BOARD RESPONSE TO THE ANNUAL COMPLAINTS PERFORMANCE AND SERVICE IMPROVEMENT REPORT April 2025 – March 2026

1. Introduction

On **29 September 2026**, the Board of Craymill Housing Co-operative Limited considered:

- the Annual Complaints Performance and Service Improvement Report for the period April 2025 to March 2026;
- the updated Complaints Policy and Procedure, revised to reflect further guidance from the Housing Ombudsman and the Confederation of Co-operative Housing; and
- the Co-operative's self-assessment against the Housing Ombudsman's Complaint Handling Code 2024.

The Board recognises that effective complaint handling is an important part of good governance, accountability and service improvement. Complaints provide valuable information about tenants' experiences and help the Co-operative identify where its policies, communication and working practices can be strengthened.

2. Board assurance and approval

The Board has appointed a Member Responsible for Complaints to provide additional assurance on the effectiveness, fairness and transparency of the Co-operative's complaints process.

The Member Responsible for Complaints and the Board reviewed the annual report, the updated Complaints Policy and Procedure and the completed self-assessment. The Board approved these documents and was satisfied that the Co-operative's complaints arrangements comply with the requirements of the Housing Ombudsman's Complaint Handling Code 2024.

The Board noted that the Co-operative's voluntary Complaints Team remains responsible for handling formal complaints, including where complaints concern services delivered by the managing agent. The Board considers that this arrangement supports clear accountability while allowing the Complaints Team to seek independent advice or investigation where appropriate.

3. Complaints performance during 2025–2026

The Board noted that one formal complaint was received during the reporting period. This was a complex complaint covering 17 separate issues relating to property safety, communication, appointments, committee conduct, transparency, communal services, repairs, parking and pets.

The complaint was acknowledged and investigated under the Co-operative's complaints procedure. A stage 1 response was issued, and the complaint was partially upheld. The tenant subsequently requested escalation to stage 2.
The Board noted that the stage 2 escalation was acknowledged two days outside the required timescale. Due to the number and complexity of the issues raised, and the decision to appoint an independent third party to undertake the stage 2 review, a 20-working-day extension was applied. The final stage 2 response was issued within the resulting 40-working-day period.

The complaint was referred to the Housing Ombudsman Service, and the Co-operative provided the requested information within the specified timeframe. The tenant later withdrew the complaint, and the Ombudsman therefore did not issue a determination.

4. Board response to the findings

The Board acknowledges the considerable work undertaken by the Complaints Team to investigate and respond to a complex, multi-issue complaint. The Board also welcomes the use of an independent third party at stage 2, which provided additional scrutiny and helped identify areas for improvement.

Although the Housing Ombudsman did not make a determination, the Board accepts that the stage 2 review identified weaknesses in aspects of the Co-operative's policies, communication, transparency and record-keeping. The Board considers it important that these findings are acted upon and that the withdrawal of the complaint does not prevent the Co-operative from learning from the issues raised.

The Board particularly notes the need to:

- acknowledge complaints and escalation requests within the required timescales;
- clearly define and record each issue forming part of a complex complaint;
- ensure that complaint responses address every issue raised;
- communicate decisions in a clear, respectful and empathetic manner;
- properly explain and record any extension to complaint-handling timescales;
- maintain accurate records of investigations, evidence, decisions and agreed actions;
- provide appropriate communication support where a tenant may need help to engage with the complaints process;
- improve transparency about policies, services, responsibilities and decision-making; and
- monitor agreed remedies and service improvements through to completion.

5. Learning and service improvement

The Board welcomes the improvements already made following the stage 2 review, including the completion of further training on allocations and the review of relevant policies.

The Board has agreed that the following actions will be taken during 2026–2027:

Improvement area	Agreed action	Oversight
Complaint timescales	Introduce clear monitoring of acknowledgement, response and escalation deadlines.	Complaints Team and Member Responsible for Complaints
Complex complaints	Use a complaint schedule or issue checklist to record each point raised and confirm that every issue has been addressed.	Complaints Team
Extensions	Record the reasons for any extension, the revised response date and the communication issued to the tenant.	Complaints Team
Record-keeping	Maintain a complete complaint file containing correspondence, evidence, decisions, remedies and follow-up actions.	Complaints Team and managing agent
Communication	Ensure responses are clear, accessible, respectful, empathetic and free from unnecessary technical language.	Complaints Team
Tenant support	Identify and record any reasonable adjustments or communication support required by the complainant.	Complaints Team and managing agent
Policies and transparency	Continue reviewing relevant policies and make approved information available to tenants in an accessible format.	Board and managing agent
Training	Continue appropriate training on complaint handling, housing law, equality duties, allocations and regulatory requirements.	Board and Complaints Team
Monitoring actions	Maintain an action tracker showing the action required, responsible person, target date and completion date.	Member Responsible for Complaints
Board reporting	Provide regular complaint updates to the Board, including performance against timescales, outcomes, learning and outstanding actions.	Member Responsible for Complaints and Complaints Team

6. Board oversight

The Complaints Team will meet regularly to review open complaints, monitor progress and ensure that responses are issued in accordance with the Complaints Policy and the Housing Ombudsman's Complaint Handling Code.
The Member Responsible for Complaints will receive appropriate information to assess whether the complaints system is operating effectively and will report concerns or recommendations to the Board.

The Board will monitor:

- the number and type of complaints received;
- compliance with acknowledgement and response timescales;
- the outcomes of complaints and any remedies offered;
- repeat complaints or recurring service failures;
- outstanding improvement actions;
- staff, committee member and Complaints Team training; and
- any findings, orders or recommendations issued by the Housing Ombudsman.

The annual complaints performance and service improvement report, the Board's response and the completed self-assessment will be made available to tenants in accordance with the Housing Ombudsman's requirements.

7. Board conclusion

The Board is satisfied that the Co-operative has reviewed its complaints performance openly and has identified appropriate learning from the complaint received during 2025–2026.

The Board recognises that there were areas where the Co-operative's response could have been stronger, particularly in relation to the timely acknowledgement of the stage 2 escalation, communication, transparency and record-keeping. The Board accepts these findings and is committed to ensuring that the agreed improvements are implemented and monitored.

The Board thanks the members of the voluntary Complaints Team for their work during the year. It also reaffirms the Co-operative's commitment to encouraging tenants to raise concerns, responding promptly and fairly, providing effective remedies where things have gone wrong and using complaints to improve services and rebuild tenant confidence.

Approved by: Management Committee of Craymill Housing Co-operative Limited
Approval date: 29 September 2026
Review date: September 2027