

Complaints Performance and Service Improvement Report

April 2024 – March 2025

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Introduction

We're pleased to share this report, which outlines how we've handled complaints between 1 April 2024 and 31 March 2025. It's been prepared in line with the Housing Ombudsman Service's Complaints Handling Code, meeting our obligations under section 8: 'self-assessment, reporting and compliance'. Prior to publication, the report has been reviewed by our Customer Service Committee, our Member Responsible for Complaints, and the Group Board.

Here's what you'll find in this report:

1. Our key findings from the review and what we've learned
2. How we've assessed our complaints handling against the Housing Ombudsman Service's Complaints Handling Code
3. How we've performed on response times
4. Key themes we've seen in customer complaints
5. The improvements we've made based on customer feedback
6. The Housing Ombudsman published data on our performance
7. Updates on the commitments we've made within our Voluntary Undertaking (VU) with the Social Housing Regulator.

We recognise the 2024/25 period has presented significant challenges. Whilst we had already started making key service improvements, the regulatory downgrade in January 2024 prompted us to accelerate our efforts. Guided by our Voluntary Undertaking, we have invested heavily in strengthening complaints handling and customer service.

The report shows the progress we've made and recognises the further improvements needed to reduce complaint volumes and deliver a consistently positive experience for our customers. We are dedicated to learning from every complaint, to make our services better, and to build a culture of openness, and accountability.

Looking ahead to 2025/26, we remain committed to strengthening our approach to complaint handling. We are investing in preventative teams who can deescalate dissatisfaction more quickly and meet customer expectations through service requests. When customers do enter the complaints process, a new taskforce will support efforts to improve response times and ensure that the quality of our complaint handling consistently meets expectations.

Crucially, we understand that complaints are more than just problems to solve. They provide insights into deeper, systemic issues and opportunities to understand what's not working and providing long-term fixes. By applying root cause analysis, we are identifying and addressing these issues through service transformation, driving long-term improvements that enhance customer satisfaction and reduce recurrence.

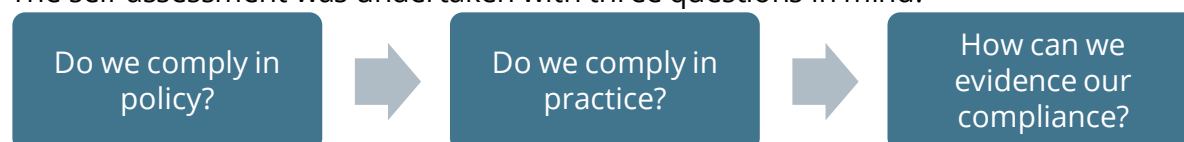
Section 1: Key findings

- We are compliant with the majority of the Housing Ombudsman Service's Complaints Handling Code. Our self-assessment against the Code is attached and will be published on our customer website.
- There was an increase of 49.21% in complaints received for 2024 to 2025. This rise reflects a wider trend across the social housing sector, driven by additional scrutiny from the Housing Ombudsman and the introduction of the Complaints Handling Code.
- The most common themes coming from complaints include taking too long to resolve the problem, dissatisfaction with the standard or quality of work, and a lack of communication as promised.
- Our data shows there have been delays in responding to complaints at both stage 1 and stage 2 of our complaints process. However there has been increase in compliance with expected response times of 25% at Stage 1, and 5% at Stage 2, when directly compared to 2023/24.
- In quarter 4 of 2024/25 (January to March 2025), we began expanding the our centralised complaints function. This is progressing well, with the goal of improving efficiency and consistency in how customer complaints are handled across A2Dominion. We have made several additional service improvements, which are outlined in this report.
- The Housing Ombudsman Service published a Landlord Performance Report of A2Dominion's performance for the year ending 31 March 2025 in June 2025. A2Dominion was found to have performed "poorly" when compared to similar landlords by size and type.
- A2Dominion has a maladministration rate of 79% published on the Housing Ombudsman Service website. A maladministration rate refers to the percentage of complaint cases where the ombudsman found A2Dominion had failed in its duties. There were also with 80 determinations made during 2024/25 – these are formal decisions issued by the ombudsman after investigating complaints.

Section 2: Our self-assessment of complaint handling, under the Housing Ombudsman Service Complaint Handling Code

Each year, we review how well we're handling complaints to make sure we're meeting the standards set out by the Housing Ombudsman's Complaints Handling Code. This is to ensure that our complaint handling policy and practice remains in line with the Code.

The self-assessment was undertaken with three questions in mind:



Each provision of the Code has been rated based on our ability to evidence compliance.

- **Compliant with appropriate assurance** – we believe we have enough evidence to provide assurance of compliance in policy and/or practice.
- **Compliant but further assurance needed** – this may be, for instance, that we have only just started to collect data on something, but we nonetheless believe that we can evidence our compliance with the Code.
- **Not compliant and/or significant assurance gaps** – we are not compliance in policy and/or practice, and/or we have no evidence on how we can assure ourselves of compliance.

Where we've identified areas where we're not fully meeting the Code, or where we need more evidence to confirm we are, we've explained what we intend to do and by when. Using these ratings, we've created an action plan which will be monitored as part of our ongoing reporting to our Customer Service Committee (CSC) and Board.

Once we've completed these actions, and we believe that as a result we have returned to compliance, we'll update the self-assessment, notify the Ombudsman and publish the revised self-assessment on our customer website.

The 2025 Self-Assessment is appended to this report.

Section 3: Our performance in relation to complaint response times

This section of the report looks at the complaints we received between 1 April 2024 and 31 March 2025. It also refers to data relating to Housing Ombudsman casework, orders and determinations. The data is a snapshot in time and includes cases which have not yet gone through the full complaints process.

Complaints caseload

Between April 2024 – March 2025, we received a total of 8,230. This is an increase of 49.21% in overall numbers compared with the previous year (5,509 in 2023/24). Of these:

- 6,621 were Stage 1 complaints
- 1,609 progressed to Stage 2 of our complaints process (escalation rate = 24%)

This is a 40.24% increase from 2023/24 of Stage 1 complaints, and a 113.11% increase from 2023/24 of Stage 2 complaints ([Chart 1](#)).

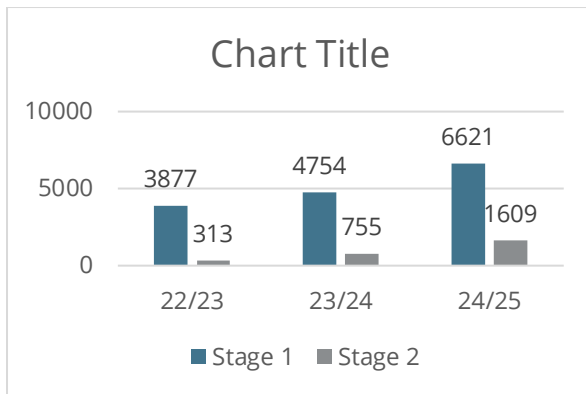


Chart 1: Annual complaints caseload by stage

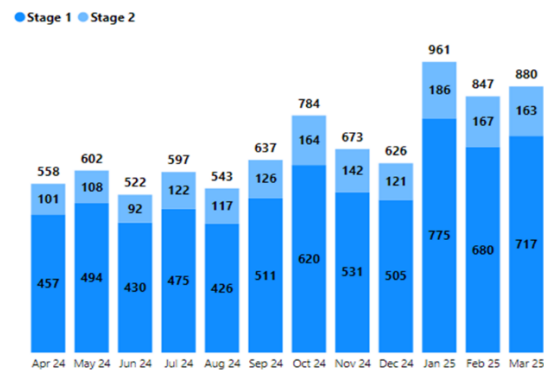


Chart 2: Complaints caseload by stage and month 2024/25

We saw a steady increase in complaints at both stage 1 and stage 2 over the course of the year, with the highest numbers towards the end of the financial year ([Error! Reference source not found.](#)).

The number of complaints received by A2Dominion, relative to the size of the landlord (average per 1,000 homes) was:

- Low-Cost Rental Accommodation (LCRA): Stage 1 complaints – 199.9*
- Low-Cost Rental Accommodation (LCRA): Stage 2 complaints – 47.1*
- Low-Cost Home Ownership (LCHO): Stage 1 complaints – 194.2*
- Low-Cost Home Ownership (LCHO): Stage 2 complaints – 56*

*These figures are taken from A2Dominion's 2024/25 Tenant Satisfaction Measures results, as reported to the Regulator of Social Housing in June 2025. These figures apply to social, affordable rented and shared ownership homes only.

Complaints by function

Complaints are recorded by the function to which the complaint relates.

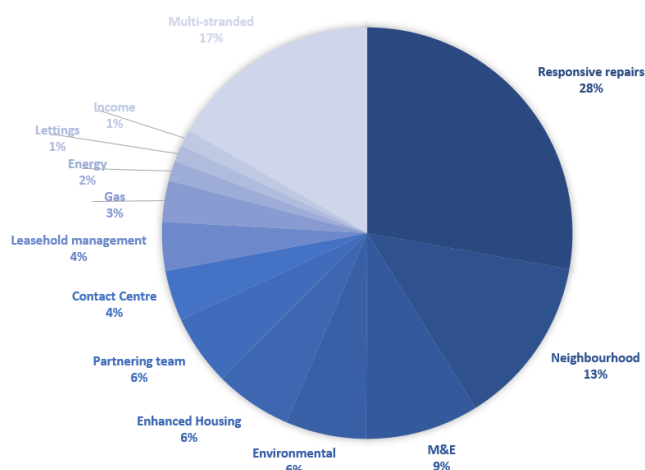


Chart 3: Complaints caseload by type

Over the year, 35.30% of complaints were linked to teams within our Customer Directorate, with 61.91% of complaints were related to our Property Directorate. The remaining 2.79% of complaints relates to central functions (**Chart 3**).

We carry out around 7,000 responsive repairs every month. This area generates the highest number of complaints overall. The top three service areas with the most complaints were:

- Responsive Repairs – 27.76%
- Housing Management – 24.5%
- Building Services – 13.82%

Complaint outcomes

Over the course of the year, we fully upheld 57% of complaints. By comparison we upheld 57% of complaints in 2023/24, 62% in 2022/23 and 60% in 2021/22. Improved record keeping is assumed to be the driver for the decrease however; we need to carry out more work in this area to evidence this assumption.

24% of complaints investigated at Stage 1 were escalated to Stage 2 of our complaints process. Of this, the three service areas with the highest proportion of escalated complaints were:

- Lettings – 43%
- Property Projects – 38%
- Building Projects – 38%

Compliance

We measure and record compliance based on the methodology for reporting Tenant Satisfaction Measures (TSMs) to the Regulator of Social Housing (RSH). The TSM rationale is that for a complaint to be recorded as being compliant with the Code requirements, we must have been compliant with both a) the acknowledgement within five working days, and b) response to the complainant within ten working days (Stage 1) and twenty working days (Stage 2). This is illustrated at **Figure 1**.

Compliance at a)		Compliance at b)		Recorded compliance
Compliant	+	Non-compliant	=	Non-compliant
Non-compliant	+	Non-compliant	=	Non-compliant
Non-compliant	+	Compliant	=	Non-compliant
Compliant	+	Compliant	=	Compliant

Figure 1: Illustration of how compliance is recorded

Across the organisation, the target for responses within compliance is 100%. Of the 6,621 complaints that were logged at Stage 1, 71% were compliant with both acknowledgement and response timeframes. 72% of the 1,609 complaints escalated to Stage 2, were compliant with both acknowledgement and response timeframes.

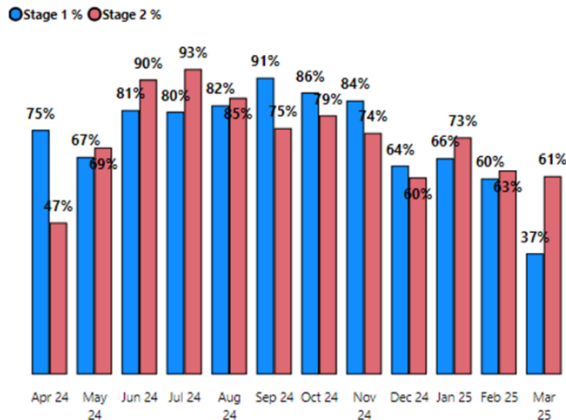


Chart 4: Compliance rates 2024/25 (Stage 1 & Stage 2)

When looking at compliance rates by Directorate, there is a similar range of performance. Within Property, complaints at Stage 1 were compliant overall 75%, and at Stage 2, 70%. Within Customer, complaints at Stage 1 were compliant overall 76%, and at Stage 2, 78%.

When we looked into the reasons for delays, the data suggests two main issues:

- Delays in managing the complaints process itself, such as logging and tracking complaints
- Delays in getting information from teams involved, often due to high workloads and limited capacity.

We're planning system changes in 2025 that will give teams better visibility of service level information to help reduce delays.

Compensation

Over the course of the 2024/25 financial year, we paid £643,531.00 in complaint compensation. This does not include compensation that we were ordered to pay by the Housing Ombudsman Service. The majority (84.31%) was paid in respect of Property directorate-related complaints, with Customer directorate complaints making up 15.69% of the total.

Housing Ombudsman enquiries and decisions

Between 1 April 2024 and 31 March 2025, we received 223 enquiries from the Housing Ombudsman.

During this time, the Ombudsman made formal decisions (known as determinations) on 80 cases, which is a 10.13% increase compared to the 76 cases determined during the previous year. Across these 80 cases, the Ombudsman made 194 findings against A2Dominion, meaning there were multiple issues identified within some individual complaints.

When reviewing a case, the Ombudsman may make one or more of the following determinations:

- **Maladministration** – where we, for example, have failed to comply with our legal obligations, our policies and procedures or unreasonably delayed in dealing with the matter. This could be a finding of **service failure, maladministration** or **severe maladministration**, depending on the seriousness of the failure and the impact on the resident.
- **No Maladministration** – where the landlord is found to have acted appropriately.
- **Outside Jurisdiction** – where the Ombudsman did not have the authority to investigate. This could be for a variety of reasons including: the complaint had not been made within a reasonable timescale; the complaint did not meet the conditions of the Housing Ombudsman Scheme; or the matter was more appropriately dealt with by the courts, a tribunal, another complaint handling body or regulator.
- **Reasonable Redress** – where we have been found to have service failure, however our redress to resolve the matter has been found to be reasonable. This includes our compensation awards.

Sometimes, a single case can lead to multiple findings by the Ombudsman. For example, one case might include both a service failure and maladministration. This means the total number of findings is not always equal to the number of cases determined.

To provide effective and clear analysis for this report, where more than one determination is reached on a case, each case has been categorised based on the ‘most severe’ finding. For instance, if a case had one maladministration and three service failure determinations, it would be categorised as a maladministration.

In 2024/25, the Ombudsman made the following adverse case determinations against A2Dominion:

- Nine severe maladministration
- 52 maladministration
- Six cases of service failure.
- There were also 15 cases with no adverse findings. Of these, 8 were found to have reasonable redress. The number of adverse determinations has decreased by 5.8%, since 2023/24.

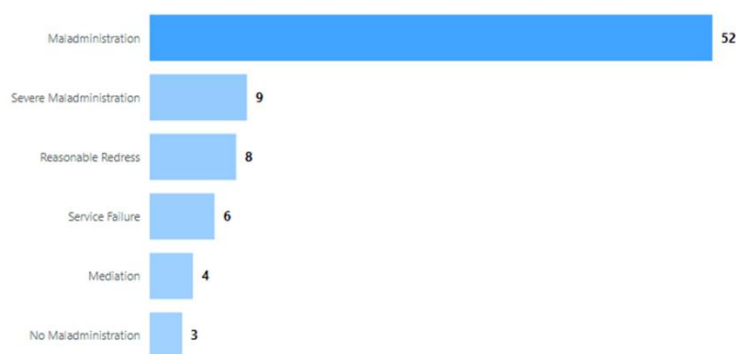


Chart 5: Outcomes of Ombudsman determinations 2024/25

Focusing on the nine cases categorised overall as severe maladministration, the Housing Ombudsman made 11 individual findings of severe maladministration. These were primarily serious failings with how we managed repairs, and how we handled the complaints process.

Complaint Handling Failure Orders (CHFOs)

We were originally issued with six CHFOs in 2024/25, however the Ombudsman rescinded two of these following our request for a review of the decision to issue the CHFO. Of the four remaining:

- Two related to non-compliance with Orders made, within the timescales set
- Two related to the provision of information during an investigation

We complied with all CHFOs issued. The learnings from these were embedded within our

In late 2024/25, we reviewed how Stage 1 complaints were being handled and found that having responsibilities being split between different teams was causing inefficiencies.

To improve this, in March 2025, we brought the responsive repairs complaints team into our central Complaints & Resolution Team, creating a more streamlined and consistent process. This change aims to reduce the number of complaints escalated to stage 2 and improve the overall experience for customers.

To help manage the rising number of complaints, we added five additional fixed-term roles to support Stage 1 complaint handling. We're also setting up a new Stage 2 team, with four caseworkers and a manager, expected to be in place by Quarter 2 of 2025/26.

Our Complaints & Resolution Team continues to work across the organisation to ensure complaints are handled fairly, consistently, and independently, in line with the Housing Ombudsman's Code. Our key priorities are improving compliance, service quality, and using customer feedback to drive learning and change.

Complaints Improvement Plan which is covered in more detail below.

Complaint handling maladministration

In addition to CHFOs, we were also issued with adverse determinations relating to how we manage complaints.

Of the 80 cases that we received determinations on in 2024/25, 43 (52.44%) included an element of complaint handling maladministration, or service failure. 0 cases were determined as severe maladministration in relation to complaint handling, which is a reduction from 5 cases in 2023/24. There have been 8 cases where our complaint handling has been found to have reasonable redress.

As explained in the self-assessment, we continue to work to improve our complaint handling performance, and we detail some of the work of our

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Complaints Improvement Plan in Section 5.

Below, we've included a summary of the findings of the selection of determinations is included below, together with some context of the steps we have taken and continue to take to improve our service to customers.

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Section 4: Our key themes from customer complaints

A large number of complaints (45%) were about us having 'taken too long to resolve the problem'.

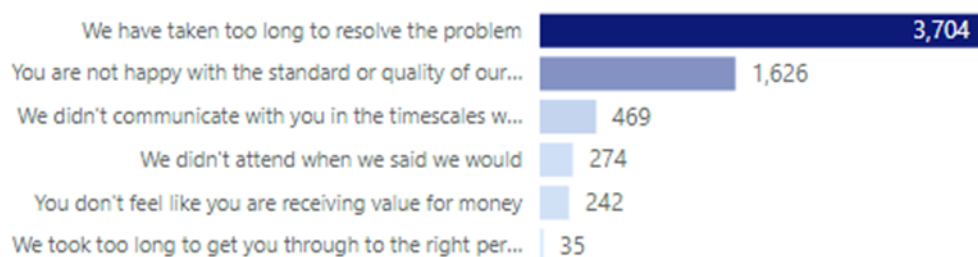


Chart 6: Key themes from complaints received in 2024/25

Our analysis of complaints and Housing Ombudsman decisions has highlighted some recurring themes:

- Delays in completing repairs: Many customers told us they felt frustrated and inconvenienced by how long it took to get repairs done.
- Delays with follow-on works: The slow progress in any follow-on works required, when repairs require specialist contractors or approval for higher-cost work, further adds to customers' frustration and inconvenience.
- Poor communication and lack of updates: This continues to be a common issue raised in complaints.

Since quarter 4 (January to March 2025), we have developed further reporting within



Chart 7: Key learning from complaint investigations during Q4 of 2024/25

our systems, to help us learn more from complaints. These tools allow us to identify root causes of issues and share insights across our organisation.

Our review highlighted two common issues in complaints: Unmet customer expectations and poor communication. In many cases, customers didn't get regular updates, which led to frustration. This was often made worse when they had to chase for information multiple times or spend a lot of effort trying to get their issue resolved.

Section 5: Service improvements made across the business, as a result of learning from complaints

This section outlines the steps we've taken to improve our services by leaning from complaints. It includes actions we've carried out in response to the Housing

Ombudsman's annual report, as well as other relevant publications and findings related to our work.

Changes to our Complaints & Resolution Team

In late 2024/25, we reviewed how Stage 1 complaints were being handled and found that having responsibilities being split between different teams was causing inefficiencies.

To improve this, in March 2025, we brought the responsive repairs complaints team into our central Complaints & Resolution Team, creating a more streamlined and consistent process. This change aims to reduce the number of complaints escalated to stage 2 and improve the overall experience for customers.

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Complaints Improvement Plan

Launched in 2023/24 and continuing into 2025/26, the plan focuses on four key areas:

- Enhancing reporting and visibility
- Improving resolution and response times
- Increasing learning from repeated complaints
- Boosting customer-led service design

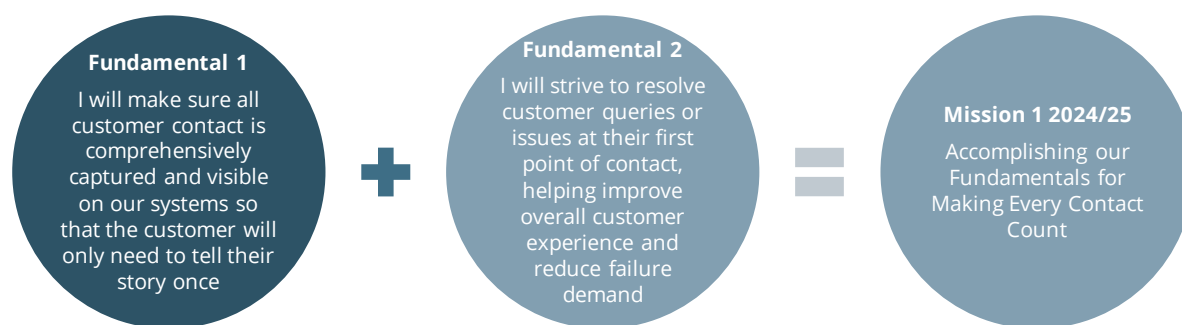
Key progress includes:

- A fully systemised complaints process with organisation-wide training
- Introduction of an interim Stage 2 reallocation process and recruitment of a centralised team
- Additional resources deployed to Stage 1
- A customer-informed review of communications, following training
- Implementation of a Stage 1 quality assurance framework
- Launch of new performance dashboards and monthly service reviews
- An updated compensation policy introduced in July 2024

The plan, refreshed following the annual self-assessment, remains central to our Voluntary Undertaking with the Regulator. A2Dominion continues to foster a strong complaints culture, driven by leadership transparency and accountability.

Making Every Contact Count

In April 2024, A2Dominion's Chief Customer Officer launched a Making Every Contact Count campaign to improve record keeping practices and ensure that all customer contact is recorded so that customers don't have to tell their story more than once. The campaign had two fundamental parts which were translated into objectives for 2024/25.



In 2024/25, we introduced a new standard way of keeping records (known as a new standard operating procedure), gave more teams access to our main customer system (CRM), and set up a Quality Assurance framework to make sure things are done consistently. The Make Every Contact Count campaign is continuing into 2025/26. The focus is on bringing all customer-facing teams onto one shared system, and moving away from old systems.

Changes to policy and procedures as a result of complaints

Customer Conduct Management Policy

In May 2025, we introduced a new Customer Conduct Management Policy, replacing older policies on Unacceptable Actions and Cautionary Alerts. This update brings us in line with the Housing Ombudsman's Complaint Handling Code and its Spotlight on Attitudes, Respect and Rights report.

The policy aims to:

- Keep staff, contractors, and residents safe
- Set clear standards for acceptable behaviour
- Provide a fair, consistent, and accessible process
- Make reasonable adjustments for people with disabilities or in vulnerable situations
- Give customers the right to appeal or ask for a review of if restrictions are applied.
- Give customers the right to appeal or ask for a review if restrictions are applied

Overall, the policy supports safe and respectful interactions while meeting legal and regulatory requirements.

Pest Control Policy

In October 2024, we updated our Pest Control Policy following a decision (a determination) by the Housing Ombudsman. The revised policy promotes a more sustainable, effective, and environmentally responsible approach to managing pests, in with tenancy agreements and leases.

Key changes include:

- A tiered response that considers the type of pest, property, tenure and customer needs
- Guaranteed inspections for certain pest issues reported by renters (and in some cases, leaseholders)
- Automatic treatment in blocks of flats without the need for approval by housing management
- Closer working with housing teams to make sure residents are informed and can access support
- Use of case conferences to manage complex issues affecting multiple homes.

Repair Policy

Following a decision by the Housing Ombudsman, we've updated our Repairs Policy to make it clearer and more accountable.

It now includes:

- more detailed timeframes for different types of repairs
- a link to the Prioritisation Policy showing how we tailor services to meet individual customer needs,
- gas repairs
- Clearer guidance on which teams are responsible for different types of repairs including the Asset Team, which manages large-scale or complex works involving full component replacements.

Complaints Policy and Compensation Policy aligned with our Insurance Policy:

Following a Housing Ombudsman determination, we reviewed our complaints and compensation policies to ensure they Insurance Policy. The updated Compensation Policy now clarifies that:

- If a complaint and insurance claim are both in progress, we may wait for the insurance outcome before finalising the complaint or offering compensation
- Customers are encouraged to have home contents insurance. Claims for damage or injury should go through their insurer, though we can help with third-party claim forms
- If our investigation finds negligence, we may cover the cost of the insurance excess
- In some cases, we may offer discretionary compensation for damaged belongings without going through insurance, taking wear and tear into account.

Learnings from the Housing Ombudsman's spotlight reports

After the October 2023 s.54f determination, we strengthened our approach to self-assessing against Housing Ombudsman spotlight reports. Key learning in 2024/25:

Knowledge and Information Management (KIM)

- Completed self-assessments in November 2024 and January 2025
- Introduced a new Data Governance Framework with input from multiple teams
- Benchmarked practices with G15 peers and regularly updated to colleague knowledge articles.

Attitudes, respect and rights – relationship of equals

- Updated the Prioritisation Policy (December 2024) to better support vulnerable customers through:
 - Identifying individual support needs
 - Adapting services accordingly.

Repairs & Maintenance – repairing trust

- Responding to the new Spotlight Report published in May 2025
- Self-assessment planned, with findings to inform the Rapid Improvement Workshop in November 2025.

Section 6: The Housing Ombudsman published data regarding A2Dominion's performance

The Housing Ombudsman Service has published its latest Landlord Performance Report for A2Dominion's performance, covering the year ending 31 March 2025, based on data from May 2025.

A2Dominion was found to have performed 'poorly' compared to similar landlords by size and type.

We were found to have a Maladministration Rate of 79%, with 80 Determinations made during 2024/25. This is an increase on the number of adverse determinations from 2023/24 to 2024/25, by four; however, our maladministration rate has fallen by 1% for the same period. The National Maladministration rate is 71%, with the average for landlords of a similar size and type being 63%.

When reviewing our performance by outcome, in relation to national averages for landlords of a similar size, we performed worse in all categories except 'service failure'.

In relation to national averages for performance, against landlords of a similar type, we performed better in respect of 'service failure' and reasonable redress' categories.

The top three categories for adverse findings against A2Dominion were:

- Property condition
- Complaints handling
- Moving to a property

The top five sub-categories of findings were:

- Responsive Repairs – general (30 cases)
- Responsive Repairs – leaks/damp/mould (29 cases)
- Service Charges – amount or account management (12 cases)
- Decants – temporary or permanent (6 cases)
- Responsive Repairs – heating & hot water (4 cases)

When the Housing Ombudsman Service issues determinations, they may include multiple orders for each category of a case. Of the determinations made against A2Dominion, there were 313 orders made, of which 291 were complied with within 3

months of the order being made, and 1 was complied with within 6 months. At the time of writing, the remaining 21 are still within time to be complied with.

Section 7: Updates on our commitments within the Voluntary Undertaking (VU) with the Social Housing Regulator

Under Section 6 of the Voluntary Undertaking Action Plan (VUAP), eight actions were identified to provide the Board with assurance that we are meeting the requirements of our Complaints Policy and the Housing Ombudsman's Complaint Handling Code.

Of these eight actions, six have been fully completed, with appropriate evidence submitted and formally confirmed as closed. The remaining two actions are still in progress and are being closely monitored by the Board Recovery Group (BRG). These will be included in the 2025/26 complaint improvement plan.