



Agenda Item 9(i) 29.10.2025

Annual Complaints Performance and Service Improvement Report including Self-Assessment against Housing Ombudsman Complaints Handling Code

Background

The Housing Ombudsman's [Complaint Handling Code](#) (the **Code**) sets out clear standards for complaint handling by landlords, with an expectation that Boards receive annual assurance on this and produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include:

- a) an annual self-assessment against the Code to ensure complaint handling policy remains in line with its requirements;
- b) a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept;
- c) any findings of non-compliance with the Code by the Ombudsman;
- d) the service improvements made as a result of the learning from complaints;
- e) any annual report about the landlord's performance from the Ombudsman; and
- f) any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.

FAHHA's Complaints Officer

Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the Board (in FAHHA's case to the Governance & Compliance Committee). The Ombudsman recognises that landlords need to put in place structures and arrangements for complaint handling that best suit their organisation but all landlords, no matter of size, are required to have a dedicated

'Complaints Officer' (albeit that this role may be in addition to other duties). The role of Complaints Officer was historically performed by the Company Secretary, Annie Scrimshaw, but has recently been taken over by our asset manager, James Curry. Abdul Ravat remains FAHHA's Member Responsible for Complaints, and James will liaise closely with him going forward.

FAHHA's Self-Assessment

The Housing Ombudsman's submission deadlines have changed this year and landlords with less than 1,000 properties are required to publish their self-assessment and make their annual submission to the Housing Ombudsman within 6 months after their financial year-end (which for FAHHA, is by 30 December 2025). It is intended to publish FAHHA's self-assessment against the Code and to make the annual submission as soon as possible after this Board meeting.

FAHHA's last self-assessment was presented to the Committee in September 2024 for the period April 2023 to March 2024. The approach taken at that time, and again for the current self assessment, is only to report on properties where FAHHA is or remains the direct landlord, notwithstanding the fact that services are provided by either a third-party registered provider or managing agent.

This applies to Landmark Pinnacle, Ryde Bungalows and Newbury, where there are management agreements in place, and to the shared ownership units at Aldershot, Island Point, Ryde Extra Care and Freshwater where the Second Management Leases have not yet been granted. In both circumstances FAHHA technically remains responsible for fulfilling its obligations in its capacity as a landlord, regardless of who is contracted to deliver the service(s); and

1. undertaken a full assessment for the period 1 April 2023 to 31 March 2024, as this is in line with the traditional reporting period for most registered providers, including the managing registered provider partners at our Aldershot, Island Point, Landmark Pinnacle, Ryde and Freshwater schemes.

[The self-assessment is attached at Appendix 1.] [Due to its length, we have uploaded a copy of the completed self-assessment to the Boardvantage Portal under *All Documents/Policies & Procedures/Complaints Handling.*]

The majority of the properties where FAHHA is the direct landlord of the residents are leased to and/or managed by third party managing registered providers who handle complaints in accordance with their own policies and procedures. Although this Committee receives quarterly performance monitoring reports those reports have not historically included updates on complaints handling. FAHHA does however remain responsible for compliance with the Code. This currently applies to 247 homes where either (i) FAHHA directly manages (the one Independent Living Property) (ii) there are management agreements in place (Landmark Pinnacle, Ryde Bungalows and Newbury (181 homes)) or (iii) where the second

management leases of shared ownership units to our managing registered provider partners are due to be but have not yet been granted (Aldershot, Island Point, Ryde EC and Freshwater (65 homes)).

As noted above, those homes have been included for the purpose of the Self-Assessment and the Annual Complaints Performance and Service Improvement Report, and going forward quarterly updates will be provided to this Committee, of which of course the MRC is also a member.

As part of this process minor updates have been made to FAHHA’s Complaints Policy.]

Complaints Performance – 2024 to 2025

Southern Housing have advised they did not receive any complaints in relation to the Ryde Extra Care, Ryde Bungalows or Freshwater shared ownership homes between 1 April 2024 and 31 March 2024. Further performance information from our other third party managing partners for the period in question is set out in the table below.

Scheme	Aldershot s/o (Plexus)	Island Point s/o (Poplar HARCA)	Landmark Pinnacle S/O (Poplar HARCA)	Newbury (Pinnacle)
Number of Stage 1 complaints received	4	9	1	1
Percentage of Stage 1 complaints responded to in target (10 working days of acknowledgement of complaint)				
Number of complaints escalated to Stage 2				
Percentage of Stage 2 complaints responded to in target (20 working days of acknowledgement				

Scheme	Aldershot s/o (Plexus)	Island Point s/o (Poplar HARCA)	Landmark Pinnacle S/O (Poplar HARCA)	Newbury (Pinnacle)
of request for escalation)				
Number of complaints upheld				
Number of complaints escalated to the Housing Ombudsman				
Nature of complaints and any themes (e.g. repairs, staff conduct, quality of grounds maintenance service)				

We will follow up with Plexus, Southern and Poplar HARCA to discuss learning outcomes from the complaints they have reported, and to seek assurance that steps have been taken to achieve service improvement. In the meantime, Committee Members will note responses from Plexus, Southern and Poplar HARCA at Agenda Item 4(ii) (Approval of TSMs for Publication on FAHHA Website) setting out steps taken to deal with and learn from complaints made by leaseholders arising from the Tenant Perception Measures surveys and the information gleaned from management information on complaints under the Tenant Satisfaction Measures. As noted above, further steps will also be taken to ensure that we receive more regular reporting on complaints from our managing registered provider partners, and that this information is shared quarterly with the MRC and the Committee.

A copy of the Annual Complaints Performance and Service Improvement Report for publication on FAHHA's website, including a proposed draft response from the Committee is at Appendix 2 of this report.

Recommendations

That the Board:

1. Notes that James Curry is now FAHHA's dedicated "Complaints Officer";
2. [Notes the minor amendments to FAHHA's Complaints Policy;]
3. Notes compliance against the Code for 2024-2025;

4. Notes the content of the Annual Complaints Performance and Service Improvement Report; and
5. Approves the publication of the complaints Self-Assessment and Annual Complaints Performance and Service Improvement Report on FAHHA's website.

<i>Are there any Value for Money implications from this agenda item?</i>	<i>No direct VfM implications.</i>
<i>Are there any financial implications from this agenda item?</i>	<i>No direct financial implications.</i>

Appendix 1

Self-Assessment against Complaints Handling Code 2025

[Note: Either attach or upload to the BoardVantage Portal]

Appendix 2

Annual Complaints Performance and Service Improvement Report (including draft Governing Body response)



Annual Complaints Performance and Service Improvement Report 2024-2025

Introduction

Funding Affordable Homes Housing Association Limited (**FAHHA**) is committed to providing good quality homes and an excellent service. Sometimes things go wrong and, when that happens, we want our tenants to have confidence that we listen, learn and take prompt action to put matters right.

A new [Complaint Handling Code](#) (the **Code**) to help empower tenants who wish to make a complaint came into force on 1 April 2024. The Code was issued following new powers given to the Housing Ombudsman under the Social Housing (Regulation) Act 2023. It sets out the statutory requirements for landlords like FAHHA to respond to complaints effectively and fairly. For tenants the Code explains your rights and what can be expected when a complaint is made to a landlord. It also gives information on making and progressing a complaint. The Housing Ombudsman also now requires landlords to produce an Annual Complaints Performance and Service Improvement Report. We welcome these changes as an important step in our journey towards greater transparency and accountability, and hope it will provide further insight into our performance.

Annual Self-Assessment

Our self-assessment, which relates to those tenants and shared ownership leaseholders where FAHHA is their direct landlord, was reviewed and updated in November 2023 as part of our annual review process, but it (together with our [Complaints Policy and Complaints Procedure](#)) has been revisited and updated to align with the new Code.

We are largely compliant with the Code, but recognise that further action is required to ensure our governing body receives regular quarterly updates on complaints handling for all properties where FAHHA is the direct landlord. We will continue to review and refine our practices in line with our commitment to continuous improvement and regulatory compliance.

Our Annual Self-Assessment of the Code can be viewed on our [website](#).

Complaints Handling Performance 2024-2025

Our managing registered provider partners, who manage our properties on our behalf received a total of 13 complaints during the period from 1 April 2023 to 31 March 2024, with only 1 of those complaints being escalated to Stage 2. Eleven of the complaints were responded to within the required timescales. The other 2 complaints both related to latent defect repairs at the same development and some misunderstanding over responsibility for the repairs led to both complaints being responded to outside the target response time. No complaints were refused during this period.

Of the 13 complaints, 5 were upheld in full and 3 were partially upheld. The complaints received related to rent increases; outstanding repairs; ASB – rubbish in bins areas, parking and garages and latent defect repairs.

The largest theme was around communal areas and repairs, and we are having follow-up discussions with our managing registered provider partners to share the learning and ensure the standards we expect for our tenants are being maintained.

Housing Ombudsman Service

We are pleased to confirm that during the period from 1 April 2024 to 31 March 2025 no complaints relating to homes where FAHHA is the landlord were referred to the Housing Ombudsman, and the Housing Ombudsman did not issue FAHHA with any non-compliance findings or produce any reports on FAHHA's performance.

Service Improvements and Learning

The majority of our properties are managed on our behalf by third party registered providers, who are able to provide a local, responsive and customer-focused service to tenants, and have their own experienced, professional staff, complaints policies and procedures. We work closely with those managing registered providers to ensure that the service tenants of those properties receive meets the high standards we strive for.

As noted above, we are following up on any specific themes arising from this year's self-assessment. Steps are also being taken to ensure that we receive more

regular reporting on complaints from our managing registered provider partners to ensure they are being held to account for any performance issues.

Maintaining a positive culture around making complaints is a priority for us and we have made some improvements in how we communicate at each stage of the process, including refreshing some of our literature. We are also making changes to how we record and analyse complaints so that we can better understand patterns or trends across our many sites. Above all else, we are embedding awareness of how to deal with complaints into the organisation at large, underpinned by our value of “doing the right thing” whenever we can. [x] – Member Responsible for Complaints

Board Response

FAHHA’s Member Responsible for Complaints (**MRC**) is Board and Governance & Compliance Committee member Abdul Ravat, who has been involved in the production of this report together with FAHHA’s Senior Lead and Complaints Officer. Abdul has over 30 years’ experience in the affordable housing sector and is also Head of Development & Relationships at an organisation providing housing and care services for older people.

The Code requires that a landlord’s governing body must review and approve both their Annual Complaints Performance and Service Improvement Report and their Annual Self-Assessment. Both documents were shared with FAHHA’s Governance & Compliance Committee on 4 September 2024, and their response is set out below:

“The Governance & Compliance Committee is satisfied with FAHHA’s approach to complaints and accepts the report and the self-assessment as a true and accurate reflection of FAHHA’s complaints handling. Action is being taken to ensure that regular quarterly updates on complaints handling for all properties where FAHHA is the direct landlord are provided to this Committee and to our MRC.

We acknowledge that there is always room for improvement, and we remain committed to delivering quality housing and support to our tenants, guided by the valuable feedback we receive, so if you have any further feedback or suggestions, please do get in touch with us at info@fundingaffordablehomes.com.”