



Gravesend Churches Housing Association

Annual Complaints Performance & Service Improvement Report

2025 - 2026

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GCHA: Annual Complaints Performance & Service Improvement Report 2025/26

Foreword



On behalf of Gravesend Churches Housing Association, and as the Board Member responsible for complaints, I am pleased to introduce GCHA's Annual Complaints Performance and Service Improvement Report for 2025/26. This report sets out what residents have told us, where we have made progress and where we know we still need to do better.

Complaints are a vital source of resident insight. They help us understand where services have fallen short, how residents experience GCHA services and what needs to change or improve. This is central to the Housing Ombudsman Complaint Handling Code, which expects landlords to be fair, open, timely, accountable, and focused on learning.

During 2025/26, GCHA and its staff made significant progress in strengthening complaint handling and management. Weekly complaint reviews, quarterly Board reporting, oversight by the Member Responsible for Complaints, staff training, contractor monitoring, and improved use of performance data have strengthened our approach, consistency, and accountability.

The results show a stronger year-end position. GCHA received and managed 33 complaints, including 9 complaints carried forward from 2024/25 and 24 new complaints received during 2025/26; closed 32 complaints; reduced live complaints to one; received no new Housing Ombudsman cases; and closed both Housing Ombudsman cases carried forward from previous years.

Our 2025/26 TSM results show a 12% improvement in overall resident satisfaction with landlord services and an 18% improvement in satisfaction with GCHA's approach to complaint handling. This shows that residents are beginning to see progress. The improvement reflects the commitment of staff across GCHA and the importance of strong governance. The Board has continued to receive regular information on complaint performance, Housing Ombudsman activity, learning themes, and service improvement actions, ensuring complaints remain visible at the highest level.

Further improvement is still needed. All Stage 1 and Stage 2 complaints were upheld and Q4 demand increased, highlighting the need for earlier resolution, clearer communication, stronger follow-through, contractor accountability, and better records. Complaint themes will continue to be reviewed alongside TSM results, resident feedback, contractor performance and wider service improvement activity, strengthening the link between resident voice, learning, action and Board assurance.

In 2026/27, GCHA will build on this progress by embedding the S.T.A.I.R.S. framework and a positive complaints culture where residents feel heard, staff are supported to resolve issues and learning leads to visible service improvements. This will support Consumer Standards assurance by showing how complaints, resident feedback and performance data are used together to improve outcomes. Thank you to residents for sharing their experiences and to staff for their continued commitment to listening, learning and improving services.

Paul Sylva MRC Signature:



1. Introduction

This report provides GCHA's annual review of complaint handling, performance, and service improvement for 2025/26. It explains how complaints have been managed, what residents' feedback has shown, how GCHA has responded to the Housing Ombudsman Complaint Handling Code, and the learning and improvement priorities being taken forward in 2026/27.

It should be read alongside GCHA's annual self-assessment against the Code, (which is reviewed and updated annually), Tenant Satisfaction Measures results, quarterly complaints reporting to Board and GCHA's Customer Service Improvement Plan.

2. Complaints Performance Overview - 2025/26

↩ 9 Carried forward from 2024/25	+ 24 New complaints received in 2025/26	✓ 33/32 Managed / closed overall, in 2025/26	→ 1 Carried forward to 2026/27
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Overall, 2025/26 shows a stronger complaints position for GCHA. The Association managed 33 complaints in total, including 9 carried forward from 2024/25 and 24 new complaints received in the year. By 31 March 2026, 32 complaints had been closed and only one remained open. This is a positive year-end position and reflects improved teamwork, stronger monitoring, and a clearer focus on resolution.

The main trend was increased demand in Q4, when 10 new complaints were received. This created pressure on response times, particularly where cases required input from contractors, repairs, planned works, or more complex follow-up. However, closure performance also strengthened significantly in Q4, with 14 complaints closed by year-end. This is a positive achievement and reflects the commitment of contractors, staff, and residents to work together to resolve issues constructively and achieve positive outcomes. As a result, GCHA entered 2026/27 with only one live complaint, providing a stronger platform to build on the learning, maintain momentum and continue improving the resident experience.

All Stage 1 and Stage 2 complaints were upheld, showing valid learning around service failure, missed opportunities, communication, and follow-through. The focus for 2026/27 is to resolve issues earlier, improve communication, strengthen contractor accountability, and maintain timely responses during periods of higher demand. Please refer to (Table 1) below for a summary of all complaints received and managed in 2025/26.

Summary of all Complaints – KPI Measures 2025/26: Table 1

Summary of all Complaints – KPI Measure	Q1	Q2	Q3	Q4
Complaints c/fwd. from previous quarter	9	11	4	5
New complaints received in quarter	6	2	6	10
Total complaints in quarter	15	13	10	15
Complaints closed in quarter	4	9	5	14
Live complaints at end of quarter & c/fwd. to next quarter	11	4	5	1

2.1 Stage 1 Complaints

Performance was strong from Q1 to Q3, with 100% acknowledgement and response times, reflecting effective monitoring and good control of deadlines. Q4 volumes placed pressure on response times, but closure activity improved and only one Stage 1 complaint remained live at year end. All Stage 1 complaints were upheld because each case identified valid learning, including communication issues, delays, contractor follow-up, or missed opportunities to resolve matters earlier. The key focus for 2026/27 is to strengthen early resolution, maintain ownership, improve resident updates, and ensure agreed actions are completed and confirmed. Please refer to (Table 2) below for a summary of Stage 1 complaints.

Stage 1 Complaints Performance 2025/26: Table 2

Stage 1 – KPI Measure	Q1	Q2	Q3	Q4
No. of Stage 1 complaints c/fwd. from previous quarter	5	8	3	4
Number of new Stage 1 complaints in quarter	6	2	6	10
Total no. of Stage 1 complaints in quarter	11	10	9	14
New Stage 1 complaints acknowledged within 5 working days	100%	100%	100%	80%
New Stage 1 complaints responded to within 10 working days	100%	100%	100%	80%
No. of Stage 1 complaints closed in quarter	3	7	5	13
No. of Stage 1 complaints live at end of quarter and c/fwd. to next quarter	8	3	4	1
Complaint upheld at Stage 1	100%	100%	100%	100%

2.2 Stage 2 Complaints

There were five new complaints received and two carried forward from the previous year, all of which were closed by year end. Although low in number, Stage 2 complaints were more complex and provided important learning about issues that had not been fully resolved at Stage 1. Acknowledgement performance remained strong and response performance improved to 100% in Q4, which is a positive outcome. All Stage 2 complaints were upheld for valid reasons, reinforcing the need to strengthen Stage 1 investigations, improve early resolution, set out clear remedies, and check that agreed actions are completed to prevent avoidable escalation. Please refer to (Table 3) below for a summary of Stage 2 complaints.

Stage 2 Complaints Performance Dashboard 2025/26: Table 3

Stage 2 – KPI Measure	Q1	Q2	Q3	Q4
No. of Stage 2 complaints c/fwd. from previous quarter	2	1	0	1
Number of new Stage 2 complaints in quarter	1	0	1	3
Total no. of Stage 2 complaints in quarter	3	1	1	4
New Stage 2 complaints acknowledged within 5 working days	100%	N/A	100%	100%
New Stage 2 complaints responded to within 20 working days	0%	N/A	0%	100%
Stage 2 complaints closed in quarter	2	1	0	4
Stage 2 complaints live at end of quarter and c/fwd. to next quarter	1	0	1	0
Stage 2 complaints upheld	100%	100%	100%	100%

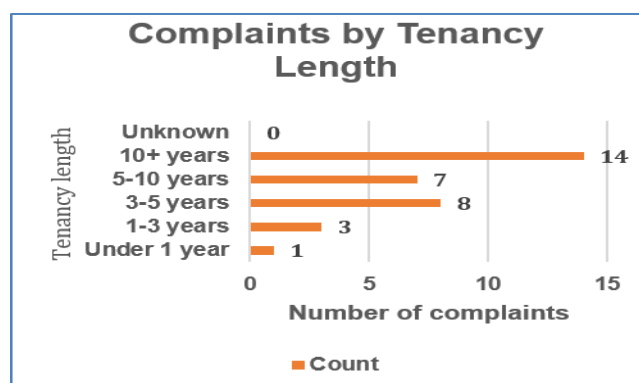
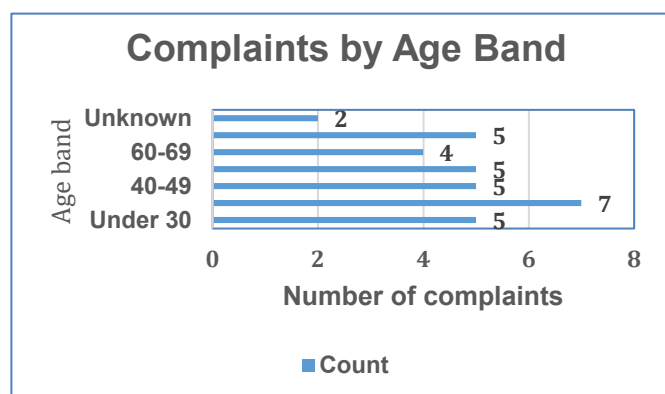
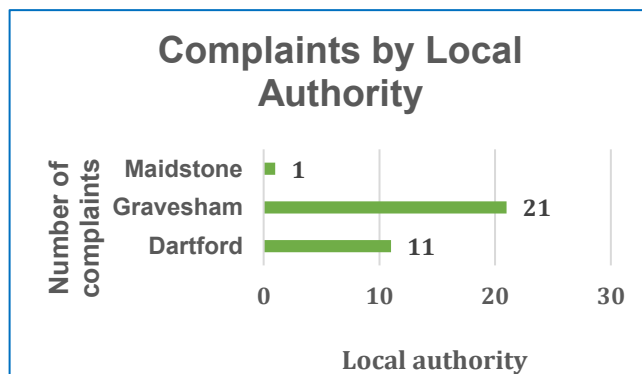
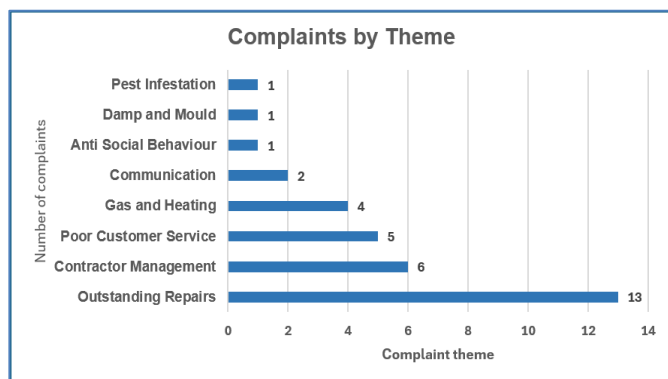
2.3 Housing Ombudsman Determinations

GCHA managed two Housing Ombudsman cases carried forward from previous years, with no new Ombudsman cases reported during 2025/26. Two determinations were received. While there was no maladministration in the way the complaints were managed or addressed, maladministration was identified in relation to overall response times. GCHA accepted the determinations, paid compensation offered to the resident where required and followed through the identified learning. Both cases were closed by year end, leaving no open Housing Ombudsman complaints and providing positive assurance that historic Ombudsman complaints have been brought to a conclusion. Please refer to (Table 4) below for a summary of the Housing Ombudsman complaints.

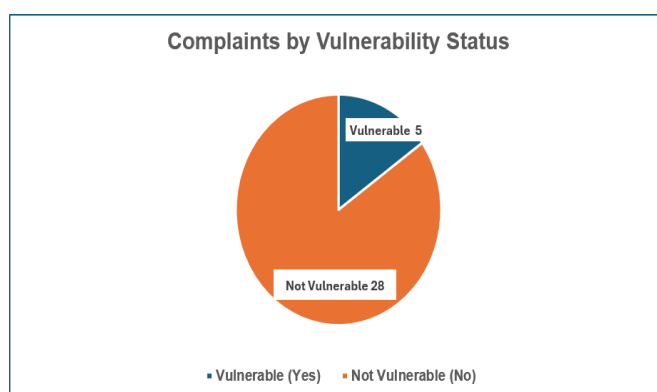
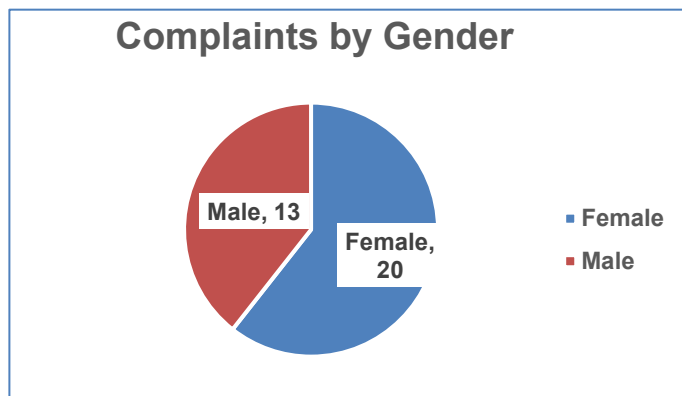
Housing Ombudsman Complaints Performance 2025/26: Table 4

Housing Ombudsman Measure	Q1	Q2	Q3	Q4
HO complaints carried forward from previous quarter	2	2	1	1
New HO complaints received in quarter	0	0	0	0
Total no. of HO complaints in quarter	2	2	1	1
% of new HO complaints acknowledged in HO complaint code	N/A	N/A	N/A	N/A
% of new HO complaints responded to within H0 complaint code	N/A	N/A	N/A	N/A
No. of HO determinations received	0	1	0	1
No. of HO complaints closed in quarter	0	1	0	1
No. of HO complaints open end of quarter	2	1	1	0

3. Complaint Analysis 2025/26



Complaints Analysis 2025/26 - Continued



3.1 Key findings from the complaint analysis charts

The complaint analysis charts provide useful insight into the type of issues residents raised during 2025/26 and who used the complaints process. They cover complaint themes, local authority area, age, tenancy length, gender, and vulnerability. As GCHA is a small housing association and received and managed 33 complaints during the year, the findings should be viewed as important learning indicators rather than statistically significant trends. A small number of cases can create large percentage movements, so the data should be used carefully and alongside wider evidence such as TSM results, resident feedback, contractor performance and KPIs.

The strongest complaint themes were linked to core landlord services, particularly outstanding repairs, contractor management, and customer service. This is consistent with the wider complaint picture and shows that residents are most likely to complain when there are delays, unclear communication, incomplete follow-up, or uncertainty about who is taking ownership of their issue. Around 64% of complaints came from residents living in Gravesham, which is understandable given that over half of GCHA's homes are located in the borough. This should therefore be seen in the context of stock location rather than as evidence of a specific local service failure.

Resident profile data should be interpreted proportionately. Complaints came from different age groups and tenancy lengths, with themes such as repairs, gas and heating, damp and mould, and communication affecting a range of residents. Seasonal pressures are also relevant, as issues such as damp and mould, no heating, gas, or hot water are more likely to arise or escalate during winter months. Gender patterns should also be viewed in the context of GCHA's wider resident profile, where a higher proportion of residents are female.

Vulnerability data is particularly important. Although the number of complaints involving identified vulnerability was low, each case still needs a tailored and sensitive response. Where vulnerabilities are known or identified during the complaint process, GCHA will consider reasonable adjustments, adapt communication, provide additional reassurance, and ensure actions are explained and followed through.

Overall, the charts show that the priority for GCHA is not simply to count complaint numbers, but to understand what the data is saying and use it to prevent repeat issues. For 2026/27, complaint themes will be used alongside TSM results, transactional surveys, CRM data, contractor KPIs and resident feedback to identify pressure points earlier, strengthen service ownership, improve communication, and ensure learning is visible to residents, staff, contractors, and the Board.

4. Consumer Standards

The four Consumer Standards are: Safety and Quality; Transparency, Influence and Accountability; Neighbourhood and Community; and Tenancy. Complaints provide important evidence of how residents experience GCHA's services and how effectively the Association is meeting these standards in practice.

In 2025/26, complaint themes were used alongside TSM results, resident feedback, contractor performance, and CRM data to identify learning and improve services. The key outputs for GCHA are clearer communication with residents, stronger repairs and contractor follow-up, earlier resolution at Stage 1, tailored support where vulnerability is identified, and clearer assurance to Board that resident feedback is driving practical service improvement.

5. What Residents Told Us

Resident feedback shows that the quality of the complaint experience matters as much as the outcome. Residents want clear communication, timely updates, empathy, ownership, and confidence that agreed actions will be completed. TSM satisfaction with complaint handling improved from 34% to 52%, indicating positive progress. The next step is to make that improvement consistent for all residents by getting the basics right first time, explaining what will happen next and closing the gap when actions are completed.

The feedback below provides a snapshot of what residents shared with us through the 2025/26 TSM surveys. It has been grouped into three feedback streams to show what residents value, where they experience frustration and what they would like to see improve.

What Residents Value	Where residents experience frustration	What residents want more of
<i>"I have recently needed support with my bedroom ceiling falling down and couldn't have asked for better help and support. It was quick and dealt with the same day."</i> <i>"Their customer service is brilliant. They are very quick in getting any issues I have had sorted."</i> <i>"Whenever I've had to contact GCHA about anything, they listen and respond positively."</i>	<i>"When something is wrong with the property, it seems to take a long time to get issues resolved."</i> <i>"Sometimes slow to react to maintenance issues. Poor communication."</i> <i>"They do not always do what they say they will do."</i>	<i>"Communication would be important; there needs to be more of it to keep me up to date with the progress of issues."</i> Residents want clearer updates, realistic timescales, stronger follow-through, and confirmation when agreed actions have been completed. This feedback supports the 2026/27 focus on early resolution, communication, contractor accountability and closing the loop.

6. What Good Service Looks Like

Positive resident feedback shows what good service looks like in practice. For example, the resident feedback below has been grouped around key themes residents value most: clear communication, helpful staff, respectful and responsive service, and being kept informed.

Clear communication <i>"Great communication."</i>	Helpful staff <i>"Great service, helpful staff."</i>
Respectful and responsive <i>"I am always dealt with quickly and with respect."</i>	Keeping residents updated <i>"They're always contacting me and keeping me in the loop."</i>

GCHA will continue to use compliments alongside complaints, TSM results, transactional surveys, and resident engagement feedback to identify what is working well, share good practice and target further service improvement.

7. Key Achievements Delivered in 2025/26

The achievements delivered in 2025/26 reflect a shared commitment across GCHA to strengthen complaint handling, listen to residents, and use learning to improve services. Staff, contractors, and residents have all played an important role in this progress: staff through improved ownership, monitoring, and follow-through; contractors through supporting resolution of repair and service issues; and residents through sharing their experiences and working with GCHA to achieve positive outcomes. Together, this contribution has supported a stronger year-end position, improved complaint handling performance and delivered improved resident experience of GCHA services.

Stronger complaint control Managed 33 complaints, closed 32 by year end and reduced live complaints to one.	Ombudsman cases concluded Received no new Housing Ombudsman cases and closed both carried-forward cases.
Improved response performance Achieved 100% Stage 1 response performance in Q1 to Q3 and 100% Stage 2 response performance in Q4.	Resident satisfaction improved Improved TSM satisfaction with complaint handling from 34% to 52% and delivered complaints refresher training.

8. Learning Themes for 2026/27

The learning from complaints, TSM results, resident feedback, Housing Ombudsman outcomes and performance data points to six practical priorities for 2026/27. These reflect the key themes running through the report and will support earlier resolution, better communication, stronger accountability and clearer assurance to residents and the Board.

Learning theme	What the report shows	2026/27 focus
1. Early resolution	All Stage 1 and Stage 2 complaints were upheld, showing missed opportunities to resolve issues sooner.	Improve Stage 1 quality, ownership, remedies, and early intervention.
2. Communication	Residents value helpful staff but still want clearer updates, realistic timescales, and better follow-through.	Set clearer update standards and strengthen communication across service areas.
3. Repairs follow-up	Complaints commonly related to repairs, gas/heating, damp and mould, planned works and incomplete follow-on actions.	Track works through to completion. Run weekly repair reports and follow up with contractors/residents.
4. Contractor accountability	Q4 demand and complex cases showed the need for stronger contractor response tracking and escalation.	Use KPIs, escalation and day-to-day monitoring to improve contractor follow-through.
5. Complex cases	Stage 2, ASB, damp and mould, vulnerability and Ombudsman learning show the need for tailored case management.	Listen carefully, tailor responses and agree realistic outcomes that manage expectations.
6. Data and assurance	Small complaint numbers are important learning indicators and should be triangulated with TSMs, CRM data, resident feedback, and contractor KPIs.	Evidence learning, Consumer Standards assurance and Board oversight.

9. Service Improvements and Priorities for 2026/27

(Section 8) sets out the key learning themes for 2026/27. The priorities below translate that learning into practical and achievable actions that will strengthen complaint handling, improve resident communication, and provide clearer assurance to the Board.

- **Strengthen early resolution and Stage 1 quality** by using the S.T.A.I.R.S. framework and the consumer standards to ensure that we remain transparent and accountability with complaint handling and any information that is shared and or published.
- **Improve communication and close the gap** by setting clearer expectations with residents, providing timely updates, confirming next steps, and making sure residents are told when agreed actions have been completed.
- **Improve repairs and follow-up actions** by reviewing complaint themes linked to repairs, gas and heating, damp and mould, planned works and incomplete follow-on works through weekly complaint reviews and ongoing performance monitoring.
- **Strengthen contractor accountability** by using contractor KPIs, complaint themes and escalation arrangements to identify delays, improve response times and ensure agreed actions are followed through.

- **Improve management of complex cases** by applying tailored case handling where complaints involve vulnerability, ASB, damp and mould, repeat contact or Housing Ombudsman learning, ensuring residents receive proportionate support and clear communication.
- **Use data to strengthen assurance and service improvement** by utilising TSM results, transactional surveys, CRM data, resident feedback, and contractor KPIs to evidence learning, support Consumer Standards assurance and inform quarterly Board reporting.
- **Maintain governance and compliance oversight** through weekly complaint reviews, oversight by the Member Responsible for Complaints, quarterly Board reporting, annual complaints refresher training and continued monitoring of Housing Ombudsman Complaint Handling Code compliance.
- **Share learning with residents** by working with the Resident Engagement Panel to review and scrutinize complaints, what has changed and how feedback is being used to improve services.

These actions for service improvement will be reflected in GCHA's overall Customer Service Improvement Plan which has been updated to reflect resident feedback from the TSM survey, complaints handling, transactional surveys, and general feedback from residents.

10. Conclusion

This report demonstrates a positive direction of travel and a strong golden thread from resident voice, complaint learning and service improvement through to Board assurance. In 2025/26, GCHA strengthened complaint handling, governance, and follow-through, closing 32 of 33 complaints, reducing live complaints to one, receiving no new Housing Ombudsman complaints and improving TSM satisfaction with complaint handling from 34% to 52%, alongside a 12% improvement in overall resident satisfaction with GCHA services.

This progress reflects the commitment of staff, contractors and residents working together to resolve issues, learn from feedback and improve the resident experience. The learning remains clear: residents value responsive and respectful services, but want earlier resolution, clearer communication, stronger contractor accountability, and consistent updates. In 2026/27, GCHA will build on this progress through the S.T.A.I.R.S. framework, targeted data sources, and Consumer Standards assurance to ensure complaint learning continues to drive practical improvements for residents and clearer assurance for the Board.

11. Attachments

- GCHA self-assessment of the Housing Ombudsman Complaint Handling Code
- GCHA Complaints Policy
- Customer Service Improvement Plan