



Annual Complaints Performance and Service Improvement Report 2024 -2025

Introduction

This report provides an update on believe housing's complaint handling performance over the last financial year and highlights the changes we have made and are continuing to make as a result of learning from customer feedback.

believe housing is one of the largest housing associations in the North East of England. We are the landlord of over 18,000 homes stretching from the rural west to the hustle and bustle of Durham city centre, and the magnificent coastline in the east.

At believe housing, we build and provide homes to suit a range of needs and put people at the heart of everything we do to deliver better communities and services.

This concept is reflected in our vision: 'We believe in life without barriers'.

To put our customers at the heart of everything we do, we must truly understand who our customers are, what is important to them and if our services are meeting their expectations. We are committed to ensuring that we actively listen to the voice of the customer and communicate what improvements we have made following their feedback.

We are committed to providing a feedback process that is fair, puts things right, learns from outcomes and meets the individual needs of our customers. A process that is easy for our customers to understand, can be accessed in a range of ways and resolves issues as quickly as possible.

Our approach to complaints continues to evolve as we routinely look for ways to improve the way we respond to customers. As well as making positive improvements to our complaint handling service, we have enhanced our customer engagement offer, delivered a new Corporate Strategy and redesigned how we gather and utilise customer feedback to ensure all sources of customer feedback informs our decisions making and drives strategic improvement in customer satisfaction.

Complaints

Over the course of the last financial year, believe housing logged 877 complaints. Of these, 731 were stage 1 complaints and 146 were stage 2 complaints which is an increase of 244% on last year. We do not view the increase in the volume of complaints as a negative and use all complaints as an opportunity to learn and improve. The increase in volume of complaints is reflective of our adapted approach to ensuring all complaints are logged as such and investigated accordingly.

It is acknowledged that although our complaints volumes continue to increase, we still record fewer complaints than the National and Northern Housing Association's median, except for December 2024 when our volumes increased while the average for the rest of the sector reduced. To ensure we are not becoming complacent, we plan to re-launch our revised complaints policy across the business to support us in continuing to promote a positive complaint handling culture whilst ensuring that operational staff understand their responsibilities around managing complaints and they are dealt with as such.

Our TSM score for complaint handling represents the lowest of all the TSMs at 33.60%. This is an area of focus; however, it is worth noting that only 15% of the customers asked in this survey had made a formal complaint to believe housing. Every quarter we carry out a deep diving exercise on the TSM data to understand why customers are dissatisfied with complaint handling. We proactively contact the customers who haven't made a formal complaint to further understand their dissatisfaction. Generally, these matters are service requests and have been dealt with accordingly however, and if appropriate, we will raise a formal complaint if the customer remains dissatisfied with the action taken regarding their service request. This piece of work also ensures that the business is dealing with service requests and complaints appropriately and provides assurance that the complaints process is accessible.

Of the complaints closed, 93.8% were closed within the 10 working days for a stage 1 complaint or 20 working days for a stage 2 complaint, as set by The Code. 96.1% were closed within the timescales as set by The Code with extensions applied and with the customer's agreement. We have made significant improvements on complaint handling timeframes this financial year however, we faced some challenges in December 2024 and January 2025 due to unexpected staff leave.

In total, we paid £65,933 (£14,014 more than last year) in compensation over the course of the year. In June 2024, with the support of our involved customer group we implemented a revised compensation and remedies guidance which has supported the Customer Insight Team to ensure they provide a consistent and fair approach to compensation.

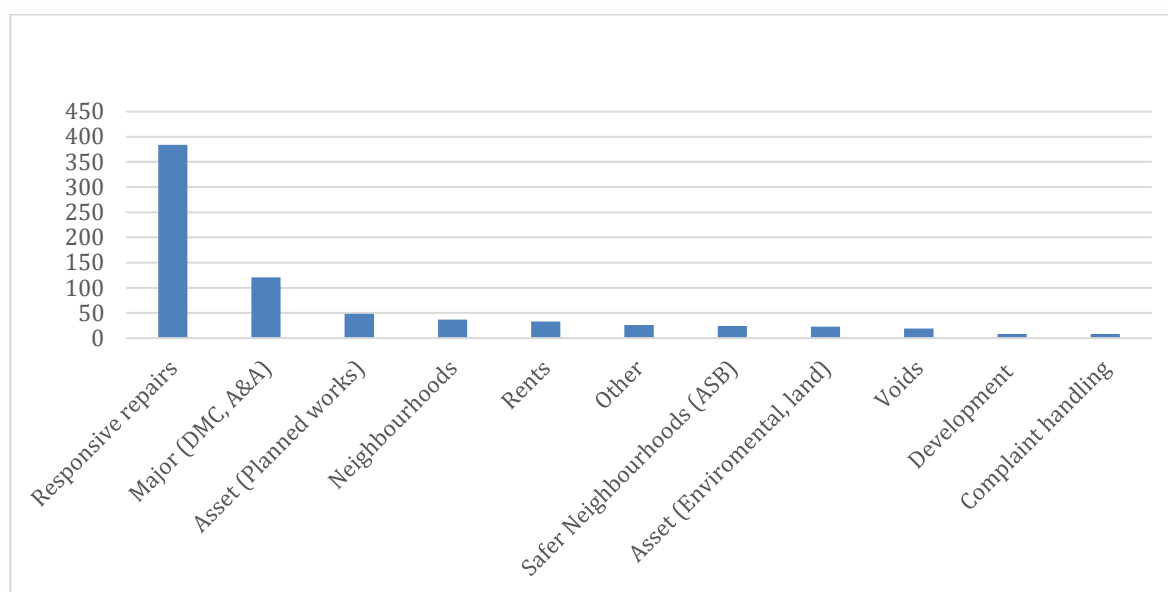
Within this year's TSM survey we also asked customers if they know how to make a complaint if they were dissatisfied, 86% of customers said they did and 81% of those asked, said we (believe housing) are easy to deal with.

Re-launching our internal training guides for the Customer Insight Team and continuing with a customer focused resolution approach has improved our transactional survey satisfaction, which is only offered to customers who have exhausted our complaints

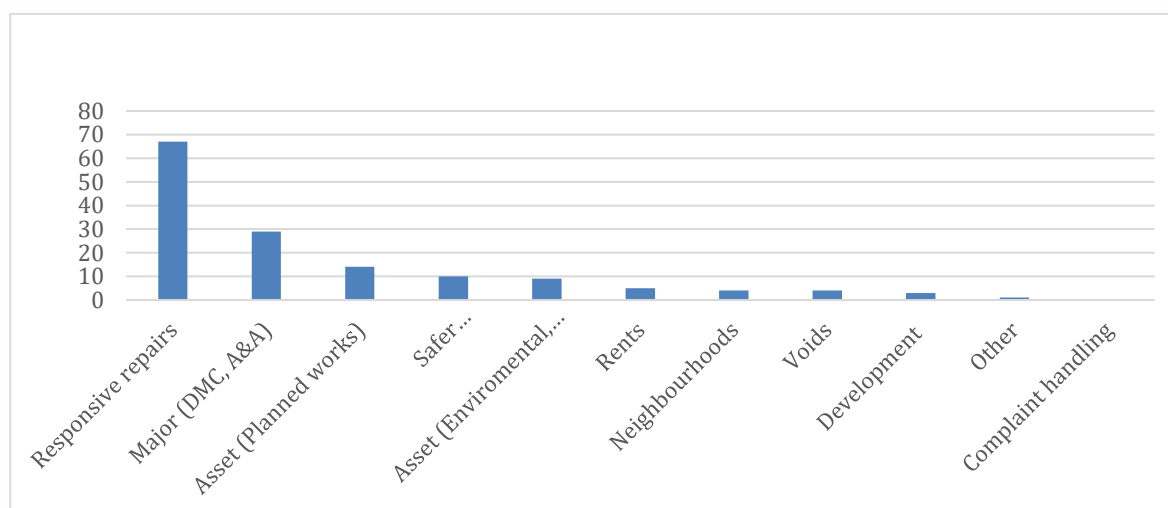
process. This year, 49.3% of customers said they were satisfied with how we handled their complaint. The Customer Insight Team focus on rebuilding customer trust by aiming to visit customers where possible, to offer a personalised service and to understand any additional support needs or vulnerabilities in the household.

Complaint themes and trends

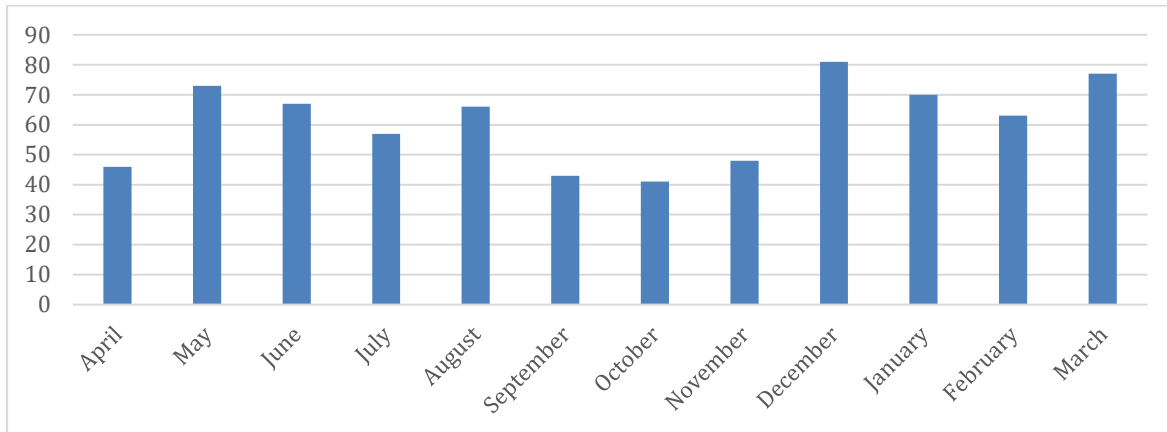
The graphics below demonstrates complaints by area (stage 1):



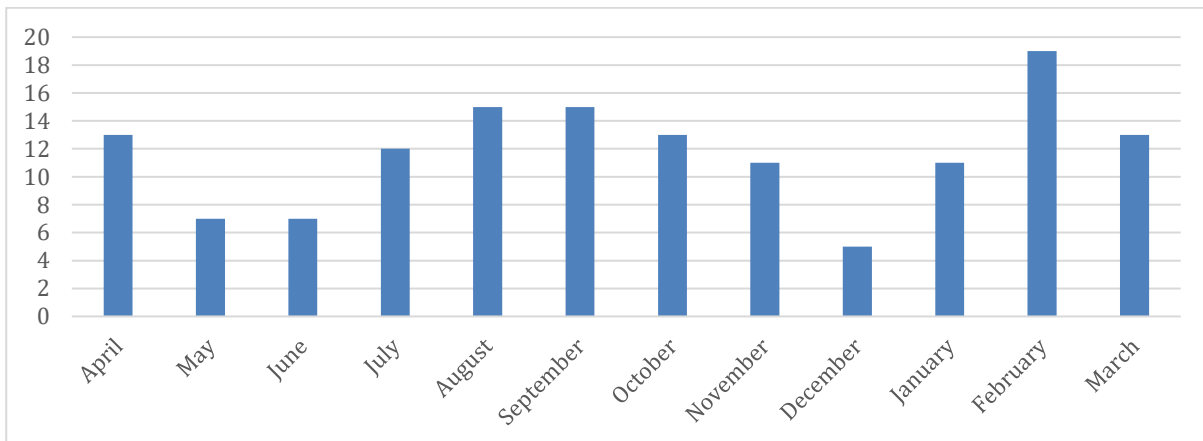
The graphics below demonstrates complaints by area (stage 2):



The graphic below illustrates the complaints received by month (stage 1):



The graphic below illustrates the complaints received by month (stage 2):



During the winter months, we noticed an increase in complaints regarding fencing (18.45% of all stage 1 responsive repair complaints), roofing and issues relating to scaffolding, the increase in complaints is reflective of some challenges we faced around inclement weather which impacted service delivery. The Customer Insight Team and Repairs Team worked closely together to ensure the impact to customers was as minimal as possible however, we acknowledge that some customers waited longer than necessary, and this was reflected within the complaint response.

Although responsive repairs is the service area most complained about, the Tenant Satisfaction Measures (TSMs) satisfaction was 76% for 2024-2025, which is above sector

average. The volume of complaints regarding responsive repairs represents 0.6% of the total repair orders completed across the year. However, we acknowledge there are improvements to be made, particularly around communication and customers trusting us to deliver on what we say.

This year there was an increase in complaints regarding anti social behaviour, we received 24 stage 1 complaints (last year, 5) with 10 of those requesting a stage 2 complaint (last year, 1). The Customer Insight Team work closely with the Safer Neighbourhoods Team to ensure that the customers' expectations are set at the early stages of the complaint regarding what resolution the complaints process can offer and what is within remit of a complaint investigation.

It is also worth noting that although our complaints are categorised under one service area, often, complaints can span multiple services areas and therefore, the complexity of the complaint handling process is not necessarily reflective in the data and breakdown. For example, damp and mould complaints may be categorised as 'responsive repairs' as the root cause is a leaking gutter not 'damp and mould'.

This year, we categorised 70 stage 1 complaints and 11 stage 2 complaints as 'Damp, Mould, Condensation'. We continue to embed and develop our approach to damp, mould and condensation in preparation for Awaab's Law.

Last year, we received 21 (9.3% of all complaints) complaints regarding complaint handling and three (10%) at stage 2. This year, we have received eight (1%) stage 1 complaints regarding complaint handling and no stage 2 complaints regarding complaint handling. This is a significant improvement in our service and an excellent achievement for the Customer Insight Team.

The root cause of complaints regarding complaint handling is primarily due to the business processing complaints as service requests rather than formal complaints. A revised mandatory training module is now in place for operational staff, to help them understand the difference between a service request and a complaint. We have also revised our complaints policy and utilised The Housing Ombudsman Service's flow charts to help staff further understand how to differentiate complaints and service requests.

Earlier in the year, we identified that the process for tracking outstanding actions following complaint closure was not effectively supporting complaint handlers to ensure the actions were resolved to the customers satisfaction. This was leading to stage 2 complaints which in our view, could have been prevented. A revised approach is now in place to support staff to ensure that any agreed actions are fulfilled, internal communication with the relevant

service area is ongoing and the customer is contacted to ensure they are satisfied with the outcome.

This year, the business chose to stop measuring 'upheld' and 'not upheld' as a complaint outcome and removed this narrative from customer communication. This is because, all complaints are important, regardless of if a mistake has been made or not. Feedback from all complaints (and other data sources) helps us to understand customer expectations and if we are meeting those expectations, or not. Using language like 'upheld' or 'not upheld' did not align with our culture of continuous learning and did not necessarily promote a positive complaint handling culture as internally 'upheld' complaints were getting more traction than those that were 'not upheld'. We also felt that using this language was not particularly empathetic of a customer's concern.

Our Complaints, Compensation and Compliments Policy offers guidance around complaints we may exclude. This year we refused 12 stage 1 complaints; these were refused on the grounds that the customer had already exhausted the complaints process regarding the matter raised, others were regarding lettings and allocations which are dealt with under the lettings appeal process and a small handful from complainants who are not believe housing customers and therefore did not fall within the remit of the complaints policy, appropriate advice was offered. We did not refuse any stage 2 complaints.

Additionally, there were 219 issues raised that we did not accept as complaints. These were triaged as service requests due to being issues that had not previously been raised to believe housing. These were passed to the relevant service areas for resolution and so not dealt with under our complaints policy, but the Customer Insight Team continued to monitor the outcome and customer satisfaction.

In November 2024, we received the enclosed 2023-24 Landlord Performance Report from The Housing Ombudsman Service. This showed our maladministration rate was 62%. Of the seven cases determined that year, each individual case had multiple findings within the case as they spanned multiple issues or service areas. In total, there were findings of four service failures and four maladministration and four findings of no maladministration and/or appropriate redress.

In 2024-25 we received five determinations from The Housing Ombudsman Service and three cases were withdrawn by the customer which will be included in the 2024-25 Landlord Performance Report. All orders were completed on time and compensation and apologies issued to customers, where applicable.

Case A: The customer complained regarding our response to a request for reimbursement following damage to her flooring. The Housing Ombudsman also explored our complaint

handling. This case was determined as service failure for complaint handling and reasonable redress for the response to reimbursement.

Case B: The customer complained regarding our handling of a leak, and damp mould and condensation. The Housing Ombudsman also explored our complaint handling. The case was determined as Maladministration for our response to the damp mould and condensation and the subsequent repairs and reasonable redress in our complaint handling.

Case C: The customer complained about several service areas including anti-social behaviour and repairs. The Housing Ombudsman also explored our complaint handling. This case was determined as a service failure for complaint handling, five areas with no maladministration and one area was outside of their jurisdiction.

Case D: The customer complained about several service areas including void standard, repairs and contractor conduct. The Housing Ombudsman also explored our complaint handling. This was case determined as three maladministrations, one service failure and one reasonable redress.

Case E: The customer complained about our response to repairs to the kitchen and concerns regarding the property insulation. The Housing Ombudsman also explored our complaint handling. This case was determined as three maladministrations.

We currently have eight cases under active investigation with The Housing Ombudsman Service and eight cases under assessment which means they are likely to proceed to a full investigation with determination reports issued.

Service improvement and learning from complaints

As part of our approach to continuous learning and embedding a positive complaints handling culture, when a determination is received from the Housing Ombudsman Service, we hold a review session with our Senior Leadership Team, a session with the Customer Insight Team and if appropriate, a session with our operational colleagues, to ensure that we learn from any mistakes made and consider positive outcomes. Additionally, when we receive an evidence request, we review the case with our Senior Leadership Team prior to the evidence being submitted to The Housing Ombudsman. This has helped the business understand if there are gaps in our recording keeping and we have made improvements in this area.

The Customer Insight Team Leader conducts deep dive investigations into complex complaints with the relevant service areas and meets with Assistant Directors and operational Managers at least monthly to discuss complaints in their service area, themes,

trends and any lessons to be learnt. Additionally, we utilise transactional survey feedback to proactively identify where we are not meeting customer expectations.

Each quarterly we update our Executive Management Team on our complaint's performance. We report to our Performance Standards Committee every six months and provide a monthly update to our Member Responsible for Complaints. Additionally, we present updates to our Customer Voices Group and provide customers with an overview of complaints performance in our annual report.

As a result of learning from complaints we have made several improvements to our services. Examples include: the way we manage complaints about staff, how we apply the unreasonable behaviour policy and how we apply our anti-social behaviour policy when a third-party representative is required to liaise on behalf of the customer. We have continued to focus on providing a customer led resolution approach whilst ensuring we respond to complaints within the required timescales.

Last year, the Customer Insight Team were involved in a business transformation programme called 'Simple Done Right' and in September 2024 we introduced a new ICT system named Salesforce for complaint management. We worked closely with the system developer to design dashboards to help us identify themes and trends, support us to ensure SLAs around complaint handling timescales are achieved and offer insight around root causes of complaints. Our Senior Leadership Team and Member Responsible for Complaints have access to Salesforce dashboard and can review open and closed cases in real time.

As explained above, we acknowledge we have some work to do around communication regarding repairs and keeping customers up to date. We are utilising Salesforce to support us in tracking outstanding actions, ensuring the correct service area is accountable for resolving any outstanding concerns once a complaint has been responded to.

In June 2024, we introduced an Unreasonable Complainant Behaviour Policy and a revised process to ensure that application of the policy is considered in line with our duties under the Equality Act. This has been reinforced in the revised Complaints, Compliments and Compensation policy which is due to be re-launched across the business in October 2025. Following recommendation from The Housing Ombudsman Service we have added a section into this policy around managing complaints regarding staff and contractors.

As a result of learning from complaints and the reports and publications that have been released by The Housing Ombudsman, particularly the Attitudes, Respect and Rights Report, we reviewed our core purpose and strategic aims and objectives as part of our work around our corporate plan. This piece of work was conducted from the Board down to

operational colleagues who collectively helped us produce a new strategy which was launched across the business in April 2025.

We also introduced a vulnerability policy in December 2024 and embedding this policy is ongoing.

Compliance

This year we decided to conduct a six monthly 'temperature test' against our compliance with the Complaint Handling Code. To ensure impartiality, the project was conducted by the Customer Engagement Team alongside several customers, some customers had exhausted the complaints process in the last 12 months and others had not. The project outcomes and recommendations have informed this report. A copy of this internal report is available upon request.

In April 2025, we reviewed our self-assessment with our Board Member Responsible for Complaints, and we confirmed compliance with The Code. However, that does not mean that our work on complaints stops, and we still have clear areas we want to focus on in 2025/26.

Reflection on last year

Last year we committed to focusing on improving timescales for complaint resolution, aiming to have over 85% of stage 1 responses within 10 days and stage 2 responses in 20 days. This year we achieved 93.8% responded to within 10 or 20 working days, and 96.1% closed with an extension applied.

We revised our approach to complaint handling by focusing on a resolution, ensuring that our complaint outcome letters are customer friendly and not full of jargon and unnecessary information. This year 49.3% of customers were satisfied with our complaint handling. Unfortunately, we do not have a comparable figure from 2023/24, but we continue to closely monitor customer satisfaction to ensure this score continues to improve.

We committed to embedding a robust 'lessons loop' which has improved at an operational level. The introduction of Salesforce has supported us to use accurate, actionable data around themes and trends of complaints. We continue to improve in this area whilst overlaying data from different sources such as TSM and transactional surveys.

Focus on next year

We have a busy year ahead; we are conducting a review on 'no access' which is an area that customers frequently comment on within their complaint. We continue to embed the vulnerability policy across the business. We will explore how our 3rd party contractors are

managing complaints which will include ensuring the procurement process for any new contracts implements The Code guidance.

As highlighted by a recent Housing Ombudsman Spotlight Report, record management across the sector needs improving. We acknowledge that we still have some work to do across the business in this area and we are confident that the implementation of Salesforce will significantly improve this area.

We have ambitious plans to continue improving our customer feedback and engagement offer which will cover some of the key themes from the Spotlight Report on Attitudes, Respect and Rights. We continue to focus on a greater understanding of our customers, the people living in our homes and what is important to them.

We are committed to ensuring that the business continues to learn from complaints and although we have made significant progress in this area, we still have some work to do in this area particularly at a strategic level. Working closely with our Member Responsible for Complaints will support us to continue to embed a positive complaint handling culture and ensure we continue to learn and improve.

We will also ensure the recommendations as outlined in the internal 'temperature test' report, are considered and implemented, where appropriate. This will include re-launching complaint leaflets, review our website and review our internal training offer for staff.

The response from Board

There is no denying that there were some challenges in 23/24 particularly around complaint handling timescales and there was acknowledgement from Board that resource constraints within the Customer Insight Team was having an impact on the delivery of service. This year, we have seen a dramatic increase in volume of complaints but a drastic improvement in the performance of the Customer Insight Team which is extremely impressive.

It is noted that the improvements in performance have been driven by Simple Done Right, the implementation of Salesforce and a customer focused resolution approach.

The stability on the Customer Insight Team and the impact of having no staff turnover this year is noticeable in the improvements that have been made to complaint handling. Resource on the team is something we need to keep a close eye on whilst the sector expects complaint volumes to continue to rise.

The Board is impressed with the proactive approach in ensuring we remain compliant with the Code with a mid-year temperature test. It is encouraging to see that customers were

involved in supporting this piece of work and their feedback has been considered and implemented, where appropriate.

Although disappointing that the complaint handling measure within the Tenant Satisfaction Measures has not improved this year, the Board understands that not all the customers who responded to the Tenant Satisfaction survey had exhausted the complaints process. It is promising to see that proactive work is conducted to help the business understand why the score is low. It is positive to see that the transactional survey rate is 49% which is perhaps a closer reflection of the service that customers have received, but there is clearly still room for improvement in this area. It is noted that the conversation rate of complaints going from stage 1 to stage 2 remains low at 19.97% and only a small number of those customers have approached the Housing Ombudsman for a review.

This year there were five determination reports received from the Housing Ombudsman, any service failure findings are particularly uncomfortable; however, the board is assured that the business is learning from complaints and those learnings and improvements are embedding.

It is encouraging to see that a culture of positive complaint handling and utilising customer feedback data from other sources to support continuous improvement is taking shape across the business. The Board recognises the efforts that have been put into this across the year and looks forward to understanding more around 'who are our customers and what is important to them' as this will help the business understand customer expectations and further support us in understanding where we are not meeting those expectations.

Overall, the board recognises the efforts that have been made in improving the complaint handling service and the embedding of an approach to 'lessons learnt'. This is reflective in the stability of the team, transactional survey feedback and the volume of complaints resolved at stage 1 of the complaints process.

An impressive year, we are in a strong place as we remain compliant, are meeting complaint handling timescales and listening to the voice of the customer. The improvements made reflects the hard work of those involved. However, there is still some work to do around embedding learning from complaints across the business, work has already started in this area but needs developing over the next year.

Board recognises the efforts that have been put into ensuring the team continues to improve and stabilise which has and will continue to positively impact our customers; however, this must be sustained.

