

Annual complaints performance and service improvement report

2025-26



**Islington & Shoreditch
Housing Association**

Annual complaints performance and service improvement report

Complaint volumes increased by 39% during 2025/26, resulting in resourcing pressures, including staff turnover, and reliance on temporary support. Despite this, complaints-handling Tenant Satisfaction Measure performance has slightly improved, from 22.2% (24/25) to 24.8% (25/26), which we will continue to build on now the full team is embedded.

The Complaints Team has been stabilised through the recruitment of two permanent Complaint Handlers, increasing capacity to 2.6 FTE. To further address responsiveness to complaints, we are strengthening ownership and accountability across operational teams, improving oversight of actions and commitments through our business management system Rubixx. Once recruited, the new Service Improvement Team will also support coordinated resolution for the more complex, cross-ISHA service improvement needs.

Rubixx has delivered a significant improvement in complaint theme reporting this year. That reporting highlights that poor communication and failure to resolve issues remain the main causes of complaints, with Assets and Repairs accounting for almost half of cases. The priority for 2026/27 is to resolve more complaints at Stage 1, reduce escalations and improve satisfaction. This work will align with the new corporate strategy, including its focus on becoming a learning organisation and using resident insight to drive continuous service improvement. Planned activity includes earlier and more consistent communication with residents, embedding ISHA's tone of voice through training, and using Rubixx to strengthen the visibility and ownership of updates, actions and commitments.

We remain committed to improving and learning from complaints and recognise the significant work by the team to maintain the service through a challenging year.

Analysis of ISHA's complaint handling performance

April 2025 - March 2026 Annual Complaints update				
Work	Number of Stage 1 complaints received in 2025-26	Percentage of Stage 1 closed in policy	Number of Stage 2 complaints received in 2025-26	Percentage of Stage 2 closed in policy
All complaints	403	94%	129	91%
Tenants only	272	94%	88	90%

In 2025-26, we received 403 stage 1 complaints from our residents, and this represents 151.1 complaints per 1000 homes. (138.6 per 1000 homes when looking at social tenants only).

We closed 426 complaints during the year, including some opened in the previous year. Of those we closed, we responded to 94% within policy timeframes, and:

- upheld 216 (51%)
- partially upheld 64 (15%)
- did not uphold 136 (32%).

Eleven complaints (2%) were withdrawn.

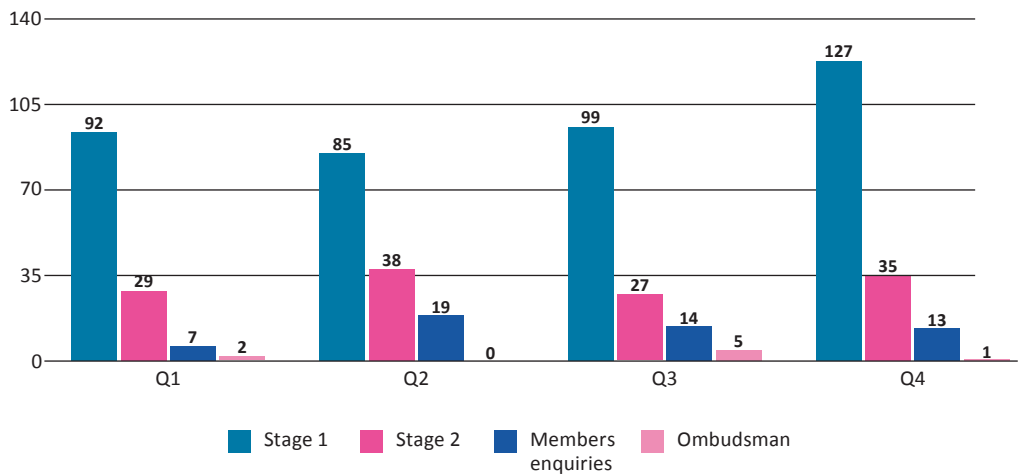
In 2024-25, we received 290 resident complaints and of the 264 we closed, 96% were responded to in policy timeframes. We upheld 116 (44%), partially upheld 62 (23.5%), did not uphold 83 (31.5%) and 3 complaints were withdrawn.

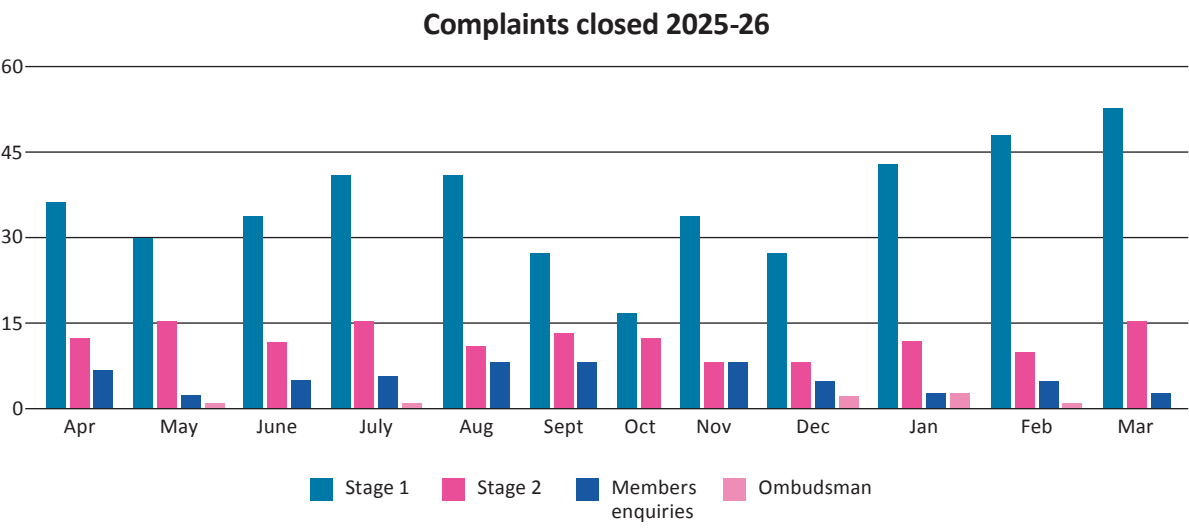
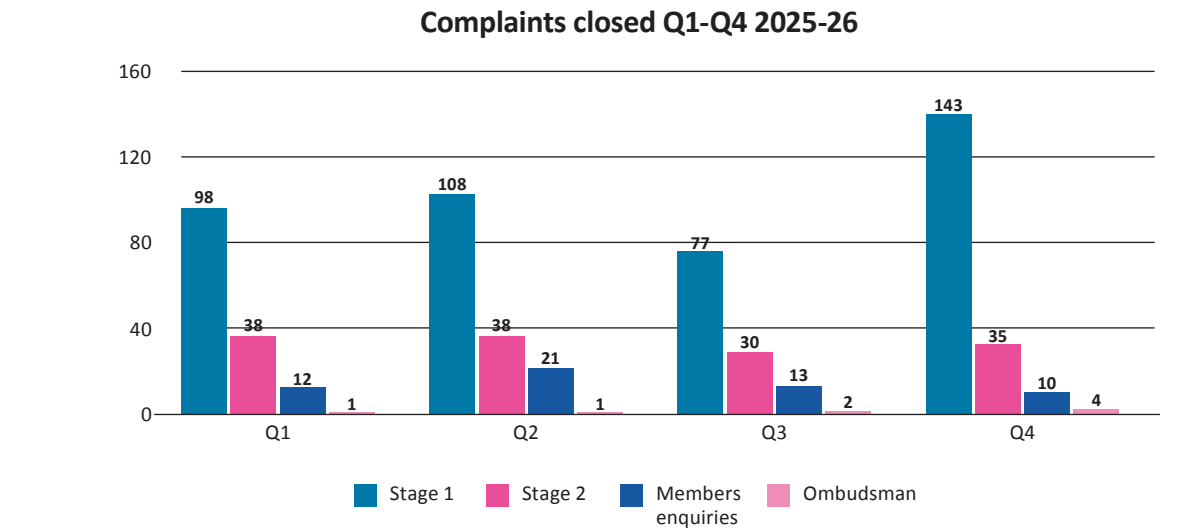
In 2023-24, we received 242 resident complaints and responded to 81% within policy timeframes.

Complaints received during 2025-26					
2025/26	Q1	Q2	Q3	Q4	Total
Stage 1	92	85	99	127	403
Stage 2	29	38	27	35	129
Members enquiries	7	19	14	13	53
Ombudsman	2	0	5	1	8
Totals	130	142	145	176	593

Complaints closed during 2025-26					
2025/26	Q1	Q2	Q3	Q4	Total
Stage 1	98	108	77	143	426
Stage 2	38	38	30	35	141
Members enquiries	12	21	13	10	56
Ombudsman	1	1	2	4	8
Totals	149	168	122	192	631

Complaints received Q1-Q4 2025-26





Stage 1 complaints

Outcomes of the 403 Stage 1 complaints received in 2025-26					
Stage 1 closed	Upheld	Partially	Not upheld	Withdrawn	Totals
#	109	65	133	10	403
%	48%	16%	33%	3%	100%

Outcomes of all Stage 1 complaints closed in 2025-26					
Stage 1 closed	Upheld	Partially	Not upheld	Withdrawn	Totals
#	216	64	136	10	426
%	51%	15%	32%	2%	100%
Previous year	44%	23%	32%	1%	100%

Timeliness

Ninety-four percent (94%) of stage 1 complaints were closed in policy time frame this year, which is a two percentage point decrease from last year's 96%. During the year the Complaints Team stabilised after a period of turnover and absence, which helped maintain timelines in the face of the 39% increase in complaint numbers on the previous year, which was also a significant increase on the year before that.

Complaints closed in policy timeframes by quarter						
	Stage 1			Stage 2		
	Received	Of which were closed in policy	Policy compliant	Received	Of which were closed in policy	Policy compliant
Q1	92	83	90%	29	21	72%
Q2	85	85	100%	38	37	97%
Q3	99	95	96%	27	25	93%
Q4	127	114	90%	35	34	97%
Year	403	377	94%	129	117	91%

Complaints overdue/out of policy

Stage 1 complaints, 377 of the 403 received were responded to in policy (94% compliant) meaning 26 were late/out of policy.

Stage 2 complaints, 117 out of 129 received were responded to in policy (91% compliant) meaning 12 were out of policy.

Out of Policy complaints by quarter			
	Stage 1	Stage 2	Impacts
Q1	9	8	Capacity challenges to meet demand. Team were 1 Manager and 1 Officer. The Officer left ISHA at the start of June and an agency temp recruited. Average weekly team capacity was 1.4 FTE.
Q2	0	1	Rubixx user error using Case due date rather than Stage due date.
Q3	0	1	Capacity challenges to meet demand, Agency Temp finished mid-December. Reliant on additional support from other colleagues. 1.0 FTE Complaint Handler returned from maternity leave as 0.6 FTE due to annual leave and later as a permanent change to working hours.
Q4	13	1	Recruitment and induction of 2.0 FTE early January/February coinciding with a 30% increase in complaints received. One joined March and the other one joined mid-February. Capacity challenge to meet highest demand on service.
Total	26	12	

For Stage 1 complaints we needed to use the extensions, as allowed within the Code, 67 times (17%).
For Stage 2 complaints, this was 25 (20%).

Reasons for extensions		
	Stage 1 extensions	Stage 2 extensions
Complaints Team capacity	11	2
Internal teams delays	50	20
External teams including contractors	6	3
Total	67	25

Extensions by quarter	Stage 1 extensions	Stage 2 extensions
Q1	14	0
Q2	6	7
Q3	28	6
Q4	19	12
Total	67	25

The delays from internal teams were mainly due to capacity challenges and staff changes in many of the teams or the complexity of the complaint.

Timeliness is always a focus and we don't want to keep residents waiting for resolution. We determined that most of the delays were attributable to temporary lower resources and have now embedded permanent resources across the business.

This year also saw us use the new housing management system, Rubixx, to log and manage complaints. While it was not seamless, the new system streamlined our complaints administration significantly, enabling better management of workload and deadlines.

We continued our focus on quality, including team training, introducing quality assurance reviews and customer journey mapping, based on resident feedback about their experiences. We have implemented a strategic target for 2026-27 to reduce the number of complaints being escalated to Stage 2. The team has been challenged to ensure Stage 1 responses contain better information about our investigations and explanations of the outcomes. The baseline was set at 29%, with a target of 27% for March 2027 and 20% by March 2030.

Improvements to the complaints process:

- Additional resources embedded during the year
- Strengthened internal team relationships and interactions
- Team complaints training
- Expanded the complaints community of practice established in the previous year, facilitating shared best practice and learning amongst housing sector complaints managers
- Expanded the repairs complaints panel to include planned maintenance and neighbourhoods teams, which has improved internal responsiveness.

Requesting a repair is the top reason most of our residents contact ISHA and it is consistent that we receive the highest number of complaints about repairs as well. The Complaints Team meets weekly with the repairs team, who have the highest demand on their time for both complaint information and commitments.

The complaints process is introduced as part of the staff induction, and we have presented on complaints throughout the year so staff across the business have greater awareness of and engagement with our complaints process. This has helped improve response times and the quality of complaint responses. It also helps staff understand the impetus for the service improvement actions that come about as a result of complaints.

Stage 2 complaints

Rubixx does not currently have a way of recording the reason for a complaint being escalated to Stage 2. This is something to be worked on with the new System Owners and Rubixx consultants.

Anecdotally the reasons for escalation are:

- Having to go through Stage 2 before they can go to the Ombudsman for their review
- Dissatisfied with the outcome of Stage 1
- Issues unresolved at Stage 1 e.g. repairs still outstanding, waiting for responses to enquiries from Home Ownership or Service Charges
- Dissatisfaction with the amount of compensation offered or that no compensation was offered.

We received 129 stage 2 complaints within the year, and we closed 117 (91%) within policy timeframes. This represents 48.4 complaints received per 1000 homes compared with 29.4 the previous year.

Stage 2 escalations

Of the 403 Stage 1 complaints received, 100 had been escalated to Stage 2 by the end of 2025-26. This is an escalation rate of 25%. A further 18 of the 403 were escalated in the next financial year which would give an escalation rate of 29%.

In the new 2026-30 Strategy, the escalation rate was benchmarked at 29% with a target of 27% by March 2027 and 20% by 2030. The reduction in Stage 2 escalations has been included in the Complaints Team's 26-27 Performance Objectives.

Of the 100 complaints escalated to Stage 2 in 2025-26:

- 42 had been upheld at Stage 1
- 16 had been partially upheld at Stage 1
- 42 had not been upheld at Stage 1.

Of the 42 that were not upheld at Stage 1, after a Stage 2 review:

- 26% of the Stage 1 outcomes were changed
- 5 were upheld (12% of the 42)
- 6 were partially upheld (14% of the 42)
- 31 remained as not upheld (74% of the 42).

Of the 16 that were partially upheld at Stage 1, after a Stage 2 review:

3 were changed to upheld which equates to 19% of the 16 previously partially upheld.

In total:

- 14 Stage 1 complaints had their outcome changed to being upheld after a Stage 2 review
- 14% of the 100 Stage 1 complaints escalated were changed upon review
- 3.5% of the 403 Stage 1 complaints had their outcomes changed.

Reasons for changing the outcome of the Stage 1 complaint from Not or Partially Upheld to Upheld:

- A Subject Access Request had not been included in the Stage 1 complaint
- Stage 1 investigation had not been thorough enough
- New or additional information had been provided as part of the review
- Outstanding issues were not resolved in a reasonable timeframe (Repairs and Neighbourhoods)
- The Stage 1 response only addressed some of the issues raised
- Third-party delays remained unresolved (contractor or management agents)
- Documents and information promised regarding service charges had not been provided within timescales
- Decision that compensation at Stage 1 was not in line with impact on resident and time to resolve the issues
- Reassessment of the situation and resident's experience.

Stage 2 complaint outcomes

Of the 129 Stage 2 complaints received in 2025-26, 19 were from Stage 1 complaints of the previous year 2024-25.

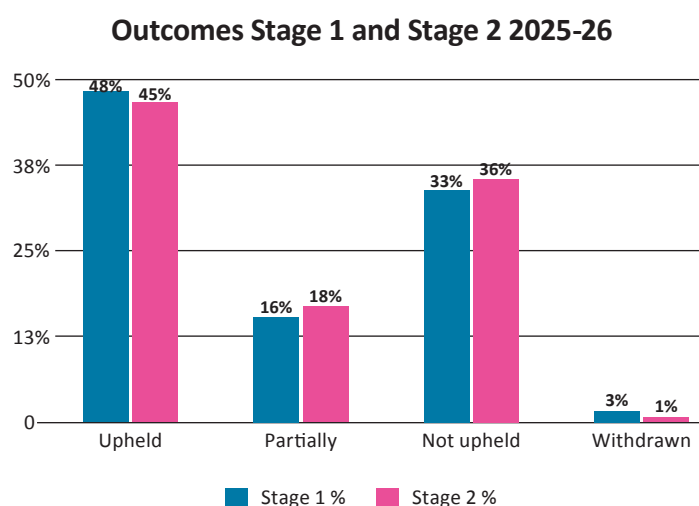
Stage 2 complaints received					
Stage 2 closed	Upheld	Partially	Not upheld	Withdrawn	Totals
#	58	23	47	1	129
%	45%	18%	36%	1%	100%

Outcomes of all the Stage 2 complaints closed in 2025-26.

Of the 141 Stage 2 complaints closed during 2025-26:

Stage 2 complaints closed					
Stage 2 closed	Upheld	Partially	Not upheld	Withdrawn	Totals
#	62	26	52	1	141
%	44%	18%	37%	1%	100%

Throughout 2025-26, we closed 141 Stage 2 complaints as there were cases still open from the previous year e.g. Stage 2's raised late March 2025 but not due until April/May of the next reporting year. 16 Stage 2 complaints were still open at the end of March and within policy and are included in the calculations as per the complaint code as they were opened in the financial year.



Stage 1 findings compared with Stage 2 findings

Of the 129 complaints reviewed at Stage 2 during 2025-26:

- 51 were upheld at Stage 1 – 45 of these were upheld, 3 were partially upheld and 2 were not upheld and 1 withdrawn at Stage 2, which means the Stage 1 responses were generally found to be appropriate.
- 25 were partially upheld at stage 1 – 7 of these were upheld, 11 were partially upheld, and 7 were not upheld at Stage 2.
- 53 were not upheld at stage 1 – At Stage 2, 36 of these were not upheld, meaning the Stage 1 response was found to be appropriate. 8 were revised to partially upheld and 9 were revised to upheld after the Stage 2 review considered additional information or found the original response had not been appropriate.

Complaint themes

Throughout the year, we monitor terms that frequently appear in our complaints, and draw broad themes based on the frequency of their appearance.

Rubixx classifications

Using the Types (relating to team responsibilities) and Subtypes (themes within those areas) that are now in Rubixx allows us to compare to previous years. The top ten themes using these classifications were:

Complaint themes				
Top 10	2024-25	24-25	2025-26	25-26
1	Delays and time taken to resolve	16%	Poor communication	27%
2	Poor communication	15%	Failure to resolve issue	15%
3	Failure to resolve the issue	11%	Delays and time taken to resolve	7%
4	Service charge issues	11%	Communal repairs	6%
5	Lift issues	7%	Service Charges issue	5%
6	Communal repairs	5%	ASB management	4%
7	Damp and mould	5%	Contractor issue / Performance	4%
8	Parking	5%	Damp and mould	4%
9	Tenancy issues	4%	Lift issues	4%
10	ASB management	3%	Poor quality of repair work	3%

Although the 2025-26 subtypes are similar to those of 2024-25, a higher percentage of complaints in 25-26 were about Poor Communication and Failing to Resolve the issue than the delays and time taken to resolve the matter. This would indicate that keeping residents up to date and getting the job done right is more important to residents than how long it takes to sort the problem.

Record keeping was not raised as much in Housing Ombudsman determinations this year although due to the delay in cases coming from the Ombudsman, most of the cases relate to pre-Rubixx record systems. Anecdotally, we have had better quality records to respond to the more recent Information Requests from the Ombudsman due to the better record keeping in Rubixx.

Complaint handling performance has improved and is less of a theme in the recent Ombudsman determinations as well. However, it continues to be a focus for the complaints and resolution team.

Complaints relating to Assets and Repairs made up almost 50% of complaints at Stage 1 and Stage 2 this year, which is expected given that repairs are the most common reason to engage with your landlord. This was followed by Neighbourhoods, which covers parking, estate services and cleaning, rubbish collection etc. Service Charges are attributed to Income or Home Ownership and can be time consuming to respond to due to the complex nature of the subject. Housing relates to anything to do with the tenancy and although anti-social behaviour (ASB) reports are investigated by the tenancy team, it includes complaints about the handling of ASB cases.

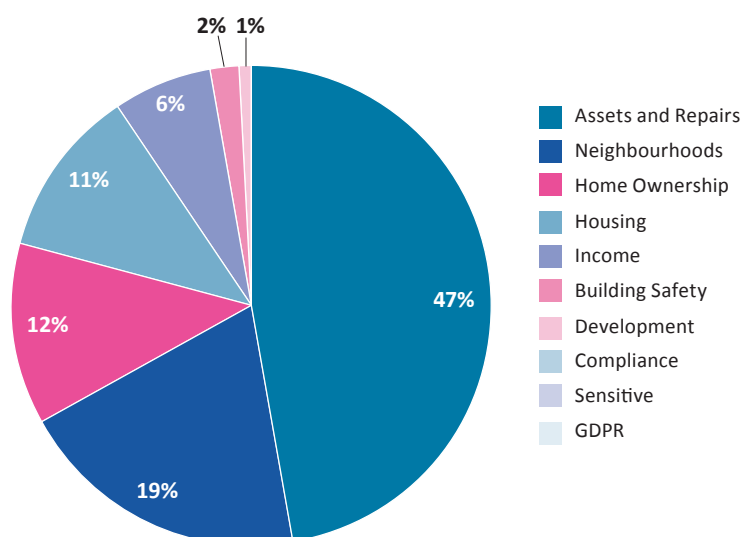
The share of Stage 2 complaints is the same as the Stage 1 complaints. The numbers do not indicate that any type of complaint is more likely to be escalated to a Stage 2 than any other type as there is no significant percentage change.

As the percentage breakdown of each complaint type is similar at Stage 1 and Stage 2, there is no evidence that any particular type of complaint is more likely to escalate to Stage 2 than another. For example, income-related complaints do not appear to be more predisposed to escalation than neighbourhood-related complaints.

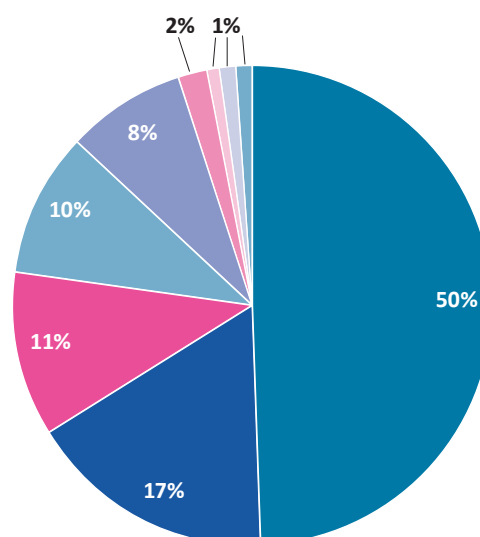
We therefore look to other reasons for the escalations, such as compensation, follow through on commitments and whether the investigations were thorough enough at Stage 1.

Complaint types				
Type of complaints 2025-26	Stage 1 received #	Stage 1 received %	Stage 2 received #	Stage 2 received %
Assets and Repairs	189	47%	64	50%
Neighbourhoods	78	19%	22	17%
Home Ownership	49	12%	14	11%
Housing	45	11%	13	10%
Income	26	6%	10	8%
Building Safety	8	2%	3	2%
Development	3	1%	1	1%
Compliance	2	0%	0	0%
Sensitive	2	0%	1	1%
GDPR	1	0%	1	1%

Stage 1 received 2025-26 %



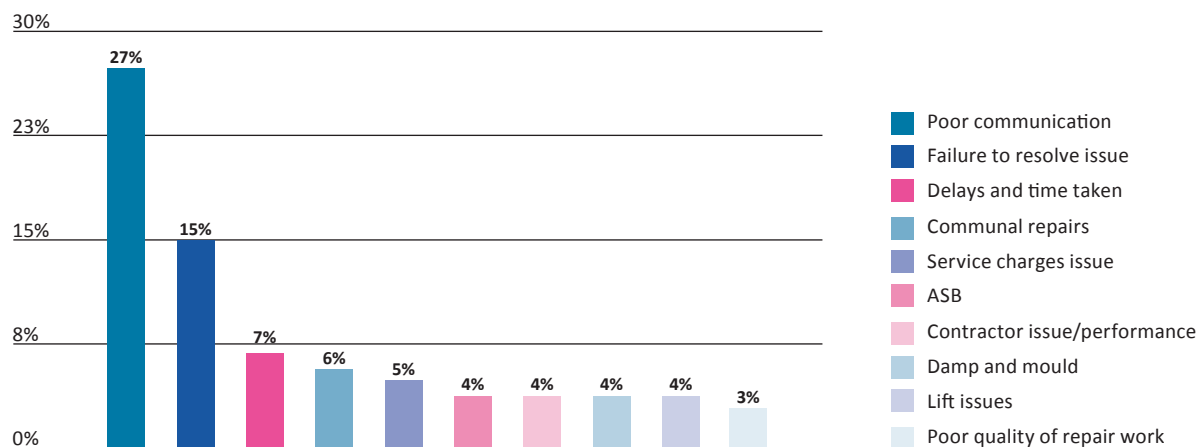
Stage 2 received 2025-26 %



Subtypes

Poor communication and failing to resolve issues for residents are the main drivers for raising complaints.

Complaints Subtypes 2025-26 Top ten



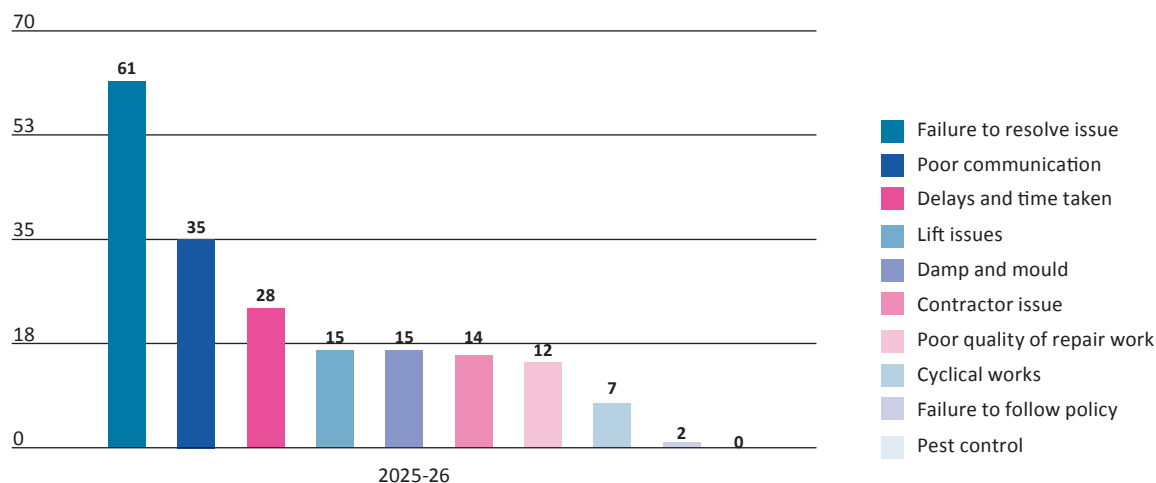
Subtypes

2025-26 Stage 1 Subtype	Number	%	2025-26 Stage 1 Subtype	Number	%
Poor communication	109	27%	EWS1 forms	5	1%
Failure to resolve issue	61	15%	Policy failure	4	1%
Delays and time taken	28	7%	Staff behaviour	4	1%
Communal repairs	24	6%	Transfer waiting list/times	4	1%
Service charges issue	20	5%	Defect Repairs	3	1%
ASB	15	4%	Management Agent	3	1%
Contractor issue/Performance	15	4%	Poor cleaning	3	1%
Damp and mould	15	4%	Rent issue	3	1%
Lift issues	15	4%	Tenancy Issues	3	1%
Poor quality of repair work	12	3%	Failure to follow policy	2	0%
Parking	9	2%	Remediation plans	2	0%
Bin/rubbish collection	7	2%	Access by non-residents	1	0%
Cyclical works issues	7	2%	Fly-tipping	1	0%
General upkeep	7	2%	Gardening	1	0%
Housing conditions	6	1%	GDPR	1	0%
Leaseholder documents	6	1%	Overcharge	1	0%
Security/CCTV	5	1%	Overcrowding	1	0%
			Sheds/Storage	1	0%
			Total	403	100%

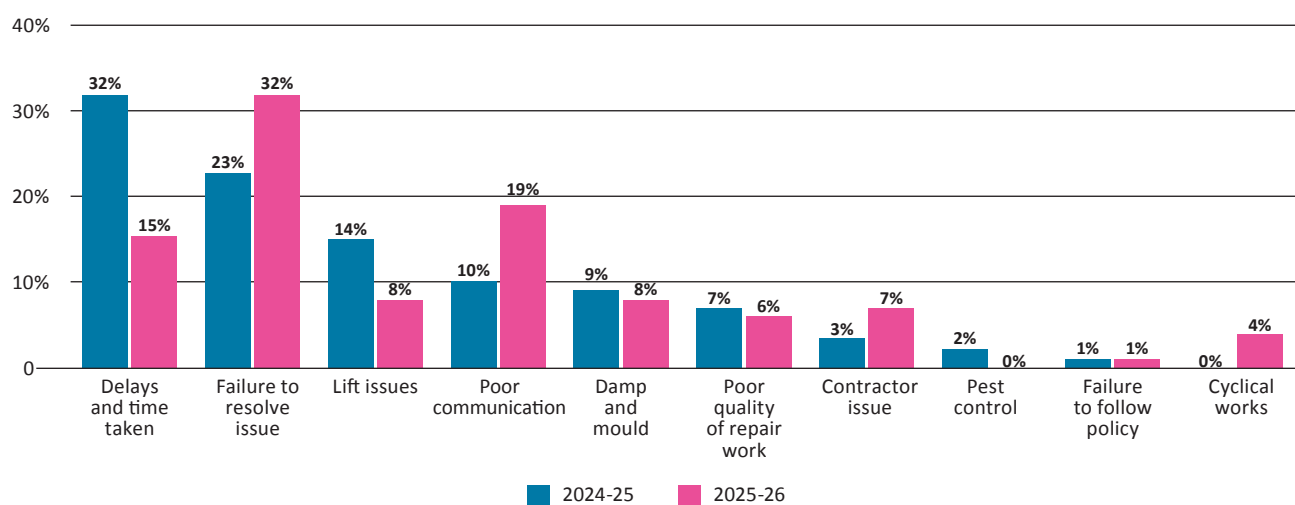
Assets and Repairs

Assets and Repairs account for almost 50% of the complaints. To look into that further:

Assets and Repairs Subtypes # Stage 1 2025-26



Assets and Repairs Stage 1 Complaints 2024-25 vs 2025-26



The increase in the number and share of Asset and Repairs complaints regarding Failure to resolve the issue and Poor communication match the changes in general for complaints subtypes.

This indicates that residents are more likely to complain if the repair does not resolve the issue or we don't keep them up to date, than they would be if the repair was delayed.

Although there is a decrease in the percentage of complaints regarding lift issues, the number of complaints is similar to that of 2024-25 but they just represent a smaller share of the overall Repairs complaints. The number of lift complaints may depend on the size of the building, how many people are served by the lift, is there an alternative lift available and how active the (private, rather than ISHA-led) neighbourhood WhatsApp community is. The context to this is that in the first 5 months of 2026-27 we have the same number of lift complaints as for the whole of 2025-26. These are regarding 2 lifts that have been breaking down regularly for long periods and have been prioritised for early replacement.

These are now working through the requirements of the Section 20 process.

Assets and Repairs complaint themes				
Assets and Repairs Stage 1	24-25 result	24-25 %	25-26 result	25-26 %
Delays and time taken	42	32%	28	15%
Failure to resolve issue	30	23%	61	32%
Lift issues	18	14%	15	8%
Poor Communication	13	10%	35	19%
Damp and Mould	12	9%	15	8%
Poor quality of repair work	9	7%	12	6%
Contractor issue	4	3%	14	7%
Pest control	3	2%	0	0%
Failure to follow policy	1	1%	2	1%
Cyclical works	0	0%	7	4%
Total	132	100%	189	100%

MP and Councillor enquiries

We received 53 MP and councillor enquiries during the year, representing a 32.5% increase on the previous year's 40 enquiries. Local elections in early 2026 saw an increase in councillor activity and visibility and this translated into additional enquiries at the time. MP and Councillor enquiries are quite often raised at the same time as the complaint is raised with ISHA, or while it is still open, and we can therefore advise on the status of the complaint and provide assurance that we are taking it seriously. Sometimes, an MP or Councillor enquiry would alert us to a complaint that had not been forwarded to the Complaints Team for acknowledgement, which is something we can then raise as a training issue.

MP and Councillor enquiries raised:

- Q1: 7
- Q2: 19
- Q3: 14
- Q4: 13.

81% of the 53 enquiries (43), were on behalf of tenants. The remainder were on behalf of shared owners or leaseholders.

Ombudsman cases

We received eight (8) determinations during the year, some of which were from previous years.

Most of the determinations included multiple findings and these included:

- 1 finding of severe maladministration
- 9 findings of maladministration
- 5 findings of service failure
- 8 findings of no maladministration
- 1 redress
- 1 outside of jurisdiction.

We successfully appealed two findings:

- Service failure in the handling of concerns about requests for a management transfer. (Case 1).
- Service failure in the landlord's handling of the resident's complaint. (Case 7).

Eight determinations ordered additional compensation with the smallest amount at £250 and the largest amount at £1,450 but with orders to review due to further delays this was increased to £3,000. The total amount ordered by the Housing Ombudsman in the period was £5,266.81.

These are similar to the previous year: 12 maladministration, 3 service failures and £6,589 in compensation, although there was the severe maladministration finding that related to our response to leaks in 2022-23.

We met all the orders and recommendations for these determinations. In most cases, we had implemented learnings and updated our processes ahead of receiving the determinations.

In addition to the 8 determinations, we also received 13 Information Requests and 49 Requests for Action. The Requests for Action are cases that are at the initial assessment stage of the Ombudsman process.

Ombudsman determinations in 2025-26

CASE 1:

Determination received April 2025 regarding a complaint closed in May 2024 concerning:

- Communal bike sheds
- Boiler repairs
- Humidity and damp in the property
- Asbestos survey reports
- Second-hand smoke from a neighbouring property
- Overgrown trees
- Management transfer.

Findings

- Maladministration in the handling of concerns about asbestos survey reports - £150 compensation
- Service failure in the handling of concerns about humidity and damp in the property - £100 compensation
- No maladministration in the handling of concerns about the communal bike sheds
- No maladministration in the handling of concerns about secondhand smoke
- No maladministration in the landlord's handling of the resident's concerns about overgrown trees
- Reasonable redress for handling of concerns about boiler repairs.

We successfully appealed the finding of service failure in the handling of concerns about requests for a management transfer. All other orders and recommendations were completed. Damp and mould cases are now managed in accordance with Awaab's Law.

CASE 2:

Determination received June 2025 regarding a complaint closed in September 2023 concerning:

- Reports of a leak into their property
- The landlord's complaint handling.

Findings

We did not respond within the timescales in our policy, we failed to keep the resident updated, failed to track and progress works, did not keep accurate records, did not deliver the standard of service expected and failed to resolve the issues.

- Severe maladministration in the response to reports of a leak into their property - £1,300 compensation
- Maladministration in the landlord's complaint handling £150 compensation
- An apology order was issued in addition to the compensation order.

We were also asked to consider reviewing the compensation as we had yet to resolve the issues. On review, we doubled the total amount to £2900 plus a further £100 for having to chase works regarding their windows.

Case review

The Ombudsman ordered a case review of the failures identified and a report to be provided to the resident and Ombudsman. The multi-disciplinary review took place in September 2025 to consider:

- Communication
- Delays in carrying out investigations and works
- Record keeping
- Complaint handling.

Outcomes of the case review:

- ISHA Tone of Voice training for all staff to improve how we communicate
- Improved Repairs management processes for complex cases
- Improved tracking of works with our contractor
- Rubixx Housing management system to improve the tracking of works
- Improved complaints handling processes and reporting.

CASE 3:

Determination received November 2025 regarding a complaint closed in October 2024 regarding repair requests following leaks and damage to the flooring, reports of a data breach where our contractors were given the name of the resident's young son as a point of contact for a repair and the subsequent complaint handling.

Findings

- Maladministration with the landlord's response to the resident's repair requests
- Maladministration with the landlord's complaint handling
- The reports of a data breach were outside of the Ombudsman's jurisdiction
- Redress orders: An apology letter to the resident and compensation of £441.81 in total.

In addition, we were asked to revisit our offer for flooring replacement to ensure that the offer for actual damaged flooring including fitting, was sufficient. We completed all orders and the request.

CASE 4:

Determination received November 2025 regarding a complaint raised in February 2024. The Ombudsman contacted Complaints stating that the resident had provided evidence that they had raised a complaint in June 2024 that had not been responded to. The Ombudsman requested that we respond to the complaint in accordance with the complaint code. We were unable to locate the email sent to Repairs and Maintenance in June 2024 but from the time the Ombudsman Service raised it to the Complaints Team, the Stage 1 and Stage 2 responses were issued within policy and the Complaint Handling Code. The Stage 2 response was issued on 23 January 2025 after which the resident escalated their case back to the Ombudsman.

The case was regarding repairs to the resident's bathroom.

Findings

- Maladministration in our response to the repairs to the resident's bathroom
- Maladministration in our response to the associated complaint.

Compensation order

£500 in compensation in total was awarded which was an additional £300 to the £200 already paid as part of the initial complaint.

- £150 for the delays in carrying out the repairs to her bathroom, following the end of the complaints process
- £150 for its failures in its handling of the associated complaint.

The payments were made within deadline.

CASE 5:

Determination received November 2025 regarding a complaint raised in January 2025 and closed in April 2025 concerning how we handled the resident's reports of:

- Damp and mould
- Overcrowding with 5 people living in a 2-bedroom property
- Complaint handling.

Findings

- There was maladministration in how the landlord handled the resident's reports of damp and mould
- There was no maladministration in how the landlord handled:
 - The resident's reports of overcrowding
 - The complaint
 - Redress - Apology order for our failures to resolve the damp and mould and compensation of £800 for distress caused.

Recommendation:

For ISHA to provide an action plan to address outstanding damp and mould issues, which we did. Compensation was paid within deadline. Damp and mould cases are now managed in accordance with Awaab's Law.

CASE 6:

Determination received November 2025 regarding a complaint raised in February 2024, closed in July 2025. The complaint was regarding the resident's boiler working inconsistently since April 2024 resulting in unreliable heating and hot water during a period when the resident had a new baby. Our contractor FDH had attended numerous times without resolution. The resident had received parking tickets despite having purchased a permit from ISHA. The resident maintained that previous ISHA employees had incorrectly informed them that parking tickets had been cancelled however a CCJ had been issued for non-payment of fines.

Findings

- Maladministration regarding the landlord's handling of reports of no heating and no hot water
- Service failure regarding the landlord's handling of PCNs
- Service failure regarding the landlord's handling of the complaint.

Redress

- Apology order for the failures in ISHA's response to repair requests
- Compensation order for £950, an additional £550 to the £400 awarded as part of the Stage 2 complaint
- The £400 that it offered for its service failings
- A further £400 for the distress caused by its handling of reports of no heating and hot water
- A further £100 for the distress caused by its handling of PCNs
- A further £50 for the distress caused by its complaint handling failures
- The landlord must contact the resident to arrange an inspection to establish the cause of any faults with the boiler and solar hot water system to ensure that the resident has a consistent supply of heating and hot water
- The landlord should contact the resident to request the PCN details that they provided on 15 May 2024.

The orders were completed within deadline.

CASE 7:

Determination received November 2025 regarding a complaint raised in February 2024, closed in May 2025. The complaint concerned damp and mould and the handling of their complaint.

Findings

- There was maladministration in the handling of the resident's reports of damp and mould
- We successfully appealed the findings of service failure in the landlord's handling of the resident's complaint
- Apology order for the failures in our response to the damp and mould
- Compensation order of £800:
 - £600 for the distress and inconvenience caused by its handling of their reports of damp and mould and a leak
 - £200 previously offered to him for delays, time and trouble in relation to their reports of damp and mould and a leak
 - To establish if there were any further damp and mould or roofing issues at the property.

All orders were completed within deadline and the further survey confirmed that since work had been carried out in 2025, no mould had returned. Damp and mould cases are now managed in accordance with Awaab's Law.

CASE 8:

Determination received January 2026 regarding a complaint raised in June 2025 and closed in August 2025. The complaint concerned the bathroom refurbishment, and the conduct of a contractor and the response to a leak into their property from the flat above. They also investigated the landlord's complaint handling.

Findings

- Service failure in the landlord's handling of a leak from the flat above
 - No maladministration in the landlord's handling of the resident's concerns about their bathroom refurbishment, and the conduct of the contractors who completed it
 - No maladministration with respect to the landlord's complaint handling
 - Apology order for the delays and failures in addressing the leak from the flat above
 - Compensation order to pay £275 compensation to recognise the additional distress caused by the landlord's failure to provide timely reassurance about the safety of the property, particularly given the resident's known vulnerabilities and family circumstances. This was an increase of £75 on the £200 previously offered during the complaint process.
 - Support/Adjustments, to make contact with the resident to discuss any added support they may need because of his health conditions. This includes both physical and mental health. It should ensure that its system clearly reflects any agreed adjustments.

Learnings and service improvement

Based on learnings from complaints and our Tenant Satisfaction Survey (TSM) results, feedback from residents and getting our staff out and about, we have made concerted efforts to improve our services in the last 12 months. Complaints handling scores have improved slightly.

In the new 2026-30 Strategy, the TSM for Complaints was baselined at 23% with a target of 28% by March 2027 and 40% by 2030. The increase in TSM Complaints Satisfaction has been included in the Complaints Team's 2026-27 Performance Objectives.

TP09 Satisfaction with ISHA's approach to complaints handling					
	Q1	Q2	Q3	Q4	Full year
2025-26	16%	28%	26%	29%	24.8%
2024-25	17%	8%	30%	33%	22.2%
2023-24	NA	NA	NA	NA	23.7%

Improvements to service**Additional resource to Complaints Team**

The Complaints Team had additional capacity added throughout the year. At the start of 2025, the team were one Service Manager and one Complaints Handler. In June temporary 0.5 FTE was added to support demand and capacity. In Q4 we recruited two new permanent Complaint Handlers and now have one Service Manager and 2.6 FTE Complaint Handlers. We also had some additional admin resource added for a couple of hours per day.

This has helped the Complaints Team respond to the increase in demand.

Customer Journey

As a group activity the Complaints Team completed a customer journey mapping exercise to identify areas of improvement. The outcome of this exercise was:

- Complaints handlers to call residents as early as possible in their complaint journey
- Updated complaints templates to better align with ISHA's Tone of Voice and the Ombudsman's Complaint Handling Code.

Benefits:

- Introduces the Complaint Handler as a point of contact and source of support
- Demonstrates that the resident has been heard
- Provides an opportunity to gather more information regarding the complaint, expected outcome, what would be a good resolution for the resident and manage expectations.

Lift outages process improvements

As a result of a complaint being escalated to Stage 2 it was identified that Tenancy Officers were not automatically informed about lift outages

The context to this was a resident with a disabled child who had specific needs when the lift was out of service and needed to be decanted. There were delays in this resident support as the Tenancy Officer was not made aware when lifts were out of service.

Now that Tenancy Officers have been added to the daily email, they can check if any lifts in their patch are out of service overnight and be proactive in providing support to any vulnerable tenants or those that have mobility issues that would be impacted by the lift being out of action.

Although this was a simple improvement to implement, it means the resident doesn't have to come seeking help at what may already be a challenging time.

Improved record keeping

Record keeping has been a key concern from our complaints and Ombudsman determinations in previous years.

In April 2025, our new housing management and finance system Rubixx was launched to better manage our resident and property data and ensure a resident-focused approach to our work.

From the complaints handling perspective, the new system has helped realise improvements in:

- Visibility of repairs and works being done for residents
- Work Orders history and evidence of works completed
- Records of contact with residents
- Visibility of complaints cases. All ISHA staff have access to the Complaints section of Rubixx so if they are in contact with a resident they can find relevant complaint documents
- Storage of evidence used to determine outcomes of complaints
- Visibility of any notes from contractors e.g. tried 3 times to arrange appointment, no response etc
- The collection of documents or evidence for Ombudsman cases.

Improving communication

ISHA's Voice - We developed train the trainer sessions to enable the ISHA Voice training to be delivered in house as part of new starters' induction. We also plan to deliver refresher sessions for those who have attended in the past. The new corporate strategy includes a year one priority to further embed the tone of voice, with further training and support to be delivered this year. Letter templates for service charge and rent arrears correspondence have been updated and have improved engagement.

New website - In 2025, we launched a new website with a refreshed look and content to better support resident information needs. We are currently working towards the addition of a customer self-service portal accessible via our website but hosted via the Rubixx Housing Management System.

Identified themes and areas for improvement in 2025-26

We have also responded to themes that have emerged during the year.

Here are the top five themes based on complaints numbers and actions we've taken.

Theme	Actions taken
Poor communication	• The biggest issue is residents feeling that they are not kept up to date or listened to. • The Complaints Team have reviewed the Customer Journey from a complaints perspective and have added calls to complainants as soon as possible into our processes. • This helps the resident feel that they have been heard by ISHA and that their concerns are taken seriously. It also provides an opportunity to clarify the details of the complaint, manage expectations and a point of contact for support. • Rubixx makes it easier for ISHA to send bulk messages such as updates for lift issues or communal works and as these are on Rubixx, there is improved visibility of messages across ISHA. • We have started testing using AI to quality check and recommend improvements to responses, taking into account ISHA's Tone of Voice and the Housing Ombudsman Complaint Handling Code. • We have Rubixx configured so that all the Complaints Team members have visibility of all the complaints cases and each other's related tasks. This enables the team to pick up tasks should someone be absent for any reason and / or cases that are overdue. This provides greater oversight and accountability about getting back to residents.
Failure to resolve issue	• Failure to resolve the issue is the second largest cause of complaints but the main cause of complaints relating to Repairs. • Since April 2025, we have been using Rubixx for raising and tracking repairs. • As our contractors also have access to sections of Rubixx, they upload records of works done, job cards, invoices and notes. • This improves ISHA's ability to hold contractors to account for the quality of their work and their responsiveness to residents' needs. • The Complaints Manager now attends monthly contractor meetings chaired by the Repairs Manager so that any complaints or problems can be picked up with the aim to improve the service they deliver to our residents.
Delays and time taken	• Delays to appointments for repairs or missed appointments are often raised in a complaint. • This can tie in with poor communication in not keeping residents up to date e.g. a contractor running late due to previous jobs taking longer than expected and then appointments needing to be rescheduled and extending the time to getting any issue resolved. • Rubixx has improved visibility of appointments booked by our contractors. • New Resident Liaison Officers for Planned Works and Damp and Mould help ensure that deadlines are better managed and provide a point of contact and support to residents.

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Theme	Actions taken
Communal repairs	- Some residents have set up their own WhatsApp groups for their building which can mean that we may get multiple complaints about the same issue or one complaint 'on behalf of all the residents'. - Rubixx has improved the visibility of site inspections and any related repairs. - The Neighbourhood Manager now attends Complaints weekly meetings so that any complaints or commitments can be resolved as quickly as possible.
Service Charges issue	- Lower volume of complaints compared with last year, reflecting improved communication on service charges. - Complaints regarding Service Charges are complex and require the specialist input of Home Ownership, Finance and the Service Charges Coordinator. - A weekly meeting is now in place to ensure that responses to complaints are being managed within timeframes.

Looking forward

We are very excited about our new 2026-30 Corporate Strategy that complaints can support by using the insights and learning from complaints to continuously improve our services for our residents.

Targeted complaints activity

Timeliness of complaint responses

Maintain high levels of complaint timeliness, with a new focus on minimising complaint escalations from Stage 1 to Stage 2 to provide proper resolution for residents at the earliest opportunity.

Outcome: to improve our core services for all residents so they can enjoy their homes.

Measures of success:

- Complaint volumes and themes
- Complaint escalation rates.

Complaint Key Performance Indicators (KPIs) to be tracked

Escalation rate from Stage 1 to Stage 2

Reduce the escalation rate to 27% or below by March 2027.

Complaints satisfaction

Increase TSM TP09 to 28% from the baseline of 23%.

Service Improvement Team

We are looking forward to the recruitment of a Service Improvement Team that can harness the learning from complaints to complete the continuous improvement cycle.

Rubixx

To continue to work with the Systems and Rubixx teams to improve how the Complaints Team can use Rubixx and maximise the potential of the system to learn from our complaints.

Improving our communication

ISHA's Voice – Delivering ISHA Voice training in house as part of induction and offer refresher sessions for those who have attended in the past.

Compliance with the Complaint Handling Code

Findings of non-compliance with the code

In 2025-26, we had 26 (6%) Stage 1 complaints and 12 (9%) Stage 2 complaints that did not meet timescale requirements. Stage 1 complaints, 377 of the 403 received were responded to in policy (94% compliant) meaning 26 were late/out of policy. Stage 2 complaints, 117 out of 129 received were responded to in policy (91% compliant) meaning 12 were out of policy.

Complaints we do not accept

As much as possible, we try to record all expressions of dissatisfaction as complaints so that we can manage them appropriately and learn from them. There are some circumstances where we may not accept a complaint and these are outlined in our complaints policy:

The issue giving rise to the complaint occurred more than 12 months ago.

Matters are being taken through ISHA's insurance claims procedure.

The complaint is made by one ISHA resident against another resident. ISHA has a separate Anti-Social Behaviour policy to investigate such reports. However, we will investigate a complaint about how an ASB case or service request has been handled.

A complaint is already being dealt with as a complaint (unless there is new evidence/information provided regarding a closed complaint).

The complainant is unreasonable, in line with our 'Dealing with unreasonable or unreasonably persistent customers' guidance.

The issue is part of an ongoing legal matter, which has been initiated by the resident or ISHA.

It is a complaint about an outcome or judgment made by a court or tribunal.

If we receive legal instructions or correspondence during the handling of a complaint, we reserve the right to hand over the case to our legal representative and write to inform the resident the complaint has been closed.

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A complaint is already being dealt with as a complaint (unless there is new evidence/information provided regarding a closed complaint).

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The issue is part of an ongoing legal matter, which has been initiated by the resident or ISHA.

It is a complaint about an outcome or judgment made by a court or tribunal.

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We declined 7 complaints:

- 3 due to the amount of time elapsed, 2 of which were issues from over 2 years ago
- 1 as the issues raised had already been through the complaints process
- 2 as the issues raised had already been through the complaints process and the works outstanding were being monitored through the complaint's Commitment Log
- 1 as the issues related to noise from workmen that was not an ISHA property.

11 complaints were withdrawn:

- 10 Stage 1 complaints
- 1 Stage 2 complaint.

Thirty-five cases were passed to the tenancy team to manage under our Anti-Social Behaviour policy.

Annual landlord performance report produced by the Ombudsman in relation to ISHA's complaints handling

Ombudsman's Landlord Annual Report for 2025-26.

The Housing Ombudsman provided a 2025-26 individual landlord performance report for ISHA, based on ISHA receiving **5 or more findings** determined between 1 April 2025 and March 2026.

Based on eight (8) determinations which included 25 findings overall, ISHA received 15 maladministration findings. This was a maladministration rate of 62.5%, which was a reduction on the 74% in the previous year, but higher than the national average for housing associations of our size (54%). It was similar to the national maladministration rate overall (62%). The numbers of cases going to the Ombudsman are consistently higher than the average for other organisations of a similar type and size, despite the reduction in maladministration findings.

Maladministration rates

In this period we had:

- 0 Complaint Handling Failure Orders
- 4% (1) severe maladministration finding (2% national average)
- 36% maladministration (against 35% national average)
- 20% service failure (against 23% national average)
- 32% no maladministration (against 21% national average).

Compliance with the Housing Ombudsman's Complaint Handling Code

- In 2025-26, we made minor updates to our policy to align with the Complaints Handling Code and to clarify wording. We also published a plain English summary (easy read) version to improve accessibility.
- We have completed the complaints self-assessment against the code, which can be found in full at Appendix 1, and believe that we are compliant.
- An introduction to our complaints process is included in staff inductions to ensure new staff understand and can meet our policy and the requirements under the standard. Reminders are issued periodically at team meetings and at all-staff briefing meetings.
- This report covers the information required by the Housing Ombudsman, including:
 - 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:

- any findings of non-compliance with this Code by the Ombudsman;
- the service improvements made as a result of the learning from complaints;
- any annual report about the landlord's performance from the Ombudsman; and
- any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.