

RELIANCE SOCIAL HOUSING CIC

Report To/Meeting	Board	Date of Meeting	10 September 2026
Report Title:	Housing Ombudsman Self-Assessment 2025/26 and Complaints Performance 2025/26		
Purpose of the Report	This paper presents the Board with two key items relating to our complaints handling performance and regulatory compliance with the Housing Ombudsman Service requirements for the 2025/26 financial year.		
Decision Action:	For Discussion & Approval		
Authority for Decision:	The Board has the authority to receive reports on the operational performance		
Executive Summary	This paper presents three critical items for Board consideration to ensure continued compliance with Housing Ombudsman requirements: 1. Housing Ombudsman Self-Assessment 2025/26 - Completed assessment confirming full compliance with all Code provisions across nine key areas. 2. Annual Complaints Performance 2025/26 - Committee response to complaints performance. 3. Complaints Policy - requiring Board approval for implementation. No changes/updates to the policy since previous version.		
Regulatory/legal requirement:	Housing Ombudsman Code of Compliance 2025		
Business Plan Link:	Regulatory Compliance		
Equality, Diversity and Inclusion Impact Assessment/Comment	Has been assessed and no negative impact on EDI		
Resource Implication/VFM Statement:	Nothing above the agreed budget VFM has been considered		
Risk:	Failure to comply with the regulatory requirements		
No of Pages	2	Appendices	2
Name, position and contact details of author:	Mohammed Arshad (COO)		
Report Sponsor	Mohammed Arshad (COO)	Presenter:	Mohammed Arshad (COO)

1. Executive Summary

- 1.1 This paper presents the Board with two key items relating to our complaints handling performance and regulatory compliance with the Housing Ombudsman Service requirements for the 2025/26 financial year.
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2. Background

- 2.1 Under the Housing Ombudsman's Complaint Handling Code, landlords must:
- Complete an annual self-assessment against the Code requirements
 - Publish an annual complaints performance and service improvement report and ensure the governing body reviews and responds to this report
 - Publish both the report and the governing body's response on their website
- 2.2 This paper brings together these compliance requirements and presents the Committee with the necessary documentation for review and approval.
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3. Housing Ombudsman Self-Assessment 2025/26 (Appendix A)

- 3.1 The annual self-assessment against the Housing Ombudsman's Complaint Handling Code has been completed for 2025/26. This comprehensive review demonstrates our compliance with all code provisions across nine key areas:
- Definition of a complaint
 - Exclusions
 - Accessibility and awareness
 - Complaint handling staff
 - The complaint handling process
 - Complaint stages
 - Putting things right
 - Self-assessment, reporting and compliance
 - Scrutiny and oversight
- 3.2 **Status:** The self-assessment confirms full compliance with the Code requirements.
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4. Board's response to the Annual Complaints Performance & Service Improvement Report 2025/26

- 5.1 The Annual Complaints Performance Report 2025/26 was presented to the Resident Experience Committee (September 2026) and it provided comprehensive analysis of our complaints handling performance.
- 5.2 **Performance Highlights:**
- Tenants (Average): 11,366
 - Overall complaint rate: 2.8% (343 complaints, below 5% target)

- Stage 2 escalations: 0.2% (18 complaints)
- Complaints escalated to Housing Ombudsman: 5
- Housing Ombudsman Determinations: 1

5.3 **Areas for Improvement:**

- Repairs & Maintenance complaints: 34% of total
- Other complaints (e.g. Pests, Harassment, Rubbish Overload, Stolen Items): 22% of total

5.4 **Strategic Priorities for 2026/27:**

1. Service Quality & Operational Performance
2. Team development and capability
3. Partnership and stakeholder engagement
4. Resident engagement and accessibility

5.5 The Board is required to respond to the Annual Complaints Performance & Service Improvement Report (2025/26) which will be published on the website.

6.0 **Recommendation**

6.1 The Board is asked to:

1. **Approve** the Housing Ombudsman Self-Assessment 2025/26 (Appendix A)
2. **Approve** the Complaints Policy which will be published on the website (Appendix B)
3. **Prepare & Approve** the Board's response to the Annual Complaints Performance 2025/26
4. **Approve** the publication of both the Annual Complaints Performance & Service Improvement Report and Board's response on the website

RELIANCE SOCIAL HOUSING CIC

Report To/Meeting	Resident Experience Committee	Date of Meeting	2 nd September 2026
Report Title:	Tenant & Support Services - Complaints Report		
Purpose of the report	The Committee is asked to review the Q4 2026 & FY 2025/26 complaints data. It provides an overview of complaints performance, key trends, outcomes and service improvements, demonstrating compliance with the Housing Ombudsman's Complaint Handling Code and Reliance Social Housing's internal reporting requirements.		
Decision Action:	For Discussion & Approval		
Authority for Decision:	The Board holds delegated authority to receive and review reports on operational performance, including complaints handling.		
Executive Summary	During 2025/26, a total of 343 complaints were recorded, with Stage 1 volumes falling from 112 in Quarter 1 to 71 in Quarter 4 despite the tenant population growing from 9,929 to 12,347. All 305 Stage 1 complaints (95% target) and all 18 Stage 2 complaints were concluded within target timescales. Repairs and Maintenance remained the highest-volume complaint category (115 annually), followed by Other (74), RSH Customer Service (65), Tenancy Management (64) and Care, Support & Supervision (59). Five complaints were escalated to the Housing Ombudsman during the year, with one determination. Learning outcomes from complaint investigations have been shared with operational teams to improve service delivery, strengthen contractor and managing agent oversight, and reduce repeat complaints.		
Regulatory/legal requirement:	Report complaints figure to ensure we are in line with regulatory requirements		
Business Plan Link:	Regulatory Compliance/ Tenant Satisfaction		
Equality, Diversity and Inclusion Impact Assessment/Comment	An Equality, Diversity, and Inclusion (EDI) assessment has been carried out for this report, and no negative impacts have been identified.		
Resource Implication/VFM Statement:	Nothing above the agreed budget VFM has been considered		
Risk:	Failure to comply with the regulatory requirements		
No of Pages	8	Appendices	1
Name, position and contact details of author:	Hasham Arif – Tenant and Support Manager		
Report Sponsor	Mohammed Arshad (COO)	Presenter:	Mohammed Arshad (COO)

1. Background

- 1.1** This report provides an overview of complaints performance for Quarter 4 and the full 2025/26 financial year.
- 1.2** Complaints performance is a core evidence source for the Performance Risk Framework (PRF), feeding directly into Tier 5 (Complaints Handling) within Band 1 (Consumer Satisfaction).
- 1.3** Detailed complaints performance data, including quarterly and annual performance against agreed KPIs, complaint categories, sources of complaints and outcomes, is provided in Appendix 1.

2. Executive Summary

- 2.1** During 2025/26, we recorded 343 Stage 1 complaints and 18 Stage 2 complaints. Complaint volumes reduced from 112 Stage 1 complaints in Quarter 1 to 71 in Quarter 4, despite continued growth in the tenant population, which increased from 9,929 to 12,347 during the year.

Overall complaint handling performance remained strong. 305 Stage 1 complaints were concluded within the required target timeframe, against the organisational KPI of 95%, while all 18 Stage 2 complaints were concluded within target timescales. Seven complaints were recorded as not accepted or withdrawn during the year.

Complaint outcomes show that 147 Stage 1 complaints were upheld and 196 were not upheld following investigation. Where complaints were upheld, appropriate remedial actions and learning were identified and communicated to relevant operational teams to support service improvement.

Repairs and Maintenance complaints category, 115 recorded during the year, followed by Other complaints at 74, Customer Service at 65, Tenancy Management at 64 and Care, Support & Supervision at 59. Repairs and Maintenance therefore remains a key area of focus for 2026/27.

There were five complaints escalated to the Housing Ombudsman during the year. There was one Ombudsman determination. While the organisation did not achieve the KPI target of zero escalations and determinations, the number of cases remains low relative to the overall complaint volume and tenant population. Learning from Ombudsman cases and complaints continues to inform service improvement and operational monitoring.

2.2 Key Annual Performance Highlights

Analysis of the annual complaints data demonstrates that complaint volumes reduced during the year while the organisation's tenant population continued to grow. The organisation maintained strong compliance with complaint handling timescales, with all Stage 2 complaints and the majority of Stage 1 complaints concluded within the required targets.

Positive Performance

- 343 Stage 1 complaints were recorded during 2025/26.
- 305 Stage 1 complaints were concluded within the required target timeframe.

- 18 Stage 2 complaints were recorded, with all 18 concluded within target timescales, achieving 100% compliance.
- 147 complaints were upheld, with appropriate remedial action and learning identified where service failures were established.
- Stage 1 complaint volumes reduced from 112 in Q1 to 71 in Q4, despite the tenant population increasing to 12,347 by year end.

Areas Requiring Continued Improvement

- Repairs and Maintenance recorded 115 complaints during the year, and continues to require focused management attention.
- The Other category accounted for 74 complaints and includes issues such as pests, harassment/anti-social behaviour, rubbish accumulation and stolen items.
- Five complaints were escalated to the Housing Ombudsman, with one Ombudsman determination during the year. Continued focus is therefore required on early resolution, complaint quality and service consistency.
- Complaints in progress and cases requiring extended investigation will continue to be actively monitored to ensure appropriate communication is maintained with residents and cases are progressed to conclusion as quickly as reasonably practicable.

3. Key Actions Undertaken During 2025/26

Throughout the year, a range of targeted improvement initiatives were implemented to address recurring complaint themes, strengthen service quality and improve the resident experience.

Repairs and Maintenance

- Increased Community Liaison Officer (CLO) inspections and quality assurance visits.
- Monitored completion of remedial works and compliance with agreed standards.
- Escalated persistent contractor performance issues where required.
- Used complaint trends and resident feedback to identify recurring repair and maintenance issues requiring further intervention.

Care, Support and Supervision

- Strengthened partnership working between Operational Teams, Community Liaison Officers and Quality Assurance.
- Increased monitoring of provider performance through the Performance Risk Framework.
- Used complaint outcomes and resident feedback to identify opportunities to strengthen service delivery and oversight.

Resident Communication and Customer Experience

- Updated resident notice boards across the housing portfolio.

- Introduced welcome packs for all new residents outlining available services and reporting processes.
- Improved communication channels through the introduction of a dedicated WhatsApp service.
- Increased visibility of Community Liaison Officers across schemes.
- Established Resident Voice Hubs/Drop-In clinics to provide residents with regular opportunities to share their lived experiences, feedback and concerns.

Insights gathered through Resident Voice Hubs are used to inform service improvements, influence decision-making and ensure that residents' views remain central to the development and delivery of services.

Learning from Complaints

Learning outcomes from complaint investigations have been shared with operational teams to improve service delivery, strengthen contractor and managing agent oversight, and reduce repeat complaints. Themes identified through complaints continue to inform service reviews, quality assurance activity and operational improvement plans.

4. Strategic Priorities for 2026/27

To build on the progress made during 2025/26 and address the areas of highest complaint volume and risk, the following priorities will be taken forward during 2026/27.

Service Quality and Operational Performance

- Reduce complaints relating to Repairs and Maintenance through MA performance management and strengthened quality assurance through PRF improvement plans.

Workforce Development

- Continue to strengthen Community Liaison Officer capacity through targeted recruitment, professional development and specialist complaint handling training.
- Embed lessons learned from complaints into operational practice across all service teams.

Partnership Working

- Strengthen collaboration with managing agents, local authorities, support providers and policing partners to improve responses to anti-social behaviour, safeguarding concerns and environmental issues.
- Continue joint inspections and proactive engagement to resolve recurring neighbourhood concerns.

Resident Engagement and Accessibility

- Further improve communication and accessibility through enhanced digital engagement and continued development of Resident Voice Hubs and drop-in Clinics. This will improve resident access to information and support, strengthen two-way communication, ensure residents have meaningful opportunities to

influence service development, and provide accessible channels for raising concerns, providing feedback and engaging with staff.

5. Next Steps

A service improvement action plan will continue to be monitored throughout 2026/27, with progress reported regularly to the Board.

6. Recommendation

6.1 The Committee is requested to:

- Approve the contents of this report and the annual complaints performance for 2025/26.
- Note the key complaint trends, outcomes and areas requiring continued improvement.
- Endorse the proposed strategic priorities for 2026/27 to support continued service improvement, resident engagement and regulatory compliance.

Appendix 1: Complaints Performance Data

#	Metric	KPI Target	Q1	Q2	Q3	Q4	Annual 2025/26	KPI Achieved
C1	Total number of tenants at quarter end	N/A	9,929	11,080	12,106	12,347	11,366 (Avg)	N/A
C2	Total Stage 1 complaints recorded	5%	112	80	80	71	343	Yes
C3	Stage 1 complaints concluded	N/A	110	72	63	71	316	N/A
C3a	Complaints in Progress	N/A	0	0	17	0	17	N/A
C4	Complaints not accepted/withdrawn	N/A	2	8	0	0	10	N/A
C5	Stage 1 complaints concluded within target time	95%	100	71	63	71	305	Yes
C6	Stage 2 complaints recorded	5%	2	1	4	11	18	Yes
C7	Stage 2 complaints concluded within target time	95%	2	1	4	11	18	Yes
C8	Complaints upheld	N/A	67	52	15	13	147	N/A
C8a	Complaints not upheld	N/A	47	28	65	58	198	N/A
C9	Complaints dissatisfied with outcome	N/A	2	2	0	11	15	N/A
C10	Complaints escalated to Housing Ombudsman	0	2	2	0	1	5	No
C11	Ombudsman determinations	0	0	0	1	0	1	No

Complaints by Category (Key Areas of Concern)

#	Category	Target	Q1	Q2	Q3	Q4	Annual
C13	Repairs & Maintenance	20%	26 (23%)	23 (29%)	50 (44%)	16 (22%)	115 (34% Av)
C14	Care, Support & Supervision	20%	30 (26%)	10 (13%)	13 (11%)	6 (8%)	59 (17% Av)
C15	RSH Customer Service	20%	21 (19%)	13 (16%)	22 (19%)	9 (13%)	65 (19% Av)
C16	Tenancy Management	20%	25 (22%)	17 (21%)	15 (13%)	7 (10%)	64 (19% Av)
C17	Other (e.g. Pests, Harassment, Rubbish Overload, Stolen Items)	20%	12 (10%)	17 (21%)	14 (12%)	31 (43%)	74 (22%Av)

PERFORMANCE ANALYSIS AND NARRATIVE

C1 – Tenants

The number of tenants continued to increase throughout the year, rising from 9,929 in Quarter 1 to 12,347 by Quarter 4. This represents continued growth in the organisation's housing provision during 2025/26.

C2 – Stage 1 Complaints Recorded

A total of 343 Stage 1 complaints were recorded during 2025/26. Complaint volumes showed an overall downward trend during the year, reducing from 112 complaints in Quarter 1 to 71 in Quarter 4, with performance remaining relatively stable during the second half of the year.

Overall complaint volumes remained within the organisation's agreed KPI target. The reduction in complaints over the course of the year provides a positive indication of improved service stability and demonstrates the continued importance of monitoring complaint trends to identify recurring issues and opportunities for service improvement.

Source	2025/26 #		2025/26 %	
	Q4	FY	Q4	FY
Residents	43	191	60%	55%
Neighbours/Community	23	51	32%	15%
West Midlands Police	0	3	0%	1%
MP/Local Councillor	2	6	3%	2%
Other	3	92	5%	27%
Total	71	343	100%	

Source of Complaints – Q4 & FY 2025/26 Analysis

The source of complaints provides useful insight into how residents and external stakeholders engage with the organisation and highlights the extent to which complaints originate directly from those receiving or affected by our services.

Across the full financial year, residents continued to represent the largest source, accounting for 191 complaints (55%). This was followed by complaints source categorised as Other, with 92 complaints (27%), and neighbours/community members with 51 complaints (15%). Complaints received from MPs/Local Councillors accounted for 6 (2%), while 3 (1%) were received from West Midlands Police.

The data demonstrates that the majority of complaints continue to originate directly from residents, which provides an important source of feedback on their experience of our services. The proportion received from neighbours and community stakeholders also highlights the importance of maintaining effective engagement with the wider communities in which we operate. The higher proportion of complaints recorded under 'Other' across the full year will be monitored to ensure complaints are appropriately categorised and that the underlying sources and themes can be clearly identified. This will support more effective trend analysis and help inform targeted service improvements.

C3 – Stage 1 Complaints Concluded

A total of 71 Stage 1 complaints were concluded during Quarter 4, bringing the annual number of concluded Stage 1 complaints to 316. There were only 17 complaints in progress logged in Q3 which were concluded shortly after quarter end. This demonstrates that the majority of complaints continued to progress through the investigation and resolution process within the reporting year.

C4/C5/C6 – Complaint Handling Performance

During 2025/26, 305 Stage 1 complaints were concluded within the target timeframe, against the organisational KPI of 95%. This represents strong performance against the required complaint handling timescales.

There were 7 complaints that were not accepted or were withdrawn during the year.

A total of 18 Stage 2 complaints were recorded during 2025/26 and they were all concluded within the required target timeframe, achieving the annual KPI of 95%.

The organisation will continue to monitor complaint handling timescales closely to ensure that complaints are investigated, responded to and resolved within the requirements of the Housing Ombudsman Complaint Handling Code.

C8 – Complaint Outcomes

Across the full financial year, 147 complaints were upheld, compared with 196 complaints that were not upheld.

Where complaints were upheld, appropriate remedial action was identified and implemented. Learning from complaints continues to be shared with relevant operational teams to support service improvement and reduce the likelihood of recurring issues.

C9/C10/C11 – Escalations and Ombudsman Cases

Although the organisation did not achieve the zero-target for Ombudsman escalations and determinations, the number of cases remains relatively low when considered against the overall volume of complaints and the size of the tenant population.

During Quarter 4, 11 complaints were recorded as dissatisfied with the outcome, bringing the annual total to 15.

A total of five complaints were escalated to the Housing Ombudsman during 2025/26, against a KPI target of zero. These cases cover a range of issues, including service delivery, staff conduct, resident safety, eviction processes, alleged discrimination and managing agent performance.

There was also one Ombudsman determination during the year. The findings have been used to improve the organisation's processes. Specifically, it has reviewed eviction procedures to ensure all notices comply with the correct statutory notice periods, updated complaint response templates to ensure escalation rights to the HO are clearly communicated at every stage and provided refresher training to relevant staff on notice requirements and complaint handling procedures. These steps are intended to ensure that no other tenant experiences the same failures.

#	HO Date Raised	Current Status
1	December 2025	Referral assessment
2	December 2025	Evidence gathering
3	September 2025	Evidence gathering
4	August 2025	Referral assessment
5	June 2026	Referral assessment

C13–C17 – Complaint Themes and Learning

Repairs and Maintenance remained the most significant area of complaint during 2025/26, with 115 complaints recorded across the year. This was followed by Other complaints (74), RSH Customer Service (65), Tenancy Management (64) and Care, Support & Supervision (59). The volume of repairs-related complaints continues to be an area of focus and has informed a number of actions to strengthen service delivery and oversight.

In response, the organisation has strengthened monitoring arrangements with managing agents and contractors. Community Liaison Officers continue to undertake spot checks, targeted property inspections and follow-up visits to verify that remedial works have been completed to the required standard and within agreed timescales. Contract monitoring, quality assurance activity and targeted training will continue to be used to identify recurring issues, improve accountability and ensure that learning from complaints is translated into measurable service improvements.

Resident safety and wellbeing remain central to the complaints process. Where significant repairs or safeguarding concerns are identified, appropriate action is taken to protect residents, including temporary moves to alternative accommodation where required while issues are investigated and resolved.

The organisation has also continued to respond to customer feedback by strengthening resident engagement and communication. This includes updated property notice boards, enhanced welcome information for new residents, introduction of a dedicated WhatsApp communication channel and Resident Voice Hubs/Drop-In clinics. These measures are intended to improve accessibility; ensure residents are better informed about available services and provide clearer routes for raising concerns and accessing support.

Going forward, complaint trends will continue to be analysed by theme, source and service area to identify emerging and recurring issues. The organisation will work closely with managing agents, contractors and support providers to address identified weaknesses, strengthen preventative measures and embed learning across operational practice. Enhanced contract monitoring, targeted training, property inspections, quality assurance and resident engagement will remain key priorities during the forthcoming year.

RELEVANT LEGISLATION & STANDARD
▪ RSH Transparency, Influence and Accountability Standard ▪ Housing Ombudsman Complaint Handling Code and Self-Assessment ▪ Social Housing Regulation Act 2023