Report to:	Customer Focus Committee
	18/05/2026
Report Title:	Customer Feedback Annual Report 2025/26
Report Type:	Assurance
Report of:	Director of Customer Services
Purpose of Report:	This report provides Customer Focus Committee with details of customer feedback received during 2025/26
Recommendation(s):	The Customer Focus Committee are asked to note and comment on the contents of this report.
Confidentiality:	Non-Confidential
Contact officer:	Natalie Connolly
	Complaints Manager
	natalie.connolly@stockporthomes.org

Links to SHG strategic objectives (please mark all that apply)	☒ Deliver excellent customer service, driven by customer feedback and experience. ☐ Provide safe, sustainable homes in neighbourhoods where communities can thrive. ☐ Contribute to making Stockport fairer by reducing inequality, poverty and supporting customers in all aspects of their lives. ☐ Maximise resources through growth, efficiency, and business transformation. ☐ Work collaboratively, influencing locally, regionally, and nationally to achieve more. ☐ Be an inclusive great place to work, where our values shine through everyone and everything, we do.

Risk	SHG has a 'minimal' or 'averse' appetite for anything that might harm the organisation's reputation or relationships with its customers, or put their safety as risk, so this report gives assurance about how services are perceived by customers and for any areas of concern to be addressed.
Risk Appetite	Averse

Risk Number	**Risk Description**	**Risk Mitigation**
6	SHG does not deliver excellent customer services in the way that customers require them and does not maintain a strong, positive reputation where stakeholders have trust and confidence in SHG	Thorough investigation and learning from complaints will provide customers with a level of confidence in SHG
7	SHG does not respond to and learn from complaints effectively and does not listen to the customer voice.	Various internal mechanisms to ensure the customer voice is heard, i.e. Continuous improvement group, Customer Advisory Panel.

Customers	The customer feedback about Stockport Homes' services is analysed. Any areas for improvement are communicated to leaders to improve the service received by customers. The report demonstrates improvements and changes implemented in response to customers' concerns.
Resources	There are no financial or value for money implications arising directly from the recommendations of this report.
Equality, Diversity and Inclusion (EDI)	Diversity monitoring forms part of the data analysis for the report. It has not highlighted any significant issues faced by customers with protected characteristics, or other groups, when using the customer feedback service.
Regulatory Compliance	The Transparency, Influence and Accountability Standard requires providers to ensure that the views of tenants inform the setting of the strategic direction

	of the organisation and decisions about the management of housing services. This report provides information that will inform business planning and service improvement and gives insight into the lived experience of customers.

1. INTRODUCTION

1.1. Customer feedback is reviewed and shared with the Customer Focus Committee (CFC) every quarter. This Annual Report provides a summary of customer feedback received in 2025/26, ensuring adherence to the Housing Ombudsman Service's (HOS) statutory Complaint Handling Code.

1.2. Stockport Homes Group (SHG) remains committed to delivering high quality services and fostering a culture where feedback is valued as a key driver of service improvement.

1.3. Analysis of complaints for 2025/26 shows a stable position overall, with complaint volumes remaining broadly consistent with the previous year. SHG received 569 formal complaints, compared with 570 in 2024/25.

1.4. While cumulative complaint volumes were broadly consistent with the previous year, quarterly data for 2025/26 highlights clear trends. Stage 1 complaints increased steadily over the year, rising from a relatively low base in Quarter 1 to a peak in Quarter 4. By contrast, Stage 2 complaints remained stable across all quarters. This indicates that short-term fluctuations, particularly the increase in Stage 1 complaints, did not translate into a material change in overall annual complaint volumes compared with 2024/25.

1.5. SHG routinely benchmarks its performance against sector trends and continues to strengthen its complaint-handling culture. While 78% of Stage 1 complaints met Housing Ombudsman timescales nationally in 2024/25, SHG significantly exceeded this benchmark, delivering 98% compliance at both stages throughout 2025/26. This performance is complemented by a maladministration rate well below the sector average. SHG remains committed to using customer insight and feedback to drive ongoing service improvement.

2. COMPLAINT VOLUMES AND TRENDS

2.1. Overall complaint volumes for 2025/26 were broadly in line with the previous year, despite variation across individual quarters. Significantly fewer Stage 1 complaints were received in Quarter 1 compared to the same period in 2024/25 (79 to 137), which influenced the cumulative position early in the year. Higher volumes in Quarters 2, 3 and particularly Quarter 4 offset this initial reduction, resulting in annual totals for both Stage 1 and Stage 2 complaints received remaining almost identical to those recorded in 2024/25.

2.2. Emerging, informal sector intelligence from online complaints forums in which SHG participates, suggests that a number of other landlords have experienced similar increases in complaint volumes during the final quarter of 2025/26. More detailed, full-year sector benchmarking data will become available during

2026/27 and will be included in the Quarter 1 complaints report to support further comparative analysis.

2.3. Stage 2 complaint volumes remained comparatively stable throughout the year and were broadly in line with 2024/25, resulting in an overall escalation rate of 24.5%, only marginally higher than the 24% escalation rate in 2024/25.

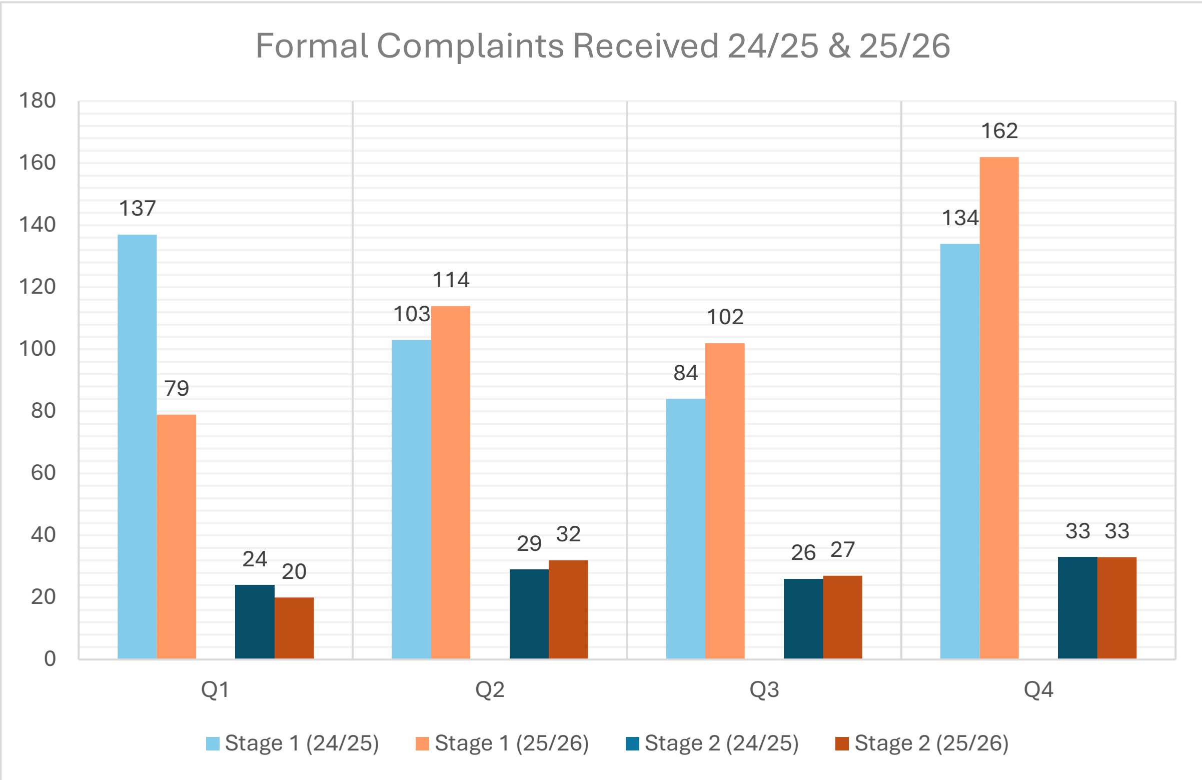
2.4. Trend analysis shows a clear upward trajectory in Stage 1 complaints received over the course of the year. Volumes increased from a notably low starting point in Quarter 1, rose further in Quarter 2, dipped marginally in Quarter 3, and reached their highest level in Quarter 4. Stage 2 complaints, in contrast, remained comparatively steady with only limited variation across quarters. This illustrates that changes in overall complaint volumes during 2025/26 were driven primarily by shifts in Stage 1 demand.

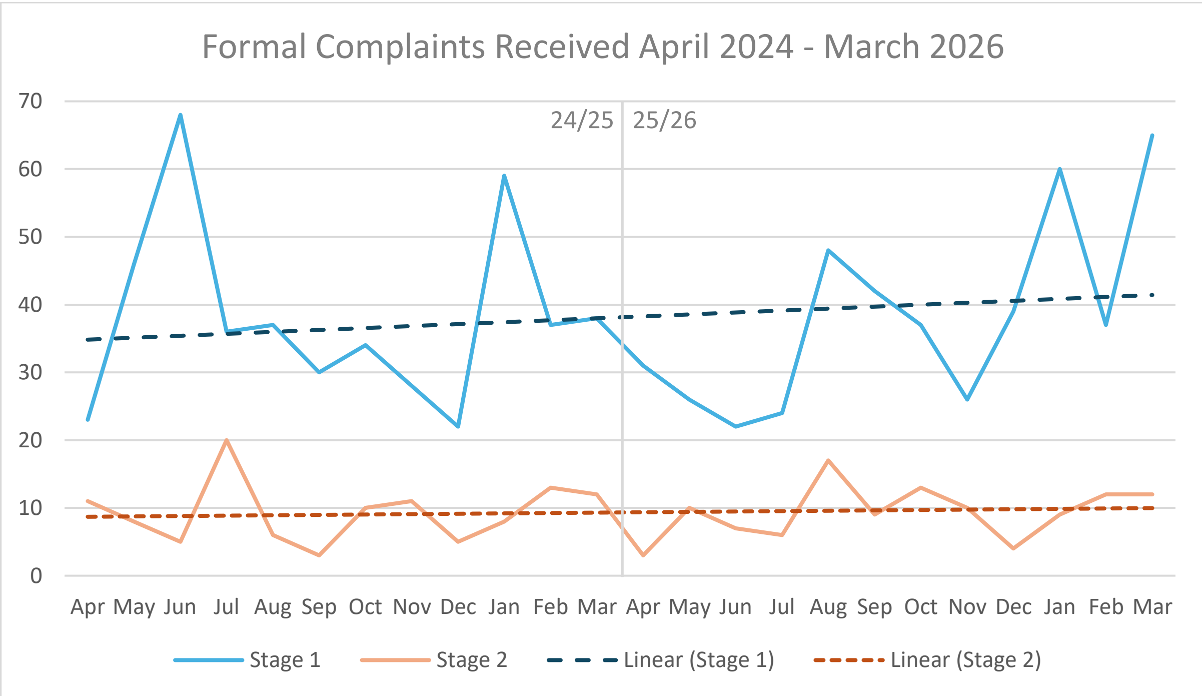
2.5. Quarter 4 recorded the highest number of Stage 1 complaints, with 162 cases opened between 01 January and 31 March 2026. March showed the highest monthly volume (65 Stage 1 complaints), followed by January (60), reflecting both seasonal factors and the upward trend evident in the latter part of the year. Stage 2 volumes showed only minor variation during the same period.

2.6. In comparison, complaint volumes in 2025/26 were higher than those recorded in 2024/25 for three out of four quarters, particularly for Stage 1 complaints. This increase is not reflected in the annual totals due to the substantially lower number of Stage 1 complaints received in Quarter 1.

2.7. The higher Quarter 1 volumes recorded in 2024/25 occurred shortly after the introduction of the statutory Housing Ombudsman Complaint Handling Code, providing important context when interpreting trends. The contrast in volumes of complaints received in Quarter 1 24/25 to 25/26 remains the key factor balancing the overall annual position and gives context to the consistency in figures, despite increased volumes in the remainder of the year.

2.8. The charts below present a summary of Stage 1 and Stage 2 complaints received through 2025/26, with a comparison against the volumes received in 2024/25.





2.9. The table below outlines the distribution of closed formal complaints across service areas in 2025/26, with comparisons to the same period in 2024/25 at both Stage 1 and Stage 2.

Team	S1 24/25	Stage 1 25/26	S2 24/25	Stage 2 25/26	Overall Change
Safer Neighbourhoods	31	32 ▲1	12	11 ▼1	0
Assets	30	64 ▲34	16	25 ▲9	+43
Development	3	13 ▲10	0	4 ▲4	+14
Carecall and Concierge	7	5 ▼2	2	0 ▼2	-4
Caretaking	7	6 ▼1	0	0 —	-1
Customer Access	4	9 ▲5	3	1 ▼2	+3
Customer Finance	8	17 ▲9	1	7 ▲6	+15
Customer Safety Team	16	15 ▼1	1	4 ▲3	+2
Greenspace	9	5 ▼4	3	0 ▼3	-7
Homelessness, Housing Options & Allocations	20	23 ▲3	2	9 ▲7	+10
Independent Living	1	2 ▲1	1	0 ▼1	0
Investment	13	9 ▼4	4	5 ▲1	-3
Maintenance and Repairs	251	194 ▼57	42	31 ▼11	-68
Tenancy and Estate Services	44	34 ▼10	11	14 ▲3	-7
Three Sixty Living & Home Ownership	3	9 ▲6	1	4 ▲3	+9

2.10. Although there are some notable movements across individual service areas, the overall pattern of complaints remains broadly consistent with the year prior. Core areas - Repairs & Maintenance, Assets, Tenancy & Estate Services, ASB, and Homelessness, Housing Options & Allocations - continue to account for the majority of complaints, indicating that the underlying drivers of customer feedback have not materially shifted.

2.11. The most significant reduction was within Repairs & Maintenance, where closed complaints fell by 23.2% across both stages' year-on-year. This continues the downward trajectory seen throughout the year and reflects the impact of the 2024/25 Repairs Review, which enhanced processes, strengthened oversight and led to a subsequent reduction in formal complaints.

2.12. The largest increases were within services linked to property condition and frontline customer contact, particularly Assets, where complaints rose by 94% (+34 Stage 1 / +9 Stage 2). This was driven predominantly by damp and mould, which accounted for 76.6% of all Stage 1 Asset complaints, including 23 cases in Quarter 4 (representing 35.9% of total Asset complaints for the year). The rise reflects seasonal changes alongside increased public awareness following the introduction of Awaab's Law in October 2025. Despite higher demand and increased DMC repairs reported, the rate of Assets related complaints escalating to Stage 2 reduced from 53.3% to 39.1%, suggesting improved effectiveness of engagement and responses at Stage 1.

2.13. Volumes of complaints also increased around Homelessness, Housing Options & Allocations, reflecting ongoing sector-wide pressures linked to high demand and limited supply. Development complaints while low in volume, also increased, with customers primarily raising concerns regarding new-build quality – although void-related complaints remained low at only 2.5% of all Stage 1 cases.

2.14. Customer Finance saw higher complaint volumes relating to rent, service charges and arrears, alongside a significant rise in complaints being escalated from 12.5% to 41.2%. The majority of these complaints (47.3%) related to water charges, with the increase aligning with last year's 26% price rise introduced by United Utilities. Heightened customer dissatisfaction around the rising costs and affordability concerns, compounded by ongoing cost-of-living pressures, resulted in increased engagement with the Customer Finance team and contributed to the overall rise in complaints.

2.15. A similar trend was seen in Tenancy & Estate Services, where escalation rates increased from 25% to 41.2% - however 76% of these were Not Upheld at Stage 1, indicating customer dissatisfaction with outcomes where decisions aligned with policy.

2.16. Complaints relating to 360 Living & Home Ownership also increased (from three to nine at Stage 1 and one to four at Stage 2), and while volumes remain low, the escalation rate rose from 33.3% to 44.4%. Themes in this area centre on dissatisfaction around repair responsibilities, particularly where issues fall under shared-owner responsibility or National House Building Council (NHBC) cover. Learning from these cases highlighted the need for clearer, earlier expectation-setting. In response, SHG has issued a Shared Ownership newsletter, is developing a welcome pack outlining responsibilities and has strengthened internal signposting to support more effective Stage 1 resolution.

2.17. Most other service areas showed only minor fluctuations or remained stable year-on-year, indicating no emerging systemic issues. ASB volumes remained steady and centred on typical neighbourhood themes, while escalation remained low or at zero in Customer Access, Safer Neighbourhoods, Independent Living, Greenspace, and Carecall & Concierge, demonstrating effective Stage 1 resolution in lower-volume services. The overall complaint profile therefore remains broadly stable, with increases driven by recognised operational pressures - particularly property condition, housing access and financial queries - rather than changes in complaint-handling performance.

Compliments

2.18. During 2025/26, 236 compliments were received, representing a 3.1% increase compared on the 229 recorded in 2024/25. While only a marginal increase in the overall volume of positive customer feedback remains strong and consistent with levels seen in recent years.

2.19. The distribution of compliments across service areas has changed year-on-year. Maintenance & Repairs remains the service receiving the highest number of compliments (61), accounting for approximately 27% of the total, representing a reduction from 39% in 2024/25. This shift reflects a broader spread of positive feedback across a wider range of customer-facing services.

2.20. The most notable increases were seen within Independent Living and Carecall & Concierge, which received 47 and 37 compliments respectively. Together, these two services accounted for just over 36% of all compliments in 2025/26, compared with a combined total of eight compliments (approximately 3%) in 2024/25. This continues the upward trend identified earlier in the year, reflected at higher volumes, indicating strengthening customer satisfaction within these services.

2.21. This increase reflects continued service improvements, particularly around personalised support, proactive welfare contacts and the quality of emergency and wellbeing responses, supported by an improved and more targeted approach to capturing customer feedback at key service touchpoints.

2.22. Positive feedback was also recorded across Tenancy & Estate Services, Homelessness, Housing Options & Allocations, Caretaking, Greenspace, Customer Access, and Customer Finance. This demonstrates that strong customer experiences are being delivered consistently across multiple service areas, rather than being concentrated within a small number of teams and reflects improvements in day-to-day responsiveness, communication and customer engagement.

Housing Ombudsman

2.23. During 2025/26, Stockport Homes continued to comply with the Housing Ombudsman Service’s Complaint Handling Code, meeting all evidence submission deadlines, completing compliance actions within timescales and working constructively with the Ombudsman to support timely and transparent case resolution.

2.24. A total of 18 cases were determined by the Housing Ombudsman during the year, generating 36 individual rulings across a range of service areas, including damp and mould, leaks, repairs, anti-social behaviour and complaint handling. This represents a substantial increase on 2024/25, when nine cases resulted in 19 rulings – an 89.5% increase in determinations received year-on-year - reflecting increased national scrutiny and the continued rise in Ombudsman caseloads following the introduction of the Complaint Handling Code in April 2024.

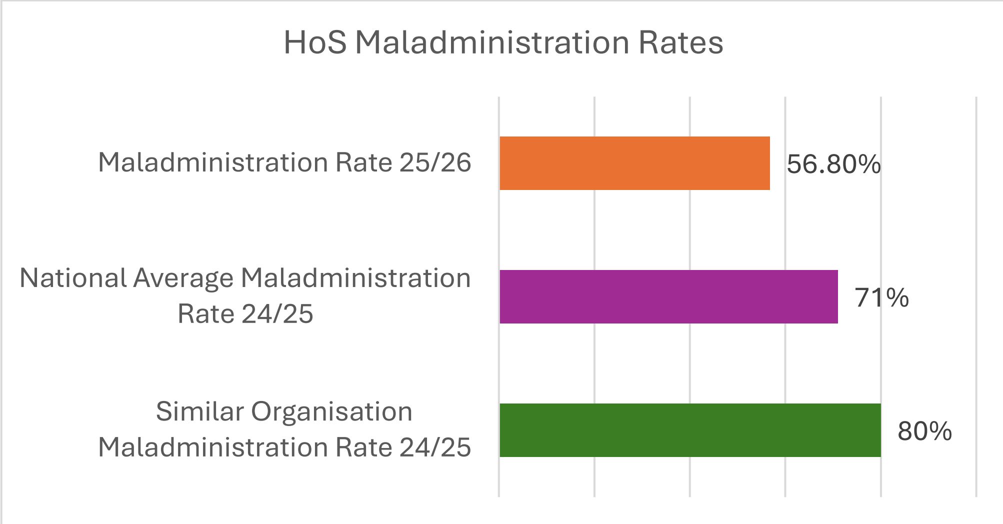
2.25. Determinations during 2025/26 comprised seven findings of maladministration, 14 service failures, five reasonable redress decisions, eight findings of no maladministration, and one case outside jurisdiction. This spread of outcomes highlights cases where handling was found to be appropriate, and identifies learning themes relating to communication, record-keeping and the management of complex repair cases.

2.26. Of the 18 cases determined in 2025/26, 15 cases (83%) had exhausted Stockport Homes' internal complaints procedure before the start of the current reporting year. This included six cases where the Stage 2 response was issued during 2023/24 and one case where the internal process concluded in 2022/23.

2.27. For 2025/26, internal reporting shows a maladministration rate of 56.8%. This represents a marginal increase compared with the 56% maladministration rate reported internally in the previous year. However, within the 2024/25 Landlord Performance Report, the Housing Ombudsman confirmed a lower annual maladministration rate of 41% for SHG. This difference reflects the retrospective nature of Ombudsman reporting, and as such the 2025/26 maladministration rate remains indicative and may be subject to change upon publication of the Housing Ombudsman's 2025/26 Landlord Performance Report.

2.28. This increase in the maladministration rate reflects the volume and timing of cases reaching determination, rather than evidence of a decline in complaint handling during 2025/26. During the year, the average time from Stage 2 response to Ombudsman decision was approximately 14.5 months, with the longest-running case concluding more than two years after the internal complaints process was exhausted. As a result, many determinations issued in 2025/26 relate to complaints managed under earlier arrangements. This is supported by strong performance against Housing Ombudsman timescales throughout the year and by the absence of any corresponding increase in Stage 2 complaint volumes, providing assurance that complaint handling processes remain effective and controlled.

2.29. Learning from all Housing Ombudsman determinations, including findings of maladministration and service failure, continues to be systematically reviewed and embedded into service improvement activity. During 2025/26 this has informed changes across repairs and maintenance, damp and mould responses, complaint handling practice, communication standards and record-keeping. To strengthen oversight of this work, a Senior Feedback Officer role was recruited during the year to lead on Ombudsman actions, coordinate evidence submissions and monitor compliance with Ombudsman orders and recommendations, ensuring clear ownership and effective tracking of learning.



MP & Councillor Enquiries

2.30. Elected Members (MPs and Councillors) may contact SHG on behalf of residents or in relation to specific service issues. Complaints are recorded in line with the Housing Ombudsman's Complaint Handling Code, while requests for information, service, and support are logged as MP and Councillor enquiries. The majority of these contacts continue to be standard enquiries rather than formal complaints. Since April 2025, just 57 or 7.6% of tenants who raised an MP or Councillor enquiry also had a formal complaint managed during the same period.

2.31. During 2025/26, a total of 728 MP and Councillor enquiries were received, representing a 37% increase compared with 530 enquiries in 2024/25. Of the enquiries received during the reporting period, 33.9% of enquiries were from Councillors and 63.1% from MPs. Enquiry volumes increased across all four quarters compared with the previous year, with the most significant rise in Quarter 4, when 206 enquiries were recorded compared with 115 in Q4 2024/25.

2.32. This increase reflects sustained engagement with elected members through continued Area Committee attendance and Councillor briefings, and through internal training SHG has also reinforced the importance of early involvement of the Customer Feedback Team to ensure enquiries are logged appropriately and escalated where necessary. This activity is likely to have contributed to the sustained levels of recorded enquiries.

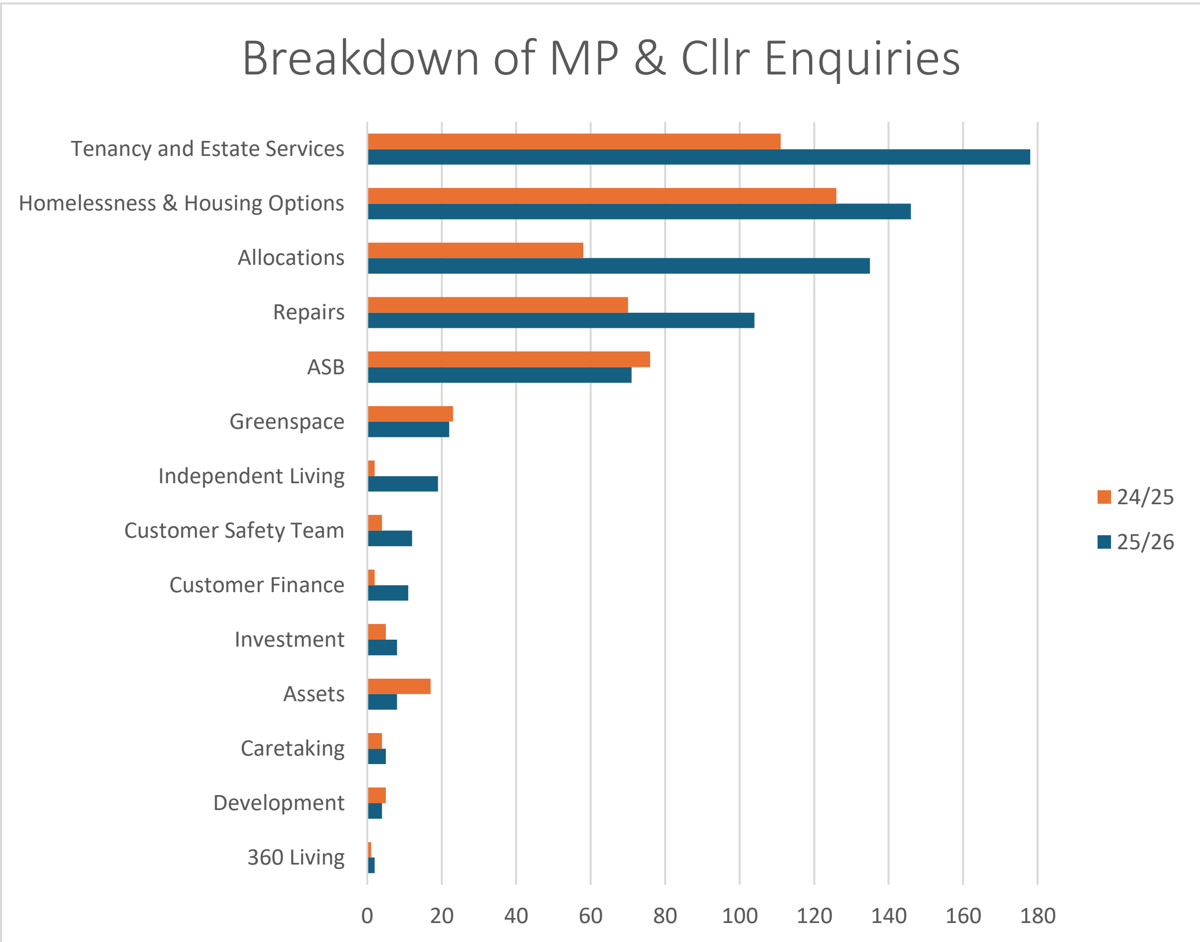
2.33. Year-on-year analysis shows that MP and Councillor enquiries continued to be concentrated in high-demand housing services. The most pronounced increase was in Allocations, where enquiries rose by 133%, reflecting sustained pressures around access to social housing and growing complexity in rehousing needs.

2.34. Significant growth was also seen in Tenancy and Estate Services, which increased from 111 to 178, and in Repairs, which rose from 70 to 104.

Enquiries relating to Homelessness & Housing Options also increased, up from 126 to 146. These patterns are consistent with wider sector-wide pressures, including high demand, limited housing supply, and increasingly complex customer circumstances. Overall, the data suggests that enquiries are being driven largely by individual housing needs and the wider operating environment rather than in relation to service performance.

2.35. MP and Councillor enquiries continued to be responded to within agreed timescales throughout 2025/26, with performance remaining consistent across the year. The average timescale for MP & Councillor enquiry handling was four working days.

2.36. To support the continued increase in MP and Councillor enquiries, SHG will provide a targeted update through the Councillor newsletter focused on frequently asked questions within high-demand service areas. This will support shared understanding of common issues and agreed responses, helping to ensure enquiries are directed appropriately, handled consistently, and that customers continue to receive coordinated, consistent and supportive responses.



Service Requests

2.37. A Service Request is a customer contact that requires an immediate or straightforward action to resolve an issue, such as rearranging a missed appointment. Where the matter can be addressed promptly and the customer agrees, it is recorded as a Service Request rather than entering the formal complaints process, although the customer retains the right to escalate it as a complaint if they choose.

2.38. Across 2025/26, 327 service requests were recorded. This compares to 533 Service Requests in 2024/25, representing a year-on-year reduction of approximately 38.6%.

2.39. The sustained reduction in Service Requests indicates a shift in how customer issues are being resolved and recorded. The data suggests that more matters are being addressed through routine service delivery or resolved at first point of contact, reducing the need for handling by the Customer Feedback team.

2.40. Recent internal training and clearer communication around complaint handling have strengthened the consistency with which teams distinguish between Service Requests and formal complaints. As a result, a greater proportion of issues are being directed through the formal complaints process where this may be more appropriate, or where a formal route provides sufficient or more meaningful oversight to support a fair and timely resolution. This reflects a more risk-averse and compliance-led approach, in line with the Housing Ombudsman's expectations, and indicates improved categorisation and governance rather than any decline in service delivery or early resolution.

3. OVERALL COMPLAINTS PERFORMANCE METRICS

Response and Resolution Times

3.1. The Housing Ombudsman's Complaint Handling Code sets out specific timescales for a landlord's two-stage complaint process: responses must be provided within 10 working days at Stage 1 and within 20 working days at Stage 2. These timescales can be extended by up to 10 and 20 working days respectively, where necessary and communicated to customers. Responses provided within these agreed extended timescales are considered compliant under the Ombudsman's performance measures.

3.2. The table below provides monthly complaint handling performance over 2025/26.

Quarter	Month and Year	Stage 1 Compliant	Stage 2 Compliant
Q1	April	96.6%	100%
	May	86.4%	100%
	June	88.5%	100%
	Q1 Overall	90.9%	100%
Q2	July	96%	100%
	August	100%	100%
	September	95.7%	100%
	Q2 Overall	97%	100%
Q3	October	98.3%	96%
	November	100%	90%
	December	100%	100%
	Q3 Overall	99.1%	95%
Q4	January	100%	100%
	February	100%	100%
	March	100%	100%
	Q4 Overall	100%	100%
Total 2025/26		**97.5%**	**98.3%**

3.3. Stage 1 compliance remained consistently strong throughout 2025/26, with an annual rate of 97.5%. Performance improved each quarter and reached 100% in Quarter 4. This places SHG's Stage 1 compliance well above national TSM benchmarks, where providers typically achieve around 78% compliance. SHG therefore continues to demonstrate a highly effective and timely approach to early-stage complaint handling.

3.4. Stage 2 compliance also remained high, achieving 98.3% across the year. The dip to 95% in Quarter 3 reflected a small number of complex cases rather than any change in overall performance, with compliance returning to 100% in Quarter 4. Nationally, Stage 2 timescale compliance averages around 74.8%, meaning SHG continues to operate well above sector performance and maintains a robust approach to managing escalated complaints.

3.5. The improvements seen during Quarters 3 and 4 reflect continued efforts to strengthen complaint-handling practice and embed consistent standards across the Feedback Team. A key focus has been ensuring customers receive clear communication and timely updates throughout the process, alongside resolving issues at the earliest opportunity. The Quarter 4 achievement of 100% compliance at both stages demonstrates that these approaches are now firmly embedded and contributing to sustained high performance, ensuring customers receive a timely and transparent response to their feedback.

Regulator for Social Housing Tenant Satisfaction Measures

3.6. Tenant Satisfaction Measure CH01 requires landlords to report the number of Stage 1 and Stage 2 complaints received per 1,000 homes.

3.7. The Regulator of Social Housing requires that TSMs are reported separately for Low-Cost Rental Accommodation (LCRA) (including general needs, social rent, supported housing, and temporary social housing) and by Low-Cost Home Ownership (LCHO) (shared ownership that have not been fully stair-cased).

3.8. Across 2025/25 SHG recorded the following complaint volumes:

LCRA – 39.13 Stage 1 complaints received per 1000 Homes
LCHO – 19.65 Stage 1 complaints received per 1000 Homes
LCRA – 9.19 Stage 2 complaints received per 1000 Homes
LCHO – 13.75 Stage 2 complaints received per 1000 Homes

3.9. Within the 2024/25 Tenant Satisfaction Measures benchmarking, median levels for LCRA landlords were 53.5 Stage 1 complaints and 8.3 Stage 2 complaints per 1,000 homes. SHG's Stage 1 volumes therefore sit closer to the top performing landlords in terms of lower volumes of complaints, while Stage 2 volumes are slightly above the median benchmark. The Regulator of Social Housing has noted that levels of complaint reporting vary significantly between providers, reflecting differences in approach, customer mix and operating context.

3.10. It is also important to note that the LCHO complaint figures are influenced by the comparatively small size of this stock. Of the LCHO homes, only 10 Stage 1 complaints and seven Stage 2 were received during 2025/26, limiting the extent to which proportional comparisons can be made.

Ownership Breakdown

3.11. When complaints are broken down by ownership (Stockport Council (SMBC) versus Stockport Homes (SHG), differences are evident in complaint volumes and themes. When viewed as complaints per 1,000 homes, SHG records a higher rate; however, this is largely driven by the much smaller size of the SHG portfolio. With approximately 1,000 SHG homes compared with approximately 11,5000 SMBC homes, relatively small changes in SHG complaint numbers have a disproportionate impact on rate-based comparisons. Across both Stage 1 and 2 complaints from customers in SHG owned properties accounted for just 10.3% of the annual complaints received. As such, the data does not indicate a meaningful difference in service delivery across the two portfolios.

3.12. The following complaint breakdown by service area reflects clear differences in stock composition and tenure mix.

Team	*Formal Complaints SMBC*		*Formal Complaints SHG*	
Safer Neighbourhoods	30	2%	8	14%

Assets	23	6.6%	1	1.8%
Development	0	5.1%	15	26.3%
Carecall and Concierge	3	0.7%	0	0%
Caretaking	6	1.3%	0	0%
Customer Access	8	1.8%	1	1.8%
Customer Finance	14	3.1%	3	5.3%
Customer Safety Team	18	4%	2	3.5%
Greenspace	5	1.1%	0	0%
Housing Options & Allocations	11	2.5%	0	0%
Independent Living	2	0.4%	0	0%
Investment	12	2.6%	0	0%
Maintenance and Repairs	269	59.3%	14	24.6%
Tenancy and Estate Services	51	11.2%	5	8.8%
Three Sixty Living & Home Ownership	2	0.4%	8	14%
Total Complaints	454		57	
Percentage of Complaints	82.2%		10.3%	
Complaints Received / 1000 Homes	39.7		57	

3.13. Development complaints account for 26.3% of SHG complaints (15 cases) compared with 0% in SMBC stock, directly reflecting the fact that the majority of SHG homes are new-build or recently developed. This is further explained by tenure, as 40.4% of complaints from SHG-owned properties relate to Low-Cost Home Ownership (LCHO), a tenure type not present within the Council's stock. These complaints typically concern early-occupation issues such as snagging, defects-period works and clarity around repair responsibilities under leases and warranties.

3.14. A similar pattern is evident within Three Sixty Living & Home Ownership, which represents 14% of SHG complaints (eight cases) compared with 0.4% for SMBC (two cases), again reflecting the presence of shared ownership within SHG rather than differences in service quality.

3.15. In contrast, Maintenance and Repairs accounts for 59.3% of SMBC complaints (269 cases) but only 24.6% of SHG complaints (14 cases), consistent with the older and more repair-intensive nature of the Council's housing stock compared with SHG's newer portfolio.

3.16. Complaint outcome data is closely aligned across both portfolios, with near-identical proportions of not upheld, partly upheld and upheld complaints. This provides assurance that complaints are investigated, assessed and resolved consistently and equitably regardless of ownership.

Row Labels	SMBC	Stockport Homes
Not Upheld	49.56%	49.12%
Partly Upheld	24.23%	24.56%
Upheld	25.33%	26.32%

3.17. Overall, differences in complaint profiles are explained by portfolio scale, tenure mix and the concentration of new-build and LCHO stock within SHG, rather than by inconsistencies in complaint handling or service quality.

Tenant Satisfaction Measures Perception Survey

3.18. As part of the Tenant Satisfaction Measures perception survey, customers are asked whether they have made a complaint within the previous 12 months. Those who answer ‘Yes’ are asked to rate their satisfaction with their landlord’s approach to complaint handling (TP09). 44.9% of respondents who had made a complaint in the last 12 months reported being satisfied with the landlord’s approach. This result is consistent with 2024/25 performance and is notably higher than the national average of 35.5% and is slightly higher than the upper quartile national benchmark of 42%.

3.19. The Regulator of Social Housing highlights that, nationally, the proportion of LCRA tenants reporting that they have made a complaint in perception surveys is typically higher than the volumes recorded by landlords. SHG’s survey results reflect this wider pattern. Of the 74 respondents who answered ‘Yes’ to having made a complaint within the last 12 months, only 16 had made a formal complaint.

3.20. Given the relatively small number of respondents who reported having made a formal complaint to SHG, it is apparent that customer perceptions of complaints handling are influenced by a wider range of experiences. Notably, 19% of respondents who provided comments described issues linked to actions taken by neighbours, rather than dissatisfaction with services delivered by SHG. These cases fall outside the definition of a formal complaint, which must relate specifically to the landlord’s service or actions. During 2026/27 customer communications will be reviewed and strengthened to ensure clarity around what constitutes a complaint, how to escalate concerns, and the routes available to support resolution.

4. CUSTOMER PROFILING AND DEMOGRAPHICS

4.1. Understanding who is providing feedback is essential to ensuring SHG’s services are accessible, inclusive, and responsive to all customer groups. In line with the Housing Ombudsman’s Complaint Handling Code, SHG continues to analyse the profile of customers submitting complaints to identify any potential barriers to access and to ensure equitable service delivery.

4.2. Analysis of 2025/26 complaints data shows that complaints remain most common among customers aged 25–34 and 35–44, who together account for around 52% of formal cases. This is higher than their share of the tenant base (25–34: 21.8% vs 11.8%; 35–44: 30.4% vs 21.8%) and reflects greater engagement from working-age households. Older age groups are significantly under-represented (65+: 9% vs 25.7%), which may indicate a preference for alternative routes or a need for clearer signposting. This will continue to be reported as we move into 2026/27, and any learning identified from feedback will be considered where it may help ensure the complaints process remains accessible, and communication is inclusive.

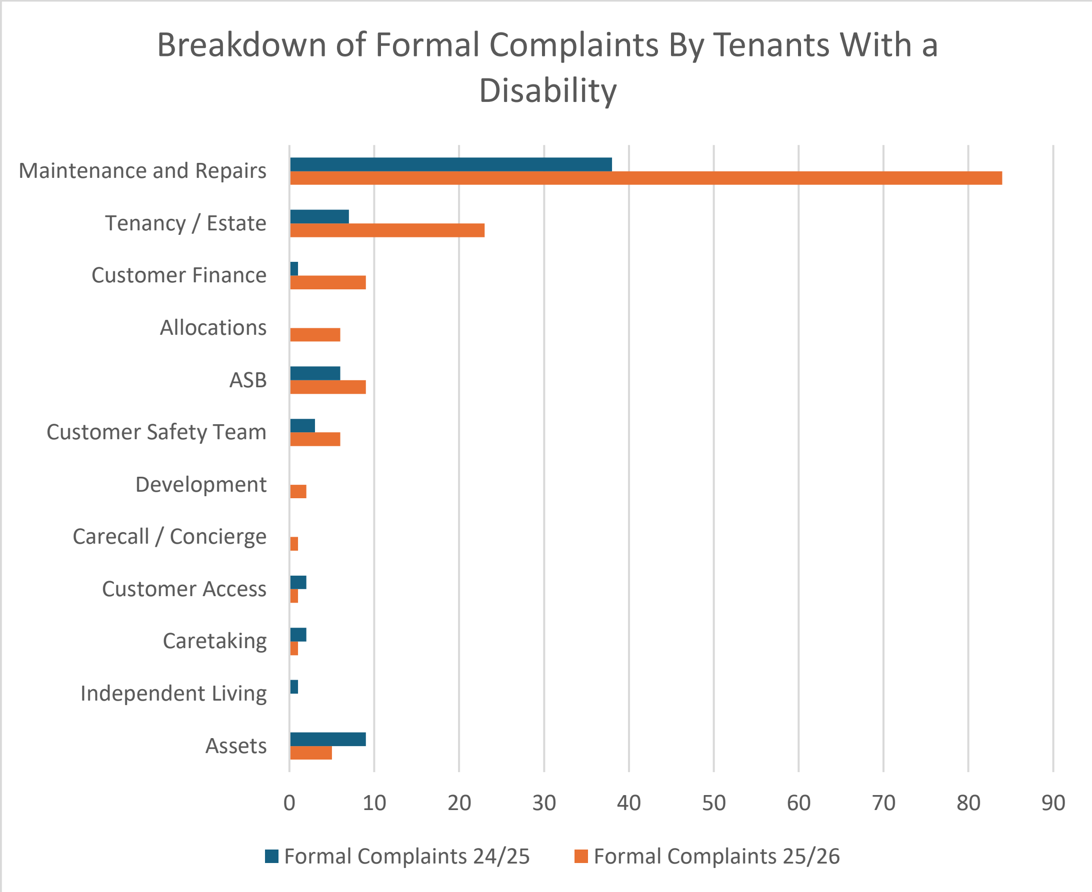
4.3. Women continue to make up the majority of complainants, accounting for 62% of formal complaints across 2025/26, only marginally higher than the tenant base which sits at 58.4% female.

4.4. The proportion of complaints received from tenants with a recorded disability increased across all stages in 2025/26, with 25.6% of Stage 1 complainants and 32.2% of Stage 2 complainants identifying as having a disability. Overall, 27% of formal complaints were from disabled tenants. While this is higher than the 22.45% recorded within SHG's wider tenant base, this difference is likely due to lower levels of disability reporting in core tenancy records rather than a disproportionate use of the complaints process. The complaints process now captures this information more accurately, as the Customer Feedback Team routinely and consistently asks tenants about vulnerabilities at first contact, to inform complaint responses and resulting in a more reliable dataset.

4.5. Quarter-on-quarter variation also stabilised in 2025/26. In 2024/25, the proportion of Stage 1 complainants with a disability fluctuated between 7.3% and 20.9%. This year, figures were far more consistent, ranging from 22.2% to 31.2%. This improved stability reflects stronger and more consistent recording practices and suggests that the disability data obtained through complaints is now a more dependable indicator of tenant demographics in this area.

4.6. Service-level analysis shows that the largest increase occurred within Repairs and Maintenance, which accounted for 56% of complaints from disabled tenants in 2025/26, up from 52% the previous year - most notably at Stage 1. Tenancy and Estate Services also saw a rise, now representing 15.4% of complaints from disabled tenants, alongside increases in Customer Finance and Allocations. ASB saw a slight reduction, decreasing from 8% to 6%.

4.7. These trends are influenced by several factors. Disabled tenants often rely more heavily on timely repairs, property-condition improvements, tenancy support and assistance with managing rent or service charges, which can naturally lead to higher complaint volumes in those service areas. In addition, broader sector pressures - particularly around housing supply and rising financial vulnerability - are contributing to increases in Allocations and Customer Finance, both of which disproportionately affect disabled households nationally. Taken together with improved reporting practices, these factors explain why Repairs, Tenancy and Estate Services, Customer Finance and Allocations account for most of the year-on-year growth in complaints from tenants with disabilities.



4.8. The ethnicity profile of formal complaints across the year is broadly in line with the SHG tenant profile. In 2025/26, 73.7% of formal complaints were from customers identifying as White British compared to 77.63% of the tenant base, indicating minimal overall disparity. Stage 2 complaints show a more diverse mix (66% White British compared to 75.5% at Stage 1), suggesting escalated cases are proportionally more likely to involve customers from ethnically diverse backgrounds. This will continue to be reported as we move into 2026/27, and any learning identified from feedback will be considered where it may help ensure early resolution remains accessible and communication inclusive.

5. LEARNING AND IMPROVEMENTS

Service Improvements

5.1. Learning from complaints and Housing Ombudsman determinations remained a central driver of service improvement throughout 2025/26. The development of internal processes to monitor and review learning from individual complaints and data trends has supported learning and improvement from complaints and brought this to the forefront of the process.

5.2. SHG has strengthened how learning is captured and applied across the organisation. More structured processes are now in place for reviewing individual complaints, analysing emerging themes and examining complex cases, including Housing Ombudsman determinations.

5.3. Insight from this activity is routinely shared with service teams, enabling them to take ownership of learning and drive targeted improvements within their areas. This systematic approach ensures that themes -particularly those linked to higher-volume issues such as damp and mould, and housing allocation - are identified earlier and translated into actions that help improve services and reduce future complaints.

5.4. Recruitment of Customer Feedback Officers and Complaints Manager and the implementation of Head of Customer Voice and Senior Customer Feedback Officer roles were carried out in 2025/26, strengthening the team's ability to maintain consistent standards and support ongoing service improvement.

5.5. Satisfaction Survey Engagement: Work to increase engagement with customer satisfaction surveys continues. The transactional survey, which is issued to all customers after their formal complaint is closed at both Stage 1 and Stage 2, continues to attract low response volumes. The survey has been redesigned during Quarter 4 and will be rolled out in Quarter 1 of 2026/27 to improve accessibility, with the aim of encouraging higher participation and strengthening the use of satisfaction data alongside complaint volumes and outcomes.

5.6. A renewed focus has been placed on strengthening the process for logging, acknowledging and tracking new feedback from customers and elected members. Digital process improvements are underway, to improve efficiency and consistency in this area. Proactive monitoring arrangements are in place to ensure the five working day acknowledgement timescale is consistently met and that risks to compliance are identified early.

5.7. Mandatory organisation wide training for managers and Heads of Service with involvement in complaints was delivered across the year by the Complaints Manager and Head of Customer Voice. Sessions focused on strengthening engagement with the complaint process, reinforcing learning led improvement and supporting effective formal responses.

5.8. To build on improvements delivered through the Repairs Review, a cross-organisation Repairs Focus Group has been established. The Complaints Manager sits on the group and will use learning from ongoing repair-related complaints to identify recurring issues and strengthen processes, ensuring complaint insight directly informs continued improvements in the Repairs and Maintenance customer experience.

Learning from Complaints

5.9. Throughout 2025/26, feedback from complaints, Ombudsman determinations and customer insights has been systematically shared with managers across the organisation, supporting a more proactive and coordinated approach to service improvement. Rather than isolated learning, themes identified through complaints have helped reinforce where strengthening processes, improving communication and clarifying responsibilities can enhance customer experience. The resulting actions demonstrate a growing emphasis on consistent standards, operational clarity and early identification of customer needs.

5.10. Within Repairs and Maintenance, learning gathered across the year has informed ongoing improvements aimed at strengthening the management of complex and multi-trade work. Managers are currently implementing enhanced oversight of recurring repairs, reviewing Schedule of Rates (SOR) coding to support better tracking of repeat issues, and developing a more robust approach to ‘No Access’ appointments. Improvements to scheduling, clearer ownership of complex cases is also being embedded to support more timely and consistent decision-making. These changes reflect the way complaint trends have helped highlight opportunities to reduce delays and improve the customer journey.

5.11. Damp, mould and condensation (DMC) cases continued to provide valuable learning throughout the year. This informed further strengthening of inspection processes in line with Awaab’s Law, improved recording of reports, and more consistent communication of inspection outcomes to tenants. The integration of updated processes for DMC raised through legal disrepair, improvements to joint-visit arrangements, and ongoing technician training have also been influenced by real-world case learning shared with service leads.

5.12. Consistent record-keeping and accurate logging of customer contact were reinforced across multiple services following learning from complaint reviews. Managers have delivered targeted reminders and additional training on the use of the Housing Management system, introduced expectations for clearer audit trails from operatives, and supported improvements in how inspection notes, job outcomes and follow-on actions are recorded.

5.13. Within the Feedback Team, clearer triage processes, strengthened escalation routes and improved clarity between service requests and formal complaints have also been embedded to support accurate case handling.

5.14. Across other service areas, complaint feedback has also led to tangible improvements. These include enhanced succession guidance following a lack of cross organisational clarity, strengthened ASB risk-assessment procedures, updates to void-inspection arrangements, clearer information and communications for shared ownership customers, and refined processes around compensation, insurance referrals and contractor communication.

5.15. The Customer Complaints Advisory Panel (CAP), made up of volunteer customers, meets on a quarterly basis to provide structured, customer-led challenge through the review of complaint responses that have exhausted the formal process. Customer led meetings are facilitated by the Customer Engagement team and held in small, rotating groups to support focused and balanced discussion. Sessions are structured to explore the complaint in detail and to develop and agree clear learning and improvement actions. This approach has supported clearer identification of service failures, improved tone and clarity in written responses, and stronger alignment with customer communication preferences. Actions arising from CAP discussions are recorded, shared with relevant teams and monitored through an action tracker to ensure learning is embedded and leads to sustained service improvement.

5.16. Learning relating to customer vulnerabilities informed by the CAP has supported improvements to early identification and communication of support needs. Updated complaint templates now prompt officers to ask about vulnerabilities at the outset, with strengthened scripts used by the One Number Team and more consistent recording of reasonable adjustments within CX. A wider data-cleansing exercise will further support visibility of customer needs across teams, ensuring adjustments are acted on and considered throughout case management.

6. CHALLENGES AND RISKS

6.1. Managing demand across complaints, service requests and elected-member enquiries, continues to require close oversight. Recent recruitment has strengthened capacity, but sustained volumes and peak-demand periods still require careful coordination. Strengthened performance monitoring and ongoing improvements to workflow management help mitigate this pressure.

6.2. The rising number of Housing Ombudsman determinations nationally, combined with a backlog of historic cases and changes to prioritisation, increases the likelihood of earlier complaints progressing to potential maladministration findings. This presents regulatory and reputational risk for all landlords, including SHG. Mitigations include stronger quality assurance at both stages, clearer ownership of actions and improved record-keeping ensuring that decisions and communication are consistently evidenced.

6.3. During 2025/26, Stockport Homes has seen an increase in complaints that appear to have been written using Artificial Intelligence (AI) tools, reflecting trends reported across the wider housing sector. For SHG, these complaints tend to be longer, more formal and framed using legal or regulatory language, which can increase the time needed to interpret issues, manage expectations and progress investigations. This presents risks around capacity, timescales and escalation. At the same time, AI-generated complaints can improve accessibility for some customers, and there are opportunities for SHG to make responsible use of AI internally to support clearer analysis, consistency and early resolution, with appropriate governance and professional judgement remaining critical.

6.1. Timely resolution continues to depend on effective collaboration across services, particularly where complaints relate to damp and mould, property condition or rehousing. To reduce the risks associated with cross-service casework, SHG has strengthened case ownership, improved visibility of performance information for managers and increased senior oversight of complex cases and emerging themes. Insight from the Customer Complaints Advisory Panel also provides valuable customer perspective on how complaints are handled and where improvements can be made. This combination of clearer accountability, better insight and customer oversight supports earlier identification of issues and informs improvements across the organisation.

6.2. Rising demand in specific service areas brings increased risk of higher complaint volumes if emerging themes are not identified and addressed early. SHG's strengthened learning processes, including the recording and monitoring of learning from each complaint, review of complex cases and Ombudsman determinations, help mitigate this risk by ensuring insight is shared promptly with services and used to shape targeted actions.

6.3. Maintaining a capable and resilient Customer Feedback Team remains critical as the volume and complexity of cases increase across high-demand service areas. Ongoing investment in training, case review practice and technical knowledge supports the team's ability to manage complex enquiries and ensure consistent decision-making. Strong performance against Housing Ombudsman timescales and manager oversight continues to provide assurance that complaints are being handled promptly and to the expected standard and will remain a core focus as organisational and sector pressures evolve.

7. CONCLUSION

7.1. SHG's customer feedback activity throughout 2025/26 reflects a stable and well-managed overall position, with strong compliance against Housing Ombudsman standards and clear evidence of consistent, timely complaint handling. While demand across some areas increased, particularly where wider sector pressures are being felt, the organisation continued to respond effectively and maintain control over complaint volumes and escalation.

7.2. A key development during the year has been the strengthening of how learning is captured, understood and applied across the organisation. More structured processes for reviewing cases, analysing complaint drivers and incorporating insights from complex cases and Ombudsman determinations have helped ensure that learning is not isolated, but actively informs service improvement. This has supported earlier identification of trends - especially in higher-demand areas - and enabled services to take clearer ownership of actions that address the root causes of dissatisfaction.

7.3. As SHG moves into 2026/27, the organisation is well positioned to sustain strong performance and respond proactively to emerging pressures.

Maintaining high standards of complaint handling, further embedding learning, and continuing to use customer insight to shape operational delivery will be essential to sustaining progress. This approach will support a consistently positive customer experience across all services and reinforce SHG’s commitment to transparent, responsive and accountable service delivery.