



Complaints Update			
<b>Meeting:</b>	<b>Broadland HA Board Meeting – 23 September 2025</b>		
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<b>Presenter:</b>	Louise Archer, Executive Operations Director		
<b>Invitation:</b>	The board are invited to approve our Complaint Handling Code self-assessment action plan, to note compensation awards over £2000 and determinations received from the Housing Ombudsman Service.		
<b>Key question(s) for the Board to consider:</b>	Are the Board happy with the contents of this report? Is any further information required?		
<b>Corporate strategy reference(s):</b>	Purple strand – Empowering residents to shape Broadland. Welcoming complaints and learning from them.		
	Grey strand – Ensuring the long-term viability of Broadland. Complying with all applicable regulations.		
<b>Risk map references: (including code)</b>	<b>CDR3</b>	Lack of ownership of customer feedback results in increased complaints and reputational damage. (FL Housing Mgt: Reputation/Service Delivery)	
	<b>CDR17</b>	<b>a</b>	Failure to appropriately consider the Housing Ombudsman Advisory Spotlight Reports leading to increased tenant dissatisfaction and possible negative regulatory judgements.
		<b>b</b>	Adverse Housing Ombudsman decisions that appear inconsistent with precedents damage the reputation of the Association with tenants and stakeholders
		<b>c</b>	Housing Ombudsman increased powers result in maladministration judgements and increased compensation orders
		(Governance & Regulation: Reputation/Service Delivery):	

<b>Climate change implications:</b>	There are no climate change implications arising from the report.
<b>Safety and Health implications</b>	We have received complaints about Health and safety related repairs not being carried out in a timely manner. These are raised to the Health and Safety Team, investigated as complaints and learning identified accordingly.
<b>Impact on needs and safety of Customers:</b>	This report aims to assure that complaints are taken seriously.
<b>Tenant consultation</b>	The tenant perception survey results informed us of the areas within the Complaint Handling Code Self-Assessment which required improvements.
<b>Independent East Position</b>	The benchmarking data regarding complaints from the tenant perception survey indicates that Independent East landlords are in a similar position.
<b>Impact on Trust/Reputation:</b>	Failure to take complaints seriously and learn from them may result in residents not trusting Broadland. This may lead to more complaints being escalated and published by the Housing Ombudsman. It may also lead to more negative social media and media attention.
<b>Equality, diversity, and inclusion implications:</b>	EIA has been completed to submit with the reviewed complaints policy and procedure.
<b>Financial implications:</b>	The Complaint Handling Code led to higher compensation spending in 23/24. The aim is to lower compensation spending through improved complaint-handling performance and learning from complaints. So far in 2025, we are seeing an increase in compensation spend due to rising compensation expectations and current repair wait times.
<b>Value for Money: Economy – Efficiency – Effectiveness – Equity – Environmental</b>	
Compliance with the Complaint Handling Code should demonstrate improved efficiencies, effectiveness and the equity of compensation decisions.	

## 1. Report / Background

- 1.1 This report aims to fully inform the Board of key developments in the following areas.
- 2025 Self-assessment against the Housing Ombudsman Services Complaint Handling Code (**Appendix 1**)
  - Housing Ombudsman Services annual landlord performance report. (**Appendix 2**)
  - Compensation payments exceeding £2,000 in the current financial year.
  - Determinations made by the Housing Ombudsman Service.

## 2. Compensation & Reimbursement Payments

2.1 We have awarded three compensation payments exceeding the £2000 threshold, totalling £16,940. This breakdown gives an overview of each award and the rationale behind it.

1. £9350 was awarded to a resident in the Kings Lynn area whose stage 2 complaint was in relation to the main entrance fire door to their home requiring replacement for 3.5 years. Further updates on the action and learning from this is to be shared at Board in November.
2. £5590 was awarded to another resident in the Kings Lynn area whose stage 1 complaint was in relation to a prolonged and severe damp and mould case.
3. £2000 was awarded to a resident in Sheringham whose home was in poor condition due to damp and mould. The award included loss of enjoyment of their home for a substantial duration and loss of possessions, including as a reimbursement.

In light of the current position of the compensation and reimbursement budget (£39,679.88 spent), we have provided a reforecast and an anticipated spend figure of £90,000, up from the initial £55,000. We have done this due to having seen several large compensation claims in the first 5 months. We anticipate seeing similar amounts due to rising compensation expectations, an increase in complex cases and current repair wait times, which are leading to increased claims and awards.

### 3. Complaint Handling Code Self-Assessment

3.1 We have conducted our self-assessment against the Complaint Handling Code in preparation for our annual submission on 30 September 2025. Building on the action plan completed last year to achieve compliance, we can confirm and demonstrate our adherence to the code, except for one provision, reference 6.3. This provision requires landlords to issue a full response to stage 1 complaints within 10 working days of the acknowledgement. It is important to note that with complex cases, we have the option to extend by a further 10 working days. Our current performance in relation to response timescale compliance is 90% on average and includes the cases where we have applied an extension.

We have consulted with the Housing Ombudsman regarding provision 6.3 on response times. Their advice is that we should report as non-compliant in this area until we achieve consistent 100% compliance, with any isolated exceptions explained. At present, there is no requirement to report this to the regulator, we are to submit our self-assessment and where we are non-compliant, provide assurances about our plans to achieve compliance. If the Ombudsman is satisfied with our approach, no further action will be required and we will reassess as we complete the necessary actions, as was the case last year.

The identified action is for the Complaints Manager is to meet with Assistant Directors in October, to focus on opportunities to improve on our compliance with code provision 6.3, making consideration of other resources we could consider for handling complaints. Full details of our self-assessment are provided in **Appendix 1**, and actions undertaken will be communicated to the Housing Ombudsman.

- 3.2 Following our self-assessment against the Complaint Handling Code and the recent internal audit, which resulted in a reasonable assurance outcome, we have implemented several changes and updates to our Complaints Policy and procedure. Following those updates, we have one action remaining from the audit, which is to review the Compensation Policy. All of the other actions related to the Complaints Policy and procedure and they have been adhered to in the updates.

We are aiming to have the Compensation Policy updated in time to include the update in November's Board.

#### 4. Housing Ombudsman Determinations

- 4.1 We have received one determination this financial year so far. We have complied with all of the orders set out by the Housing Ombudsman Service within the timescale that they allocated. Full details have been shared with Board and Leadership on the Board and Leadership Channel on Teams.
- 4.2 This is a summary of the determination provided by the Housing Ombudsman Service for the complainant in North Walsham.

<b>Complaint</b>
<p>1. The complaint is about the landlord's handling of:</p> <ul style="list-style-type: none"> <li>a. the resident's concerns about the accuracy of the service charges.</li> <li>b. the resident's concerns about the administration of her service charges.</li> <li>c. the replacement of the resident's conservatory.</li> <li>d. the replacement of the resident's Velux windows.</li> <li>e. the associated complaint.</li> </ul>
<b>Determination</b>
<ul style="list-style-type: none"> <li>• Maladministration: 1 (Handling of the replacement of the conservatory)</li> <li>• Service Failures: 3 (Handling of Velux window replacement, administration of service charges, and associated complaint)</li> </ul>
<b>Orders</b>
<ul style="list-style-type: none"> <li>1. Pay £450 compensation. <ul style="list-style-type: none"> <li>a. £250 to recognise the distress and inconvenience and its delays relating to its repair approach to the conservatory replacement.</li> <li>b. £100 to recognise the distress and inconvenience of its repair approach for the Velux window replacement.</li> <li>c. £50 to recognise the distress and inconvenience of its handling of the resident's concerns about the service charges.</li> <li>d. £50 for the distress and inconvenience of its complaint handling.</li> </ul> </li> <li>2. Assess further compensation for delays to works and associated distress dating back to June 2023.</li> <li>3. Write to apologise for findings in the determination.</li> <li>4. Provide a written update about repair management improvements. <ul style="list-style-type: none"> <li>a. and progress on the transfer of freehold.</li> </ul> </li> <li>5. Address queries about service charges, including sinking fund procedures, delayed accounts, accounting anomalies and auditing.</li> <li>6. Provide evidence of recent complaint handling training.</li> </ul>

<b>7. Submit evidence of compliance with these orders.</b>
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We have achieved compliance with all orders within the prescribed timescale.
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## **5. Housing Ombudsman Performance Report 2024-2025:**

- 5.1 The report highlights a mixed picture of our service (see **Appendix 2**). The maladministration rate has risen to 63% from last year's 42% which we were recognised for by the Housing Ombudsman Service.

This is based on five findings out of eight across three complaint determinations. It should be noted that in our 2023-2024 report there were five maladministration findings out of 14, across five determinations. The positives to be found here are that there are less determinations and less findings of maladministration in this year's performance report. We do also remain below the national average maladministration rate, which is 71%.

The volume of escalated cases remains low relative to our housing stock, and all 12 orders issued by the Housing Ombudsman were complied with in full and on time. Orders are the actions that the Housing Ombudsman set for us to do as a result of their findings, which is why the number of orders is higher than the number of determinations.

This compliance is a positive indicator of our commitment and accountability. However, the increase in findings does present a reputational risk to us and may prompt closer scrutiny from our regulators. It is so important that we continue to look at our learning, transparency, and improvement in our approach to complaint handling and ensuring homes are maintained in good condition.

## **6. Next Steps:**

- 6.1
- Ongoing monitoring and focus on ensuring complaint handling aligns with the Complaint Handling Code.
  - Complaint Handling workshop next month.
  - Ongoing monitoring of compensation cases to ensure a fair and transparent approach and to help us to understand the recent increase in awards.
  - Set up Complaints Drop-In sessions for staff to support a positive complaint handling culture and address any uncertainties.
  - Regular Complaint Learning review sessions to be set up with Assistant Directors to ensure learnings are being embedded across services.
  - The full Complaints report will be provided for November Board.

## **7. Conclusion**

- 7.1 We are compliant with the Housing Ombudsman Service's Complaint Handling Code with the exception of one provision which is 6.3 in relation to responding on time which remains a challenge for us. Our focus must remain on ensuring compliance with the code and maximising the effective use of available resources to meet the published timescales.

Greater focus is required in the area of learning from complaints, and this is something that the Complaints Manager is focusing on with the Assistant Directors.