



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.

Complaints Case Study A:

Learning from a Resident's Difficult Experience

This case shares what we've learned from a complaint made by a resident who was going through an incredibly difficult time. Their story helped us reflect on how we support residents with complex needs and led to real changes in how we work.

Background

The resident, a single parent living with two children, one of whom was undergoing cancer treatment, first raised a complaint in early 2024. Their home had serious issues: black mould, damp, and leaks. These problems weren't dealt with properly, which made the home unsafe and forced the family to move into temporary accommodation.

There were long delays, poor communication, and times when the family was left without safe accommodation. On top of that, a Notice of Seeking Possession (NOSP) was served during the child's treatment, adding even more stress to an already difficult situation.

What We Heard from the Resident

- Delays in addressing serious repair issues like damp, mould, and leaks
- Poor communication
- Hotel bookings were not extended when needed
- Heightened distress by the NOSP served during the child's treatment
- The resident had to chase multiple teams for information

What We've Changed as a Result

The feedback from this resident has led to several important changes, including more flexibility within our existing policies and procedures, as well as stronger cross-team collaboration to ensure a more coordinated and compassionate response.

1. Better Support for Temporary Moves

What happened: The family faced disruption when their hotel accommodation was not extended in time, leaving them without clarity regarding their housing.

What we've done:

- We've added more flexibility in our policies around accommodation to ensure that exceptional cases like this are better handled.
- We've worked to improve cross-team collaboration, with closer coordination between the repairs team and the Decants team to quickly address accommodation needs.
- Our Decant Policy is being updated to provide more responsive support for vulnerable residents in difficult circumstances.

2. Clearer Communication and Case Ownership

What happened: The resident was passed between different teams without clear communication, which caused confusion and delays.

What we've done:

Complaints Case Study A:

Learning from a Resident's Difficult Experience

- We've implemented clearer case ownership, so residents know exactly who to contact for updates, improving accountability and reducing confusion.
- Cross-team communication has been strengthened, with regular check-ins to ensure all parties are aligned and informed.
- Additional training for staff has been rolled out, focusing on empathy, responsiveness, and clear communication.

3. Faster Action on Health-Related Repairs

What happened: Delays in addressing critical repairs, such as damp and mould, affected the resident's health and well-being.

What we've done:

- We've restructured our repairs team to prioritise health-related issues like mould and damp, ensuring these are addressed more swiftly.
- We've introduced better cross-team collaboration to ensure that the repairs team works in close alignment with the Decants and Neighbourhood teams for faster resolution.
- Flexible policies are now in place to help accommodate urgent repairs in vulnerable households without delay.

4. More Thoughtful Use of Legal Notices

What happened: The resident received a Notice of Seeking Possession (NOSP) despite their vulnerable circumstances, causing unnecessary distress.

What we've done:

- We've taken steps to make sure all Income Officers are trained on discretion and the need for sensitivity when dealing with vulnerable residents.
- Improved cross-team working ensures that legal notices are reviewed by multiple teams to ensure that vulnerable situations are considered before any action is taken.
- More flexible processes are now in place to allow for the consideration of residents' personal circumstances before issuing legal notices.

Other Actions Taken

- Financial compensation was offered in line with the highest levels of eligibility and impact, and in accordance with the legal disrepair framework, to address the distress caused and the significant impact on the resident's living conditions.
- Additional financial support was provided due to the resident's lack of contents insurance, helping them replace essential items lost during the repair process.
- Replacement furniture was also provided as discretionary support, recognising the additional hardship the resident faced.
- A new ventilation system was installed

Complaints Case Study A:

Learning from a Resident's Difficult Experience

- Damp specialists were brought in for an expert follow-on inspection, to reinstall confidence for the family that it was fully resolved
- A Neighbourhood Coordinator was assigned to offer better support

Why This Matters

This resident's experience has been a powerful reminder of the need for flexibility and empathy in our processes. By taking their feedback seriously, we've been able to make significant changes, including improving the flexibility of our policies, ensuring better cross-team working, and being more compassionate and responsive to residents in vulnerable situations.

We're grateful to this resident for sharing their experience, which has allowed us to improve our services for everyone. Their story has helped us put systems in place that will allow us to be more proactive, more responsive, and more supportive in the future.

Complaints Case Study B:

Service Charge Issue Resolution

This case study highlights the steps taken to resolve a service charge error and the lessons learned from the resident's experience. It has led to improvements in our processes, including more efficient communication, better use of systems, and a clearer path for resolving similar issues in the future.

Background

The resident, who staircased to 100% ownership in March 2023, raised a complaint in July 2024 regarding an incorrect service charge that had been applied to their account. The charge was related to Buildings Insurance, which the resident was no longer responsible for following the completion of their staircasing. Despite multiple attempts by the resident to resolve the issue, it took over 8 months to correct the mistake, causing frustration and leading to a formal complaint.

What We Heard from the Resident

- **Inaccurate Billing:** The resident was incorrectly billed for Buildings Insurance, which should no longer have applied to their account.
- **Delays in Resolution:** The resident followed up multiple times, but the error persisted without correction, leading to frustration.
- **Lack of Communication:** The delays and lack of response to the resident's repeated contacts compounded the issue.

What We've Changed as a Result

This experience has resulted in several key improvements in how we handle service charges, complaints, and communication. The resident's feedback has highlighted areas for process improvement, particularly in the use of systems and adherence to response times.

1. Improved Case Management and Resolution Times

What happened: The resident's issue was delayed for over 8 months due to an administrative error, which caused unnecessary frustration.

What we've done:

- We reviewed the case with relevant team members, including the Service Charge Manager and the Case Handler, to ensure the error was corrected.
- A full reimbursement was issued, along with an apology for the delay and error.
- We removed the incorrect charge from the resident's account and provided a written guarantee that it would not be reapplied in future years.

2. Clarity and Training on System Usage

What happened: Service charge staff were unclear on the importance of adhering to response times and did not fully utilise the functionality of the React system, leading to delays in addressing the complaint.

What we've done:

- We identified the need for better training on complaint response timescales and system usage.

Complaints Case Study B:

Service Charge Issue Resolution

- Complaints handling will be integrated into the main housing management system, which will be rolled out by the end of May 2025. Full training on the new system will be provided to all staff, ensuring they are confident in using it.
- Comprehensive templates and a how-to guide will be made available to ensure consistency and clarity in complaint handling across the business.

3. Better Communication and Single Point of Contact

What happened: The resident's experience highlighted inefficiencies in communication, including the need to contact multiple departments for resolution.

What we've done:

- To improve efficiency, we have introduced a single point of contact for residents through one email address (hello@pahousing.co.uk) and one telephone number.
- If the query cannot be resolved at the first point of contact, it will be allocated promptly to the appropriate specialist team.
- We will acknowledge every email, provide a reference number, and share the contact details of the relevant team, ensuring faster and clearer communication going forward.

Resident's Desired Outcome

The resident required a refund for the misapplied charge, along with a guarantee that it would not be reapplied in future years. These expectations were fully met, and the resident was satisfied with the resolution provided.

Other Actions Taken

- Financial Compensation was awarded to the resident for the delay in responding to their repeated contacts, and for the misapplied charge.
- New processes and training are being put in place to ensure quicker and more efficient resolution of service charge issues in the future.
- A written guarantee was given to the resident that the incorrect charge would not be reapplied going forward.

Why This Matters

This case highlighted several areas for improvement, particularly in communication, system usage, and the speed of issue resolution. By listening to the resident's feedback and acting on it, we have taken steps to streamline our processes and improve the resident experience. The changes introduced will help us handle similar issues more efficiently in the future, ensuring we continue to provide a high standard of service.

Complaint Case Study C:

Resident Experience and Impact on Wellbeing

This case study examines how service failures impacted a resident with identified vulnerabilities, focusing on the effect on his wellbeing and the resulting breakdown in his relationship with us. By learning from this experience, we have made meaningful changes to our service delivery, ensuring more empathetic and responsive support for residents with similar needs moving forward.

Background

The resident, who has chronic obstructive pulmonary disease (COPD) and mobility issues, moved into his property in January 2022. Soon after, he faced anti-social behaviour (ASB) from a neighbouring private homeowner. The initial dispute arose from noise complaints linked to his move and his dogs barking, escalating into ongoing conflicts.

Although the resident attempted to resolve the issue through community mediation, the neighbour refused to engage. As a result, the resident was wrongly labelled as the perpetrator of the ASB, a claim he disputes. He also reported feeling harassed by the neighbour, citing incidents of surveillance and privacy invasion. In response, the resident set up CCTV and used binoculars to observe the neighbour's property, reflecting his heightened vulnerability.

In addition to the ASB issues, the resident struggled with his bathroom layout, which did not meet his health needs. The adaptation process was delayed due to poor communication, lack of responsibility, and disjointed coordination, causing damage to his belongings and the property. The delays added to his distress.

What We Heard from the Resident

- The resident felt unfairly labelled as the aggressor in the ASB dispute, with his concerns about harassment and safety being ignored.
- The bathroom layout was unsuitable for his health needs, and the adaptation was delayed, further straining his wellbeing.
- Poor communication from multiple departments left him feeling unheard, misled, and unsupported.
- The resident felt unfairly characterised as difficult or aggressive by internal teams and contractors, impacting the support and service he received.
- Delays, disputes over costs, and poor workmanship in repairs led the resident to question the competence and reliability of PA Housing's contractors.
- The compensation process was seen as dismissive and insufficient for the distress caused.

Complaint Case Study C:

Resident Experience and Impact on Wellbeing

- Complaints and Subject Access Requests (SARs) were not properly escalated or addressed, leading to frustration.

What We've Changed as a Result

This case has highlighted the need for a fair, transparent, and person-centred approach, especially for residents with vulnerabilities under the Equality Act 2010. The resident's experience has shown us the importance of clear communication, fair treatment, and timely resolution.

1. Improved Communication and Responsiveness

What happened: Frustration due to inconsistent communication and unclear updates on his cases.

What we've done: We've improved communication across teams, implemented better internal tracking, and committed to more consistent follow-ups to ensure residents are kept informed.

2. Person-Centred Approach to Vulnerabilities

What happened: The resident felt his vulnerabilities were not adequately considered.

What we've done: We are ensuring our service reflects the Equality Act 2010, providing training to staff on how to support residents with health issues, mental wellbeing challenges, and other specific needs.

3. ASB Management and Fairness

What happened: The resident felt unfairly targeted in the ASB process.

What we've done: We are reviewing ASB processes to ensure they are fair and sensitive to residents' vulnerabilities, with a clearer framework for handling disputes and support for residents in vulnerable situations.

4. Repair and Adaptation Processes

What happened: Delayed bathroom adaptation and damage to the resident's property during works.

What we've done: We've improved repair coordination, ensuring clearer timelines and better communication. We will also conduct thorough checks to prevent damage during repairs and offer appropriate compensation when service failures occur.

5. Streamlined Complaints Handling

What happened: Complaints and SARs were not handled properly, causing frustration.

Complaint Case Study C:

Resident Experience and Impact on Wellbeing

What we've done: We've reviewed our complaints escalation process to ensure timely and appropriate handling, with staff trained in managing SARs and escalation procedures.

Compensation and Redress

We recognise that compensation is important to acknowledge the distress caused. The resident was offered compensation for delays and poor service in areas such as the ASB process and bathroom adaptation delays. We are committed to ensuring our compensation processes are fair and empathetic, addressing the full impact of service failures on residents' wellbeing.

Resident's Desired Outcome

The resident sought fair treatment, timely adaptation of his bathroom, proper handling of his complaints, and compensation for the distress caused. While some issues are still being addressed, we have made significant progress in resolving his concerns and improving our systems to prevent future issues.

Why This Matters

This case highlights the importance of providing not only high-quality service but also empathetic and fair support that complies with the Equality Act 2010. By learning from this experience, we are committed to continuously improving and adapting our internal processes and the way we engage with vulnerable residents, ensuring their concerns are heard, understood, and acted upon with care.