

For Information

# Complaint Handling and Service Improvement Report 2024-25

Sarah Chilton, Head of Chief Executives

## Purpose of Report

- 1. The purpose of this report is to provide the annual Complaints Handling and Service Improvement Report for review and response. 2
- 2. The report is a requirement of the Housing Ombudsman Statutory Complaint Handling Code. 4

## Previous Consideration

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- 3. This report has been considered at a previous meeting in May 2024.

## Background

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- 4. The Housing Ombudsman Complaint Handling Code became statutory on 1st April 2024 meaning that landlords are obliged by law to follow its requirements. The Code aims to achieve best practice in complaint handling and ultimately to provide a better service to residents. 10  
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- 5. To monitor landlord compliance, the Ombudsman requires landlords to complete a self-assessment against the code standards with part of the assessment requiring evidence of the complaint handling and service improvement report. The submission deadline for the self-assessment and report is 30th September 2025. 14  
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- 6. The Ombudsman expects the report to include the information set out below as a minimum. 18
  - The annual self-assessment against the Code to ensure the landlords complaint handling policy remains in line with its requirements. 20

- A qualitative and quantitative analysis of the landlord's complaint handling performance - this must also include a summary of the types of complaints the landlord has refused to accept. 22  
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- Any findings of non-compliance with the Code by the Ombudsman including any Complaint Handling Failure Orders the Housing Ombudsman has issued against the landlord and any findings of maladministration made by the Housing Ombudsman in their determinations, including both about the substantive issue and complaint handling. 26  
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- The service improvements made as a result of the learning from complaints. 32
- Any actions following any annual report about the landlord's performance from the Ombudsman. 34
- Any actions following any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord. 36
- The landlord must also ensure that the complaints handling and service improvement report has been reported to the landlord's governing body (or equivalent) and published on the section of its website relating to complaints. The governing body's response to the report must be published alongside this. 38  
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## The Annual Self-Assessment Against the Code 42

7. Our self-assessment against the code is provided labelled Appendix A. The landlord is fully compliant with the requirements of the statutory code. 44

## Complaint Handling Activity and Performance

8. During the period 1st April 2024 to 31st March 2025, we raised 1668 stage 1 complaints through the Group's Complaints Policy, an increase of 85% compared to the previous year. 46  
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9. The increase is attributed to changes with our approach to ensure that expressions of customer dissatisfaction are progressed appropriately through the complaints process in full compliance with the statutory code definition of a complaint. 50  
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10. Through additional training and guidance provided in 2024 and 2025 to front line teams and service area managers, we are confident staff understand the difference between an expression of dissatisfaction and 54

a first-time service request and when to escalate a complaint through the Group's internal complaint's process as set out in the Ombudsman's definition of a complaint.

11. In 422 cases, the resident remained unhappy with the outcome to the complaint and escalated to stage 2 review (final stage).
12. For a case to be recorded as compliant with the Housing Ombudsman code timescales two criteria apply - acknowledge the complaint within 5 working days and at stage 1 respond within 10 working days and at stage 2 acknowledge within 5 working days and respond within 20 working days unless agreed extension applies. More information about the internal complaints handling process is explained in the Group Complaints Policy available on our websites. <https://www.jigsawhomes.org.uk/information-article/complaints/>
13. Complaints activity and performance information including cases determined by the Housing Ombudsman is detailed in the table below.

Jigsaw Homes Group	Q1 Apr-June 2024	Q2 July-Sept 2024	Q3 Oct-Dec 2024	Q4 Jan-March 2025	Total
Stage 1 complaints raised	458	430	404	376	1668
Percentage of stage 1 complaints compliant with the Ombudsman Code	80%	83%	84%	88%	
No. of stage 1 complaints with extension	34	40	24	8	106
No. of complaints escalated to stage 2	106	102	99	115	422
Percentage of stage 2 complaints compliant with the Ombudsman Code	94%	90%	94%	94%	
No. of stage 2 complaints with extension	8	9	3	6	26
No. of Housing Ombudsman determinations received	3	5	8	8	24
Determination outcomes:					
Maladministration	1	2	2	3	8
Severe maladministration	0	2	0	0	2
No Maladministration	1	0	3	0	4
Service Failure	1	1	3	5	10

14. We note complaint handling performance of stage 1 complaints requires action for improvement. The main reason for non-compliance is the written response being issued to the customer over the 10-working day timescale. In the majority of these cases however, the customer had received response to their complaint. We continue to support service managers with guidance and training to improve compliance with Ombudsman code timescales. In addition, senior managers receive a weekly complaint handling and performance report to monitor complaints in their areas. It is positive to note the incremental improvement throughout the year.

15. At stage 2, the reason for non-compliance is the stage 2 acknowledgement being issued over the 5 working day target, however in almost all cases, the stage 2 response was issued within Ombudsman code timescales of 20 working days.
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## Learning from Complaints and Service Improvement

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16. The majority of the complaints we receive relate to our handling of repair and property maintenance issues followed by our handling of anti-social behaviour (ASB).
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17. We know our repairs and property maintenance service is a priority service to our tenants and residents, with good communication paramount particularly when things don't always go to plan. This is an area we continuously focus on reviewing and adapting the service accordingly.
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18. We know that having quiet enjoyment of the home and feeling safe is also equally important to residents. Living with neighbour nuisance and anti-social behaviour can often have a detrimental impact on health and wellbeing and prompt response with regular communication explaining our decisions and actions is a key part of our procedures when handling reports of nuisance/ASB.
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## Complaint Outcomes

19. Complaints upheld (service failure) or upheld in part (partial service failure) account for just under half of closed cases.
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20. A case recorded as 'rejected' is when the landlord determines the contact as a first-time service request and the issue is handled through the relevant service area processes.
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21. A case recorded as 'withdrawn' is when either the customer requests to withdraw from the complaints process or they do not engage with the landlords attempts to progress the complaint.
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22. Complaint outcome information is detailed in the table below.
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	Q1 Apr-June 2024	Q2 July-Sept 2024	Q3 Oct-Dec 2024	Q4 Jan-March 2025	Total
Closed complaints/Outcomes	390	424	419	422	1655
Not Upheld	220 (56%)	210 (50%)	197 (47%)	226 (54%)	853 (52%)

	Q1 Apr-June 2024	Q2 July-Sept 2024	Q3 Oct-Dec 2024	Q4 Jan-March 2025	Total
Upheld	97 (25%)	115 (27%)	142 (34%)	120 (28%)	474 (29%)
Upheld in part	62 (16%)	82 (19%)	67 (16%)	69 (16%)	280 (17%)
Withdrawn	11(3%)	16 (4%)	11 (3%)	7 (2%)	45 (3%)
Rejected (Service Request)	0	1 (<1%)	2 (<1%)	0	3 (<1%)

## Learning from Complaints and Improvements

23. When a complaint is closed with an element of service failure there is normally a learning outcome recorded to help us understand where things have gone wrong and to consider any recurring themes from complaints to target improvements. 112  
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24. Complaint learning reports are reviewed monthly by our Executive Management Team and the Member Responsible for Complaints (MRC). The reports include information about complaints activity and performance and recurring learning themes. 116  
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25. Learning themes are presented as problem statements for the Executive Management Team to review and provide response, often with actions for improvements. 120  
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26. Some of the ways we have listened to feedback to improve service delivery are: 124
  - Increased resources in our Asset Management Teams to help us undertake more repairs promptly and better coordinate repairs being handled by external contractors with improved communication to our tenants and residents. 126  
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  - Implemented improved testing for damp and mould in our empty home assessments before relet. 130
  - Reviewed our repair priority target times to enable greater certainty of appointments for residents. 132
  - Full review of our approach to handling reports of damp and mould implementing the following changes: 134
    - The withdrawal of the requirement for tenants to self-treat damp, mould and condensation from our policy. 136
    - Risk assessing all cases with consideration to vulnerabilities.

- Case management approach to ensure there is oversight of more complex cases, and an audit trail of decisions taken and communication with residents before, during and after action is taken. 138 140
- Clearer operational responsibility for cases that currently pass between teams as they progress through our procedure. 142
- Ensuring the new policy conforms with the proposals set out in the introduction of Awaab's Law. 144
- Created a new Healthy Homes Team - a designated resource to support residents with damp, mould and condensation issues. 146

## The Housing Ombudsman 148

27. When a resident has exhausted the landlord's internal complaints process, should they remain unhappy with the landlord's final response they can refer the complaint to The Housing Ombudsman (THO). 150
28. When THO have investigated a case, they issue a determination to the landlord. The Ombudsman considers the evidence and looks to see if there has been any service failure or maladministration, for example, whether the landlord has failed to keep to the law, followed proper procedure, followed good practice, or behaved in a reasonable and competent manner. 152 154 156

## Housing Ombudsman Activity and Landlord Performance 158

29. During the reporting period 2024/25 we received 24 determinations. Determination outcomes is detailed in table 1 above. 160
30. The landlord received no complaint handling orders for non-compliance.
31. In 2024, we received our first severe maladministration findings. Both cases related to our handling of reports of damp and mould. In response, we completed a full review of our approach to damp and mould including a review of our policy and procedures. We also introduced a new Healthy Homes Team which is a designated team to help support residents with damp, mould and condensation issues. 162 164 166
32. All Ombudsman determinations are shared with senior managers, our Executive Management Team and the Member Responsible for Complaints to understand the learning and agree actions for improvement. 168 170

33. Detailed information about cases determined by the Ombudsman can be viewed in our customer feedback updates published quarterly to our websites. <https://www.jigsawhomes.org.uk/news-categories/customer-feedback/> 172
34. The Ombudsman landlord performance report 2024/25 is attached labelled Appendix B. 174
35. Performance at a glance shows that in 2024/25 the Ombudsman made determinations in 26 cases with 32 maladministration findings and no complaint handling failure orders. 176  
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36. With a maladministration rate of 55% and the national maladministration rate for landlords of a similar size and type recorded at 63%, Jigsaw Homes performed better than the previous year. 180

## Ombudsman Spotlight on Reports 182

37. We are committed to continuously learning and developing our services taking account of our resident's needs. When designing or reviewing our customer facing policies and procedures, we will wherever possible consult with residents through our Jigsaw Rewards engagement platform and consider best practice and recommendations published by the Housing Ombudsman. 184  
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38. In response to Ombudsman's spotlight on reports and training courses published during the reporting year, we have: 190
  - Implemented a new Service Adjustment Policy. 192
  - Carried out self-assessments and improvements to our approach to damp and mould, and anti-social behaviour. 194
  - Forming key data requirements to ensure good knowledge and information management and improve communication. 196
  - Revised complaint handling guidance and delivered training. 196

## Member Responsible for Complaints (MRC)

39. The Housing Ombudsman Complaint Handling Code requires landlords to have a Member Responsible for Complaints (MRC) on their governing body to provide assurance to the governing body on the effectiveness of its complaints system, including challenging the data and information provided to the Board. 198  
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40. The role of the MRC is to champion a positive complaint handling culture and build effective relationships with complaints teams, residents, its 204

audit and risk committees as well as wider teams and the Housing Ombudsman Service.

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41. The MRC for Jigsaw Homes is Roli Barker - Group Chair.

42. <https://www.jigsawhomes.org.uk/information-article/board-members/>

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## MRC Response

43. *This is the second year as the Member Responsible for Complaints (MRC) I have had opportunity to look back at our complaint's activity, performance and learning themes in the past year. I am pleased to note an increase in the number of complaints raised in the year. This indicates that we are accessible and responsive to expressions of dissatisfaction, and we are progressing complaints appropriately through our internal complaints process. With just under half of complaints recording an element of service failure, this is again a good indication that our complaints handling service is fair and effective and we can recognise when we get things wrong.*

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44. *Complaints and recurring learning themes provide us with valuable insights into our customer needs, preferences and areas of concern to continually improve our service delivery. Regular complaints activity and learning information is provided to Board which demonstrates the Group has a positive complaint handling culture and we are changing and improving by using the learning from complaints effectively.*

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45. *In 2024, the Group received its first severe maladministration determinations. We used the learning from the findings to conduct a full review of our approach to handling reports of damp and mould with the Board taking an active role in ensuring improvements were implemented. These improvements include establishing a new Healthy Homes Team to ensure that we take a holistic approach to complex cases.*

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46. *From my review of the recent Board approved Complaints Policy and our Statutory Code Self-Assessment, I am confident we have a proficient complaint handling service. We still have some work to do with complaint handling performance and ensuring we respond within Ombudsman Code timescales, but as we end the reporting year, I am pleased to note performance is improving.*

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47. Roli Barker - Group Chair

48. Jigsaw Homes Group

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**Housing**  
Ombudsman Service

# **LANDLORD PERFORMANCE REPORT**

**2024/2025**

Jigsaw Homes Group Limited

Jigsaw Homes Group Limited

Landlord: Jigsaw Homes Group Limited

Landlord Homes: 35,861

Landlord Type:

Housing Association

PERFORMANCE AT A GLANCE



Determinations

26



Findings

63



Maladministration Findings

32



Orders Made

71



Recommendations

13



CHFOs

0



Compensation

£30,194



Maladministration Rate

55%

PERFORMANCE 2022-2023



Determinations

9



Maladministration Rate

23%

PERFORMANCE 2023-2024



Determinations

12



Maladministration Rate

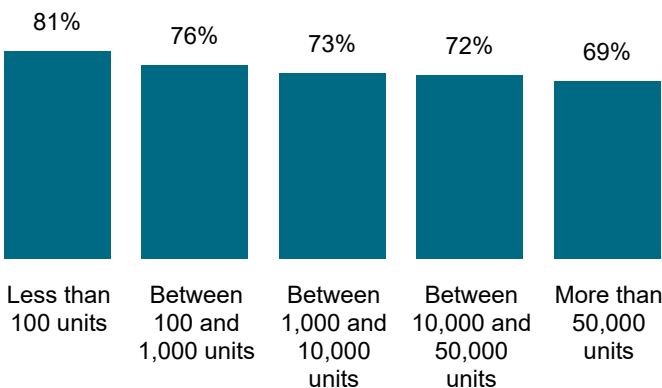
57%

Maladministration Rate *Comparison* | Cases determined between April 2024 - March 2025

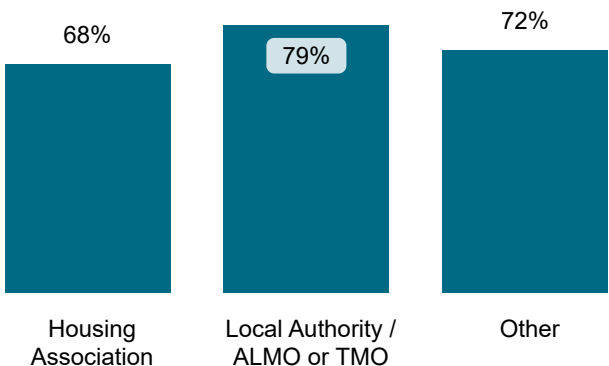
NATIONAL MALADMINISTRATION RATE: 71%

National Maladministration rate for Landlords of a similar size and type: 63%

National Mal Rate by Landlord Size: Table 1.1



by Landlord Type: Table 1.2



## Findings Outcome Comparison | Cases determined between April 2024 - March 2025

### National Performance by Landlord Size: Table 2.1

Outcome	Less than 100 units	Between 100 and 1,000 units	Between 1,000 and 10,000 units	Between 10,000 and 50,000 units	More than 50,000 units	National	Landlord Findings
Severe Maladministration	5%	10%	5%	5%	5%	5%	3%
Maladministration	38%	36%	41%	41%	41%	41%	22%
Service failure	32%	24%	22%	22%	20%	21%	25%
Mediation	0%	0%	1%	2%	2%	1%	0%
Redress	3%	6%	10%	12%	17%	13%	2%
No maladministration	14%	17%	15%	13%	10%	13%	40%
Outside Jurisdiction	8%	7%	6%	6%	5%	6%	8%
Withdrawn	0%	0%	0%	0%	0%	0%	0%

### National Performance by Landlord Type: Table 2.2

Outcome	Housing Association	Local Authority / ALMO or TMO	Other	National	Landlord Findings
Severe Maladministration	4%	6%	3%	5%	3%
Maladministration	39%	45%	35%	41%	22%
Service failure	21%	22%	27%	21%	25%
Mediation	1%	1%	1%	1%	0%
Redress	16%	7%	10%	13%	2%
No maladministration	13%	11%	15%	13%	40%
Outside Jurisdiction	5%	7%	8%	6%	8%
Withdrawn	0%	0%	0%	0%	0%

## Landlord Findings by Category | Cases determined between April 2024 - March 2025

Table 2.3

Category	Severe Maladministration	Maladministration	Service failure	Mediation	Redress	No maladministration	Outside Jurisdiction	Withdrawn	Total
Property Condition	2	3	6	0	0	6	2	0	19
Anti-Social Behaviour	0	4	1	0	0	7	3	0	15
Complaints Handling	0	4	6	0	1	2	0	0	13
Estate Management	0	2	0	0	0	3	0	0	5
Charges	0	1	0	0	0	2	0	0	3
Information and data management	0	0	1	0	0	1	0	0	2
Moving to a Property	0	0	1	0	0	1	0	0	2
Occupancy Rights	0	0	1	0	0	1	0	0	2
Buying or selling a property	0	0	0	0	0	1	0	0	1
Health and Safety (inc. building safety)	0	0	0	0	0	1	0	0	1
<b>Total</b>	<b>2</b>	<b>14</b>	<b>16</b>	<b>0</b>	<b>1</b>	<b>25</b>	<b>5</b>	<b>0</b>	<b>63</b>

## Findings by Category Comparison | Cases determined between April 2024 - March 2025

### Top Categories for Jigsaw Homes Group Limited

Table 3.1

Category	# Landlord Findings	% Landlord Maladministration	% National Maladministration
Property Condition	17	65%	73%
Complaints Handling	13	77%	77%
Anti-Social Behaviour	12	42%	66%

### National Maladministration Rate by Landlord Size: Table 3.2

Category	Less than 100 units	Between 100 and 1,000 units	Between 1,000 and 10,000 units	Between 10,000 and 50,000 units	More than 50,000 units	% Landlord Maladministration
Anti-Social Behaviour	100%	71%	70%	61%	70%	42%
Complaints Handling	100%	86%	84%	81%	70%	77%
Property Condition	65%	79%	73%	74%	73%	65%

### National Maladministration Rate by Landlord Type: Table 3.3

Category	Housing Association	Local Authority / ALMO or TMO	Other	% Landlord Maladministration
Anti-Social Behaviour	63%	71%	79%	42%
Complaints Handling	73%	87%	86%	77%
Property Condition	71%	79%	68%	65%

## Findings by Sub-Category | Cases Determined between April 2024 - March 2025

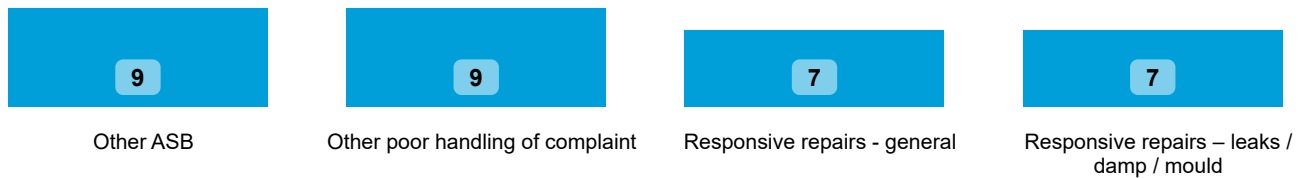
Table 3.4

Highlighted Service Delivery Sub-Categories only:

Sub-Category	Severe Maladministration	Maladministration	Service failure	Mediation	Redress	No maladministration	Outside Jurisdiction	Withdrawn	Total
Responsive repairs - general	0	1	4	0	0	2	1	0	8
Responsive repairs – leaks / damp / mould	2	2	2	0	0	1	0	0	7
Pest control (within property)	0	0	0	0	0	3	0	0	3
Service charges – amount or account management	0	1	0	0	0	2	0	0	3
Noise	0	0	0		0	1	1	0	2
Structural safety	0	0	0		0	1	0	0	1
<b>Total</b>	<b>2</b>	<b>4</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>2</b>	<b>0</b>	<b>24</b>

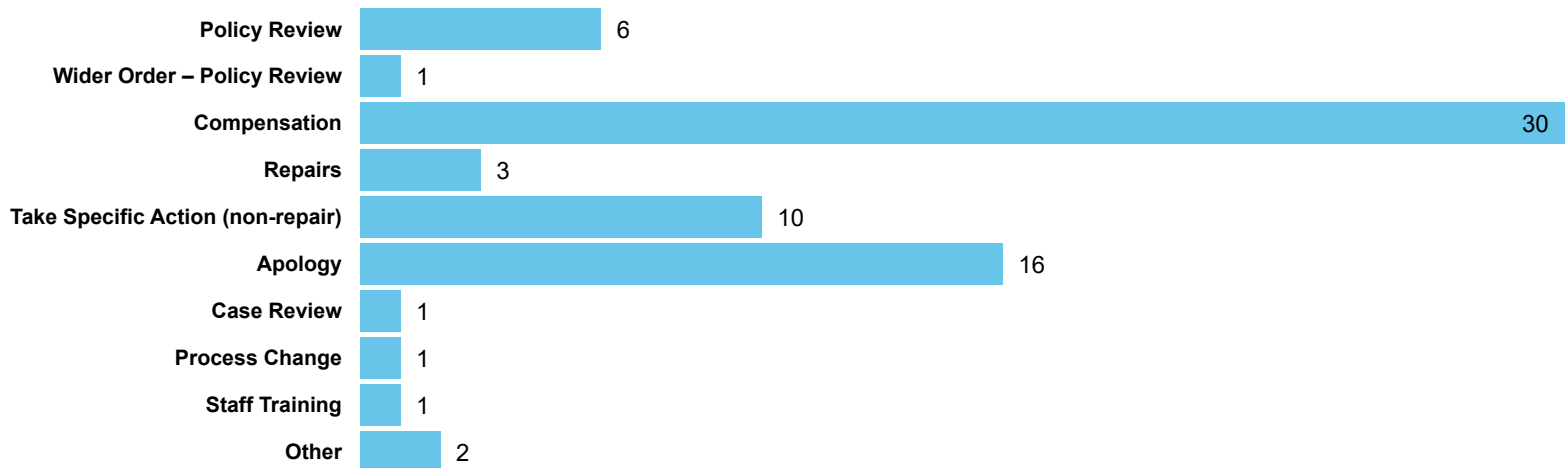
**Top Sub-Categories** | Cases determined between April 2024 - March 2025

Table 3.5



**Orders Made by Type** | Orders on cases determined between April 2024 - March 2025

Table 4.1



**Order Compliance** | Order target dates between April 2024 - March 2025

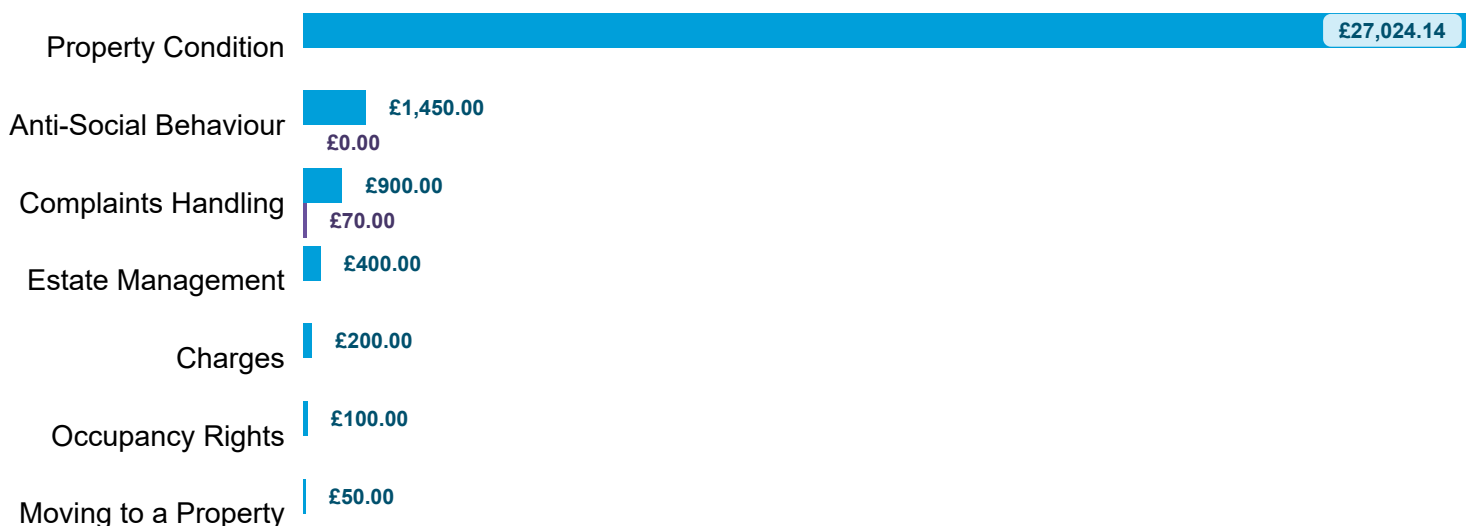
Table 4.2

Order	Within 3 Months	
Complete?	Count	%
Complied	66	100%
<b>Total</b>	<b>66</b>	<b>100%</b>

**Compensation Ordered** | Cases Determined between April 2024 - March 2025

Table 5.1

● Ordered ● Recommended



## **Introduction** | *Notes on your figures in this report*

The Housing Ombudsman's 2024-25 landlord reports are for landlords with 5 or more findings made in cases determined between 1 April 2024 and 31 March 2025.

The data comes from our casework management system. The reports include statistics on cases determined in the period. If we published a performance report for the landlord last year, then its individual report will also include limited statistics about cases determined between 1 April 2022 and 31 March 2024 for year-on-year comparison. Where a landlord has merged, we have merged the 2022-24 data and it may therefore be different to the published figures last year.

## **Determinations** | *Cases Determined*

The number of cases determined (decided upon) for this landlord by the Ombudsman. 29 determinations were recorded for Jigsaw Homes Group Limited, this includes OSJ and Withdrawn determinations. 26 determinations were made excluding OSJ and Withdrawn.

In this report we are only counting the determinations excluding OSJ and Withdrawn overall - this is a change from previous years to where we counted all Determinations. We have also adjusted the determined figures for 22/23 and 23/24 referenced on the first page of this report to exclude OSJ and Withdrawn so that it is comparable. This means these figures may not match the published reports for those years.

## **Findings** | *Category Findings*

The number of findings on cases determined. Each category on a determined case has one finding. When we count findings, we exclude any cases where the entire case was declared outside our jurisdiction (OSJ) or all elements of the complaint were entirely Withdrawn, usually prior to the case being allocated for investigation.

On this basis, we are only counting the findings made in the 26 determinations. 63 findings were recorded for Jigsaw Homes Group Limited in these 26 determinations.

## **Maladministration Rate** | *Calculated from Category Findings*

Under our Scheme, maladministration includes findings of severe maladministration, maladministration and service failure. The number of findings of maladministration are expressed as a percentage of the total number of findings (excluding findings of 'outside jurisdiction' and 'withdrawn'). This is referred to as 'mal rate'.

The number of findings recorded for Jigsaw Homes Group Limited to calculate the Maladministration rate is 58. This excludes the 5 findings of Outside Jurisdiction or where elements of the case were Withdrawn during our investigation, but we made other findings on the case.

The number of 'Mal' findings recorded for Jigsaw Homes Group Limited is 32, which gives the Maladministration rate of 55.2% (32 / 58). The national Mal rate is calculated on the same basis and is comparable to previous reports.

## **Orders** | *Calculated from Orders issued on Cases Determined*

We issue Orders when the case investigation has resulted in a category finding of some level of maladministration or mediation. They are intended to put things right for the resident. We can issue multiple orders for each category of a case, so if we issue compensation of £50 for one category, and £50 for another category - we will count this as two orders even though the Landlord may just see it as one order of £100 compensation for the case.

The number of orders recorded for Jigsaw Homes Group Limited is 71, these orders are across 32 category findings.

## **Unit Numbers** | *Homes owned by the Landlord*

The number of homes (or 'units') owned or managed by the member landlord under the Housing Ombudsman Service's jurisdiction as of 31 March 2024. This is based on information available from the Regulator of Social Housing and provided by landlords.