



COMPLAINT HANDLING PERFORMANCE AND SERVICE IMPROVEMENT REPORT

2025/26

Governing Body Response

Joint Foreword



We are pleased to present Railway Housing Association's Annual Complaint Handling Performance and Service Improvement Report for 2025/26.

Complaints are a vital source of feedback. They help us understand where things have gone wrong, where services can be improved and, importantly, what matters most to our residents. Every complaint provides an opportunity to learn, improve and strengthen the services we deliver.

We'd like to start with a big thank you to our Resident Committee, our resident scrutiny group, every resident that made a complaint last year and our colleagues for working together to help us improve how we listen to complaints, learn from them and make real improvements for our residents.

During the year we have continued to build on the improvements introduced following the Housing Ombudsman's Complaint Handling Code. We have strengthened our approach to complaint handling, invested in colleague training, improved the way we monitor actions arising from complaints and continued to focus on resolving concerns as quickly and fairly as possible.

However while the Housing Ombudsman's Complaint Handling Code sets clear expectations for fairness, transparency and accountability, our ambition is to go further and we're encouraged by the progress made during the year.

Complaint satisfaction has continued to improve, fewer complaints required escalation to Stage 2 and we have seen positive improvements across several service areas, particularly repairs, contractor management and communication with residents. These improvements have been shaped directly by the feedback residents have given us.

As both the Resident Committee and the Board, we continue to provide oversight of complaints performance and ensure that learning from them is embedded across the organisation. We want residents to have confidence that when they raise concerns, they are listened to, treated fairly and that their feedback leads to meaningful change.

Our Resident Committee has provided strong challenge and scrutiny of complaint handling and just as importantly, the quality of investigations, communication and follow-through has improved. Residents can now see clear examples of where feedback from complaints has led to changes in the way services are delivered.

While we are proud of the progress made, we recognise there is always more to do. We remain committed to learning from every complaint, improving our services and ensuring residents receive the high standard of service they expect from Railway Housing Association.

We want Railway to be an organisation where our residents feel comfortable raising concerns, our colleagues welcome feedback and learning from complaints becomes part of how every service continues to improve.

We would like to thank everyone who has taken the time to share their experiences with us during the year. That feedback continues to help shape our services and improve outcomes for all residents.

Richard and Yvonne

Richard Wilkinson, Chair of the Resident Committee

Yvonne Castle, Chair of the Board

Executive Summary

We want residents to know it's okay to complain. In fact, our culture of welcoming feedback and complaints means we encourage it. Complaints help us understand when things haven't gone as they should and give us the chance to put them right, as well as helping us learn and improve into the future.

We also don't just wait for residents to make a complaint. We actively identify potential complaints through our day-to-day interactions, reviews and processes - and even proactively ask residents if they have any issues. If we spot that someone is unhappy with our service or has had a poor experience, we will let them know about our complaints process and support them to use it if they want to.

By actively encouraging feedback, listening openly to residents' experiences and acting on what they tell us, we strengthen our services, build trust and ensure that lessons learned lead to meaningful improvements for all our residents.

This report is part of our approach to the Housing Ombudsman's Complaint Handling Code and shows how our senior leaders, residents and our board oversee complaints, and how we ensure resident feedback is used to make decisions.

Key successes this year:

- Thanks to weekly complaint reviews, better colleague training and tighter tracking, our performance has significantly improved:
- 100% on-time responses: Every Stage 1 and Stage 2 complaint was answered within the Ombudsman's deadlines
- Higher satisfaction: residents are happier with how we handle complaints
- Fewer escalations: the number of complaints moving to Stage 2 dropped sharply

Most importantly, residents can now see clear evidence that complaints are being used to shape services and we are using what we learn to fix root issues rather than just resolving individual disputes. This year, your complaints directly improved how we manage contractors, handle repairs, respond to damp and mould and communicate with you.



Governance, Accountability and Assurance

Good complaint handling depends on strong leadership and effective oversight. At Railway Housing Association, responsibility for complaints is shared across the organisation, with oversight from residents, the Executive Team and the Board.

During 2025/26, complaint performance was reviewed through weekly complaint meetings, regular reports to the Resident Committee, quarterly learning sessions with the member responsible for complaints and quarterly reports to the Board.

These arrangements helped us identify emerging issues, monitor improvement actions and ensure learning from complaints was put into practice. A new action tracking process also strengthened accountability and contributed to fewer complaints progressing to Stage 2.

Residents continue to play an important role in overseeing complaint handling. Following resident scrutiny in 2025, residents asked to remain involved in monitoring complaint performance and compliance with the Housing Ombudsman's Complaint Handling Code.

Quarterly complaint scrutiny is now part of our governance arrangements, giving residents the opportunity to review complaint investigations, outcomes and the improvements made as a result. Feedback from these sessions has been positive and provides assurance that complaints are handled fairly and consistently.

The Board has overall responsibility for complaint handling and receives regular updates on performance, compliance and service improvements. Complaint performance is also considered alongside tenant satisfaction measures, operational performance and regulatory requirements to provide a clear picture of residents' experiences and identify opportunities for further improvement.



Self-Assessment against the Complaint Handling Code

We have completed our latest check-in against the Housing Ombudsman's Complaint Handling Code for 2025/26 and are pleased to share we meet all the Code's requirements.

Before publishing this report, we shared our self-assessment with our residents, the Resident Committee and our Board to make sure everyone agrees we are on the right track. Supporting assurance includes:

- A simple, two-stage complaints process
- We answered all complaints within the official deadlines in 25/26
- We make it easy to take complaints further if residents aren't happy with our first response
- We clearly signpost how and when residents can contact the Housing Ombudsman
- Our residents review how we handle complaints every three months
- We publish our performance numbers every year for everyone to see
- We use resident feedback to learn and actively improve our services



Complaint Handling Performance

During 2025/26, Railway Housing Association received **75 Stage 1 complaints** and three **Stage 2 complaints**, as shown below. This represents a reduction in overall complaint numbers compared with the previous year. While this is encouraging, we do not measure success by complaint volumes alone.

To understand performance fully, complaint data is considered alongside resident satisfaction, operational performance and feedback from resident scrutiny. This helps us distinguish between genuine service improvements and changes in reporting behaviour.

A high acceptance rate demonstrates that complaints are being recognised appropriately and that residents are successfully accessing the complaint process. The 13 declined cases will be monitored to ensure decisions are consistent with the Complaint Handling Code and that residents receive clear explanations and signposting where matters fall outside the complaints process.

Stage 1 Complaints

Measure	2025/26
Complaints Received	75
Complaints Closed	75
Complaints Upheld/Accepted	62
Complaint Acceptance Rate	83%
Complaints Declined	13

We continued to meet the response times set out in the Housing Ombudsman’s Complaint Handling Code throughout the reporting year and made an improvement from 92% achieved in 2024/25.

Maintaining compliance with these timescales remains a key priority, ensuring residents receive prompt responses and understand what will happen at every stage of the complaints process.

The reduction in Stage 2 complaints also suggests that more concerns are being resolved successfully at the earliest opportunity, helping to improve the overall resident experience. However we will continue to monitor escalation levels alongside resident satisfaction and action completion to ensure this does not mask unresolved dissatisfaction.

Timeliness – Stage 1

Measure	Performance
Stage 1 Responses on Time	100%
Responses within Approved Extensions	100%
Average Resolution Time	6.7 Working Days

Stage 2 Complaints and timeliness

Measure	2025/26
Stage 2 Complaints Received	3
Stage 2 Responses on Time	100%

The majority of complaints investigated during the year resulted in Railway accepting that improvements were needed, either because the association or one of our contractors had not delivered the standard of service residents should expect.

Rather than focusing solely on whether a complaint is upheld, we increasingly consider whether we have failed to deliver on a commitment made to a resident. This approach places greater emphasis on accountability, learning and putting things right.

Each complaint is reviewed to identify both the immediate resolution required and any wider learning that could improve services for other residents.

Housing Ombudsman Cases

No complaints were referred to or determined by the Housing Ombudsman during 2025/26.

Residents are routinely signposted to the Housing Ombudsman following completion of the internal complaints procedure in accordance with Code requirements.

Although no cases were received, we continue to review:

- Ombudsman spotlight reports
- Ombudsman guidance
- Sector learning publications
- Complaint Handling Code updates

This learning is incorporated into service delivery, policy review and colleague training.

Compensation

During 2025/26, compensation was awarded in **17 complaint cases**, with total compensation payments of **£4,606**, including **£200 in goodwill payments**.

The increase in compensation reflects our commitment to early resolution and providing fair and proportionate redress where service failures have occurred. During the year, the Board also approved a revised Compensation Policy to strengthen our approach and ensure residents receive consistent outcomes that reflect the Housing Ombudsman's guidance.

Compensation is only one part of putting things right. Wherever possible, our focus is on resolving the issue, learning from what has happened and preventing similar problems from occurring again.

Resident Satisfaction with Complaint Handling

Resident satisfaction with complaint handling through the tenant satisfaction measures has risen significantly over the past two years, from 31% to 62%.



We also collect transactional satisfaction from residents when a Stage 1 and Stage 2 complaint is closed and this continued to improve during 2025/26. Satisfaction for 2025/26 is shown opposite, with communication and responsiveness highlighted as particular strengths.

Indicator	Result
Satisfaction with Complaint Handling	74%
Satisfaction with Communication	81%
Satisfaction with Outcome	75%

Understanding Our Complaints

While our complaint numbers are lower than last year, we don't look at fewer complaints as a win on its own. A good culture means residents feel comfortable speaking up. A drop in numbers is only good news if it means our services are genuinely getting better and residents still trust us to handle their problems. Thankfully, our data, satisfaction scores and resident reviews show that this is exactly what is happening.

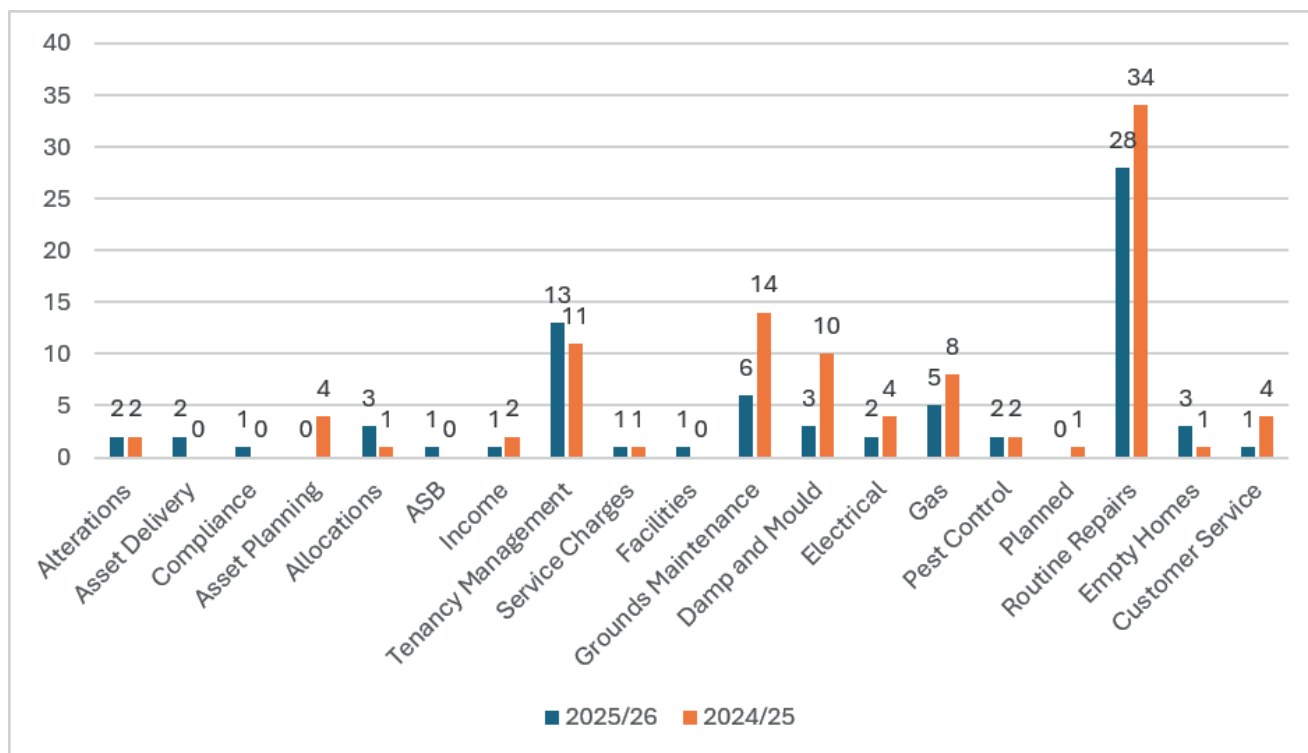
Repairs and Maintenance: This is still our biggest area for complaints, as repairs is the service used the most, making up over a third of the total. However, complaints about routine repairs dropped by 21% from last year and damp and mould complaints reduced from ten down to three. These drops are direct results of us managing contractors tighter, hiring more surveyors, using our new portal and bringing in mould specialists.

Grounds Maintenance: Complaints about gardening and estate upkeep also dropped significantly. Last year, numbers were high because we were starting new contracts. This year, the new ways of working settled in and standards improved, proving how important it is to manage new contracts well from day one and communicate well with residents.

Tenancy Management: However, complaints about how we manage tenancies went up slightly. When we looked into why, it was because residents felt let down by poor communication, mixed messages, or how they were spoken to. This reminds us that top-notch customer service and communication is just as important as fixing a physical repair.

The trends in complaints for 2025/26 compared with 2024/25 are shown below.

Service		2025/26	2024/25
Asset	Alterations	2	2
	Asset Delivery	2	0
	Compliance	1	0
	Asset Planning	0	4
Communities	Allocations	3	1
	ASB	1	0
	Income	1	2
	Tenancy Management	13	11
Finance	Service Charges	1	1
Neighbourhoods	Facilities	1	0
	Grounds Maintenance	6	14
R&M	Damp and Mould	3	10
	Electrical	2	4
	Gas	5	8
	Pest Control	2	2
	Planned	0	1
	Routine Repairs	28	34
	Empty Homes	3	1
Resident	Customer Service	1	4



What Residents Told Us

When we look closely at why people complain, the root cause usually isn't the original problem itself; it's how the problem was handled.

Across repair-related complaints, residents most frequently expressed dissatisfaction about:

- Not being told what will happen next
- Waiting too long for follow-up work
- Contractors missing appointments
- Poor communication between contractors and Railway colleagues
- Feeling like nobody is taking ownership of the problem

In many cases, residents told us they would have been fine with a delay if we had just reached out and kept them updated. This has reminded us how vital communication is and we are using these lessons to retrain our staff and manage our contractors better.

For complaints about neighbourhoods and tenancies, residents often felt we didn't fully understand their situation or that we weren't clear about what we could actually do.

Even when our investigations showed that colleagues followed the rules perfectly, we realised we could have done a much better job of showing empathy and explaining things clearly. We have given our teams direct feedback and coaching to help them communicate with more care.

We have started using the phrase "failed promises" whenever we agree that a complaint is justified. In fact, during 2025/26, we admitted that Railway or our contractors broke a promise or let a resident down in 83% of the complaints investigated.

Our residents appreciate this straightforward language because it focuses on us taking accountability and making things right, rather than hiding behind corporate policies.

Service Improvements Delivered as a Result of Complaints

At Railway Housing Association, we use complaints as a spark for positive change. In 2025/26, resident feedback helped us find ways to improve our day-to-day services, communication, contractor management and how we work with residents. We want them to see clear proof that speaking up leads to real improvements.

Strengthening repairs and maintenance

Routine repairs are still our biggest source of complaints. Residents told us they were frustrated by a lack of updates, missed contractor appointments, delays in follow-up work and confusion over who was owning their case.

We hired a maintenance delivery manager to keep a closer eye on contractors, added more property surveyors to inspect jobs in person, plus a new Investment project manager so our surveyors can focus entirely on day-to-day repairs.

We also introduced a new system that lets us see repair progress in real-time, helping us step in early if there is a delay.

Residents complaints directly shaped a major review of our entire repairs system, which our Board has approved, to make the service better for everyone.

Improving damp and mould responses

Past complaints showed that residents faced delays in diagnosing damp and mould, had to deal with too many different contractor visits, and got confusing messages about who was fixing the issue.

We brought in a dedicated damp and mould contractor and completely revamped how we handle these cases from start to finish. We now monitor these issues much more closely, which has helped drastically cut down on damp and mould complaints this year and ensures we are fully meeting the standards of Awaab's Law.

We also used these cases to train colleagues on how deeply damp and mould can affect health and wellbeing.

Tighter contractor management

Many complaints this year were about external contractors. We know that a contractor's service is our service, and residents expect us to take responsibility.

We now hold enhanced monitoring meetings where contractor performance is directly judged by satisfaction scores and appointed new gas contractors in Hull, East Riding and the North East, which has sped up emergency heating and hot water fixes. Following resident feedback, we also cut our emergency response time for communal heating failures from 24 hours down to just 4 hours.

Better customer service and communication

Often, residents weren't unhappy with the final fix, but rather with how poorly we communicated along the way.

So every single colleague took part in a customer service masterclass built around real Railway complaint cases, focusing on empathy and clear communication. Where specific staff interactions fell short, we provided direct coaching. Thanks to these efforts, satisfaction with our communication during complaints reached 81% this year.

Smoother complaint processes

Our Board challenged us to make our complaint handling much sharper. We therefore created a single point for logging complaints so nothing gets missed and our chief operating officer leads weekly meetings to review ongoing complaints and unblock any delays.

We also noticed people were escalating to Stage 2 complaints because we weren't doing what we promised fast enough at Stage 1. We launched a new tracking system to make sure promised actions are actually finished. This helped drop our serious (Stage 2) complaints from ten down to just three this year.

Clearer notice about major works

In one case, residents felt left out of the loop when trees were removed nearby, even though their immediate neighbours had been told, so we updated our procedures. Learning from this meant we introduced additional prompts to ensure we communicate in advance – and well – with our residents.

Keeping residents safe at home

During a complaint investigation into a water leak, we realised that many residents didn't know how to turn off their main water valve in an emergency.

We didn't treat this as a one-off issue. Now, during our annual resident visits, our colleagues will check residents know exactly where their stop tap and other emergency controls are located.

Using resident feedback to shape future services

Learning from complaints has become increasingly integrated into business planning, service reviews and operational decision-making. Complaint themes are considered alongside satisfaction levels, resident scrutiny findings and operational performance data when assessing service quality and identifying improvement priorities.



Complaint Locations and Geographical Analysis

This year, our Resident Committee asked us to look at where complaints were coming from across the regions we serve. Mapping this out showed us that complaint numbers simply match up with where we have the most homes and do the most work, rather than pointing to a major failure in any specific area.

Darlington, Tees Valley, and Hull: These areas had the highest number of complaints. However, this is also where most of our homes are located and where we do the highest number of day-to-day repairs. The complaint numbers make sense for the amount of activity happening there and we found no signs of deep, widespread issues.

Hereford: We didn't receive a formal complaint from residents in Hereford this year. While we hope this means everyone is happy with our service, we know that no complaints doesn't always equal 100% satisfaction. We will keep monitoring feedback there to make sure residents don't face any barriers to reporting issues.

Our mapping also showed a clear link between complaints and contractor performance. Whenever we switched to a new contractor or had a massive surge in repair work, complaints temporarily went up. We are using this lesson to better manage our contracts and plan smoother transitions in the future.

Understanding Who Complains

We are committed to ensuring that every resident can access our complaints process and that complaints are handled fairly, consistently and without discrimination.

During 2025/26, we continued to improve the quality of the information we hold about our residents. This enables us to better understand complaint trends and provides greater assurance that our complaints process is operating fairly across all protected characteristics.

Our analysis during the year did not identify any evidence that residents with protected characteristics experienced poorer complaint outcomes or were treated less favourably through the complaints process.

Where differences in complaint patterns were identified, these broadly reflected the profile of our resident population rather than indicating unequal access to services or complaint handling.

We will continue to improve the quality of our resident data and use equality information to monitor complaint handling, identify emerging trends and ensure our services remain fair and accessible for everyone.

By understanding who is using our complaints service and listening to the experiences of all residents, we can continue to improve both complaint handling and the wider services we provide.



Resident Voice, Scrutiny and Assurance

Our residents have played a huge part in helping us improve how we handle complaints. Over the past year, our Resident Scrutiny Group looked closely at our processes to make sure we are following the official Complaint Handling Code.

They found that we have made great progress in:

- Answering complaints much faster
- Doing more thorough investigations
- Keeping a closer eye on the actions we promise to take

Residents were especially pleased that we are digging deeper to understand the root causes of problems and focused on finding real, meaningful solutions.

Our Resident Scrutiny Group will continue to meet every three months to give us independent, honest feedback. We combine its findings with tenant satisfaction surveys, day-to-day feedback and board reviews to get a complete picture of how well we are doing.

We also believe residents shouldn't just help us fix individual complaints; they should also help us improve the whole organisation. Moving forward, we will improve how we share exactly how that feedback has led to real, noticeable changes in our services.

Looking Forward

While we have made great progress, we know that handling complaints well is a continuous journey. Throughout 2026/27, we are committed to using residents' feedback, advice from the Ombudsman and our own performance data to keep getting better.

Key priorities will include:

- Making sure residents feel more satisfied with how we handle complaints
- Putting smoother, updated compensation processes in place
- Staying on track with the Housing Ombudsman's official timescales
- Keeping residents in the loop and clearly showing what we've learned from feedback
- Keeping service quality high during major upgrades and investments. We know big building works can be disruptive, so we will focus heavily on good communication to keep frustration to a minimum.

Success isn't just about getting fewer complaints. We want to build a culture where complaints are welcomed as a chance to learn and make sure residents feel confident that when they do speak up, we listen and take action.