

Forum	Yorkshire Housing Limited (YHL) Board
Meeting date	Wednesday, 17 June 2026
Report title	The Annual Complaints Performance and Service Improvement Report 2025/2026
Ask	Approval
Report author	Rachael Foster
Presenter	Sarah Evans

Summary

Yorkshire Housing continues to demonstrate a strong and controlled approach to complaint handling, with performance improving year on year despite rising complaint volumes across the sector.

Complaint volumes reduced by 6%, service level performance strengthened (99% Stage 1 and 98% Stage 2 within SLA), and compensation costs reduced significantly, reflecting improved consistency and earlier resolution.

These results indicate that complaints insight and root cause analysis are effectively driving service improvement and improving customer outcomes. There are some areas to monitor, including an increase in rejected complaints, which are being actively managed.

Homes and Places Committee and the Member Responsible for Complaints have reviewed the report and recommend approval. The report provides assurance of compliance with the Housing Ombudsman Complaint Handling Code and ongoing improvement in performance.

1. Recommendations

1.1. The Yorkshire Housing Limited (YHL) Board is asked to;

1. APPROVE the report, noting the positive performance position and ongoing areas of focus.
2. APPROVE the annual self-assessment against the Housing Ombudsman Complaint Handling Code (Appendix 3 and 4)
3. APPROVE the Board response to the Report (Appendix 5).

2. Customer impact

2.1 Complaints highlight where customers have experienced service failure and the impact this can have on their day-to-day lives. The most common themes (repairs appointments not kept standard of work, delays, and poor communication) can lead to repeated contact, time off work, disruption in the home, and uncertainty about when issues will be resolved. Where concerns relate to damp and mould, safety, or customers

with vulnerabilities, the impact can be more significant, affecting health and wellbeing and increasing anxiety and loss of confidence in our services.

- 2.2 How we respond to complaints therefore matters: timely, empathetic communication, clear ownership, and putting things right at the earliest opportunity are key to restoring trust, preventing escalation, and improving customer satisfaction.

3. Risks

- 3.1 Complaints performance is well controlled and does not give rise to any material unmanaged risks. Performance remains within expected tolerance, with improving outcomes and strong oversight in place.
- 3.2 Complaints risk sits within the Customer Experience strategic risk, which is currently operating below target, and links to Regulatory Compliance. This remains well controlled following a strong inspection outcome.
- 3.3 There are some areas to monitor, including an increase in rejected complaints and a more complex case mix, which are being actively managed through ongoing oversight and service improvement.

4. Background

- 4.1 The Annual Complaints Performance and Service Improvement Report provides YHL Board with performance information and assurance that YH is compliant with the Housing Ombudsman's Complaint Handling Code and the requirements of the Regulator of Social Housing's (RSH) Consumer Standards.
- 4.2 The report covers the following:
 - a) The annual self-assessment against this Code to ensure our complaint handling policy remains in line with its requirements.
 - b) Qualitative and quantitative analysis of Yorkshire Housing complaint handling performance. This must also include a summary of the types of complaints YH refused to accept.
 - c) Any findings of non-compliance with this Code by the Ombudsman.
 - d) The service improvements made because of the learning from complaints.
 - e) Any annual report about Yorkshire Housing's performance from the Ombudsman.
 - f) Any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.

5. Scrutiny

- 5.1 Our customer complaints forum has evolved into the Customer Feedback Forum who review complaints, compliments and suggestions. It's a great example of how YH listens to its customers in order to improve our services.

6. Governance and Compliance

- 6.1 The Homes and Places Committee receive a detailed quarterly complaints report ensuring that complaints are visible within the governance structure and that assurance is provided on an ongoing basis.

Board member responsible for complaints

- 6.2 YH appointed Nicky Passmore, as the new Member Responsible for Complaints (MRC) in Quarter 4, and we continue to see a positive impact from her contributions across both complaints and the governance structure.
- 6.3 Nicky's role is to support a positive complaint handling culture and ensure the Board receives regular complaint insight and performance information. YH has shared relevant information with Nicky, and she has access to the information and colleagues needed fulfil this role.
- 6.4 Nicky Passmore in her role as MRC has reviewed and endorsed the Board response to this report (Appendix 5).

Yorkshire Housing Annual Self-Assessment

- 6.5 Our [Customer Complaints and Feedback Policy](#) is published on our website. This is up to date and reflects the Housing Ombudsman's requirements.
- 6.6 The Board has received the self-assessment (Appendix 3) against the Housing Ombudsman Complaints Handling Code (Appendix 4). The self-assessment requires approval and will then be published on our website ahead of the end of June deadline.
- 6.7 The self-assessment was reviewed by the Homes and Places Committee on 13th May 2026 and is recommended to Board for approval.

Regulatory Inspection

- 6.7 The Regulator of Social Housing completed a full inspection of YH in February 2026, assessing our performance against their regulatory standards. Most housing providers are inspected around every four years. However, due to our ongoing programme of new home development and the associated financial risk, we are inspected more frequently, typically every two to three years.
- 6.8 We retained our G1 (Governance) and V2 (Viability) ratings and were awarded a C1 (Consumer Standard) rating, the highest possible grade. This outcome confirms that Yorkshire Housing is well governed, financially stable and meeting the Regulator's expectations for how services are delivered to customers.
- 6.9 The inspection also provided positive assurance on complaints handling. The Regulator said, "*We saw evidence that YH has made improvements in the way it responds to complaints and conclude that, in general, complaints are addressed fairly, promptly, and*

effectively. Performance information on complaints is overseen by the Board, and a Customer Feedback Panel provides tenant-led scrutiny on how well YH responds to complaints. We saw evidence that demonstrated that YHL analyses and understands the main themes of complaints and uses this feedback to make improvements in its service delivery.”

7. Performance

- 7.1 The volume of complaints slightly decreased during this financial year. 1,865 complaints were received in 2025/2026 compared to 1,978 in the previous year.
- 7.2 Across the sector there has been an increase in complaints, and this has been highlighted by both the Housing Ombudsman and the Regulator of Social Housing. It reflects a mix of structural pressures, regulatory change, and increased tenant expectation and awareness. The Housing Ombudsman forecasts 60% growth in work for them next year, driven by higher standards and more complaints escalating to Stage 2 as reported in the TSMs.
- 7.3 YH have achieved 99% of Stage 1 complaints resolved within service level agreement versus 97% in 2024/2025. 98% of Stage 2 complaints were resolved within service level agreement versus 95% in 2024/2025. This is an improvement in both measures.
- 7.4 The proportion of complaints resolved at Stage 1 reduced to 68% (down from 74% in 2024/25). This is likely to reflect a more complex mix of cases with more issues requiring additional investigation, input from operational teams and third parties e.g. contractors, before a final response could be issued. Improving early resolution and preventing escalation will be a key priority for 2026/27.
- 7.5 From April 2026 we will track Stage 2 complaints raised per 1000 homes instead of proportion of complaints resolved at Stage 1 to be in line with TSM submissions.
- 7.6 By the end of Q4 2025/26, 71% of Stage 1 complaints and 54% of Stage 2 complaints were upheld or partially upheld. At Stage 1, 63% of complaints were upheld and 8% were partially upheld; at Stage 2, 44% were upheld and 7% partially upheld. The category of “partially upheld” was introduced following a code change. Previously, 80% of Stage 1 complaints and 76% of Stage 2 complaints were upheld.
- 7.7 Complaints that were not upheld involved cases where services were delivered in accordance with policy and expected standards, with clear explanations provided to customers. Reviewing outcomes from all decisions facilitates organisational learning, promotes consistency, and drives ongoing improvements in service delivery.

Rejected complaints

- 7.8 YH rejected 6% of the complaints received. The types of complaints rejected were in line with the definition of a rejected/excluded complaint as set out in the Housing Ombudsman Code which are:

- a) The issue giving rise to the complaint occurred over 12 months ago.
- b) Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court.
- c) Matters that have previously been considered under the complaints policy
- d) A Yorkshire Housing existing policy.
- e) A number of these are duplicate cases or a service request rather than a complaint too.

Service Recoveries

7.9 The Housing Ombudsman Code (Section 5.2) states, *“The early and local resolution of issues between landlords and residents is key to effective complaint handling”*.

7.10 In accordance with this, YH log these as service recoveries. There have been 26% of complaints that resulted in a service recovery in 2025/2026 compared to 13% in 2024/2025.

Compensation Payments

7.11 In 2025/2026 YH paid £170,158 in compensation compared to 2024/2025 where the amount payable was £357,171. Since September 2025, the CEC now have a separate budget for service recoveries, which has also contributed to the reduction in compensation costs.

7.12 The reduction in compensation paid reflects both a change in classification and a more consistent application of remedies. From September 2025, service recovery costs have been recorded and managed through a separate budget, reducing the value captured within compensation totals.

7.13 Training and compensation guidelines have strengthened decision-making and reduced variation between cases, ensuring payments are proportionate and aligned to the Housing Ombudsman's expectations. Housing Ombudsman ordered compensation/redress has also reduced, with fewer cases resulting in higher-value awards.

7.14 The lower level of compensation also reflects the move to a ringfenced complaints team, providing greater consistency, expertise and decision making compared to the previous model where complaints were managed across the business.

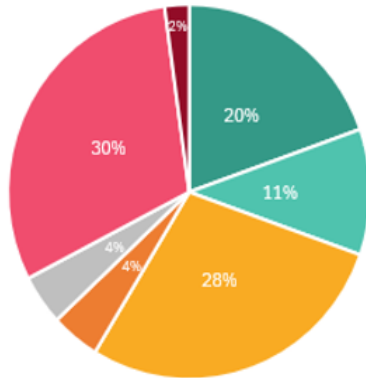
8. Housing Ombudsman

8.1 In 2025/2026, YH did not receive any findings of severe maladministration. The number of cases determined by the Ombudsman increased from 23 in 2024/2025 to 39 in 2025/2026.

8.2 ‘Positive outcomes’ (no maladministration or reasonable redress) also increased year on year, indicating an improving position despite higher volumes. As can be seen in the

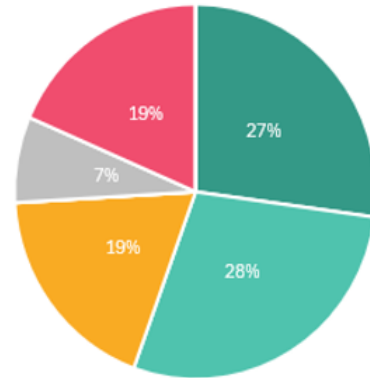
pie charts YH has made positive improvements from 2024/25 to 2025/26 in the split of determination outcomes.

2024/2025 Ombudsman Determinations



No Maladministration	9	20%	●
Reasonable Redress	5	11%	●
Service Failure	13	28%	●
Mediation	2	4%	●
Out of Jurisdiction	2	4%	●
Maladministration	14	30%	●
Severe Maladministration	1	2%	●

2025/2026 Ombudsman Determinations



No Maladministration	22	27%	●
Reasonable Redress	23	28%	●
Service Failure	15	19%	●
Mediation	0	0%	●
Out of Jurisdiction	6	7%	●
Maladministration	15	19%	●
Severe Maladministration	0	0%	●

*Percentages may not total 100% due to rounding

- 8.3 In September 2025, the Housing Ombudsman provided us with the Performance Report for 2024/2025 (Appendix 2). The report covers landlords with five or more findings on cases determined between 1 April 2024 and 31 March 2025. While this is historic, there are positive themes to share, and YH performed better than average in both landlord size and landlord type.
- 8.4 YH requested two reviews where relevant information had not been considered by the Ombudsman. This resulted in 2 positive (towards YH) amendments in determinations. One outcome was amended from service failure for complaint handling to no maladministration, and the second was amended from maladministration for adaptations to service failure.
- 8.5 During 2025/2026, YH did not receive any findings of non-compliance with the Complaint Handling Code by the Ombudsman.
- 8.6 Key learnings from Housing Ombudsman cases have been built into our Complaints and Feedback Policy. Changes include clarifying what we will accept as a complaint, setting out when complaints can be excluded and how this will be explained to customers, and strengthening our approach to remedies and redress (including a clearer link to our compensation approach).

- 8.7 During 2026–27, the Housing Ombudsman Service published its Business Plan, setting out a continued focus on reducing complaint volumes and backlog through improved local complaint handling, greater use of insight and learning, and increased digital and AI capability. The Plan also confirmed a phased increase in the per-home fee following sector feedback, alongside a commitment to earlier consultation with landlords and prioritisation of cases involving risk or vulnerability, reinforcing expectations on landlords to resolve complaints effectively at the earliest stage.
- 8.8 The fee per home is currently £8.03, the fee per home in 2026-27 will increase to £9.64 and rise to around £10.56 in 2027-28. For YH and its 18057 homes this will take our annual fees for HOS from £144,998 this year (2025-26) to £174,069 (2026-27) then £190,682 (2027-28)

9. Root Cause Analysis (RCA)

- 9.1 The top 5 common reasons for YH complaints in the year were:
- 323 (16%) Appointment not kept (Missed, late, or cancelled)
 - 173 (9%) Standard of work
 - 166 (8%) Poor communication
 - 119 (6%) Unreasonable Delays
 - 108 (5%) Colleague Behaviours
- 9.2 Repairs dominate customer dissatisfaction, with 50% of the annual volume of complaints being repair related.
- 9.3 The continued Customer Obsessed Strategy has made significant strides in fostering a positive culture towards complaints. All colleagues complete mandatory training on complaint handling upon joining the organisation, with annual refresher courses to maintain knowledge levels. Additionally, our root cause analysis data has become an invaluable resource, providing deep customer insights that are being leveraged across the business to drive improvements and enhance customer satisfaction.
- 9.4 Complaints about colleague behaviour are handled in line with the Housing Ombudsman’s Complaint Handling Code, ensuring a fair, impartial, and transparent approach. We explain how concerns will be managed, distinguish between service issues and conduct matters, and where appropriate address these through our own HR policies and procedures, using learning to improve standards and the customer experience.
- 9.5 The demographic data in Appendix 1 has been used to make improvements around accessibility for customers, including the new customer portal and website.

10. Service Improvements & Outcomes

- 10.1 The approach to service improvement is grounded in root cause analysis (RCA), ensuring actions are targeted at the underlying drivers of repeat complaints rather than

the individual symptoms of a single case. Complaint themes, outcomes, and customer feedback (including Housing Ombudsman learning) are used to identify where processes, communication, contractor performance, or standards are failing, with corrective actions agreed, owned, and delivered to clear timescales.

10.2 This creates a closed learning loop: improvements are implemented, tracked, and tested through complaint trends and satisfaction measures, supporting prevention of recurrence, reducing escalation, and delivering improved customer outcomes.

10.3 Improvements to our handling of complaints over the last 12 months have included:

- Our service improvements this period have centred on addressing the root causes of complaints by embedding clearer standards, earlier quality controls, and stronger cross team collaboration.
- The coordinator role was removed from the complaint team structure, and these team members were made into complaint officers. This has helped manage peaks in demand while maintaining quality.
- The Customer Resolution experts share determinations with the complaints team to foster continuous learning and improvement in complaint resolution processes. HOS determinations are also shared with the relevant Directors and Heads of, to cascade with their teams for learnings across YH.

10.4 Repairs Appointments Not Kept and Standard of work:

- Implemented a quality control (QC) process and introduced ongoing monitoring.
- Updated the complaints workflow so Stage 1 repair complaints are managed by the repair Team Leader and Stage 2 complaints are managed by the repair Senior Team Leader.
- Completed a restructure of the repair planning team and put supporting customer focussed KPIs in place.
- Introduced a mandatory step for operatives to call customers ahead of appointments, supported by a field services app.
- Reaffirmed the process for operatives to contact the planner when jobs overrun so appointments can be rearranged with customers
- In 2024/25 we carried a significant backlog of outstanding repairs. Over the course of 2025/26 this was reduced and the backlog has now been cleared, with performance being maintained through tighter planning controls, additional quality checks, and ongoing monitoring of open jobs. Demand remains high, so we will continue to track volumes and cycle times closely to prevent a recurrence.
- There has also been a reduction in the time taken to complete a routine repair. So far in 2025, a routine responsive repair has been completed on average within 26 days, down from 31 days in the second half of last year.

10.5 Handling of reports of Anti-Social Behaviour and tenancy related complaints:

- Updated the Anti-Social Behaviour (ASB) Policy (November 2025) to clarify our approach to hate crime.
- Improved the information provided at first report, including likely outcomes and next steps.
- Introduced Good Neighbour Agreements on all new mixed-tenure developments (including homeowners).
- Reviewed sign-up information and delivered training to improve consistency and clarity.
- Updated interview forms for reporters and alleged perpetrators to capture accurate personal data and support GDPR compliance.
- Ran social media campaigns to explain what ASB is (and is not).
- Delivered refresher training for housing officers and scheme managers on the ASB process.
- Adopted and promoted an ASB pledge (supported by ASB Help) and signposted customers to our ASB case review process.
- Introduced a Feet on the street approach with a plan to have housing officers out on the streets 80% of the time.

10.6 Asset Investment improvements:

- To improve customer experience during asset investment and retrofit activity, YH have completed a set of service improvements. This included introducing an Investment Liaison Officer to provide additional customer support; implementing routine monitoring of post inspection completions for component replacements, with formal feedback to partners through contract meetings to achieve 100% post inspection completion; and setting a five-day service level agreement for information requests (including UDC information for CEC).
- YH have reinforced expected values and behaviours at contractor meetings, introduced spot-checks of contractor communications, and added new contract customer focussed KPIs.
- There was also a review of the standard customer communications linked to Investment retrofit work to ensure they meet customer needs and reflect complaints learning.
- A Community Consultation Day was held in February with The Asset Team, the Electrical Team, and several external contractors to provide direct support to customers, and the lessons learnt have been incorporated before progressing further investment programmes.

10.7 Development/Defects improvements:

- Implemented a contractor recharge process; early improvements have been seen, with contractors resolving defects more consistently within contractual timescales.
- Introduced re-snagging for homes that have stood for more than six months prior to sales completion.
- Proactively chased outstanding defects on customers' behalf to reduce the need for repeat contact.
- Worked with Communications to develop standard letter templates, issued at defined stages to provide initiative-taking progress updates.

11. Future Priorities

11.1 Areas of focus over the next 12 months include:

- Reducing the volume of stage 1 complaints and resolving more complaints at stage 1 as well as improving outcomes from Housing Ombudsman cases by resolving issues earlier and getting things right first time.
- Completing data analysis to understand the themes of why complaints escalate to stage 2 (for example anecdotally we believe this is due to customers wanting more compensation and repairs outlined in the outcome letters not happening/being delayed). Knowing this will inform how we can resolve more complaints at stage 1.
- Implementation of the new Development Design Code will include clearer ownership boundaries, more consistent handover processes, and earlier engagement with operational teams. Alongside strengthened learning loops (including defect trend monitoring and continuous professional development), these changes are intended to reduce repeat complaints, improve satisfaction, and support a more pro-active, customer centric culture across the service.
- YH will have an increased focus on sharing best practice and strengthening benchmarking with other organisations, using complaint insights and performance data to compare approaches, identify what works well and consistently apply learning to improve service delivery and customer outcomes.
- Repair Appointments: during 2026/2027, a new customer portal will be introduced that will include a repair scheduling tool within Salesforce, enabling customers to book appointments themselves more quickly and at times that suit them. This centralised system will store all appointment information in one place, allowing complaint teams to access and manage resolutions more efficiently, and supporting earlier resolution from both a customer and internal process perspective.

12. Strategic Impacts

Type		Description
Business Strategy	Customer Obsessed	Complaints are a key source of customer insight. How YH handle complaints is a key driver of customer satisfaction. There is a direct correlation between good handling of complaints and customers' view of the organisational values, so having good complaints handling in place, and robust governance, will lead to higher levels of customer trust. Customer Feedback Forum will create a link with the customers with a focus on complaints.
	Homes and places to be proud of	Complaints insight helps YH identify where homes, repairs and neighbourhood services are not meeting customer expectations, particularly around missed appointments, standard of work, delays and communication. Using this learning to improve repair quality, contractor performance, follow-on works and customer updates supports safer, better maintained homes and places that customers can be proud of, while also increasing confidence in YH's ability to get things right.
	Pre-emptive	This report demonstrates a more pre-emptive approach by using root cause analysis, complaint trends, Ombudsman learning and service recovery data to identify issues early and act before they escalate. By strengthening quality controls, improving communication, monitoring performance and targeting recurring themes, YH can prevent repeat service failures, reduce complaint volumes over time and intervene earlier where there is risk, vulnerability or potential for further customer detriment.
Financial and Value for Money		<p>The Compensation Policy has clear guidelines that are aligned with the Housing Ombudsman Code regarding compensation amounts. This update ensures that our compensation practices are transparent, fair, and consistent with industry standards. By adhering to the Ombudsman Code, YH aim to provide equitable compensation to our customers, addressing their concerns effectively and promptly. This alignment not only enhances our credibility but also reinforces our commitment to maintaining high standards of service and accountability.</p> <p>The Yorkshire Housing complaints management capability still represents value for money and is an essential element of our Customer Obsession Strategy.</p>
Governance / Regulatory / Legal		The introduction of Salesforce across other business areas gives YH better management tools to ensure complaints are responded to within regulatory timeframes. This also fits with the Regulator of Social Housings Consumer Standards.
People		We continue to review the team structure to ensure quality and quantity is balanced appropriately. Operating rhythm in place that

Type	Description
	gives colleagues time with managers for coaching and one to one development.
Diversity and Inclusion	Equality, Diversity, and Inclusion data will be used to ensure our teams are more responsive to the needs of the customer, it will also enable us to map the demographics against our customer profile.
Environmental and Social Sustainability	In recognising areas of dissatisfaction in our places, it will enable us to put improvements in place and improve sustainability in these areas.
Other	None

13. Further information

Rachael Foster
 Senior Operations Manager- Complaints
 Email : Rachael.foster@yorkshirehousing.co.uk

14. Appendices

Appendix 1 – Annual Complaints Data dashboard
 Appendix 2 – Housing Ombudsman Landlord Report
 Appendix 3 – Housing Ombudsman Self-Assessment
 Appendix 4 – [Complaint Handling Code \(for reference\)](#)
 Appendix 5– Board Response to the Report