

Meeting: Customer and homes committee, 24 June 2026	Author: Darren Bird – head of housing, customer support and repairs. Alex Clark – senior customer complaints specialist
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Purpose

To provide the committee with **annual assurance** on the management of customer complaints and compliments during 2025/26. This report includes assurance that we comply with the Housing Ombudsman Complaint Handling Code, provides key performance data, and describes service improvements along with an assessment of fair and equitable services and complaints handling.

This paper is for information only.

We report on complaints every six months.

Executive summary

We received confirmation from the Housing Ombudsman that our self-assessment against the Complaints Handling Code was satisfactory in October 2025. Their letter can be seen at Appendix A. It will be due again in September.

During 2025/26, Selwood Housing made good progress in managing complaints and improving services, despite ongoing challenges across the housing sector. As our service performance and tenant satisfaction measures improve, this is likely to reflect in complaints data and complaints have reduced for a second year.

There has also been a continued focus on learning from complaints (appendix D) and using feedback to support service improvements and drive meaningful change.

We have been the subject of nine Housing Ombudsman investigations. Three were not upheld, three were considered as service failures, three are outstanding. No maladministration has been found.

Hannah Jones, in her role as Member Responsible for Complaints, has provided a summary of oversight, performance and assurance activity, which is included within the main body of this report.

We continue to assess our data to monitor trends for fairness and equity. Our EDI data is not complete (this is being addressed in the EDI corporate project) however some analysis is possible where data sets are fuller. The following groups are over-represented in the complaints data as opposed to their frequency in the general customer population.

- Mental health: 1.46 × expected rate
- Neurodiversity / Learning disability: 1.67×
- Physical disability: 1.38 ×
- Age 45–64: 1.7×
- Age 65+: 1.3×

This paper will outline our considerations on this.

Background

Performance and satisfaction

- Total complaints decreased by 3%.
- 98% of stage one and 100% stage two complaints were responded to within target timescales (last year 98% and 98% respectively).
- We extended the timescales on one third of complaints.
- The number of complaints we upheld reduced to 61% (from 73%).
- There have been nine Housing Ombudsman investigations.
- There have been no maladministration orders
- Tenant Satisfaction Measure (TSM) rose for the 2nd consecutive year to 58% (up from 55%), placing Selwood Housing in the top quartile.
- Disrepair claims have increased from 24/25 (8) to 11 in 25/26.

A full table of statistical information relating to complaints is available at Appendix B.

Disrepair

Compared to the sector our claims are low, and we only accepted liability for one claim, with a low compensation payment.

Customers can be vulnerable to unscrupulous solicitors and pursue disrepair claims where there is no case to answer. Information provided on the Selwood website supports customers in understanding the risks of pursuing claims, while clearly highlighting our free and fair complaints process as the best way to achieve resolution for any concerns.

Excellent case management, early customer contact, and clear guidance ensure issues are identified and addressed effectively.

We have 5 claims in active management currently, which means we have had contact with either parties within the past 6 months (there are no inactive case currently).

Disrepair claims are now managed internally by our legal team.

Housing Ombudsman

The Ombudsman reviewed nine complaints relating to Selwood Housing. Three were found to be compliant, three are awaiting an outcome while three had an

outcome of service failure. No maladministration orders were received. The service failures lead to apology letters and modest compensation payments of £150, £100 and £50. The service failures were:

- Our handling of a customer's concerns about staff conduct.
- Managing of repairs appointments.
- Handling of ASB reports and timescales and lack of communication on the complaint (we have appealed this decision and provided evidence to the contrary).

Complaint themes

Complaints categorised as "quality of response" is the most recorded theme. This categorisation is very general and hard to drill in to. We have changed our categorisations from April to align with new Ombudsman recommendations; this will make data analysis more precise next year.

"Quality of response" complaints often relate to communication, timeliness, clarity, empathy, and the handling of stage 1 investigations. In many cases, customers escalated their complaint not because the service outcome was necessarily incorrect, but because they felt their concerns were not fully understood, explained, or addressed at the initial stage.

Customers

Complaint oversight has continued to strengthen through the Customer Complaints Forum, now in its third year. The forum, made up of five members, has improved governance and visibility of complaint trends, supported stronger cross-team learning, and ensured more consistent monitoring of actions and service improvements arising from complaints. Complaint feedback and scoring have also continued to improve. Direct changes, including introducing a customer satisfaction check and having the complaints team manage complaint closures, have helped to further increase customer satisfaction.

Our tenant satisfaction measure for complaints increased in 2025/26 to 58% (from 55%). This is still top quartile performance on a measure that returns low scores across the sector. The range across the 25/26 quarters was 59%, 48%, 68%, 62%.

The table below shows the number of respondents in the TSM survey who felt they had made a complaint in the last year.

Customers who replied "yes" when asked if they had made a complaint				
Row Labels	Not in complaints system	In complaint system	Anonymous responses	Grand Total
Fairly dissatisfied	11	1	4	16
Fairly satisfied	15	5	7	27
Neither satisfied nor dissatisfied	2		4	6

Very dissatisfied	11	3	6	20
Very satisfied	28	3	1	32
Grand Total	67	12	22	101

Triangulation with our formal complaints data shows that only 12 of these customers submitted a Stage 1 complaint during 2025/26. Further analysis was undertaken to identify reported service failures—while not formal complaints, these indicate that something has gone wrong—highlighting that a further 6 of the 67 customers had raised an issue.

Overall, this suggests they may have been unaware of the formal complaint process, that their complaint was not formally recorded, or that the issue related to another matter such as ASB.

We ask a sentiment analysis question where customers express dissatisfaction with our handing of complaints. Themes identified are:

- Delays and lack of resolution
- Poor communication
- Perceived bias
- Inadequate compensation
- Misuse of parking
- Poor estate management

124 complaints (100 Stage 1 and 24 Stage 2) were extended by investigating staff last year—around one third of all complaints—which may negatively impact customer perception. However, over 99% of complaints at both Stage 1 and Stage 2 were responded to within the timescales set out in the Complaint Handling Code, demonstrating strong overall compliance.

To reduce the reliance on extensions, there is an opportunity to strengthen upfront triage, set clearer investigation plans at the outset, and engage earlier with customers on more complex cases to support timely resolution.

Staff & culture

We keep staff skills and capacity to manage complaints under continuous review. We ensure there is ongoing development and support to develop learning from complaints and continuous improvement.

Equalities, diversity and inclusion

We want to provide assurance that our complaints handling is fair and equitable, and especially for customers with protected characteristics who might find it hard to access our services or make complaints.

We have used the EDI data we have collected in Dynamics to consider whether there are any customer groups are overrepresented in complaints data in

relation to their proportions in the overall customer population. The following groups are overrepresented.

- Mental health: 1.46 × expected rate
- Neurodiversity / Learning disability: 1.67 ×
- Physical disability: 1.38 ×
- Age 45–64: 1.7×
- Age 65+: 1.3×

Each customer is counted once to ensure the analysis reflects how many individuals are affected, rather than repeat complaints from the same households.

We have age data for all our customers and a lot of data on physical disability. We can be more certain of the accuracy of the results in these categories. We are still building a picture of our customers neurodiversity and mental health, however these results should not be overlooked.

Complaints from these groups make up 330 out of the 360 complaints received, with quality of response the most reason to complain. The table below shows the main complaint themes from these groups

Customer Type	Mental Health	Neurodiversity / LD	Physical Disability	Age 45–64	Age 65+
Number of complaints	28	14	80	136	66
Customer Type	Mental Health	Neurodiversity / LD	Physical Disability	Age 45–64	Age 65+
Quality of Response	26%	33%	31%	32%	21%
Compensation	9%	13%	17%	13%	9.10%
Staff Attitude	17%	20%	5%	8%	8%
Workmanship	9%	0%	6%	10%	6%
Charge Dispute	6%	7%	0%	6%	6%
ASB	14%	7%	4%	8%	6%
First Time Fix	3%	0%	9%	2%	11%
Failure to Attend	0%	0%	3%	5%	5%
Top 8 Total	83%	80%	74%	83%	82%

What does leap out in this table is that tenants with neurodiversity / learning difficulties and mental health are more likely to complain about staff attitude than other groups.

Our learning outcomes explicitly reference the need to recognise vulnerability and individual circumstances, evidencing organisational awareness and continuous improvement.

Reasonable adjustments

Reasonable adjustments are being considered and applied where identified or disclosed, with evidence of good practice across a range of needs including disability, health conditions and other vulnerabilities. Where adjustments are not recorded, this largely reflects no identified or expressed need.

However, given the over-representation of customers with a disability or health condition within this cohort, this remains an area of opportunity to strengthen consistency, ensure needs are proactively identified, and provide greater assurance that reasonable adjustments are fully considered in all relevant cases.

Financial impact

Whilst there is no significant financial impact, (aside from costs associated with findings and related compensation) complaints could be avoidable and investigating and putting things right loads avoidable costs into operation costs.

Risk

Effective complaints management mitigates the strategic risk Customer service (22), asset management (14) and inappropriate strategic direction (8).

Failure to manage complaints effectively or comply with the Housing Ombudsman Complaint Handling Code risks reputational damage from published maladministration findings, regulatory scrutiny or enforcement, and financial costs due to compensation or legal escalation.

Regulation, Legal or Compliance

The report confirms Selwood Housing's continued compliance with the Housing Ombudsman Complaint Handling Code, maintaining a focus on fairness, transparency, and timely resolution of complaints. No policy changes were required during the reporting year, as a result of complaints.

In line with the Code, the Member Responsible for Complaints (MRC) role continues to be held by Hannah Jones. Over the past year, she has maintained strong engagement with the complaints function, providing oversight and assurance on performance and effectiveness. This has included regular review of complaint trends, outcomes, and service improvements, attending a customer complaints forum meeting as well as input into year-end reporting. Her continued involvement has supported robust governance and reinforced a culture of accountability and continuous improvement in complaints handling.

Member Responsible for Complaints (Hannah Jones)

As Member Responsible for Complaints, I have maintained oversight of the organisation's complaints handling throughout the year, ensuring continued compliance with the Housing Ombudsman Complaint Handling Code, and promoting a culture of learning and continuous improvement. I have had regular meetings with the complaints team, review of complaint trends, outcomes, customer feedback, and service improvement actions, as well as participating in the Customer Complaints forum. These activities have provided valuable insight into the effectiveness of our complaints processes and Selwood Housings response to customer concerns.

Complaint handling performance has remained strong, governance arrangements have continued to mature, and there is clear evidence that learning from our complaints is being used to drive service improvements and enhance customer experience. The Customer Complaint Forum has played an important role in analysing our complaint handling and improving our service. Selwood Housing has demonstrated a commitment to transparent, accountability and customer-focused service delivery, while continuing to respond positively to feedback and opportunities for improvement.

The outcomes achieved this year reflect the dedication of colleagues across the organisation and the importance placed on resolving complaints fairly and effectively. Based on the oversight activities undertaken throughout the year, I am satisfied that Selwood Housing has appropriate processes in place to manage complaints effectively, identifying learning opportunities and support compliance with the Housing Ombudsman Complaint Handling Code.

Next steps

- Commission external training through HQN on equality, diversity and inclusion and reasonable adjustments, with a focus on anticipatory duty, responding to requests, assessing reasonableness, and effective recording of adjustments.
- Develop and roll out an internal version of this training to enable wider delivery across the organisation, ensuring consistent understanding and application in practice.
- Undertake a review of complaints where timescales have been extended to better understand the underlying drivers, identify any emerging patterns, and ensure extensions are being applied consistently and appropriately.
- Carry out periodic reviews of a sample of 'not upheld' complaints to assess whether outcomes are fair, proportionate and evidence-based, and use the insights to strengthen consistency and transparency in decision-making, especially cases involving protected characteristics.

Options

The Board note the report.

Future actions and monitoring

A six-monthly interim report on compliments and complaints will be produced for GADC.

Appendix A - complaints handling code satisfactory confirmation

Appendix B - statistical information

Appendix C – top complaint reasons

Appendix D - learning outcomes and service improvements

Appendix A - Complaints Handling Code satisfactory confirmation

03 October 2025

SENT VIA EMAIL ONLY

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Dear Darren Bird

ANNUAL SUBMISSION - COMPLETE

I am writing to confirm that the Duty to Monitor team has now reviewed the landlord's annual submissions form, received on 29 September 2025, which I am pleased to note was provided prior to the landlord's submission due date of 30 September 2025.

I can confirm that on examination, I am satisfied that the landlord has provided and published all necessary documents as part of its submission.

We do not plan to complete a policy review of Selwood Housing Society Limited in this annual submission cycle for 2025-2026, but there is a possibility this can change. If we do decide to complete a policy review, the landlord will be informed.

Yours sincerely

Helen Miller
Duty to Monitor Officer
Duty to Monitor Team

Appendix B - Statistical information

Description	2024/25	2025/26
Number of complaints received	372	360
Stage Two Escalation requests	53	83
Stage One complaints resolved within timescales	98%	98%
Stage Two complaints resolved within timescales	98%	100%
Complaints upheld	73%	50%
Policy complaints received	0	0
Policy complaints upheld	0	0
Ombudsman investigations conducted	8	9
Ombudsman investigations awaiting decisions	N/A	3
Ombudsman investigations resulting in service failure/maladministration	2	3
Compensation payments due to service failure	£125 and £150	£150 £100 £50
Compliments received	276	257
Rant & Rave responses	5,388	5,533
% of Rant & Rave responses rated 4 or 5	90%	92%
Disrepair cases received	8	11
Disrepair liability accepted	1	1
Disrepair liability denied	10	1
Disrepair compensation paid	£500	£350

Appendix C – Top five complaint reasons

Description	Number of complaints	% of overall complaints
Quality of response	107	30%
Compensation	40	11%
Staff attitude	37	10%
Workmanship	34	9%
ASB	26	7%
Other	116	33%

Complaints are categorised to reflect the most common causes of dissatisfaction. The top five categories account for 67% of all complaints received.

Quality of response

Complaints categorised as “Quality of Response” most commonly relate to communication, timeliness, clarity, empathy, and the handling of Stage 1 investigations. In many cases, customers escalated their complaint not because the service outcome was necessarily incorrect, but because they felt their concerns were not fully understood, explained, or addressed at the initial stage.

Compensation

Complaints recorded under the “Compensation” category are most commonly driven by prolonged loss of essential services, damage to personal property, missed appointments resulting in financial loss, and disruption caused during repairs or improvement works. In many cases, customers seek compensation not only for the original service failure, but for the cumulative inconvenience and personal impact experienced.

Workmanship

Complaints categorised as “Workmanship” are primarily driven by poor quality repairs, damage caused during works, repeat or incomplete installations, and workmanship-related leaks. Many complaints reflect customer frustration where works have failed to resolve the issue first time or where properties were left in an unsatisfactory or unsafe condition.

Staff attitude

Complaints categorised under “Staff Attitude” most commonly relate to the tone, manner, and professionalism of customer interactions. While service decisions may have been appropriate, dissatisfaction frequently arose where customers felt interactions lacked empathy, respect, or sensitivity, particularly during visits, enforcement-related discussions, or out-of-hours contact.

ASB

Complaints categorised under “ASB” are primarily driven by dissatisfaction with how reports of neighbour-related anti-social behaviour are handled, communicated, and progressed. Many complaints reflect frustration with perceived inaction, lack of clarity around case ownership, and the cumulative impact of unresolved neighbour issues, rather than disagreement with ASB policy itself.

Appendix D - Learning outcomes and service improvements

Theme	Key Service Improvements Implemented
Policy clarity & consistency	• Tree Management Policy reviewed to clarify landlord responsibilities, improve proportionality, and introduce routine inspections. • Corridor safety processes in sheltered housing aligned for consistent application. • ASB – Dynamics improved case management and oversight • ASB – customer focus group to provide clarification on what isn't classified as ASB • ASB – High level cases discussed in team meetings.
Repairs quality & timeliness	• Stronger post-inspection regime, improved diagnosis of complex repairs, better planning of follow-on works, and reduced repeat visits. • Clear expectations reinforced for leaving properties in good condition. • Sub-contractor meeting frequency increased monitoring performance
Damp & mould	• Faster inspections, consistent triage, improved diagnosis, specialist surveyor oversight, and enhanced cross-team communication in line with Awaab's Law.
Customer communication & fairness	• Clearer explanations of decisions • Improved appointment communication • Review of reasonable adjustments for customers with fixed availability • refreshed guidance on customer security checks. • Contents insurance awareness • Staff code of conduct. Discussed in toolbox talks to clarify expected standards of behaviour
Supporting vulnerable customers	• Expanded staff training on vulnerability, equality and diversity, and autism awareness. Learning embedded into inductions, refresher
Training	• Specific training has been developed for staff managing complaint cases.