Cornwall Rural Housing Association Limited

ANNUAL COMPLAINTS PERFORMANCE & SERVICE IMPROVEMENT REPORT 2025-26

For Cornwall and the Isles of Scilly



Customer First

Inspire

Commitment

Integrity

People Focus

#makingadifference
#peoplebusiness

Homes to make life better

MY CRHA

INTRODUCTION

This Annual Complaints Performance and Service Improvement Report provides an overview of Cornwall Rural Housing Association's (CRHA) complaint handling performance for the period 1st April 2025 to 31st March 2026.

The report has been produced in accordance with the requirements of the Housing Ombudsman's Complaint Handling Code and demonstrates CRHA's commitment to delivering a fair, accessible and effective complaints service for our customers.

The purpose of this report is to provide transparency and assurance regarding how CRHA responds to complaints, learns from customer feedback and continuously improves the services we deliver. Complaints play an important role in helping us understand our customers' experiences, identify areas where we can improve, and strengthen accountability across the organisation.

This report includes CRHA's annual self-assessment against the Complaint Handling Code, together with both qualitative and quantitative analysis of complaint handling performance during the reporting period. It also provides a summary of the types of complaints that were not accepted under the complaints policy and the reasons for those decisions.

In addition, the report outlines any findings of non-compliance with the Complaint Handling Code made by the Housing Ombudsman, details the service improvements implemented as a result of learning from complaints, and considers any annual reports, determinations or other relevant publications issued by the Housing Ombudsman relating to CRHA during the year.

By reviewing complaint outcomes and the lessons learned from them, CRHA seeks not only to resolve issues fairly for individual customers but also to drive service improvements that benefit all customers. We remain committed to embedding a positive complaints culture, ensuring residents' voices are heard, and using customer feedback as a catalyst for continuous improvement across our services.

Our Vision

Homes to make life better

To support and sustain rural communities in Cornwall and the Isles of Scilly by providing quality affordable homes.

Our Values

- Customer First
- Integrity
- Inspire
- People Focus
- Commitment

Contents

	page
Introduction	2
Annual Self-Assessment - Complaint Handling Code	3
Tenant Satisfaction Measures 2025/26	4
Complaints Statistics & Performance	6
The Governing Body's Response	8

CRHA

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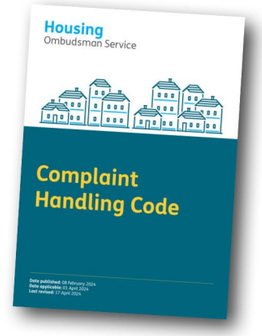
ANNUAL SELF-ASSESSMENT – COMPLAINT HANDLING CODE

As a Registered Provider, CRHA is a member of the Housing Ombudsman Scheme. Membership brings obligations, including:

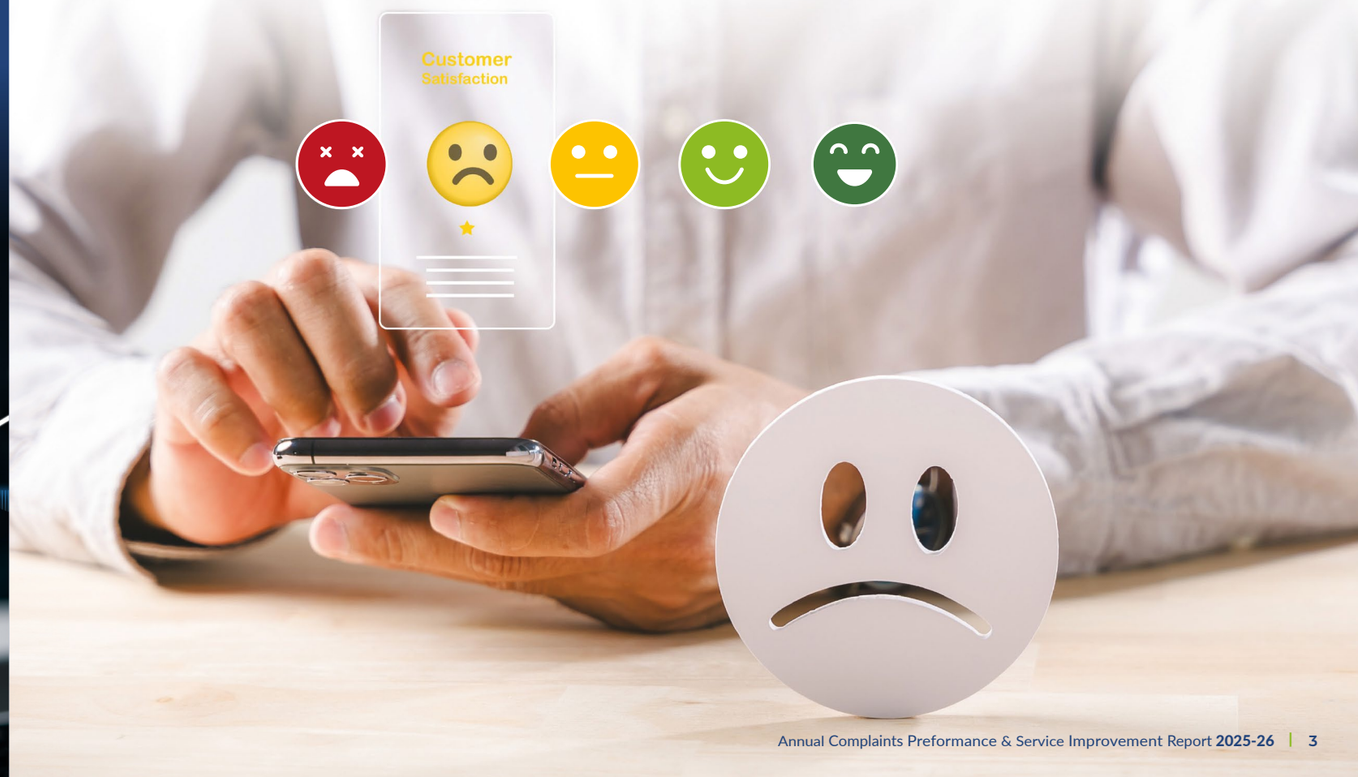
- **Operating** a complaints process that complies with the Complaint Handling Code.
- **Completing** an annual self-assessment against the Code.
- **Presenting** the self-assessment and complaints performance information to the Governing Body/Board.
- **Publishing** the self-assessment and annual complaints performance report so residents can access them.
- **Demonstrating** how learning from complaints is used to improve services.

The annual self-assessment against the Housing Ombudsman's Complaint Handling Code provides assurance that our complaints process is accessible, fair and effective, while identifying opportunities for continuous service improvement. Publication of the assessment promotes transparency, accountability and confidence among our customers and stakeholders.



CRHA completed its annual self-assessment against the Housing Ombudsman's Complaint Handling Code on 18th September 2026. The self-assessment has been reviewed and approved by the Governing Body and is published on the CRHA website in line with the requirements of the Complaint Handling Code. The assessment can be accessed via our website at www.crha.org.uk or directly at: https://crha.org.uk/wp-content/uploads/2026/09/Self-Assessment-Form-2026-2.pdf.

The publication of the self-assessment demonstrates CRHA's commitment to transparency, accountability and continuous improvement in complaint handling, providing assurance to customers and stakeholders that our complaints process is operating in accordance with the expectations of the Housing Ombudsman.

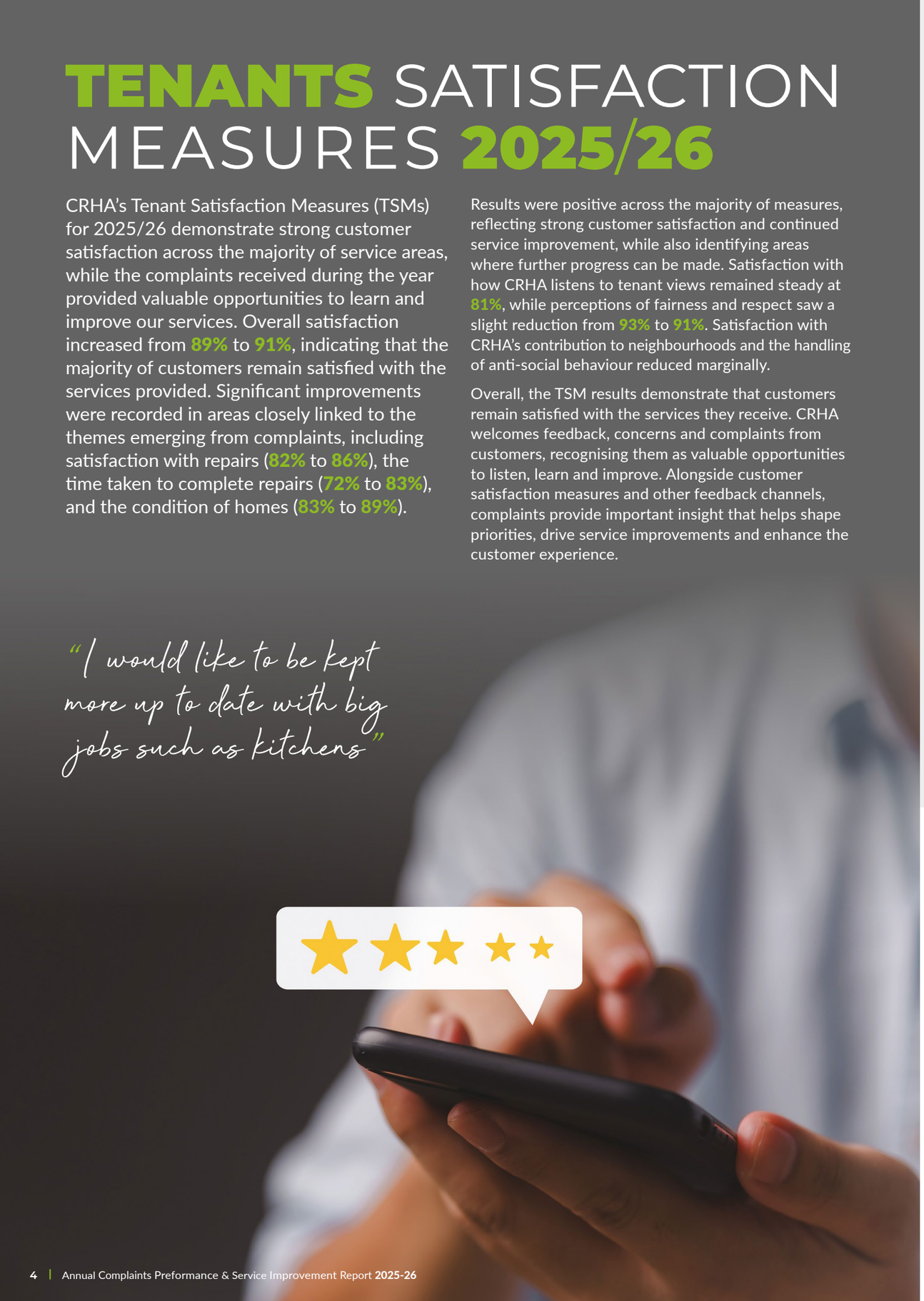


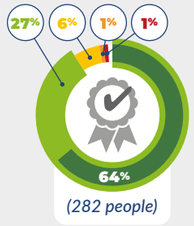
TENANTS SATISFACTION MEASURES 2025/26

CRHA's Tenant Satisfaction Measures (TSMs) for 2025/26 demonstrate strong customer satisfaction across the majority of service areas, while the complaints received during the year provided valuable opportunities to learn and improve our services. Overall satisfaction increased from **89%** to **91%**, indicating that the majority of customers remain satisfied with the services provided. Significant improvements were recorded in areas closely linked to the themes emerging from complaints, including satisfaction with repairs (**82%** to **86%**), the time taken to complete repairs (**72%** to **83%**), and the condition of homes (**83%** to **89%**).

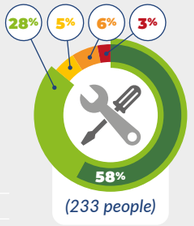
Results were positive across the majority of measures, reflecting strong customer satisfaction and continued service improvement, while also identifying areas where further progress can be made. Satisfaction with how CRHA listens to tenant views remained steady at **81%**, while perceptions of fairness and respect saw a slight reduction from **93%** to **91%**. Satisfaction with CRHA's contribution to neighbourhoods and the handling of anti-social behaviour reduced marginally.

Overall, the TSM results demonstrate that customers remain satisfied with the services they receive. CRHA welcomes feedback, concerns and complaints from customers, recognising them as valuable opportunities to listen, learn and improve. Alongside customer satisfaction measures and other feedback channels, complaints provide important insight that helps shape priorities, drive service improvements and enhance the customer experience.

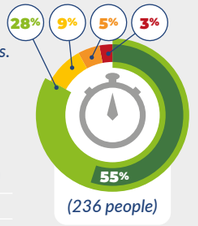




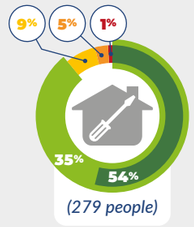
TP01
Overall satisfaction.
91% *Satisfaction*
89% *in 2023/24 (266)*
Trend: **2%** ↑
(282 people)



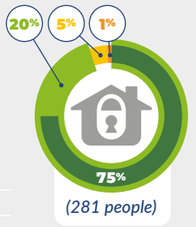
TP02
Satisfaction with repairs.
86% *Satisfaction*
82% *in 2023/24 (191)*
Trend: **4%** ↑
(233 people)



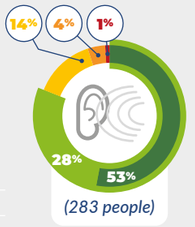
TP03
Satisfaction with time taken to complete most repairs.
83% *Satisfaction*
72% *in 2023/24 (191)*
Trend: **11%** ↑
(236 people)



TP04
Satisfaction that the home is well maintained.
89% *Satisfaction*
83% *in 2023/24 (261)*
Trend: **6%** ↑
(279 people)



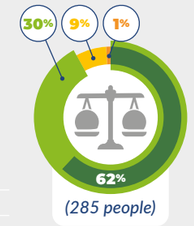
TP05
Satisfaction that the home is safe.
95% *Satisfaction*
92% *in 2023/24 (257)*
Trend: **3%** ↑
(281 people)



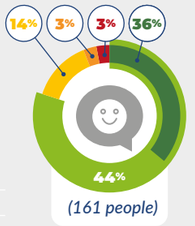
TP06
Satisfaction that the landlord listens to tenant views and acts upon them.
81% *Satisfaction*
81% *in 2023/24 (261)*
Trend: **0%** →
(283 people)



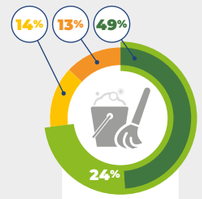
TP07
Satisfaction that the landlord keeps tenants informed about things that matter to them.
88% *Satisfaction*
87% *in 2023/24 (263)*
Trend: **1%** ↑
(284 people)



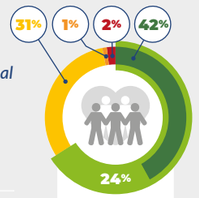
TP08
Agreement that the landlord treats tenants fairly and with respect.
91% *Satisfaction*
93% *in 2023/24 (262)*
Trend: **-2%** ↓
(285 people)



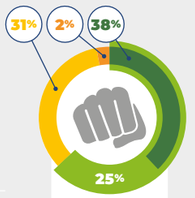
TP09
Satisfaction with the landlord's approach to handling complaints.
81% *Satisfaction*
71% *in 2023/24 (41)*
Trend: **10%** ↑
(161 people)



TP10
Satisfaction that the landlord keeps communal areas clean and well maintained.
73% *Satisfaction*
61% *in 2023/24 (41)*
Trend: **12%** ↑
(164 people)



TP11
Satisfaction that the landlord makes a positive contribution to neighbourhoods
66% *Satisfaction*
67% *in 2023/24 (253)*
Trend: **-1%** ↓
(280 people)



TP12
Satisfaction with the landlord's approach to handling anti-social behaviour
63% *Satisfaction*
64% *in 2023/24 (254)*
Trend: **-1%** ↓
(284 people)

VERY SATISFIED
FAIRLY SATISFIED
NO FEELINGS EITHER WAY
FAIRLY DISSATISFIED
VERY DISSATISFIED

Of the **60** customers who expressed dissatisfaction through the Tenant Satisfaction Measures survey, **9** were residents of the Isles of Scilly. Delivering housing services across the islands presents unique logistical challenges, including travel arrangements, weather-related disruption and longer lead times for materials and specialist contractors. These factors can occasionally influence the customer experience despite the efforts made by CRHA and its contractors to provide a consistent and responsive service.

Although satisfaction with repairs improved compared to the 2023/24 results, repairs continued to generate the highest levels of dissatisfaction. This is perhaps unsurprising given that repairs remain the most frequently accessed service provided by CRHA and are the primary reason customers contact the Association.

During 2025/26, CRHA completed **1,523** responsive repairs, excluding planned maintenance and statutory compliance servicing. Repair requests often relate to issues that have a direct impact on customers' homes and daily lives, such as heating and hot water, leaks, damp and mould, electrical faults, and the security of doors and windows. As a result, customers understandably place significant importance on receiving a timely and effective repair service. Whilst the overall satisfaction trend is positive, customer feedback highlights the importance of continuing to focus on communication, responsiveness and service quality to further enhance the repairs experience.

The results of our Tenant Satisfaction Measures can be found in our Customer and Service Improvement Report 2026, which can be found on our website: **www.crha.org.uk** or directly at: **https://crha.org.uk/wp-content/uploads/2026/09/CRHA-Customer-Service-Improvement-Report-2026.pdf**.

COMPLAINT ANALYSIS for the period **01/04/2025** to **31/03/2026**

COMPLAINT STATISTICS & PERFORMANCE

During the reporting period, CRHA received **306** complaints, demonstrating that customers continue to engage with us when services do not meet their expectations. The majority of complaints (**296**) were categorised as 48-hour service requests, with only nine complaints progressing through the formal complaints stages and one complaint recorded as having been raised in error. This demonstrates a continued commitment to responding promptly and effectively when customers raise concerns.

Performance against complaint handling timescales remained exceptionally strong throughout the year. Our focus on responsive service delivery is reflected in the results achieved, with **97.98%** of service requests completed within 48 hours and **100%** compliance with Stage 1 complaint response times. Importantly, all complaints were resolved at the earliest opportunity, resulting in no Stage 2 complaints.

97.98% - 48 Hour Service Request

100% - 10 Days Stage 1

Complaint outcomes during the year highlight the positive impact of early engagement and resolution. Most complaints were resolved either to the customer's satisfaction or with some elements of the complaint addressed, reflecting CRHA's willingness to work constructively with customers to achieve fair and reasonable outcomes. The relatively low number of unresolved outcomes demonstrates the effectiveness of our approach to complaint handling and service recovery.



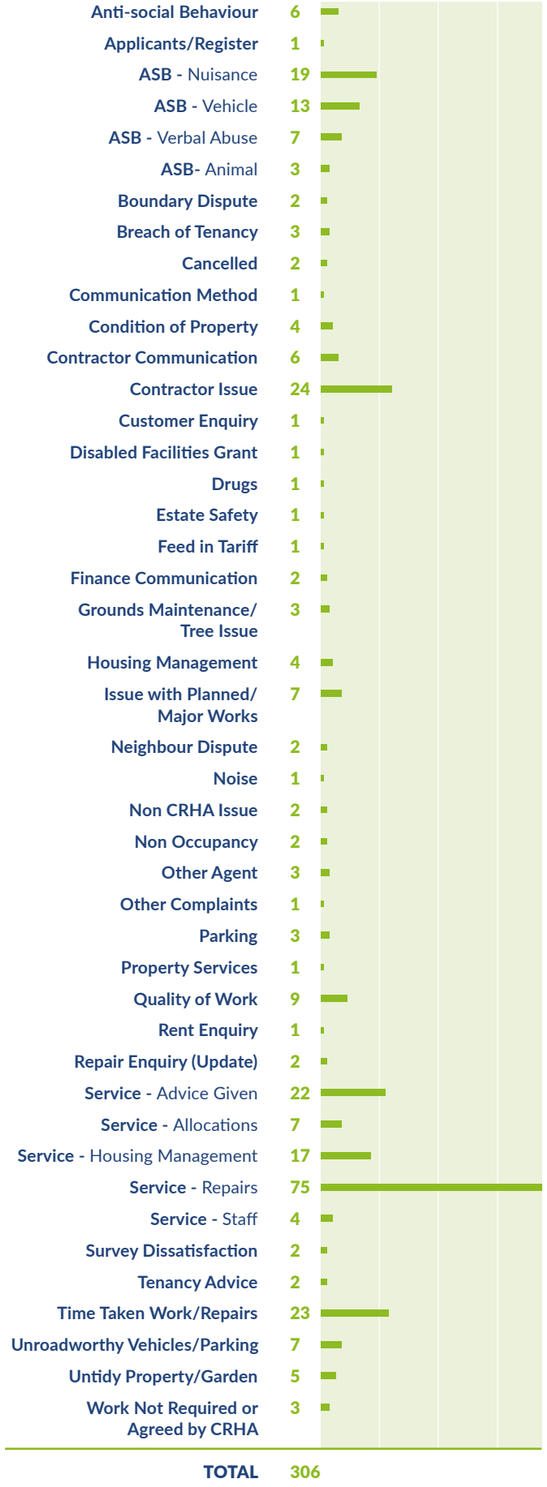
Resolution Description	*No. of Complaints*
CANCELLED	3
DUPLICATION	1
RESOLVED - Partly Satisfied	112
RESOLVED - Satisfied	143
RESOLVED - Unsatisfied	47
TOTAL	306

Analysis of complaint themes shows that the highest proportion of complaints related to repairs and maintenance services, with 48 hour Service Requests relating to **Repairs** (**75** complaints), **Contractor Issues** (**24** complaints), **Time Taken for Works/Repairs** (**23** complaints) and **Service Advice Given** (**22** complaints) accounting for the largest volumes. Repairs and maintenance related issues accounted for the largest proportion of complaints with **122** complaints in total which is almost **40%** of all complaints received. This is not unexpected given that repairs and maintenance represent one of the most frequent interactions customers have with CRHA. Housing management and neighbourhood-related matters, including anti-social behaviour and tenancy issues, also featured within complaint volumes.

The complaint data provides valuable insight into the areas that matter most to customers and has helped inform service improvement activity throughout the year. The relatively low number of complaints received across many other categories demonstrates that customer concerns were concentrated within a small number of service areas. This enables CRHA to focus improvement activity where it will have the greatest impact on customer experience and service delivery.

While the majority of complaints were concentrated in a small number of service areas, the overall profile reflects an organisation delivering a broad range of housing services to its communities. Learning from complaint trends continues to support service enhancements, improved communication, and a focus on resolving issues at the earliest opportunity.

Complaint Description & Type



TOTAL 306

Service Improvements & Learning

At CRHA, we view complaints as a valuable source of customer insight and an opportunity to improve the services we provide. Throughout 2025/26, we have carefully reviewed complaint themes and customer feedback to identify areas where changes can enhance the customer experience and strengthen service delivery.

To improve accessibility and communication, CRHA will launch its new **MyCRHA** digital portal and customer app on 26th November 2026. This will provide customers with a quicker and more convenient way to report issues, monitor the progress of requests, access their account information and communicate with us at a time that suits them.

Feedback on repairs and maintenance has highlighted the importance of timely service delivery. We are therefore continuing to recruit and onboard contractors across Cornwall and the Isles of Scilly, particularly small and medium-sized local businesses, to undertake specialist and general repairs. This will strengthen capacity, improve resilience and help us respond more effectively to customer needs.

We have also begun a review of all developments where CRHA is responsible for communal areas, grounds and other estate services. In partnership with residents, we aim to ensure standards reflect local priorities and communal spaces remain safe, attractive and well maintained.

Customer involvement remains central to our approach. During the year, we recruited a dedicated Customer Panel to review policies, procedures and service delivery from a customer perspective. We will continue to encourage wider customer participation, ensuring that customer voices play an active role in shaping decision-making and future service improvements.

The introduction of the Social Tenant Access to Information Requirements (STAIRs) framework has further strengthened our approach to supporting greater transparency, accountability and customer trust. CRHA encourages customers' rights to access information about how their homes and services are managed, encouraging open communication and we remain responsive to customer feedback and scrutiny. By focusing on listening, recording, analysing and responding to customer experiences, we are improving the way we capture learning from complaints and ensuring that identified actions are translated into meaningful service improvements.

We remain committed to demonstrating to our customers that when concerns are raised, they are listened to, lessons are learned and appropriate action is taken. By embedding customer feedback into our decision-making processes, we continue to strengthen services and deliver positive outcomes for our communities.

THE Governing Body's Response

The Board of Management and Member Responsible for Complaints have reviewed the Annual Complaints Performance and Service Improvement Report for the period 1st April 2025 to 31st March 2026 and are satisfied that the Association's approach to complaint handling continues to align with the requirements and principles of the Housing Ombudsman's Complaint Handling Code.

The Board, together with the Member Responsible for Complaints, are assured that complaints are managed consistently, fairly and effectively, with a clear focus on achieving timely resolutions for customers and using feedback to drive service improvement. We recognise that an effective complaints process is a valuable source of customer insight and plays an important role in maintaining accountability, strengthening trust and continuously improving the services we provide.

During the reporting period, CRHA has continued to embed a positive complaints culture across the organisation, ensuring that learning from complaints is identified, acted upon and shared appropriately. Regular training and development opportunities for colleagues have further strengthened understanding of effective complaint handling, supporting a consistent and customer-focused approach across the Association.

The Board and Member Responsible for Complaints notes that there were no findings of non-compliance with the Housing Ombudsman's Complaint Handling Code during the reporting period. In addition, the Housing Ombudsman did not issue any Complaint Handling Failure Orders, special investigation reports, severe maladministration findings, or other regulatory publications relating to CRHA during 2025/26. The Board and Member Responsible for Complaints further notes that no annual or thematic reports published by the Housing Ombudsman identified any concerns regarding CRHA's approach to complaint handling or compliance with the Code.

Having considered the contents of this report, the Board of Management and Member Responsible for Complaints are satisfied that CRHA has met the requirements of the Complaint Handling Code and has effective arrangements in place to support fair, accessible and responsive complaint handling. The Board and Member Responsible for Complaints recognises the positive contribution that customer feedback makes to service delivery and remains committed to maintaining high standards of transparency, accountability and continuous improvement. Through listening to customers and learning from their experiences, CRHA will continue to use feedback to inform and enhance the services provided by the Association.

On behalf of the Board of Cornwall Rural Housing Association.



Adam

Adam Hackett
Chair of the Board



Trudy

Trudy Polkinghorn
Member Responsible for Complaints

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