

Stonewater Annual Complaints Performance and Service Improvement Report 2024/25

1. INTRODUCTION

- 1.1 This report provides a summary of Stonewater Housing Association's complaints and service improvements in 2024/25. You can read about Mount Green Housing Association's complaints performance [here](#).

2. SELF ASSESSMENT AGAINST THE COMPLAINT HANDLING CODE

- 2.1. Our self-assessment outlines our compliance with the Housing Ombudsman Service (HOS) Complaint Handling Code. This is available [here](#).

3. A QUALITATIVE AND QUANTITATIVE ANALYSIS OF OUR COMPLAINT HANDLING PERFORMANCE

3.1. *Volume of Stage 1 and Stage 2 complaints*

- 3.1.1. In 2024/25, Stonewater managed 4,728 complaints in total, compared to 4,900 in the previous year. New Stage 1 complaints reduced by 10% but year on year, we experienced a 19% increase in complaints escalated to Stage 2.

Complaint Stage	2024/25	2023/24	% change
Stage 1	3501	3870	10% decrease
Stage 2	1227	1030	19% increase
Total number of complaints	4728	4900	4% decrease

- 3.1.2. The decrease in Stage 1 complaints is due to improvements in our management of estates services. We received 765 estates services complaints in 2023/24, which reduced to 481 in 2024/25. Last year, complaint feedback highlighted that we needed to improve the quality, speed and effectiveness of our services, as well as our customer communication.
- 3.1.3. To achieve this, we improved management of our contracts by introducing new specialist estates services roles; enhanced our online reporting tool to allow customers to report concerns; and, put in place better communication in partnership with engaged customers, including a new [website](#) page where customers can find out when contractors will next attend their area.
- 3.1.4. Overall, 33.69% of our Stage 1 complaints escalated to Stage 2 in 2024/25, which is ahead of our <20% target. To understand this trend, we investigated why customers escalated cases. We identified that the main reasons are failure to complete complaint commitments and a lack of quality of information in the Stage 1 response.
- 3.1.5. To address this, we've put in place improvements including:

- *Improving oversight of completion of complaint commitments*

The commitment tracker, which allows us to monitor the completion of any action we commit to complete as part of a complaint response. Upcoming commitments are highlighted in our weekly Complaint Delivery Group meeting. This is a director led meeting where the leaders of departments can ensure ownership and completion. This also allow for cross department collaboration and ideas for complex cases.

- *Investing in Customer Relations Team (CRT) expertise*

We use a hybrid model where the service area carries out part of the investigation. To improve the quality of investigations, CRT have created a quarterly training session on best practice in complaint handling for all service areas. This is now mandatory training for operational colleagues. We are also piloting a Senior Complaint Officer role, which is responsible for investigating every aspect of a case, including communicating updates to customers.

3.2. **Complaints by tenure**

- 3.2.1. The number of complaints per thousand homes at Stage 1 and Stage 2 are Tenant Satisfaction Measures (TSMs), which Stonewater reports annually to customers and the Regulator of Social Housing. These results are broken down by tenure type- Low-Cost Rental Accommodation (LCRA) and Low-Cost Home Ownership (LCHO).

Tenure type	CH01	2024/25	2023/24	Difference
LCRA	Number of Stage 1 complaints per 1,000 homes	101.7	108.7	-7
LCHO	Number of Stage 1 complaints per 1,000 homes	41.2	55.4	-14.2
Tenure type	CHO1	2024/25	2023/24	Difference
LCRA	Stage 2 complaints per 1,000 homes	34.6	25.9	+8.7
LCHO	Stage 2 complaints per 1,000 homes	18.8	16.6	+ 2.2

- 3.2.2. These results show a significant reduction in Stage 1 complaints across LCHO customers. This was a priority because our [TSM results for 2023/24](#) showed that this group was the most dissatisfied with our services.

- 3.2.3. To improve, we put in place a new Home Ownership Improvement Action Plan, which included reviewing and launching new service charges guide with customers; rolling out specialist training to colleagues; and, improving how we work with managing agents to improve the customer journey.

3.2.4. This also correlates with the reduction in estates services complaints, as our LCHO customers have fed back how important it is that we demonstrate and communicate the value for money of our service charged services.

3.3. ***Complaints by category***

3.3.1. 71% of all Stage 1 complaints related to repairs and maintenance. The largest category of new complaints was due to “outstanding repair” which was 41% of all complaints. This includes, gas, planned, reactive, defects and communal repairs.

3.1.2. We also received:

- 13% estate services
- 6% “Stonewater Communication”
- 2% Anti-Social Behaviour (ASB) case handling
- 2% tenancy services such as mutual exchange
- >1% of cases related to Neighbourhood issues such as fly tipping and parking.

3.1.3. 2% of Stage 2 cases were regarding ASB handling. However, 40% of the ASB complaints received at Stage 1 escalated to Stage 2 in 2024/25. To improve, we asked our Customer Complaints Learning Panel (CCLP), made up of involved customers, to make suggestions on how we could improve. As a result, we reorganised our ASB team into local huddles so we can work more effectively with the police and other local partners from April 2025.

3.1.4. From 2025/26, we will introduce updated complaint categories, which provide more detail as to the cause of complaint, which will support root cause analysis.

3.4. ***Complaints responded to on time***

	% Responded to within Complaint Handling Code timelines	
	2024/25	2023/24
Stage 1	97.41%	82.9%
Stage 2	98.25%	95.8%

3.4.1. We improved Stage 1 complaints responded to on time in 2024/25. We also retained very high performance at Stage 2. This is due to improvements in our systems, which for the first time allow us to monitor cases due. We’ve also utilised the support of new Customer Liaison Officer (CLO) role within external repairs contractors, which has sped up responses on repairs complaints.

3.5. ***Customer Satisfaction***

Transactional customer satisfaction performance

3.5.1. Our transactional customer survey allows us to seek real time feedback on complaint handling immediately following the closure of their complaint. This year, 63% of customers surveyed were satisfied with complaint handling. This is above the 60% target for the year and improved from 40% last year. Improvements reflect increased communication, particularly proactively making phone calls to customers to discuss their complaint.

Perception TSM TP09 performance

- 3.5.2. TP09 asks how satisfied customers are with our handling of their complaint. 59% of LCRA customers who responded to TP09 this year have not raised a complaint. Nonetheless, it is an important indicator of customers' perception of our service, highlighting the need to improve.

TP09	LCRA 2024/25	LCRA 2023/24	LCHO 2024/25	LCRA 2023/24
How satisfied or dissatisfied are you with Stonewater approach to complaints handling?	29.2%	27.7%	13.0%	15.7%

- 3.5.3. Our Chief Officer Group is overseeing a business-wide project to improve TSM performance in 2025/26. This includes setting new targets to improve communication, reduce complaint escalations and reduce HOS maladministration findings. You can read more about Stonewater's approach to the TSMs [here](#).

3.6. **Rejected complaints recorded**

- 3.6.1. We rejected three complaints ensuring customers were directed to the HOS in line with the Complaint Handling Code. They related to noise from a construction site where Stonewater was not the developer; damage to a mobility scooter; and a customer asking us to reopen a case which had been investigated and responded to a Stage 2 in 2023.

4. **HOS DETERMINATIONS FOR STONEWATER COMPLAINTS IN 2024/25**

- 4.1. We received 181 findings over 91 determinations (cases) during 2024/25.

	2024/25		2023/24	
Total Determinations Received (No cases completing HOS investigation)	91		40	
Total number of findings across 91 determinations	181		102	
Breakdown of findings:				
Severe Maladministration	1	0.5%	7	6.7%
Maladministration	72	41%	44	44%
Service Failure	46	18%	19	25%
Reasonable Redress	54	29%	23	22%
No Maladministration	8	4.0%	9	9%
Maladministration rate	67%		66%	

- 4.1.1. The volume of severe maladministration findings has reduced from seven findings in 2023/24 to one in 2024/25. The volume and proportion of cases where we've offered reasonable redress for service failures has also risen. This reflects our growing expertise in complaint handling.

5. **FINDINGS OF NON-COMPLIANCE FOUND BY THE HOS**

5.1. **Complaint Handling Failure Orders (CHFOs)**

5.1.1. Stonewater received no CHFOs in 2024/25.

6. SERVICE IMPROVEMENTS MADE AS A RESULT OF THE LEARNING FROM COMPLAINTS

6.1. *Learning from complaints*

6.1.1. Learning from complaints is an organisational priority, led by our Board. We share updates with customers in our Annual Customer Review, which is available [here](#), and each quarter on our [Customer Hubb](#) .

6.2. *Strategic improvements over the last 12 months include:*

Board-led improvement of our complaints service

6.2.1. In 2023/24, our Board implemented an improvement plan to improve our complaints service in response to our TSM performance. This resulted in the improvements we've described in this report. We have also taken the decision to prioritise complaints for the adoption of our new CRM system in 2025/26. This will further improve the efficiency of the administration of customer complaints, as well as support better communication and allow for improved analysis and reporting.

Putting customers at the heart of learning from complaints

6.2.2. Our CCLP is an involved group of customers who review our approach to delivering our complaints service. The CCLP launched in May 2024. To date it has reviewed ASB complaints; communication themed complaints; and repairs.

6.2.3. The CCLP has made 33 recommendations, which include:

- New ASB communication guide for customers
- Piloting an advocacy service to help customers engage with Stonewater where needed
- Reviewing our Customer Commitments and the introduction of improved reporting on performance to ensure customers understand the service standards they should expect

7. ANNUAL REPORTS AND PUBLICATIONS PRODUCED BY THE HOS IN 2024/25

7.1. The HOS published our 2023/24 and 2024/25 landlord reports for Stonewater Group in 2024/25. This is available [here](#).

8. CCLP FEEDBACK ON OUR ANNUAL COMPLAINTS PERFORMANCE AND SERVICE IMPROVEMENT REPORT

8.1. In response to this report, the CCLP noted the importance of:

- Ensuring the accessibility of the service, highlighting the continued need to promote the complaints process to customers
- Improving colleague and customers' understanding of the distinction between service requests and complaints to help manage customers' expectations
- Enhancing the quality of communication during the complaints process and across service delivery, noting the opportunity presented by the incoming CRM to drive improvements

We've put plans in place to address all these recommendations and will provide quarterly updates to customers on our progress in 2025/26.

9. **BOARD RESPONSE**

- 9.1. Juliana Crowe, our Member Responsible for Complaints, has published the below statement on our website. This is available [here](#).

As a Board, we made the decision in 2023/24 to prioritise improving Stonewater's complaints performance. Our aim was not only to enhance the customer experience of the complaints process itself, but also to understand the reasons behind the rise in complaints and how we could help Stonewater use customer feedback to shape better services and improve satisfaction.

To inform this work, we invited our Chief Officer for Growth and Development to review our approach. This helped us develop a Board-led improvement strategy, which we've delivered over the past year. We're pleased to see real evidence of progress, giving us confidence that the customer experience is improving.

Our Annual Complaints Performance and Improvement report reflects this journey and includes clear examples of the changes we've made and the impact they've had. We're especially pleased with the improvement in Stage 1 response times, which have risen to 97.3% from 80.8% this year.

This was a key focus for us, as we know how important it is for customers to receive timely resolution when something goes wrong. We've seen this improvement in performance for several reasons. Most significantly, we introduced real-time reporting to help ensure responses are sent on time. We also funded new Customer Liaison Officer roles, employed by our responsive repairs contractors, to support quicker investigation and resolution of cases.

We've introduced new training for colleagues to support high standards in complaint handling, and performance is now reviewed weekly by a new Complaints Delivery Group, overseen by our Chief Financial Officer.

Encouragingly, we've seen around a 10% drop in new Stage 1 complaints compared with the previous year. This reflects improvements to our services based on feedback provided by customers and the Housing Ombudsman Service.

For example, we identified that grounds maintenance needed attention. Changes including creating a new online service for customers to find out when our contracting partners are due to attend to carry out grounds

maintenance have now been introduced, and we've seen a reduction in related complaints.

In terms of our Housing Ombudsman performance, we're proud to report that we received no Complaint Handling Failure Orders over the year. This follows the introduction of a dedicated team to support Ombudsman investigations.

We recognise, however, that there is still work to do to improve our maladministration rate, which compares the number of maladministration findings to the total number of cases. We must continue working to ensure every complaint is thoroughly investigated and appropriately responded to.

That said, we're encouraged that the number of severe maladministration cases fell from seven to one this year compared to 2023/24. While this is a positive step, even one case is one too many, and we offer our sincere apologies. We remain committed as a Board to doing everything we can to improve.

We also want to thank our customers for their continued support. Our Customer Complaints Learning Panel brings together customers and service leads to review complaint responses. Together, they have helped improve our repairs and ASB services, as well as how we communicate with customers about complaints.

We are also grateful to the Stonewater team. In a challenging operating environment, you have maintained your focus on improving the complaints service, which reflects your strong commitment to our customer promise. This was recognised by our independent auditors, who reviewed the service in January 2025 and confirmed that we can take substantial assurance that complaints are being managed in line with our policies, procedures and the Ombudsman's Complaint Handling Code.

Finally, I want to reassure customers that our efforts will continue into 2025/26. Complaints will be the first service to move onto our new CRM system, which will further strengthen the customer experience.

10.0 MORE INFORMATION

- 10.1 To find out more about Stonewater's approach to complaints, please visit <https://www.stonewater.org/customers/get-support/making-a-complaint/>.
- 10.2 You can learn more about Mount Green Housing Association's approach to complaints and their Annual Complaints Performance and Service Improvement report [here](#).