



Board:	HOMES BOARD
Meeting date:	11 SEPTEMBER 2026
Title:	APPENDIX 4 ANNUAL SUMMARY OF COMPLAINTS
Status:	OPEN
Author:	DAVID RILEY, DIRECTOR OF CUSTOMER EXPERIENCE
Purpose: To review the Annual Summary of Complaints for 2026/2026.	
Recommendations: It is recommended that Members: ▶ Consider and note the contents of this report. ▶ Comment on performance ▶ Recommend approval to Group Board	
Business Plan Implications: This paper supports the business objectives of emh Group, in particular, its core value of Excellence, which states, "We will aspire to be the best, particularly in the quality of customer services and standards of performance."	
Risk and Assurance Implications: This is a statutory requirement and must be published on emh website by 30 September 2025.	
Legal/Regulatory implications and impact on Asset and Liability Register: A key deliverable under The Housing Ombudsman's Complaint Handling Code	
Hearing and acting upon the voice of our tenants, residents and service users: It is important that members fully understand and hear from our customers	
Implications for our Organisational Values: Learning from dissatisfaction reflects our values as a landlord and our desire to demonstrate Integrity, Diversity, Openness, Accountability, Clarity and Excellence.	



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1. Purpose:

- 1.1** To review performance in complaint handling for 2025/26, including the Housing Ombudsman's mandatory document, "Appendix A – Self-Assessment Form"
- 1.2** We understand that when things go wrong, our customers want their concerns resolved quickly, effectively, and to a high standard. Our ambition is to deliver a consistently high-quality complaints experience that puts customers first. We welcome the self-assessment process as a valuable opportunity to reflect, challenge ourselves, and identify where we can do better.

2. Sign off from Scrutiny Panel, our Member Responsible for Complaints and Resident Influence Committee:

2.1 Quote from Helen Watkinson, Resident and Chair of Scrutiny Panel:

"I'm pleased to see such an honest assessment of performance reported in the Self-Assessment again this year. As a panel we are very much in the loop with our current performance as we include the complaints and TSM data in all our investigation and deep dives. It's refreshing to see that the improvements made to complaints handling last year are now feeding in to this year's report. Our Service Resolution Team do a fantastic job and manage service failures promptly, which means less Stage one complaints and happy residents. I am a member of the Housing Ombudsman's resident panel. I was easily able to sign off the self-assessment as Chair of Scrutiny Panel."

2.2 Quote from Gail Puttock, Resident Group Board Member and Member Responsible for Complaints:

"This year has been a year of building on the real changes we made in our last submission relating to complaints. I am really happy to say that the change in culture and approach has been improved upon further, resulting in us achieving C1 status. Our teams have been hard at work making sure this is a lasting change and continue to improve the customer journey. We still make mistakes, when dealing with residents that are diverse and often vulnerable, one size will never fit all, but we treat this as a positive learning experience and a template for lasting change. Our work will never truly be finished but driven by our great staff we are moving and maintaining our downward trend in complaints. I am happy to endorse and recommend this report being signed off at Group Board."

2.3 Quote from Andrew Murtha, Chair of Resident Influence Committee:

"As Chair of the Resident Influence Committee, I am encouraged by the progress reflected in this year's report. While fewer complaints is positive in itself, what matters most is what happens as a result of those complaints. The evidence presented to the Committee shows that emh is becoming better at listening, responding and learning from customer feedback."



Residents want to know that when they raise concerns, they are heard and that action follows. From the improvements in complaint handling performance and customer satisfaction, to the increased visibility of service changes through 'You Said, We Listened', there are clear signs that resident feedback is influencing how services are delivered. There is still work to do, and it is right that this report openly acknowledges areas where performance falls short of expectation. Genuine improvement comes from honesty, accountability and a willingness to learn. I have been particularly encouraged by the quality of information being shared with residents and the way customer insight is increasingly shaping decision-making. On behalf of the Resident Influence Committee, I am pleased to recommend approval of this Annual Summary of Complaints and look forward to seeing further progress in the year ahead."

3. Executive Summary:

- 3.1** Complaint volumes decreased substantially from 2230 in 24/25, to 1264, down by 966, or 43%, largely due to better working practices across emh Homes and the implementation of a Service Resolution Team. This is against a Housemark statistic that complaint volumes have increased by 90% in the last three years.
- 3.2** In their Regulatory Judgment of 12 August 2026, the Regulator of Social Housing note "emh group has provided evidence that enhancements to its customer contact service have improved performance and responsiveness, contributing to a sustained reduction in complaint volumes. It has also demonstrated how learning from complaints is informing further service improvements." This directly contributed to emh being upgraded to the highest consumer grading of C1.
- 3.3** Against the Housing Ombudsman's "Appendix A – Self-Assessment Form, 2 of 72 areas have been marked as either partially or non-compliant, with 70, or 97%, as fully compliant. This a substantial improvement on the previous year where there were 9 areas needing improvement.
- 3.4** The Housing Ombudsman's maladministration rate for emh, for 25/26 reduced from 80% in the prior year to 62.5% and well below the 75% threshold where the Ombudsman publishes poor performance. The reduced rate is reflective of the early transformation of the complaints service, while noting that backlogs at The Ombudsman are up to two years and four months, with determinations delivered on a risk-based priority. There were thankfully no cases of severe maladministration during the year.
- 3.5** Satisfaction with complaint handling, as reported through our Tenant Satisfaction Measures, for 24/25, improved from 33% in 24/25 to 43% in 25/26. While appearing low, this has shifted performance when benchmarked against peers, from bottom to top quartile.

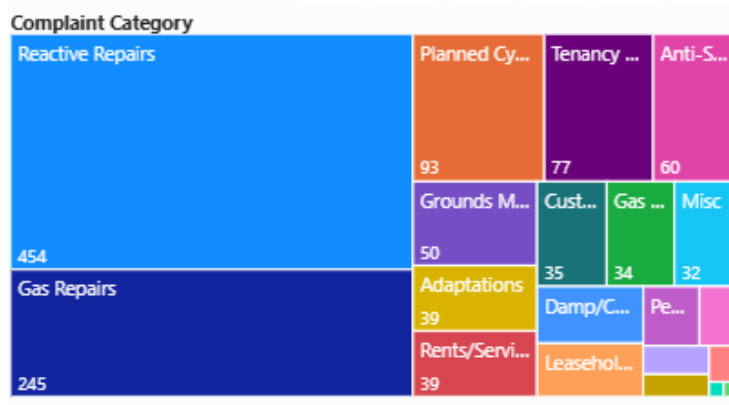
4. Complaint Volumes, Trends and Analysis

4.1 Stage 1

- 4.1.1** Volumes are substantially down, by 43%; this being greater than reported during the year to our Board and follows a year end cleanse of data to exclude duplicates, withdrawn complaints and those falling outside of the definition of LCRA and LCHO. Going forwards, a monthly reconciliation has been built into our complaints dashboard, so that the year-end exercise becomes unnecessary.

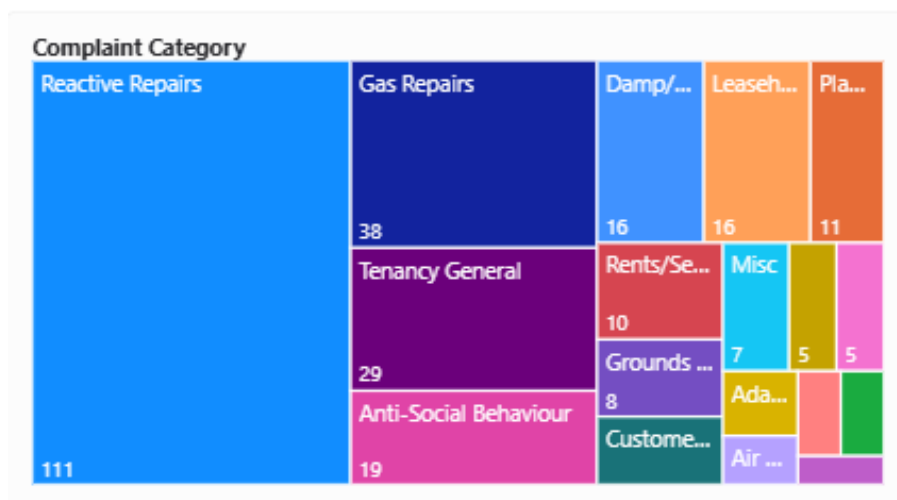


- 4.1.2 Timeliness – our compliance improved from 90.7% overall in 24/25 to 95.85% in 25/26, for our low cost rented accommodation and from 86.5% to 93.59% for our shared owners, allowing for a permitted extension.
- 4.1.3 Looking at a breakdown of complaints received, reactive repairs accounted for 454 of 1264, down 49% on the prior year and accounts for 36% (down 4%) of all complaints and this is typical of housing associations. This now accounts for just 0.6% of repairs carried out last year.
- 4.1.4 Within repairs, the top five themes by volume are
1. Communication and keeping customers updated
 2. Repair timescales and outstanding works
 3. Asset decisions (bathrooms, doors, adaptations, renewals)
 4. Contractor performance and quality
 5. Missed appointments and cancellations
- 4.1.5 Similarly, gas repairs were down from 372 in 24/25 to 245 in 25/26, down by 34% and accounting for 19% of all complaints. This is still relatively high and reflective of the gradual reducing age of our boiler stock. Our partnership with Phoenix Gas is working very well.



4.2 Stage 2

- 4.2.1 Timeliness – our compliance improved from 83.4% overall in 24/25 to 95.85% in 25/26, for our low cost rented accommodation and remained static from 95% to 94.95% for our shared owners, allowing for a permitted extension.
- 4.2.2 The rate of escalation to Stage 2 increased in 25/26 from 18% in the prior year, to 23.5%. The increase is reflective of industry trends, increased expectations around compensation and AI generated complaints sent in by residents.
- 4.2.3 Complaint categories for Stage 2 complaints are broadly similar to those for Stage 1, with no systemic issues identified. Repairs reduced from 185 to 111, down 40% and accounting for 37% of all Stage 2's.



4.3 The Housing Ombudsman

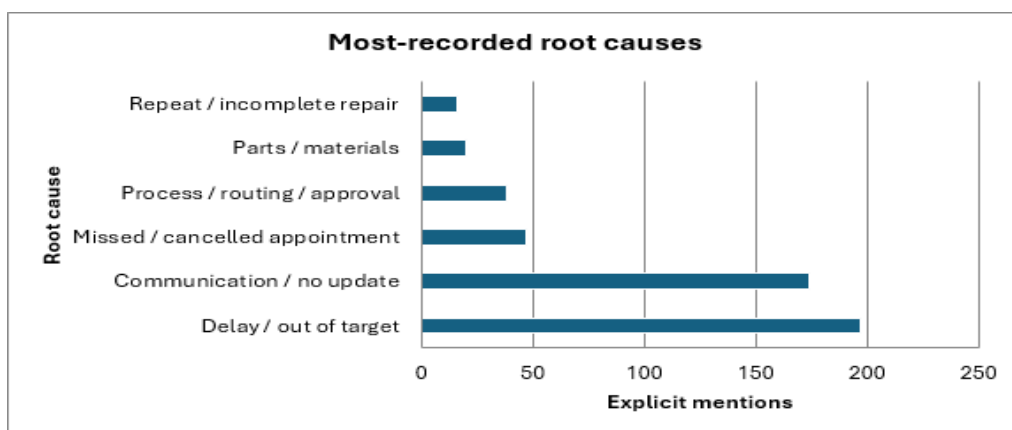
- 4.3.1 Determinations from The Housing Ombudsman, increased by 7, from 23 to 29 with 64 findings and 84 orders made from these cases. Total compensation ordered was £12571. At the time of writing, the Landlord Performance Report from the Housing Ombudsman has not yet been received, albeit we have verified our determinations with them.
- 4.3.2 There remains severe backlogs at The Housing Ombudsman, with determinations taking up to 2 years 4 months, albeit a triage system is in operation.
- 4.3.3 Of the findings, property condition (repairs) and managing relations, formed 77% of the total. Recognising severe backlogs at the Housing Ombudsman, newer determinations often find “reasonable redress” and we expect the maladministration rate to further reduce in the coming year.

Category	Count
Managing Relations	25
Responsive repairs/activity	24
ASB/Abuse/Nuisance	6
Financial	4
Moving/Buying/Selling Home	2
Estate Management	1
Occupancy Rights	1
Planned works	1
Total	64

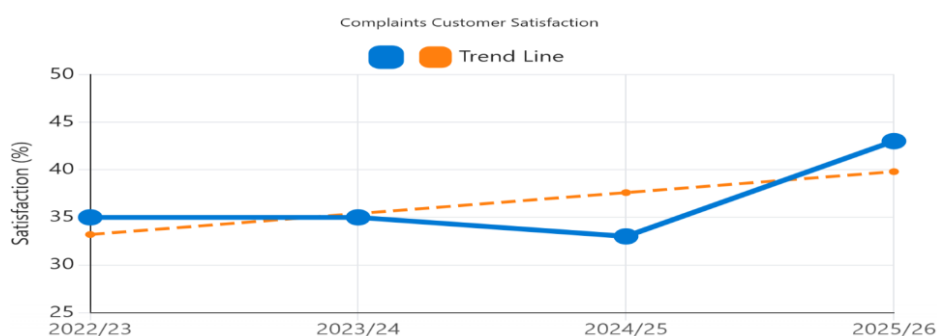
5. Lessons Learnt from Complaints

- 5.1 The process for learning from complaints has been revamped during the year, to give customers visibility to changes being made as a result of their feedback. These are published on a “you said we listened” page, accessed by the following link - [You said, we listened - East Midlands Homes](#). The greater transparency reflects the importance that emh is making to service improvement and learning from its mistakes or unnecessarily clunky processes. 43 improvements were recorded in the 25/26 financial year.

- 5.2** A compensation calculator has been introduced during the year to more consistently recognise all elements of service failure, in accordance with our revised Compensation for Service Failure Policy, refreshed to account for mid-year Housing Ombudsman changes.
- 5.3** A review of our peak winter period highlights lack of communication and delays are the most common cause of dissatisfaction and is a reminder that, despite substantial improvements, we still have more to do.



- 5.4** Satisfaction with complaint handling has improved significantly throughout the year (+9%) and while still relatively low, has moved from bottom to top quartile, following a change of leadership within the team.



6. Self-Assessment

- 6.1** The self-assessment has been approved by both our Scrutiny Panel and Member Responsible for Complaints, ahead of Board approval. Their comments are shared in Section 2 of this report.
- 6.2** We are compliant in 70 of 72 areas, or 97% of the requirements of the Complaint Handling Code. To give visibility in a lengthy document to the 2 areas that are either partially or non-compliant, these are shared below. Both will be followed through to completion by involved residents and Resident Influence Committee. The full report is included within this pack.
- 6.3** This is a substantial improvement on the 2024/25 self-assessment, where there were 9 areas either partially or non-compliant.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	PARTIALLY	All Customer Services colleagues receive training on how to raise a complaint, both at induction and via refresher training. Refresher training was most recently carried out on 27 July 2026. A module of mandatory training for all staff is currently in plan for delivery before end March 27.	New mandatory training for all colleagues as part of continuous improvement, by March 2027.
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	NO	58.45% of complaints were resolved within 10 working days in 2025/26. This is behind industry norms of 79% and is the focus of improvement plans, currently underway.	NONE

7. **It is recommended that Members:**

- 7.1 Consider and note the contents of this report.
- 7.2 Comment on performance.
- 7.3 Recommend approval to Group Board