



Annual Complaints Performance and Service Improvements Report

2025/26

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Foreword from the Board



Welcome to our Annual Complaints Performance and Service Improvement Report 2025/26

As a Board, we remain committed to delivering a high level of service to residents. We recognise that, at times, things may go wrong, and we want to ensure that residents can easily raise concerns so we can address them effectively, learn from them and improve what we do.

As a member of the Housing Ombudsman Scheme, it is essential that we have the right culture, policies, procedures, and staff in place to support this commitment. We also need to ensure compliance with the Housing Ombudsman's statutory **Complaint Handling Code (the Code)**. Additionally, as a Board, it is important that we listen to our residents, maintain strong oversight of our performance and identify areas for improvement and prioritise focus and investment where it is needed.

We are pleased to confirm our **compliance with the Code** as detailed in our self-assessment and share our performance and learning from 2025/26 which we as a Board have reviewed and discussed. In December 2025, the Housing Ombudsman also completed a second review of our Complaints Policy following the implementation of six recommendations they had made. They confirmed our updated policy fully complied with the Code.

To ensure good oversight, the Board, including our Member Responsible for Complaints (MRC), receive regular reports on how we are doing, what the issues are and what residents say are affecting them. We also attend events to speak directly with residents about their experiences and areas for improvement. This has included visiting our schemes, resident open days and offering direct links to our Resident Panel to feed back findings on the organisation. To help ensure transparency, our Residents' Panel has also reviewed our report and had the opportunity to comment. They recommended making definitions of Ombudsman Findings more prominent and refining some of the language and we have incorporated this into the report. The Residents' Panel noted that the report reinforces their current scrutiny focus on repairs, particularly around delays, and highlights the importance of exploring this area further. They are currently reviewing the data to provide us with recommendations on how we can improve. We look forward to receiving their feedback in 2026/27.

We are aware that complaints have continued to increase, that response times still need to improve and that services are not yet where we would like them to be. As a result, we are continuing to support the organisation to make the changes and improvements residents have said are needed.

For **2025/26**, as a direct result of resident feedback, we launched a new repairs model and customer contact centre. This included a new repairs contractor and bringing our repairs calls in house. We have also invested in additional staff to support this change. This has given us better oversight of our service and helped ensure we have staff who provide better customer service and live our values. While we are aware that repairs and communication are still the main areas of complaint, we are pleased to have seen improvements in satisfaction and will continue to have oversight as a Board of these important areas of service. We have also approved further resources to support these efforts and are confident that the decisions we have made will lead to **meaningful improvements in service delivery**.

We appreciate resident feedback and engagement and look forward to continuing to work together to create a **better, more responsive service** for all residents.

Thank you,

Maureen Adams (Chair)
On behalf of the ccha Board





“
**Delivering
on our
promises**

”

Introduction

Welcome to our Annual Complaints Performance and Service Improvement Report. This report details our complaints performance over the financial year 2025/26.

During this period, we have seen an increase in the number of complaints received. We recognise that this reflects, in part, the changing expectations of both landlords and residents following the Housing Ombudsman’s Complaint Handling Code becoming statutory in 2024. As a result, there is greater awareness of the right to complain and a stronger focus on transparency, accountability and service standards. We are continuing to adapt and strengthen our approach to meet these expectations.

The report confirms our compliance with the Housing Ombudsman Complaint Handling Code and ensures that our complaint handling remains aligned with its requirements.

This report includes learning from complaints and resident feedback, as well as the changes and improvements we have made, or plan to make, to our services as a result. It also outlines the outcomes of complaints that have been escalated to the Housing Ombudsman.

We hope this report provides transparency in our complaint handling and enables residents to scrutinise and challenge our performance, as well as understand how we are improving through learning and feedback.

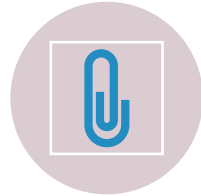
Compliance with the Complaints Handling Code



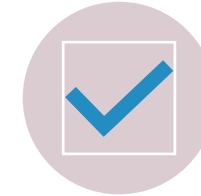
[Read our self-assessment against the Complaints Handling Code here.](#)



We are pleased to confirm compliance with the Code.



[Our complaints policy and self-assessment can be found on our website.](#)



We can confirm that our report and self-assessment were reviewed by the Board in August 2026.



This report is also available on our website and will be highlighted in our winter resident newsletter and in the annual report.



Our Board's response to this report and self-assessment can be found in the Foreword at the beginning of this report.

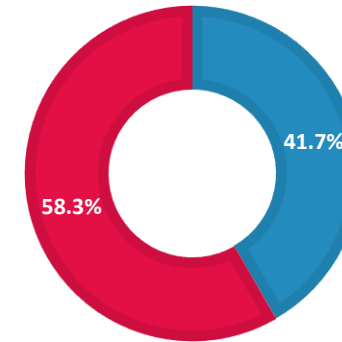


If you would like to make a complaint, please contact our Customer Service team by calling 0800 054 6710, or by email at customers@ccha.biz or [visit our website.](#)

Housing Ombudsman Service 2025/26

Finding Type	Meaning
 No maladministration	The landlord followed its obligations, policies, and procedures.
 Service failure	Minor failings were identified. Action is needed to put things right.
 Maladministration	The landlord failed to meet its obligations, negatively affecting the resident.
 Severe maladministration	The most serious finding. Significant harm was caused to the resident.
 Resolved with intervention	The complaint was resolved with assistance from the Housing Ombudsman.
 Reasonable redress	The landlord identified the failure and took appropriate action before investigation.
 Outside jurisdiction	The complaint cannot be considered under the Housing Ombudsman Scheme.
 Withdrawn	The resident withdrew the complaint, and the outcome was considered satisfactory.

The Housing Ombudsman independently reviews complaints, considers all available evidence, and determines whether the landlord acted in line with its obligations and the impact on the resident. Residents can approach the Ombudsman at any stage, although they are generally expected to complete the landlord's complaints process first.



■ Maladministration Rate ■ No Maladministration Rate

We have an overall 'no maladministration rate' of 58%.

Each year the Ombudsman publishes individual Landlord Performance Reports. These are for landlords with 5 or more findings determined in that financial year. [View our Landlord Performance Report for 2025/26 here.](#)

Ombudsman Findings 2025/26 of non-compliance with Complaints Code

The Housing Ombudsman has the authority to make orders that housing providers are required to comply with.

During this reporting period, three cases were determined by the Housing Ombudsman. One other case was withdrawn and has therefore been excluded from the annual reporting figures.

The three determinations resulted in a total of 12 findings*. These comprised of:



We accepted all findings and recommendations made by the Ombudsman. We are disappointed that our service and complaint handling fell below the expected standard in these cases. Appropriate actions have been taken to address the identified issues, implement learning, and reduce the likelihood of similar failings occurring in future.

We continue to hold weekly complaints review meetings with our contractors to monitor performance, identify emerging trends, and drive improvements in complaint handling. During the year, we have maintained a programme of staff training and have actively incorporated learning from Housing Ombudsman reports, guidance, and case determinations to strengthen service delivery and improve customer outcomes. We have also introduced quarterly complaints meetings with departmental managers, separate from the Complaints Learning Forum, to promote organisational learning, review complaint performance, identify recurring issues, and oversee the implementation of service improvements arising from complaints. These meetings provide a dedicated opportunity to discuss complaint trends, share learning across teams, and ensure accountability for delivering service improvements.

Housing Ombudsman Policy Review



In July 2025, the Ombudsman reviewed our Complaints Policy:

- They recognised the effort and hard work that had gone into ensuring our policy was compliant.
- They made six recommendations which have been fully implemented.
- These required us to provide further clarity in our policy and consistency across our policy, procedures and leaflet and ensure our wording was aligned with the Code.

We have made it clearer:

- When we will accept a complaint, what our exclusions are and how we handle complaints from third party representatives.
- That we will consider all requests to make our policy and procedures available in accessible formats.
- That our stage 2 complaints will be dealt with by a different person from the stage 1.
- That we will agree appropriate intervals for updates on complaints when outside the extended timescales.

In December 2025, the Ombudsman carried out a second review of our Complaints Policy following the implementation of these recommendations and confirmed full compliance.

Number of complaints received in 2025/26



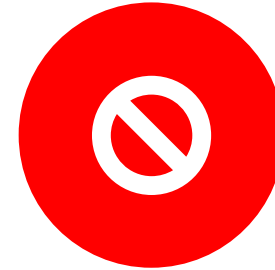
**206 complaints
received**



**64 escalated to
Stage 2**



**5 Complaints
escalated to the
Housing Ombudsman**

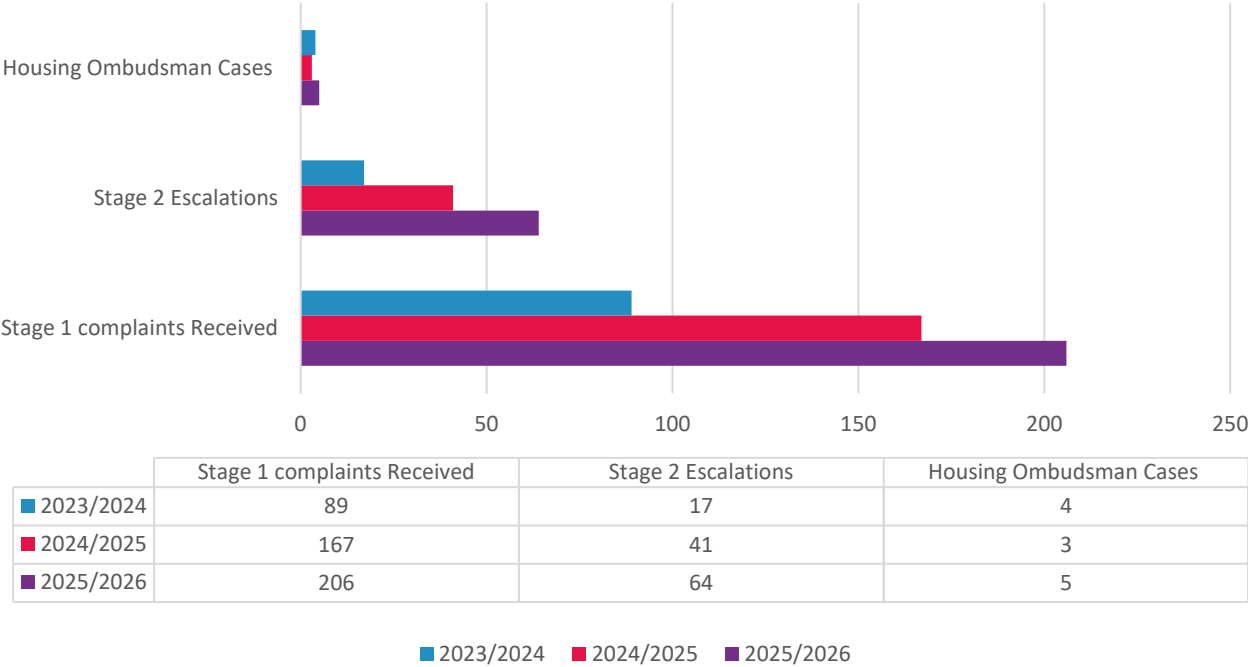


0 complaints refused

Number of complaints received year on year



Complaints totals



The number of Stage 1 complaints received during 2025/26 increased by 23%. The introduction of the Complaint Handling Code as a statutory requirement has had a noticeable impact, and this increase may in part reflect that residents are not only more aware of their rights but also find the complaints process accessible and easy to use. We also experienced a 56% increase in Stage 2 complaints over the reporting period.

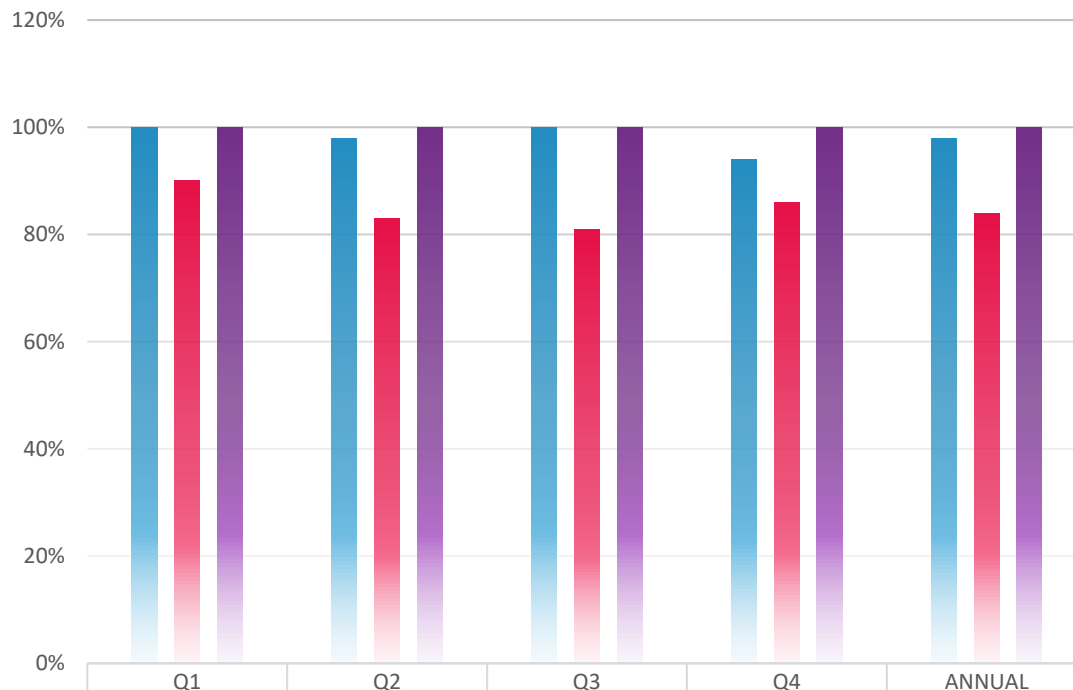
We recognise some of the underlying issues that have contributed to complaints and have been working to improve services for residents. Key changes include appointing a new repairs contractor and expanding our Customer Contact Centre to streamline communication and enable us to take ownership of resident enquiries at the first point of contact. In addition, we strengthened our complaints policy and procedures in response to feedback from the Housing Ombudsman.

Complaint numbers continued to rise, but more slowly than last year. This suggests service improvements are starting to make a difference, while residents still feel confident raising concerns through our complaints process.

Complaint response times



COMPLAINTS PERFORMANCE



	Q1	Q2	Q3	Q4	ANNUAL
% of complaints acknowldged within 5 working days	100%	98%	100%	94%	98%
% Stage 1 complaints responded to within 10 days	90%	83%	81%	86%	84%
% Stage 2 complaints responded to within 20 working days	100%	100%	100%	100%	100%

In April 2025, the Customer Contact Centre was expanded to manage all service enquiries, including repairs. This improved our ability to identify and record resident dissatisfaction at the first point of contact, contributing to an increase in Stage 1 complaints.

Stage 1 complaint response performance improved to 84% in 2025/26, despite increased complaint volumes and staffing changes during the year. In addition, 100% of Stage 2 complaints were responded to within target timescales.

Whilst there has been a slight improvement, we recognise the need to strengthen our complaints service further. To support this, we have invested in additional resources for 2026/27, including increasing the Complaints Officer team from one to two staff members.

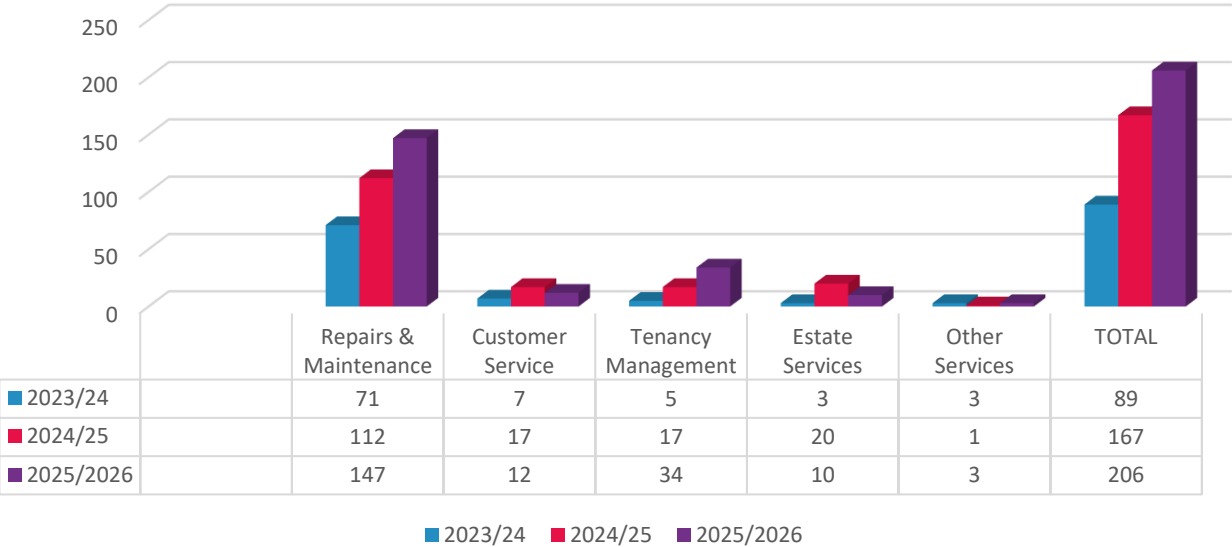
We will also pilot a centralised complaints service, with Complaints Officers overseeing the end-to-end complaints process in 2026/2027. These changes are expected to improve response times, strengthen accountability, and enhance the resident experience.

Category of complaint & numbers upheld

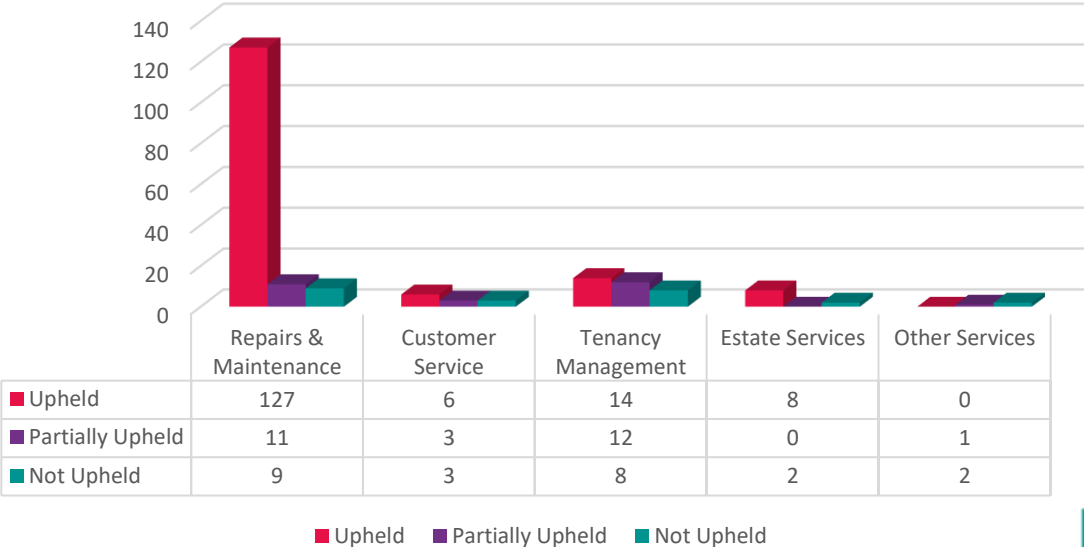
Repairs and maintenance remained the largest source of complaints in 2025/26 accounting for 71% of all complaints received. This represents a 4% increase compared to 2024/25.

Most complaints were upheld, with repairs and tenancy management accounting for the largest number of upheld complaints.

Category of complaints



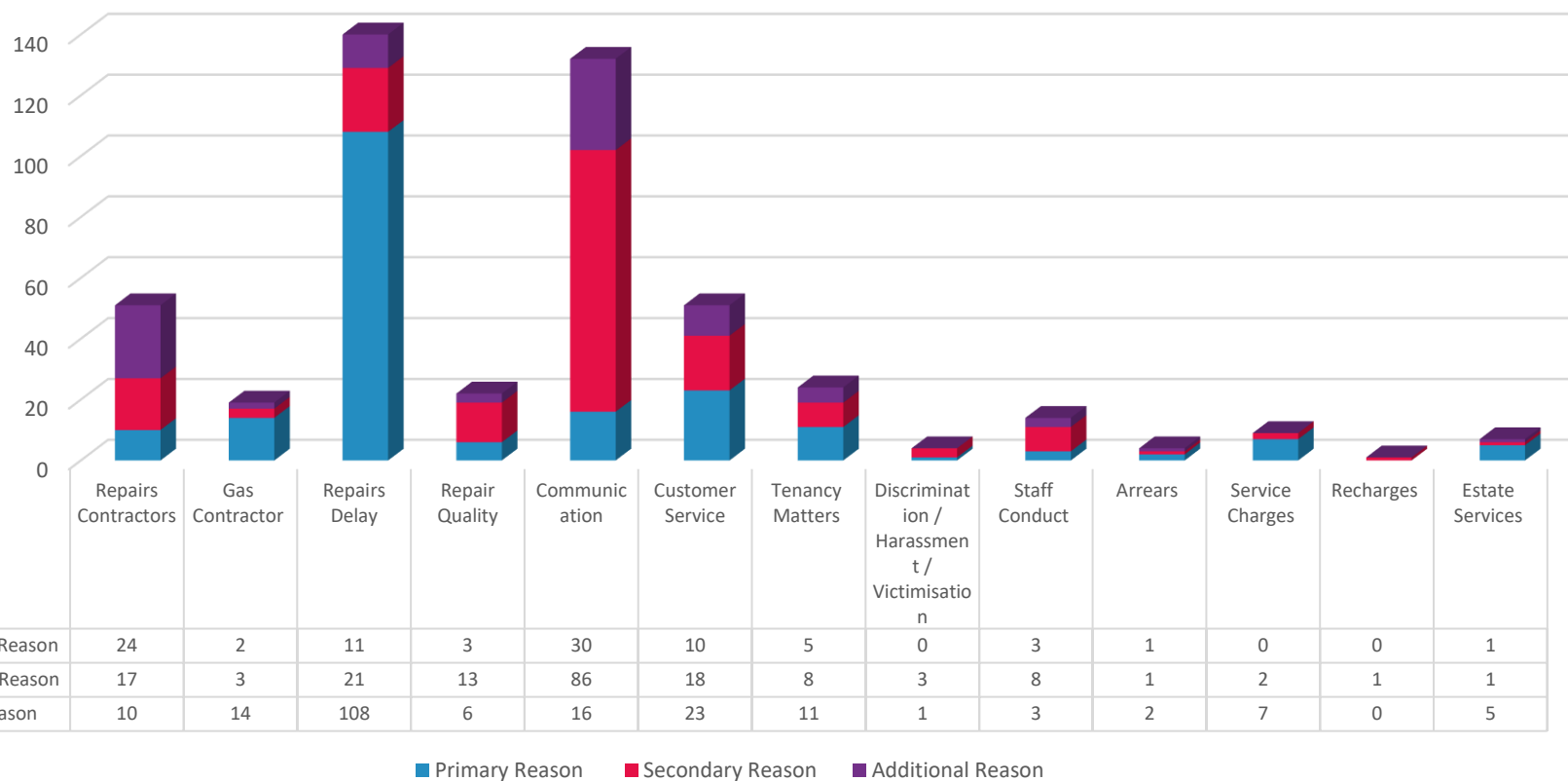
Complaint validity by category



Analysis trend



Complaints trends



Analysis of complaint trends shows that repair delays are the largest source of complaints, accounting for **51%** of all primary complaint reasons.

Communication remains a key contributing factor, accounting for **47%** of secondary complaint reasons and **33%** of additional complaint reasons, indicating that communication issues frequently add to the original service concern.

Other reasons combined highlight the following key contributing factors and trends:

- 41% relate to repairs contractors
- 32% include customer service issues
- 15% relate to tenancy matters
- 13% relate to the quality of the repair

Learning from complaints



We learn from complaints by:

- Reviewing individual complaints and issues raised
- Reviewing feedback from the Housing Ombudsman
- Analysing complaint trends and identifying reoccurring themes
- Investigating and discussing the underlying issues and root causes
- Using insights from resident satisfaction surveys and complaint feedback to drive improvements



Complaints, resident feedback and learning are discussed:

- Through complaints, engagement activities and our Resident Panel
- With staff, managers and the leadership team
- At our quarterly complaints forum
- With the Board and Committees



Learning and improvements arising from complaints and resident feedback are shared with:

- Residents via our newsletter, annual report and on our website
- Staff in our quarterly complaints meetings and learning bulletins
- In team meetings and with contractors - the complaints team attend operational meetings to provide feedback and insight on trends
- The Board and Committees

Learning & changes as a result of resident feedback and complaints



Clarity and oversight of repairs: Implemented a repairs interface that enhances oversight of appointments, variations and authorisations, supporting stronger coordination between customer service teams and repairs officers further improving the management of repairs cases.



Communication expectations: Introduced early telephone contact, helping us better understand concerns from the outset and support more effective complaint resolution.



Planned works: Introduced ventilation checks in identified blocks, helping to proactively address underlying issues of damp and mould, and reduce the impact on residents' homes.



Noise nuisance: Introduced a new Noise Nuisance Policy, supported by acoustic testing and a joint approach between Housing and Repairs, strengthening investigations and improving the resolution of noise concerns.



Automation of Caution Register: Automated the Caution Register, providing contractors with real-time access to key site information, improving planning, supporting safer service delivery, and enhancing the customer experience.

Learning & changes as a result of resident feedback and complaints



Complaints Handling Pilot: We will be piloting a centralised complaints handling team in 2026/27 to provide additional support to operational teams, promote a more consistent approach to complaint management, and enhance outcomes and experiences for residents.



Customer service: Introduced bi-monthly toolbox talks with the Repairs Management Team and participated in team huddles to strengthen collaboration across services, improve communication, enhance diagnostic accuracy, and support better outcomes for residents.



Staff training: Delivered Writing with Impact training to all staff to strengthen the quality and consistency of our communications. This is being reinforced through ongoing coaching, one-to-one discussions, and additional customer service training to further embed best practice and enhance written communication across services.



Complaints Insights and Analysis: Enhanced our housing management system to introduce more detailed complaint categories, improve reporting, trend analysis, and oversight to better identify service improvements and emerging areas of concern.



Specialist Parts: Strengthened escalation processes for manufacturer delays to ensure issues are identified earlier, create opportunities to explore temporary solutions or product adaptations that minimise disruption, and reduce waiting times for residents.

Learning & changes as a result of resident feedback and complaints



Awabs Law Phase 1: As a precautionary measure, all reports of damp and mould are now treated as emergencies, with attendance within 24 hours of being reported. This approach ensures early intervention, enables clearer identification of recurring versus new issues, and supports the timely triaging of more complex cases.



Estate Services: Introduced action plans for sites with multiple or complex issues to improve oversight, strengthen accountability, and ensure follow-up actions are effectively tracked, monitored, and delivered.



Temporary Move Policy: Strengthened our Temporary Move Policy from Ombudsman feedback to provide greater clarity and consistency. Delivered staff training and embedded clear processes to ensure all stages are appropriately managed, documented, and communicated.



Enhancing Resident Communication: Introduced greater use of text messaging and emails for routine updates to improve the timeliness of communications, increase resident engagement, and support a better overall customer experience.



Improvements to void process: Strengthened the void process to include garden checks and reinforced responsibilities at sign up for street properties.

Benchmarking – comparing and improving our performance



Resident satisfaction with complaints handling is low at 46%. However, we did improve on our 2024/25 results of 38%.

This result is higher than the Regulator Tenant Satisfaction Measures (TSM) average of 35.5% and upper quartile performance of 42.1% for 2024/25.

Whilst we continued to see improvements over the past year, we still need to do better. To strengthen our complaints management process and responsiveness, we are recruiting an additional Complaints Officer. To improve the consistency of our complaints handling and to enhance oversight and accountability, we are also going to pilot the centralisation of our complaints handling in 2025/26 and hope this will provide a better experience for residents.

We will continue to provide ongoing training to all staff to improve customer service, communication and accountability.

We will continue to seek feedback from residents on how to improve our complaints management and review feedback on complaints through our quarterly perception surveys.

Contact us

Office Address:

29 Sheldon Street, Croydon, CR0 1SS

Phone: **020 8680 7532**

Freephone: **0800 054 6710**

Email: **customers@ccha.biz**

Web: **www.ccha.biz**

Facebook: **/cchahousing**

X: **@Officialccha**

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کیا آپ کو اس دستاویز کا ترجمہ کرانے کی ضرورت ہے؟ براہ کرم ہم سے رابطہ کریں۔