

Annual Complaints Performance and Improvements Report 2025-26

Complaints Performance



Contents

1. Introduction	3
2. Complaints Performance 25/26	4
Stage 1	4
Complaints escalated to Stage 2	5
Complaints closed in target	6
Complaints Not Accepted	6
Outcomes	7
Reason for Complaints	7
3. The Housing Ombudsman Service	8
Housing Ombudsman Landlord Performance	9
Findings of Non-Compliance with the Complaints Handling Code by the Housing Ombudsman	10
Housing Ombudsman reports about Croydon Council	11
4. Learning from Complaints	11
5. Improvements to Services Driven from Learning	11
Repairs Services	12
Housing Management Service	12
6. Conclusion	13

1. Introduction

Croydon Council is committed to providing a positive customer experience when we are communicating with or providing a service to our residents.

We understand there will be times when things go wrong, or the expectations of our residents are not met. Any issue with a resident's home that is difficult to resolve can be significant for the household affected.

We are working towards quicker and more effective resolutions, continuous learning to improve services, and a positive culture which demonstrates empathy, transparency, and respect.

Our complaints handling approach, which is set out in our policy, is designed to resolve complaints quickly and comprehensively. Being aware of and considering individual circumstances, providing quality responses and making sure residents are kept informed is key. Our aim is to make sure residents can easily access our complaints service, and we are there to support a resolution for them.

The operating environment for complaints handling, across the social housing sector, remains challenging and the volumes of complaints which we have received have increased annually.

The desire to improve homes and services is making a difference, reflected in increased satisfaction over recent months, but local authorities continue to face challenges with rising costs and competing demands for investment in homes and services.

The external environment plays a major role in how landlords handle complaints. The Housing Ombudsman (HO), the Regulator of Social Housing, and the expectations of residents all determine how complaints are managed.

Croydon Council has set out its plan to meet the challenges faced. This report details how we have handled complaints from 1 April 2025 to 31 March 2026, and crucially, how we are using them to drive improvements in our services.

Progress over the past 12 months has included.

- Training on customer care being embedded across all housing staff.
- Additional training has been delivered on the Complaints Handling Code and good complaint handling.
- The service has overseen a decrease in determinations against Croydon Council and severe maladministration determinations by the HO during 2025/26.
- Embedding the changes to our complaints handling system to ensure it supports the requirements of the HO Complaint Handling Code and providing more information to enable learning.

2. Complaints Performance 25/26

Stage 1

1,343 Stage 1 complaints were received in 2025/26 compared with 1,126 in 2024/25, an increase of 19%.

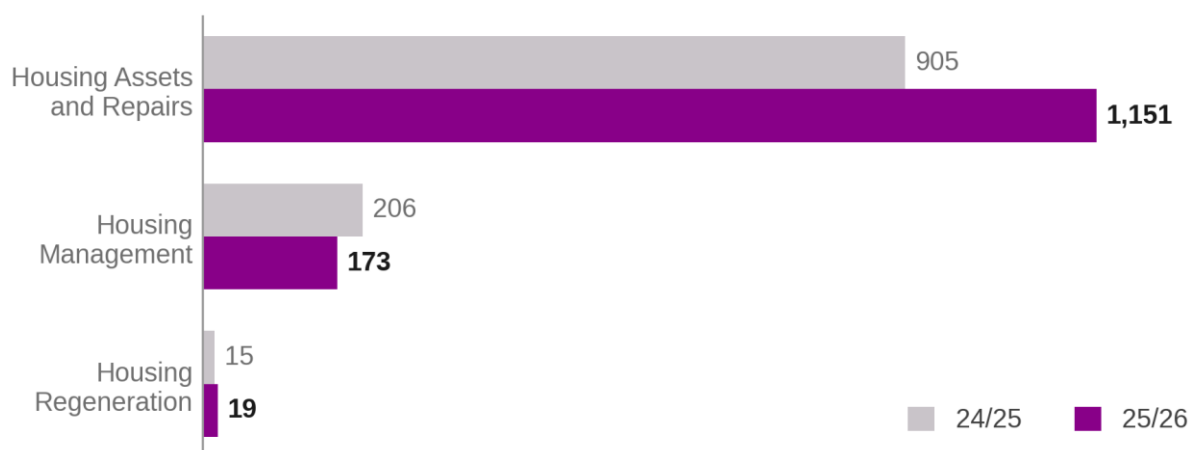


Figure 1: Stage 1 by landlord service area, 2024/25 and 2025/26

Landlord service area	2024/25	2025/26	Change
Housing Assets and Repairs	905	1,151	+27%
Housing Management	206	173	-16%
Housing Regeneration	15	19	+27%
Total	1,126	1,343	+19%

There was a 27% increase in the number of complaints regarding Housing Assets and Repairs and a 16% decrease in complaints about Housing Management Services. The reduction in Housing Management complaints meant that the overall number received was in line with previous years.

Complaints escalated to Stage 2

283 complaints were escalated to Stage 2 in 2025/26 compared with 143 in 2024/25. This is a 21% escalation rate compared to 13% in 2024/25.

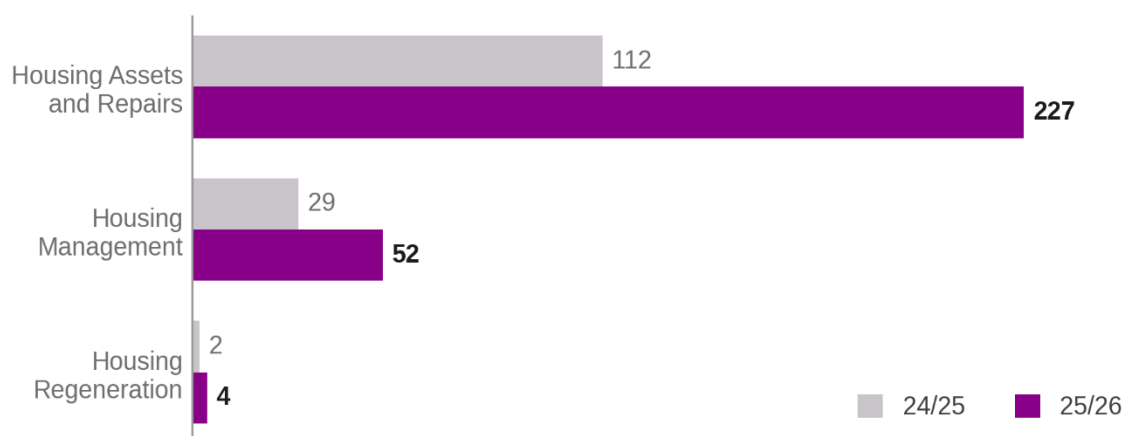


Figure 2: Complaints escalated to Stage 2 by landlord service area, 24/25 and 25/26

Landlord service area	24/25	25/26	% Escalated
Housing Assets and Repairs	112	227	+20%
Housing Management	29	52	+30%
Housing Regeneration	2	4	+21%
Total	143	283	+21%

The increase in Stage 2 escalations is consistent with trends across the social housing sector, where greater awareness of complainant rights and increased scrutiny have led to higher levels of complaint activity.

Whilst a complaint escalation indicates a resident remains dissatisfied with the Stage 1 outcome; it also demonstrates that residents are engaged with the complaints process and feel confident using it to seek further review. This engagement provides valuable feedback, helping us to better understand residents' concerns and identify opportunities to improve services.

Complaints closed in target

The high volume of complaints received has been the primary reason when not meeting the HO timescales for providing a response to a resident's complaint.

Our target remains to resolve Stage 1 complaints within 10 working days, or 20 working days where an appropriate 10-day extension is applied. 59% of Stage 1 cases were within HO timescales. At Stage 2 we aim to resolve the complaint in 20 working days or 40 working days where an appropriate 20-day extension has been applied. 21% of Stage 2 cases were within HO timescales. This compares to 35% and 18% respectively in the previous year. As an organisation we are working hard to address this, and further resources will support this effort over the coming 12 months.



Figure 3: Share of complaints closed in and out of target, 25/26

Stage	Closed in target	Closed out of target
Stage 1	59%	41%
Stage 2	21%	79%

In April 2025 we enhanced our corporate complaints system to enable the use of the permissible five-day acknowledgment stage and the ability to extend cases where the complaint is complex, by 10 working days at Stage 1 and 20 working days at Stage 2. This is provided for in the HO Complaint Handling Code.

Complaints Not Accepted

In addition to the 1343 complaints investigated there were 189 cases that were not suitable for the complaints process. The main reason that issues were found to be not suitable, when reviewed, was that they were identified as a service request.

Reason the case is unsuitable for the complaints process	Stage One	Stage Two
Service Request or Enquiry	91	3
Rejected (such as already been through the process or issue out of timescale)	65	6
Withdrawn by Customer	24	1
Referred Elsewhere – not a Croydon Service	9	1
Total	189	11

Outcomes

Upheld complaints rates increased slightly during 2025/26. Stage 1 cases upheld rose by 5%, from 74% to 79%, whilst the Stage 2 cases upheld rose by 1% point from 92% to 93%. This indicates a higher proportion of complaints resulted in findings of service failure compared to the previous year.

Reason for Complaints

During 2025/26 we have been embedding system enhancements designed to improve the capture of the cause of complaints.

The enhancements have allowed us to review not only the driver of the complaint but to also break this down into the reason for the complaint.

For landlord services we have found that the main driver for complaints continues to be delays in service delivery, however when looking across the two main divisions we have found the other drivers of dissatisfaction and escalation are different

Division	Reason for Complaint	Underlying Complaint Category
Housing Asset and Repairs	Disrepair, plumbing, heating & hot water, damp & mould, leaks	Delays in service, poor-quality repairs, contractor performance, missed appointments, poor communication
Housing Management	Estate services, ASB, neighbour disputes, tenancy and income management	Delays in service, poor communication, delayed responses, case ownership

When looking into why customer escalate their complaints, the following themes have emerged.

Division	Escalation Reasons
Housing Asset and Repairs	Complaints were most likely to be escalated where residents experienced ongoing disrepair, damp and mould, heating and hot water issues, plumbing problems, or delays in completing repairs and resolving property-related concerns.
Housing Management	Complaints were most likely to be escalated where residents remained concerned about neighbour disputes, anti-social behaviour, estate management issues, tenancy matters or whether their individual circumstances had been fully considered.

Complaints continue to provide valuable insight into residents' experiences and have enabled both Housing Management and Housing Assets & Repairs to identify service-specific areas for improvement. Whilst the key themes differ across the two service areas, each service reviews complaint trends, HO learning and resident feedback to develop and implement targeted service improvements.

The Complaints Team supports this work through the Complaints Improvement Plan, providing oversight of complaint performance, identifying emerging themes and ensuring that learning from complaints is captured, shared and embedded across services. This collaborative approach helps ensure that complaints are used not only to resolve individual concerns but also to drive continuous improvement and improve outcomes for residents.

3. The Housing Ombudsman Service

The Housing Ombudsman (HO) Service is in place to investigate complaints and resolve disputes involving tenants and leaseholders of social landlords including local authorities. The HO works collaboratively with the Local Government Ombudsman (LGO), the New Homes Ombudsman, and the Regulator of Social Housing.

The HO Service through its Complaints Handling Code (the Code) sets out remedies for service failure which can be either discretionary ('should') or mandatory ('must') for the landlord to undertake.

The code defines what constitutes a complaint and describes best practice in terms of accessibility of the complaints process for residents and for the administration of complaints.

When a resident refers a complaint to the HO there are a range of findings that can be issued following an investigation. The most serious of these potential findings are:

- Severe Maladministration – for the most serious failings.
- Maladministration – Where a failure has adversely affected the resident.

- Service Failure – Where there is a minor failing but action to put this right is still needed.
- Redress – Where there is evidence of maladministration, but the landlord has identified and acknowledged this prior to the HO's formal investigation and has taken steps and/or made an offer of compensation, that puts things right.

Housing Ombudsman Landlord Performance

Annually the Housing Ombudsman publishes performance reports for each landlord, and these are benchmarked against other landlords.

The landlord report for 2025/26, that was published recently, detailed that Croydon Council had improved their overall maladministration rate and reduced the number of severe maladministration's. Link to the website below.

<https://www.housing-ombudsman.org.uk/landlords/>

For the financial year 2024/25 the maladministration rate was 88%, and this had improved to 69% for the 2025/26 period. There were 86 findings in the HO investigations of which 58 were for maladministration.

In calculating the 69% maladministration rate, the HO has removed the outside jurisdiction cases. The calculation is therefore 58 maladministration findings divided by an overall total of 84.

Croydon Council have performed well with determinations relating to reasonable redress. 27% of cases were determined as reasonable redress against an average of 10% when compared to other landlords of a similar type. This improvement in identifying and acknowledging maladministration prior to the HO's formal investigation is a positive step forward.

Maladministration findings

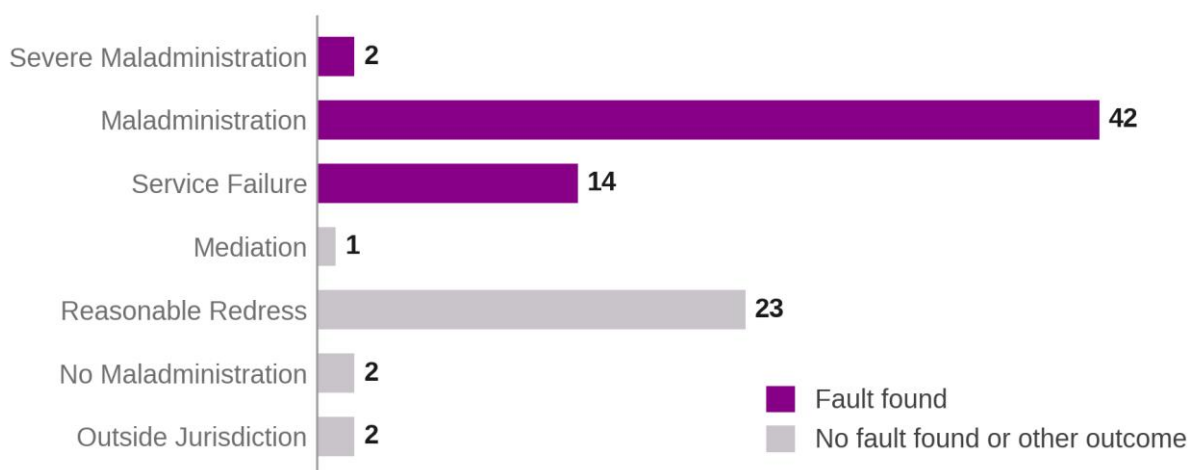


Figure 4: Findings by outcome

Finding	Number
Severe Maladministration	2
Maladministration	42
Service Failure	14
Mediation	1
Reasonable Redress	23
No Maladministration	2
Outside Jurisdiction	2
Total	86

The landlord report details that the maladministration rate of 69% is lower than the rate for local authorities of a similar size at 70%, but higher than the national rate of 62% when comparing to all landlords of a similar size.

All 122 orders issued were completed within 3 months and therefore 100% adherence was achieved.

Responsive repairs and property-related issues continued to account for the highest number of findings, with 37 findings recorded, reflecting both the volume and complexity of repair-related complaints. Managing Relations, which includes complaint handling and customer contact, accounted for 34 findings, whilst Anti-Social Behaviour accounted for five findings.

These findings are broadly consistent with historic HO trends and continue to inform targeted improvement activity across Housing Assets and Repairs and Housing Management services. Learning from Ombudsman investigations is reviewed regularly by the relevant service areas and supported through the Complaints Improvement Plan to ensure identified actions are implemented and monitored.

Findings of Non-Compliance with the Complaints Handling Code by the Housing Ombudsman

- There have been 6 Complaint Handling Failure Orders issued to Croydon by the Housing Ombudsman during 2025/2026. A high proportion of these are for failing to manage complaints within a reasonable timescale.
- The changes being introduced through the Complaint's Improvement Plan have improved our complaint response times and, to ensure that Housing

Ombudsman actions are completed within timescales, we have introduced full tracking of the Housing Ombudsman orders with a weekly meeting to review progress against all actions.

Housing Ombudsman reports about Croydon Council

Croydon have not featured in any spotlight reports or publications produced by the Housing Ombudsman throughout 2025/2026.

4. Learning from Complaints

An effective complaints process enables a landlord to learn from the issues that arise for residents and to take steps to improve the services it provides.

Complaints provide social landlords like Croydon Council with invaluable feedback and information about their day-to-day services, which can be used to drive improvement.

We continue to implement a Complaints Improvement Plan that ensures we will provide a positive complaint handling service that is compliant with the HO Code.

Complaints provide landlords with real opportunities for learning and free feedback on our service from those whom we serve. Trends in complaints, or even one-off complaints, can identify weaknesses such as a poor service, poor contractors, or a flawed procedure. Complaints can also be an early warning system to highlight risks, such as problems with gas servicing procedures.

As well as complaints made by tenants about the service they receive, we also learn from the HO's Reviews and Orders. As part of our commitment to learning reviews on findings of severe maladministration and wider orders, these are reviewed by our Housing Senior Leadership Team, including determinations in cases of damp and mould and the responsive repairs process. Our learning from complaints has been fed into policy change such as the new Repairs Policy.

5. Improvements to Services Driven from Learning

You said: Complaints were not always identified early enough when there were urgent health and safety concerns.

We did: We introduced a case triage process for all complaints. This ensures that immediate health and safety risks are identified at the earliest opportunity and escalated directly to the appropriate service teams and senior managers for urgent action.

You said: Vulnerable residents and complex repair cases needed more support and oversight.

We did: We established a dedicated Customer Resolution Team to provide additional support for vulnerable residents and manage complex or sensitive repair cases. The team also works closely with complaints officers to ensure actions agreed through complaints are completed. As a result of this work the severe maladministration's have

reduced from eight in 24/25 to two in 25/26 and the maladministration rate has also reduced from 88% to 69%.

You said: Complaint investigations and responses were not always consistent, and residents wanted greater accountability.

We did: We invested in additional staffing, delivered enhanced training for complaint handlers, and introduced senior management quality checks on repairs complaints before responses are issued. We have also strengthened our approach to redress, with clearer guidance and a dedicated policy to ensure fair and consistent outcomes for residents. Reasonable redress has seen an improvement in the Housing Ombudsman Landlord Performance Report and our overall performance is improving.

Repairs Services

You said: Repairs were delayed because follow-on works and variations were not being progressed, leaving jobs outstanding for weeks or months.

We did: We strengthened oversight of aged and at-risk repairs through the introduction of a Works Order Pipeline Risk Tracker and regular management reviews. The tracker provides visibility of work orders awaiting variation approval, follow-on actions, access arrangements, contractor updates and other causes of delay, allowing issues to be escalated and resolved before repairs become excessively aged.

You said: Missed appointments, cancellations and poor communication caused frustration and unnecessary delays.

We did: We implemented a new appointment management process, strengthened cancellation procedures, and reinforced expectations for contractors to contact residents when appointments cannot proceed or where access issues are encountered. This supports better communication and helps reduce avoidable missed visits.

You said: Repairs were not always resolved first time, with repeat visits, incorrect trades attending and repairs being closed before all works were completed.

We did: We strengthened first-time fix arrangements through improved job planning, weekly reviews of outstanding work, checks to ensure the correct trade attends, and reviews of stock, skills and training requirements. Additional safeguards have also been introduced to prevent repairs being closed before all agreed works are complete.

Housing Management Service

You said: Complaint responses felt generic investigations did not always demonstrate a full understanding of the issues raised, and there was insufficient oversight of escalated complaints and recurring service failures.

We did: We delivered additional training and support to complaint handlers on both complaint investigations and system use, helping staff access the right information and

provide more robust, resident-focused responses. We strengthened our quality assurance process to improve the consistency and quality of complaint handling and moved Stage 2 complaint reviews into the Housing service. This has given us greater oversight of escalated complaints, improved visibility of emerging themes and service issues, and strengthened our ability to identify learning and drive service improvements. The result of this learning has seen an overall improvement in performance, and this is continuing into the financial year 26/27.

6. Conclusion

Whilst we recognise that there is still more to do to deliver the consistently high standard of service that our residents expect and deserve, significant progress has been made during 2025-26 to strengthen both complaint handling and the wider housing service.

Croydon Council remains committed to continuous improvement and is actively progressing its Complaints Improvement Plan, which continues to be a key driver of service transformation.

Over the past year we have increased resources dedicated to complaint handling, strengthened governance and oversight arrangements, and invested in additional training to improve the quality and consistency of complaint investigations and responses.

We have also implemented significant system improvements to better support compliance with the HO's Complaint Handling Code, improve performance monitoring, and enable more effective identification of trends, themes, and learning opportunities.

Importantly, we have embedded a more inquisitorial approach to complaints handling. Rather than focusing solely on the issue raised, complaint investigations now place greater emphasis on understanding the resident's experience, identifying root causes, considering whether wider service failures have occurred and ensuring that appropriate remedies and learning are identified. This approach supports fairer outcomes for residents and helps ensure that complaints are used as a valuable source of insight to drive service improvement.

We welcome the reduction in HO's maladministration findings and the improvements seen in several key performance indicators during the year. However, we recognise that further improvements are required, particularly in relation to complaint response times, service responsiveness, and embedding a consistently positive complaints culture across all housing services. We remain committed to learning from complaints, Ombudsman investigations and resident feedback and will continue to use this learning to improve services, strengthen accountability and build trust with residents.

The progress achieved during 2025/26 provides a strong foundation for continued improvement. Through continued investment in people, systems and processes, alongside a focus on learning and accountability, we are committed to delivering a

complaints service that is accessible, fair, resident-focused and fully aligned with the principles of the HO's Complaint Handling Code.

Throughout 2026/27 we will be adapting how we manage complaints as we understand the necessity to improve responsiveness and further learning. All housing complaints will be managed by an independent team, Customer Insight, within the housing directorate. They will be responsible for ensuring that service areas are responsive to complaints and provide detailed information on the learnings. This rich data will continue to support the development of service improvement plans which will be monitored to confirm that the learnings are being embedded into the ways of working.