

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

Scope

- 3. The report covers all members of Jigsaw Homes Group - Jigsaw Homes North, Jigsaw Homes Tameside, Jigsaw Homes Midlands and Jigsaw Support. 8

Previous Consideration

- 4. This report has been considered at a previous meeting in May 2024. 10

Background

- 5. 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. 14
- 6. 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 18

	improvement report. The submission deadline for the self-assessment and report is 30th September 2025.	20
7.	The Ombudsman expects the report to include the information set out below as a minimum.	22
	<ul style="list-style-type: none"> • The annual self-assessment against the Code to ensure the landlords complaint handling policy remains in line with its requirements. 	24
	<ul style="list-style-type: none"> • 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. 	26 28
	<ul style="list-style-type: none"> • 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. 	30 32 34
	<ul style="list-style-type: none"> • The service improvements made as a result of the learning from complaints. 	36
	<ul style="list-style-type: none"> • Any actions following any annual report about the landlord's performance from the Ombudsman. 	38
	<ul style="list-style-type: none"> • Any actions following any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord. 	40
	<ul style="list-style-type: none"> • 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. 	42 44

The Annual Self-Assessment Against the Code 46

8.	Our self-assessment against the code is provided labelled Appendix A. The landlord is fully compliant with the requirements of the statutory code.	48
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Complaint Handling Activity and Performance

9.	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.	50 52
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10. 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. 54 56
11. 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 a first-time service request and when to escalate a complaint through the Group's internal complaints process as set out in the Ombudsman's definition of a complaint. 58 60 62
12. In 422 cases, the resident remained unhappy with the outcome to the complaint and escalated to stage 2 review (final stage). 64
13. 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/> 66 68 70 72
14. Complaints activity and performance information, including cases determined by the Housing Ombudsman, are detailed in the table below both at a Group and subsidiary level. 74
15. 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. However, in the majority of these non-compliant cases contact had been made with the customer to achieve a resolution within the 10- working day target. We continue to support service managers with guidance and training to improve compliance with Ombudsman code timescales. In addition, senior managers receive weekly complaint handling and performance reporting to monitor complaints activity in their service areas. It is positive to note there has been an incremental improvement to compliance throughout the year. 76 78 80 82 84 86
16. 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. 88 90
17. The tables below set out performance within the year at Group and company level. 92

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%	84% (1393)
No. of stage 1 complaints with extension	34	40	20	8	102
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%	93% (392)
No. of stage 2 complaints with extension	8	10	3	8	29
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

Jigsaw Homes North	Q1 Apr-June 2024	Q2 July-Sept 2024	Q3 Oct-Dec 2024	Q4 Jan-March 2025	Total
Stage 1 complaints raised	237	218	210	199	864
Percentage of stage 1 complaints compliant with the Ombudsman Code	80%	82%	83%	89%	83% (720)
No. of stage 1 complaints with extension	17	17	10	4	48
No. of complaints escalated to stage 2	65	53	55	58	231
Percentage of stage 2 complaints compliant with the Ombudsman Code	95%	91%	100%	93%	95% (219)
No. of stage 2 complaints with extension	5	6	0	4	15
No. of Housing Ombudsman determinations received	1	2	4	5	12
Determination outcomes:					
Maladministration			1	3	
Severe maladministration		1			
No Maladministration	1		1		
Service Failure		1	2	2	

Jigsaw Homes Tameside	Q1 Apr-June 2024	Q2 July-Sept 2024	Q3 Oct-Dec 2024	Q4 Jan-March 2025	Total
Stage 1 complaints raised	176	183	163	146	668
Percentage of stage 1 complaints compliant with the Ombudsman Code	78%	83%	85%	86%	83% (553)
No. of stage 1 complaints with extension	17	23	4	3	47

Jigsaw Homes Tameside	Q1 Apr-June 2024	Q2 July-Sept 2024	Q3 Oct-Dec 2024	Q4 Jan-March 2025	Total
No. of complaints escalated to stage 2	38	40	36	45	159
Percentage of stage 2 complaints compliant with the Ombudsman Code	95%	85%	89%	93%	91% (144)
No. of stage 2 complaints with extension	3	3	2	3	11
No. of Housing Ombudsman determinations received	0	2	2	3	7
Determination outcomes:					
Maladministration		1	1		
Severe maladministration		1			
No Maladministration			1		
Service Failure				3	

Jigsaw Homes Midlands	Q1 Apr-June 2024	Q2 July-Sept 2024	Q3 Oct-Dec 2024	Q4 Jan-March 2025	Total
Stage 1 complaints raised	44	27	30	27	128
Percentage of stage 1 complaints compliant with the Ombudsman Code	86%	89%	87%	93%	88% (113)
No. of stage 1 complaints with extension	3	1	2	1	7
No. of complaints escalated to stage 2	3	8	8	10	29
Percentage of stage 2 complaints compliant with the Ombudsman Code	67%	100%	75%	100%	90% 26
No. of stage 2 complaints with extension	0	1	1	1	3
No. of Housing Ombudsman determinations received	2	1	2	0	5
Determination outcomes:					
Maladministration	1				
Severe maladministration					
No Maladministration			1		
Service Failure	1	1	1		

Jigsaw Support	Q1 Apr-June 2024	Q2 July-Sept 2024	Q3 Oct-Dec 2024	Q4 Jan-March 2025	Total
Stage 1 complaints raised	1	2	1	4	8
Percentage of stage 1 complaints compliant with the Ombudsman Code	100%	100%	100%	75%	88% (7)
No. of stage 1 complaints with extension	0	0	0	0	0
No. of complaints escalated to stage 2	0	1	0	2	3
Percentage of stage 2 complaints compliant with the Ombudsman Code		100%		100%	100%
No. of stage 2 complaints with extension	0	0	0	0	0

Jigsaw Support	Q1 Apr-June 2024	Q2 July-Sept 2024	Q3 Oct-Dec 2024	Q4 Jan-March 2025	Total
No. of Housing Ombudsman determinations received	0	0	0	0	0

Learning from Complaints and Service Improvement

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18. The majority of the complaints we receive relate to our handling of repair and property maintenance issues, followed by our handling of reports of anti-social behaviour (ASB). 96
19. We know our repairs and property maintenance service is a priority service for our tenants and residents, with good communication paramount particularly when things do not always go as planned. This is an area we continuously focus on reviewing so we can adapt our services accordingly. 98
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20. 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. We recognize a prompt response, with regular communication explaining our decisions and actions, is a key part of our procedures when handling reports of nuisance/ASB. 104
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Complaint Outcomes

21. Complaint outcome information for both the Group and its subsidiaries is detailed in the table below. 110
22. Complaints upheld (service failure) or upheld in part (partial service failure) account for just under half of closed cases. 112
23. 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. 114
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24. 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. 118

Complaint Outcomes 2024-25

Complaint Upheld	Jigsaw Group	29%
	Jigsaw North	26%
	Jigsaw Tameside	31%
	Jigsaw Midlands	33%

Complaint Outcomes 2024-25		
Complaint Not Upheld	Jigsaw Support	25%
	Jigsaw Group	52%
	Jigsaw North	53%
	Jigsaw Tameside	51%
	Jigsaw Midlands	46%
Complaint Upheld in Part	Jigsaw Support	63%
	Jigsaw Group	16%
	Jigsaw North	18%
	Jigsaw Tameside	15%
	Jigsaw Midlands	20%
Withdrawn	Jigsaw Support	13%
	Jigsaw Group	3%
	Jigsaw North	3%
	Jigsaw Tameside	3%
	Jigsaw Midlands	2%
Rejected (service request)	Jigsaw Support	0
	Jigsaw Group	<1%
	Jigsaw North	<1%
	Jigsaw Tameside	<1%
	Jigsaw Midlands	0
	Jigsaw Support	0

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Learning from Complaints and Improvements

25. 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. 122
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26. 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. 126
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27. Learning themes are presented as problem statements for the Executive Management Team to review and provide response, often with actions for improvements. 130
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28. Some of the ways we have listened to feedback to improve service delivery are: 134
 - Increased resources in our Asset Management Teams to help us undertake more repairs promptly and better coordinated repairs 136

handled by external contractors through improved communication to our tenants and residents. 138

- Implemented improved testing for damp and mould in our empty home assessments prior to relet. 140
- Reviewed our repair priority target times to enable greater certainty of appointments for residents. 142
- Fully reviewed our approach to handling reports of damp and mould to implement the following changes: 144
 - The withdrawal of the requirement for tenants to self-treat damp, mould and condensation from our policy. 146
 - Risk assessing all cases with consideration to vulnerabilities.
 - Case management approach to ensure there is oversight of more complex cases with an audit trail of decisions taken and communication with residents before, during and after action is taken. 148 150
 - Clearer operational responsibility for cases that currently pass between teams as they progress through our procedure. 152
 - Ensuring the new policy conforms with the requirements of Awaab's Law. 154
 - Creation of a new Healthy Homes Team as a designated resource to support residents with damp, mould and condensation issues. 156

The Housing Ombudsman 158

29. When a resident has exhausted the landlord's internal complaints process, should they remain unhappy with the landlord's final response they can refer their complaint to The Housing Ombudsman Service. 160
30. When Ombudsman have investigated a case, they issue a determination to the landlord. When making a determination the Ombudsman considers the evidence and looks to see if there has been any service failure or maladministration. For example, if the landlord's actions are in accordance with the law, followed proper procedure, followed good practice and behaved in a reasonable and competent manner. 162 164 166

Housing Ombudsman Activity and Landlord Performance 168

31. During the reporting period 2024/25 we received 24 Ombudsman determinations. Determination outcomes at Group and company level are set out earlier in this report. 170
32. In the same reporting period neither the Group or any of its subsidiaries received any complaint handling orders for non-compliance. 172
33. In 2024, we received two severe maladministration findings. These findings were a first for the business and 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 as a designated resource to help support residents with damp, mould and condensation issues. 174
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34. 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. 182
35. 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/> 184
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36. The Ombudsman landlord performance report 2024/25 is attached labelled Appendix B. 188
37. 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. 190
38. With a maladministration rate of 55%, and the national maladministration rate for landlords of a similar size and type recorded at 63%, Jigsaw Homes Group and its subsidiaries performed better than the previous year. 192
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Ombudsman Spotlight on Reports

39. We are committed to continuously learning and developing our services by taking account of our residents' 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. 196
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40. In response to Ombudsman's spotlight on reports and training courses published during the reporting year, we have: 202
 - Implemented a new Service Adjustment Policy. 204

- Carried out self-assessments and improvements to our approach to damp and mould and anti-social behaviour case management. 206
- Formed key data requirements to ensure good knowledge and information management and improve communication. 208
- Revised complaint handling guidance and delivered complaints handling training to staff. 210

Member Responsible for Complaints (MRC)

41. 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 performance data and information provided to the Board. 212
42. The role of the MRC is to champion a positive complaint handling culture and build effective relationships with complaints teams, residents, the Risk and Audit Committee, as well as the Housing Ombudsman Service. 218
43. The MRC for Jigsaw Homes Group and its subsidiary companies is Roli Barker.. 220
44. <https://www.jigsawhomes.org.uk/information-article/board-members/> 222

MRC Response

45. *This is the second year as the Member Responsible for Complaints I have had opportunity to review our complaints' activity, performance and learning themes across Jigsaw Homes Group and its subsidiaries.* 224
46. *An increase in the number of complaints raised in the year indicates that the work that we have undertaken with front line teams and service area managers to progress expressions of dissatisfaction through the complaints process in full compliance with the statutory code is now embedded across the business. With just under half of complaints identifying an element of service failure there is assurance that we have a fair and effective complaints handling service that is capable of reviewing, reflecting and recognising when we get things wrong. With 75% of complaints resolved at Stage 1 further assurance is gained that the complaints handling, particularly resolution, is operating well across the business.* 228
47. *Complaints and recurring learning themes provide us with valuable insights into our customers' needs, preferences and areas of concern.* 238

Such feedback helps us to shape and continually improve our service delivery. Complaints activity and learning information are provided for all companies within the Jigsaw Homes Group. Assessing this information both for the Group and at subsidiary level demonstrates the existence of a thriving and positive complaints handling culture across the business, and one which is continually seeking to use learning from complaints to change and improve services.

48. As an example, in 2024 the Group received its first severe maladministration determinations. We used the learning from these determinations to conduct a full review of our approach to handling reports of damp and mould resulting in the establishment of a Healthy Homes Team to provide a holistic approach to complex cases.

49. From my review of the Board approved Complaints Policy and our Statutory Code Self-Assessment, I am confident we have a proficient complaint handling service throughout the business. 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 in this area has been improving.

50. Roli Barker - Group Chair and Member Responsible for Complaints