



**PA** Housing

# Annual Complaints Performance and Service Improvement Report

2024 - 2025

Our business is not about properties. It's about the people who live in our homes and the communities they live in. There is simply no better mirror to hold up to this statement than the feedback we receive from residents via our complaints process. Whilst produced as part of our duties under section 8 of the Housing Ombudsman Complaints Handling Code 2024, our annual review of complaints performance and service improvement represents our commitment to look beyond the circumstances of an individual complaint and look at what wider service improvements can be made as a result of learning from complaints.

We know there is work to be done, as reflected in our self-assessment, but by adopting a people-first approach we can ensure that we genuinely listen to feedback, and act upon it. By valuing complaints and the learning opportunities they present, deepening our awareness of the issues residents have faced, we can better frame our improvement journey. Continuing to embed a culture of accountability, and transparency where we may have fallen short is essential to rebuilding trust, and we are committed to our Board having ongoing oversight and holding us to account for delivering an effective service.

We have implemented new ways of working internally to reflect upon our lessons learned and will continue to drive continuous improvement throughout our service delivery in the year ahead.

## **Complaint Performance Overview - 2024-25**

We received 3,343 complaints, which is a 64% increase from the previous year. This means 9% of our residents made a complaint, compared to 8.4% the year before.

The rise reflects a trend seen across the housing sector. It has been driven by greater transparency, new consumer regulations, and ongoing efforts by the Housing Ombudsman to raise awareness of resident rights and expectations. The Ombudsman has also highlighted that some landlords may still under-report complaints, suggesting that these higher volumes are likely to continue in future.

## **Complaint Outcomes**

In 2024/25, 69% of complaints were upheld, meaning we agreed that something had gone wrong. While this number is still high, it's an improvement on last year, with fewer complaints upheld at both Stage 1 and Stage 2.

We found 147 complaints didn't have an outcome recorded, due to gaps in our current system. This will be fixed when we launch a new system in May 2025.

We've also stopped using the "partially upheld" category to make outcomes clearer and more transparent. The most common reasons complaints were upheld included poor communication and residents needing to chase for updates. We know we must do better at following our policies and procedures.

## **What Residents Are Complaining About**

The main reasons residents complained this year were:

- Repairs – 60% of complaints
- Gas servicing and heating – 9%
- Service charges – 8%

Recurring issues included:

- Not following our own policies (including how we handle complaints)
- Failing to keep residents updated
- Missed appointments
- Poor planning of complex repair jobs
- Weak support at the first point of contact
- No clear ownership of complicated cases

## **Complex and Repeat Complaints**

About 30% of complaints were complex, involving multiple issues like service charges, repairs, damp or leaks. These complaints often took longer to investigate and resolve.

We also saw 10 households raise 10 or more complaints each over the year. To better support these residents, we established a new Complaints Business Improvement Team from February 2025, focused on improving the experience for residents with multiple or complex issues.

## **Meeting the Complaints Handling Code**

In 2024/25, our compliance with the Housing Ombudsman's Complaints Handling Code was 52%, which is 10% lower than the previous year. This drop is mainly attributed to the

rising number of complaints and the pressure it put on our ability to respond on time. However, our performance improved in the second half of the year.

We carried out a full review of how we manage deadlines and discovered that last year's performance may have been over-reported by up to 15%. To fix this, we've tightened our internal controls whereby now, only senior staff can approve changes to complaint deadlines, helping us keep a clear and accurate record.

We've also delivered training across the organisation and made changes to how we handle complaints, to improve:

- Response times
- Investigation quality
- Staff accountability

Looking ahead, we're focused on making sure complaints help us learn and improve. We'll continue building our 'lessons learned' approach, strengthen quality checks, and treat complaints as opportunities to do better, not just one-off problems.

You can read our full self-assessment on our website. We hope it shows our commitment to being open, honest, and always working to improve our services.

## Compensation

In 2024/25, we paid a total of £381,000 in compensation linked to complaints and Ombudsman determinations, slightly down from £395,000 the previous year. This equates to an average of £114 per complaint, despite a significant increase in complaint volumes.

We've improved how we report and track compensation to increase accountability across the business. From October 2024, we introduced more detailed coding to replace the previous blanket category of Complaint Handling, which had limited visibility of which service areas were responsible. This change enables us to more clearly identify where compensation is awarded and why.

The two highest areas of spend were:

Complaint Handling: £236,110 (which previously included compensation related to other service areas)

Responsive Repairs / Damp and Mould / Major Works: £118,648 (once these were coded separately)

These two areas accounted for 93% of total compensation payments.

We've also strengthened our use of insurance and legal routes where appropriate, for example, in cases of personal injury or damage to belongings. We are not qualified to assess or quantify claims relating to injury, loss, or damage, and in these cases, complaints are signposted and supported to pursue the correct route, such as our insurers or legal claims process, based on the nature of the concern. This makes sure residents can access the most appropriate form of financial redress in line with the issue raised.

Our Compensation Policy has been updated and is available on our website. It sets out clear guidance on how compensation decisions are made and what residents can expect.

## Housing Ombudsman Decisions

In October 2024, we set up a dedicated Housing Ombudsman Team to help us respond better and faster to decisions made by the Ombudsman. This team has already made a difference, our maladministration rate (where the Ombudsman finds that we didn't handle things properly) dropped from 80% to 72%. While this is still higher than we like and above the average for other landlords, both internal and external audits have confirmed that we're moving in the right direction.

The Director of Business Improvement now leads this area, with new procedures, tracking tools, and standard templates in place to make sure we respond consistently and on time.

In 2024/25, we received 53 Ombudsman decisions, which included 150 individual findings. These were:

- 5 Severe maladministration
- 68 Maladministration
- 35 Service failure
- 21 Reasonable redress (a fair outcome)
- 20 No maladministration (we acted appropriately)
- 1 Outside of Ombudsman's powers

The most serious cases involved issues such as:

- Ongoing damp, mould, and unresolved repairs
- Leaks not being fixed properly
- Noise problems caused by poor sound insulation

The Ombudsman ordered us to pay £45,757 in compensation. About £5,000 less than the year before.

The most common reason the Ombudsman found failure was due to how we handled the complaint itself. In one case, we received a formal warning from the Ombudsman for taking too long to respond to their request. We carried out a full review, made changes, and have since responded to all new requests on time.

We're working on a wider improvement plan based on what we've learned from these cases, feedback from residents, and internal audits. In 2025/26, we'll launch a new 5-stage learning framework to make sure:

- We act on what complaints are telling us
- We put changes into practice
- Residents are updated on how we're improving

## **Service Improvement**

We're committed to learning from complaints and resident feedback so we can improve the way we work. This is a key part of the Complaint Handling Code and the Regulator's Consumer Standards.

In 2024/25, we focused on building a stronger culture of learning across PA. We set up a dedicated Housing Ombudsman Team, not just to meet compliance requirements, but to help us spot patterns, understand what's going wrong, and make meaningful improvements across our services. We also held workshops with staff from key areas like Housing, Service Charges, Anti-Social Behaviour (ASB), Repairs, and Defects & Aftercare, and shared findings in published reports to our senior management forums, including one on how we're preparing for Awaab's Law.

We also launched a resident Service Improvement Panel (SIP) to look at how we handle complaints. This was a direct response to feedback from our 2023 Tenant Satisfaction Measures survey. The panel, made up of residents, gave an independent and in-depth review, which backed up what we found in our internal and external audits. They highlighted three key issues:

1. Responses were too slow, and it wasn't always clear how to escalate a complaint
2. Learning from complaints wasn't always clear or followed through in our services
3. Residents were frustrated by the same problems happening again

We're now tackling these issues in our Service Improvement Plan, and our frontline teams are working together to deliver the solutions.

One theme running through all this work is making sure we listen to and act on the resident voice. In 2024/25, we launched a new Vulnerability and Reasonable Adjustments Policy, shaped by feedback from residents, our Disabilities Working Group, and the Resident Assembly. This will help us give better, more tailored support to people with specific needs. We're also updating our systems and procedures to strengthen this work in 2025/26.

To support this work, key senior managers involved in complaint handling have completed Complaint Handling Code training this year, ensuring they have the tools to lead improvements across the organisation. This is just the start. Throughout 2025/26, we will extend this training to all relevant service areas involved in complaints investigations and resolutions. This includes improving how information and records are stored and accessed, ensuring that everyone understands the importance of keeping information readily available to inform complaints investigations and resolutions, and the impact when it's not.

In 2024/25, we made several important changes to improve how we serve our residents based on what we've learned from complaints:

- (1) **Equality Impact Assessments:** We've updated how we assess our services to ensure they're fair for everyone. We've shared fact sheets with colleagues and will be holding workshops on this in the year ahead.
- (2) **New Build Homes:** We've improved the handover process for new homes, ensuring everything is in order, including understanding local conditions and adding this information to tenancy agreements. We're also working on improving how we handle repairs for new homes.
- (3) **Surveying:** We've centralised how we manage surveys to make them more efficient and responsive to residents' needs.
- (4) **Contractor Accountability:** We've introduced a new system to track when contractors don't meet their obligations, so it's easier for us to hold them accountable.
- (5) **Complaints Reporting:** We've improved how we collect and report complaints data to give us better insights into trends and recurring issues.
- (6) **Insurance Claims:** We've made sure that complex claims, such as personal injury or damage to personal belongings, are referred to our insurance team to be handled properly.
- (7) **Resident Feedback:** We've listened to feedback through Resident Service Improvement Panels and external reviews and created action plans to improve complaints handling and service charges.
- (8) **Repairs:** We've set up a task group to review and improve the repairs process, including better appointment reminders and communication.

- (9) **Complaints Process:** We've made service teams more accountable for handling complaints at Stage 1, so the Complaints team can focus on more complex issues at Stage 2.
- (10) **Support for Residents:** We've created new tools to ensure that we take special support needs into account and make necessary adjustments when handling complaints.

### Complaints Service Improvement Case Studies (A – C)

We have included three Complaints Service Improvement Case Studies, appended to this report, which reflect specific examples of learning and service improvements related to adverse lived experiences caused by complaints and service failures. These case studies provide insight into how we have identified issues, responded to challenges, and made meaningful changes to improve service delivery, with a focus on addressing the needs of residents who have faced difficulties due to our shortcomings.