

# Complaints Report 2024-2025





# Contents

This report shares details of our complaints performance between 1 April 2024 and the 31 March 2025. It contains information on the number and types of complaints we received, which service areas we received complaints about, and the key themes of those complaints.

It also provides an overview of what we have learned from the feedback our tenants have shared with us and what we are doing to improve our services as a result of this feedback.

We know we don't always get things right, but we will continue to use complaints to learn how we can do things better and make the improvements that our tenants and customers want to see.

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# Group Board statement

Everyone should have a warm, safe, affordable home. That is the belief that Two Rivers Housing was founded on and remains at the heart of everything we do.

We never forget that we are there to support our tenants and ensure that their homes and the neighbourhood that they live in are places that they can be proud of. Alongside this, we want to provide the best possible services to our tenants. However, we know that sometimes things go wrong and, when they do, it's important we put things right as quickly as possible.

To help us do this, we have a dedicated customer experience team. They help us manage our complaints handling process, gather feedback from our tenants, and make sure that we are learning from the complaints we receive.

They also make sure that complaints are dealt with fairly, professionally and in a timely manner and identify any learning that will help us improve our services.

Our Board Member Responsible for Complaints is Sharon Wilkins. She has clear visibility of the complaints we receive and is provided with assurance that we are meeting the requirements of the Housing Ombudsman Complaint Handling Code. The customer experience team provide updates on our complaint's performance, including key statistics, themes and lessons learned.

We have also appointed a Tenant Complaints Champion. Teresa is a member of our Tenants' Voice Group and has also experienced our complaints process first hand. Her role is to hold us to account on behalf of all tenants, make sure that the best outcome is achieved, and that we are listening and learning from what our tenants are telling us.

This report outlines our complaints performance between 1 April 2024 and 31 March 2025 and includes all the complaints we received during that period.

On review of our annual performance, and our annual self-assessment of compliance with the Housing Ombudsman Complaint Handling Code, we recognise that we still have some work to do in terms of ensuring lessons are learnt and that service improvements are delivered effectively. We believe that being honest and transparent about our performance and where we need to improve will help us to remain focused on these areas.

Following our self-assessment against the Complaint Handling Code, we can confirm that Two Rivers is compliant with the majority of the requirements. However, we have assessed ourselves as not meeting the Code for 6.3: 'Landlords must issue a full response to Stage 1 complaints within 10 working days of the complaint being acknowledged'. We are taking steps that aim to ensure complaints are responded to within the timescales within the code going forward, so that customers have timely resolutions to their complaints.

We will continue to listen to customer feedback and make the improvements needed to ensure we can deliver a great customer experience for all our tenants.



**Ted Pearce,**  
Chair



**Sharon Wilkins,**  
Member  
Responsible for  
Complaints



**Teresa Basher,**  
Tenant  
Complaints  
Champion

# Our complaints process

We investigate all complaints that we receive. This involves speaking to relevant colleagues and teams involved, as well as the tenant raising the complaint.

We have a two stage complaints process.

## Stage 1

We must acknowledge a complaint at Stage 1 within five working days and supply a written response within 10 working days from the date of acknowledgment.

The Stage 1 complaint response must set out:

- what stage of the complaint procedure the tenant is at.
- a summary of the issues that have been raised.
- our decision on the complaint and the reasons for this.
- any remedies we have offered to put things right – this could be an apology or compensation.
- details of any actions we will take to put things right.
- details of how the tenant can take their complaint to the next stage of the process if they are still unhappy.

The Housing Ombudsman's Complaint Handling Code sets out that landlords must have a two stage complaints process. This is important because it gives the opportunity for the tenant to let us know if they do not agree with the actions or decision made at Stage 1 of the process.

## Stage 2

We hope a complaint can be resolved at Stage 1. However, if a tenant is not satisfied with our Stage 1 response, they can request to progress the complaint to the final stage (Stage 2).

### What is a complaint?

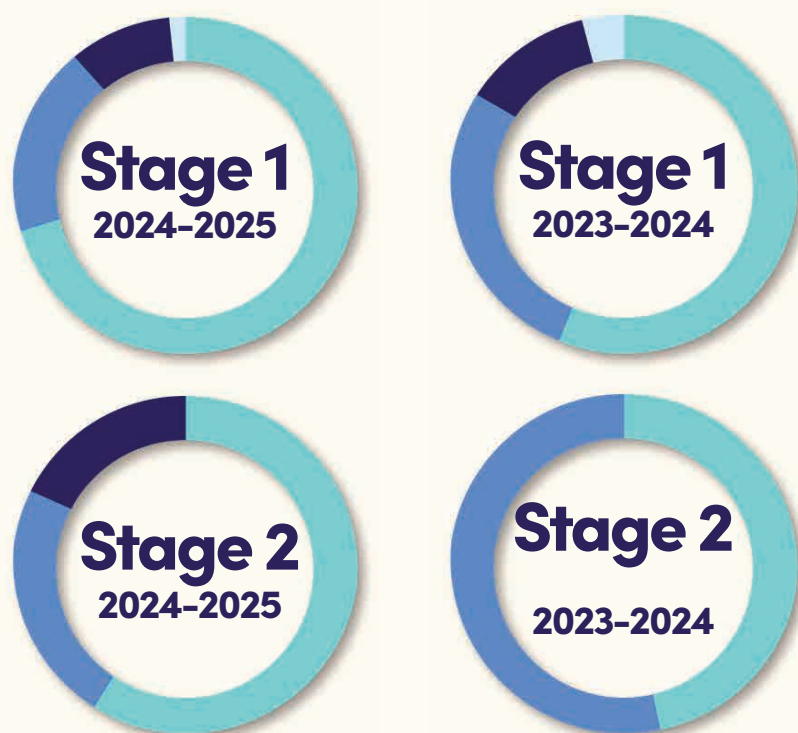
The Housing Ombudsman has defined a complaint as: "An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents."



***"Thank you to Harri for dealing with my complaint, you were 'amazing' and kept me updated with regular communication regarding progress of works."***

Tenant feedback on our complaints process

# Complaints performance 2024–2025



## Complaints decisions explained

- An **upheld complaint** is one where an investigation found that something went wrong and that there was a service failure.
- **Partially upheld** means that after an investigation, we found that something went wrong, but there was no service failure in some parts of the complaint.
- A complaint that is **not upheld** is where, following an investigation, we did not find any service failures.

**Key:** ■ Upheld ■ Partially upheld ■ Not upheld ■ Withdrawn by tenant

Above is a breakdown of the results of our complaints investigation by Stage 1 and Stage 2 and a comparison between 2024–2025 and the previous year (2023–2024).

We know that we don't always get things right and welcome complaints and other feedback as it helps us identify where we have got things wrong so that we can improve our services.

We have worked hard to promote our complaints process and invite complaints from tenants who have felt dissatisfied with our services or where things have gone wrong. This helps tenants access our complaints service more easily and feel more confident in making a complaint. It also gives us great feedback to learn from and improve our services.

When we investigate a complaint, we need to decide if there has been a service failure. If we find a service failure or partial service failure then the complaint will be upheld or partially upheld. In 2024–2025, 88% of all complaints were either fully or partially upheld. This is an increase of 3% from 85% in the previous year (2023–2024).

Of the complaints received between 1 April 2024 and 31 March 2025, 69% were fully upheld (an increase of 14% compared to last year). This means that following an investigation, we agreed that something went wrong and we were at fault. We recognise the impact that this had on our tenants and are using this feedback to make improvements to how we do things.

We are committed to listening to what tenants are telling us through complaints and are making changes to processes and policies to make sure that we don't repeat our mistakes.



# Complaints performance: Timescales

The Housing Ombudsman's Complaint Handling Code sets out the timescales during which complaints should be handled.

This is to make sure that tenants and customers receive a full response to their complaint in a reasonable timescale. Below is a summary of how we performed against these timescales during the year, it includes all complaints received during that period.

## Stage 1 complaints

**139**  
complaints  
received

- **108** responded to within 10 working days.
- **21** responded to within 20 working days (with an agreed extension).
- **8** responded to outside of target timescales, which fails to meet the Housing Ombudsman's Complaint Handling Code.
- **2** complaints withdrawn by the tenant.

of **Stage 1** complaints were resolved within the Housing Ombudsman's time frame. This is an increase compared to the previous year (88%).

## Stage 2 complaints

**22**  
complaints  
received

- **21** responded to within 20 working days.
- **1** responded to within 40 working days (with an agreed extension).
- **0** responded to outside of target timescales.

of **Stage 2** complaints were resolved within the Housing Ombudsman's time frame. This is an increase compared to the previous year (88%).

## Positive feedback

**157**  
compliments  
received

We also record any compliments that we receive in relation to our services and team members.

We received 157 compliments during the year across all of our service areas. This was an increase of 65 compared to the previous year.

# Complaints comparison: 2024-2025 vs 2023-2024

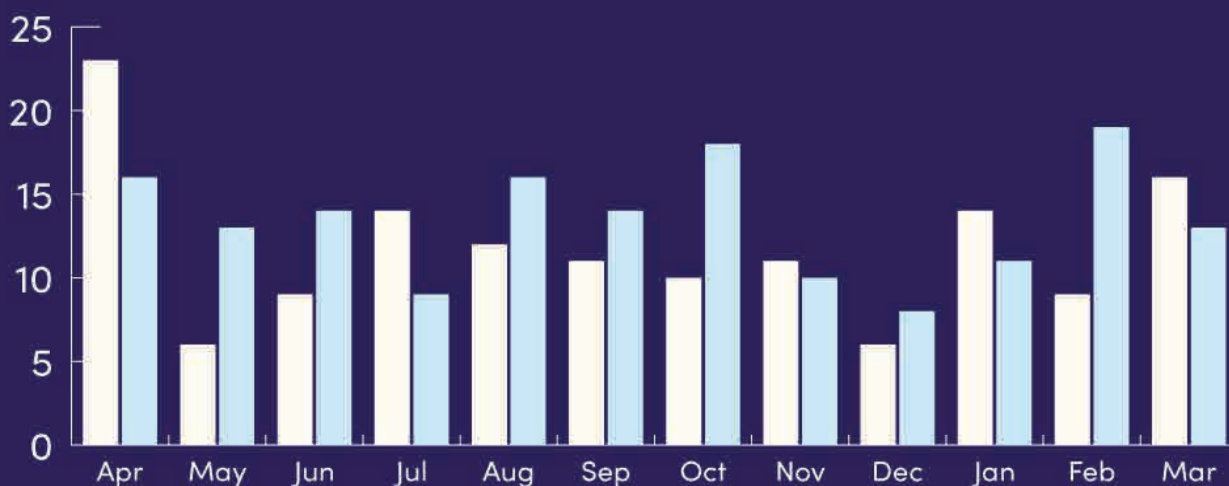
During the last year (April 2024 – March 2025), we received a total of 139 Stage 1 complaints. This is an increase of 13 (a 10.32% increase) compared to the previous year.

A total of 22 complaints were escalated to Stage 2 of our complaints process. This was seven more than the previous year (an increase of 46.67%).

## Complaints year on year comparison

	2024/2025	2023/2024
Early resolution	43	28
Stage 1	139	126
Stage 2	22	15

## Volume of complaints received by month 2023-2024 vs 2024-2025



**Key:** ■ 2023-2024 ■ 2024-2025

Complaint volumes varied throughout the year with the most complaints received in February 2025 (19 complaints). There was one clear theme that was mentioned most frequently in this month, which was damp and mould - with seven complaints for damp and mould received in the month of February.

We want to make sure that all our homes are warm, safe, and affordable and know that living in a home with damp and mould can cause health and well-being issues for tenants. We have listened to the feedback raised through these complaints and taken action to improve how we deal with cases of damp and mould in our homes. You can find more information on this in the 'Listening and learning from complaints' section of this report on page 16.

The month with the lowest number of complaints received was December 2024 (eight complaints).

Our customer experience team monitors trends from complaints, early resolutions and feedback from surveys. This allows us to spot any key themes and take action where required. We also use feedback from tenants and customers to make improvements to our services.

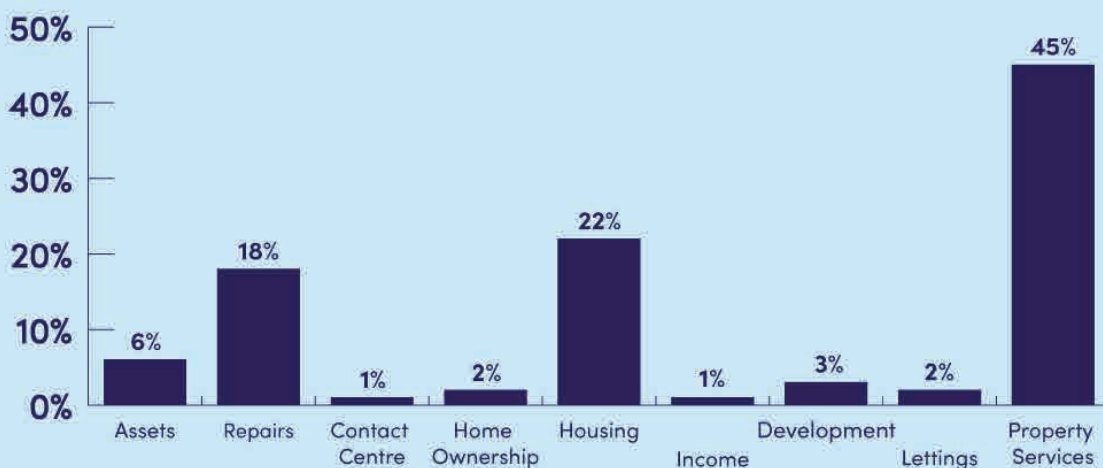


# Complaints by service area

During the year, we received complaints across a range of service areas across the business. You'll find a brief description of each of those areas in the table below and details on the complaints we received in each area in this section of the report.

Area	Description
Assets	Keep tenants safe in their homes by completing safety checks like gas servicing.
Repairs	Carry out routine and emergency repairs in our homes.
Contact centre	Our customer service team who deal with your queries on a daily basis.
Home ownership	Help people to buy their homes through Shared Ownership and Right to buy/ Right to Acquire.
Housing	Manage our neighbourhoods and tenancies.
Income	Collect and manage rent payments.
Lettings	Provide support to tenants when they are moving into their new home.
Development	Help us build new affordable homes for families in our communities.
Property services	Complete work to improve our homes including new kitchens and bathrooms

## Percentage of complaints by service area



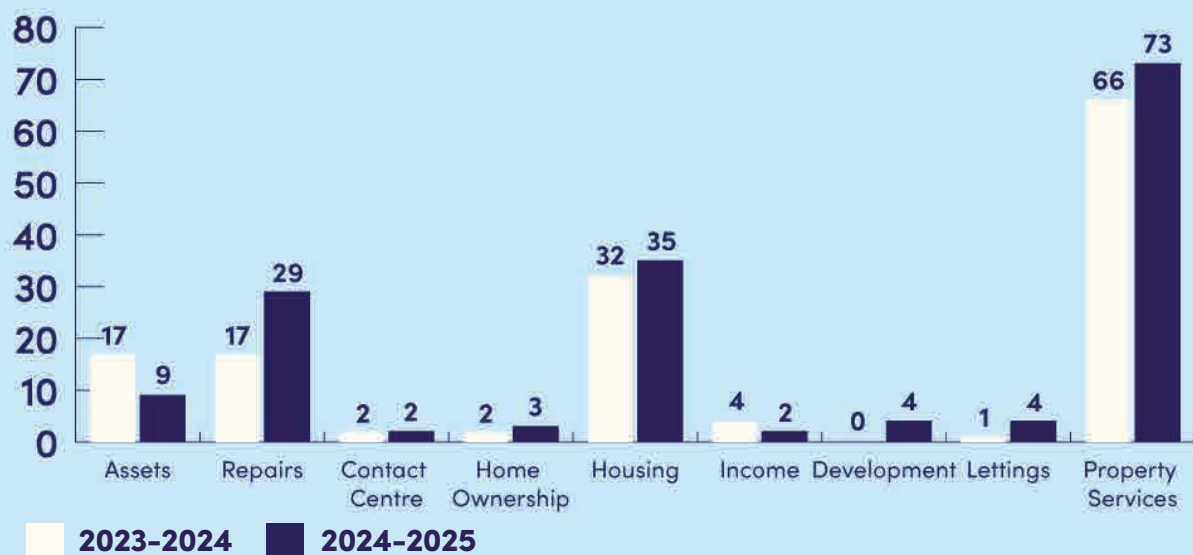
Our property services team received 73 complaints (45% of all complaints) during the year. Issues were raised in a number of areas including damp and mould, lack of contact or progress, and quality of work.

Our neighbourhood team received 35 complaints during the year (22% of all complaints received). The main themes in these complaints were lack of contact or progress, staff issues, and anti-social behaviour (ASB). In terms of ASB, the main theme was not keeping tenants updated.

Complaints relating to our repairs team saw the biggest increase in the year. This was mainly related to our estate maintenance programme, lack of contact or progress and appointment or non-attendance. We can clearly see that poor communication or a lack of contact with our tenants is a key area for improvement and are taking measures to improve this during 2025/2026.

# Complaints by service area

## Year on year comparison (2023-2024 vs 2024-2025)



The graph above shows complaints received by service area across the last two years (2023-2024 and 2024-2025). You can see that property services, housing and repairs are the areas that drive the most complaints. This is typical for most housing associations as these are the services that tenants are most likely to come into contact with.

## Complaints investigation results by service area

Area	Complaints upheld	Partially upheld	Not upheld	Withdrawn by tenant	Total No. of complaints
Assets	9	0	0	0	9
Repairs	27	0	2	0	29
Contact centre	2	0	0	0	2
Home ownership	1	0	2	0	3
Housing	10	16	7	2	35
Income	1	0	1	0	2
Lettings	1	3	3	0	7
Development	2	2	0	0	4
Property services	58	11	4	0	73

### More information:

You'll find a definition of 'upheld, partially upheld and not upheld' complaints on page six of this document. A withdrawn complaint is where the tenant has decided not to proceed with their complaint.

# Complaints themes

## Key:

- Appointment/ non-attendance (7%)
- Anti-social behaviour (3%)
- Estate maintenance (8%)
- Damage caused (3%)
- Damp and mould (17%)
- Incorrect information (9%)
- Communication / progress (33%)
- Quality of service (work or home) (10%)
- Recharges (1%)
- Staff (engagement) (1%)
- Time taken (8%)



Complaints data, including themes is monitored by our customer experience team who help identify service area improvements. Regular meetings with our Senior Management Group also take place to share any themes and areas of improvement, so that they can take action in their areas of responsibility.

## Themes year on year comparison (2024-2025 v 2023-2024)

Complaints theme	2024-2025	2023-2024
Appointments / non-attendance	10	7
Anti-social behaviour	5	10
Estate maintenance	13	4
Damage caused	4	7
Damp and mould	27	11
Incorrect information	14	11
Communication / progress	52	24
Quality of service (work / home)	15	36
Recharges	2	4
Rent	0	3
Staff issues (engagement)	12	8
Time taken	7	16

### Damp and mould complaints

During 2024/2025, we received a total of 27 complaints relating to damp and mould. This was an increase of 16 compared to the previous year.

A key theme surrounding damp and mould complaints related to not being kept up to date or a lack of progress in completing the follow up work.

We have learned from this and made improvements to how we deal with damp and mould cases.

You can find more information about this in the 'Listening and learning from complaints' section of this report on page 16.

In 2024/2025, we saw the biggest increase in complaints relating to a lack of communication or not being kept up to date. This accounted for almost a third (32%) of all complaints made and is almost double in volume when compared to last year (17%).

We also saw an increase in complaints about our estate maintenance service. This was due to poor service performance in this area, which left many grassed areas in our neighbourhoods uncut and in some cases left some of our estates looking untidy. We have since reviewed how we deliver this service and made several improvements that have received positive feedback from tenants.

There was an improvement in the volume of complaints relating to anti-social behaviour (ASB) and the time take to resolve these issues during the year. We know that this is an area where we have underperformed in recent years and have made changes to improve this. While we still have improvements to make in this area, it's encouraging to see the reduction in complaints for ASB resulting from the changes we have already made.



This year, we also saw a reduction in the number of complaints we received relating to the quality of service tenants had experienced. Last year, this was raised in almost a fifth (17%) of complaints, but this had dropped to just 9% for 2024/2025.

We can see that where we have used feedback and complaints learning to make improvements to our services, there has been a noticeable improvement across the complaints we receive. We will continue to learn from complaints and drive improvements in other areas.

***"I pay a service charge for estate maintenance, but the bushes have not been cut outside my home."***

Tenant complaint raised about our grounds maintenance service in 2024/2025.





# Complaints themes by service area

Property services, housing and repairs are the three areas that drive the most complaints. The graphs below show the key themes for each of these areas.

## Complaints themes: Property services

### Key:

- Appointment/ non-attendance
- Damp and mould
- Incorrect information
- Communication / progress
- Quality of service (work or home)
- Recharges
- Staff (engagement)
- Time taken



## Complaints themes: Housing

### Key:

- Anti-social behaviour
- Damage caused
- Incorrect information
- Communication / progress
- Quality of service (work or home)
- Recharges
- Staff (engagement)
- Time taken



## Complaints themes: Repairs

### Key:

- Appointment/ non-attendance
- Estate maintenance
- Damp and mould
- Communication / progress
- Quality of service (work or home)



# Housing Ombudsman referrals

Tenants can raise a complaint with the Housing Ombudsman at any time. They will usually wait until a customer has been through our internal complaints process before taking any further action, but can get involved at any time.

When they investigate a complaint, we must provide evidence that includes anything related to the complaint. They then use this to review the actions we took and reach a decision.

A determination sets out whether the Ombudsman believes we got something wrong. It also reflects the impact on the tenant as a result of the actions we took or didn't take. They range from:

- **Maladministration** – where the landlord, for example, has failed to comply with its legal obligations, its policies and procedures or unreasonably delayed things in dealing with the matter.
- **Partial maladministration** – where there are multiple findings following investigation within one determination and at least one, but not all, of these is maladministration.
- **No maladministration** – where the landlord is found to have acted appropriately.
- **Redress** – where the landlord made redress to the tenant which resolved the complaint satisfactorily in the Ombudsman's opinion.
- **Resolved with intervention/early resolution** – where the complaint was resolved with the Ombudsman's intervention
- **Outside Jurisdiction** – where the Ombudsman did not have the authority to investigate.

## Housing Ombudsman determinations

We received five full reports from the Housing Ombudsman during the year. In each of these they shared their findings and outlined any actions that we must take to put things right. They also issue a determination on their findings, which is shared with the Regulator of Social Housing. Below are details of the determinations we received from the Housing Ombudsman between April 2024 and March 2025.

### Case 1:

**Maladministration** in the landlord's handling of the landlord's response in respect of garden condition.

### Case 2

**No maladministration** was found regarding our handling of a tenant's complaint regarding anti-social behaviour.



## Case 3

**Reasonable redress** was found regarding the action we took in respect of noise nuisance and anti-social behaviour.

## Case 4

**No maladministration** in the landlord's handling of the administration and communication of the tenant's service charges for 2022/2023.

**Maladministration** in the landlord's handling of the quality of services provided by the landlord's management services.

**Maladministration** in the landlord's handling of the tenant's complaint.

## Case 5

**Maladministration** in relation to the landlord's response to the tenant's reports of damp in the property.

**Maladministration** in relation to the landlord's decision not to move the tenant and her family to a temporary home during investigations.

**Maladministration** in relation to the landlord's complaint handling.

**Maladministration** in relation to the landlord's record keeping.

## Housing Ombudsman recommendations

In some of these cases, the Housing Ombudsman also made recommendations of things we could look to improve.

This included creating clear anti-social behaviour action plans, which included realistic deadlines and reviewing some of our policies to make sure that definitions are clear and fair. They also asked us to make sure that all complaints are dealt with in line with the Housing Ombudsman Compliant Handling Code.

In all of these cases, our Head of Customer Experience reviewed the Housing Ombudsman's findings to look at how we could make further improvements to our services. This included changes to our processes and how we develop future plans to improve our services.

***"I have had no updates or information regarding the work you are doing in my home and you didn't even tell me when you cancelled appointments."***

Tenant complaint raised about our repairs service in 2024/2025.

# Listening and learning from complaints

Complaints give us the opportunity to make improvements to our services. We use what our tenants tell us through complaints and other feedback to learn from what went wrong. This is one of the most valuable parts of our complaints process.

Sometimes we make specific changes to a policy or the way we do things and sometimes we look at the key themes and use this to make bigger improvements. Here are some of the things we've changed based on what we learned from complaints in the last year.

## Handling complaints

***Our tenants told us we needed to be better at handling complaints. We've had a look at this and made some changes including:***

- Strengthening the role our customer experience team have in supporting management of complaints.
- Improving our processes to help us get to the root cause of an issue and using information from complaints to improve services.
- Increasing the number of colleagues that can investigate complaints and revamping our complaints handling training to support them more effectively.
- Communication campaign to help ensure that tenants know how to make a complaint and what they can expect from the process – including sign-posting them to the Housing Ombudsman.
- Ensuring that our Board Member Responsible for Complaints is able to look at our complaints performance and regularly meets with the complaints team.
- Appointing a tenant representative to join meetings with our Board Member Responsible for Complaints to make sure that the thoughts and opinions of our tenants are represented and they can hold us to account.
- Regularly reporting 'how we are doing' with complaints to our Tenants' Voice Group, so they can review our complaints data on behalf of tenants.

***"After receiving our complaint, Cindy dealt with the problem, efficiently, with care and without repercussion. A job well done. Thanks"***

Tenant feedback on how we dealt with their complaint following the changes we made to our processes.



## Dealing with anti-social behaviour

***Our tenants want us to deal with anti-social behaviour more effectively and keep them update on what's going on with their case.***

- We're creating a dedicated neighbourhood safety team to support tenants and our colleagues who are dealing with anti-social behaviour.
- We are strengthening our relationships with partner agencies like the police and probation services to enable us to better support the prevention and resolution of anti-social behaviour in our neighbourhoods.
- We'll be reviewing our approach to how we respond to and manage reports of anti-social behaviour later this year (2025/2026). We will work with tenants who have previously experienced problems with anti-social behaviour to help us and make sure we understand what our tenants need from us.

## Improving our estate maintenance programme

***Our tenants told us that they were unhappy with our estate maintenance service and in particular our grass cutting schedules. They wanted to know which areas we are responsible for and what they are paying for in terms of the service.***

- We made our GIS mapping system available to tenants through our website. This shows them which areas we are responsible for in their neighbourhood and the level of service they can expect.
- We invested in our estate maintenance team and equipment to make sure we have enough people and the right equipment to do the job.
- We've changed how the team logs the work they are doing, so we can capture where they are spending their time and make sure all of our neighbourhoods are well maintained.
- We've changed our approach to focus on a more complete service that will mean all of our neighbourhoods are visited regularly and that the team will be able to complete whatever work is needed while they are in the area.



In response to tenant feedback, we also created an Estate Maintenance Standards leaflet. This sets out the services and standards tenants can expect from our estate maintenance team

***“The grass has not been cut in for over four weeks and now it has been done, it's a very poor job”***

Tenant complaint raised about our estate maintenance services in 2024/2025.

## Improving communication

***Our tenants have told us that we need to get better at communicating with them and keeping them updated on things happening in their home. In response to this we have made some changes:***

- We are investing in our frontline teams (property service and housing) to reduce the size of the patch they cover. This will make them more visible in our neighbourhoods and make sure that they have time to really get to know our tenants, be able to keep in touch more effectively, and advocate on their behalf.
- We've shared mobile phone numbers of our housing team so that tenants can contact staff directly.
- We are improving how we manage callbacks to tenants to make sure we get back to tenants when we say we will.
- We are reviewing and improving our policies and procedures to make sure that tenants are clear about what they can expect from us.
- We'll also be introducing a courtesy visit for all tenants to provide them with an opportunity to meet their neighbourhood manager and tell us how they feel about being a Two Rivers Housing tenant.

***"You just don't respond to me - I have tried to contact you on several occasions using different methods of communication. but never get a response."***

Tenant feedback on poor communication raised through a complaint in 2024/2025.

## Dealing with damp and mould

***Our tenants have told us that we need to improve how we deal with damp and mould in our homes. We've been working hard to understand which of our homes are more susceptible to damp and mould and have also:***

- Appointed a dedicated Senior Damp and Mould Maintenance Surveyor and team to support them. This will lead to better diagnosis of damp and mould in our homes, faster repairs, and improved communication with our tenants.
- Reviewed and amended our Damp and Mould Policy to make it clearer and share our commitments to tackling damp and mould in line with Awaab's Law.
- We've sourced new contractors to support our repairs team in completing damp and mould work to help get it done more quickly.
- We worked with tenants to review and amend our Repairs Policy to make sure tenants understand what our repairs service covers.

# A message from Liz

*Our Executive Director of People and Neighbourhoods, Liz Evans has reviewed our Annual Complaints Report and shared her plans for the next 12 months to make sure we continue to improve how we handle and learn from complaints.*



We are here to support our tenants and ensure that they live in homes and neighbourhoods that they can be proud of.

This means providing the best possible services. We are committed to doing this through improving our services so that tenants feel we consistently listen, respond in a timely manner, and we're easy to deal with.

We want to encourage tenants to make a complaint if they are not happy with our services. We want to hear from them so that we can put things right and understand how we can improve our services.

Tenant feedback is really important to us and along with other feedback like satisfaction surveys and our Tenants' Voice Group it helps us learn what we can do better. It also helps us shape our plans to improve our services and be a better landlord.

Our annual complaints report shows some of the areas where we have already made improvements, but we know there are areas where there is still work to do. It highlights the consistent issues that cause tenant dissatisfaction and sets out the learning from our investigation of complaints.

Using this, we have already taken actions to improve our services. Some of the key areas that will be focusing on during 2025/2026 are:

- Settling in a new neighbourhood management team and bringing in more colleagues that will have time to really get to know our tenants and be a point of contact if they need them.
- Carrying out a full review of our approach dealing with reports of anti-social behaviour to ensure that we have a person centred approach and keep tenants informed of progress.
- Improving the management of complaints to ensure that our tenants feel we put things right quickly, that they have been listened to, and that we are learning from complaints.
- Continuing to improve how we deal with damp and mould in our homes.

During 2025/2026, we will continue to report to our Tenants' Voice Group on a regular basis on the reasons for complaints, learning from the feedback and action we are taking to improve our services as a result. They hold us to account on behalf of our tenants and check and challenge our plans to make sure we are providing the best possible services.

#Twogether, we will continue to learn and make the improvements our tenants want to see.

*Liz Evans*

**Liz Evans**  
Executive Director of People and Neighbourhoods



## Contact us

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If you would like this document in large print or audio CD, please call us.

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