

Stonewater Annual Complaints Performance and Service Improvement Report 2025/26

1. INTRODUCTION

1.1 This report provides a summary of Stonewater Housing Association and Mount Green Housing Association combined complaints and service improvements in 2025/26.

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 on the [complaints page of our website](#).

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 2025/26, Stonewater managed 4,015 complaints in total, compared to 4,728 in the previous year. New Stage 1 complaints reduced by 15.1% and there was a 25.4% reduction in the volume of stage 2 complaints. This represented an overall combined reduction in complaints across both stages of 15.1%.

Complaint stage	2025/26	2024/25	2023/24
Stage 1	3,100	3,501	3,870
Stage 2	915	1,227	1,030
Total	4,015	4,728	4,900

3.1.2. The decrease in Stage 1 complaints continues to reflect improvements in the management of estate services. We received 183 complaints relating to estate services in 2025/26, compared with 481 in 2024/25 and 765 in 2023/24. This reduction accounts for approximately 74% of the total reduction in Stage 1 complaints between 2024/25 and 2025/26.

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 following focused work with engaged customers, put in place better communications, including a new website page where customers can find out when contractors will next attend their area.

3.1.4. The majority of Stage 1 complaints (56.3%) related to responsive repairs. Given the volume of repair transactions undertaken each year and the importance of this service to customers, this is not unexpected. However, further work is needed to better understand the specific drivers behind these complaints. During 2026/27, a new complaints management system will be introduced, enabling more detailed categorisation of complaints and improved root cause analysis. This will help identify recurring issues and target improvement activity more effectively.

3.1.5. Overall, 29.5% of our stage 1 complaints escalated to stage 2 in 2025/26 and although improved from the 33.7% experienced in 2024/25, it remains a key focus to increase resolution sooner for our customers.

3.1.6. To that end, work continues to track outstanding commitments made in stage 1 complaint responses. This is currently being achieved through a dedicated commitments tracker but will be further enhanced through the delivery of the new complaints IT system, which will enable a more efficient and automated way to capture outstanding actions and track them against each complaint.

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	2025/26	2024/25	Difference
LCRA	Number of stage 1 complaints per 1,000 homes	82	106	-24
LCHO		40.2	45	-4.8
Tenure type	CH02	2025/26	2024/25	Difference
LCRA	Number of stage 2 complaints per 1,000 homes	23.7	35.8	-12.1
LCHO		17.2	20.2	-3

3.2.3. These results show a significant reduction in Stage 1 complaints across LCRA customers and a small reduction for LCHO customers. This correlates with the reduction in estates services complaints.

3.2.4. Although complaint volumes reduced during 2025/26, benchmarking indicates we continue to receive higher complaint volumes than comparable landlords.

3.3. Complaints by category

3.3.1. 78.4% of all Stage 1 complaints related to homes, repairs and maintenance. The largest category of new complaints was due to “outstanding repair” which was 37.5% of all complaints. This includes, gas, planned, reactive, defects and communal repairs.

3.3.2. We also received:

- 37.5% outstanding repairs
- 9.7% quality of work
- 7.5% planned repairs
- 5.9% estate services
- 3.9% anti-social behaviour (ASB) case handling
- 3.4% rents and service charges
- 3.2% damp and mould

3.3.3. 6.4% of Stage 2 cases were regarding ASB handling. However, 48% of the ASB complaints received at Stage 1 escalated to Stage 2 in 2025/26. To improve, we have increased management oversight and quality assurance of cases and reorganised our ASB team into geographic areas so we can work more effectively with the police and other local partners.

3.4. Complaints responded to on time

	% responded to within Complaint Handling Code timescales		
	2025/26	2024/25	2023/24
Stage 1	98%	97.41%	82.9%
Stage 2	97.5%	98.25%	95.8%

3.4.1. On time performance remained strong during 2025/26, with 98% of Stage 1 complaints and 97.5% of Stage 2 complaints responded to within timescales.

3.4.2. Stage 1 performance has improved from 82.9% in 2023/24 and has been sustained at a consistently high level over the last two years, and Stage 2 performance remains strong despite a marginal reduction from 98.25% in 2024/25.

3.4.3. Based on 2024/25 benchmarking levels, this performance is likely to remain within the top quartile for on-time responses.

3.5. Customer Satisfaction Performance

3.5.1. Our transactional customer survey enables us to gather real-time feedback from customers following the closure of their complaint. During 2025/26, 23.5% of customers surveyed reported satisfaction with complaint handling, compared with 63% in 2024/25.

3.5.2. This significant reduction is largely attributable to a change in survey methodology. In previous years, dissatisfaction relating to matters outside of complaint handling was excluded from the results. In addition, satisfaction was gathered from in-house telephone survey, enabling us to better separate complaint handling from outcome. The approach was changed to text and IVR survey only and all dissatisfaction, regardless of the underlying cause, is now captured within the reported satisfaction figures. Nevertheless, there is a clear indication from the feedback to show that we must try to fix customer's issues earlier in the complaints process, as matters remain outstanding at the time responses are sent. There will be an increased focus on early resolution in 2026/27.

3.5.3. TP09 asks how satisfied customers are with our handling of their complaint. This indicator is low scoring across the sector, but it is important to understand customers' perception of our service, highlighting the need to improve.

TP09	LCRA 2025/26	LCRA 2024/25	LCRA 2023/24	LCHO 2025/26	LCHO 2024/25	LCHO 2023/24
How satisfied or dissatisfied are you with Stonewater's approach to complaint handling?	29.9%	29.2%	27.7%	13%	13%	15.7%

3.5.4. Our Chief Officer Group has been overseeing a business-wide project to improve TSM performance throughout 2025/26. This included setting new targets to improve communication and first point resolution, reduce complaint escalations and HOS maladministration findings. This has also involved developing a new Customer

Strategy, which aims to better connect with our customers, aligning with a new locality based operating model and the development and rollout of a new complaints IT solution. You can read more about Stonewater's approach to the TSMs [here](#).

3.6. Rejected complaints recorded

3.6.1. We rejected 6 complaints (0.15%) ensuring customers were directed to the HOS in line with the Complaint Handling Code.

4. HOS DETERMINATIONS FOR STONEWATER COMPLAINTS IN 2025/26

4.1. We received 345 findings over 137 determinations (cases) during 2025/26, an 88.52% increase in findings from the 24/25 period. In 2025/26, we received the following HOS findings in comparison to the previous year:

	2025/26		2024/25		2023/24	
Total determinations of HOS investigations	137		91		40	
Total number of findings across determinations	345		181		102	
Breakdown of findings:						
Severe Maladministration	4	1%	1	0.5%	7	6.7%
Maladministration	104	28%	72	41%	44	44%
Service Failure	88	26%	46	18%	19	25%
Reasonable Redress	99	30%	54	29%	23	22%
No Maladministration	35	10%	8	4%	9	9%
Maladministration rate	59%		64%		66%	

4.1.1. Overall, 2025/26 saw a reduction in both the maladministration rate and complaint handling maladministration findings, despite a significant increase in HOS activity.

4.1.2. Total findings increased by 88.5% compared to 2024/25, whilst the overall maladministration rate reduced from 64% to 59%. There was a reduction in maladministration findings alongside increases in reasonable redress and no maladministration outcomes. Severe maladministration findings remained low and broadly consistent year-on-year despite the increased volume of investigations concluded.

4.1.3. This improvement reflects continued focus on early risk identification, stronger evidence gathering and quality assurance during investigations, alongside improvements within the Complaints Team relating to 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 2025/26.

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.

6.1.2. Strategic improvements over the last 12 months include the approval and project to develop and launch a new complaints IT solution to improve complaints handling.

6.1.3. The development and launch of a new Customer Strategy, which aims to bring our colleagues closer to our customers so that issues can be identified and tackled sooner, and customer see us out and about in our communities more often.

6.1.4. Our Customer Complaints Learning Panel (CCLP) launched in May 2024 and is an involved group of customers who review our approach to delivering our complaints service.

6.1.5. In 2025/26, the CCLP reviewed complaints relating to repairs, contractor communication, service charges, leasehold management and Shard Ownership staircasing. The reviews resulted in recommendations focused on improving communication, strengthening internal processes, increasing consistency and providing clearer information for customers.

6.1.6. Learning from complaints and customer feedback has supported several service improvements during the year, including clearer customer communications, additional staff training and the introduction of new homeownership handbooks to help customers better understand their rights and responsibilities.

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

7.1. The HOS published our 2024/25 landlord report for Stonewater Group in May 2025, and it is available on our website. At the time of publishing this report, the 2025/26 review was not yet available.

8 MORE INFORMATION

8.1 To find out more about Stonewater's approach to complaints, please visit <https://www.stonewater.org/customers/get-support/making-a-complaint/>.

8.2 You can learn more about Mount Green Housing Association's approach to complaints and their Annual Complaints Performance and Service Improvement report [here](#).