



calico
homes

Annual Complaint Handling and Service Improvement



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Board response to the Annual Complaints Handling and Service Improvement Report 2025/6

1. Calico Homes is compliant with the HOS complaint handling code. Calico Homes' self-assessment against the complaint handling code is attached and is published on the Calico Homes website.
2. Members of Calico Homes' Board reviewed and scrutinised the self-assessment report in August 2026, and its members considered complaint performance as well as learning and service improvements. Members submitted their feedback to a central point, and this Board response summarises the key themes arising.
3. The Board's response to the self-assessment is designed to assure itself, and to demonstrate to residents, that our self-assessment is a true reflection of Calico Homes' complaint handling.
4. The Board considered:
 - Complaint volumes, themes and trends
 - Performance against complaint handling timescales
 - Customer satisfaction with complaint handling
 - Learning arising from complaints, Ombudsman decisions and customer feedback
 - The effectiveness of actions taken to improve services and prevent recurrence
5. The report presents a transparent and balanced picture of the service, and the Board observed sustained progress in complaint handling performance. Feedback regarding improvements over the period was positive.
6. Overall, the Board is satisfied that appropriate action is being taken. There is adequate evidence that complaints are being used as a source of insight to drive service improvement, and that appropriate governance arrangements are in place to oversee complaint handling performance.
7. While some members noted a discrepancy between improved performance and declining customer satisfaction, overall levels of satisfaction (as measured through Tenant Satisfaction Measures) continue to improve. The Board will therefore closely scrutinise complaints satisfaction as a potential 'lagging indicator' of overall performance.
8. The Board remains concerned that some customers do not feel listened to, are not receiving updates with a regularity they expect, and do not feel ownership during the complaints process. Moreover, reasonable adjustments for customers with disabilities will need particular attention in the next reporting period, given the number of complaints received from customers reporting a disability.

9. Members suggested that future reports could provide more root cause analysis of performance trends, particularly the drop in performance during Q2 and the reasons for reductions in satisfaction, despite improved handling times. Members also recommended that clearer targets and benchmarking would help demonstrate 'what good looks like', and would provide stronger assurance around improvement plans.
10. Members concur with the priorities for improvement identified in the report, namely communication, timeliness, ownership and customer experience. One member raised the hope that our new Customer Services Committee may be able to undertake a deeper dive into complaints performance and learning than is possible at Board, potentially incorporating more direct customer insight.
11. In summary, Board members recognise that progress has been made, and understand the improvement plan for the service. They will continue to monitor progress against improvement actions throughout the year, and expect to see more evidence that improvements in process are translating into a better experience for customers.

**David Gooda, Chair of the Board
September 2026**



Complaints Performance and Customer Voice Report (2025–26)

Complaints handling performance improved in 2025–26; however, customer satisfaction declined, highlighting a continued gap between operational delivery and customer experience.

A total of 292 complaints were received, representing a year-on-year increase, while early resolution at first point of contact reduced.

Overall, 74.1% of complaints were handled within timescale, demonstrating improved operational control.

However, customer satisfaction with complaints handling remains low at 31%, and feedback highlights ongoing issues with communication, delays and lack of ownership

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Analysis of complaint data shows that the primary drivers of dissatisfaction relate to customer experience and communication, which together account for over half of recorded root causes. Learning actions are heavily focused on training and communication improvements, although there is an identified opportunity to strengthen system and process changes to deliver more sustainable improvement.

Performance across the year has been variable, with a significant decline in Quarter 2 followed by recovery in Quarter 4. This demonstrates that strong performance is achievable when clear controls, oversight and accountability are in place; however, consistency remains a key challenge.



Equality, Diversity and Inclusion analysis confirms that complaints are raised across a broad demographic profile, with a notable proportion of customers reporting disabilities, highlighting the importance of ensuring accessible, tailored communication and appropriate reasonable adjustments.

Key Priorities for 2026–27



Improve customer experience by strengthening communication, empathy and clarity throughout the complaints process



Embed clear ownership and accountability for complaint handling



Reduce customer effort by improving proactive communication and updates



Strengthen oversight of performance to ensure consistent delivery across all quarters



Increase focus on system and process improvements alongside staff training to address recurring issues



Enhance quality assurance, particularly for complaints involving vulnerable customers

Overall, the priority for 2026–27 is to close the gap between operational performance and customer experience, ensuring that improvements in timeliness are matched by consistently high-quality, customer-focused complaint handling.

About Calico Homes

We provide housing for people who most need it, including families, people who live alone, older people, and people who might be at risk. We have more than 5,000 properties in the Burnley area and are always building more.

Our teams also provide support for customers when they are struggling with money or other issues, so that they can stay happy and safe in their homes.

Calico Homes is part of the Calico Group. Here's what makes The Calico Group unique: each of our specialist companies collaborates and innovates together to have a greater impact than they could alone.

Our shared vision, flexible group structure, and expanding range of services help us adapt to the fast-changing environment and times in which we work.



“Going one step further with customers and local communities to provide affordable, safe and quality homes and personalised services, supporting customers to live their best lives in challenging times”

Overview

We provide housing for people who most need it, including families, people who live alone, older people, and people who might be at risk. We have more than 5,000 properties in the Burnley area and are always building more.

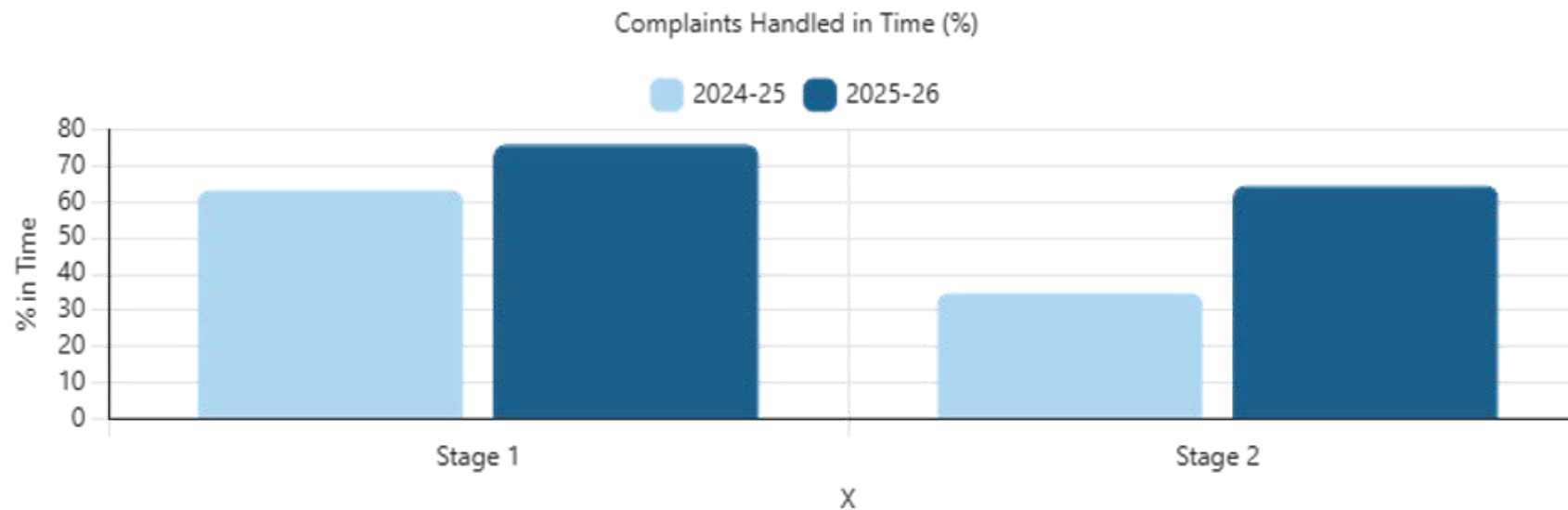
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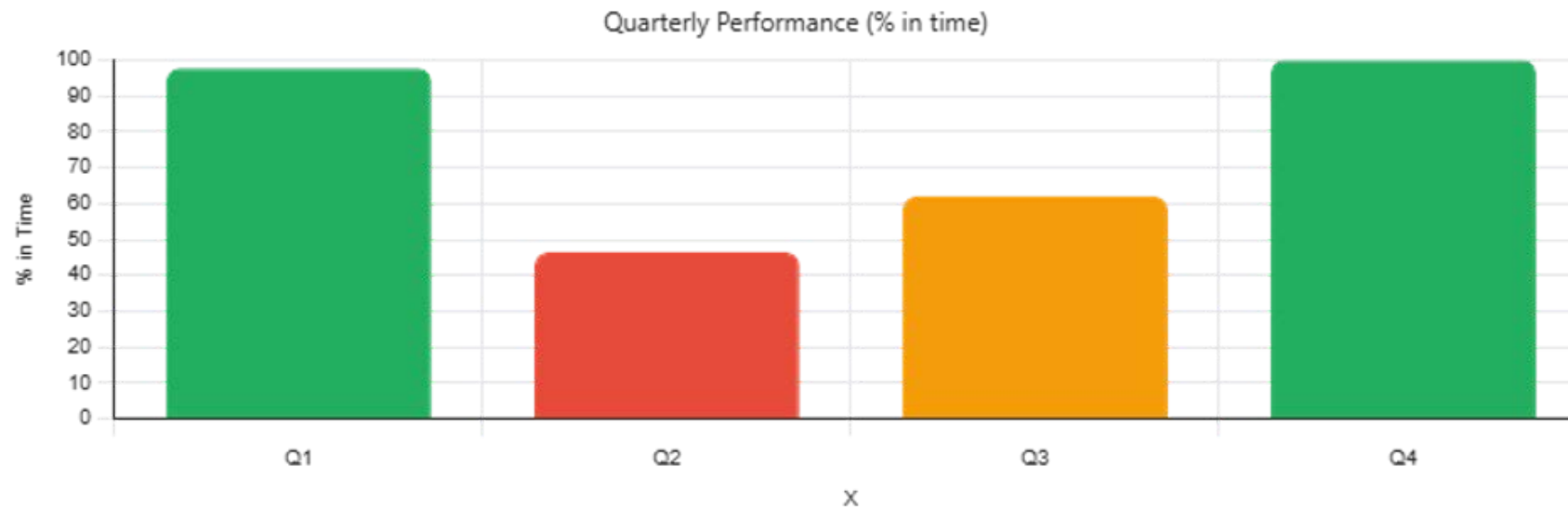
Complaint Stage Performance



Stage 1 timeliness improved from 61.2% to 74.1%, representing a 12.9 percentage point increase year-on-year

Stage 2 performance has improved year on year but continues to present the highest risk, with over one-third of cases not handled within required timeframes.

Quarterly Performance



Performance across the year has been variable.

- **Q1** demonstrated strong control and high compliance
- **Q2** showed a significant performance decline
- **Q3** indicated partial recovery
- **Q4** achieved full compliance, demonstrating that effective performance is achievable This improvement reflects strengthened oversight, clearer accountability, and more consistent performance management

Customer Insight –TSMs & Customer Feedback

Tenant Satisfaction Measures confirm that complaints handling remains the lowest performing service area, with satisfaction at 31%, compared to 38% in 2024-25.

Additional customer feedback from a targeted review reinforces this position, highlighting that while customers are generally able to access the complaints process, the overall experience is not consistently effective.

Approximately 60–70% of respondents reported dissatisfaction with how their complaint was handled, with many experiencing poor communication, delays, and lack of ownership.

A significant proportion of customers reported that they did not receive clear confirmation that their complaint had been logged, and around 60% stated they had to chase for updates during the process. This feedback highlights a clear gap between improving operational performance (timeliness) and how customers experience the complaints process.



The following themes have been identified from complaint data and customer feedback:

Customers report feeling that they are not listened to or taken seriously, with feedback highlighting a lack of empathy in some interactions. This has a direct impact on overall satisfaction.

Complaint Distribution by Location

Analysis of complaint data by postcode highlights that complaint volumes are not evenly distributed geographically. A relatively small number of locations account for a disproportionate share of complaints, indicating localised service pressures rather than a consistent pattern across all areas.

The highest volume of complaints was recorded in postcode BB10 4PY (6 cases). A number of additional postcodes recorded 5 cases each, including BB10 2BS, BB10 4AX, BB11 4DU, BB12 6AU and BB12 7FR. These postcodes represent the most significant complaint hotspots within the reporting period.

At a broader level, complaints are concentrated within the BB10, BB11 and BB12 postcode areas, which together account for most cases. This concentration suggests that complaint demand is being driven by specific neighbourhoods, rather than being evenly distributed across the housing stock.

Importantly, when considered alongside the identified root cause themes (Section 4.1), this analysis indicates a clear relationship between geographical hotspots and recurring service issues.

This suggests that complaints are not isolated incidents but are driven by underlying, repeatable service failures within particular locations.

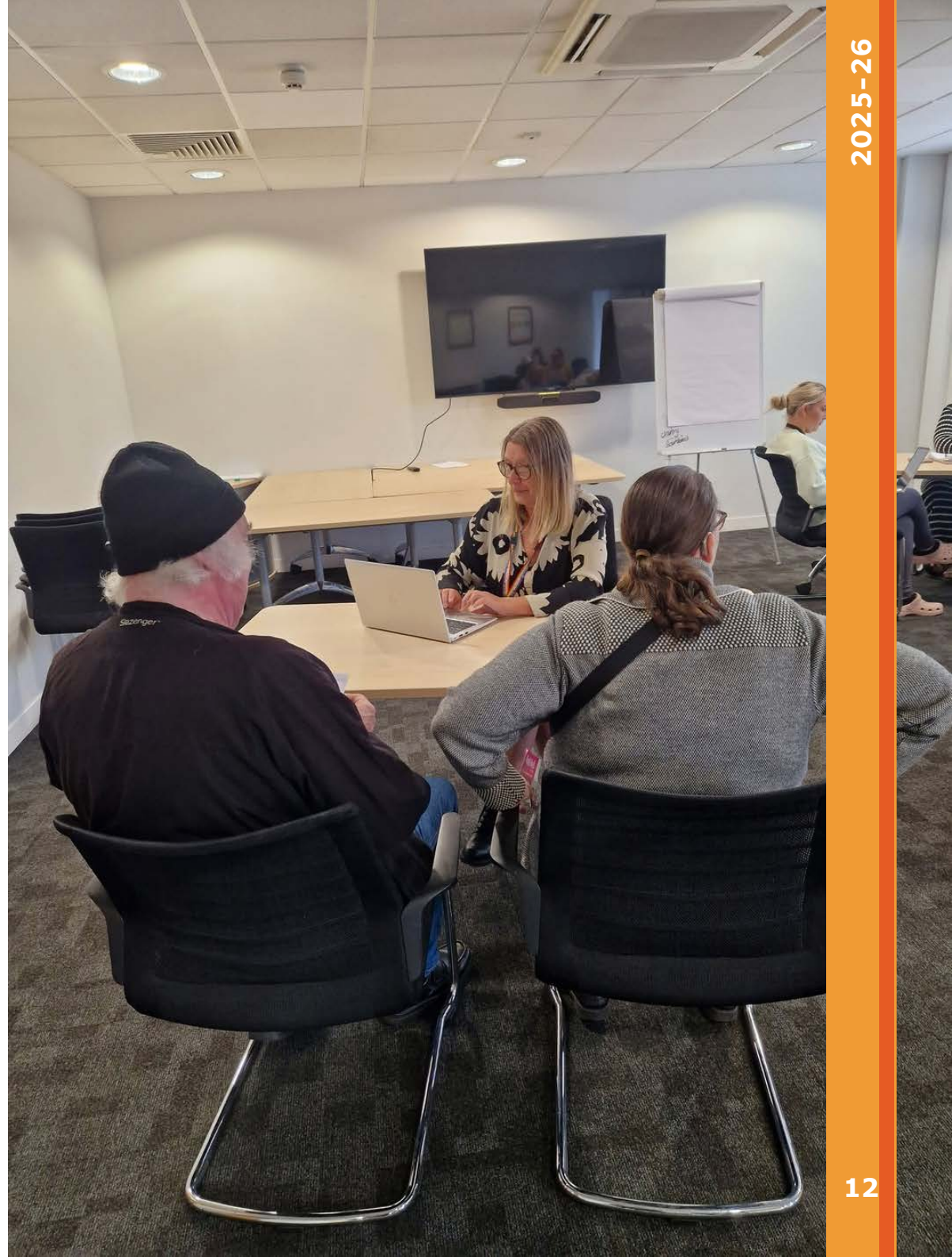
This insight strengthens the organisation's understanding of complaint drivers by providing clarity on both what is going wrong and where.



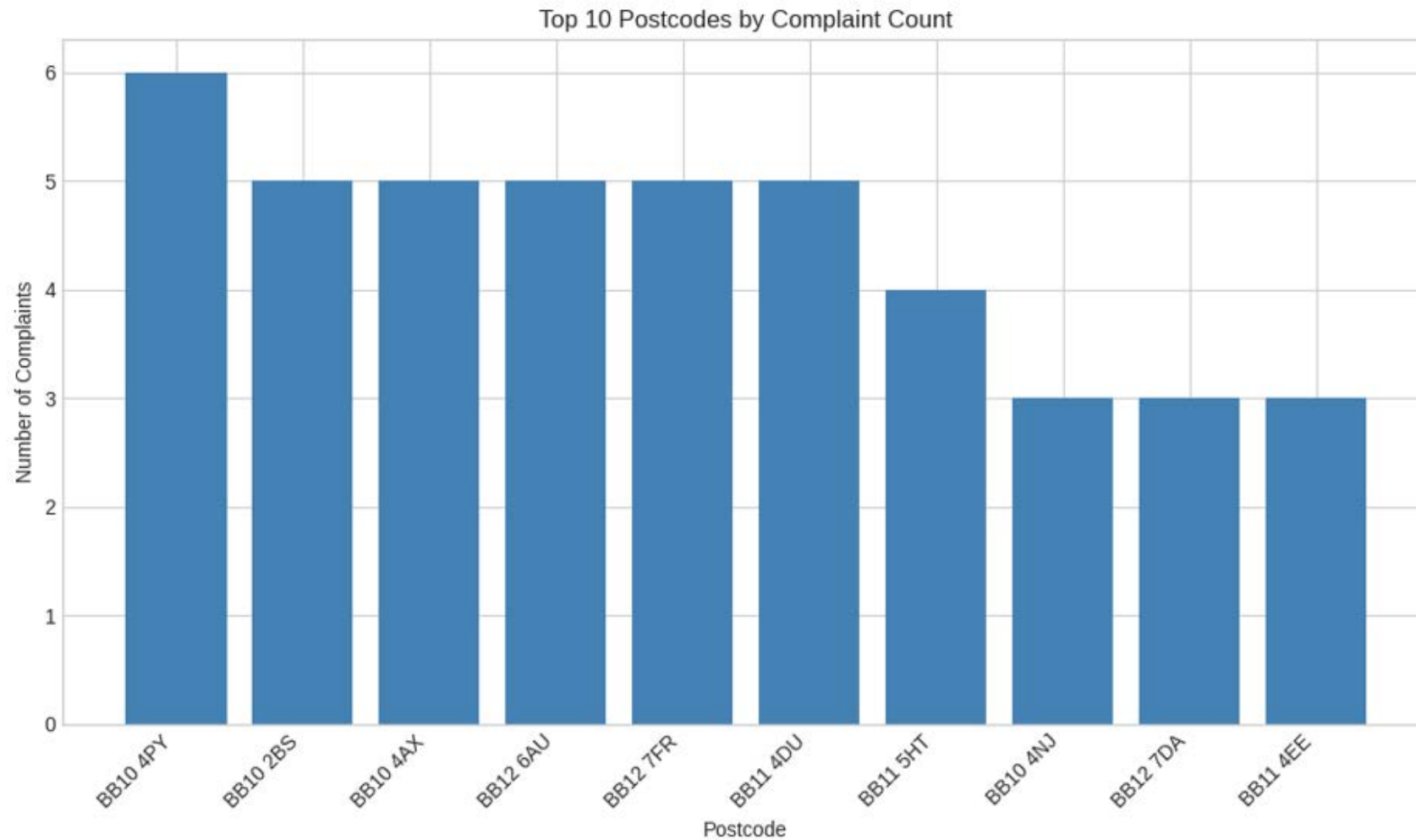
It supports a more targeted, place-based approach to service improvement, enabling the organisation to take proportionate, evidence-based action in high-volume areas, reduce the likelihood of repeat complaints, and improve outcomes for customers in the most affected communities.

Targeted action is being taken in areas with higher levels of complaints, using local insight to address recurring issues at source. This includes strengthening oversight of service delivery, working with operational teams and contractors to resolve underlying problems, and focusing improvement activity where it is most needed.

This place-based approach aims to reduce repeat complaints and deliver more consistent outcomes for customers.



A summary of the highest volume postcodes is shown below.



Root Cause Themes

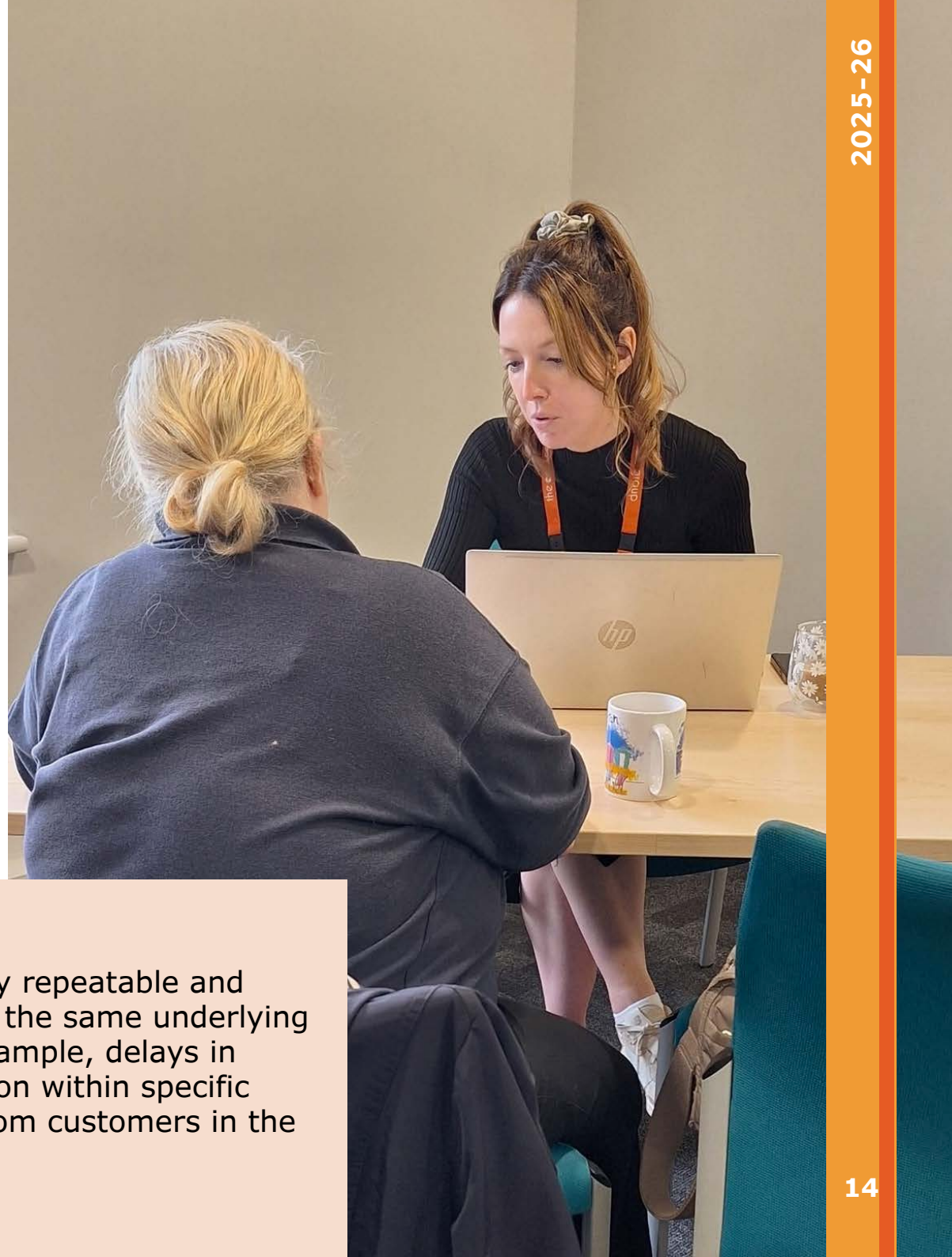
Analysis of complaint data has identified several recurring root cause themes, which underpin the majority of complaints received during the reporting period.

These include repairs delays, communication, contractor performance, which continue to drive dissatisfaction where service delivery does not meet customer expectations.

Importantly, when considered alongside the geographical distribution of complaints (Section 1.1), these themes are not evenly experienced across the organisation's housing stock.

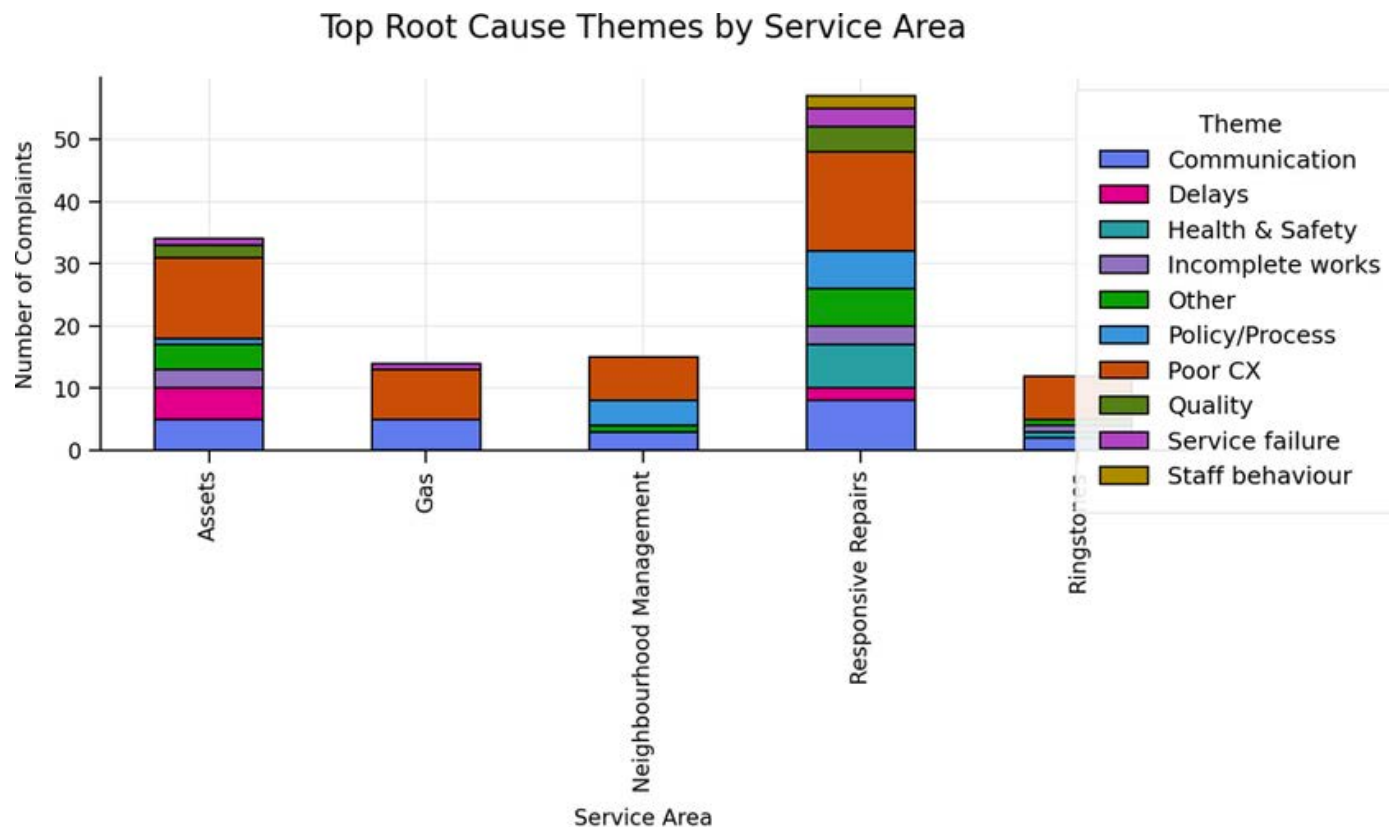
There is a clear alignment between identified complaint hotspots and the prevalence of specific root causes, indicating that issues are concentrated within particular locations rather than occurring uniformly.

This suggests that complaints are often driven by repeatable and systemic service failures within defined areas, where the same underlying issues are impacting multiple customers. For example, delays in responsive repairs and inconsistent communication within specific neighbourhoods contributed to repeat complaints from customers in the same locations."



This joined-up analysis strengthens the organisation's understanding of complaint drivers, moving beyond isolated themes to a more integrated view of what is going wrong and where. It also supports a more targeted approach to service improvement, enabling action to be focused on both the root cause and the location in which it is most prevalent.

Learning from complaints will therefore be applied in a more place-based way, ensuring that interventions are proportionate, evidence-based, and focused on reducing repeat issues in high-volume areas, improving outcomes for customers, and preventing recurrence.



Learning Themes

Learning actions recorded against complaints show a strong focus on improving colleague capability and communication.

The most common action identified was Provide Colleague Training, representing 32.5% of all learning actions, followed by Improve Communication at 23.1% and Keep the Customer Informed at 10.0%.

A proportion of cases (13.1%) were recorded as No Learning Action for Calico, indicating complaints where the issue was either outside of organisational control or where processes were followed appropriately.

Process and system improvements were also identified, including procedure updates (7.5%), policy reviews (3.8%), and a small number of ICT/system changes (1.9%). Health and safety-related actions accounted for 7.5% of learning actions, reflecting both the nature of some complaints and the organisation's focus on ensuring safe outcomes.

Overall, learning is predominantly focused on strengthening communication, consistency and customer handling through training and behavioural improvements. Whilst this reflects the themes identified within root causes, there is an opportunity to further consider system and process redesign where issues are recurring, to ensure learning drives sustainable service improvement rather than relying primarily on training interventions.

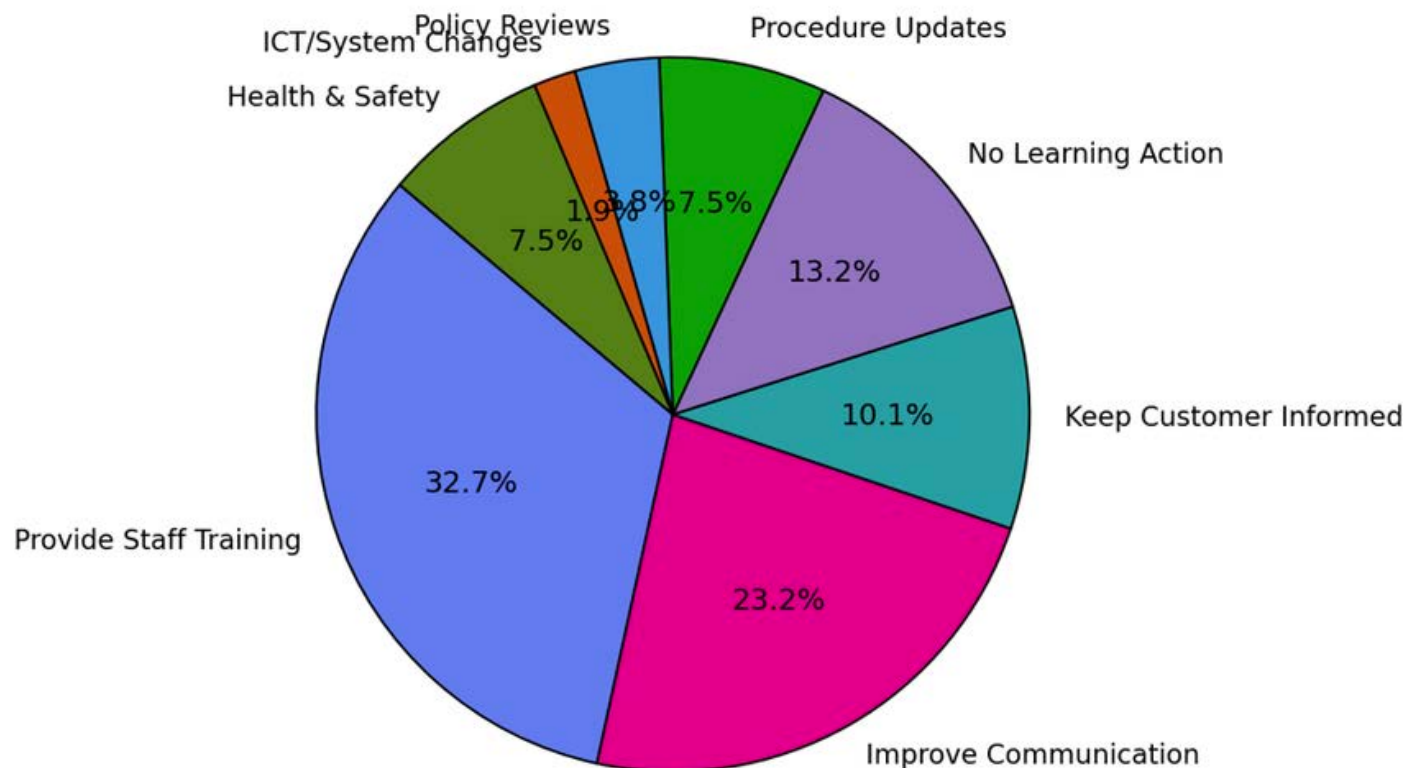


The learning actions identified directly align to the root cause themes, with a strong focus on communication, customer experience, and colleague capability.

The prevalence of training and communication-based actions reflects the importance of how services are delivered, not just what is delivered. However, where operational issues such as delays and incomplete works are recurring, there is a need to ensure that learning translates into system and process improvements, rather than relying solely on behavioural interventions.

This indicates that while behavioural improvements are being prioritised, there is a need to shift further towards systemic change to deliver sustainable improvement.

Learning Actions – Distribution of Themes (%)



Equality, Diversity and Inclusion (EDI) Analysis

Equality, diversity and inclusion data has been reviewed across complaints to understand whether there are any notable patterns in who is raising complaints and to identify potential areas of risk or disproportionate impact.



Customer Profile

Analysis of customer demographics shows that complaints are primarily received from a broad cross-section of customers, with no immediate evidence of significant concentration in a single demographic group.

Gender:

Complaints were raised by both male and female customers, with a higher proportion of complaints received from female customers (124 cases) compared to male customers (68 cases).

Age:

Complaints are most commonly raised by customers aged 25–44, with representation across all age groups, including older customers aged 65+.

Disability:

A significant proportion of complaints (85 cases) were raised by customers reporting one or more disabilities, indicating that a substantial number of customers engaging with the complaints process may have additional support needs.

Ethnicity:

The majority of complaints were raised by customers identifying as White – British (142 cases), with smaller representation from other ethnic groups, including Asian, Black and other backgrounds.

BEYOND

2025-26

To address this, we will strengthen our approach to reasonable adjustments, ensure communication is tailored to individual needs, and introduce targeted quality assurance of complaints involving vulnerable customers, including those with disabilities and older customers, to confirm that services are delivered fairly and consistently.

Key Themes and Considerations

Equality, diversity and inclusion data has been reviewed across complaints to understand whether there are any notable patterns in who is raising complaints and to identify potential areas of risk or disproportionate impact.



Additional vulnerability:

The proportion of customers reporting one or more disabilities demonstrates that the complaints service is frequently used by customers who may be vulnerable or require reasonable adjustments. This reinforces the need to ensure that communication, accessibility and support arrangements are consistently applied



Age profile:

The distribution of complaints across age groups, including older customers, highlights the importance of tailoring communication methods and ensuring information is clear and accessible, particularly for those who may be less digitally confident.



Diversity of representation:

While complaints are received from customers across different ethnic groups, the data reflects the wider customer base, with no clear indication of disproportionate representation. However, ongoing monitoring is required to ensure that all customers feel equally able to raise concerns and access the complaints process.

Based on the themes identified, the following priority areas will be the focus of improvement activity during 2026-27:

Customer Experience & Communication



Operational Delivery & Timeliness



Ownership & Accountability



Insight & Learning



CONCLUSION

Complaint handling performance has improved in 2025–26, particularly in relation to timeliness; however, this improvement has not yet translated into improved customer satisfaction, highlighting a continued gap between operational performance and customer experience.

Performance variability throughout the year highlights the need for consistent processes and oversight.

The strong recovery in Q4 demonstrates that high performance is achievable when effective controls are in place.

The priority moving forward is to ensure that operational improvements are matched by improvements in customer experience, with a continued focus on communication, ownership and quality of response.

