

Complaints and service improvement annual report

April 2025 - March 2026



Introduction

Welcome to our annual complaints and service improvement report.

We strive to provide the best possible services to customers, but we know that sometimes we get things wrong. It's important that we hear from you when this happens so we can put things right as quickly as possible and learn from any mistakes. This report sets out the volume and themes of complaints we received between April 2025 to March 2026 and how we are learning from them.

Compared to last year, we have seen an increase in reported complaints which we welcome, we want to know where things are going wrong or aren't working for you, so that we can make effective change to the services you receive. The number of complaints we receive and the time we take to resolve them are recorded as part of our Tenant Satisfaction Measures, which we submit to the Regulator of Social Housing. These measures give you the ability to see how our complaints volume and response times compare with those of other housing associations.

We've learnt a lot from complaints this year, we know the main driver of complaints comes down to how we do, or don't, communicate with you. In this report you'll see what we're doing to address that. This year has also been our most challenging yet, we received our first findings of severe maladministration from the Housing Ombudsman Service (HOS). These cases clearly showed we let these customers down. While we were disappointed by this, the learnings and improvements we have made off the back of these findings, mean you will receive a better service from us going forwards.

Our complaints process has two stages, it's open and transparent, and you can also contact the Housing Ombudsman Service for help and support at any time. If you've exhausted our complaints process and remain unhappy with the outcome, you can refer your complaint to the HOS and they will consider investigating it for you. You can find more information about how to do this on their website here: www.housing-ombudsman.org.uk

Our complaints process continues to be compliant with the HOS Complaint Handling Code. The Housing Ombudsman Service reviewed our Complaints and compliments policy in April 2026 and provided 18 recommendations for improvement, these recommendations have been accepted, and our policy and self assessment updated. You can find these on our website here: www.futureshg.info/complaints-policy

We featured in the Housing Ombudsman Service's Learning from Severe Maladministration report on 'Apologies' in February 2026, you can find the full report here: www.bit.ly/Housing-Ombudsman-February-2026



Helena Thompson
Group Director of Customer Experience

Board response

At Futures Housing Group, the Board recognises the important role complaints play in helping us understand where services are not meeting customers' expectations and where improvements are needed. We welcome the increase in complaints reported this year, as it gives us assurance that our complaints process is accessible and well promoted, and provides valuable insight into customers' experiences.

Our Customer Experience Committee is a sub-committee of the Board and includes customers, Board representatives and independent members. The Committee makes sure that Futures Housing Group complies with the Housing Ombudsman's Complaint Handling Code as part of a suite of performance management responsibilities.

The Customer Experience Committee reviewed our self-assessment against the code on 28 May 2026. This included scrutinising evidence against all nine sections, namely:

1. Definition of a complaint
2. Exclusions
3. Accessibility and awareness
4. Complaint handling staff
5. The complaint handling process
6. Complaint stages
7. Putting things right
8. Self-assessment, reporting and compliance
9. Scrutiny and oversight: continuous learning and improvement.

The Committee also noted the Housing Ombudsman Service's review of our Complaints and compliments policy and were glad to see their recommendations had been incorporated into the new policy and self-assessment.

Based on this review the Committee is satisfied we currently comply with the Code.

This report highlights areas we've focused on improving over the last year, which is positive to see, and the Committee were encouraged by the work being done to address communication as the biggest driver of complaints.

While we were disappointed by the findings of severe maladministration issued by the Housing Ombudsman Service this year, we are supportive of the significant work carried out to fully understand what went wrong and to act on the learning from these cases.

Looking ahead, the Customer Experience Committee will continue to provide oversight and assurance that we respond to and learn from complaints effectively. And Futures remains committed to listening to customers, learning from complaints, and using that insight to improve services and rebuild trust.



Jackie Perry
Board member / Chair of the Customer Experience Committee / Member Responsible for Complaints (MRC)

Complaint volumes and performance

We define a complaint as ‘an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual customer or group of customers.’

Whilst the number of complaints we’ve received this year has increased, we have continued to focus on resolving as many within the 10 or 20 working day timeframe set out by the HOS. In some cases, we’ve applied extensions to complaints, this is when we’ve needed more time to determine the outcome of the complaint and work with the customer to find an appropriate resolution.

Each complaint we receive is thoroughly investigated by a specially trained Complaints Resolution Lead, and a decision is made as to whether the complaint is "upheld". This means we agree and accept we have done something wrong, or “not upheld” which means we were unable to identify any service failures during our investigation.

We see all complaints as an opportunity to learn, and we use themes and trends to inform teams and support them with service change or improvement to create better outcomes for customers.



Stage 1	2024-25	2025-26	Change
Handled	617	876	+259 ▲
Resolved	95.3%	95.3%	-
Upheld	63.2%	52.6%	-10.6pp ▼
Not upheld	31.8%	35.5%	+3.4pp ▲
Rejected	2.6%	7.2%	+4.6pp ▲
Active cases	1.3%	4.7%	+3.4pp ▲

Stage 2	2024-25	2025-26	Change
Handled	95	187	+92 ▲
Resolved	98.9%	89.8%	-9.1pp ▼
Upheld	64.2%	57.8%	-6.5pp ▼
Not upheld	34.7%	31.6%	-3.2pp ▼
Rejected	0.0%	0.5%	+0.5pp ▲
Active cases	13.7%	10.2%	+3.5pp ▲

Complaints handled

April 2025 – March 2026

Stage 1	Stage 2
876 complaints reported (compared to 617 previous year)	187 complaints escalated (compared to 95 previous year)

Complaints upheld

April 2025 – March 2026

Stage 1	Stage 2
461 complaints upheld (compared to 390 previous year)	108 complaints upheld (compared to 61 previous year)

Complaints resolved

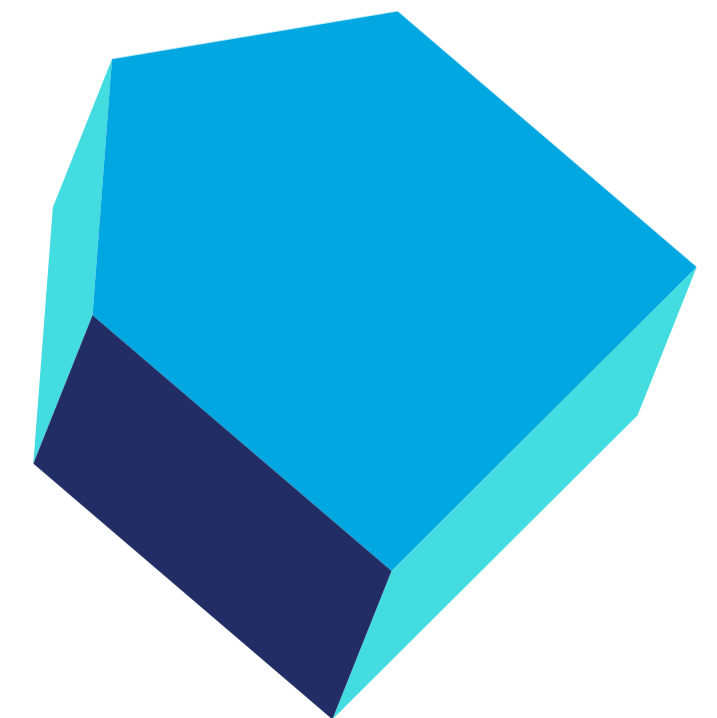
April 2025 – March 2026

Stage 1	Stage 2
835 complaints resolved (compared to 588 previous year)	168 complaints resolved (compared to 94 previous year)

Complaints not upheld

April 2025 – March 2026

Stage 1	Stage 2
311 complaints not upheld (compared to 196 previous year)	59 complaints not upheld (compared to 33 previous year)



Compliance

April 2025 – March 2026

We're a member of the Housing Ombudsman Service. This means we follow their Complaint Handling Code, which sets out how landlords should deal with complaints fairly, clearly and on time.

As part of this, we're expected to show how many complaints we receive and how many are handled in line with the Code. This helps provide reassurance that complaints are being taken seriously, managed properly, and used as a way to improve our services.

Complaint stage	Stage 1	Stage 2	Total
Handled	876	187	1,063
Resolved	835	168	1,003
Compliant	832	166	998
Non-compliant	44	21	65
Compliant %	95%	89%	94%



Complaints rejected

April 2025 – March 2026

If we reject a complaint, it means we can't investigate it through our complaints process, and we will explain why and how you can challenge this or contact the Housing Ombudsman.

-  60 raised in error
-  1 ongoing legal proceedings
-  3 repeat complaints

Stage	Rejected
Stage 1	63
Stage 2	1
Total	64

We explored the themes of when a complaint was raised in error, and we found this was usually because a new stage one complaint was raised, instead of the complaint being escalated to a stage two. To resolve this, we're looking at delivering training to our staff so they know how to check whether a complaint has already been through a stage one.



The Housing Ombudsman Service

The best way of getting your complaint resolved is by speaking to us. We want to work with you to resolve any issues as quickly as possible. However, you can also contact the HOS for help and advice at any time. Less than 1% of our customers who make a complaint escalate their case to the HOS.





Nine customers had their cases reviewed and determined by the HOS, (the HOS can make multiple determinations in one case) and the findings from these reviews were:

- 3** | **findings of no maladministration***
there was no service failure identified and our actions were considered reasonable and fair.
- 2** | **findings of reasonable redress**
where we took fair and proportionate steps to recognise what went wrong and the impact it had.
- 4** | **findings of service failure**
it was found we didn't do what we should have.
- 9** | **findings of maladministration****
where we were found to have done something wrong which had an impact on customers.
- 3** | **findings of severe maladministration**
this is where our failures had a significant impact on customers.

* At the time of the report we are awaiting the outcome of an appeal by the customer to the HOS for one finding of no maladministration.

** At the time of the report, we were awaiting the outcome of an appeal by FHG to the HOS on the findings of 3x maladministration's.

The main areas where we were found to have done something wrong were:

-  Handling of repairs, including adaptations.
-  Handling of reports of anti-social behaviour.
-  Complaint handling.
-  Handling of temporary moves and considering circumstances.

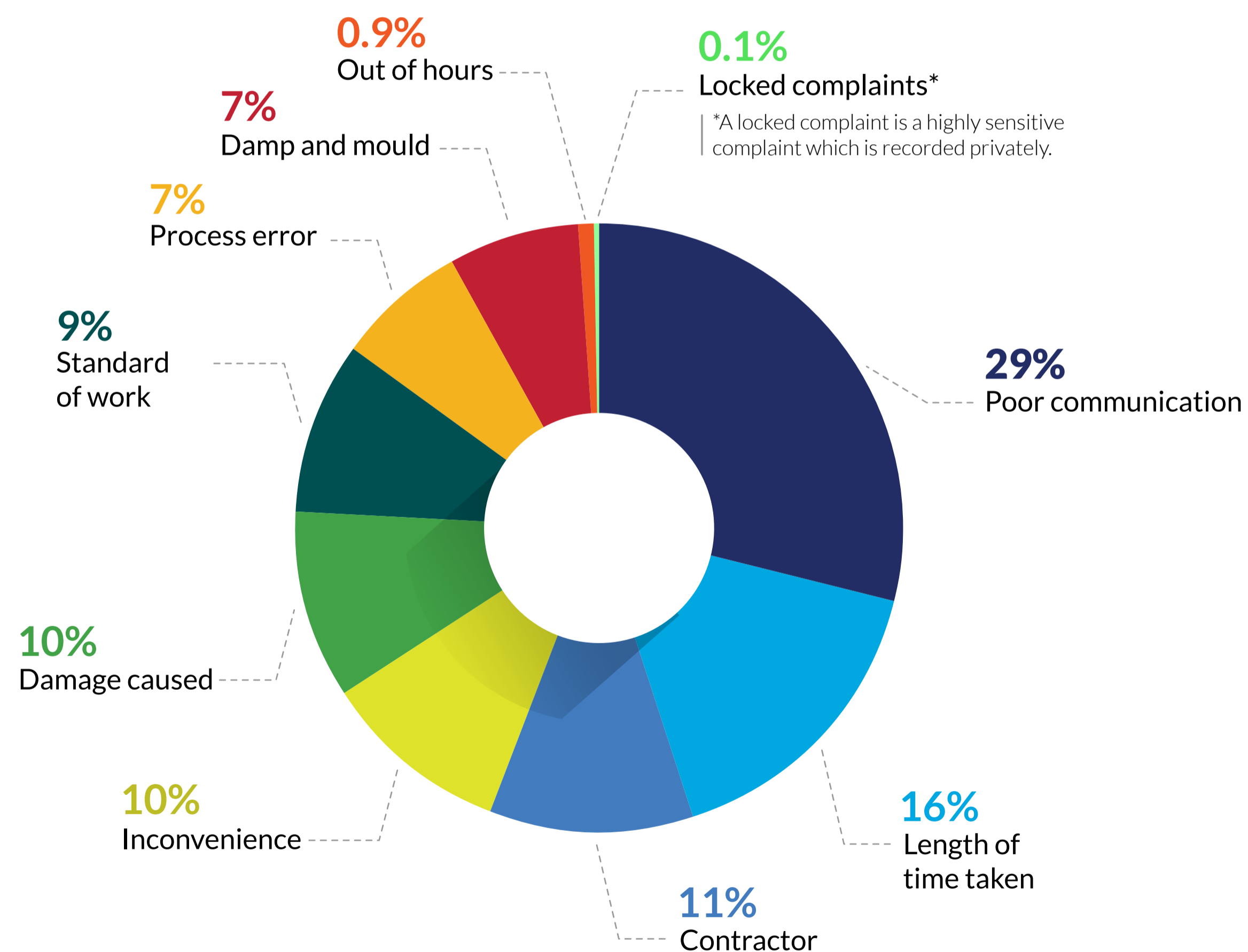
This year, we received our first findings of severe maladministration from the HOS, following these, we asked an independent company to review the findings and recommend changes which would support us to prevent something similar happening again. We established a project group to work through these actions, which are currently underway and we are encouraged by the progress being made.

Every year, the Housing Ombudsman Service produce a landlord report, which breaks down in further detail their findings and themes, you can find this on our website here: futureshg.info/landlord-report

Key complaint themes

75% of all complaints we received from customers were to do with repair work in your home. Most reasons included having to repeatedly contact us for outstanding repairs, or about the quality of work completed. We also received complaints about how we manage your home, including how we handle reports of noise nuisances or neighbour disputes.

When we resolve your complaint, we also look at what caused that complaint to happen. We then theme this into categories which help us to better understand your cause of frustration so that we can do something about it. Here are the main themes:



Learning from complaints is a key part of our process. We are committed to really listening when you tell us we haven't got it right. On the next four pages we'll present some of the key issues that came up in several complaints last year and what we have done to improve.

How we're learning and improving...

Communication and length of time taken



I don't know when my repair will be done or who to speak to, so I keep having to chase for updates and repeat myself. It feels like I'm being passed around, when a simple update would stop me needing to call.

We created and trialled a project which meant you would have one single point of contact throughout the lifecycle of your query. This project was successful and as a result our Customer Services team will be reorganised to allow this work to continue.



I don't know when my follow up repair work will be done.

We changed our process for some repairs. Now, if we need to attend again for these, we'll book the appointment with you in your home and leave a reminder card.



I'd like to share what's happened with you in writing.

We created forms on the website which allow you to raise a complaint, give a compliment or share feedback with us.



When I reported antisocial behaviour, I wasn't clear on what you could help with or what I needed to do, so the whole process felt a bit confusing.

We completed our first piece of customer led scrutiny on ASB. The recommendations included providing you with more information about the process and what you can expect at the point of reporting ASB to us.



I was unsure what refusing a housing offer would mean for me. I didn't know if it would affect my chances or who I was supposed to speak to for advice.

We've updated our housing offer communication so the potential impact of refusing an offer is clear. It also explains that the local authority makes decisions about housing applications, not us.

How we're learning and improving...

Inconvenience and contractor complaint improvements



What works for most people doesn't always work for me, and sometimes I need a few small changes to make things easier and more convenient.

We've introduced a reasonable adjustments policy that helps staff recognise when you need services delivered a little differently. This means needs are understood upfront and reasonable changes can be made to improve your experience.



Being temporarily moved out of my home was difficult, and it didn't feel like how it would affect me day to day was properly thought about.

Using your feedback, we reviewed our process for if you need to temporarily move home. We've introduced an assessment that considers whether the home you're moving to is suitable considering your needs and circumstances at the time.



I made a complaint, but it didn't feel like anyone looked at how the problem affected me or my individual situation.

We've introduced an equality impact assessment which is completed with you at the start of the complaints process, this means we consider your circumstances, how they've been impacted and consider that when responding to your complaint.



I raised a complaint, but it didn't always seem like the contractor understood what went wrong or what needed to be done.

We've organised monthly complaints meetings with our main contractors to make sure they are learning from their complaints. This is also something we'll be focusing more on over the next year.

Update on what we focused on this year...

Here's how the changes we've made have impacted.

Anti-social behaviour (ASB)

Our Communities team reviewed how we handle reports of anti-social behaviour. We updated guidance for customers and staff, delivered additional training to colleagues, and completed our first customer-led scrutiny of the ASB process.

These improvements contributed to a 5% increase in our anti-social behaviour score in the Tenant Satisfaction Measures (TSMs).



Complaints

We provided additional complaints-handling training across the organisation, informed by the Housing Ombudsman's Spotlight reports, including Attitudes, Rights and Respect.

Since introducing the equality impact assessment, customer satisfaction with the complaints process has increased by 7%, from 47% to 54%, based on feedback from regular surveys.

However, our TSM score reduced in satisfaction from 33% to 28%. So we know we have more work to do to improve how customers feel about our complaints process.



From this year's complaints we've identified some key areas to focus on. We'll keep you updated on the progress of these in our newsletters and magazines.

1 Improve how we handle complaints

We're committed to getting more customers involved in our complaints process so we can keep on improving. We'll soon be inviting customers who've raised a complaint to us before to help.

If you would like to be involved please email us at: influence@futureshg.co.uk

2 Contractors

Complaints relating to contractors are our third highest cause of complaints, and we're starting to look at why that is. This review will include an analysis of the types of complaints we receive about our contractors.

3 Getting back to you and keeping you updated

We're committed to improving how we communicate with you and providing timely updates so you know what to expect and when.

To help with this we're making some changes to our Customer Services team this year, so that if you call us and it's a query that can't be resolved straight away, the person you're speaking to will take ownership of your call and be the one to call you back.

This means there's no passing you over to speak to a different team, as the person will be your main point of contact until your query is fully resolved!

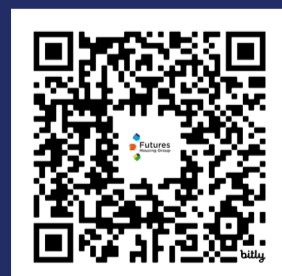
4 Better understanding your needs

You've told us that it's important we consider your needs when delivering a service to you. We want to improve on this and make sure the services we offer are inclusive, so we're in the process of creating 'needs assessments' for our customer facing teams to complete when working with you - to make sure we're taking all your circumstances into account.

Thank you

If you need any support in understanding the information in this document, please get in touch. We can provide it in an alternative format or go through it with you to help explain any details.

Contact us



Filling out a simple form on our website makes sure that we've got all the information we need from you up-front to resolve your enquiries quickly. Scan the QR code or go to futureshg.info/customer-enquiries-form



www.futureshg.co.uk



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@futureshousing



Futures Housing Group

Contacting the Housing Ombudsman Service

Complaint form

www.housing-ombudsman.org.uk

Email

info@housing-ombudsman.org.uk

Phone

0300 111 3000

Write to the Housing Ombudsman

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Liverpool
L33 7WQ