



PEAKS & PLAINS
Housing Trust



Complaints report



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www.peaksplains.org



Introduction...

As the Board of Peaks & Plains Housing Trust, we welcome the opportunity to reflect on our performance in complaint handling over the past year and to reaffirm our commitment to learning from our customers' experiences.

The 2024/25 annual complaints report, alongside our self-assessment against the Housing Ombudsman's Complaint Handling Code, highlights both the progress made and areas that require further attention. The increase in complaints received this year reflects both the heightened visibility of the complaints process and broader sector-wide challenges. While this rise is concerning, it also demonstrates that our customers are increasingly aware of their right to complain and more confident in doing so – a positive sign of engagement and transparency.

We acknowledge the complexities and pressures facing housing services, particularly in areas like repairs and asset management. The report makes clear that delays, unmet expectations, and communication breakdowns are still the most common themes in complaints. As a Board, we recognise the impact these issues have on our customers and support the targeted actions being taken by the Executive and operational teams to reduce service delays, strengthen communication, and manage expectations more effectively.

The Trust has made significant improvements this year, including the implementation of a new case management system, better data recording, stronger internal processes, and a more consistent approach to recording learning from complaints. These changes have been shaped by feedback from customers, the Customer Challenge Group, the Board's Complaints Champion, and frontline teams – and we are confident they will lead to better experiences for our customers in the year ahead.

We are particularly concerned about the findings from the Housing Ombudsman relating to one case of maladministration. We fully support the Trust's proactive response, including the review of record-keeping practices, complaint handling quality, and compensation processes. We are committed to ensuring that learning from this case is fully embedded across the organisation to prevent recurrence.

As a Board, we reaffirm our commitment to:

- Monitoring complaint trends and performance closely through regular reporting.
- Supporting a culture where complaints are viewed as a valuable source of learning.
- Championing customer voice and scrutiny through continued engagement with the Customer Challenge Group and customer feedback mechanisms.
- Ensuring lessons learned are acted on, shared transparently, and lead to meaningful service improvements.

We thank all staff involved in complaint handling for their ongoing efforts, and we remain committed to holding ourselves to high standards of accountability, fairness, and responsiveness. We are confident that the actions outlined for 2025/26 will lead to measurable improvements in customer satisfaction and a stronger, more resilient organisation.

Every complaint is a powerful opportunity to learn, grow, and improve. Our commitment to complaints performance is rooted in transparency, accountability, and a relentless drive to enhance the customer experience. By listening with empathy and acting with integrity, we turn feedback into meaningful service improvements that build trust and satisfaction at every level.



Alison

Board Champion for Complaints

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About our complaints service...

This report provides details of activity relating to complaints and compliments that the Trust dealt with in the financial year 2024/25.

It looks at the Trust's response and outcomes to these cases - including the cases that have been escalated to the Housing Ombudsman Service (HOS). The Housing Ombudsman investigates complaints and resolves disputes between customers and leaseholders of social landlords.

As a Trust, we have focused on strengthening the resilience within the Customer Experience Team our Team take care of customer queries, questions and the logging of new complaints - ensuring that the correct process is followed and that we are compliant with the Complaint Handling Code.

We have a dedicated Customer Voice and Communications Manager and two Customer Complaint Coordinators whose full-time role is to ensure the smooth running of all complaint cases, including liaising with staff, customers, logging lessons learnt and quality checking all responses before they are sent to our customers.

The Repairs Team also has a dedicated person that deals with repairs and complaint responses.

The Complaints Team attends various training sessions held by the HOS and that experience is rolled out to the wider business as training. They are also a member of the 'Complaints Working Group' that is made up of several different landlords where best practice, knowledge and experience is shared.

Our purpose is to...



Be a great
landlord



Be a resilient
organisation



Create great
places to live

Annual self-assessment

The Social Housing (Regulation) Act 2023 empowered the Housing Ombudsman to issue a 'code of practice' about our procedure for considering complaints. It also means that the Ombudsman can monitor if we are following this.

Changes to the Complaint Handling Code were agreed and announced in February 2024 - stating that all landlords had to be following the new changes by 1st April 2024. Under the new Complaint Handling Code, the Trust is responsible for reporting performance data annually to the Housing Ombudsman service, along with the submission of an annual self-assessment.

We've also made sure to deliver effective training across the Trust to ensure that changes to the code are strictly followed. Staff continue to receive regular training in best practice in dealing with complaints and the quality of responses are checked by our complaints team and feedback to make improvements if necessary.



Read more online at
peaksplains.org/complaints2025

Why complaints are so important...

Complaints are a vital source of insight for the Trust. They allow us to listen, learn, and improve our services.

During 2024/25, the feedback we have been given through complaints has been invaluable, helping us to see what we're doing right and where we might have fallen short. This means that we can make real and meaningful changes.

Head to page 10 to read about what we've learnt.



Our performance...



There has been a real **increase in the number of complaints** we have received **compared to 2023/24**. This increase may in part be **due to updates** in the Complaint Handling Code, which **changed how complaints are defined and logged**.

441
2023/24*



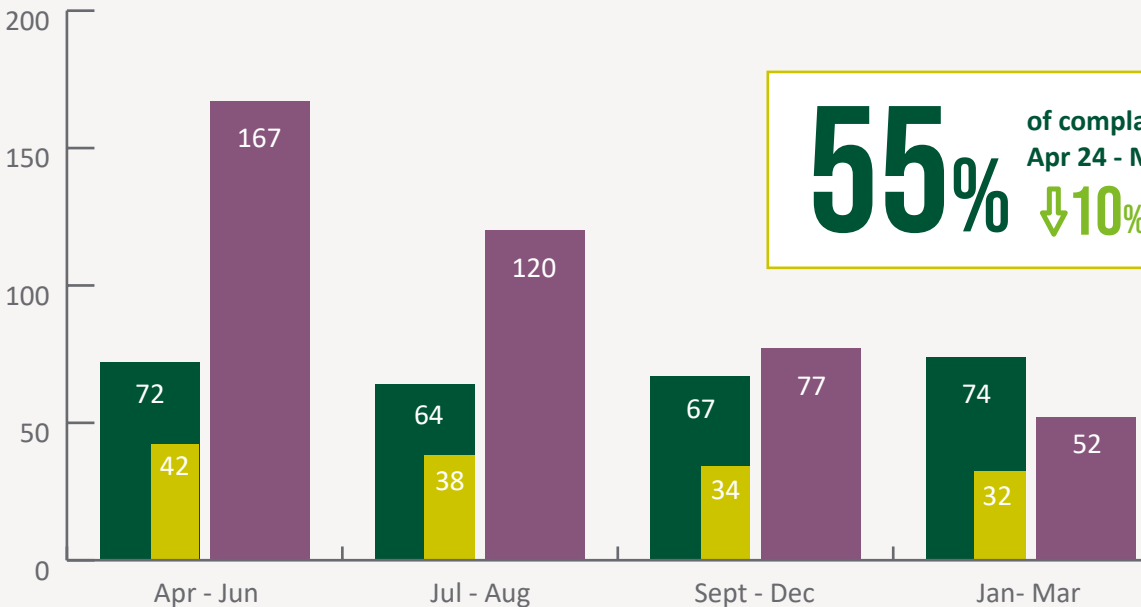
683
2024/25**

* This includes service requests. ** This figure is made up of 416 service requests and 277 formal complaints.

221 INVESTIGATION
STAGE
complaints responded to
by **Service Managers**



46 REVIEW
STAGE
complaints dealt with
by **Senior Managers**



55% of complaints between Apr 24 - Mar 25 were upheld
↓10% reduction on the previous year

Key:

- Complaints received
- Complaints upheld
- Service requests



100%

of the 277 formal complaints we received were responded to within the required timescales

- this includes where extensions were also applied

43 extensions were used throughout the year:

- 39 at Investigation Stage
- 4 at Review Stage

This means, with the consent of the customer, we have extended the timescales to respond to the complaint in full. This may be for many reasons such as waiting for survey results.

All our responses were in line with regulatory expectations.



We know that our repairs service receives the highest number of complaints compared to other teams at the Trust. This is due to frequent customer interaction and the intrusive nature of repairs work.

14,355

repairs **were raised**

11,986

repairs **were completed**

160

formal complaints **were received**
in 2024/25



136

COMPLIMENTS

The repairs team also received the most compliments within the business during 2024/25.



OTHER TOP TEAMS TO RECEIVE COMPLAINTS

Asset Team
23 COMPLAINTS

Neighbourhood Team
19 COMPLAINTS



THE TOP FOUR MAIN CAUSES OF COMPLAINTS WERE:



DELAYS TO SERVICE

66 complaints



EXPECTATIONS NOT MET

41 complaints



DISPUTE*

31 complaints



COMMUNICATIONS

13 complaints

*Dispute reasons include things like service charges, responsibility of tenancy agreements and payments towards arrears agreed.



6 OF 16

complaints about
Staff/Contractor
conduct were upheld

Where staff conduct is an issue, Managers make sure to talk to all staff involved, notify our HR Team and create performance improvement plans where necessary.

If a complaint is to do with the behaviour of an external contractor, issues are formally discussed with the Managers responsible for managing their contract.

1 COMPLAINT

request during 2024/25
that we did not accept



There was only one complaint during 2024/25 that we did not accept, here's why:

- The complaint had already been through our complaints process.
- The case was with the Housing Ombudsman at the time the new request was made.

The customer was informed of the decision and the reasons.

£48,277.94

paid out in compensation
during 2024/25 compared to

£38,843.22 in 2023/24



The highest single compensation award was £8,426.00. This was because of multiple complaints about the design and condition of the property, as well as fire safety and repairs.

We moved the customer to an alternative, permanent home.



During 2024/25 we received

462 COMPLIMENTS FROM CUSTOMERS

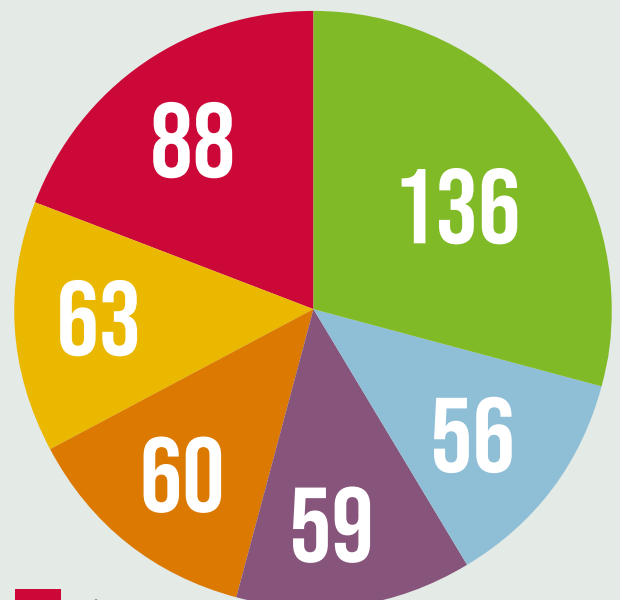


Send us
a compliment

We'd love to hear from you if you
think we've done something well.



[peaksplains.org/
compliments](https://peaksplains.org/compliments)



Key:

Repairs Gas Contractors Estates Customer Experience Other

What we've learnt & service improvements...

Sometimes things go wrong, and we want you to tell us when they do. We want to learn from our mistakes and prevent them from happening again.

Lessons learned highlight areas where we need to improve, bringing our services in line with your needs and expectations.

Here are some of our key lessons and service improvements from 2024/25:

WHAT HAPPENED:

A DELAY BETWEEN THE ESTATES AND REPAIRS TEAM RESULTED IN DELAYS FOR CUSTOMERS.

WHAT WE DID:

We have created a new process to escalate jobs and provided staff training to make sure that jobs are acted on quickly and passed to the right teams without delay.

POOR COMMUNICATION ABOUT DELAYS WITH GROUNDS MAINTENANCE LED TO LOSS OF CUSTOMER TRUST.

We improved how we communicated with residents – introducing weekly website updates and changes to our telephone system – to keep customers informed in real time.

COMPLAINTS ABOUT CONTRACTOR WORK AND PERFORMANCE.

We have a renewed focus on ensuring that providers have the right experience and a strong 'first-time-fix' rate – meaning that the providers we work with are well-qualified and experienced. We are now seeing multiple compliments from customers in this area!



Other improvements have included:

- Updating our van stock to reduce the need for repeat visits and added our phone number to vans.
- Providing clearer guidance to our Customer Experience Team on contractor capabilities to prevent job logging errors.
- Refresher training for staff on follow-on work processes and appointment booking.
- All staff customer service training with Mary Gober International (MGI).



Read more at
peaksplains.org/lessons



Your voice

Satisfaction Surveys: April 2024 - March 2025

A satisfaction survey is issued with every complaint response to get feedback about how we handled things.

The Trust has a low response rate for these, receiving only eight in 2024/25 - here are the results:

25% Were either **very satisfied** or **satisfied** with how we listened to the issue.

25% Were either **very satisfied** or **satisfied** with how we understood the issue.

25% Were either **very satisfied** or **satisfied** with the information & advice provided.

25% Were either **very satisfied** or **satisfied** with how well you were kept informed about the progress.

25% Were either **very satisfied** or **satisfied** with how their complaint was handled overall.

25% Were either **very satisfied** or **satisfied** with the final outcome of their complaint.

Our Complaints Team will be working closely with the Customer Voice and Communications Team to improve this response rate.

Tenant Satisfaction Measures (TSM) Survey Results

231 out of 1,081 customers told us that they raised a complaint in the last 12 months and 39% were satisfied.

However, after looking into this, we were only able to evidence that 49 of those customers had been through the Trust's formal complaint process.

We were unable to verify a further 57 of those responses due to no address being provided.

What we've done in response to this:

- We have done work to increase awareness about how to make a complaint including posts in PlainSpeaking (our quarterly customer newsletter) and our updated complaints poster - peaksplains.org/complaints.
- We have added another question to the TSM survey to see if a formal complaint has or hasn't been made. This question asks the customer if they know which stage of the process their complaint has reached.

Satisfied	Very satisfied	16%	39%
	Fairly satisfied	23%	
Neither satisfied nor dissatisfied		11%	11%
Dissatisfied	Fairly dissatisfied	23%	50%
	Very dissatisfied	27%	

Satisfaction levels with complaint handling based on 231 customers*

*This data includes all 231 customers whose perception was that they had made a complaint with the Trust in the last 12 months.



Communication & Training

- The new complaints and service request case management system went live on 1st October 2024, supported by staff training sessions and clear guidance materials to enable a smooth transition to the updated process
- The revised Complaints Policy was shaped with valuable input from our Challenge Group, ensuring it reflects customer priorities as well as regulatory expectations.
- The 2025 Housing Ombudsman's self-assessment for the Complaint Handling Code has been completed and reviewed by the Senior Management Team (SMT), Executive Management Team (EMT), the Customer Challenge Group, and our Board Champion for complaints.
- Both the 2025 annual self-assessment and the 2024/25 annual complaints report will be published on the Trust's website, reinforcing our commitment to transparency. Complaints performance also features within the Trust's ESG (Environmental, Social and Governance) publication and annual review
- We continue to share lessons learned with customers via quarterly updates on our website.

Unacceptable behaviour

In 2024/25, we had one customer who fell under our Unacceptable Behaviour Policy. This meant that there were restrictions placed on how they can communicate with us.

The policy means that we can manage communication appropriately – making sure that concerns are still addressed while considering any vulnerabilities and safeguarding staff wellbeing.



Read our unacceptable behaviour policy at peaksplains.org/policies



Our work with the Housing Ombudsman...

Housing Ombudsman cases & outcomes

Key points:

- We received two out of five determinations from the Housing Ombudsman.
- As of 31st March 2025, three cases remain outstanding.
- Of the two determinations received, one case found maladministration or service failure. The other received a determination of severe maladministration.

All maladministration determinations are presented in a report to our Executive Team and our customer panel - Challenge Group.



**5 FULL CASE
FILE REQUESTS**
from the Housing
Ombudsman

Housing Ombudsman service Annual Landlord Report & Annual Review

The Housing Ombudsman publishes its Annual Complaints Review to provide an overview of the complaints handled in the housing sector each year to promote accountability and transparency.

By publishing data on complaints, the service promotes transparency in how issues are handled by housing providers. It holds them accountable for services and standards and encourages a commitment to addressing customers concerns.

In addition to its Annual Complaints Review, the Housing Ombudsman Service published individual landlord reports to those providers with five or more findings determined in the financial year.

The Trust's landlord report for 2023/24 was published in July in 2024 and showed a **maladministration rate of 38%** against a **national maladministration rate of 73%**; it noted that the Trust performed well when compared to landlords of similar size and type.

Housing Ombudsman Service Spotlight & Learning Reports

Since 2019, the Housing Ombudsman Service has published nine Spotlight Reports and eleven Learning Reports from severe maladministration reports.

We have actively used insights from the Housing Ombudsman Service Spotlight and severe maladministration reports to drive service improvements. Here's what we've done:

- Following the Mutual Exchange Spotlight Report, we simplified our internal paperwork and separated documentation to make the process easier for customers to navigate. In addition, a Maintenance Manager now regularly attends Customer Experience and Neighbourhood team meetings to offer guidance on key property condition issues, and we have created an improved decant tracker to support more effective case management.
- In response to learning from a severe maladministration report, we undertook a review of our customer letter templates with input from the Challenge Group. We have refreshed our customer feedback questions to ensure they are clear and meaningful, and established a project group to review and update our vulnerability classifications to better reflect customer needs.

Case 1

The details of the complaint

The complaint was about damp & mould found at a property soon after a new customer had moved in and with how a reported leak was dealt with. The Housing Ombudsman Service also considered the Trust's complaint handling.

Determination (what the Housing Ombudsman said)

The Housing Ombudsman determined as follows:

- There was maladministration with the way the landlord handled the residents reports of damp and mould
- There was maladministration with the way the landlord handled the series of leaks in the resident's bathroom
- There was maladministration in the way the landlord handled the resident's complaint

Although the Trust had already paid compensation in the amount of £2,622.00 to the tenant, the Housing Ombudsman Service ordered an additional compensation award in the amount of £2,000.00 to be paid. It also ordered a full case review to be completed and the outcomes of that review to be shared with it.

Lessons Learned

We saw several lessons to be learnt with repairs, record-keeping, and complaint handling:

- **Record-Keeping and Inspection Processes:**

Informal conversations and inspections were not adequately documented, resulting in a lack of evidence to demonstrate actions taken or decisions made.

Learning:

We have strengthened the use of formal reporting structures and now make sure that inspection outcomes and key communications are consistently recorded and traceable.

- **Repairs Record Accuracy:**

Inconsistencies in operative notes and job descriptions within the repairs system made it difficult to evidence historical actions.

Learning:

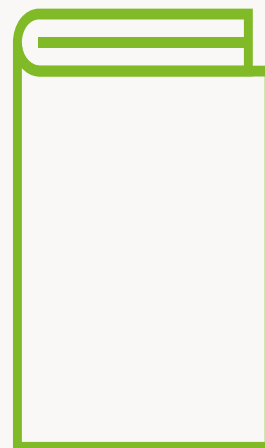
We have reviewed the process for recording notes, and a project was led by the new Repairs & Voids Maintenance Manager to define standards for acceptable free-text descriptions when raising jobs.

- **Complaint Handling and Timeliness:**

Complaint responses must fully address all concerns raised by customers and remedies must be considered based on the impact to the resident, not just technical findings.

Learning:

Explanations of service failings and lessons learned should be embedded into complaint responses to provide transparency and reassurance to customers. These practices are in place and are monitored for consistency and quality.



Equality, Diversity and Inclusion (EDI)...

We have carried out some analysis of the demographic data relating to customers who have complained in order to understand who complains and factors which may affect this.

While complaints are predominantly from White British, female, middle-aged customers, missing demographic information (particularly on ethnicity and age) limits full insight and suggests a need for improvements in data capture moving forward.

Age:

Age range data was incomplete for April – June 2024 due to the way information was captured and recorded at that time. Therefore, overall conclusions are based primarily on July 2024 – March 2025 data, where full information is available.

- Age data shows the **35–39 age group** as the **most frequently represented** among complainants, suggesting that **younger middle-aged customers** are more likely to **raise formal complaints**.
- However, there is a **fairly broad distribution across ages 40–64**, indicating complaints are **not isolated to one demographic** alone.
- A **smaller proportion** of complaints were received **from younger customers aged under 24**, indicating either lower service use, lower propensity to complain, or a potential barrier in complaint accessibility for younger demographics.
- **Customers aged 65 and over** also formed a **notable proportion** which may reflect **increased service dependency** or **heightened sensitivity** to service standards among older residents.
- An **anomaly was identified in January 2025 – March 2025**, where 12% of complaints were recorded as being made by customers aged 100+. This is unlikely to reflect the actual demographic and suggests a probable data recording or categorisation error, which will be reviewed and corrected where necessary.

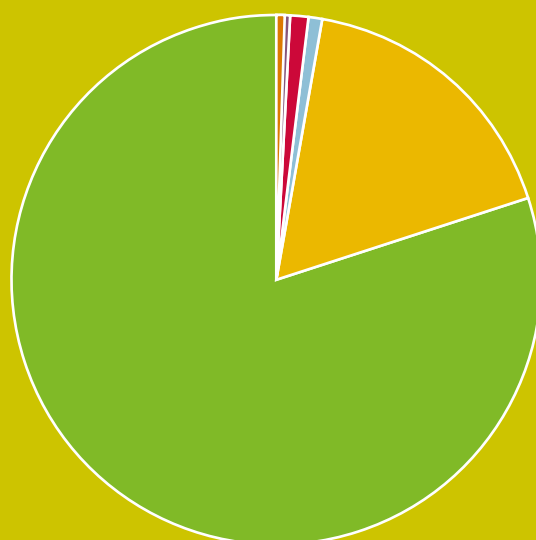
Ethnic Origin:

The areas within which we operate are not ethnically diverse. This makes it difficult to observe statistically significant trends in complaint reporting by ethnicity.

Across the year, 80% of complainants identified as White British, with 17% of records lacking ethnicity data. There is very limited representation from minority ethnic groups, although small percentages of White Irish, White Other, and Mixed White Asian were recorded.

Key:

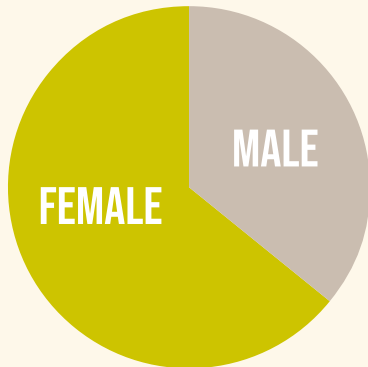
 White British	 Unknown	 White Irish
 White Mixed Asian	 White Other	 Refused



Gender:

Statistically, female customers are more likely to complain than their male counterparts.

In terms of gender, females represented 64% of complainants, consistently outnumbering males across the year.



Read more online at
peaksplains.org/EDI



The important bits...

Reporting to the Board

Given the continued sector focus on complaints handling and transparency, the Board remains the primary body for oversight of complaints and related performance. The Board receives the annual complaints report, the annual self-assessment against the Housing Ombudsman Complaint Handling Code, and

reports relating to any findings of maladministration. In addition, key performance indicators (KPIs) are reported bi-monthly, alongside quarterly Tenant Satisfaction Measures (TSMs), ensuring the Board maintains a clear line of sight on customer experience, service performance, and areas for improvement.

Legal and Regulatory

The Regulator of Social Housing (RSH) requires Registered Providers to maintain a complaints approach that is clear, accessible, and easy to use, ensuring complaints are handled fairly, effectively, and promptly (Transparency, Influence and Accountability Standard). This requirement is not new and was included in the previous Tenant Involvement and Empowerment Standard.

Under the Transparency, Influence and Accountability Standard, there is also an expectation that landlords take account of tenants' diverse needs, enable effective tenant engagement, and share information on services and performance in a meaningful way.

The Trust must also adhere to the Housing Ombudsman's Complaint Handling Code and complete

and publish a self-assessment against it. The Trust has completed a full self-assessment of compliance with the HOS Complaint Handling Code for 2025 which has been reviewed by The Trust's Senior Management Team, customer Challenge Group and our Board Complaints Champion before being presented to the Board for approval at this meeting (see separate report).

A high volume of complaints or findings of maladministration by the Housing Ombudsman may prompt proactive regulatory engagement by the RSH.

The Trust's Complaints Policy is aligned with relevant legal obligations, including the Equality Act 2010, ensuring that services and complaint handling are inclusive and non-discriminatory.

Value for Money

During the year ahead, we will place greater emphasis on embedding lessons learned from complaints and customer feedback to improve services, reduce repeat issues, and enhance satisfaction. By strengthening our learning culture and taking proactive steps to address root causes, we aim to reduce the overall number of complaints received. This, in turn, will lead to savings in

staff time and a reduction in redress and compensation payments, allowing us to effectively demonstrate service improvements.

Our approach remains focused on delivering efficient, customer-centred services that meet expectations and make best use of the Trust's resources.

Send us your feedback...



Have a complaint? peaksplains.org/complaints
Have a compliment? peaksplains.org/compliment



Complaints

An at-a-glance guide

When something goes wrong with our service - we want to know.

PEAKS & PLAINS
Housing Trust



Service request

If you're telling us about a problem for the first time, we'll treat it as a service request - **not a complaint**. We'll log it, keep track of it, and aim to sort it out within 3 working days.

A 2-stage process



Investigation

Your complaint will be logged by our Complaints Co-Ordinator and investigated by the Manager of the appropriate department.

- We'll log your complaint within **5 working days** and assign a manager to look into it.
- The manager will contact you within **3 working days** of our acknowledgement letter.
- If it's about your home, we may need to visit to understand the issue properly.
- You'll get a full written response within **10 working days** of our acknowledgement. If we need more time, we'll keep you updated.



Review

If you aren't happy with our response, you can ask for a review within **28 working days** of the stage 1 letter.

- If you feel comfortable, let us know why you are unhappy with the response to your complaint.
- A Senior Manager will re-investigate your complaint.
- We may ask to meet with you to better understand your concerns.
- You'll receive a written response within **20 working days**, explaining our decision and any actions we'll take.
- If we need more time, we'll keep you informed.

Housing
Ombudsman Service

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housing-ombudsman.org.uk



PEAKS & PLAINS
Housing Trust



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www.peaksplains.org