ForHousing

Annual Complaints Performance and Service Improvement Report

2025/2026

Welcome!

We're pleased to share our Annual Complaints Performance and Service Improvement Report covering 1 April 2025 to 31 March 2026. This report demonstrates our ongoing commitment to transparency, accountability and, most importantly, learning from the feedback our customers provide.

As Chair of the Customer Committee and Member Responsible for Complaints, I'm proud to introduce this report, which outlines how we've scrutinised our complaints handling performance, reviewed our compliance with the Housing Ombudsman's Complaint Handling Code and ensured that customer insight continues to drive meaningful service improvements.

The Customer Committee has reviewed and approved both our Annual Self-Assessment against the Complaint Handling Code and our performance over the past year. We are satisfied that our complaints handling arrangements continue to comply with the Code and that we have maintained a strong focus on delivering fair, accessible and effective complaint resolution for our customers.

While compliance is important, our real focus is on learning. Every complaint provides an opportunity to better understand our customers' experiences, identify where things have gone wrong and make lasting improvements. Throughout the year, we have continued to strengthen how we analyse complaint trends, learn from Housing Ombudsman determinations and involve customers in reviewing our services.

This report includes:

- An overview of our complaints handling performance and annual self-assessment against the Complaint Handling Code.
- Analysis of complaint volumes, themes and outcomes.
- Information about Housing Ombudsman findings and any areas of non-compliance.
- How customers help shape and scrutinise our approach to complaints.
- The improvements and changes we've delivered through customer feedback and learning.

Complaints play a vital role in helping us improve. They provide valuable insight into the issues that matter most to our customers and help us identify where we need to do better. The service improvements highlighted throughout this report are a direct result of customers taking the time to share their experiences and challenge us to improve. On behalf of the Customer Committee, I would like to thank every customer who has provided feedback. Their experiences help shape better services, strengthen accountability and support our commitment to continuous improvement.

Our Complaints and Feedback Policy is available on our website. It explains how customers can raise concerns, what they can expect from us and how we will work to put things right when things don't go as planned.

Graeme Foster

Graeme Foster

Board Member and Chair of the Customer Committee (Member Responsible for Complaints)

Complaints Annual Service Improvement 2025/2026

ForHousing's self-assessment against the Housing Ombudsman's Complaint Handling Code

Our Annual Self-Assessment has been reviewed and approved by our Customer Committee along with Complaints and Feedback Policy, Remedies and Compensation Policy. They were satisfied that our complaints handling service complies with the Housing Ombudsman's Complaint Handling Code.

The findings and recommendations have been reported to the ForHousing Board by the Chair of Customer Committee and approved.

Our Self-Assessment against the Complaint Handling Code is available on our website

Complaints handling performance

We are always listening, and by looking at and monitoring how we handle complaints, we can learn and improve to put things right for tenants quickly. We use customer insight and how we perform to help us create a culture where tenants:

Know all the ways to raise a complaint if they're unhappy. This includes, telephone call, online or in writing, so it's accessible for everyone.

Know our complaints process and how a complaint is handled. This includes how to escalate a complaint to the Housing Ombudsman if they're unhappy.

Feel like we're always listening and are comfortable to tell us when things go wrong.

Understand that we want to learn and act on their feedback.

Complaints handling performance

Here's how we performed between 1 April 2025 – 31 March 2026

Complaints responded to in 2025 – 2026

Year	Total Stage 1 investigated	Total complaints escalated and investigated at Stage 2	Total complaints investigated
2025-26	**2,523***	**576**	**3,099**
2024-25	2,632	360	2,992

*Cases opened in late March 2026 which are still open and being investigated have been removed from this total.

Key themes from complaints

Most of the complaints we received were about our repairs service. The main reasons customers told us they were unhappy included:

Customers were also dissatisfied with missed appointments, the quality of repairs and damage caused during works. These themes were consistent across both Stage 1 and Stage 2 complaints.

Complaints performance

Here's how we performed between 1 April 2025 – 31 March 2026

Types of complaints –
STAGE ONE

Service area - Homes	
Repairs	1534
Gas	334
Planned investment	86
Grounds maintenance	45
Safe homes	40
Other	32
Aids and adaptations	29
ForLiving	23
Caretaking	14
Commercial	8
Leasehold	4
New build	3
Sales	1

Service area - Customer	
Neighbourhoods	172
Community safety	57
Customer Connect Hub	54
Allocations	41
Complaints Team	18
Income	16
Supported housing	12
Overall total	**2523**

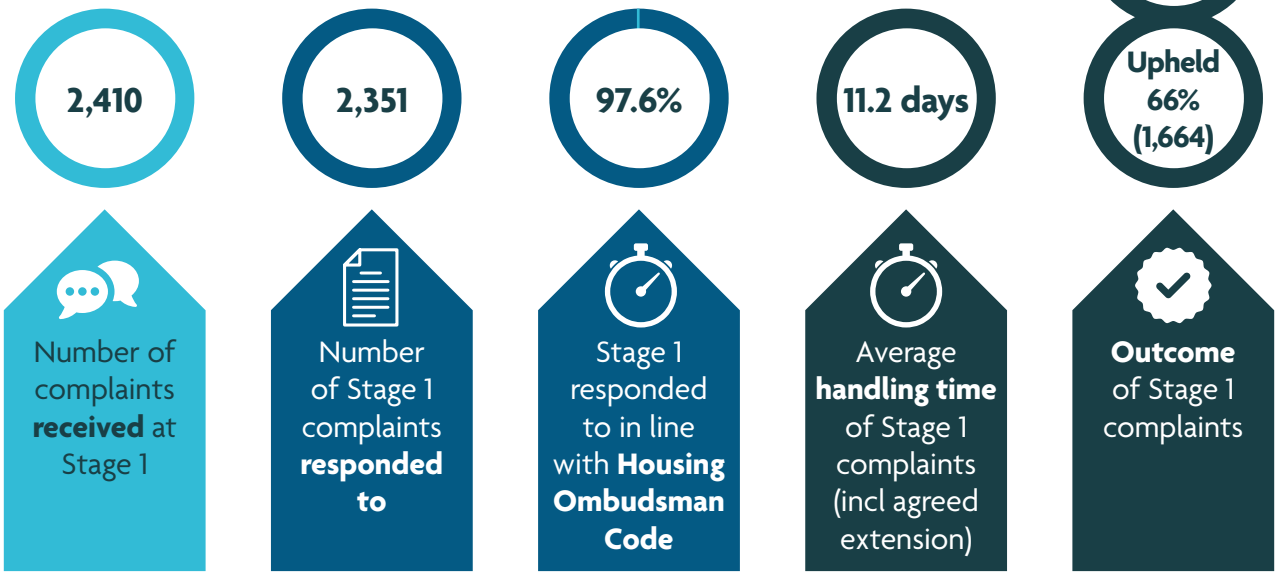
Types of complaints –
STAGE TWO

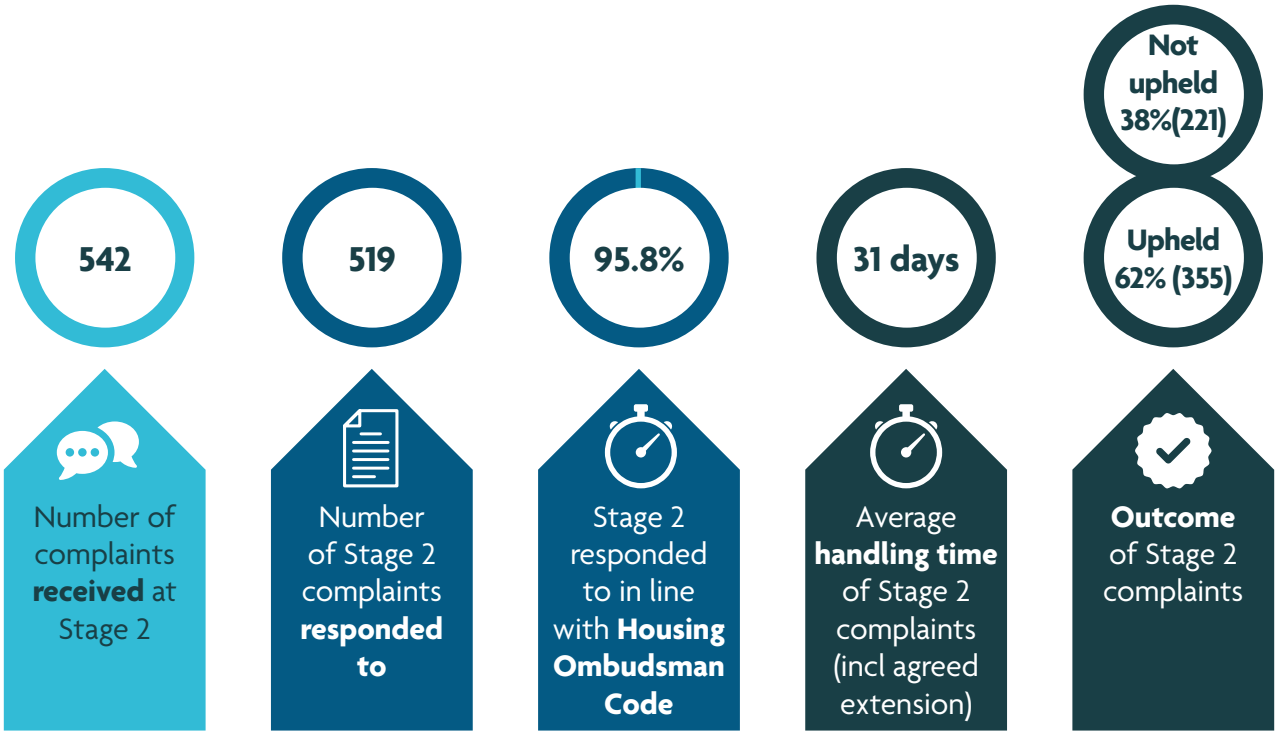
Service area - Homes	
Repairs	384
Gas	59
Planned investment	25
Grounds maintenance	19
Safe homes	9
Other	4
Aids and adaptations	6
ForLiving	7
Caretaking	2
Commercial	2
Leasehold	1
New build	1

Service area - Customer	
Neighbourhoods	31
Community safety	13
Customer Connect Hub	5
Allocations	6
Complaints Team	1
Income	1
Overall total	**576**

Complaint response rate

Stage 1 Complaints 2025/26





Withdrawn complaints and service requests

At ForHousing, we're committed to listening and learning from customer feedback. During 2025-26, we didn't refuse any complaints.

Duplicates/ withdrawn/errors

794 cases

were withdrawn by customers, often because the same issue had been submitted more than once or was raised in error at Stage 1.

Policy exclusions

256 cases

weren't handled through our complaints process because they related to issues that needed to be addressed through other internal processes.

Service requests

232 cases

were identified as service requests rather than complaints, meaning they were about asking us to do something rather than expressing dissatisfaction.

We continue to review all feedback carefully to improve our services and ensure customers feel heard and supported.

EDI characteristics of tenants making a complaint

We reviewed complaints received during 2025/26 to make sure our complaints process is fair, accessible, and works well for all customers.

The profile of customers who made a complaint broadly reflects our wider customer base. We found no significant differences by ethnicity, religion, or sexual orientation. While customers aged 25 - 44 submitted a higher proportion of complaints than other age groups, there is no evidence that any customer group experiences barriers to accessing our complaints process.

Working with the Complaints and Feedback Panel, we also reviewed complaint outcomes across a range of characteristics, including age, gender, ethnicity, disability, religion, sexual orientation, and economic status. This review found no evidence of bias in complaint decisions, with no statistically significant differences in upheld rates between customer groups.

Although some smaller customer groups appeared to have lower upheld rates, this reflected the low numbers of complaints rather than any identified unfairness in decision-making. We will continue to monitor outcomes annually to ensure our complaints process remains fair, transparent, and accessible to all everyone.

Next Steps:

During 2026/27, the Complaints and Feedback Panel will:

- Continue to provide independent oversight of complaint handling and outcomes to ensure decisions remain fair, consistent and evidence-based.
- Review annual equality monitoring data to identify any emerging trends, disparities or areas requiring further investigation.
- Scrutinise complaint upheld rates across different customer groups, particularly where sample sizes increase or variations emerge over time.
- Challenge and support service improvements arising from complaint themes, customer feedback and lessons learned.
- Monitor the accessibility of the complaints process to ensure customers can raise concerns easily and through a range of channels.
- Support improvements to equality data collection and analysis to strengthen future assessments of fairness and accessibility.
- Provide assurance to the Board and senior management that the complaints process continues to operate transparently, fairly and in line with our commitments to equality, diversity and inclusion.

How we performed against complaint related TSMs

How we've performed against the complaint related Tenant Satisfaction Measures between 1st April 2025 and 31st March 2026

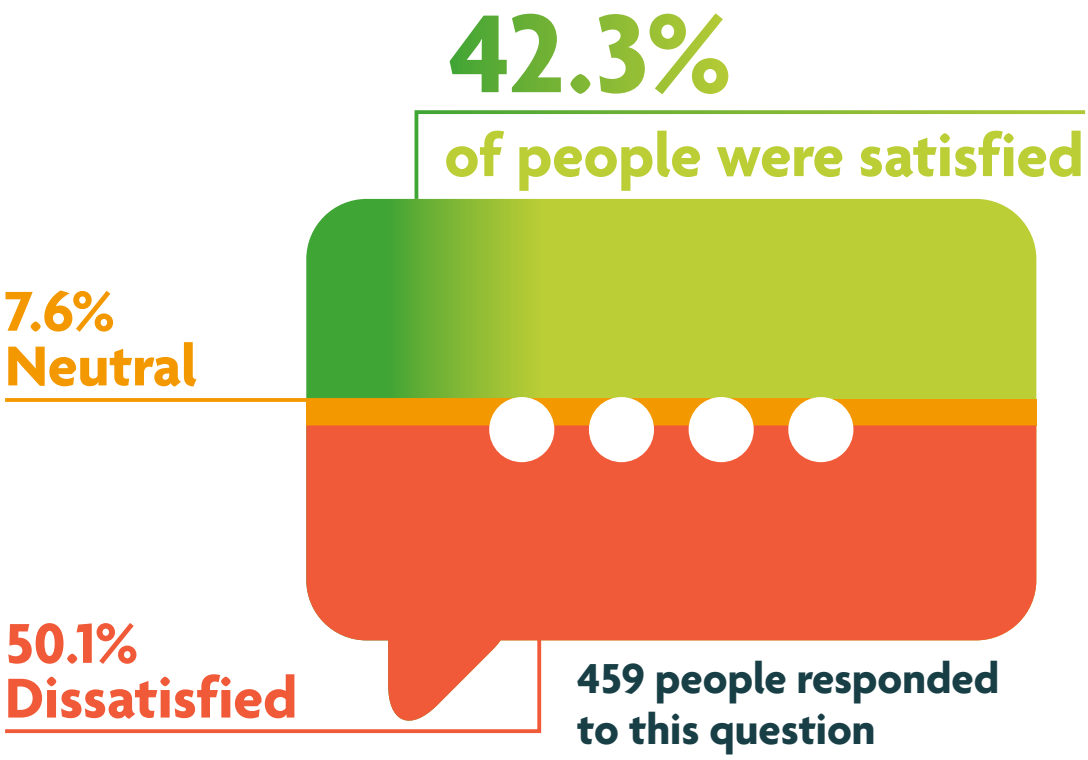
CH01: Complaints received per 1,000 homes		
Year	**2024/25**	**2025/26**
Homes	17,785	17,794
Stage 1	171.4	135.4
Stage 2	25.6	30.5

CH02: Complaints responded to within the Housing Ombudsman's Complaints Handling Code timescales		
Year	**2024/25**	**2025/26**
Stage 1	99.8%	97.6%
Stage 2	98.8%	95.8%

Tenant Satisfaction Measures – satisfaction with our approach to handling complaints

In response to the following question "How satisfied or dissatisfied are you with ForHousing's approach to complaints handling?"

Here's how people responded



Customer involvement

At ForHousing, we encourage tenants to get involved through our involvement structures. The following groups play a key role in helping us learn and improve how we handle complaints.

RAISE IT

Scrutiny and challenge

This partnership helps us stay accountable and continuously improve the way we respond to and learn from customer feedback.

Customer Committee

Our Customer Committee reviews complaints performance quarterly. The Chair, who also sits on our Board is the Member Responsible for Complaints. They work closely with senior leaders to promote a transparent, learning-focused culture.

Customer and Feedback Panel

The panel is made up of five active customers who were recruited through a social media campaign. Each member has direct experience with our complaints process, either currently or in the past giving them valuable insight into the customer journey.

The panel works with colleagues to ensure our complaints service is delivered fairly and consistently.

Our Customer and Feedback Panel also plays a key role by:

- Reviewing how we learn from complaints.
- Identifying ongoing issues.
- Escalating serious concerns to the Customer Committee.

The Housing Ombudsman findings of non-compliance

What is the Housing Ombudsman Service?

The Housing Ombudsman Service is a free, independent organisation that helps sort out complaints between tenants or leaseholders and their landlord. If you've already gone through your landlord's complaints process (Stages 1 and 2) and things still aren't resolved, the Housing Ombudsman can step in as a final decision-maker.

What does a determination mean?

A determination is the Housing Ombudsman's official decision after looking into a complaint. It explains whether the landlord acted fairly and, if not, what needs to be done to make things right.

Here are the main types of determinations:

- **Maladministration:** The landlord seriously mishandled the issue, such as ignoring policies, delaying action, or not meeting legal responsibilities.
- **Severe maladministration:** A very serious failure that caused significant harm or distress.
- Partial maladministration: Some parts of the complaint weren't handled properly, but not all.
- **No maladministration:** The landlord acted reasonably and followed the correct procedures.
- **Redress provided:** The landlord has already taken fair steps to fix the issue.
- **Resolved with intervention:** The Housing Ombudsman helped both sides reach a solution before a full investigation was needed.
- **Outside jurisdiction (OSJ):** The Housing Ombudsman can't investigate the issue, for example, if it's too old or better handled by a court or another regulator.

The Housing Ombudsman maladministration findings were not available when this report was produced. We will share this information as soon as it becomes available.

COMING SOON

The Housing Ombudsman Service – Annual Report

The Housing Ombudsman information was not available when this report was produced. We will share the link to this document as soon as it becomes available.

2025-26

COMING SOON

2024-25

Number of homes: 18,411

Determinations **37**	Findings **84**	Maladministration **52**	Orders made **103**
Recommendations **48**	CHFOs **1**	Compensation **£18,455**	Maladministration **63%**

Learning opportunities

Strengthening our services together

Each month, ForHousing reviews the learning shared by the Housing Ombudsman Service (HOS) from Severe Maladministration findings. These often highlight recurring themes such as window-related issues, leaks, temporary moves, anti-social behaviour, hazards, and damp and mould.

To make the most of these insights, we hold dedicated learning workshops with colleagues from across ForHousing and our Repairs and Maintenance contractor. During these sessions, we reflect on our own policies and processes, comparing them with HOS recommendations. This helps us identify areas for improvement and agree on clear actions, with individual colleagues or teams taking ownership.

We then hold regular review sessions every 4–6 weeks to track progress. Any actions that lead to changes in how we deliver services are added to our wider service improvement plan, which is shared alongside this report.

Our Complaints team also continues to run workshops with relevant teams to explore the learning from each of our HOS determinations. These sessions are a valuable opportunity to spot trends, tackle recurring issues, and improve the quality of our services based on real feedback.

For every HOS determination, we create a tailored action plan to ensure we're learning, improving, and delivering better outcomes for our customers.

Handling repeat complaints

When a customer raises concerns more than once, we take time to understand the full picture. We look at all previous complaints to spot any patterns or unresolved issues, and make sure we have a clear view of what's happening in the home.

We pay close attention to any vulnerabilities or disabilities that may affect the customer experience, and check whether any actions have been missed or need following up. We also think about whether any reasonable adjustments could help improve the situation.

If needed, we'll explore different ways of responding to make sure our approach is fair, person-centred, and tailored to the needs of the customer.

Service improvements and learning

We use complaints to learn and improve

By listening to customer feedback and learning from complaints, Housing Ombudsman determinations and service reviews, we have made improvements to strengthen our services and improve outcomes.

Repairs and maintenance

- Customers now receive written confirmation following damp surveys, including details of identified issues, planned works and expected timescales.
- We have improved how temporary moves are managed during major works, ensuring tenants can safely access their homes when required and are supported by a ForHousing colleague during visits.
- Damp surveys are now completed before new tenancies and mutual exchanges to identify and address issues earlier.
- Surveyors, contract managers and operational teams have received enhanced damp and mould training, supporting compliance with Awaab's Law and improving outcomes for tenants.
- Additional checks have been introduced to ensure follow-on repairs, such as window replacements and glazing works, are tracked and completed without unnecessary delays.
- Additional roofing contractor capacity has been introduced to improve response times and service resilience during periods of high demand.

Customer service

- A new complaints triage process includes proactive contact with customers, helping to improve communication and resolve concerns more quickly.
- Contractor and colleague training has been strengthened to ensure customers receive a consistent, high-quality service experience, delivered through our HEART approach and underpinned by ForHousing's values.
- Clearer communications have been introduced when repairs or works cannot proceed, helping customers better understand decisions and next steps.
- Communication relating to repair appointments has been simplified, reducing duplication and improving the customer experience.

Service improvements and learning

Compliance

- Weekly reviews with contractors and service teams help identify trends and issues sooner, allowing us to take action before problems escalate.
- New monitoring and validation checks have been introduced to ensure repairs are correctly raised, progressed and completed.
- Lead awareness training and lead testing kits have been introduced for surveyors, alongside the development of a formal Lead-Based Paint Management Process.
- Record keeping and reporting have been strengthened through improved complaint escalation data, learning feedback sessions and cross-team reviews.
- Information gathered from Housing Ombudsman investigations is now shared earlier across services, allowing teams more time to review cases and complete actions.

Tenant experience

- Improved communication and proactive updates help customers better understand the progress of repairs, planned works and complaint investigations
- Earlier identification of damp, mould and other property issues helps prevent disruption and improves the quality and safety of homes.

The changes we have made will help reduce repeat contacts, improve service consistency and increase overall tenant satisfaction. We will continue to use customer feedback, complaints and learning from the Housing Ombudsman to drive further improvements across our services.

Our future focus

Communication will remain a key priority during 2026/27. Customer feedback, complaint investigations and Housing Ombudsman outcomes continue to show that poor communication is one of the main causes of dissatisfaction and complaint escalation. We will focus on providing clearer, more consistent and timely communication, ensuring customers feel informed, listened to and supported throughout their journey with us.

We will also continue to focus on resolving issues at the earliest opportunity. By strengthening Stage 1 complaint investigations, improving ownership of actions and ensuring complaint-related repairs are completed wherever possible within agreed timescales, we aim to provide better outcomes for customers and reduce the need for complaints to progress through the process.

Using complaints and repairs data more effectively will help us identify recurring themes, emerging risks and opportunities for improvement. By working closely with service teams and contractors, we will take targeted action to address the root causes of complaints, particularly in areas such as damp and mould and complex repairs, helping to prevent repeat issues and improve service delivery.

Maintaining full compliance with the Housing Ombudsman's Complaint Handling Code will remain a priority. We will continue to provide assurance through our annual self-assessment process, regular reviews of Housing Ombudsman determinations and the implementation of our revised Complaints and Feedback Policy and Remedies and Compensation Policy.

Most importantly, we will continue to embed learning from complaints across the organisation. By sharing learning, monitoring improvement actions and reporting regularly on progress, we will ensure customer feedback continues to influence positive change. We want customers to be able to see the difference their feedback makes and have confidence that we are listening, learning and continually improving our services.

Summary

Complaints provide valuable insight into what matters most to our customers and help us identify where we need to improve. Throughout 2025/26, we have continued to strengthen our complaints service, embed learning from customer feedback and Housing Ombudsman determinations, and deliver improvements across a range of services.

While there is always more to do, the improvements outlined in this report demonstrate our commitment to transparency, accountability and continuous improvement. We will continue to use complaints as a catalyst for change, ensuring that customer feedback helps shape the services we deliver now and in the future.

ForHousing

If you need this information in an alternative language please call

0161 605 7260

For other formats please call

0300 123 5522

We know we can always do better. By listening to what you tell us about our services we will continue to improve and learn.

If you're happy about a service that you've received please tell us. You can make a complaint or give us a compliment, find out how you can do this on our website.