



Annual Complaints Performance & Service Improvement Report

2025-26

Welcome to our Annual Complaints Performance and Service Improvement Report for 2025-26.

This report was developed in conjunction with the self-assessment against the Housing Ombudsman Service Complaint Handling Code (May 2026). This report includes Lune Valley Rural Housing Association complaint data, following successful completion of a merger (Transfer of Engagement) in March 2026.

The recent launch of our new Business Strategy 'Your Home, Our Community' and refreshed values underpins our approach to complaints, helping us to deliver resident-focused services, learn from every complaint, and take the right actions to improve outcomes for our residents and communities.

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
- Learning from Housing Ombudsman Service spotlight reports including Repairing Trust (May 2025).



Message from Member Responsible for Complaints (MRC)

‘As the Board, we see complaints as one of the most important sources of assurance about the services we provide. They give us invaluable insight into where we're getting things right, where we're falling short and, most importantly, where we need to improve

I'm pleased to see us achieving full compliance with the Housing Ombudsman Complaint Handling Code this year. Compliance, however, is only the starting point. Our focus is ensuring that every complaint is handled fairly, promptly and with empathy, and that the learning is translated into tangible improvements for residents.

The report demonstrates a strong culture of openness, with managers at every level taking responsibility for investigating complaints, identifying root causes and embedding learning within their teams. The reduction in escalated complaints is encouraging and reflects a greater focus on resolving issues early wherever possible.

It is equally clear that repairs, contractor performance and communication continue to have the greatest impact on our residents' experience. As a Board, these remain our priority areas for improvement. We will continue to hold management to account for delivering measurable improvements in repairs performance, strengthening contractor oversight and ensuring residents receive clear, timely communication throughout their customer journey.

Ultimately, our ambition is simple: to build trust by listening to residents, acting on what they tell us and continually improving the services we provide.’

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



We made a conscious effort to involve residents in reviewing our compliance with the Complaint Handling Code (CHC), drawing on their lived experience of raising complaints and engaging with our complaints process. Through our complaint satisfaction surveys, residents were invited to participate in the self-assessment process, and several expressed an interest in becoming involved.

Those residents were invited to attend a workshop with the Customer First Manager in May 2026. The review adopted an evidence-based approach, with residents examining a range of key documents, including:

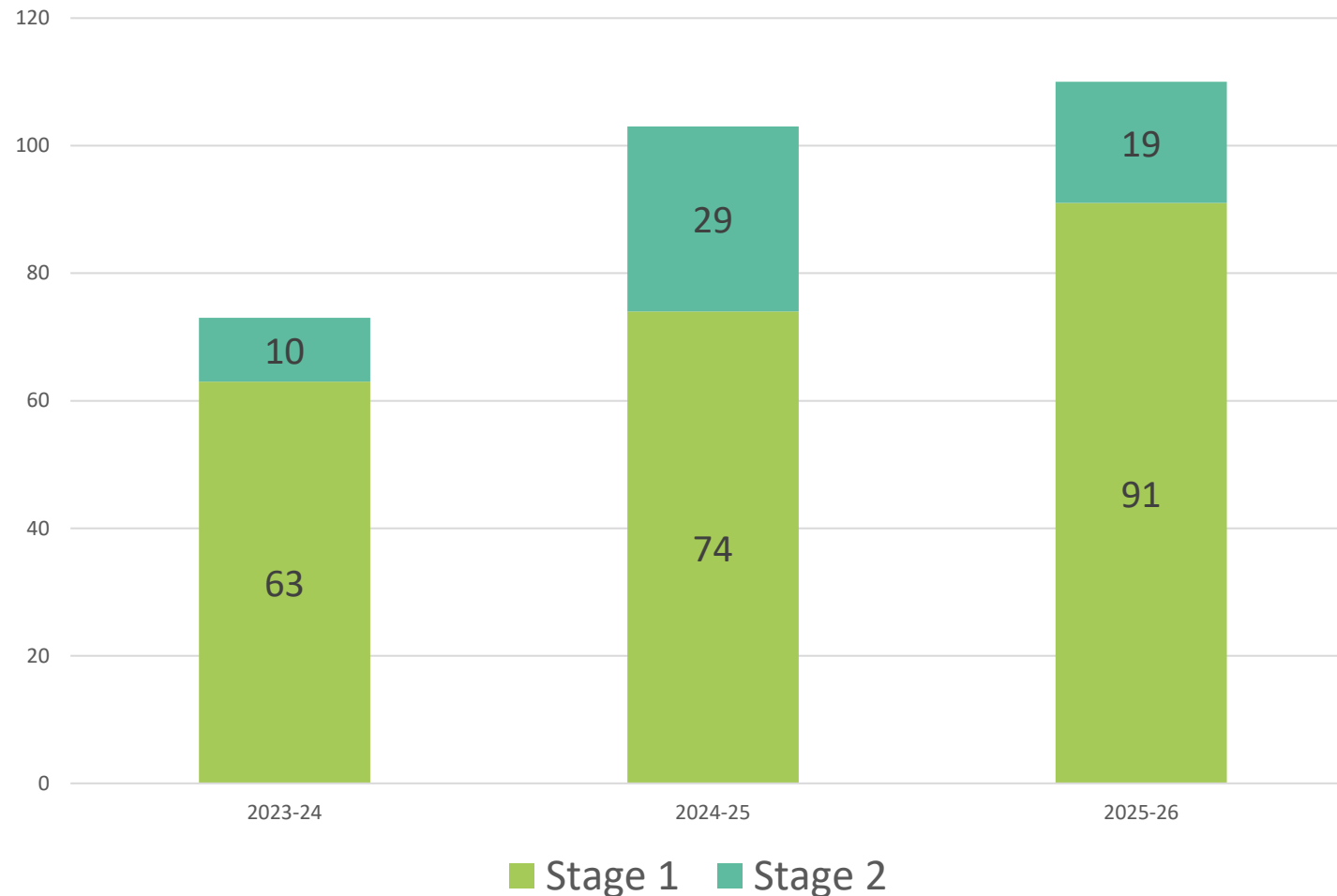
- Complaints Policy and Procedure
- Compensation Policy
- Supporting Customers Policy
- Equality, Diversity and Inclusion Policy
- Unacceptable Behaviour Policy
- A sample of anonymised complaint correspondence and templates
- Our self-assessment and supporting evidence against the Complaint Handling Code

Residents were encouraged to scrutinise, challenge and provide feedback on each section of the self-assessment. Through this collaborative review, residents were satisfied that our policies and procedures complied with the requirements of the Complaint Handling Code and reflected their lived experience of our complaints handling approach and processes.

Both the Board of Management and the former Resident Forum (which was replaced by the Housing & Communities Committee in April 2026) received regular reports on complaints performance, alongside broader customer feedback outcomes. In addition, the MRC met with key colleagues to review complaints performance, discuss lessons learned, and examine a sample of complaint responses to support continuous service improvement.

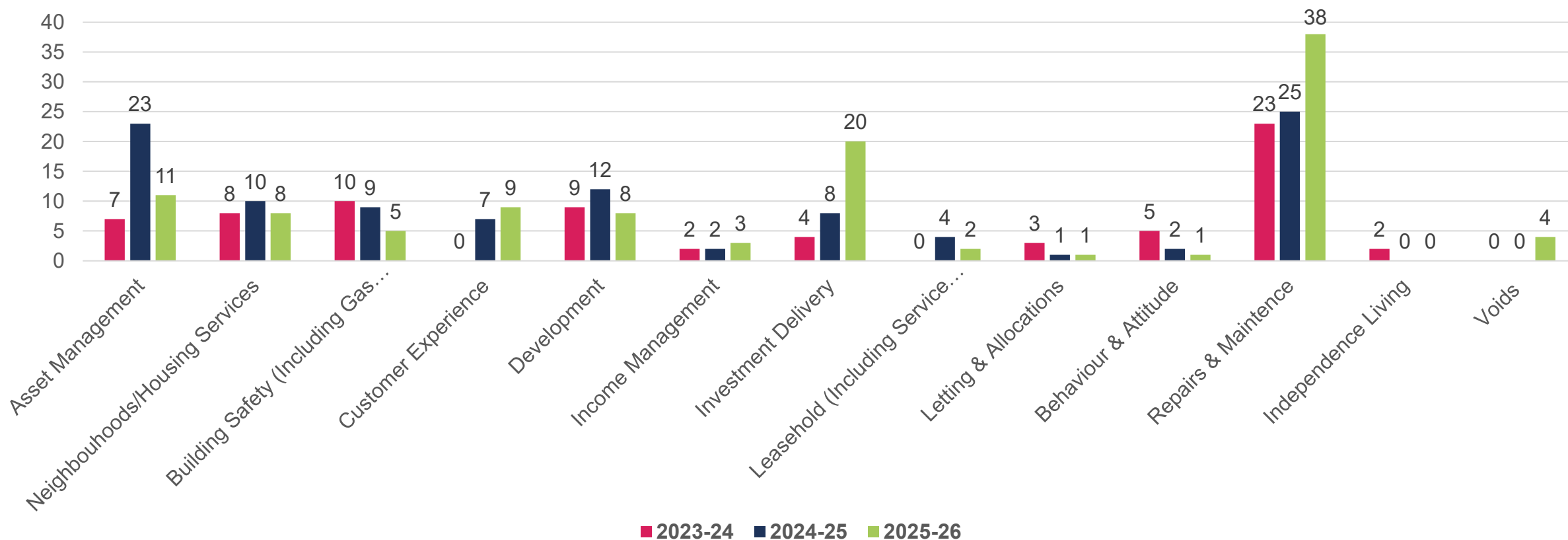
Our Complaint Handling Code Self-Assessment is available on our website, <https://www.southlakeshousing.co.uk/wp-content/uploads/2026/09/SLH-Annual-Housing-Ombudsman-Complaint-Handling-Code-Self-Assessment-Form-202627-v2.pdf>

Complaints received, by stages



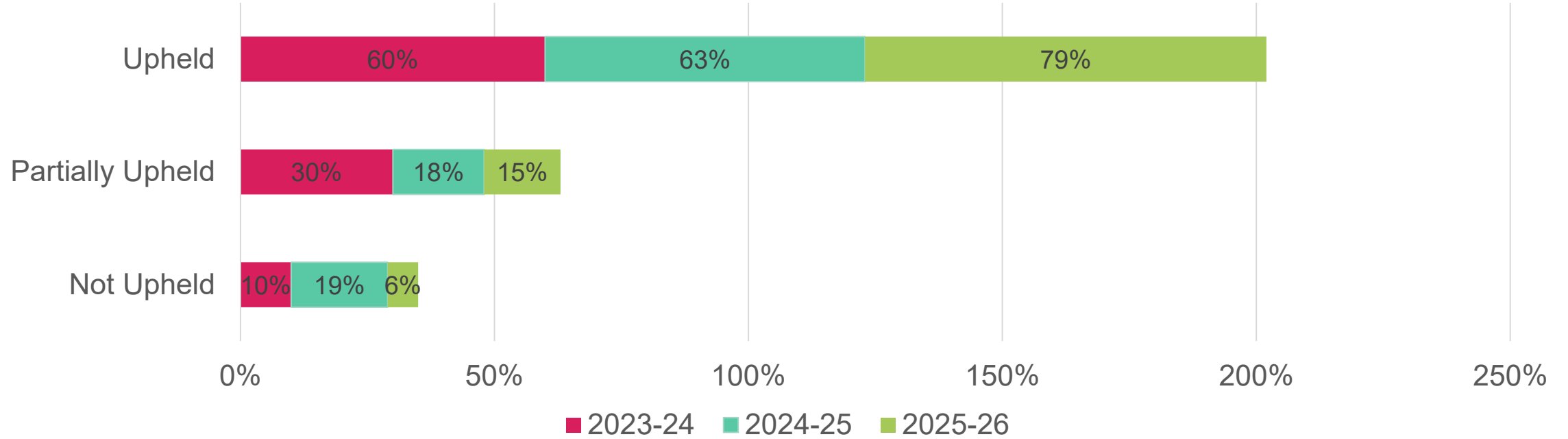
- 2025–26 complaints data includes complaints received by Lune Valley Rural Housing Association, of which there were four complaints in total.
- The overall number of complaints received has remained relatively consistent year-on-year, with a 1.85% increase between 2024/25 and 2025/26.
- There has also been a 10% reduction in escalated complaints compared with the previous two years. This reflects the positive work undertaken by management to resolve complaints at an earlier stage, improving outcomes for customers and reducing the need for escalation.

How do we compare to the previous years



- Compared with 2024–25, activity in 2025–26 shifted significantly towards Repairs & Maintenance and Investment Delivery, which together accounted for 53% of all cases. At the same time, Asset Management, Building Safety and Development saw notable reductions, suggesting a move away from asset and compliance-related issues towards operational delivery and investment-focused activity.
- Complaints received during 2025–26 were broadly distributed across all geographical areas, with no significant concentration in any single location.
- The three most common causes of complaints were Repairs, Damp & Mould, and Contractor Performance.

Complaint Outcomes



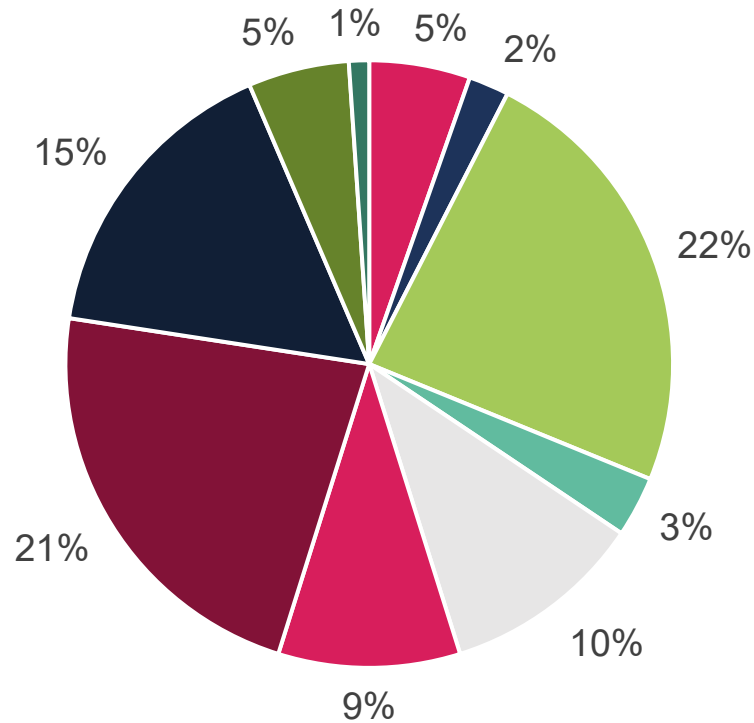
- As we embed our new business strategy of *Quality Homes, Quality Services and Quality People*, complaint outcomes provide valuable insight into areas for improvement and organisational learning.
- Upheld complaints increased from 63% to 79% (+16 percentage points), meaning nearly 4 in 5 complaints were upheld in 2025–26.
- Not Upheld complaints reduced from 19% to 6% (-13 percentage points), indicating that fewer complaints were found to be without merit.
- Partially Upheld complaints decreased from 18% to 15% (-3%).

Strategic Improvement Opportunities:

- **Quality Homes:** Strengthen performance in repairs, maintenance, damp & mould, and contractor management, which continue to be key drivers of complaints.
- **Quality Services:** Improve communication, responsiveness, complaint handling, and service delivery to enhance the resident experience.
- **Quality People:** Use complaint learning to support staff development, accountability, and a culture of continuous improvement. ⁷

Complaint Handling Performance - Themes

- Colleague behaviour/attitude
- Compensation for damages caused
- Contractor Experience
- Developer Experience
- Did not do what we said
- Lack of Customer Care
- Lack/Poor Communication



* Some complaints contain multiple themes; however, for reporting purposes, the primary theme most relevant to the complaint has been recorded.

- Contractor Experience (22%) and Poor Communication (21%) were the two largest contributors to complaints, accounting for 43% of all complaints combined.
- Length of Time Taken (15%) was the third highest complaint driver, highlighting concerns around service delays and responsiveness.
- Did Not Do What We Said (10%) and Lack of Customer Care (9%) indicate opportunities to improve service delivery, follow-through, and customer-focused behaviours.
- These themes align closely with South Lakes Housing's strategic priority of delivering Quality Services and highlight key areas for improvement in customer experience, communication, and service execution.

- **Listening to our residents remains central to service improvement**, with insight gathered through Tenant Satisfaction Measures (TSMs), transactional surveys, customer engagement activities, consultations, and the launch of our **Resident Engagement Strategy in Q4 2025–26**.
- **All transactional surveys include information on how to make a complaint**, ensuring residents can easily raise concerns when services do not meet expectations.
- **Real-time customer feedback has been enhanced**, with surveys issued within **3 days of service delivery** via SMS and email.
- **Continue to receive resident compliments throughout 2025–26**, particularly for resident-facing colleagues and trade operatives, reflecting positive customer experiences. **Positive feedback is shared across the organisation**, helping to celebrate success and promote learning and good practice.
- **During 2025-26, we went through the TPAS Engagement Experts Accreditation**, demonstrating our commitment to meaningful resident involvement and continuous improvement in engagement practices.
- **Residents' views have also helped inform sector-wide discussions**, with participation in key consultations including:
 - Housing Ombudsman Business Plan 2025–26 and Corporate Strategy 2025–30 (March 2025)
 - Social Tenant Access to Information Requirements (STAIRs) Consultation (September 2025)
 - Phase 1 of Awaab's Law – Repairs and Hazard Response Timescales (October 2025)



Tenant Satisfaction Measures performance

	2023-24 results	2024-25 results	2025-26 results	2025-26 target
Theme 4: Effective handling of complaints (CH)				
CH01 (1): Complaints relative to the size of the landlord (Stage 1)	17.5	23.2	26.6	65
CH02 (1): Complaints responded to within Complaint Handling Code timescales (Stage 1)	98.30%	100%	100%	96%
CH02 (1): Complaints relative to the size of the landlord (Stage 2)	2.5	6.2	4.6	13
CH02 (2): Complaints responded to within Complaint Handling Code timescales (Stage 2)	100%	95%	100%	93%
TP09: Satisfaction with the landlord's approach to handling complaints	44.30%	47.4%	47.3%	47%

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.
- Provides reassurance the performance is above target.

Complaint Refusal:

Two complaints were refused during 2025-26:

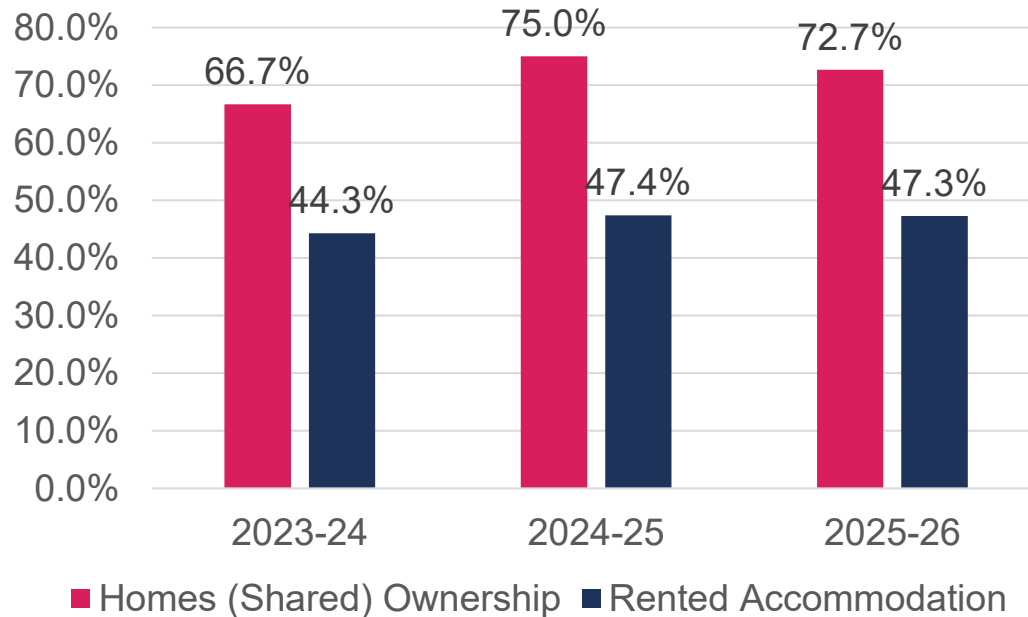
- One related to a Right to Buy process which completed over 12 months ago.
- A second complaint related to pest control (bird droppings in a garden). As the issue had not previously been reported as a service request, we had not been given a reasonable opportunity to resolve it. The matter was therefore handled and resolved as a service request.

Both complaints were refused in line with the Code and the Complaints Policy.

A total of 18 complaints were either withdrawn, cancelled or raised in error. Main reasons for these were residents 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 continues to have oversight of any complaints that are cancelled or withdrawn to ensure the resident 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.

Tenant Satisfaction Measures performance

Very Satisfied and Fairly Satisfied with SLH approach to complaint handling



Homes (Shared) Ownership relates to Low-Cost Home Ownership (LCHO)
Rented Accommodation relates to Low-Cost Rental Accommodation (LCRA)

- Satisfaction from residents in rented accommodation remains below 50%, with 47.3% satisfied in 2025–26, compared to 72.7% Shared Owners.
- While satisfaction improved from 44.3% in 2023–24 to 47.3% in 2025–26, performance has plateaued during the last year (47.4% to 47.3%).
- There remains a significant 25.4% gap between satisfaction with complaints handling between residents in rented accommodation and Shared Owners.
- Less than half of LCRA residents are satisfied with the approach to complaint handling, highlighting a need to strengthen confidence in the complaints process.

Priority Improvement Areas:

- Improve communication and resident updates throughout the complaint journey.
- Increase responsiveness and reduce delays in resolving complaints and service requests.
- Demonstrate learning from complaints and communicate changes made as a result of resident feedback.
- Strengthen resident trust and confidence through proactive engagement and early resolution of concerns.
- Improve consistency of customer experience

While significant progress has been made, these insights continue to support our commitment to continuous improvement through our project to develop a quality repairs service.

Case 1

HOS shared their determination in January 2026. The initial complaint was made in April 2025, exhausting the process in June 2025. Complaint resolution and compensation was offered to the resident.

The Ombudsman's finding on the complaint focused on the reports of damp and mould. The Ombudsman's determination were as follows:

- There was reasonable redress for the resident's complaint about the SLH's response to reports of damp and mould.
- There was no maladministration in the SLH's complaint handling.

No orders were made but HOS had the following recommendations:

- SLH should write to the resident repeating its offer to install temperature and humidity sensors.
- If SLH should consider whether to carry out window insulation works and/or a repair or replacement cooker hood, if the cooker is the SLH's responsibility rather than the residents.

The above recommendations were carried out, where appropriate.

Case 2

Determination on this complaint was shared in January 2026. The initial complaint made to SLH was in April 2024, exhausting the process in July 2024. The resident lives in sheltered accommodation. A surveyor investigated reports of the property being damp and cold. Despite this inspection, the resident raised a complaint stating the problems with damp and cold remained.

The Ombudsman's determination was as follows:

- There was no maladministration in the landlord's response to reports of the property being damp and cold.
- There was no maladministration in the landlord's response to the resident's complaint.

There were no orders made to put things right. However, made a recommendation to undertake another inspection of the property.

The above recommendation were followed through.

From Case One, we identified a further learning point relating to unexplained delays in the completion of works. This recommendation has been incorporated into the project to develop a quality repairs service and will be reflected in future complaint responses to enhance transparency, improve communication with residents, and support continuous service improvement.

We continue to share complaints and customer satisfaction performance with residents through the Housing & Communities Committee and Repairs Group. This helps us remain accountable and transparent, while giving residents opportunities to influence our services and identify where improvements can be made.

As repairs and maintenance remain a key driver of complaints, we work closely with the Repairs Group to co-design service improvements and ensure decisions are resident-led. The group continues to play a vital role in helping us prioritise and shape service improvements.

Our colleague-led Insight and Impact Group meets bi-monthly to review complaints performance and customer feedback. The group oversees learning actions and improvement plans, ensuring lessons from complaints are identified, implemented and embedded across the organisation.

The Senior Management Team and Board of Management provide strategic oversight of complaints performance and receive regular updates on performance, trends and learning outcomes.

The Member Responsible for Complaints (MRC) works closely with the Director of Customer Experience and Head of Customer Experience to review complaint handling performance, ensuring complaints are managed in a comprehensive, professional and empathetic manner. The MRC also periodically reviews complaint correspondence to ensure responses are resident-focused, empathetic and aligned with our commitment to a positive complaints culture.

A self-assessment against the Housing Ombudsman's Spotlight Report, *Repairing Trust* (May 2025), was completed collaboratively with colleagues and the findings were shared with the Repairs Group to support ongoing service improvement and learning.

You Said	We Did
Our out of hours call handling service provider did not know which contractor to send for a septic tank repair to.	This led to a review of the existing process by the Customer Hub Team Leader and Repairs Managers, resulting in enhanced guidance, training for Out of Hours Call Handler Team Leaders, and an updated process to improve customer outcomes.
There isn't many ways to get involved and hold South Lakes Housing to account	The launch of our Resident Engagement Strategy in January 2026 has created more opportunities for residents to get involved, share their views, and help shape our services. Through a range of engagement channels, including the newly established Housing and Communities Committee, residents are empowered to hold us to account, influence decision-making, and drive service improvements. Residents who would like to learn more about the different ways they can get involved can visit our website or follow the link below. <u>how-to-get-involved - South Lakes Housing</u>
Your response was too wordy and full of jargon which I couldn't understand because of my neurodivergence	Following a review of some of our written communications, we have simplified our language and reduced the use of jargon to make information clearer and more accessible for all residents. This has improved the readability of our correspondence and supports better customer understanding. We continue to apply this approach across all communications to ensure they remain inclusive, accessible, and easy to understand.



Complaint learning

You Said	We Did
Kitchens and baths installation through the planned maintenance programme by a contractor was done to a poor standard and quality.	Resident complaints and feedback enabled us to identify concerns regarding the quality and standard of some kitchen and bathroom installations. In response, we took swift action by ending our agreement with the contractor and ensuring that all substandard works were rectified. These remedial works were closely monitored and signed off by an SLH Project Manager, providing additional quality assurance. This proactive approach has strengthened oversight of our investment programme and helped improve the quality of services delivered to residents.
You told us that our current rent statements feel overly complex and contain information that isn't useful to you.	In response, we invited all our customers and residents to co-create a new version of these letters. In August; 23 residents from a range of tenures participated in a dedicated workshop to help shape the improvements. Based on your feedback, we've redesigned the look and feel of the rent statements, which have been since shared with residents.
Following an emergency repair to a resident's home, we did not arrange permanent repair which resulted in them chasing up.	We reviewed this process to implement a more proactive approach. This will reduce reliance on operatives contacting the Customer Service Hub during office hours to report follow-on works, ensuring a smoother and more responsive experience for residents.
You told us we had to attend twice to measure the garage door as the tradesperson took incorrect measurements which resulted in incorrect door being ordered. The tradesperson also did not call the resident in advanced to the appointment.	We identified this as a training opportunity – the tradesperson has since received the training and had been reminded to always contact the resident before attending an appointment. We have since apologised to the resident and have put in a new garage door.



Complaint learning

You Said	We Did
A leak from the flat above caused damage to the resident's home. Learning from this complaint highlights the need for better support and ownership of building insurance claims. The resident was not adequately guided through the claims process and was required to make multiple contacts with SLH. The enquiry was passed between several colleagues, resulting in delays, frustration, and a lack of clear accountability. Going forward, a more coordinated approach is needed to ensure residents receive consistent advice, timely updates, and a single point of contact where appropriate.	In response to this complaint, a new process has been introduced to ensure that all building insurance-related repairs are supported and overseen by a Repairs Team Leader, providing residents with a clear point of contact and greater continuity of service. In addition, training will be delivered by our insurance provider to Managers and Team Leaders to strengthen knowledge and understanding of the insurance claims process. This will help ensure that residents receive consistent, accurate, and timely information at all stages of their claim.
A complaint highlighted shortcomings in the delivery of works under the Warm Home Initiative. The contractor provided a poor standard of service, including inadequate communication, poor-quality workmanship, and damage to the resident's personal belongings. The case identified a need for stronger contractor oversight, improved communication with residents, and clearer accountability for the quality of work carried out within residents' homes.	The contractor appointed a dedicated full-time Tenant Liaison Officer to manage resident enquiries and provide a clear point of contact throughout the works programme. The contractor has also introduced a designated telephone number for residents to use when raising concerns or seeking updates. The SLH Warm Homes Team has strengthened its monitoring arrangements by implementing procedures to more closely track, manage, and resolve defects and service issues with the contractor. Regular progress meetings are now used to reinforce expectations around complaint handling, ensuring concerns are addressed promptly and effectively. In addition, the Warm Homes Team will carry out follow-up checks on outstanding works to ensure they are completed to the required standard and that residents are satisfied with the outcome.

You Said	We Did
A complaint highlighted a lack of effective support during the early stages of the tenancy, particularly in assisting the resident with difficulties setting up a British Gas account. Although the resident raised a complaint with SLH, the issue remained unresolved for an extended period, resulting in the resident having to make a further complaint.	From this this complaint, it was identified that support should be provided to residents at the start of their tenancy, with particular focus on the processes for setting up gas and electricity accounts and meters. This learning supports our approach to development of Housing Services Team where holistic approach to support resident and achieve tenancy sustainment can be achieved. In addition, a refresher training was provided to the Customer Service Team to ensure that the contact management system is checked for any existing or recent complaints before logging a new case. Staff have been reminded to follow the correct escalation procedures, including progressing unresolved complaints to Stage Two where appropriate, rather than creating duplicate complaints that can result in unnecessary delays for residents.
A resident has reported ongoing water ingress into the rear garden, including water penetrating through the boundary wall. The resident remains dissatisfied with the Stage One response, as they do not believe the remedial works carried out have successfully resolved the issue. The resident has also raised concerns regarding poor communication and a lack of updates throughout the handling of the matter which involved third-party.	Learning from this complaint has been shared with the relevant teams to reinforce the importance of effective communication when multiple organisations are involved in resolving an issue. It has been recognised that, regardless of third-party involvement, SLH retains responsibility for ensuring residents receive clear, timely, and consistent updates throughout the process. The Development Team has been reminded of the need to proactively manage communications, provide clear timescales for works, and ensure that details of planned visits are shared with residents in advance. The team has acknowledged that communication could have been managed more effectively in this case and has reflected on the impact this had on the resident's experience. Measures have been implemented to improve oversight and coordination in future cases to ensure residents are kept informed and supported throughout the resolution process.

Compliments

Receiving positive feedback is just as important as addressing complaints, as it helps drive service improvements and enhance customer satisfaction.

During 2025/26, we recorded 96 compliments highlighting areas of excellent service delivery. Although this is lower than the previous period, a training issue meant that some compliments were not consistently recorded on the contact management system. In addition, residents continue to provide significant positive feedback through surveys, indicating ongoing satisfaction with our services.

'I am very happy with the work done, the repair team were great and did a fantastic job.' SLH Tradesperson

"Grant has been brilliant and so understanding. He let me know of everything that was happening that could've effected her. Really professional, kind and caring and he made sure to do the extra bit to make me feel safe and relaxed. Really appreciated!" SLH Tradesperson

'SHDF - Excellent, Contractor Very good they deserve the high score, home is warmer.' Warm Home Contractor

'A resident wanted me to feedback her thanks to Vicky for going above and beyond to support them in a time of need. Through the Resident Support Fund, Vicky was able to help the resident secure a new cooker and a food voucher, making a real difference for her and her children. The resident was incredibly grateful and emotional about the support received from SLH and especially from Vicky, whose care and compassion truly shone through'. Income Partner

