Complaint Handling & Service Improvement

Annual Report 2025/26



Creating homes.
Building lives.

Jigsaw

Weblinks to supporting documentation are **highlighted** in this report.

For Information

Complaint Handling & Service Improvement Annual Report 2025/26

Sarah Chilton, Assistant Director of Corporate Services - Customer Experience

Purpose of report

1. The purpose of the Complaint Handling and Service Improvement Report is to provide transparent reporting on complaint handling performance, demonstrate compliance with the Housing Ombudsman Complaint Handling Code, and evidence how learning from complaints has been used to drive service improvements.

2. The report supports the Group's Corporate strategic priorities of looking after our homes and tenants.

3. The report also supports compliance with the Regulator of Social Housing's Transparency, Influence and Accountability Standard.

Background

4. The Housing Ombudsman Complaint Handling and Service Improvement Report is an annual report that social landlords are expected to publish under the Housing Ombudsman's statutory Complaint Handling Code | Housing Ombudsman Service. Its purpose is to provide transparency about complaint handling performance, demonstrate accountability, and show how learning from complaints is being used to improve services for residents.

5. The report should:

- Provide a qualitative and quantitative assessment of complaint handling performance, including the number of complaints received, response times, outcomes, and complaint trends.
- Explain the lessons learned from complaints and identify the service improvements that have been implemented as a result. This reinforces the Ombudsman's principle of "learning from outcomes" and using complaints as a tool for continuous improvement.
- Demonstrate compliance with the Housing Ombudsman Complaint Handling Code, which became a statutory requirement from 1 April 2024 under the Social Housing (Regulation) Act 2023.
- Provide assurance to residents, boards, scrutiny panels and regulators that complaints are being handled fairly, effectively and promptly.
- Include the organisations Member Responsible for Complaints (MRC) observations and response to the self-assessment and report.

Self-Assessment

6. This report is supported by an annual self-assessment against the Housing Ombudsman Code. The Housing Ombudsman self-assessment is a tool used by organisations to evaluate how well their complaints handling arrangements comply with the Ombudsman Complaint Handling Code and good practice standards.

7. Jigsaw Homes self-assessment against the code is provided as a supporting document. Jigsaw Homes is fully compliant with the requirements of the Ombudsman's Complaint Handling Code.

Complaint handling Activity & Performance

8. Some of our customer interactions during the reporting period are provided below demonstrating the significant level of engagement between customers and the organisation.
   - 9,215 visits to our customer hub
   - 336,589 answered calls and 154,130 emails processed.
   - 158,353 logins to our customer portal
   - 170,095 responsive repairs completed.
   - 4,995 damp and mould surveys completed.

- 2,254 homes re-let.
- 3,000 new anti-social behaviour cases

9. Complaint feedback provides insight into these experiences. Reviewing complaints feedback alongside the volume of interactions helps to ensure that trends, strengths and areas for improvement are considered within the context of our broader service delivery performance.

Summary of complaints

	Total Stage 1 Complaints Raised	Complaints withdrawn	Complaints rejected	Total stage 2 complaints raised
2024/25	1668	45	3	422
2025/26	1701	38	11	524
variance	2% (33)	-7	8	24% (102)

10. The tables below set out complaint activity and performance within the year at Group and company level.

11. Following targeted training, guidance and support for complaint handling staff, alongside robust complaint monitoring arrangements, complaint performance improved significantly in 2025/26. As a result, 90% of Stage 1 complaints were responded to within Ombudsman Complaint Handling Code timescales, rising to 97% for Stage 2 complaints.

12. It should be noted that a Stage 2 escalation recorded during the reporting period may not necessarily relate to a Stage 1 complaint handled within the same period. This is because requests to escalate a complaint to Stage 2 are typically accepted within 12 months of the Stage 1 response being issued.

Jigsaw Homes Group

	Q1 Apr-June 2025	Q2 July-Sept 2025	Q3 Oct-Dec 2025	Q4 Jan-March 2026	Total 2025/26	2024/25
Stage 1 complaints raised	377	398	381	545	**1701**	1668

% of stage 1 Complaints compliant with the Ombudsman Code	88% (331)	89% (356)	92% (352)	89% (486)	**90%**	84% (1393)
No. of stage 1 complaints with extension	15	11	10	24	**60**	102
No. of complaints escalated to stage 2 (final stage)	104	128	135	157	**524**	422
% of Stage 2 complaints compliant with the Ombudsman Code	90% (94)	98% (125)	98.5% (133)	98% (154)	**97% (506)**	93% (392)
No. of stage 2 complaints with extension	0	0	1	5	**6**	29

Jigsaw Homes North

	Q1 Apr-June 2025	**Q2 July-Sept 2025**	**Q3 Oct-Dec 2025**	**Q4 Jan-March 2026**	**Total 2025/26**	2024/25
Stage 1 complaints raised	213	211	192	302	918	864
% of stage 1 Complaints compliant with the Ombudsman Code	88% (188)	88% (187)	92% (176)	90% (272)	89% (823)	83%
No. of stage 1 complaints with extension	10	8	8	13	39	48
No. of complaints escalated to stage 2 (final stage)	60	67	70	86	283	231
% of Stage 2 complaints compliant with the	88% (53)	97% (65)	100% (70)	98% (84)	96% (272)	95%

Ombudsman Code						
No. of stage 2 complaints with extension	0	0	0	2	2	15

Jigsaw Homes Tameside

	Q1 Apr-June 2025	**Q2 July-Sept 2025**	**Q3 Oct-Dec 2025**	**Q4 Jan-March 2026**	**Total 2025/26**	**2024/25**
Stage 1 complaints raised	138	154	154	211	657	668
% of stage 1 Complaints compliant with the Ombudsman Code	86% (120)	92% (143)	93% (145)	87% (185)	90% (593)	83%
No. of stage 1 complaints with extension	5	3	5	9	22	47
No. of complaints escalated to stage 2 (final stage)	39	52	49	62	202	159
% of Stage 2 complaints compliant with the Ombudsman Code	92% (36)	98% (51)	100% (49)	98% (63)	98% (200)	91%
No. of stage 2 complaints with extension	0	0	0	1	1	11

Jigsaw Homes Midlands

	Q1 Apr-June 2025	**Q2 July-Sept 2025**	**Q3 Oct-Dec 2025**	**Q4 Jan-March 2026**	**Total 2025/26**	2024/25
Stage 1 complaints raised	24	30	33	31	118	128
% of stage 1 Complaints compliant with the Ombudsman Code	96% (23)	87% (26)	94% (31)	(94%) 29	92% (109)	88%

No. of stage 1 complaints with extension	0	0	1	2	3	7
No. of complaints escalated to stage 2 (final stage)	4	9	16	7	36	29
% of Stage 2 complaints compliant with the Ombudsman Code	100%	100%	87% (14)	100%	94% (34)	90%
No. of stage 2 complaints with extension	0	0	0	1	1	3

Jigsaw Support

	Q1 Apr-June 2025	**Q2 July-Sept 2025**	**Q3 Oct-Dec 2025**	**Q4 Jan-March 2026**	**Total 2025/26**	**2024/25**
Stage 1 complaints raised	3	2	2	1	8	8
% of stage 1 Complaints compliant with the Ombudsman Code	67% (2)	100% (2)	100% (2)	100% (1)	88%	88%
No. of stage 1 complaints with extension	0	0	0	0	0	0
No. of complaints escalated to stage 2 (final stage)	1	0	1	1	3	3
% of Stage 2 complaints compliant with the Ombudsman Code	100% (1)	-	100% (1)	100% (1)	100%	100%
No. of stage 2 complaints with extension	0	-	0	1	1	0

Complaint Outcomes

13. All complaints are assigned an outcome at the conclusion of each stage of the complaints process. We record outcomes as upheld, upheld in part, not upheld, withdrawn or rejected. Recording clear outcomes promotes transparency, consistency, and accountability in complaint handling and enables us to accurately assess the nature and validity of complaints, identify service improvement opportunities and monitor performance trends.

14. The table below presents complaint outcomes at Group and company level. From April 2026, we strengthened our complaints data reporting to enable more detailed analysis of stage 2 outcomes, specifically where a Stage 1 complaint outcome is changed following review at Stage 2. We will report on the findings from this analysis in our quarterly customer feedback updates and in next year's report.

15. Where a case is closed as 'Rejected', we provide the resident with an explanation of why their complaint will not be progressed through the complaints process and signpost them to the most appropriate route for resolution.

16. Cases may be rejected for a number of reasons, including where:
    - The issue is considered a service request, as it is the first time the resident has reported the matter.
    - The issue relates to a report of anti-social behaviour (ASB) rather than a complaint about how a previously reported ASB case has been handled.
    - The complaint has already exhausted the complaints process.
    - The complaint falls outside the scope of the Complaints Policy.

17. In all cases, residents are provided with information on the reason for the rejection and advised of any alternative processes available to them.

	Complaints closed 2025/26	Upheld	Not Upheld	Upheld in Part	Rejected	Withdrawn by resident
Jigsaw Homes Group	1701	25% (422)	56% (959)	16% (271)	<1% (11)	2% (38)
Jigsaw Homes North	918	24% (218)	57% (522)	17% (155)	1% (7)	2% (16)
Jigsaw Homes Tameside	657	26% (173)	56% (367)	15% (98)	1% (4)	2% (15)
Jigsaw Homes Midlands	118	24% (28)	56% (66)	14% (17)	0	6% (7)
Jigsaw Support	8	37% (3)	50% (4)	12% (1)	0	0

18. Complaints by service area type is provided as supporting material. 112

The role of the Housing Ombudsman Service (HOS)

19. When a resident has exhausted our internal complaints process, should they remain unhappy with the final response they can refer their complaint to The Housing Ombudsman Service. 114 116

20. When the Ombudsman has 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. 118 120 122

21. During the year 2025/26 we received 44 determinations. In 35 cases The Housing Ombudsman found an element of service failure or maladministration. In 8 cases, there was no service failure or maladministration and in one case the Ombudsman deemed outside jurisdiction. 124 126

22. A summary of the case findings is provided as supporting material. 128

23. More detailed reports of cases determined by the Housing Ombudsman can be viewed through the website (apply filter on Jigsaw Homes Group) Decisions Archive - Housing Ombudsman

24. We are pleased to report that we received no Complaint Handling Failure Orders during the reporting year.

25. A resident can contact the Housing Ombudsman Service at any point during the complaint process. The service cannot investigate the complaint whilst it is going through our internal complaint's procedure, however the Ombudsman may be able to help a resident and the landlord reach a resolution.

26. The contact details for The Housing Ombudsman are provided below.

27. Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET

    0300 111 3000

    info@housing-ombudsman.org.uk

    https://www.housing-ombudsman.org.uk/contact-us/

Learning from complaints & Service Improvement

28. Learning from complaints is a fundamental part of delivering high-quality, resident-focused housing services. Complaints provide valuable insight into residents' experiences, highlighting where services are performing well and, importantly, where improvements are needed.

29. An effective approach to complaint handling not only resolves individual issues but also enables us to identify trends, address root causes, and improve service delivery. The importance of learning from complaints is reinforced by the Housing Ombudsman's statutory Complaint Handling Code, which requires landlords to demonstrate how they use complaint outcomes to drive continuous learning and service improvement.

30. In addition, the Regulator of Social Housing's Transparency, Influence and Accountability Standard require registered providers to ensure complaints are addressed fairly, effectively and promptly, while providing tenants with information that enables them to hold their landlord to account. Effective learning from complaints supports compliance with these requirements by ensuring resident feedback directly informs service improvements, policy development and organisational decision-making.

31. Resident feedback really matters to us, below are some examples of how it has made a difference.

Strengthening Complaint Handling and Compliance

32. We have continued to strengthen our approach to complaint handling. During the year, complaint handling compliance increased from 84% to 90%, demonstrating greater adherence to complaint handling standards and improved responsiveness to residents.

33. Our performance in relation to Housing Ombudsman determinations has also improved, with a reduction in findings of maladministration from 55% in 2024/25 to 52.6% in 2025/26. This reflects our commitment to learning from Housing Ombudsman Spotlight Reports, complaint outcomes, and sector good practice case studies, embedding lessons learned across services.

34. The Housing Ombudsman landlord report for Jigsaw Homes is available to view here Landlord-Report-Jigsaw-Homes-Group-Limited.pdf

Learning from the Housing Ombudsman - Repairs

35. In response to the Housing Ombudsman's *Repairing Trust* spotlight report, a comprehensive repairs service review was undertaken with support from tenant scrutiny. Key improvement actions currently being implemented include:

- Embedding Plentific as the primary contractor management system for responsive repairs and exploring opportunities to extend its benefits across our in-house Direct Labour Organisation (DLO).
- Reissuing a Code of Conduct to all technicians and contractors working in residents' homes, reinforcing expected standards of professionalism and customer care.

- Implementing recommendations arising from tenant scrutiny reviews focusing on repair timescales and the management of no-access appointments including:
    - Enhance text messages for contractor managed repairs to include the contractor name, contact details and Jigsaw contact information.
    - Introduce an additional text message triggered from the operative's device at the point of a no access visit to inform the tenant that access was attempted with instructions on how to rebook the appointment.
    - Conduct a trial in which text reminders for non-emergency repairs are sent one week prior to the scheduled appointment to remind tenants of appointments and how to rebook if they are no longer available.
    - Explore if the online repairs portal can allow tenants to share details of any reasonable adjustments they need for the repair visit.
- Developing a systematic approach to identifying and monitoring properties experiencing high volumes of repeat repairs, with enhanced case triage processes.
- Assessing the feasibility of introducing extended working hours, including early evening repair appointments, to improve accessibility for residents.
- Implementing the Avail App to streamline materials ordering and improve operational efficiency through online stock replenishment.

Supporting Vulnerable Residents

36. Recognising the increasing complexity of some resident cases, we introduced a Complex Case Panel to coordinate support for vulnerable residents and help resolve issues more effectively through a multidisciplinary approach.

Improving Asset Management and Property Safety

37. Following good practice recommendations highlighted within Housing Ombudsman Spotlight Reports, we have strengthened our approach to property assessments by introducing a more robust risk assessment framework for doors and windows inspections.

38. In response to the Housing Ombudsman's Knowledge and Information Management (KIM) Spotlight Report, we have delivered several significant improvements, including:

- The implementation of a single group-wide document management system (Mosaic) providing a single location for our property and customer related documents and easy access to documents related to each tenancy and property.
- Progression of a comprehensive stock condition survey programme.
- Improvements in the collection, management and accessibility of resident vulnerability information.

39. These initiatives support better decision-making, improved record keeping and enhanced service delivery.

Responding to Resident Feedback

40. Resident feedback continues to play a central role in shaping our services. Key improvements made during the year include:

- Introducing a new Pest Management Policy to ensure a consistent and effective response to pest reports and infestations.
- Improving the performance of our out-of-hours service (Apello) following resident feedback regarding contact and response experiences.
- Implementing Plentific as a new contractor management platform following recurring complaint themes relating to communication and oversight of contractor-delivered repairs.

Tenant Scrutiny and Service Improvement

41. Complaint trends continue to influence the focus of tenant scrutiny activities. During the year, scrutiny reviews centred on:

- Repairs timescales.
- Management of no-access appointments and failed repair visits.

As a result:

- Repairs priority timescales were reviewed and amended to provide residents with greater certainty regarding appointment scheduling.
- A new no-access process was introduced on a trial basis. Where access cannot be gained, operatives now arrange a follow-up appointment immediately and record the confirmed date and time on the no-access

card, providing residents with clarity on when the repair will be revisited.

Using Complaints to Drive Assurance

42. Internal audit activity is increasingly informed by complaint trends and resident feedback, enabling targeted reviews of high-risk service areas and supporting recommendations for continuous improvement.

Continuous Improvement in Repairs and Property Maintenance

43. Repairs and property maintenance continue to generate the highest proportion of complaints, reflecting the importance of these services to residents. However, when considered against the overall volume of repairs completed each year, complaint levels remain low at approximately 0.39% or equivalent to around 1 complaint for every 256 repairs completed. Nevertheless, we recognise that service failures can occur, and we remain committed to ongoing improvement.

44. Key actions undertaken during the year include:

- Increased use of technician performance reporting through DRS management information, allowing closer monitoring of attendance, completions and no-access rates by trade.
- Trialling the enhanced no-access procedure, providing residents with confirmed follow-up appointments at the point of failed access.
- Incorporating Jigsaw repairs performance indicators into technician performance reviews, ensuring clear accountability and service expectations.
- Strengthening collaboration between repairs teams and the Connect Contact Centre to improve communication regarding appointments, follow-on works and recurring issues.
- Introducing the Plentific contractor management system, with early indications showing improved communication and greater visibility for residents.
- Enhancing repairs and housing management system records so that Connect Centre colleagues have access to more detailed and up-to-date information when responding to resident enquiries.
- Improving procurement arrangements through the appointment of larger, specialist contractors for kitchens, bathrooms, retrofit programmes, and windows and doors works across North and

Tameside. This has contributed to improved performance, increased capacity and a better resident experience.

Looking Ahead

45. We remain committed to embedding learning from complaints, Ombudsman determinations, tenant scrutiny, and internal assurance activities and performance reporting. Through a continued focus on service improvement, resident engagement and accountability, we aim to further enhance customer experience and deliver high-quality, responsive services for all residents.

Equality Impact Assessment and Accessibility

46. The annual review of our Complaints Policy included completion of an Equality Impact Assessment (EIA).

47. The EIA found that Jigsaw Homes Group will ensure that the policy is applied fairly to all our customers. We will not directly or indirectly discriminate against any person or group of people because of their race, religion, gender, marital status, sexual orientation, disability or other grounds set out in our Equality, Diversity and Inclusion Policy.

48. We offer opportunities for complaints to be made in different ways that are convenient or accessible to complainants, and we offer help in accessing the process if it is needed.

49. All decisions will be based on evidence and facts, so they are free from bias and impartial.

50. All decision letters will clearly set out the reasons for the decision and any further action to be taken.

51. Access to the Complaints Policy and related complaints information is via Jigsaw Homes Group website or on request. The website has ReachDeck, an accessibility toolbar and editor which reduces barriers between content and all our audiences. The support software adds speech, reading and translation facilitating access and online content can be read aloud in

multiple languages. We also accept complaints by telephone and can arrange office or home visits where this would provide additional support.

52. The Equality Impact Assessment highlighted an opportunity to strengthen our complaint correspondence by raising awareness of the different ways customers can access our Complaints Policy and related information. It also identified ways to better promote the support available to help customers make a complaint.

53. From 1 April 2026, complaints data will be monitored using available demographic and protected characteristic information to identify and address any disproportionate impacts. The findings from this analysis will be reported through quarterly customer feedback updates and included in the next annual report.

Supporting Material

54. Housing Ombudsman Landlord Self-Assessment.

55. Complaints by service area type.

56. Housing Ombudsman findings 2025/26

The role of the Member Responsible for Complaints (MRC), observations and response

The Member Responsible for Complaints (MRC) is a designated member of the landlord's governing body with lead responsibility for overseeing complaints handling performance and ensuring accountability across the organisation.

The MRC is ultimately responsible for driving a better service for residents. They make sure learning from complaints informs decision-making and improvement across the organisation.

The MRC plays a key part in making sure the landlord:

- handles complaints effectively and fairly.
- learns from complaints to improve services.

- maintains transparency and accountability in how complaints are managed.
- supports a positive complaints culture within the organisation.

The MRC provides assurance to the governing body on the effectiveness of the complaints process. This includes scrutinising performance data to identify trends and themes and making recommendations to improve service delivery or address ineffective practice.

Complaints activity, performance, and learning are shared and discussed monthly with the Group Chair in their role as the Member Responsible for Complaints (MRC).

MRC Observations and Response

As Group Chair and the Member Responsible for Complaints (MRC), I welcome this year's Housing Ombudsman Complaint Handling and Service Improvement Report and the accompanying self-assessment, which demonstrates our full compliance with the Housing Ombudsman Complaint Handling Code. The report provides assurance that we continue to handle complaints in line with regulatory expectations while using resident feedback and learning from complaints to drive meaningful improvements across our services.

I am pleased to see clear evidence of progress in both complaint handling performance and our commitment to learning from resident feedback.

The report demonstrates positive improvements across the Group, particularly in the timeliness of our complaint responses. Following targeted investment in training, guidance and performance monitoring, compliance with the Housing Ombudsman Complaint Handling Code increased to 90% for Stage 1 complaints and 97% for Stage 2 complaints. These improvements reflect the hard work and dedication across the organisation to ensure residents receive fair, timely and effective responses to their concerns.

It is also encouraging to see a reduction in the number of complaint extensions required. Stage 1 complaint extensions reduced from 102 to 60, while Stage 2 extensions fell from 29 to just 6 during the year. This demonstrates that we are resolving complaints more promptly and providing residents with greater certainty about when they can expect a response.

Equally important is the strong focus on learning from complaints and using resident feedback to drive service improvements. The report highlights a range of initiatives introduced as a direct result of complaint analysis, Housing Ombudsman learning and tenant scrutiny. These include improvements to repairs services, the introduction of new contractor management systems, enhanced support for vulnerable residents through the Complex Case Panel,

strengthened property safety and information management arrangements, and service improvements arising directly from resident feedback.

I am particularly pleased that complaints continue to be viewed not simply as a measure of dissatisfaction, but as an opportunity to improve services, strengthen accountability and better understand the experiences of our residents. This approach is helping to embed a culture of continuous improvement across the organisation and ensuring that resident voices remain at the heart of decision-making.

On behalf of the Group Board, I would like to thank residents who have taken the time to share their experiences and provide feedback, as well as colleagues who have worked hard to improve our services and complaint handling arrangements. While we recognise there is always more to do, the progress outlined in this report provides assurance that we are moving in the right direction and remain committed to delivering high-quality, responsive services for our residents.

Roli Barker

Group Chair & MRC

Supporting Material

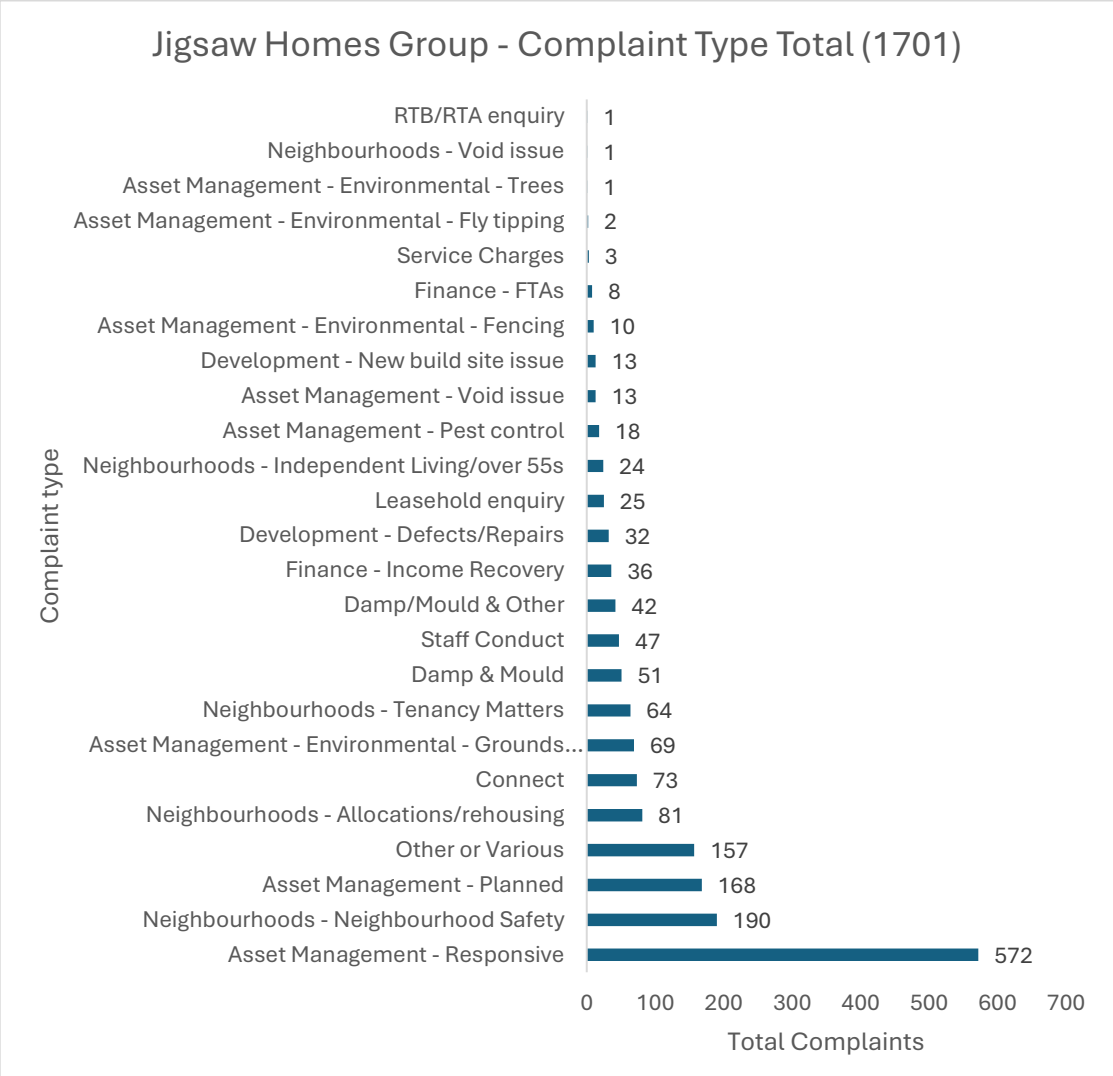
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Self-Assessment 2026

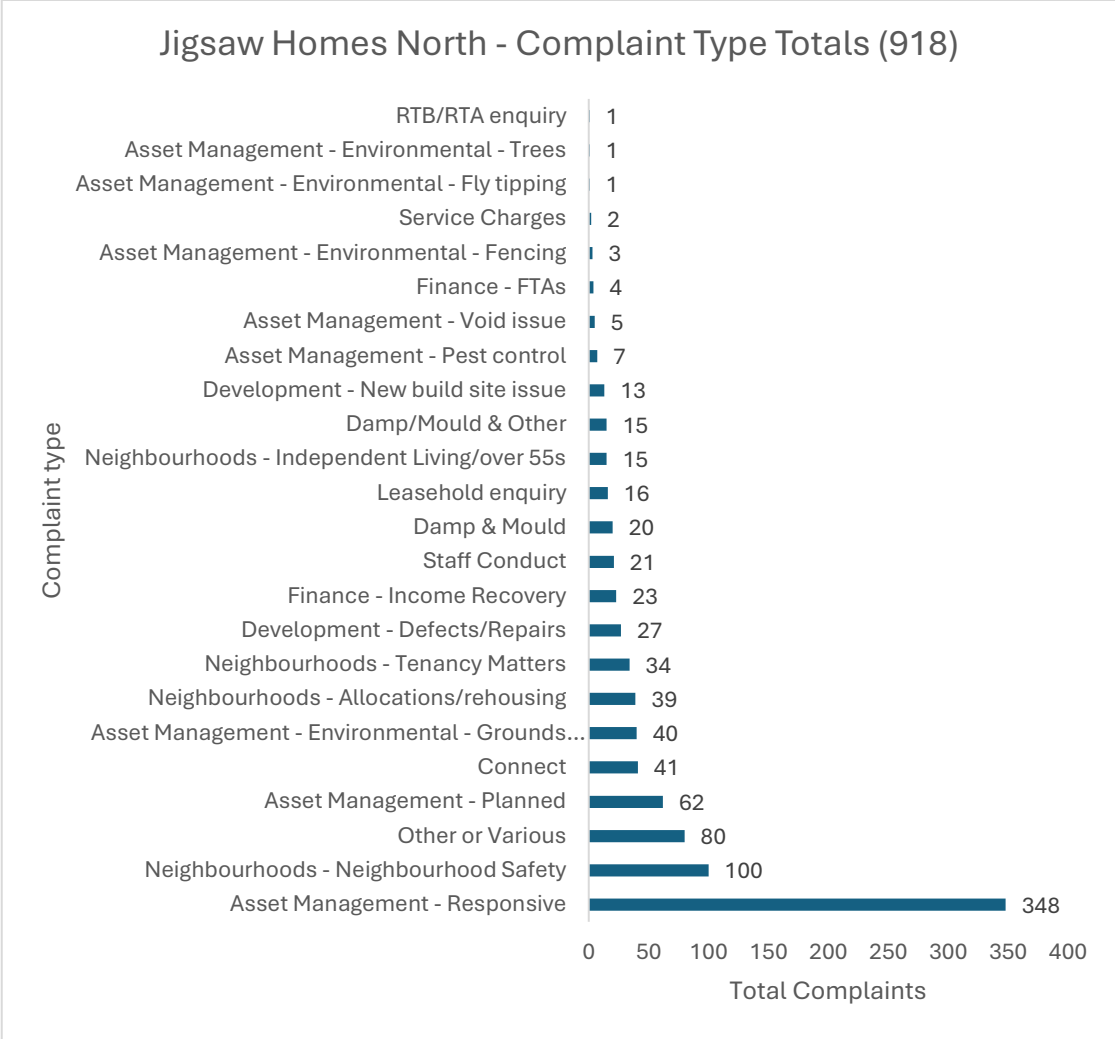
57. The self-assessment is available to view on the website as a separate supporting document. 408

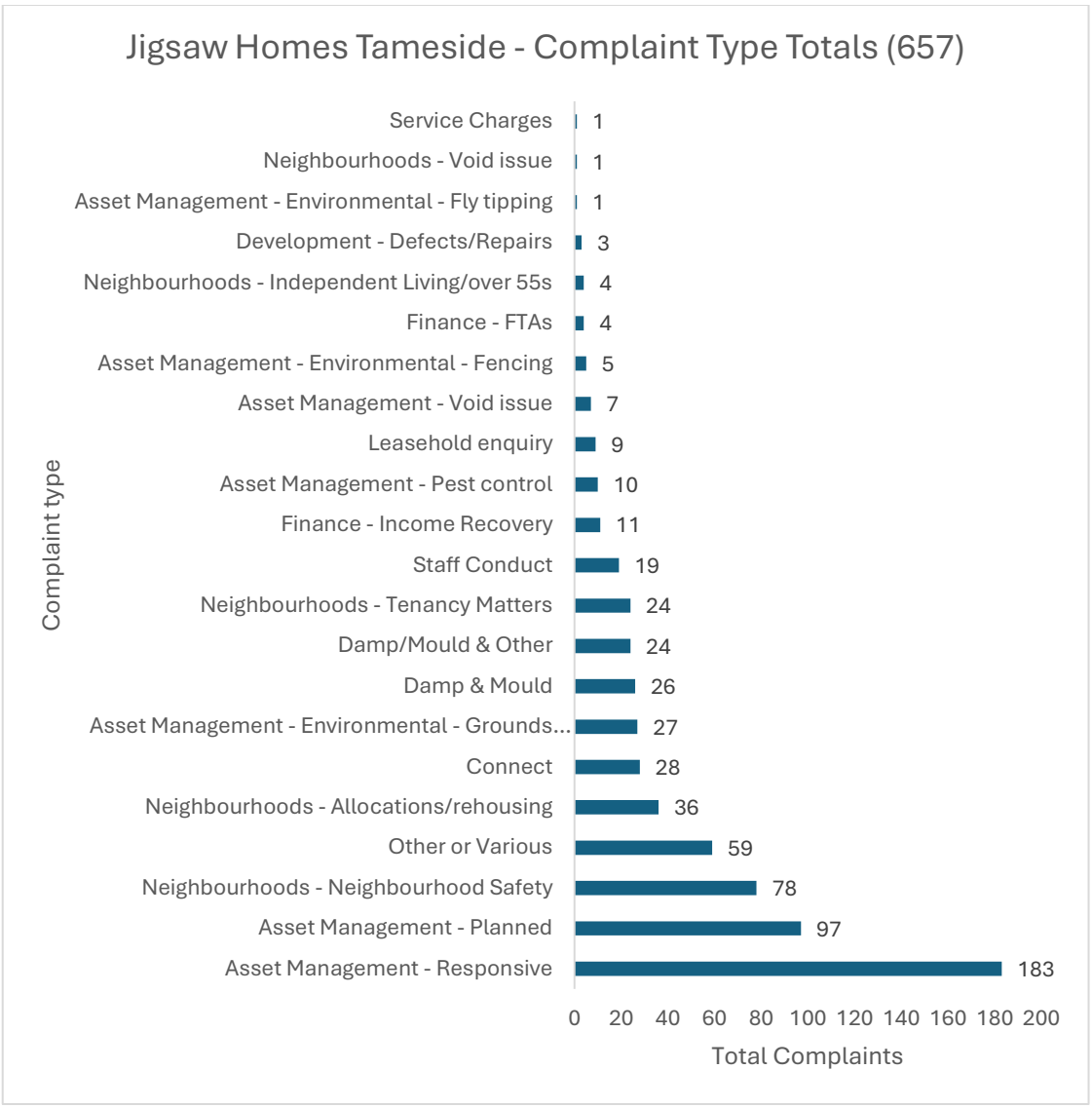
Complaints by Service Area Type

410

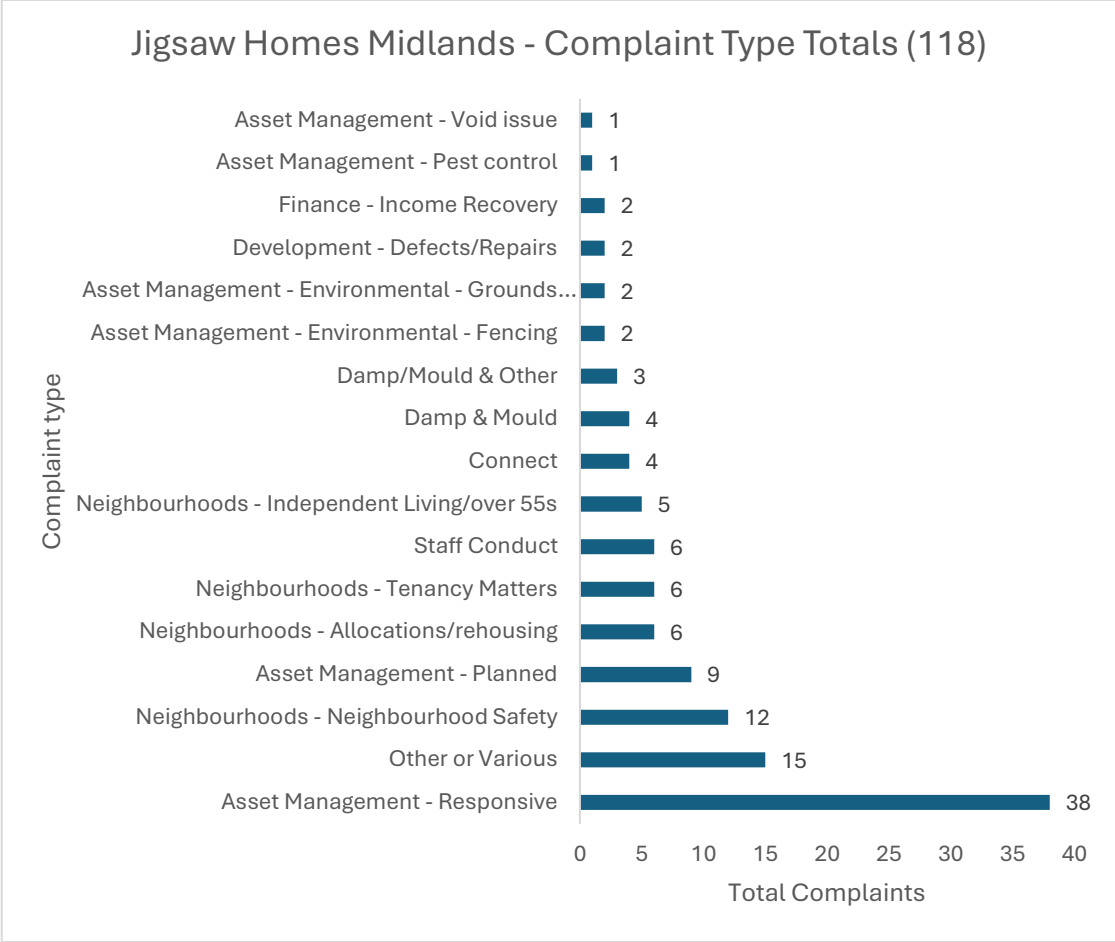


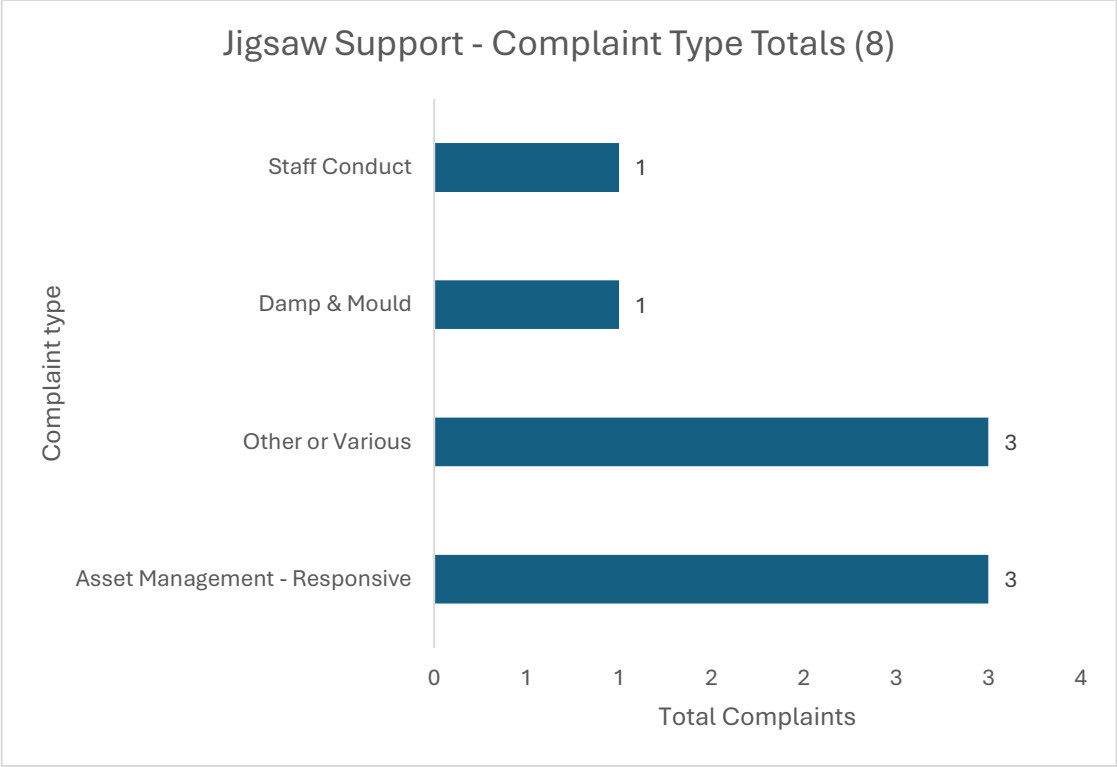
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Jigsaw Homes North - Complaint Type Totals (918)
Complaint type
RTB/RTA enquiry 1
Asset Management - Environmental - Trees 1
Asset Management - Environmental - Fly tipping 1
Service Charges 2
Asset Management - Environmental - Fencing 3
Finance - FTAs 4
Asset Management - Void issue 5
Asset Management - Pest control 7
Development - New build site issue 13
Damp/Mould & Other 15
Neighbourhoods - Independent Living/over 55s 15
Leasehold enquiry 16
Damp & Mould 20
Staff Conduct 21
Finance - Income Recovery 23
Development - Defects/Repairs 27
Neighbourhoods - Tenancy Matters 34
Neighbourhoods - Allocations/rehousing 39
Asset Management - Environmental - Grounds... 40
Connect 41
Asset Management - Planned 62
Other or Various 80
Neighbourhoods - Neighbourhood Safety 100
Asset Management - Responsive 348
0 50 100 150 200 250 300 350 400
Total Complaints


Jigsaw Homes Tameside - Complaint Type Totals (657)
Complaint type
Service Charges 1
Neighbourhoods - Void issue 1
Asset Management - Environmental - Fly tipping 1
Development - Defects/Repairs 3
Neighbourhoods - Independent Living/over 55s 4
Finance - FTAs 4
Asset Management - Environmental - Fencing 5
Asset Management - Void issue 7
Leasehold enquiry 9
Asset Management - Pest control 10
Finance - Income Recovery 11
Staff Conduct 19
Neighbourhoods - Tenancy Matters 24
Damp/Mould & Other 24
Damp & Mould 26
Asset Management - Environmental - Grounds... 27
Connect 28
Neighbourhoods - Allocations/rehousing 36
Other or Various 59
Neighbourhoods - Neighbourhood Safety 78
Asset Management - Planned 97
Asset Management - Responsive 183
0 20 40 60 80 100 120 140 160 180 200
Total Complaints

414


Jigsaw Homes Midlands - Complaint Type Totals (118)
Complaint type
Asset Management - Void issue 1
Asset Management - Pest control 1
Finance - Income Recovery 2
Development - Defects/Repairs 2
Asset Management - Environmental - Grounds... 2
Asset Management - Environmental - Fencing 2
Damp/Mould & Other 3
Damp & Mould 4
Connect 4
Neighbourhoods - Independent Living/over 55s 5
Staff Conduct 6
Neighbourhoods - Tenancy Matters 6
Neighbourhoods - Allocations/rehousing 6
Asset Management - Planned 9
Neighbourhoods - Neighbourhood Safety 12
Other or Various 15
Asset Management - Responsive 38
0 5 10 15 20 25 30 35 40
Total Complaints


Jigsaw Support - Complaint Type Totals (8)
Complaint type
Staff Conduct
1
Damp & Mould
1
Other or Various
3
Asset Management - Responsive
3
0
1
1
2
2
3
3
4
Total Complaints

416

Weblinks to supporting documentation are **highlighted** in this report.

Housing Ombudsman findings 2025/26

The Housing Ombudsman investigates complaints about social housing landlords and issues determinations when it has reviewed a case. In reaching a determination, the Ombudsman considers the evidence and whether the landlord acted in line with the law, followed proper procedures and good practice, and responded in a reasonable and competent way. 418 420

During 2025/26, we received 44 determinations from the Ombudsman.

The tables below provide a quarterly summary of the determinations received. 422

Quarter 1: April to June 2025

Company	**Determination**
Jigsaw Homes Midlands	Maladministration in the handling of the registration and sale of a property in October 2023. Service failure in complaint handling.
Jigsaw Homes Tameside	No maladministration in the handling of reported concerns about communal window cleaning in October 2023.
Jigsaw Homes Tameside	Service failure in response to a report of damp and mould in September 2023. The landlord made an offer of reasonable redress that, in the Ombudsman's view, satisfactorily addressed the complaint handling failures.
Jigsaw Homes Tameside	Service failure in respect of the condition of the property when let and the handling of associated repair issues in September 2023.

	The landlord made an offer of redress before investigation in relation to its handling of the rent account, which the Ombudsman considered resolved the complaint satisfactorily. The landlord made an offer of redress before investigation in relation to complaint handling, which the Ombudsman considered resolved the complaint satisfactorily.
Jigsaw Homes Tameside	Maladministration in the handling of reports of damp and mould and damage to personal belongings in January 2024.
Jigsaw Homes Tameside	Maladministration in the handling of the resident's reports of damp and mould in the bathroom, and in the handling of the complaint in September 2023. Service failure in the handling of the resident's reports of toilet repairs.
Jigsaw Homes North	Maladministration in the handling of the resident's request for repairs to the garden and the associated complaint handling in March 2024.
Jigsaw Homes North	Maladministration in the handling of reports of a leak and shower tray repairs in October 2023. The landlord offered reasonable redress in relation to complaint handling issues identified during the complaints process.
Jigsaw Homes Midlands	No maladministration in response to the resident's reports of issues with car parking in September 2023. Service failure in complaint handling.
Jigsaw Homes North	Outcome of the landlord's request for a further review following a maladministration determination regarding the handling of the removal of belongings.

	The review was successful and the original maladministration decision was overturned.
Jigsaw Homes North	Disrepair matters were outside the Ombudsman's jurisdiction because the legal disrepair case was at court stage.

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Quarter 2: July to September 2025

Company	**Determination**
Jigsaw Homes Tameside	No maladministration in the handling of anti-social behaviour reports. Maladministration was found in the handling of a managed move request. Complaint handled in March 2024.
Jigsaw Homes Midlands	No maladministration in the handling of a report about staff conduct in January 2025. The Ombudsman found reasonable redress in relation to the handling of a leak following disrepair works through the internal complaints process.
Jigsaw Homes North	There was no maladministration in the handling of a request for redecoration of the property and reimbursement for a damaged item.
Jigsaw Homes Tameside	There was no maladministration in the handling of a leak following a storm and a request for compensation.

Jigsaw Homes North	Maladministration was found in the handling of reports of pests. No maladministration in the handling of a rent enquiry or complaint handling.
Jigsaw Homes North	No maladministration in the handling of a report of low water pressure. Service failure was found in the handling of repairs to a car park gate. Complaint handled in May 2024.
Jigsaw Homes Midlands	Service failure was found in the handling of repairs and complaint handling.
Jigsaw Homes Tameside	Maladministration was found in the handling of anti-social behaviour and a managed move request. Service failure was found in complaint handling. No failings were found in relation to concerns about staff conduct.
Jigsaw Homes North	Service failure was found in the handling of a second report about repairs to a car park gate in November 2024.
Jigsaw Homes North	Service failure was found in the handling of reports of water pressure and hot water issues in January 2024.

Quarter 3: October to December 2025

Company	Determination
Jigsaw Homes North	Service failure in the handling of the resident's reports of damage to a kitchen cupboard in September 2023. No maladministration in complaint handling.
Jigsaw Homes Tameside	No maladministration in the handling of the resident's reports of noise nuisance in July 2024. Service failure in complaint handling due to a delayed stage 1 response.
Jigsaw Homes Midlands	Service failure in the handling of the resident's reports of anti-social behaviour in October 2024. Service failure in complaint handling. We accepted the determination relating to the handling of the reported anti-social behaviour. We requested a further review of the complaint handling determination because the landlord had not previously had the opportunity to investigate and respond to the point where failures were identified: the resident's purchase of CCTV.
Jigsaw Homes Tameside	Maladministration in the handling of damp and mould works and the associated complaint.
Jigsaw Homes North	Maladministration in the handling of the condition of the property.

	Reasonable redress in the handling of arrears on the account. Maladministration in complaint handling. We requested a review of the determination relating to the condition of the property at new let. Complaint handled in November 2023.
Jigsaw Homes Midlands	Maladministration in the handling of reports of anti-social behaviour and the removal of a hot tub in October 2024. Service failure in complaint handling.
Jigsaw Homes Tameside	Maladministration in the handling of boiler issues in January 2024. Service failure in complaint handling.
Jigsaw Homes Tameside	Maladministration in the handling of the damp and mould, a roof leak and damage to personal belongings. No maladministration in complaint handling. Complaint handled in April 2025.
Jigsaw Homes Tameside	Maladministration in the handling of reports of damp and mould in April 2024.

	No maladministration in the handling of a request for a management move. No maladministration in the handling of concerns about staff conduct. Service failure in complaint handling.

Quarter 4: January to March 2026

Company	**Determination**
Jigsaw Homes Tameside	Reasonable redress in the response to the concerns raised about the processing of Right to Acquire applications in August 2023. Service failure in the handling of repair reports while a Right to Acquire application was incorrectly accepted.
Jigsaw Homes Tameside	No maladministration in the empty property process. Maladministration in the handling of the time taken to complete repairs. Service failure in the handling of anti-social behaviour investigations, including staff conduct. No maladministration in complaint handling. Complaint handled in October 2023.

Jigsaw Homes Tameside	Maladministration in the handling of reports of boiler issues. Service failure in complaint handling. Complaint handled in January 2024.
Jigsaw Homes Tameside	No failings found. The landlord's response was reasonable, timely and addressed the issue raised about a shared driveway in November 2023.
Jigsaw Homes North	Maladministration in the handling of damp and mould reports. Service failure in the handling of rat infestation reports. No maladministration in the handling of reports of slugs in the property. Service failure in complaint handling. Complaint handled in August 2025.
Jigsaw Homes North	Reasonable redress in the management of repairs related to damp and mould. Service failure in complaint handling.
Jigsaw Homes Tameside	Maladministration in the handling of concerns about the wet room and subsequent repairs. Service failure in complaint handling.
Jigsaw Homes Tameside	Service failure in the response to reports of pest infestation in January 2024.

	No maladministration in the handling of the associated complaint.
Jigsaw Homes Tameside	Service failure in the handling of reports of anti-social behaviour. No maladministration in complaint handling.
Jigsaw Homes North	Maladministration in the handling of drainage in the resident's garden. Reasonable redress in complaint handling handled in September 2025.
Jigsaw Homes North	Service failure in the handling of reports of leaks. Reasonable redress in the handling of reports of damage to smoke alarms. Maladministration in the handling of ventilation issues and damp and mould. No maladministration in complaint handling. Complaint handled in June 2024.
Jigsaw Homes Tameside	No maladministration in the response to the bedroom classification in December 2023. Service failure in complaint handling. We appealed the service failure determination because we consider the Ombudsman report to be incorrect.
Jigsaw Homes Tameside	Reasonable redress offered by the landlord for failings identified in the handling of roof repairs in December 2023.

Jigsaw Homes Midlands	Following the landlord's appeal against the original service failure determination for complaint handling, the review adjudicator agreed with the appeal. The original complaint handling determination was changed from service failure to no maladministration and the compensation order was rescinded.

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