

## Complaints Update 24/25

Prepared for



BOARD MEETING on Monday 16 June 2025

Prepared by

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**This report is for Approval**

### **Purpose of Report:**

This report provides an update on complaints performance and learning for the year 2024/25. It requests the Board to review and approve the self-assessment against the Housing Ombudsman (HO) Complaint Handling Code (CHC) and the Annual Complaints and Learning Report for 2024/25. Additionally, it presents the Complaints Improvement Plan for 2025/26 for Board consideration and approval.

### **Executive Summary:**

#### **Key Points to note from this report:**

##### **1. Annual Complaints and Learning Report 2024/25:**

- Increase in recorded complaints due to a more inclusive approach.
- Decrease in timely responses compared to the previous year, but improvements noted in March 2025.
- Key themes identified: poor communication and delays in repairs.
- Service improvements delivered: enhanced training for colleagues in Calico Homes and Ring Stones, better oversight through automation, updated monitoring systems.

##### **2. Stage 2 Complaints:**

- Issues identified: incomplete works and poor handling of communications.
- Improvements delivered: refined processes for quicker resolutions, capturing feedback for continuous improvement.

##### **3. Equality, Diversity, and Inclusion:**

- Our focus has been on recognising individual customer needs and ensuring fair access to services.

##### **4. Complaints Improvement Plan 2025/26:**

- Developed using insights from customer feedback and transactional satisfaction surveys.
- Aimed at further improving complaints handling and service delivery.

##### **5. Self-Assessment against the CHC:**

- Completed by the Complaints Officer and reviewed by the Complaints Scrutiny Group.
- Requires Board approval for submission and publication.

<b>Recommendations:</b>
<p>The Board is recommended to:</p> <ul style="list-style-type: none"><li>• <b>Review and approve the Annual Complaints and Learning Report for 24/25</b></li><li>• <b>Review and Approve the Self-Assessment 24/25 against the CHC for submission</b></li><li>• <b>Review and Approve the Complaints Improvement Plan for 25/26</b></li></ul>
<b>Supporting documents:</b>
<ol style="list-style-type: none"><li>1. Appendix 1 – Annual Complaints and Learning Report</li><li>2. Appendix 2 – Self Assessment review of Calico Homes against the CHC</li><li>3. Decision Time – <a href="#">Complaints Improvement Plan 25/26</a></li></ol>

## 1. Background

- 1.1 Homes Board last received an update of the publication of a revised Complaints Handling Code (CHC) from the Housing Ombudsman (HO) via the MD report in March 24. The CHC sets out clear responsibilities for landlords and Calico Homes reviewed its Complaints Policy and procedures to ensure it was fully compliant with the Code.
- 1.2 In addition, the Transparency, Influence and Accountability Consumer Standard issued by the RSH sets out the expectation that registered providers must ensure complaints are addressed fairly, effectively, and promptly. This should be demonstrated by providing accessible information to tenants about:
  - a) how tenants can make a complaint about their registered provider
  - b) the registered provider's complaints policy and complaints handling process
  - c) what tenants can do if they are dissatisfied with the outcome of a complaint or how a complaint was handled, and
  - d) the type of complaints received and how they have learnt from complaints to continuously improve services.
- 1.3 Work has been continuing to deliver the Complaints Improvement Plan over the last 12 months. This plan is dynamic, and new activity continues to be identified through learning from customer feedback to further improve our performance in this area.
- 1.4 Changes have been made to the [Calico Homes website](#) with information updated to reflect the new CHC, publication of the Complaints Policy, signposting to the HO and complaints performance reporting to enable customers to easily access all information.
- 1.5 Claire Bradley was appointed as the Member Responsible for Complaints (MRC) at the meeting of the 11<sup>th</sup> March 2024.
- 1.6 The MRC has a crucial role in ensuring that Calico Homes
  - 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
- 1.7 Claire is also an active member and Board representative on the Complaints Scrutiny Group (CSG) which enables her to fulfil these responsibilities. The CSG continues to monitor delivery of the action plan which was originally generated by the recommendations made in their scrutiny report. The group have remained focused on scrutinising Calico Homes' approach to Complaints handling and ensuring that learning from complaints is appropriately identified and actioned.

## 2. Annual Complaints and Learning Report

- 2.1 The **Annual Complaints and Service Improvement Report 2024-25** which is for publication is attached at **Appendix 1**. The report highlights that we have seen an increase in recorded complaints due to a more inclusive approach and providing us with valuable insights for improvement. The report also emphasises Calico Homes' commitment to delivery of an excellent customer service.

- 2.2 As discussed in previous board meetings, performance metrics show a decrease in timely responses compared to the previous year, but improvements have been made, achieving 100% performance in March 2025 for complaint acknowledgements and responses. Key themes in Stage 1 complaints over the last 12 months include poor communication and delays in repairs. Service improvements implemented include enhanced staff training, better oversight through automation, and updated systems for monitoring.
- 2.3 Stage 2 complaints often involved incomplete works and poor handling. Steps to improve complaint investigations and responses include refining processes for quicker resolutions and capturing feedback for continuous improvement. The report also stresses the importance of equality, diversity, and inclusion in service delivery, aiming to better recognise individual customer needs and ensure fair access to services.
- 2.4 The insight gathered over the last 12 months has been used to develop our Complaints Improvement Plan for 25/26 in partnership with the Complaints Scrutiny Group. We have also utilised feedback received via the TSM surveys and other transactional satisfaction information from customers.
- 2.5 The new **Complaints Improvement Plan 25/26** can be found on [Decision Time](#).

### **3 Self-Assessment against the Complaints Handling Code**

- 3.1 The **self-assessment review against the revised Complaints Handling Code** can be found at **Appendix 2** of this report. The self-assessment form is completed by the Complaints Officer (Head of Customer Experience) and it must be reviewed and approved by the landlord's governing body at least annually.
- 3.2 Once approved, landlords must publish the self-assessment alongside the Annual Complaints and Learning report on their website. The governing body's response to the report must be published alongside this.
- 3.3 Landlords are required to complete the self-assessment in full and support all statements with evidence, with additional commentary as necessary.
- 3.4 The review of the self-assessment document has been completed with the Complaints Scrutiny Group and has been signed off by this Group prior to it being submitted to Board for final review and approval.

### **4. Risk implications**

- 4.1 Compliance with the Complaints Handling Code and a robust approach to learning from customer feedback provide Board with the assurance that we proactively manage the risks around reputation, performance and customer satisfaction. By ensuring the board is aware of customer priorities we can ensure resources are appropriately used to deliver maximum impact for customers.
- 4.2 The Policy, Procedures, self-assessment and governance framework established to deal with Customer Feedback enable us to provide a transparent approach, with clear lines of responsibility and accountability enabling us to mitigate this risk.

## **5 Strategic Objective and Business Plan implications**

- 5.1 Calico Homes Vision and Strategic Objectives include a strong focus on customer related activities with Improving Services and Customer Relationship being integral to the delivery of our Corporate Strategy.
- 5.2 All current and future business plan and budget setting recommendations to board are made with full consideration of customer priorities and needs to ensure the customer voice is at the heart of our decision making.

## **6 Regulatory / legal implications**

- 6.1 All member landlords are required to submit an annual submission demonstrating compliance with the Ombudsman's Complaint Handling Code. As part of the annual submission, landlords must provide:
  - a copy of its complaints policy
  - a published self-assessment against the Code
  - an Annual Complaints and Learning report
  - the governing body's response to its findings
- 6.2 Where the HO identifies any concerns with a landlord's compliance with the Code, they will engage with the landlord to bring them back into compliance promptly. If there is evidence of ongoing failures in compliance, they can now consider using their wider powers including Complaint Handling Failure Orders.
- 6.3 The self-assessment document must be published on the website so that customers are easily able to access it, in addition to the Annual Complaints and Learning report and the Boards response to this report.

## **7 Customer Implications**

- 7.1 The revisions to the Customer Voice Framework approved at the May meeting of the Homes Board support the delivery of an accessible process for customers enabling them to provide feedback through a variety of different mechanisms.
- 7.2 In addition, the Customer Feedback Policy sets clear expectations for customers and ensures that Calico Homes deals with customer feedback consistently and transparently. Regular performance updates provided to the CSG, and the wider tenant basis enable customers to scrutinise our performance, and receive assurance that feedback is being used to inform service improvements and Board decision making.

## **8 Recommendations**

- 8.1 The Board is recommended to:
  - Review and approve the Annual Complaints and Learning Report for 24/25
  - Review and Approve the Self-Assessment 24/25 against the CHC for submission
  - Review and Approve the Complaints Improvement Plan 25/26

# Annual complaints and service improvement report 2024-2025



## Introduction

This Annual Complaints and Service Improvement Report for Calico Homes gives an overview of the key themes, trends, and actions we've taken in response to customer complaints over the past year. It shows our commitment to delivering great customer service, in line with the Calico Customer Strategy, which focuses on putting our customers at the heart of everything we do.

We understand that complaints are an important source of feedback, helping us identify areas where we can improve and make changes that benefit our customers. We also work closely with the Housing Ombudsman to make sure complaints are handled fairly and efficiently, building trust and confidence in the service we provide.

This report highlights not only the outcomes of complaints but also the steps we've taken to address any issues and improve the overall customer experience.

By regularly reviewing and learning from customer feedback, we aim to keep improving and ensure that Calico Homes continues to be a trusted provider of quality housing and services.

Forward by Adrian Norris,  
Chair of the Complaints Scrutiny Group

[TBC]

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## Calico Homes Board view

*Presented by Clare Bradley, Customer Board member responsible for complaints, member of Complaints Scrutiny Group and service Scrutiny Board*

It's clear that there has been an increase in complaints however this is positive, due to more dissatisfactions being recorded correctly as a complaint, ensuring it is properly investigated.

One of the risks identified last year related to there not being a clear and effective framework for showing learning from complaints. This report and the 2025-26 Improvement plan give me assurance that an effective framework has now been implemented. I am excited to see more service improvements through the customer voice as a result of learning from complaints.

At the time of the report, complaints performance was below the target however this was due to an increase in complaints and insufficient systems and processes to manage them. This report shows that during the year, using learning from complaint outcomes, improvements to systems and processes were made so that by the end of the year, performance was meeting target. I will be monitoring that this good performance is maintained during 2025-26.

I was concerned to see that more customers with disabilities had made complaints during 2024-25. This is the first year we have been able to establish this fact which shows the importance of understanding who our customers are. I am assured that during 2025-26, improvements specifically for customers with additional needs will be identified through actions on the EDI action plan and focus groups with customers. I would like to see an increase in information about our customers so that other trends can be identified where relevant.

For the first time, we have been able to publish information about compensation paid as a result of complaints. I would like to see us pay more towards compensation for complaints than for disrepair claims because customers don't get to keep everything when paid through disrepair (solicitor fees) and hope that by publishing this information, more people are encouraged to complain rather than take the disrepair route.

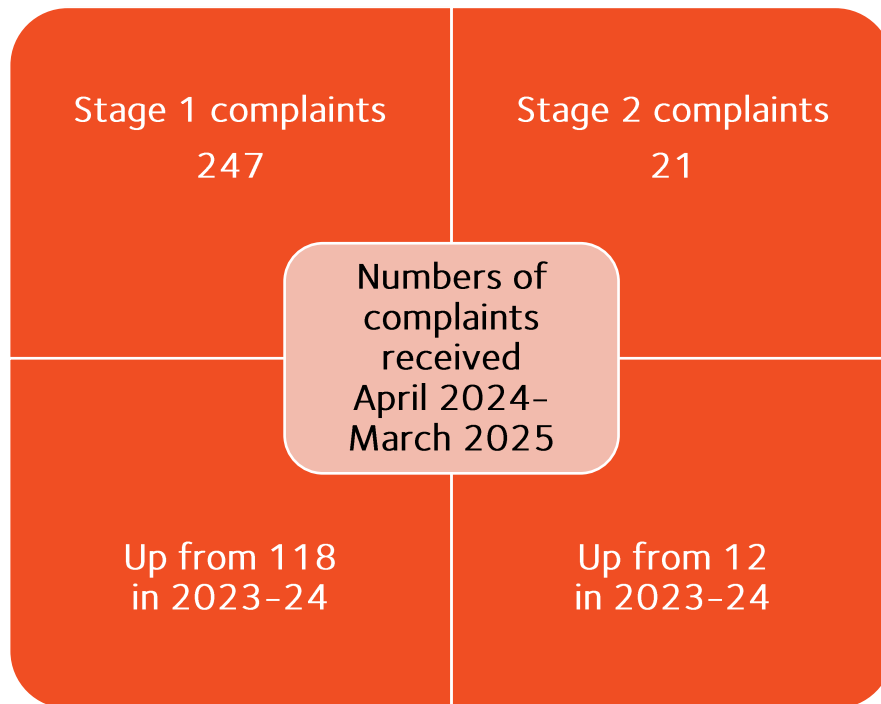
Satisfaction with complaints is low however, work is ongoing through the excellence framework to ensure that customers are given different options to feedback. I expect to see higher response rates on customer satisfaction surveys next year, potentially resulting in higher satisfaction rates.

Having read the Annual complaints and service improvement report for 2024-2025 overall I am assured that progress is happening and improvements are being made.

We are always looking for customers to join us on our Complaints Scrutiny Group. To find out more call 01282 686 300 or email [customers@calico.org.uk](mailto:customers@calico.org.uk).

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## Key Complaint Figures



We saw a rise in complaints during 2024–25.

In line with the Housing Ombudsman's Complaint Handling Code, we now record all expressions of dissatisfaction. This means that more customer complaints are being logged and tracked as formal complaints than in previous years.

We also want to encourage a culture where customers feel comfortable raising issues with us. We know that complaints give us valuable insight into what's working well and where we need to do better. Every complaint is an opportunity for us to listen, learn, and make improvements.

While we always aim to get things right the first time, we recognise that sometimes this doesn't happen. When it doesn't, we are committed to putting things right quickly and using the feedback to drive real change.

111

Resolved at the first  
point of contact

When Calico Homes receives a complaint, we aim to resolve the issue at the first point of contact and we did that 111 times during 2024–25.

We did this by:

- Confirming appointment dates
- Making good any damage
- Giving further information
- Giving apologies for mistakes

1

Excluded complaint

This year, we excluded one complaint in accordance with our Complaints Policy (Section 7: Exclusions)

**A service that falls outside of our control and responsibility.**

0

Housing Ombudsman  
determinations

This year we have not received any Housing Ombudsman determinations following an investigation.

Calico Homes currently has 4 cases with the Housing Ombudsman service awaiting assessment or investigation.

75%

Complaints upheld

We uphold complaints when there are clear issues with the timeliness, quality, or completion of repairs, maintenance, or other services.

If we fail to communicate properly with our customers—whether it's providing updates, setting clear expectations, or following through on commitments—we will uphold the complaint.

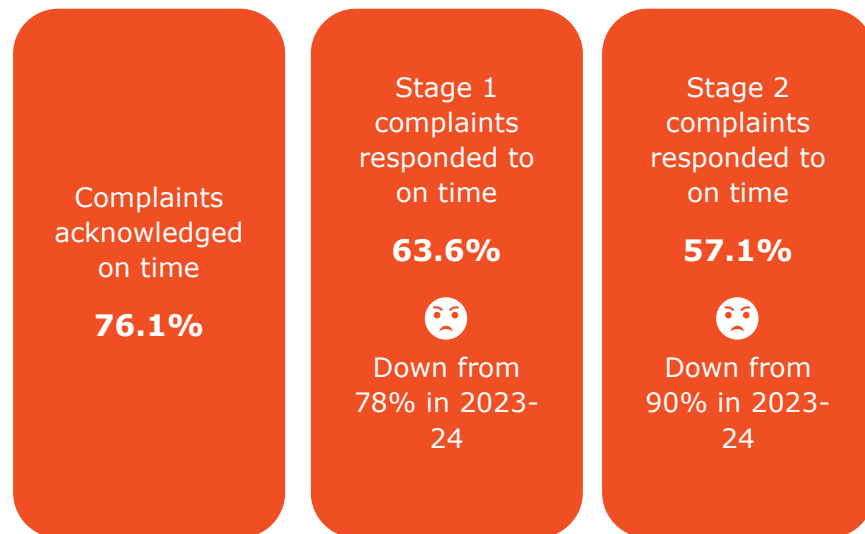
When a customer's concerns from previous stages have not been fully addressed, we ensure their complaint is taken seriously.

## Complaint performance

Our Customer Feedback Policy outlines the timescales for acknowledging and responding to complaints.

We aim to acknowledge all complaints within 5 working days and provide a full response within 10 working days. If a complaint is escalated to Stage 2 of our complaints process, we acknowledge it within 5 working days and provide a response within 20 working days.

This approach aligns with the Housing Ombudsman's Complaint Handling Code.



## Extending complaint response timescales

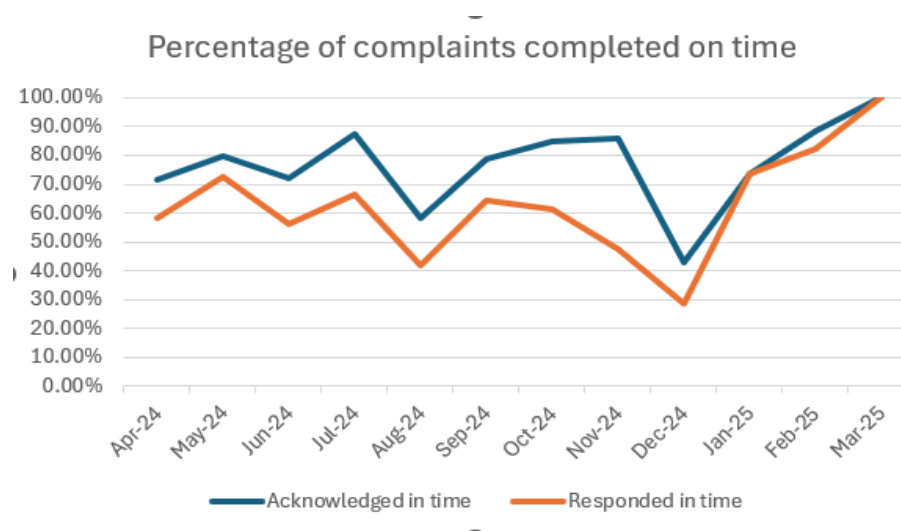
In certain cases, where a complaint requires a more detailed or complex investigation, we may need to extend the response timescale by up to an additional 10 working days.

If this happens, we ensure the customer is kept informed and agree on the extended timescale with them.

During 2024-2025 we extended the response time for:

- 3 Stage 1 complaints
  - 3 Stage 2 complaints.
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## Improving our complaints performance



As the year progressed, we began to see the positive impact of the improvements we put in place.

These changes have strengthened our approach to complaint handling and contributed to a significant milestone — achieving 100% performance in March 2025 for both complaint acknowledgements and responses within our timescales.

## Service improvement

### Training

We provided updated training for all colleagues on complaints. We need to ensure that existing colleagues have completed the updated training.

### Improved oversight

We used automation technology (Power Bi) to provide a dashboard for complaints for real-time monitoring, reporting and oversight.

### Improved systems

We updated our case management process to improve the recording of stage 2 complaints and to capture more information that we can use to understand trends and themes.

## Complaint Themes– stage 1

Theme	Examples
Poor communication	<p><b>Lack of progress updates</b> Customers weren't informed about the status of inspections or repairs, leading to frustration.</p> <p><b>Inconsistent or Incorrect Information</b> Different teams provided conflicting answers, which confused and frustrated customers.</p> <p><b>Lack of problem solving, empathetic approach</b> Responding with "I can't" rather than focusing on what they can do to resolve the issue, leaving customers feeling unheard and unsupported.</p>
Delays and quality	<p><b>Delayed repairs</b> Some customers complained about delays in completing repairs (roofing, fencing, damp).</p> <p><b>Confusion around repair and inspection appointments</b> Customers complained when repair appointments or inspections were not attended due to, or if they didn't know when they were and for the inconvenience this caused them.</p> <p><b>Damaged caused by poor quality/carelessness</b> Customer complained about repairs not completed to a good quality, leading to repeated visits, and about damage caused to their belongings due to carelessness when repairs are being carried out.</p>

## Service improvement

### Keep customers updated

We have changed the way we record customer contact so that we can highlight each time a customer has to contact us to chase something up. This is so that we can identify root causes and develop service improvements that ensure we update customers proactively.

### Be consistent and transparent

We developed a Document Hub, a central place where colleagues can access policies, procedures and other guidance on how we work so that all colleagues can deliver services in a consistent way and can provide the right information to customers.

### Treat customers empathetically in 'can do' way

Colleagues completed customer training focused on treating customers with empathy. In 25-26, we want to expand our training offer to include more about trauma-informed approaches. We will update the specification for quality assessments-checking if we offered customers solutions, providing feedback to colleagues.

### Reduce repair delays

During 2024/25 we worked hard to reduce this backlog, which has now reduced to less than 30 repairs. We are closely monitoring repairs timescales to ensure we maintain good performance in meeting repair timescales.

### Improve appointments processes

This year we introduced booking repair appointments at the first point of contact with our Customer Experience Team and via our Calico Connect app, enabling customers to select appointments at a time of their choosing when they first report an issue. Repair booking details are visible to customers on the app, and colleagues in our housing management system.

### Take greater care

We need to increase post inspection and ensure sign offs for all major works. Review communication with customers before and during repairs aimed at improving safeguards against damage

Theme	Examples
Coordination and ownership	<p><b>Cross team repairs</b> Works not progressing due to poor coordination between teams and customers complained about having to chase issues up.</p> <p><b>Lack of ownership</b> No clarity on who owns the issue — leading to cases falling through the gaps and not progressing.</p> <p><b>Contractor management</b> Customers experienced issues with service levels and quality when receiving services from contactors</p>
Policy/ Process	<p><b>Repeated Fencing Complaints / Mixed Messages</b> Some customers are unclear about responsibilities around fencing and feel fencing issues are not consistently acted on.</p> <p><b>Damage from Damp/Mould</b> Decoration generally falls to customer responsibility, and we received complaints about redecoration following major repairs, especially involving Damp and mould.</p> <p><b>Making reasonable adjustments</b> Some complaints were generated because we failed to escalate a repair to a emergency based because of customer needs or where we failed to fully consider individual circumstances when making as decision.</p>

## Service improvement

### Take ownership and accountability

Develop a “no wrong door” approach— whoever receives the issue takes ownership of getting it resolved or moving it towards resolution by ensuring the right team or colleague takes over. When customers have cases with us (disrepair, complaint, damp/mould, ASB) ensure there is a clear point of contact overseeing the case.

### Work better together

We now conduct joint inspections to confirm repairs and arrangements when we need to complete major damp/mould or disrepair works to improve the quality, progress and customer experience.

### Improve contract management

We introduced monthly meetings with our out of hours call handling service to ensure they meet our targets and follow our guidance. We are reviewing our service level agreement with our main contract partner, Ring Stones, to strengthen its alignment with our service standards

### Review approach to fencing

We are going to review our approach to fencing in line with the ongoing review of our Repairs policy which is expected to be completed in 2026.

### Be clear about redecoration

We need to ensure that as part of our scope of works within homes to resolve serious damp/mould issues, there is consideration for disruption to decoration and that the customer is supported to make good.

### Empower colleagues to make reasonable adjustments

We are reviewing our reasonable adjustments policy and the processes that colleagues follow to ensure it is clear and gives clear permissions to make decisions and do the right thing as early as we can.

## Complaint Themes– Stage 2

Our Complaints Policy sets out a clear and fair process for resolving concerns, in line with the Housing Ombudsman’s Complaint Handling Code. If a customer remains unhappy with the outcome of their Stage 1 complaint, they have the right to request a Stage 2 review.

Stage 2 complaints are reviewed by a senior manager who was not involved in the original decision. This helps ensure a fresh and impartial perspective and gives us the opportunity to take a deeper look at what happened.

Reason for stage 2 complaint	Outcomes at stage 2
<b>Incomplete/delayed works</b> – Repairs offered as resolution to complaints were incomplete or delayed	The most common reason for complaints escalated to stage 2 and were usually upheld
<b>Poor complaint handling</b> – complaints responded to late and failures to keep customer updated during the process	This reason for escalating complaints was always found to be upheld
<b>Remedy dispute</b> : Some customers felt that the remedy offered did not provide enough recognition or resolution	Often upheld where there was a delay or lack of clarity
<b>Disagreed with outcome</b> : Some customers disagreed with outcomes where we identified that we had taken all reasonable steps/actions	These complaints were typically not upheld because Calico Homes had taken reasonable actions
<b>Unaddressed Concerns</b> : Some customers felt their individual circumstances weren’t considered, or certain aspects of their complaint were not clearly explained or addressed in the Stage 1 response	These complaints were typically upheld at stage 2 and overturned decisions made at stage 1

## Service improvement

### Improved Monitoring of Remedies

We need to implement a more robust system for tracking remedies after stage 1 complaints to ensure actions are fully completed before progressing to the next stage.

### Faster Response Times

We have already refined our complaint handling processes to improve response times, but we will continue to monitor and enhance this to ensure consistent, quicker resolutions.

### Improve Complaint quality

We need to provide a more focused service, ensuring each issue is addressed thoroughly and fairly by increasing quality of complaint investigations and responses.

### Continuous Improvement through Feedback

We have developed an excellence framework to capture feedback from complaints, which will be used to inform regular reviews of policies and procedures, driving ongoing improvements in our service.

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## Equality, diversity and inclusion

By looking at themes in complaints related to equality, diversity and inclusion, we can identify where our services can be improved to increase access and fairness for customers.

Customers with a disability or additional needs were more likely to make a complaint this year.

56%

of customers who complained have a recorded disability or additional need

Ethnicity and gender complaints aligns with proportions of customer data, not highlighting any trend. HOWEVER, 25% of customer ethnicity data is missing.

## EDI themes:

- Lack of guidance for colleagues to make decisions at first contact, taking into account customer additional needs
- Ease of translation services

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### Service improvement

#### Acting according to individual's needs

We need ensure we recognise individual customer needs in our service offer and through our reasonable adjustments

#### Increase data on customer needs

Links to EDI Action plan to collect and review EDI data

#### Engage further with customers

Set up a focus group to deep dive on how we can improve our service for customers with additional needs

#### Make it easy to translate

Further support for our colleagues to increase language line use

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## EDI Action Plan

Our complaints learning has fed into our EDI action plan for 25-26

### Key Focus Areas

1. Inclusive Communications
2. Focus on improving services to ensure they are fair & Inclusive
3. Understanding Diverse Customer Needs
4. Inclusive Customer Engagement
5. Embedding EDI in Policy & Service
6. Monitoring & Reporting Progress for greater accountability and visibility

### Highlights & Outcomes

- Inclusive imagery/language on website & media by Sept 2025
- 85%+ trauma-informed training completion by Mar 2026
- Calico Connect app multilingual update underway- 5 languages already auto-translate!
- EDI-informed lettings and tenancy actions by Oct 2025
- 75% EDI data capture with annual refresh
- EIA panel operational from Sept 2025
- Quarterly updates on website (incl. TSM)

## Customer satisfaction

We collect feedback about our complaints process through phone and email surveys. In 2024–25, 24 customers completed a survey. When asked how satisfied they were with how their complaint was handled:

Customers who were very satisfied or satisfied with how their complaint was handled

41.6%

(10 out of 24 customers)

13 customers said they were *very dissatisfied*

- 10 said they were *satisfied or very satisfied*
- 1 customer was *neutral*
- Response rate 24 out of 268 complaints– 9%

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## Is there anything that we could have done differently?

*“Take into consideration all factors involved”*

*“Could have been handled quickly”*

*“Responded sooner”*

*“To begin with I was very unhappy with the way the complaint was handled but once the complaint went to Stage 2 things were excellent”*

## Service improvement

### Improving response times:

We’ve taken steps to stay on track, including bringing in extra support in our Customer Experience Team to help keep complaints moving and make sure they’re dealt with properly.

### Making sure we’re really listening:

We will do more quality checks to make sure our responses reflect what customers have told us, and that complaints are looked into fairly and thoroughly. We will add extra resource in the team, supporting a more specialised approach to complaint handling.

### Bringing in More Customer Voice

This year, we looked at how we collect feedback across Calico Homes. The review showed we needed to get feedback from more services and offer customers more choice in how they respond. This year we aim to send surveys in the way customers prefer – including by post – to make it easier for more people to have their say.

## Making it right

£10,000+

Compensation paid  
directly to customers  
through our  
complaints process

£2,000

Spent on remedies  
such as carpet  
cleaning, and  
decoration

We're passionate about putting things right when we get something wrong. We know that saying sorry is just the beginning — and that a meaningful response can make all the difference.

That's why, in some cases, we go beyond a simple apology by offering extra support, such as decorating, carpet cleaning, or other tailored remedies that show we've truly listened.

We use our Compensation Policy (read it [here](#)) to guide us in offering fair and consistent outcomes that recognise the real impact on customers and demonstrate our commitment to learning and doing better.

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### Why we paid compensation

#### Delays and Service Failures

We recognised when our service fell short in terms of timeframes and communication.

#### Home habitability

Some homes were affected by conditions that made them difficult or unsuitable to live in. In these cases, we compensated customer.

#### Damp, Mould, and Condensation (DMC) Issues

Where we failed to properly manage damp, mould or condensation or keep customers updated about repairs, we offered compensation.

#### Distress, Inconvenience and Poor Communication

We also made payments where customers experienced distress or inconvenience due to our actions.

#### Damage to Property and Belongings

We provided compensation where customers experienced damage to their personal belongings or property.

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### Service improvement

#### Preventing damage

We need to review our processes to ensure they go far enough to protect customer's belongings.

#### Promote the compensation policy

We completed an Impact briefing for all colleagues to promote the policy so that we are consistent, fair and transparent about compensation and other remedies.

#### Prevent uninhabitable homes

We are completing stock condition surveys so that we have an up to date profile on every home.

#### Be more supportive and empathetic

When something goes wrong, we need to be able to support customers. Our customer training for 25-26 will support more trauma-informed practices.

## Getting it right

Compliments from our customers are more than just kind words — they're valuable insights into what we're doing well. Recording and celebrating compliments helps us recognise the positive impact our teams make every day, boost morale, and share best practice.

Just as we learn from complaints, we also learn from compliments. They highlight what great service looks like and help us build on the things our customers truly value. By capturing and sharing this feedback, we create a stronger culture of learning, appreciation, and continuous improvement.

Every compliment counts — and we make sure it's heard!

**248 Compliments received**

*"The fan replacement was completed sooner than expected, and I really appreciate the speed with which it was resolved"*

*"She really went the extra mile"*

*"I am very grateful for the speedy turnaround—thank you to the team for handling the call so well"*

*"Thank you so much for your kindness and support through a tough time. You listened and helped me with so much compassion"*

*"Your team handled my issue so efficiently and with care"*

*"You made sure I was contacted by Money Wise, and I'm so grateful for the £100 food voucher. Your support is invaluable"*

## Service improvement

### Quick responses and efficient service

We introduced a Calico Connect app so that we can respond quickly customer messages. We are going increase monitoring of customer contact responses across Calico Homes.

### Extra effort

Going beyond expectations help us stand out in customers' minds. We need to celebrate good service to encourage others to go above and beyond.

### Effective communication and problem-solving

We want to encourage a culture of problem solving and enable our colleagues to do the right thing the first time

### Support for customers with greater needs

We have an equality, diversity and inclusion action plan to ensure customers are given a stronger voice and can influence service improvements that work for them—we need to make sure complaint feedback feeds in

## Complaint Scrutiny Group

Calico Homes Complaint Scrutiny Group (CSG) is a group made up of customers who live in Calico Homes properties. Our customer board member, who is also the Member Responsible for Complaints, Clare Bradley is also in the group.

The group meets to:

- Review complaint performance
- Make recommendations for service improvements
- Reviews real complaint cases and makes recommendations

CSG will review the progress of our service improvements and hold us accountable for improved performance and customer satisfaction

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### Activities this year

- 9 meetings and 6 complaint case reviews
- Interviewed Ring Stones TLO
- Reviewed number of complaints
- Reviewed Compensation policy unacceptable behaviour policy, reasonable adjustments policy
- Completed scrutiny training
- Presented to the board

We are looking for new members to join complaints Scrutiny Group. You might have gone through our complaint process and have ideas about how we could make it better. You might be interested in influencing how we deliver services to customers.

To find out more email [customers@calico.org.uk](mailto:customers@calico.org.uk)

## Service Improvement

### Ensured responses are personalised

CSG recommended ensuring that jargon is not used in complaint responses and that we use a more personal tone. Changes were made to letter templates

### Increased consistency

CSG noticed that some complaints were more thoroughly investigated than others dependant on which service or colleague responded. They want to see all customers receive high quality complaint responses.

### A clear action plan for improved joint working with Ring Stones

CSG identified a trend in complaints when we had to deliver services through our contractor and asked us to improve our joint working processes. We have started work on increasing alignment of systems and processes with Ringstones

### Provide dedicated resource for complaints

CSG wanted to see us provide dedicated resource to improve the customer experience when going through complaints.

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## Complaints Improvement Action Plan 25–26

We have created an action plan to improve customer satisfaction (see appendices for full version)

### What We're Focusing On

1. Helping colleagues respond with care and consistency
2. Making sure repairs and services meet the right standards
3. Taking ownership and sorting issues without passing the buck
4. Making it easier for everyone to raise concerns
5. Learning from every complaint to improve our services

### What's Changing

- All colleagues will complete updated complaints training by Sept 2025
  - We're introducing trauma-informed training to improve empathy and tone
  - Repairs will be better checked and followed up to reduce repeat problems
  - More focus on sorting things first time, especially for complex repairs
  - Customers will have one clear point of contact for their case
  - We'll track promised actions to make sure they're completed
  - More support for customers who need things in different formats or languages
-

## How to make a complaint

Get in touch to make a complaint:

- Message us on your Calico Connect app (find out how to access the Calico connect app below)
- Call our Customer Experience Team on 01282 686300
- Email [contact@calico.org.uk](mailto:contact@calico.org.uk)
- Visit us or send a letter to Centenary Court, Croft Street, Burnley, Lancashire, BB11 2ED

**Clear communication:** We'll acknowledge your complaint within 5 working days, setting out our understanding of the issue and the outcome you're seeking.

**Timely responses:** For complaints that need investigating, we'll aim to provide a full written response within 10 working days of that acknowledgment letter at Stage 1. If we need more time, we'll let you know why and provide an updated timeline.

**Continued support:** If you're not satisfied with our first response, you have the option to move your complaint up to Stage 2. We'll acknowledge your request within 5 working days and provide a final written response within 20 working days.

If you want advice about a complaint or are not happy with our response at Stage 2, The Housing Ombudsman service is there to help. Please note you can contact the Housing Ombudsman Service at any point during the complaint process.

You can find out more about the Housing Ombudsman service by visiting [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk) or calling 0300 111 3000.

Email [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk), or in writing to Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ.





## Review of Calico Homes self-assessment against the Housing Ombudsman's Complaint Handling Code

April 2025

### Introduction

We have conducted a review of our self-assessment against the Housing Ombudsman's Complaint Handling Code. To do this we have reviewed our performance and processes during 2024-25.

Each section has been reviewed and within this report you will find a breakdown of each code provision, the code requirement and the outcome of the review.

### Outcome

Much of our self-assessment remains the same as no changes have been necessary to our Customer Feedback policy. We have updated 17 code provisions. This includes:

- Adding links to our Compensation Policy
- Adding links to our Reasonable Adjustment Policy
- Adding links to our Unacceptable Behaviour Policy
- Removing an action to improve our ability to get intelligence from complaints as we have implemented a Power BI dashboard
- Removing an action because our surveys include information about how to make a complaint
- Adding information where our performance has been less than 100%
- Adding an action to improve monitoring of remedies offered because of complaints being completed, due to a trend in complaint escalations for this reason

Following this review, we can confirm that we remain compliant with the Housing Ombudsman's Complaint Handling Code. Our policies and processes are in place to support compliance, and action is being taken to ensure we meet 100% in all areas.

### Call to action

We ask you to review our self-assessment and provide feedback:

- Does this provide assurance that we are compliant with the Housing Ombudsman's Complaint Handling Code?
- Is there any further comment you would like to offer?
- Are there any further actions you would like to see?

Code provision	Code requirement	Review
1.2	A complaint must be defined as:  'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.'	No change

## Appendix 2 – Self-assessment Complaint Handling Code Review

1.3	A resident does not have to use the word 'complaint' for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make a complaint. A complaint that is submitted via a third party or representative must be handled in line with the landlord's complaints policy.	No Change
1.4	Landlords must recognise the difference between a service request and a complaint. This must be set out in their complaints policy. A service request is a request from a resident to the landlord requiring action to be taken to put something right. Service requests are not complaints, but must be recorded, monitored and reviewed regularly.	The review identified that complaints are monitored separately to service requests. Service requests (contact actions) are monitored and reported on via our monthly performance reports. The self-assessment has been updated to reflect this.
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.	No change
1.6	An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey should be made aware of how they can pursue a complaint if they wish to. Where landlords ask for wider feedback about their services, they also must provide details of how residents can complain.	The end of service surveying review has now been completed, and surveys updated with complaint information. The self-assessment has been updated to reflect this action is complete.
2.1	Landlords must accept a complaint unless there is a valid reason not to do so. If landlords decide not to accept a complaint, they must be able to evidence their reasoning. Each complaint must be considered on its own merits.	No Change
2.2	<p>A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include:</p> <ul style="list-style-type: none"> <li>• The issue giving rise to the complaint occurred over twelve months ago.</li> <li>• Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court.</li> </ul>	No Change

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	<ul style="list-style-type: none"> <li>Matters that have previously been considered under the complaints policy.</li> </ul>	
2.3	Landlords must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue, unless they are excluded on other grounds. Landlords must consider whether to apply discretion to accept complaints made outside this time limit where there are good reasons to do so.	No Change
2.4	If a landlord decides not to accept a complaint, an explanation must be provided to the resident setting out the reasons why the matter is not suitable for the complaints process and the right to take that decision to the Ombudsman. If the Ombudsman does not agree that the exclusion has been fairly applied, the Ombudsman may tell the landlord to take on the complaint.	No Change
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	No Change
3.1	Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. Landlords must consider their duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.	Added to the Reasonable Adjustment Policy
3.2	Residents must be able to raise their complaints in any way and with any Calico Homes employee. All employees must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	No Change
3.3	High volumes of complaints must not be seen as a negative, as they can be indicative of a well-publicised and accessible complaints process. Low complaint volumes are potentially a sign that residents are unable to complain.	No Change
3.4	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two-stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord's website.	No Change

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3.5	The policy must explain how the landlord will publicise details of the Complaints Policy, including information about the Ombudsman and this Code.	No Change
3.6	Landlords must give residents the opportunity to have a representative deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord.	No Change
3.7	Landlords must provide residents with information on their right to access the Ombudsman service and how the individual can engage with the Ombudsman about their complaint.	No Change
4.1	Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the governing body (or equivalent). This Code will refer to that person or team as the 'complaints officer'. This role may be in addition to other duties.	No Change
4.2	The complaints officer must have access to employees at all levels to facilitate the prompt resolution of complaints. They must also have the authority and autonomy to act to resolve disputes promptly and fairly.	No Change
4.3	Landlords are expected to prioritise complaint handling and a culture of learning from complaints. All relevant employees must be suitably trained in the importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively	No Change
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.	No Change
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.	No Change
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.	No Change

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5.4	Where a landlord's complaint response is handled by a third party (e.g., a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.	No Change
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	No Change
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as "the complaint definition". If any aspect of the complaint is unclear, the resident must be asked for clarification.	No Change
5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.	No Change
5.8	At each stage of the complaints process, complaint handlers must: <ul style="list-style-type: none"> <li>a) deal with complaints on their merits, act independently, and have an open mind.</li> <li>b) give the resident a fair chance to set out their position.</li> <li>c) take measures to address any actual or perceived conflict of interest; and</li> <li>d) consider all relevant information and evidence carefully.</li> </ul>	No Change
5.9	Where a response to a complaint will fall outside the timescales set out in this Code, the landlord must agree with the resident suitable intervals for keeping them informed about their complaint.	No Change
5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010. Landlords must keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments must be kept under active review.	Added to the Reasonable Adjustment Policy.
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has valid reasons to do so. Landlords must	No Change

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	clearly set out these reasons, and they must comply with the provisions set out in section 2 of this Code.	
5.12	A full record must be kept of the complaint, and the outcomes at each stage. This must include the original complaint, and the date received, all correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys.	No Change
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.	
5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Removed previous action and updated to reflect introduction of Unacceptable Behaviour Policy. Policy published on the website.
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.	Removed action and updated to reflect introduction of Unacceptable Behaviour Policy. Policy published on the website.
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.	No change
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaint's procedure <b>within five working days</b> of the complaint being received.	Included 2024-25 performance in the self-assessment document to be transparent that we have not achieved 100% and are monitoring improvements.
6.3	Landlords must issue a full response to stage 1 complaints <b>within 10 working days</b> of the complaint being acknowledged.	Included 2024-25 performance in the self-assessment document to be transparent that we have not achieved 100% and are monitoring improvements.
6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for	No change

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	response. Any extension must be <b>no more than 10 working days</b> without good reason, and the reason(s) must be clearly explained to the resident.	
6.5	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	No change
6.6	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Updated action to improve monitoring due to trends in stage 2 complaints around outstanding actions.
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	No change
6.8	Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related, and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.	No change
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: <ul style="list-style-type: none"> <li>a) the complaint stages.</li> <li>b) the complaint definition.</li> <li>c) the decision on the complaint.</li> <li>d) the reasons for any decisions made.</li> <li>e) the details of any remedy offered to put things right.</li> <li>f) details of any outstanding actions; and</li> <li>g) details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.</li> </ul>	No change
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	No change

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6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaint's procedure <b>within five working days</b> of the escalation request being received.	Included 2024-25 performance in the self-assessment document to be transparent that we have not achieved 100% and are monitoring improvements
6.12	Residents must not be required to explain their reasons for requesting a stage 2 consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response.	No change
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	No change
6.14	Landlords must issue a final response to the stage 2 <b>within 20 working days</b> of the complaint being acknowledged.	Included 2024-25 performance in the self-assessment document to be transparent that we have not achieved 100% and are monitoring improvements
6.15	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be <b>no more than 20 working days</b> without good reason, and the reason(s) must be clearly explained to the resident.	No change
6.16	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	No change
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Updated action to improve monitoring due to trends in stage 2 complaints around outstanding actions.
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	No change
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: <ul style="list-style-type: none"> <li>a) the complaint stages.</li> <li>b) the complaint definition.</li> <li>c) the decision on the complaint.</li> <li>d) the reasons for any decisions made.</li> <li>e) the details of any remedy offered to put things right.</li> <li>f) details of any outstanding actions; and</li> </ul>	No change



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	g) details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.	
6.20	Stage 2 is the landlord's final response and must involve all suitable employees needed to issue such a response.	No change
7.1	Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include: <ul style="list-style-type: none"> <li>• Apologising.</li> <li>• Acknowledging where things have gone wrong.</li> <li>• Providing an explanation, assistance or reasons.</li> <li>• Taking action if there has been delay.</li> <li>• Reconsidering or changing a decision.</li> <li>• Amending a record or adding a correction or addendum;</li> <li>• Providing a financial remedy.</li> <li>• Changing policies, procedures or practices.</li> </ul>	Added link to the Compensation Policy
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Added link to the Compensation Policy
7.3	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.	Added action to improve monitoring of remedies through to completion.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Added link to Compensation Policy
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: <ul style="list-style-type: none"> <li>a) the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements.</li> <li>b) 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.</li> <li>c) any findings of non-compliance with this Code by the Ombudsman.</li> <li>d) the service improvements made as a result of the learning from complaints.</li> </ul>	No change

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	<p>e) any annual report about the landlord's performance from the Ombudsman; and</p> <p>f) any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.</p>	
8.2	The annual complaints performance and service improvement report must be 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.	No change
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	No change
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	No change
8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website. Landlords must provide a timescale for returning to compliance with the Code.	No change
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	No change
9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery.	Updated to remove this action as Power Bi reporting has been implemented and embedded.
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, employees and relevant committees.	No change
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	No change
9.5	In addition to this a member of the governing body (or equivalent) must be appointed to have lead	No change

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	responsibility for complaints to support a positive complaint handling culture. This person is referred to as the Member Responsible for Complaints ('the MRC').	
9.6	The MRC will be responsible for ensuring the governing body receives regular information on complaints that provides insight on the landlord's complaint handling performance. This person must have access to suitable information and employees to perform this role and report on their findings.	No change
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: <ul style="list-style-type: none"> <li>a) regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance.</li> <li>b) regular reviews of issues and trends arising from complaint handling.</li> <li>c) regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and</li> <li>d) annual complaints performance and service improvement report.</li> </ul>	No change
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: <ul style="list-style-type: none"> <li>a) have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments;</li> <li>b) take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and</li> <li>c) act within the professional standards for engaging with complaints as set by any relevant professional body.</li> </ul>	No change