Raven
Housing Trust

Annual Complaints Performance and Service Improvement Plan 2025-26

Introduction

Welcome to our Annual Complaints Performance and Service Improvement Plan for 2025-26 financial year.

This report brings together our complaints performance for the year and explains what we have learned from customer feedback, complaints and decisions made by the Housing Ombudsman. We hope it gives you a clear view of how we are responding to your complaints, where we are performing well, and where we know we need to improve.

Over the past year, the number of complaints we received has reduced, and we have continued to respond within the requirements of the Housing Ombudsman's Complaint Handling Code. We're also using what you tell us to make practical changes to our policies, systems and services, so that we can put things right and prevent the same issues happening again.

Expectations of housing associations are rightly increasing, especially when it comes to how complaints are handled. There's a strong focus on how quickly and clearly landlords communicate, how well services work from start to finish, and whether you feel listened to when something goes wrong.

Looking ahead our priority will be to maintain the improvements already made while focusing on areas where you still experience the greatest impact, particularly repairs, anti-social behaviour and more complex cases. This will help ensure we can continue to grow and change without losing sight of what matters most: delivering fair, timely and effective outcomes for you, our customers.

Joanne Silner – Assistant Director of Customer Experience

Board response

On behalf of the Board, we acknowledge the sustained commitment and professionalism demonstrated in delivering strong complaint handling performance and customer experience outcomes during 2025/26, particularly within an increasingly complex regulatory environment.

The Board notes clear evidence of effective operational management and regulatory compliance, with complaint volumes reducing year on year, consistently high compliance with the Housing Ombudsman's Complaint Handling Code, and all Ombudsman orders completed within required timescales.

We recognise that regulatory expectations continue to sharpen, particularly in relation to communication, timeliness and the customer experience of redress. The Board therefore welcomes the organisation's increasing maturity in understanding drivers of escalation, improving consistency of compensation decisions and strengthening the Insight to Action approach to support earlier learning and prevention.

While overall performance is strong, the Board notes that material risks remain concentrated in complex service areas, including repairs, anti social behaviour and Homeownership, which is a specific and ongoing focus for the Board. We are reassured that these risks are clearly identified and prioritised within the Service Improvement Plan, with particular emphasis on improving transparency, communication and complaint handling outcomes for homeowners.

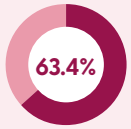
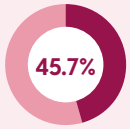
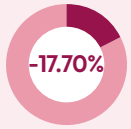
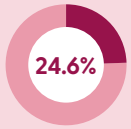
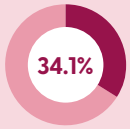
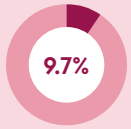
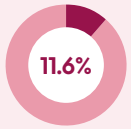
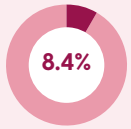
The Board fully supports the Service Improvement Plan and priorities for 2026/27 and expects clear, outcome focused reporting, with a continued and explicit focus on how learning from complaints is improving the experience for homeowners. We remain committed to maintaining a clear line of sight from Board oversight to customer experience outcomes.

Joanne Stewart (Member Responsible for Complaints) and Amina Graham (Chair)

Complaints volumes and performance

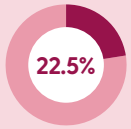
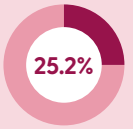
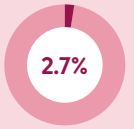
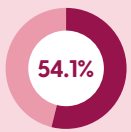
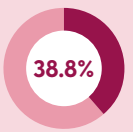
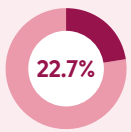
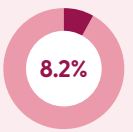
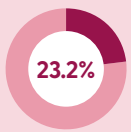
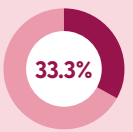
We actively encourage you to speak up when you're unhappy with any part of our service. Every complaint gives us a chance to put things right and make positive changes for the future.

We know things don't always go right, and when that happens, we actively encourage you to complain. By reviewing the issues raised, we can understand what went wrong and identify areas where we need to improve. This helps us enhance both our services and the overall customer experience.

Stage 1	2024-25	2025-26	Change %
Complaint volume	817	704	-15%
Resolved within timescales			
Upheld			
Not upheld			
Partially upheld			

We define a complaint as... "an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, our own staff, or those acting on our behalf, affecting an individual resident or group of residents.

We have seen a 14% reduction in the number of complaints reported in 25/26 compared to 24/25.

Escalated to Stage 2	2024-25	2025-26	Change %
Complaint volume	184	178	-4%
Percentage of reported complaints escalated to Stage 2			
Resolved within timescales			
Upheld			
Not upheld			
Partially upheld			

We offered a total compensation of £140,702 compared to £160,302 offered in 2024/25, showing a reduction of £20,000. These compensation payments are in line with the Housing Ombudsman remedy guidance.

On average year on year the amount of compensation per complaint has increased from £291 to £306 per upheld complaint, due to the changes in Compensation Payment guidance from the Housing Ombudsman. We have seen a reduction in the escalation to Stage 2 complaints being awarded further compensation with only 53% of the complaints upheld being paid additional compensation, with the majority under £400.

Jargon buster: what does "upheld" mean?

When we say a complaint has been "upheld", it means we agree that something went wrong or that we did not meet the standard of service you should expect from us. When we uphold a complaint, we will explain what happened and set out what we will do to put things right.

	Complaints per 1,000 homes 24/25	Complaints per 1,000 homes 25/26
Low-Cost Rented Accommodation (LCRA)	**113.3**	**97.8**
Low-Cost Home Ownership (LCHO)	**90.1**	**66.2**
Leaseholders	**42.6**	**48.5**

Our Tenant Satisfaction Measure (TSM) score for 2025/26 shows a 50.7% satisfaction with complaints. This is representative of our Low-Cost Rental Accommodation (LCRA) customers. We're continuing to listen to your feedback about how we handle complaints, so we can make sure we follow the right process and better understand the outcomes you want to see from your complaints.

We know there is still a gap between customers telling us informally that they have thought about making a complaint and customers using our formal complaints process. Of the 298 customers who answered the complaints question in our TSM survey, 111 told us they were unhappy with how complaints were handled. However, only 20 of those customers had used the formal complaints process.

When we looked more closely at the reasons for dissatisfaction, we found that some customers with anti-social behaviour cases felt they had already complained, even though this may not have gone through the formal complaints process. Nearly all customers who expressed dissatisfaction had experienced our repairs service. To help us understand this better, we have added a new question asking customers which channel they used to raise their complaint. This will give us a clearer picture of where poor experiences are happening and how we can improve.

For homeowners, our complaint handling satisfaction score is 25.3%, which is also aligned with lower overall satisfaction. In response, our Homeowners Action Plan is actively making improvements based on customer feedback.

Housing Ombudsman findings

We always try and resolve your complaint through our complaints process, to find solutions and to put things right.

Our complaints team is on hand to support you through this process to find an agreeable outcome. However, if at any stage of your complaint you'd like further support, you can contact the Housing Ombudsman Service (HOS) for advice. Likewise, if after you've been through our complaints process you're still not happy, then you can escalate your complaint to the HOS.

In the financial year 2025-26 we had 10 cases determined by the Housing Ombudsman Service. This means that they were escalated to the Housing Ombudsman who then carried out a full investigation. This is in comparison to the 2024-25 financial year, when we had 6 cases determined.

For information, here is the definition of each category of finding

- **severe maladministration** – the most serious failing
- **maladministration** – there was a failure which affected the resident
- **service failure** – there was a minor failing and action is still needed to put things right
- **reasonable redress** – there was a failure, but the landlord has put it right
- **no maladministration** – the landlord acted fairly and reasonably
- **mediation** – the complaint has been resolved with the Ombudsman's help

Within the 10 cases, the following findings were determined by the Housing Ombudsman:

- **1 no maladministration by Raven.**
- **7 maladministration**
- **6 service failure**
- **6 reasonable redress**
- **1 outside jurisdiction where the issue was not able to be investigated by the Housing Ombudsman.**

Since the determined complaints were raised with Raven, we have implemented several improvements which are designed to mitigate the findings of the HOS investigation. These include:

- Implementation of repairs redesign process improvements.
- Compensation guidance reviewed and new policy in place aligning with HOS remedies
- Reviewed responses to complaints to ensure the apologies given and the breakdown of compensation is in line with the Handling Code and the HOS expectations.
- New damp and mould case management implemented
- New internal process for managing complaints has gone live, with enhanced ability to report on topics

Areas of complaints

Repairs remains the top topic for complaints, accounting for 33% of the overall complaint volumes reported. It is worth noting that repairs complaints have decreased by 22.4% compared to 2024-2025.

Key themes

This year, the main themes from complaints and Housing Ombudsman determinations relate to:

- **repairs**
- **damp and mould**
- **anti-social behaviour**
- **complaint handling**

We've heard through complaints that you've experienced delays in repairs being completed; repairs not fully resolving the issue; and a lack of clear oversight or follow-up. In damp and mould cases, learning has highlighted the need for better monitoring, improved record-keeping, and stronger consideration of customers' health needs and vulnerabilities.

Complaints about anti-social behaviour showed that some customers felt responses were delayed or incomplete, communication was not always clear, and action plans were not always followed through.

We also saw issues with complaint handling, including delays at Stage 1 and Stage 2, not always acknowledging or apologising for delays, and not always clearly explaining what we had learned or what outcomes were appropriate.

You said... we did!

When you give us feedback – both the positives and the areas where we can improve – it allows us to make our services better for you. What you tell us through complaints and other feedback routes influences our decision making, helping to make sure we keep you, and what matters to you, at the heart of everything we do.

Here are some examples from the last year:

You said – you wanted better support for vulnerable residents when dealing with an anti-social behaviour case.

We did – we have improved communication and coordination between welfare support and enforcement teams when supporting vulnerable residents, ensuring needs are identified and addressed holistically.

You said – you wanted better communication when appointments get changed.

We did – we've amended our appointment process to ensure clear communication and timely updates are given to customers regarding appointment changes to prevent confusion and distress, particularly for residents with health, accessibility or support needs.

You said – you wanted more empathy in written correspondence when responding to repair requests.

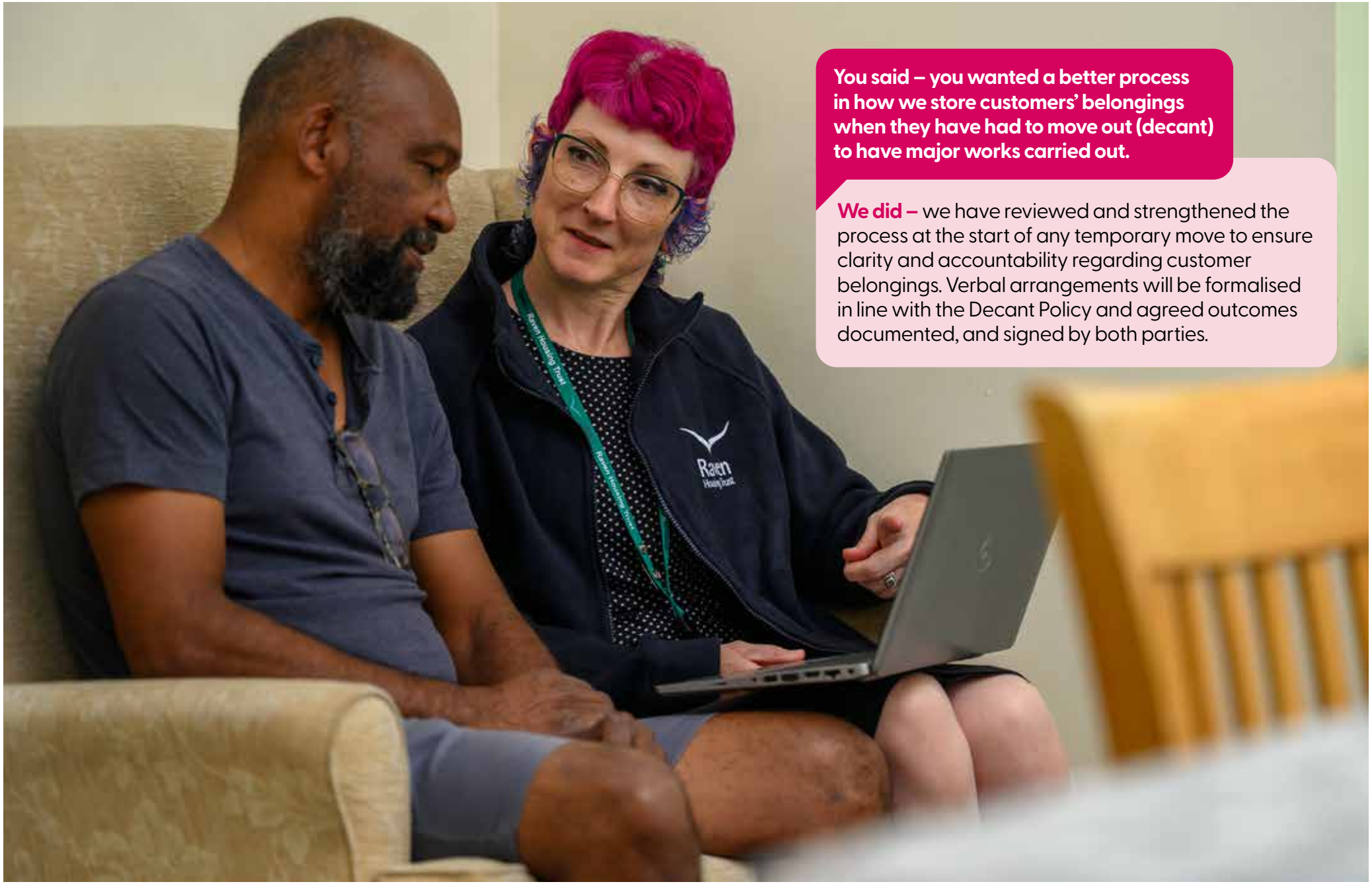
We did – we have added additional training for empathetic communication, focusing on customer interactions, clarity of messaging and clearly outlining our repairs standards.

You said – you wanted more transparency and consistency relating to recharges.

We did – we have updated our recharge policy and processes to ensure all staff are trained on required forms, timescales, and communication standards to improve transparency and consistency.

You said – you wanted better out-of-hours assessments carried our when customers don't have use of essential services.

We did – we have clearer out-of-hour escalation routes, more accurate emergency assessments, and improved communication to ensure customers without essential services are appropriately supported. Including a review on how the out-of-hours call handlers triage and manage calls and have scheduled discussions to implement service improvements.



You said – you wanted a better process in how we store customers' belongings when they have had to move out (decant) to have major works carried out.

We did – we have reviewed and strengthened the process at the start of any temporary move to ensure clarity and accountability regarding customer belongings. Verbal arrangements will be formalised in line with the Decant Policy and agreed outcomes documented, and signed by both parties.

Service Improvement Plan

Update on our key areas of focus for this year.

Strengthened transparency and communication with homeowners

- Improved Section 20 consultation processes and service charge communications, including clearer notices and enhanced statements.
- Introduced regular homeowner engagement forums and Q&A sessions, increasing involvement in decision-making.

Enhanced customer insight and engagement approaches

- Broadened feedback mechanisms across touchpoints and demographics, including digital engagement (e.g. online panels and text insights).
- Increased collaboration with managing agents and expanded engagement with shared owners.

Built organisational capability and capacity

- Restructured the Homeownership Team and recruited and trained staff to improve communication quality and service delivery.
- Progressed with changes to the structure of our organisation – strengthening accountability and resourcing.

Improved systems, processes, and data use

- Progressed with enhancements to our internal systems, including training and development of insight modules.
- Advanced key system improvements such as complaint modules and contractor integration (e.g. Sureserve Gas API).

Advanced complaint handling and service standards

- Implemented improvements in complaint handling processes, including satisfaction measures and started work on creating a standalone remedy policy.
- Strengthened procurement processes and supplier management to improve service quality.

Looking forward – our key areas of focus for the upcoming year.

- Focus on complex case management and decant responsibility to improve communication.
- Shared ownership relationship with managing agents and onboarding process.
- Use insights and learnings from customer complaints to identify where we need to intervene and prevent customers needing to make a complaint in the first place.
- End to end customer journey mapping of anti social behaviour.
- Roll out improved standards for communication and record-keeping.
- Introduce quality control in complaint process focusing on compensation and tone.

"Wow, I absolutely couldn't believe what I was hearing and felt so emotional and so grateful for what you have done. Thank you from the bottom of my heart. Please thank Raven for looking at my situation on a personal basis it means so much to both my son and I - no words can express how I am feeling."
"I am genuinely very grateful for the way my concerns were handled. I particularly appreciated you taking the time to come and visit the property to see the situation first-hand. Your understanding, professionalism and kindness throughout the process made a huge difference. I was also incredibly impressed by how quickly everything was actioned following your visit."
Raven Housing Trust

Building homes **Changing lives**

Raven Housing Trust

How to make a complaint

If you're not happy with an aspect of our service – we encourage you to make a complaint.

Complaints give us the opportunity to correct issues and learn. Whilst our teams do their best to get things right for you first time, we know that sometimes things go wrong. When this happens, it's important to let us know.

You can make a complaint by reporting it through your MyRaven online account or by calling us on **0300 123 3399**. Please provide as much information as possible to help us investigate the issue thoroughly. Find out more about our complaints process – **www.ravenht.org.uk/making-a-complaint**.

How to contact the Housing Ombudsman Service

If at any time during our complaints process you need further help or advice about your complaint, or you're not happy with our response after we've been through our complaints process, you can contact the Housing Ombudsman Service for advice.

www.housing-ombudsman.org.uk

Call: **0300 111 3000**

Email: **info@housing-ombudsman.org.uk**

Write to: **Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ**

Complaints policy - **https://www.ravenht.org.uk/our-policies/customer-policies/complaints/**