

COMPLAINTS PERFORMANCE & SERVICE IMPROVEMENT REPORT

Q1 2025-2026

1. Introduction

- 1.1 This report presents updated insights into our evolving approach to complaint management. We continue to prioritise learning from customer feedback to refine our service offering and minimise recurring issues.
- 1.2 With the implementation of new Consumer Regulation last year, and as Karibu shapes its organisational culture, it is essential that we demonstrate a robust and high-quality response to dispute resolution and service delivery.
- 1.3 This overview highlights our complaint performance, captures the resident voice through customer feedback, and outlines key actions being taken to enhance our service.
- 1.4 Up to the end of June 2025, there have three overdue tasks from the landlord portal. Which has since been addressed, we recorded one Complaint Handling Failure Order (CHFO) case and one maladministration cases during the first quarter of 2025/26 period.
- 2.0 Between April and June 2025 (Q1 of 2025/26), the organisation received:
 - 29 new complaints at Stage One
 - 14 complaints escalated to Stage Two
- 2.1 We aimed to acknowledge 100% of complaints at both stages. As of June 2025, our performance is as follows:
 - Stage One Acknowledgements: 100% (29/29)
 - Stage Two Acknowledgements: 91.7% (11/12)
- 2.42 Improvements to our CRM system have enabled better monitoring of the complaints process. This includes:
 - · A closed-monitoring dashboard
 - Daily oversight of the complaints inbox
 - Weekly Complaints Coordinator meetings to review and action logged complaints
- 2.3 In alignment with the Housing Ombudsman's Complaints Handling Code, the required response times are:
 - Stage One: 10 working days
 - Stage Two: 20 working days (or extended with written notice)

Our current response performance:

- Stage One Responses: 100% (29/29)
- Stage Two Responses: 100% (14/14)
- 2.4 Despite narrowly missing our Stage Two acknowledgement target, we successfully met the response deadlines for both complaint stages, achieving 100% compliance in this area.
 - Although receiving 29 complaints in Q1 is above projections, this reflects our proactive approach in encouraging feedback from residents, a vital aspect of our commitment to improving services and amplifying the resident voice.
- 2.5 To further enhance our performance:
 - Targeted training has been provided to the Complaints Officer
 - A new Power BI reporting tool will is in progress aiming to be implemented in August, streamlining data reporting and reducing reliance on manual spreadsheets by reporting directly from CRM

Further Insight

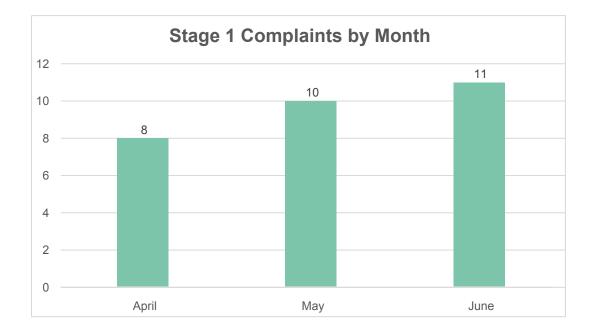
2.6 We have compiled detailed insights to better understand complaint trends and continue developing our reporting capability to ensure equity of service delivery. This area will see further development throughout the year.

Complaints by Month

- 2.7 A breakdown of monthly complaint volumes from April to June 2025 is presented in the chart below.
- 2.8 Consistent with sector-wide trends, 65% of complaints were related to repairs and maintenance, worth noting that during quarter 1 we conducted 1380 responsive repairs not including planned and compliance repairs, a small proportion of complaints were concerning contractor workmanship.
- 2.9 The primary driver of complaints this quarter was a lack of timeliness and delays with repairs, communication such as keeping people informed or miscommunication, and disputes with rent or service charges.

One area we are working on with one of our main contractors is integrating with their system to enable us to

- Real-time data visibility for residents' repairs
- Direct progress tracking of repairs for Karibu staff handling tenant enquiries
- Raising issues at contract meetings and being able to hold contractors more accountable to timelines, quotes and general contract management issues as we have direct access to their IT systems.



Complaint escalation rates by month

2.10 Whilst every effort is made to resolve a complaint at Stage 1 and provide an early resolution for our residents, the chart below reflects the monthly breakdowns of escalations to stage 2 of our formal complaint process. Most of the stage 1 cases do not escalate to Stage Two, and vital that anything that is promised in our Stage one response is then followed up effectively.



2.11 The number of Stage Two complaints were higher in the first quarter of the current financial year. We try to ensure that a telephone call is made to the resident so that they are satisfied with the resolution offered before the letter is sent.

On analysis of the stage 2 escalations these escalations reflect recurring service delivery challenges and resident dissatisfaction with initial responses

2.12 Key reasons for escalation and learning opportunities

While a number of complaints are escalated to Stage 2, these cases have provided valuable insight into areas where service delivery can be strengthened.

The most common themes include:

- Delayed or Inadequate Responses Residents cited lack of timely or meaningful responses to their concerns.
- Unresolved Repairs Persistent issues with outstanding repairs, often over long periods.
- Poor Communication Lack of updates, miscommunication, and failure to follow up on commitments.
- 2.13 Learning from Escalations Strengthening Stage 1 Resolution to reduce escalations and improve resident satisfaction, the following processes are being strengthened:
 - All complaints will receive a personal call at the point of acknowledgement to fully understand the issue, identify any vulnerabilities, and assess the impact on the household.
 - Outcomes will be discussed with residents prior to issuing formal responses, allowing for clarification and resolution before escalation becomes necessary.
 - All complaint outcomes will reference relevant policies, procedures, agreements, or legal obligations where appropriate to ensure transparency and consistency.

- Residents will be provided with realistic and trackable timescales for resolution, helping to manage expectations and build trust.
- All actions and compensation payments are logged onto the CRM system to monitor and ensure closure
- A follow-up survey will be conducted after the complaint has been closed to gauge satisfaction with the outcome and identify improvements we can make to the process.

You said we Did

- 2.14 Whilst we analyse complaints we also look at the feedback residents provide through various transactional surveys. In the last quarter of the current financial year, we have conducted several transactional surveys with an external agency to contact residents each quarter with the aim of taking on board their comments so that we can look at ways we can improve our services.
- 2.15 Included is a snapshot of what our residents have told us and our service improvement actions for the short and medium term. This is publicised on our website to ensure our residents are also kept informed.

Repair Services

You Said:

• Slow response times for repairs, outstanding repairs, and poor quality of work.

We Did:

- We routinely issue transactional surveys to residents following repair works, enabling
 us to identify and address areas of concern in a timely and responsive manner.
- A comprehensive review of historic repair reports has been undertaken to prioritise outstanding and urgent repair requests.
- We have completed a review of our Repairs Policy, incorporating valuable feedback received from residents to ensure the policy reflects their priorities and expectations.
- As part of our long-term service improvement strategy, we will be procuring strategic partnering contractors for both repairs and cleaning/grounds maintenance services during 2025/26.
- Additional resources and staffing have been allocated to manage the repairs backlog and administrative processes, especially for cases requiring follow-on works, with the aim of significantly reducing waiting times.
- We maintain regular performance review meetings with contractors, where complaint trends and analysis are a standing agenda item to drive accountability and service improvements.
- Weekly internal complaints review meetings with service leads are held to conduct indepth analysis of individual cases and identify systemic service delivery issues

All of the above will enable us to improve communication with our customers, which has been a clear area in which we need to improve over the next twelve months. A comprehensive 'you said we did' report was published on our website in June 2025.

Housing Ombudsman Cases

2.16 As of 30 June 2025, there are a total of 33 cases currently registered with the Housing Ombudsman. Of these, three are new referrals received during the current financial year. However, one of these cases appears to fall within the landlord's internal procedure, indicating that it may not have progressed through our formal complaints process.

- 2.18 There has been a noticeable increase in activity from the Housing Ombudsman this quarter. While they continue to work through a significant backlog, the additional resources they have deployed are resulting in an uptick in correspondence relating to both legacy cases and new referrals.
- 2.19 One Complaint Handling Failure Order (CHFO) was received, which we responded to within an agreed extended deadline. This case relates to a determination issued last year, which included specific actions and timelines. Unfortunately, the original timeline was missed due to internal role transitions and access issues with the landlord portal. We have since engaged with the Housing Ombudsman, offered a formal apology to the resident, and agreed on a clear action plan to complete the outstanding repairs.

Complaint themes

2.20 Our analysis of recent complaints indicates that the predominant theme is a perceived lack of timely and effective communication. This continues to be a key area for improvement, particularly in relation to "Getting the Basics Right" a principle essential to delivering a reliable and responsive service.

The primary drivers of complaints received at stage 1 include:

- Inadequate communication regarding follow-up works
- Delays in completing repairs, particularly responsive repairs
- General delays in responding to resident enquiries

2.21 Other complaint topics

- Anti-Social Behaviour
- Chasing information
- Transfer applications
- Service charge demands and actions
- Staff conduct

Learning from complaints

2.22 Complaint Trends and Analysis

During the first quarter of the financial year, we identified an increase in complaint volumes, particularly in May and June 2025. A total of 21 complaints were recorded during these two months alone. One area related to insufficient communication provided to residents regarding rent and service charge recovery actions. This indicates a need to strengthen the clarity and timeliness of our correspondence in these areas.

2.23 Resident Expectations and Communication Channels

A further ongoing challenge has been managing and meeting the expectations of residents across our various communication platforms. The existence of multiple contact channels including individual staff email addresses, generic inboxes, and service-specific emails has made it increasingly difficult to track, monitor, and respond to queries in a consistent and timely manner.

Addressing this is a strategic priority. We have engaged external consultants to help us optimise the use of our existing systems and streamline communication processes in the short to medium term. This work is progressing well and should be implemented before the end of guarter 3.

2.24 Future-Focused Communication Improvements

Longer-term improvements will focus on the introduction of a centralised system to capture all incoming calls and written communications. This will allow for more effective tracking, monitoring, and response management, ensuring that resident interactions are handled with speed, accuracy, and quality.

Key elements of this transformation include:

- Improved use of self-service platforms
- Implementation of automation and communication dashboards
- Integration of AI tools to support smarter responses
- Consolidation and reduction of email channels

These changes are expected to significantly enhance the resident experience and operational efficiency as more people can access fewer inboxes and management can measure and monitor the effectiveness and timeless of our responses to residents.

2.25 Resident Co-Design and Engagement

To support and guide this work, we will establish a Resident Engagement Group. This group will collaborate with us on the design and delivery of the new communication model, ensuring the voice of the resident is at the heart of service improvements.

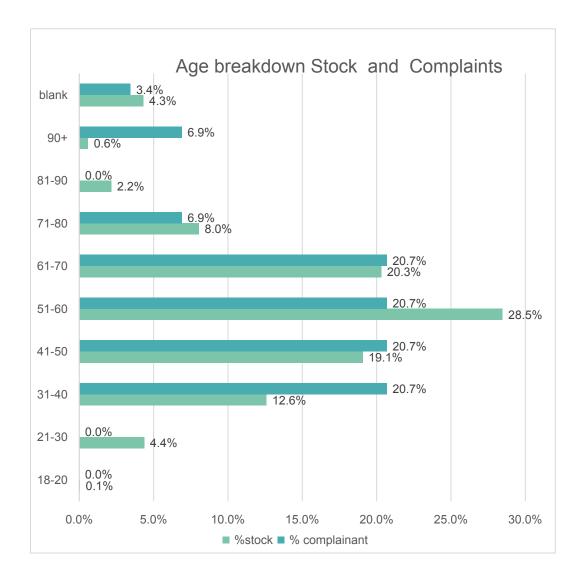
2.26 Embedding a Unified Culture

To support the successful integration of the two legacy organisations, we launched a sixmonth Corporate Culture Training Plan in January 2025. This programme aims to align staff with Karibu's mission, vision, and values, fostering a unified organisational culture and a consistent approach to service delivery.

By strengthening cultural alignment, we aim to improve cross-team collaboration and ultimately deliver a more seamless and satisfying experience for our residents

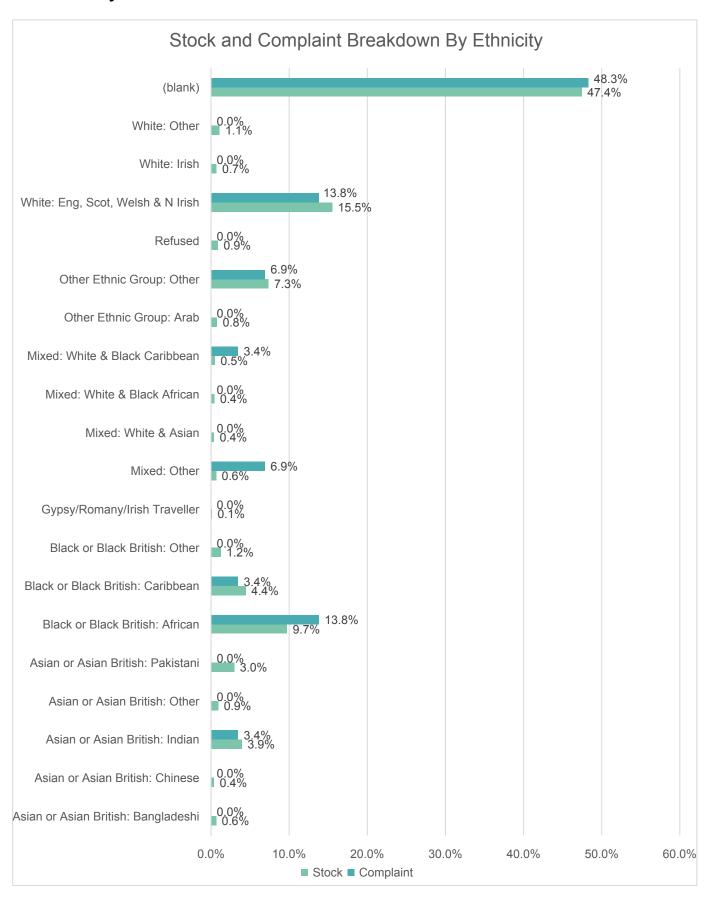
Summary of Complaint Demographics

- 2.27 Our quarterly analysis of complaints reveals key demographic insights, including ethnicity, age, and borough distribution. By examining complaints as a percentage of our stock, we can identify potential outliers and areas for further investigation.
- 2.28 This data-driven approach allows us to gain deeper insights into specific demographic groups and address any underlying issues more effectively.
- 2.29 The chart provides a comparison between the age demographics of residents and the percentage of complaints from each age group. Generally, the data suggests that the percentage of complaints aligns with the percentage of residents in each age band.



- 2.30 31-40 Age Band: This group represents 20.7% (6 from 29) of the residents in our stock, but they have a disproportionately high level of dissatisfaction. This indicates that residents aged 31-40 may be more likely to file complaints or they may feel more comfortable to inform us of dissatisfaction, additionally the age range may have higher expectations compared to other age groups and may have a different expectation of speed of service responses.
- 2.31 Reviewing the complaints within this age band they follow the overall theme of complaints and lack of action, and the complaints are across multiple areas including housing, tenancy and repairs.
- 2.32 No age recorded on system, highlights where there are gaps in data of ages on the account which is being addressed with a consensus survey to collect missing resident data which should be completed before the ned of guarter 2.
- 2.33 **61-70 Age Band**: This represents 6 from 29 residents during the first quarter of our current financial year which is broadly in line with the age profile of our stock.

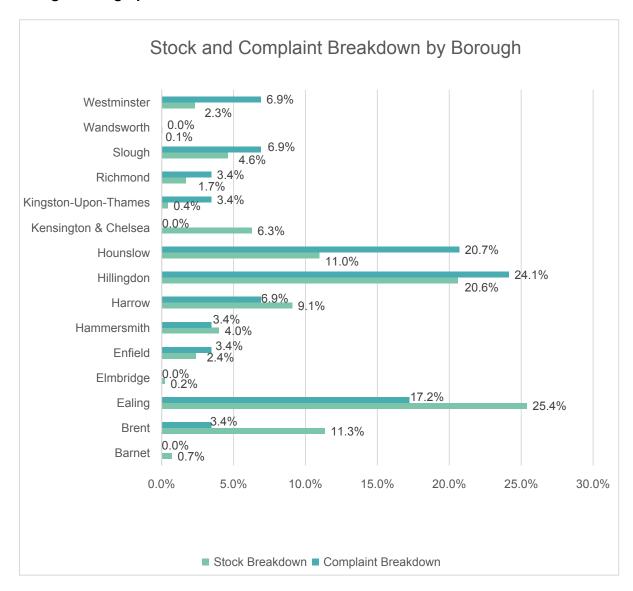
Ethnicity



2.34 Complaints by Ethnicity

- The Ethnicity Chart provides a comparison between the ethnic makeup of our resident population, based on those who have voluntarily shared this information and the proportion of complaints received. We continue to close data gaps through ongoing tenancy audits and proactive engagement with residents to encourage disclosure of demographic information.
- Key observations include:
- Of the 29 complaints reviewed, 48.3% did not have ethnicity information recorded in our system. This limits the accuracy of any demographic analysis. Among the remaining cases, the categories Black, Black British African, and Mixed Other appear to show higher complaint rates relative to their representation in the housing stock. However, it is important to note that these categories represent only six individuals in total, three of whom are based in the borough of Ealing but across different streets and two in the borough of Hounslow and one in the borough of Hillingdon. The majority of these complaints were related to repairs
- It is important to note that some ethnic groups with lower representation such as "White: Black African", "White: Irish", and "Asian or Asian British: Other" each recorded only one to four complaints respectively, which should be considered in the context of their smaller population size.
- Overall, most ethnic groups show complaint levels broadly proportional to their representation in our resident base.
- We will continue to monitor this data to identify any emerging patterns and ensure that our services are inclusive and responsive to all residents, regardless of background.

Borough Demographics



2.35 Complaints by Borough

The chart above presents a breakdown of our housing stock alongside the volume of complaints received by borough. Notably, Wandsworth and Elmbridge stand out as outliers, with either no complaints or significantly fewer complaints recorded during the reporting period.

2.436 Complaints-Driven Service Improvements

We have developed a dynamic action plan that captures service improvements and operational changes arising from complaint insights. This plan is actively monitored and reviewed by our operational teams to ensure ongoing learning and service enhancement.

To promote transparency and demonstrate accountability, we will use our website to publish periodic updates highlighting the positive impact complaints have had on shaping and improving our services.