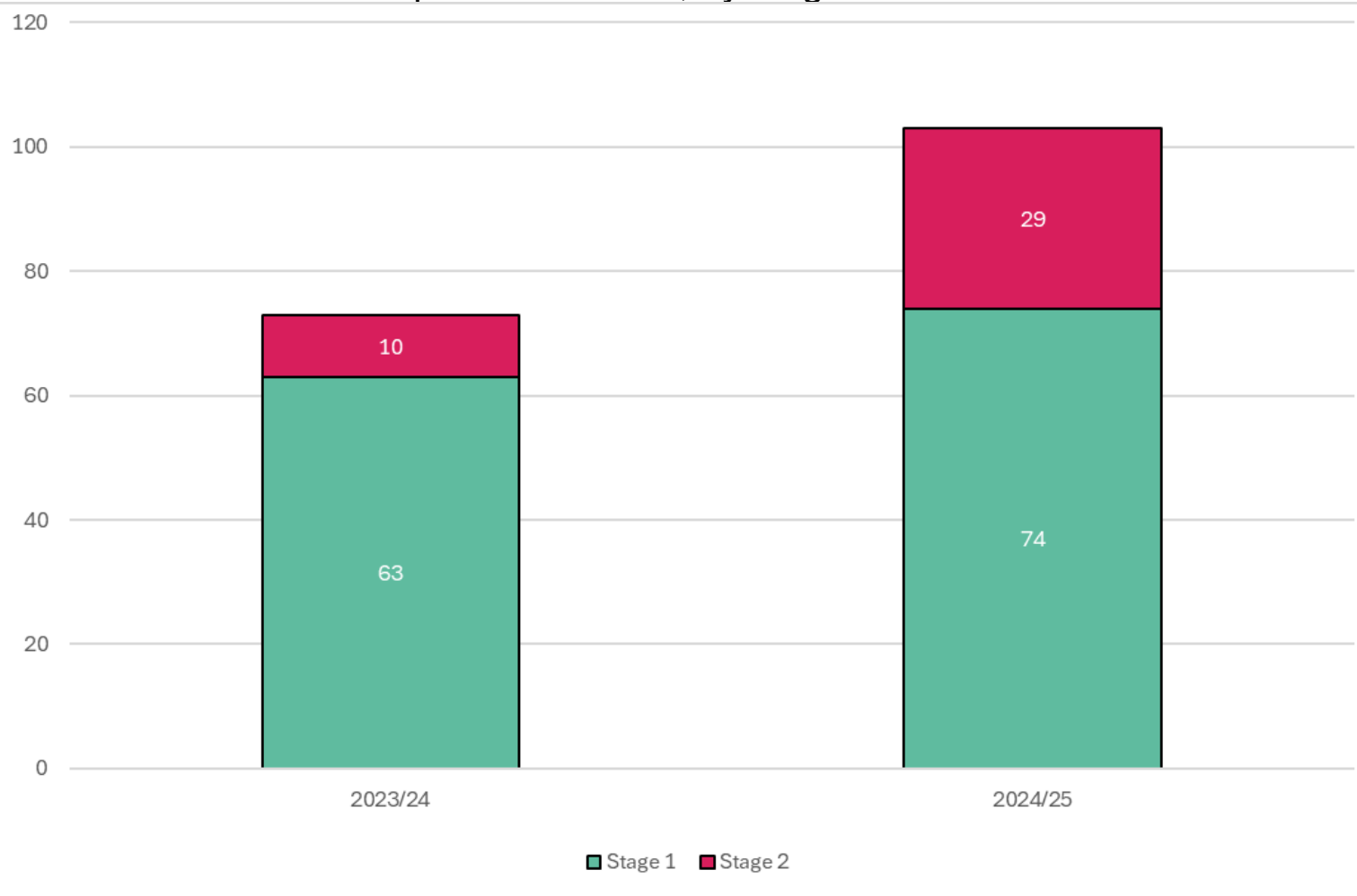
- Complaints Policy and process
- Compensation Policy
- Unacceptable Behaviour Policy
- Supporting Customers Policy
- A sample of redacted customer complaints communication and templates
- Our self-assessed performance and evidence against the CHC

The Board Member Responsible for Complaints (MRC) was included in this review along with the Director of Customer Experience. Customers were satisfied that our policies complied with Code and reflected the lived experience of our approach and the process.

Board have been provided with quarterly complaints performance reports, along with wider customer feedback. The MRC changed in October, and they continue to meet regularly with the Director of Customer Experience, Head of Customer Experience and Customer Insight Partner to review complaints performance, lessons learnt and sample of complaint responses.

Our Complaint Handling Code Self-Assessment is available on our website, [Self-Assessment-v-HOS-CHC-2025_26.pdf](#)

Complaints received, by stages



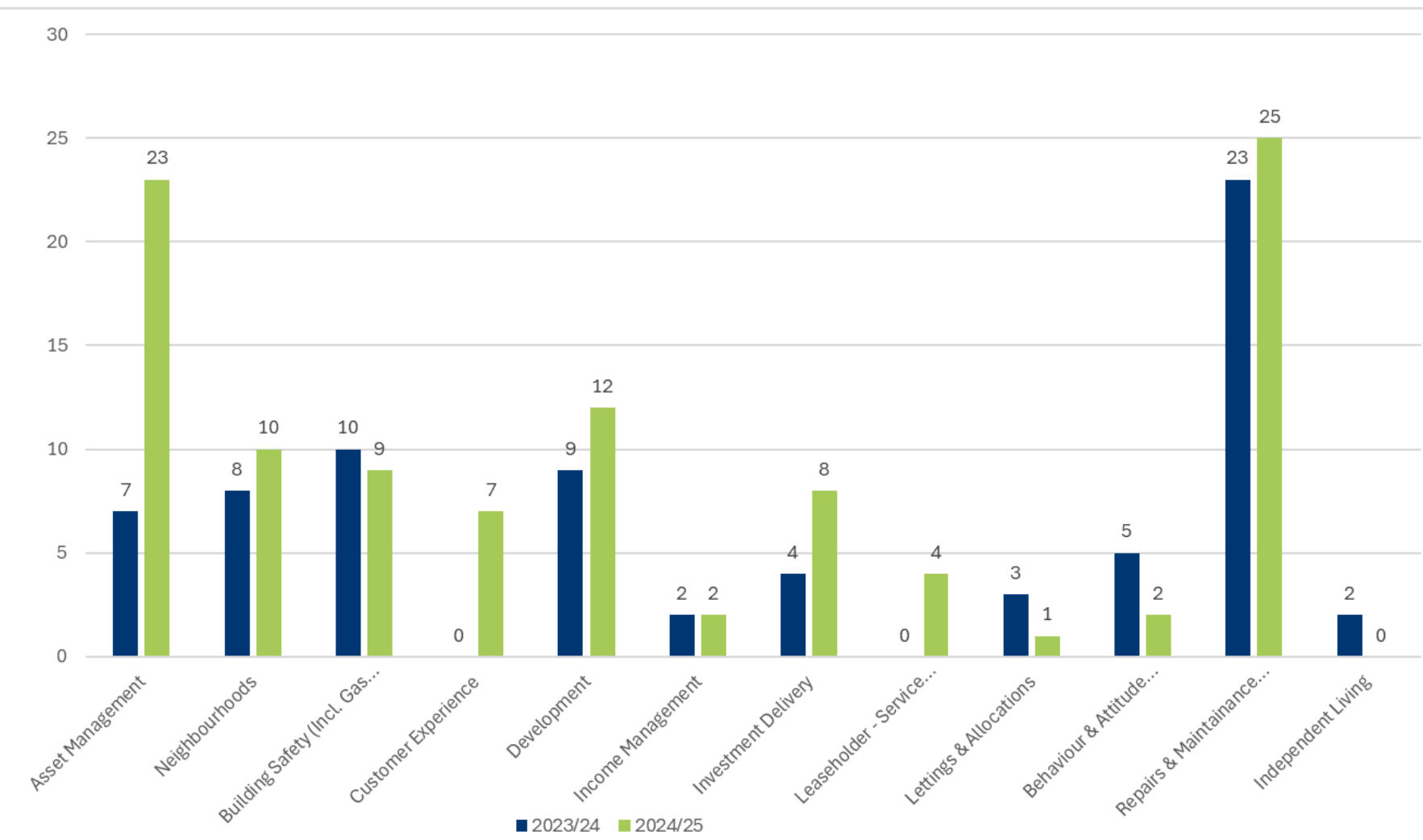
The complaint volume has increased by 41% (an increase of 30) compared to 2023/24

29 complaints escalated to Stage Two (28%) in 2024/25, compared to 10 (13%) in 2023/24. This represents an increase of 19 complaints.

15 complaints (14%) were escalated to Stage Two because we had not fully completed actions agreed at the conclusion of Stage One.

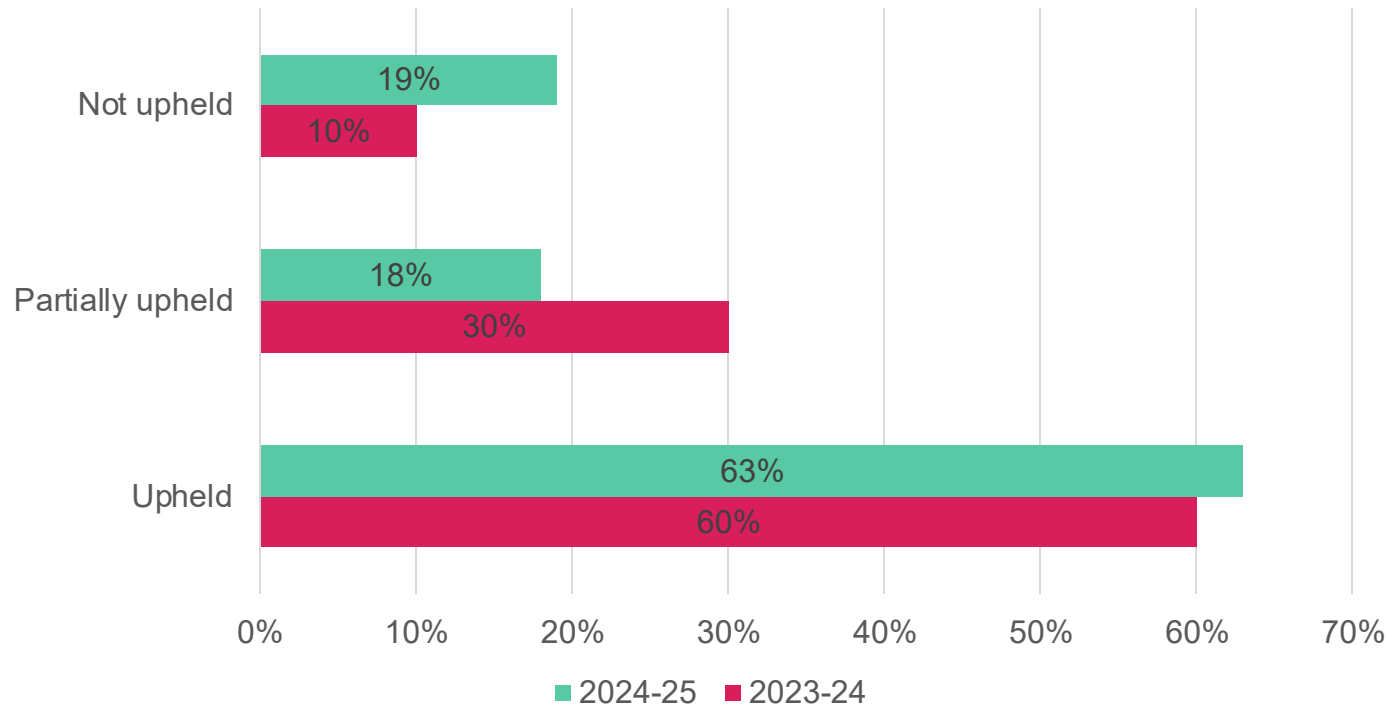
There were four complaints from 2023/24 which escalated to Stage Two in April 2024 and are reported in these figures.

How do we compare to the previous year



- There was a 215% increase in complaints relating to Asset Management.
- 63% of complaints received during this year relate to homes - Responsive Repairs, Investment Delivery and Building Safety, as well as Asset Management.
- 67% of complaints received were from our general needs' homes, 14% from Shared Ownership homes, 11% leasehold homes, with the remaining 8% from other areas.
- The top three geographical areas were:
 - Ulverston (29%)
 - Kendal (20%)
 - Lakes (18%)
- The top three complaint categories were:
 - Damp & Mould
 - Responsive Repairs
 - Unresolved & repeated issues

Complaint Outcomes

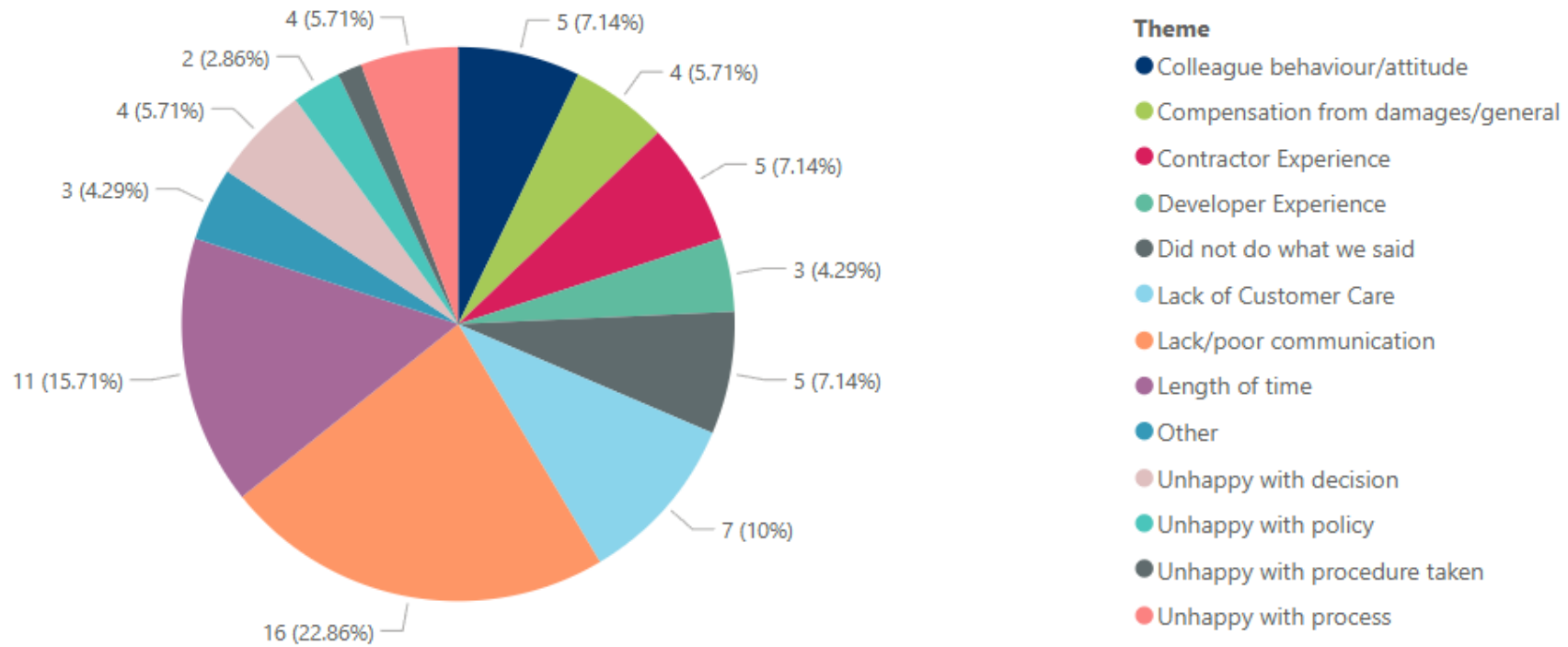


There has been rise in complaints and we recognise that we may not always get things right. We have a positive complaint-handling culture and are committed to putting things right and learning when we get it wrong.

Over the past year, there has been an increase in requests for escalation to Stage Two. Additionally, four complaints were referred to the Housing Ombudsman Service, as customers remained dissatisfied by our proposed resolutions. This demonstrates that customers feel secure in seeking an independent review when they feel we have not fully resolved their complaint.

During 2024/25, the Housing Ombudsman Service investigated one complaint and shared their determination – page 11 outlines the outcome.

Complaint Handling Performance



The main themes of length of time taken to complete a repair and lack of, or poor, communication remain the same as key themes reported in 2023/24. We have also seen a new theme, where customers have expressed, they have been unhappy with the process followed.

Most complaints have more than one theme.

We continually strive to gather insight from our customers through Tenant Satisfaction Measures (TSM), transactional surveys, customer engagement activities and consultation. Honest feedback is essential to improving our services, and we appreciate the insight we receive.

- Every transactional survey includes details on how customers can raise a complaint if they are dissatisfied with the service provided.
- In 2024/25 we introduced a new customer feedback system to amplify the customer voice. Surveys are now sent within 3 days of service delivery via text messages and emails, ensuring real-time feedback is provided.
- We have seen an increase in customer compliments, particularly for customer-facing teams, including trade operatives. All positive feedback is shared with managers and team leaders, with a sample communicated through internal and external channels.
- South Lakes Housing actively engages with customers in sector-wide consultations where possible, ensuring their perspectives were considered in key discussions. We took part in various consultations during last year:
 - Housing Ombudsman Service Repair Trust (October 2024)
 - Housing Ombudsman Service Business Plan for 2024-25 (March 2024)
 - Awaab's Law Consultation on timescales for repairs in the social rented sector (March 2024)
 - Competence & Conduct Standard for social housing (April 2024)



Tenant Satisfaction Measures performance

Effective handling of complaints (CH)	2023-24 results	2024-25 results	2024-25 target
Theme 4: Effective handling of complaints (CH)	82.4%	85.1%	80%
CH01 (1): Complaints relative to the size of the landlord (Stage 1)	17.5	23.2	11
CH02 (1): Complaints responded to within Complaint Handling Code timescales (Stage 1)	98.3%	100%	96%
CH02 (1): Complaints relative to the size of the landlord (Stage 2)	2.5	6.2	1.5
CH02 (1): Complaints responded to within Complaint Handling Code timescales (Stage 2)	100%	95%	100%
TP09: Satisfaction with the landlord's approach to handling complaints	44.3%	47.4%	45%

This information provides valuable insights into our performance by:

- Ensuring we allocate sufficient resources to effectively manage the volume of complaints received.
- Supporting initiatives aimed at enhancing customer satisfaction.
- Identifying areas for improvement, as complaint escalations have risen by 14% due to inconsistencies in delivering agreed resolution actions.

Complaint Refusal:

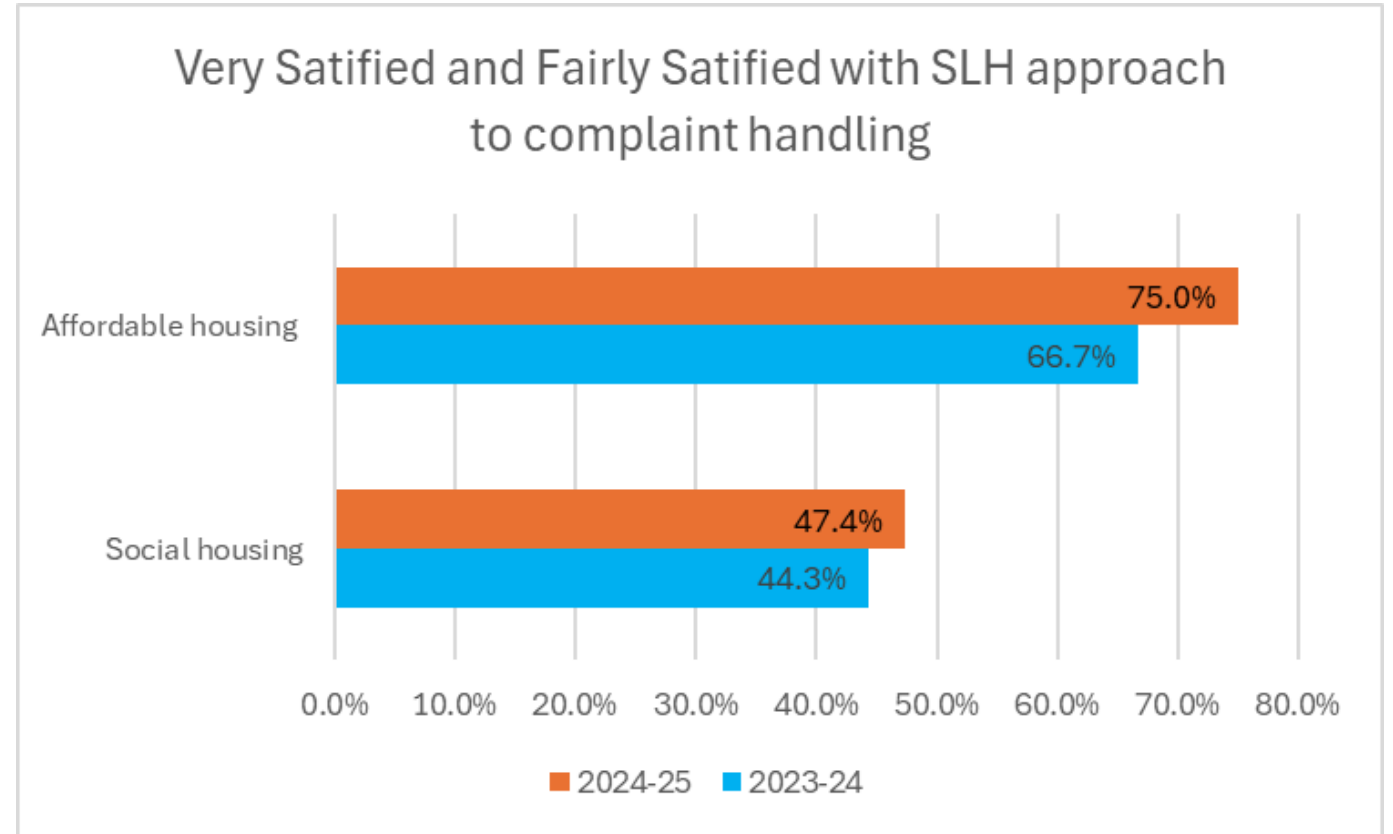
No complaints were refused during the 2024-25 period.

A total of 17 complaints either withdrawn, cancelled or raised in error. Main reasons for these were customers sought redress via different avenues (ASB procedure, legal), did not want to proceed or colleague raised complaints in error due to training/use of system issue. The Customer Insight Partner ensures Heads of Service have oversight of any complaints that are cancelled or withdrawn to ensure the customer is given access to the right avenues to resolve an issue. The Customer Insight Partner provides training to colleagues where it relates to training or use of system issue.

There has seen a slight increase in customer satisfaction by 3.1% for social housing residents and 8.3% for affordable housing residents.

Based on our Responsive Repairs service accounting for 63% of the overall volume of complaints as well as wider customer feedback, we recognise the requirement for significant improvement. In response, we have established a project and resources to focus on delivery of the Repairs Transformation Project.

This will primarily focus on achieving successful first-time resolution while ensuring proactive and consistent communication with customers during their repair journey.



Affordable housing relates to Low-Cost Home Ownership (LCHO)
Social Housing relates to Low-Cost Rental Accommodation (LCRA)

HOS issued a determination of maladministration in July 2024 relating to handling of damp and mould in a property. The initial complaint was made in February 2023 and exhausted the complaints process in May 2023 which included (at the time) a third stage - Tenant Complaint Panel hearing. The Panel meeting was held in May 2023. Complaint resolution and compensation was offered for the various parts of the complaint.

The Ombudsman's findings on the complaint focused on window repairs, damp, a leak in the utility room, request for a move and our handling of the complaint itself. Extracts from the report are as follows :

- *In accordance with paragraph 53(b) of the Scheme, the landlord has made an offer of redress prior to investigation which, in the Ombudsman's opinion, resolves the complaint about its handling of the resident's reports of required window repairs.*
- *In accordance with paragraph 52 of the Scheme, there was:*
 - a. Maladministration in relation to the landlord's handling of reports of damp.*
 - b. No maladministration in relation to the landlord's handling of:*
 - i. A report of leak in the utility room.*
 - ii. A request to move to a more suitable property.*
 - iii. The resident's formal complaint.*

As part of the determination, SLH were required to apologise to the resident for the failings identified and to pay the resident £600 compensation for the delay in acting on recommendations to address damp. This is in addition to compensation already paid.

We were also required to carry out a review to ensure internal processes are in line with the HOS Spotlight on Damp and Mould report, 'It's not lifestyle'. All actions were completed in the 4-week period stipulated and evidence of compliance was submitted to the HOS.



- We have completed a series of customer journey mapping with our Residents Forum and Repairs Group which has helped to prioritise areas for service improvements. The Repairs Group have an oversight of complaints performance and the Repairs Transformation Project to scrutinise and hold SLH to account on delivery of project outcomes.
- A colleague-led Insight and Impact group meets bi-monthly to review complaints performance, customer feedback and has oversight of learning loops – making sure we learn from our complaints and implement any changes identified.
- The Senior Management and Executive Leadership teams and Board of Management have an overall oversight of complaints performance and are periodically provided with performance updates.
- The Member Responsible for Complaints (MRC) works closely with the Director of Customer Experience and Head of Customer Experience to discuss complaint handling performance to ensure all aspects of complaints are addressed in a comprehensive, professional and empathetic manner and that we are creating a positive complaints handling culture.
- During January 2025, an independent Internal Audit was undertaken, which considered compliance against the Complaints Policy and procedure, Complaint Handling Code and how SLH ensures root causes are identified and captured, key lessons are learnt, and action is taken to prevent future occurrence. The audit provided assurance with the approach SLH takes and no recommendations were made. The findings were shared with Board of Management and Audit & Risk Committee.

You Said	We Did
You told us you would like to receive a repair appointment reminder before the visit.	<p>In December 2024, we introduced an additional step where a text message is sent to residents to remind them of a repair appointment. This message is now sent 7-days prior the tradesperson's visit.</p> <p>If you are unavailable for the appointment, you can always re-arrange it by contacting our Customer Service Team on 0300 303 8540, or by sending an email at customerservices@southlakeshousing.co.uk</p>
No access to repair appointments.	<p>We saw an increase of no access for repair appointments. To understand more, we worked with several customers who had a repair appointment but were not at home to allow access.</p> <p>These customers said they, either did not know about the appointment or had forgotten about it. You recommended that in addition to the text message reminder, the tradesperson calls you on route on the day of the appointment. To make sure we achieve first-time access to our resident's homes, our trades colleagues will now call you on the day of the appointment to confirm the visit.</p> <p>It's important that you always provide us with your up-to-date contact information. To check and update any information about you, please contact our Customer Service Team on 0300 303 8540, or by sending an email at customerservices@southlakeshousing.co.uk</p>



Complaint learning

You Said	We Did
You told us a colleague did not fully read an email communication which led to a delay in resolving a repair.	<p>A Team Leader discussed this with the colleague and shared this feedback, at the time of the complaint and reminded them the importance of fully reading customer communications and acting upon it in timely manner.</p> <p>Though weekly quality assurance checks the Team Leader is able to listen to call and feedback to colleagues on how they handled the call – sharing some good practice where it can be improved. Email communication is also periodically reviewed with any learning feedback.</p>
There were some delays in addressing defects in a new build property. This delay caused some further damage to other parts of the building.	<p>There was a delay from this Developer in carrying out repairs within the defects period. We have developed a defects process, on how these are recorded, shared with Developers and progress is monitored by SLH.</p> <p>We are looking to include more robust service level agreements for the time it takes to attend to defects within contracts.</p>
Wrong fitting was used in a communal light and the trades person left some rubbish behind.	<p>The trade person returned to collect the rubbish and replaced the light fitting.</p> <p>The Repairs Team Leader reminded all the operatives during a Toolbox Talk of the importance of making sure no rubbish is left at customer's home or in communal areas.</p>
You said there was a lack of transparency in relation to building insurance costs	<p>We have since updated our website with more information about buildings insurance and explained the reasons it has increased which include rising inflation, increased risks such as flooding and reduction in insurer capacity.</p>



Complaint learning

You Said	We Did
The grounds maintenance service is not up to a good standard.	<p>We recognised through customer complaints and feedback that our existing grounds maintenance service required improvement.</p> <p>We engaged over 1500 residents who currently receive this service to help us shape the new grounds maintenance offer – feedback about what’s important and helping us develop a new specification and some residents supported us in scoring and interviewing bidders. We are pleased that the new contactors are in place from 1st April 2025.</p>
Some customers who have English as an additional language face barriers in accessing South Lakes Housing's services.	<p>We introduced a new service for customers to engage with us in their preferred language. The service offers interpreting, translating in various languages including British Sign Language (BSL).</p> <p>We also have several colleagues who have recently completed a BSL course to support our customers and communities.</p>
The out-of-hours call handling service did not know who to send for a repair relating to a blocked toilet and septic tank which resulted in multiple contacts from the customer.	<p>The correct contractor was instructed to attend to this repair; however, we identified several learnings from this customer experience. These include:</p> <p>A more empathetic and proactive approach by the Customer Service Hub when customers report such type of repairs. Where possible, to contact neighbouring properties to ask if they are experiencing a similar issue.</p> <p>We have reviewed the out of hours call handling procedure and provided training.</p> <p>Ensuring accurate and update to date information is held on our contact management system to help the call handler to quickly identify which contractor should attend.</p>

You Said	We Did
<p>We should be insuring leasehold properties on a block-by-block basis.</p> <p>Customer felt it is unfair and that there was a lack transparency from South Lakes Housing.</p>	<p>We have built into our process when reviewing insurance policies through the procurement framework, the impact it has on leaseholders.</p> <p>We have improved our customer communication around this and will continue to remind customers about First-Tier Tribunal (FTT) if they feel there is a lack of fairness and transparency when receiving information about insurance policies.</p>
<p>A potential shared owner incurred financial loss on independent advice on a Shared Ownership Application and did not feel it was explained that any costs associated with lead up to offer stage will not be payable by South Lakes Housing.</p>	<p>The Shared Ownership policy has since been updated to include additional, clearer information about assessment, eligibility, and affordability and that any costs incurred by the applicant seeking independent advice during the process will be at their own cost.</p> <p>The policy now clearly explains that prospective purchaser's affordability assessments must be passed before a sale can progress, including that personal expenditure is at risk until completion.</p> <p>A new process has been introduced which includes a completion checklist where each case is reviewed by the Head of Development.</p>

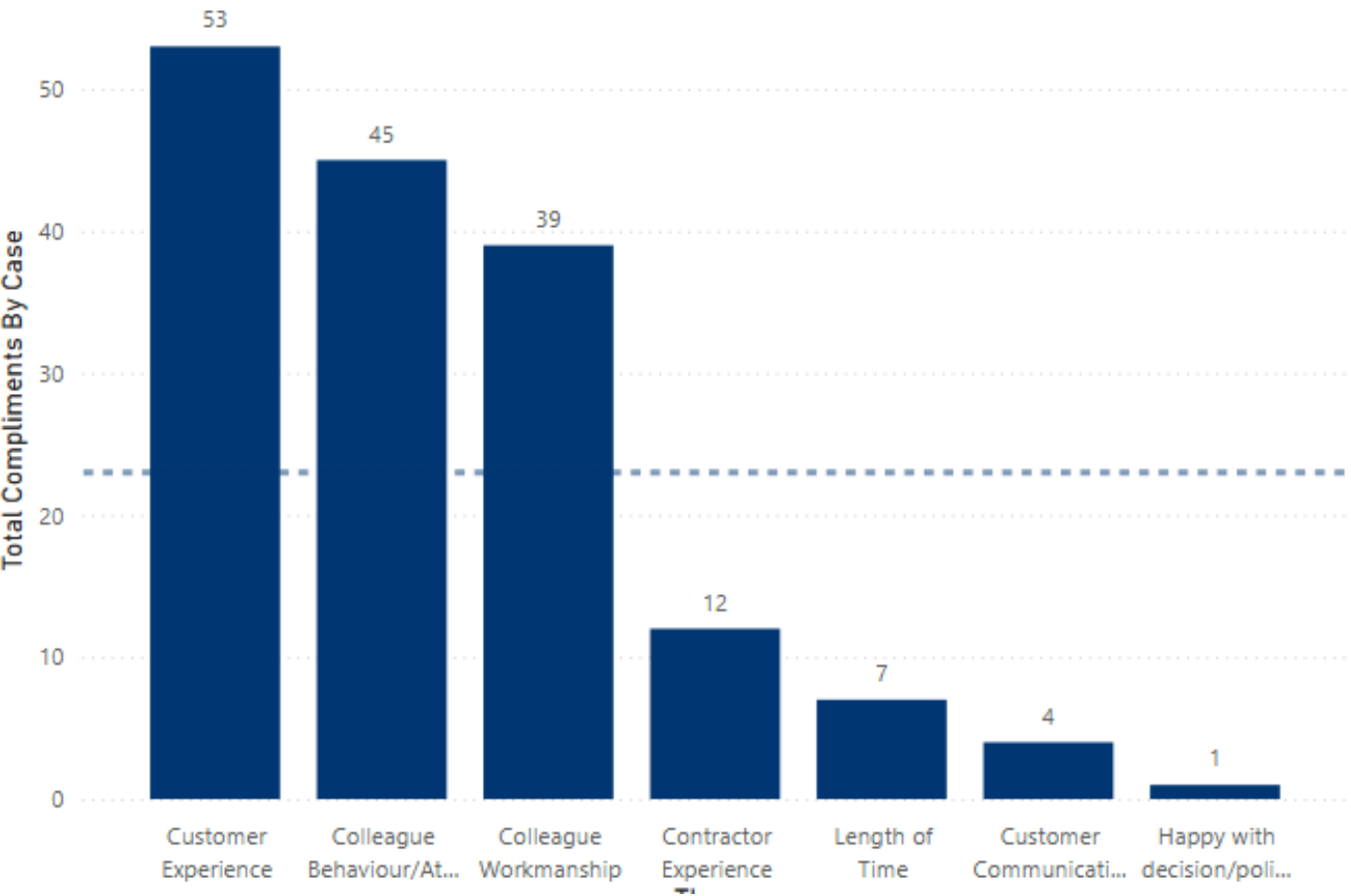
You Said	We Did
Lack of professionalism and empathy during a home visit.	<p>We have developed a doorstep script for colleagues who regularly visit our resident's homes to ensure they introduce themselves, outline the reason for the visit and how long it should take and demonstrate they are approachable and empathetic.</p> <p>The doorstep script focuses on our Let's Make It Happen approach to customer excellence and SLH behaviour principles: genuinely care, take responsibility, have respect, be adaptable, work together, be curious, make it happen and always improving.</p>
Tailored and targeting our communication to meet customer's needs.	<p>We developed a Supporting Customers Policy, in consultation with customers.</p> <p>In March 2025, we launched our Resident Census – Getting to know you initiative, to refresh customer data and provide an opportunity for customers to tell us of any reasonable adjustments to tailor service delivery. We continue to reach all our customer through online surveys and door-knocking events, running until Sept 2025.</p>



Compliments

Receiving positive feedback about our services is just as valuable as addressing complaints, as it plays a crucial role in driving service improvements and enhancing customer satisfaction.

During the 2024/25 period, we recorded 161 compliments, reflecting key themes that highlight areas of excellence in our service delivery.



‘I had 3 lovely polite men at my house today carrying out repairs. They cleaned up after themselves and were so cheerful and when I went to work and left them at my home, they had the job done and were so happy and helpful. What lovely workers they were’

‘Prompt call out, friendly workmen’

‘The engineer was swift, helpful and got the job done, it was nice to see someone who wanted to help and get it done’

*‘You’ve been amazing ! Amazing !
I hope all can get help from a person as great as you were with me, because I was lucky to have you ! Many jobs that this house needed have been delayed for years and years, but they were made possible because you pushed for them to happen. Thank you from the bottom of my heart ! truly glad you fixed many of the house issues. Many, many hugs!’*