ANNUAL COMPLAINTS PERFORMANCE & SERVICE IMPROVEMENT REPORT

2025/2026

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Shaped by customers

Introduction.

Every year, we publish an Annual Complaints Performance and Service Improvement Report which explains how we are handling complaints, what we are learning from them, and how we are improving our services as a result.

We know that complaints are important to our customers. Complaints help us to understand when things have gone wrong, where expectations have not been met and what we need to do to put things right. Importantly, complaints also give us a clear insight into customers' experiences of our services.

In this report, you will find a summary of our performance over the past year, the main themes arising from complaints, and the changes that we have made in response. We will also set out more details on what we will focus on next.

This report forms part of our annual submission to the Housing Ombudsman and helps to demonstrate how we meet the requirements of the Housing Ombudsman's Complaint Handling Code and use complaints to drive service improvements.

Board oversight and accountability.

This report has been presented to our Board, the governing body of Onward Homes, for scrutiny and challenge in line with the Complaint Handling Code. Our Board plays a key role in ensuring accountability for complaint handling and that we learn from complaints.

A dedicated Member Responsible for Complaints (Karl Tupling), a Board member with special responsibility for overseeing complaints, provides additional focus and challenge at the highest level on how we respond to and learn from customer complaints. The Board, through its committees such as our Customer Committee, reviews regular complaints performance reports and provides assurance that we are taking appropriate action on any issues.

Following its review of this report, our Board will also issue a formal response, which will be published separately alongside the report on our website. This will set out the Board's perspective and any further actions it expects us to take, providing transparency and demonstrating strong top-level commitment to improving our complaints service. Our Board's response can be viewed **here**.

Meeting the Housing Ombudsman's Complaint Handling Code.

Each year, we complete a self-assessment against the Housing Ombudsman's Complaint Handling Code to make sure our service remains fair, accessible and in line with the Ombudsman's expectations. This year, we carried out this review together with our Customer Resolution Forum, a group of customers who help us test our processes and provide feedback based on their lived experiences.

We are pleased to report that we remain compliant with the Code and have maintained 100% compliance with all orders from the Housing Ombudsman. This means that whenever the Ombudsman has required us to act, we have done so in full and within the required timescales. These are important indicators of how seriously we take complaints and external scrutiny.

As a part of our commitment to transparency and learning, the detailed self-assessment is available alongside this report **here**. However, we recognise that compliance with the Code on its own is not enough; the Housing Ombudsman has highlighted that good complaint handling is about listening, learning and improving, not just meeting minimum standards. That is what we aim to demonstrate throughout this report.

Our performance at a glance.

The table below shows how we performed in 2025/26 across a range of key complaints measures. We have also included our 2024/25 results so you can compare how we are performing year on year.

	2024/25	2025/26	Difference
Complaints per 1,000 homes	70	67	3↓
Complaints received (total)	2,159	2,038	121↓
Complaints escalating to stage two of our process	318	431	113↑
Housing Ombudsman complaints	79	105	26↑
Complaints upheld by the Housing Ombudsman	71%	63%	8%↓
Complaints closed within 10 working days	84%	94%	10%↑
Average time taken to resolve complaints (working days)	11	9.8	1.2↓
Complaints not accepted	114	17	97↓
Compliments received	413	756	343↑
% of tenants satisfied with our approach to handling complaints*	34.5%	38.5%	4%↑
% of shared owners satisfied with our approach to handling complaints	24.5%	20%	4.5%↓

every year we survey a sample of tenants and shared owners based on Tenant Satisfaction Measures. One of these relates to complaints. You can read more about the survey results here* (onward.co.uk/tsm-results**).

As shown above, overall complaints performance improved in 2025/26. We received 6% fewer complaints, resolved cases faster, and increased the proportion answered within 10 working days. The average time we took to resolve complaints also fell from 11 to 9.8 working days, while customer compliments almost doubled.

The number of complaints that were not accepted by us also decreased by 85%. We believe that this reflects a more inclusive and accessible process where customer circumstances are considered fairly and concerns are accepted wherever possible, in line with the Housing Ombudsman's Code principle that landlords should make every effort to resolve complaints.

These improvements reflect the work we have done over the past twelve months to strengthen our approach to complaints and improve the services that sit behind them. We have brought more services in-house through Onward Environmental and Onward Repairs, enabling us to provide a more consistent and flexible service to customers. We have also made improvements to how complaints are managed and provided clearer communication in response to customer feedback.

However, we know that there are areas where we need to improve. As shown above, this is reflected in satisfaction scores from tenants and shared owners who responded to the annual tenant satisfaction survey. Furthermore, the number of Housing Ombudsman complaints and those escalating to Stage 2 has increased in the last year. This shows that too many customers still feel that their concerns were not fully resolved at the first stage.

We apologise to those customers and acknowledge that we have more to do to get things right the first time. Improving first-time resolution and reducing the need for escalation will continue to be a key focus for us in the year ahead, as we explain later in this report.

Complaints that we have not accepted.

We aim to keep our complaints process fair and accessible. In line with the Complaint Handling Code, we only decline complaints in rare circumstances. These include where an issue is more than 12 months old, has already been investigated, or lacks enough information to review. Where this happens, we explain why and advise customers on next steps, including their right to contact the Housing Ombudsman.

As a result, more concerns are now considered through the formal complaints process. We see this as a positive outcome for customers and a sign of a more inclusive complaints service. It is important to note that in all instances where a complaint cannot be accepted, we still record the details of the issue and, if appropriate, seek to resolve the matter through other channels, such as service requests or alternative procedures.

What is driving complaints?

Although overall performance has improved, the reasons why our customers complain have remained broadly the same since last year. Our insights show us that most complaints continue to relate to three key areas: repairs, communication and the delivery of agreed actions. In this section we set out more detail on how we are responding to the main drivers of customers' complaints.

Repairs

Dissatisfaction with repairs continues to be the main cause of complaints. Customers are more likely to complain when repairs are delayed, not fixed the first time, or need repeat visits.
In 2025/26, we made changes to how our repairs and gas services are delivered to help improve planning, consistency and appointment reliability. We also focused on the issues that customers have told us they find most frustrating, especially repeated visits and communication.

In response to customer feedback, we have improved diagnosis before appointments, strengthened appointment management, reduced repeat visits where possible and improved coordination between repairs teams and the Customer Resolution Team.

This helps to ensure that issues are identified faster, responsibilities are clearer and action is taken more effectively. Despite this progress, repairs continue to be our biggest source of complaints and improving this service remains essential to reducing complaint volumes and delivering a better customer experience.

Communication

Communication issues are a consistent theme across many complaints. Customers often tell us that a problem becomes more frustrating when they are not kept informed or do not understand what is happening. This includes situations where:

- updates are not regularly provided
- explanations are unclear or too technical
- it is not clear who is responsible or what will happen next

In response, we have made several changes aimed at improving how we communicate with customers. These include:

- redesigning our complaints letters with input from customers to make them clearer, simpler and easier to understand
- strengthening the quality checks in place to ensure that responses are complete, consistent and provide a clear explanation of decisions
- improving how information is shared across our teams so that customers receive more consistent updates, regardless of how they contact us.

We know that timely and informative communication is vital to preventing issues from escalating and we will continue to focus on this.

Delivering agreed actions

Another driver of complaints is when we agree actions but fail to deliver them as promised. Customers have told us that this can be particularly frustrating, especially when agreed timescales are not met or they feel they need to chase us for updates.

In response, we have strengthened how we manage and track actions that arise from complaints. We now have much clearer oversight of what has been agreed, who is responsible for each action and when it should be completed. We review progress more frequently at a senior level to make sure actions are completed on schedule. This work is helping to improve accountability and ensure that commitments made during the complaints process are followed through more consistently.

What customers are telling us.

In addition to our performance data, customer insights play a vital role in helping to shape service improvements. Customers have told us they want:

- a complaints service that feels clear, fair and easy to understand
- clarity around what will happen, when it will happen and who is responsible
- confidence that their concerns have been properly considered and decisions are based on a clear and fair assessment
- less formal communication with better explanations of decisions so that they understand our findings
- more consistent communication throughout every stage of the process
- fair and transparent outcomes, particularly around compensation
- reassurance that their feedback has been used to improve services

Putting learning into action.

Customer feedback has directly influenced many of the improvements we have made over the past year. Our Customer Resolution Forum, made up of customer representatives, continues to support this work by offering customers' perspectives and helping us to test whether these improvements are making a real difference.

For example, we have simplified our written communication, strengthened how we explain the reasons behind our decisions, improved how we apply compensation to ensure fairness and consistency, and made better use of complaint insights to drive change across the business.

We have also reviewed how we learn from complaints and use those lessons to improve services. Over the past year, we have taken a more structured approach to identifying themes, understanding root causes and tracking actions, helping us move from responding to individual cases to making wider service improvements. This has led to improvements in customer communication, clearer decision-making, better management of repairs linked to complaints, and a more consistent approach to compensation and remedies.

Finally, we have improved visibility and governance, with performance, risks and improvement actions reviewed regularly by senior leaders. This helps to ensure that learning is captured, actions are completed and similar issues are prevented where possible. We also use Housing Ombudsman guidance and wider sector learning to shape our approach, particularly around clear communication and fair outcomes.

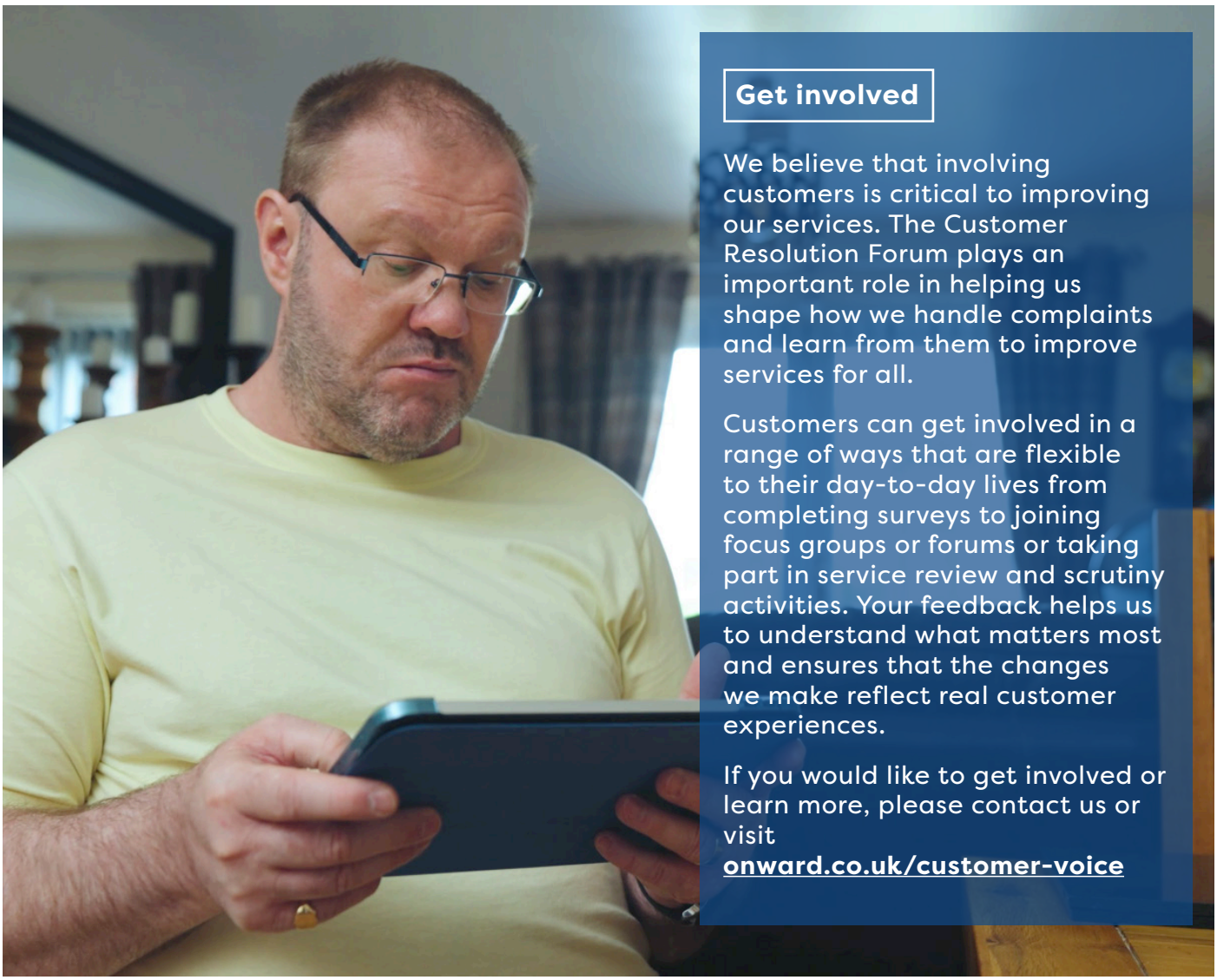
Looking to the future.

While we have made good progress in 2025/26, we know there is more to do to meet and exceed customer expectations. Over the next 12 months, we will continue to focus on improving first-time resolution, reducing escalation, and strengthening the reliability of our services. In particular, we will introduce measures designed to improve our repairs performance, enhance customer communication and ensure that agreed actions are delivered on time.

We are also introducing a new case management platform in the coming year, which will improve how we manage cases and share information internally. This will help us provide a more joined-up, consistent, and responsive service for customers.

Our aim is to keep building a complaints service that not only responds effectively to issues when they arise but also learns from them to prevent the same problems from happening again.

You can find out more about the work that we are doing to improve our services by taking a look at our customer annual report (**onward.co.uk/reports**) and tenant satisfaction survey report (**onward.co.uk/tsm-results**).



Get involved

We believe that involving customers is critical to improving our services. The Customer Resolution Forum plays an important role in helping us shape how we handle complaints and learn from them to improve services for all.

Customers can get involved in a range of ways that are flexible to their day-to-day lives from completing surveys to joining focus groups or forums or taking part in service review and scrutiny activities. Your feedback helps us to understand what matters most and ensures that the changes we make reflect real customer experiences.

If you would like to get involved or learn more, please contact us or visit **onward.co.uk/customer-voice**

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