

Karibu
Community Homes



COMPLAINTS PERFORMANCE & SERVICE IMPROVEMENT REPORT

Q2

2025–2026

1. INTRODUCTION

- 1.1 This overview highlights complaint performance captures the resident voice through feedback themes, and outlines key actions being taken to strengthen service delivery and learning.
- 1.2 Up to the end of September 2025, there were eight overdue tasks recorded on the Housing Ombudsman's landlord portal. These have since been reviewed and addressed.
- 1.3 During the first two quarters (April–September 2025) of the 2025/26 financial year, Karibu recorded 55 complaints, representing 29.34 per 1000 properties. The majority related to the areas of Asset, Housing, and Finance.
- 1.4 Key performance indicators show continued improvement in response times and resolution rates at both Stage One and Stage Two.
- 1.5 Further work is ongoing to ensure consistent learning and timely responses across all teams:
- 1.6 Two Complaint Handling Failure Order (CHFO) cases
- 1.7 Three maladministration cases across Q1 and Q2

2. PURPOSE

- 2.1 To present the Customer Committee with a summary of complaints and Ombudsman enquiries together with recent and future actions for improving our services for the two consecutive quarters of the current financial year 2025-26.

3. COMPLAINT PERFORMANCE TO Q2

- 3.1 Between April – September 2025 (Q1 & Q2 of 2025/26), the organisation received:
 - 55 new complaints at Stage One
 - 19 complaints escalated to Stage Two
- 3.2 We aim to acknowledge 100% of complaints at both stages. As of September 2025, our performance is as follows:
 - Stage One Acknowledgements: 100% (55/55)
 - Stage Two Acknowledgements: 94.74% (18/19)
- 3.3 In alignment with the Housing Ombudsman's Complaints Handling Code, the required response times are:
 - Stage One: 10 working days (or extended 10 working days with written notice)
 - Stage Two: 20 working days (or extended 20 working days with written notice)

Our current response performance:

- Stage One Responses: 100% (55/55)
- Stage Two Responses: 100% (19/19)

3.4 Complaint Oversight and Monitoring Activities

To create and embed the right culture we have embedded a robust structure including.

- Weekly Complaints Coordinator Meetings
- Review and action logged complaints with cross-service input.
- Bi-monthly Complaint Panel Meetings
Quarterly Meetings with Member Responsible for Complaints (MRC).
- Targeted Training for Complaints Officer
- Power BI Reporting Tool and Dashboard
 - Provides live data insights.
 - Streamlines reporting.
 - Reduces reliance on manual spreadsheets.
 - Draws data directly from the CRM system.
- Detailed reporting to committees and board and quarterly and annual publication of complaints performance

Complaints: key drivers

- 3.5 The key driver of complaints across the social housing sector is repairs and property condition, accounting for approximately 71% of upheld complaints in 2024–25, reported by the Housing Ombudsman annual complaints review 2024-2025.

In Karibu for Q1 and Q2, 54.5 % of complaints were related to asset management and repairs and maintenance to properties.

In the first two successive quarters of the current financial year, we conducted 2740 general responsive repairs

Putting the figures into perspective complaints received for Asset Management accounted for 1.09% of jobs raised responsively.

- 3.6 The primary drivers of complaints for **Asset Management** to date have been:

- **Poor communication** around repair timelines, updates, and responsibilities.
- **Delayed follow-through** on agreed repairs, often requiring chasing by residents.
- **Lack of clarity** on repair ownership
- **Health and safety concerns** expected with unresolved leaks, cases of damp or mould, or structural issues.
- **Escalation** due to absence of timely updates or completion of action.

- 3.7 To address concerns, we have worked closely with one of our main asset contractors to integrate with their system to provide:

- Real-time data visibility for residents regarding the progress of their repairs, this will be a key requirement for the new repairs contract currently in process.
- Direct progress tracking of repairs by Karibu staff handling tenant enquiries.
- Improved accountability through raising issues at contract meetings and monitoring contractor performance against timelines, picking up quotes in a timely manner, and providing resident feedback.
- The scrutiny panel have conducted a repairs scrutiny creating an action plan for regular monitoring.

- 3.8 The Primary drivers of complaints for **Housing Management / Finance**

- **Communication** issues remain the dominant concern, either lack of communication or unhappy with communication received.
- **Service charge disputes** reflect dissatisfaction with billing accuracy, transparency, or responsiveness.
- **ASB-related complaints** and housing management responses to neighbourhood concerns

3.9 To address wider communication concerns

- We launched the first phase of Microsoft 365 contact centre solution which enables residents to request a call back to prevent waiting in a queue and leave a voice mail.
- when completed the dashboard will provide oversight of all communications, whether a resident is contacting Karibu by email, call, App, leaving a voicemail or a callback
- Housing management are currently looking at ASB system modules to improve handling of ASB cases.
- We are reviewing service charges ownership and managing agents to bring clarity to services delivered and service charges
- We are dealing with service charge disputes as they arise and where appropriate acting against managing agents on behalf of tenants and leaseholders

3.10 Housing Ombudsman Cases

Number of open cases total	33
Cases awaiting investigation	10
Cases under landlords' internal procedure	8
Ongoing investigation	2
Cases under referral assessment	3
Evidence gathering	4
Cases determined	2
Cases under assessment	2
Review case outcome	1
Closed case	1

- 3.11 As of 30 September 2025, there are a total of 33 open cases currently registered with the Housing Ombudsman. Of these, five are new referrals received during the current financial year. However, eight of these cases appears to fall within the landlord's internal procedure, indicating that it may not have progressed through our formal complaints process
- 3.12 There has been a noticeable increase in activity from the Housing Ombudsman this quarters. 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
- 3.13 **Future-Focused Communication Improvements**

Longer-term improvements for communications are planned to improve, 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 to minimal generic boxes to manage and monitor.

3.14 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.

3.15 Complaint Panel

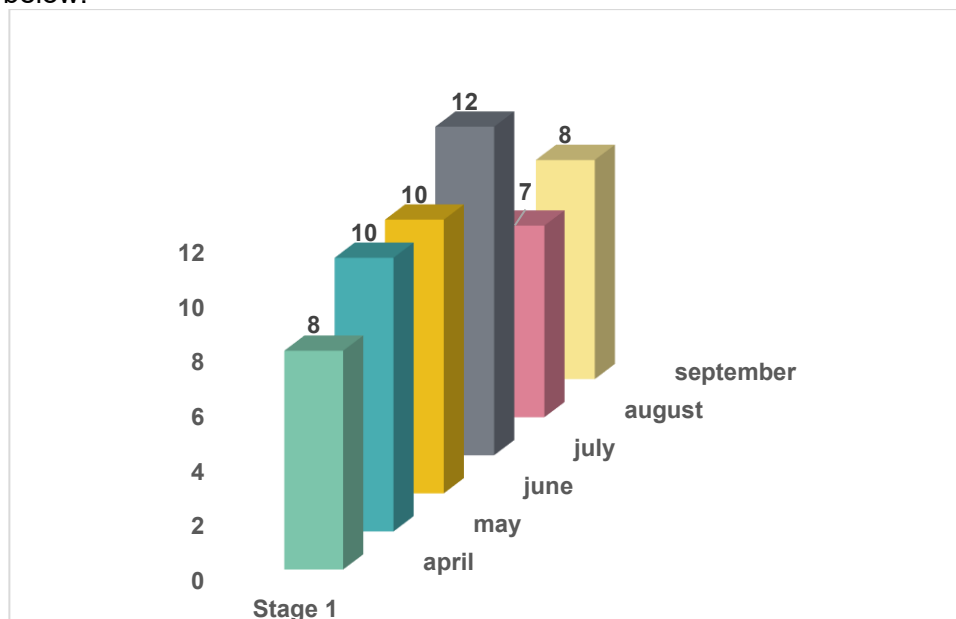
As part of our efforts to ensure the customer voice is embedded within our complaint service, we have now established a Complaints Panel as an integral part of our complaint process. The panel comprises two independent tenants who meet with the Complaint Officer and the Assistant Director of Housing to review our complaint handling process, live cases.

The panel held its inaugural meeting on 18th September 2025. The panel confirmed that our complaint responses demonstrate the right level of empathy and provided constructive suggestions for improvement.

The panel will meet bi-monthly, reviewing samples from both Stage One and Stage Two complaints, ensuring ongoing scrutiny and continuous improvement of our complaints handling approach and this is independent from the MRC meetings

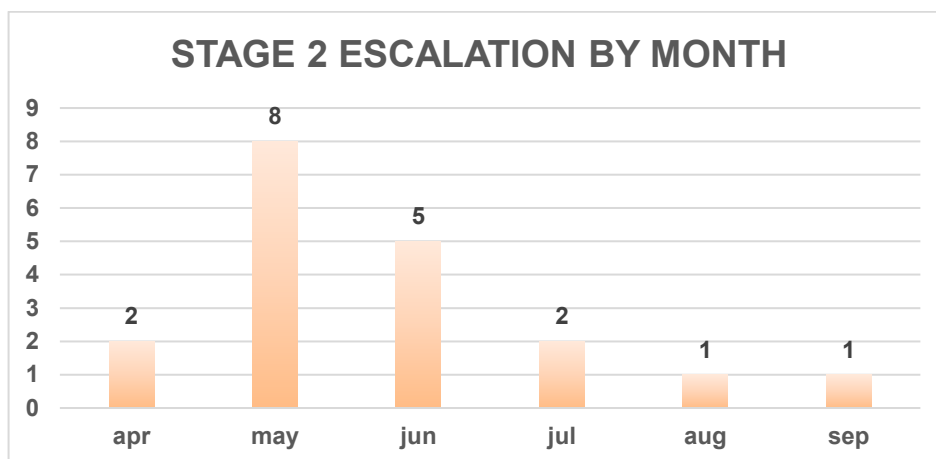
3.16 Further Insight

A breakdown of monthly complaint volumes from April - September 2025 is presented in the chart below.



3.17 Complaint escalation rates by month

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.



You said we Did

- 3.18 Whilst we analyse complaints, we also look at the feedback residents provide through various transactional surveys. In the two successive quarters 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.
- 3.19 Our Tenant Satisfaction Measures (TSM) results capture feedback from tenants, including compliments and concerns. All feedback is actively reviewed, and actions are taken to address issues raised by tenants. Tasks arising from the surveys are tracked and monitored to ensure concerns are properly addressed. Where tenants have given permission to be contacted, they receive direct communication from us to discuss their feedback and confirm that their issues have been addressed.

3.20 Repair Services

You Said:

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

We Did:

- Transactional Surveys: We issue surveys to residents following repair works, enabling timely identification and resolution of concerns.
- Repairs Policy Review: Completed a review of the Repairs Policy, incorporating resident feedback to ensure it aligns with tenant priorities and expectations.
- Damp & Mould Policy: Developed in preparation for Awaab's Law, with staff training delivered. We are in the process of onboarding a damp and mould specialist.

- **Contact Centre Project:** Completed and now live, improving service accessibility and responsiveness.
- **Strategic Partnering:** Plans are underway to procure strategic contractors for repairs and cleaning/grounds maintenance during 2025/26 to enhance service delivery.
- **Backlog Management:** Additional resources and staffing have been allocated to manage repair backlogs and administrative processes, particularly for follow-on works, with the goal of reducing waiting times.
- **Contractor Performance Reviews:** Regular meetings with contractors include complaint trends and analysis to drive accountability and service improvements.
- **Internal Complaints Review:** Weekly meetings with service leads conduct in-depth analysis of individual cases and identify systemic issues.
- **Independent Complaint Panel:** Established with tenant members to review complaint responses and ensure fair and consistent outcomes.
- **Vulnerable & Reasonable Adjustment Policy:** Completed to ensure services meet the needs of all residents.
- **Complaints Policy Review:** Updated to include procedures for handling service requests effectively.
- **Scrutiny Process:** Advanced stage of independent scrutiny panel review focusing on Communications, providing assurance and recommendations for service improvement

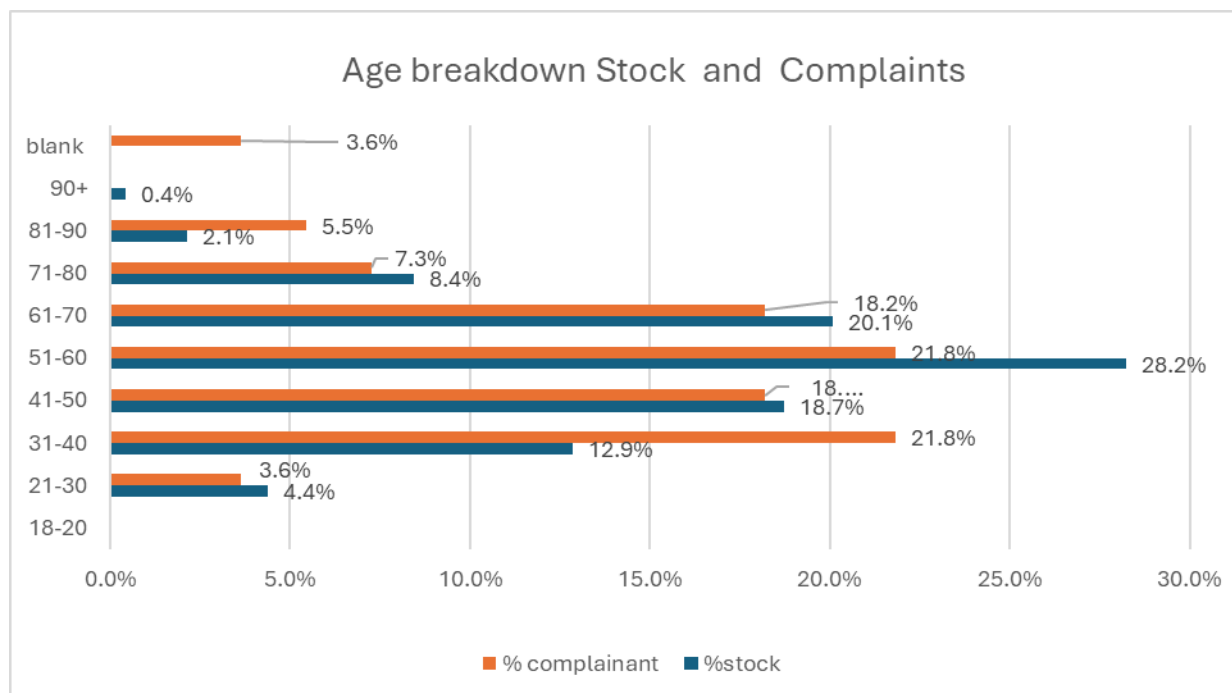
All the above will enable us to improve communication with our customers, which has been a clear area in which we need to improve over the next twelve months.

3.21 **Summary of Complaint Demographics**

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.

This data-driven approach allows us to gain deeper insights into specific demographic groups and address any underlying issues more effectively

- 3.22 The chart provides a comparison between the age demographics of residents and the percentage of complaints from each age group

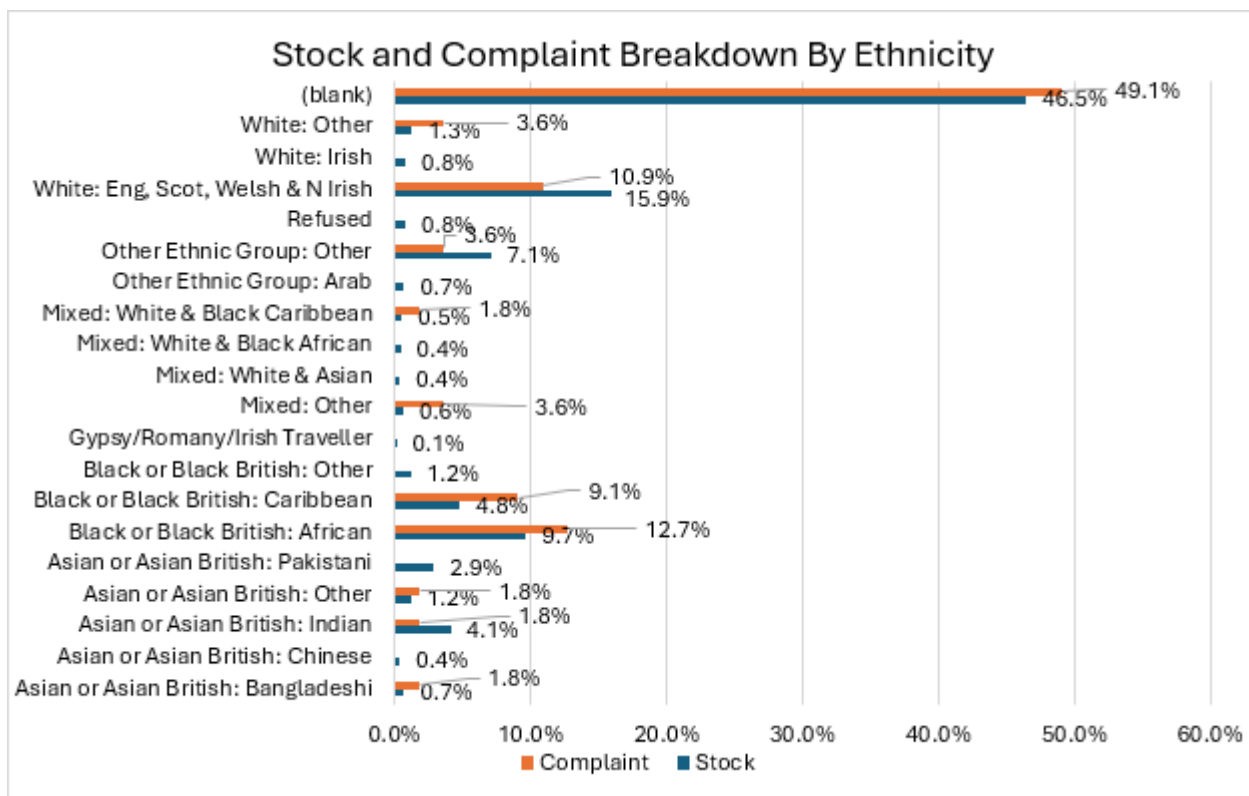


Higher complaints have been received from residents within the 31-40 age band and 81-90 age band. This indicates that residents aged 31-40 may be more likely to raise complaints or they may feel more comfortable to inform us of dissatisfaction, additionally the age range may have higher expectations compared to other age groups and may have a different expectation of speed of service responses.

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 and in line with complaints across all demographics.

No age recorded on system, this can be as the complainant is a leaseholder and this data is not held by Karibu, ongoing work on our data is in progress to collect any missing resident data.

- 3.23 The Ethnicity Chart below 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

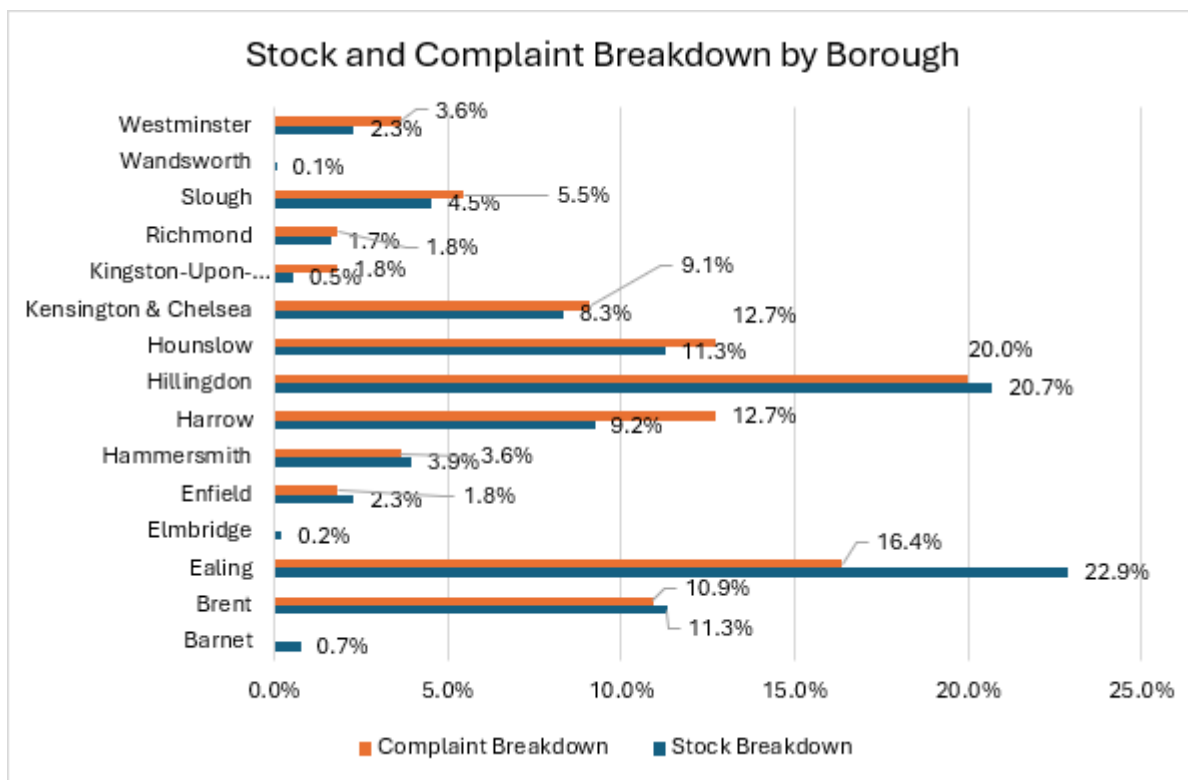


Of the 28 complaints reviewed who have provided ethnicity information. categories Black, Black British African, Black British Caribbean complainants and Mixed other whilst small numbers they show slightly higher complaint rates relative to their representation in the housing stock. This can be positive that the residents in this demographic are happy to discuss issues with Karibu. On review of the complaints there is no outlier to reflect residents in this group receiving a different service from Karibu.

White Eng, Welsh, Scot& N Irish , Other Ethnic Group , Asian or Asian British ,Indian, represent a lower than stock level whilst this may be that residents are happier with the services this can also indicate they may be less inclined to complain due to generational norms and tolerance, or rely on family members or support workers to resolve issues. They may also have good relationships with Karibu and feel that service requests are dealt with appropriately

Overall, most ethnic groups show complaint levels broadly proportional to their representation in our resident base

Wider surveys to residents may also support in understanding challenges for the wider demographic groups. We 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



3.24 The chart above presents a breakdown of our housing stock alongside the volume of complaints received by borough. Notably, Harrow, Hounslow, and Kensington & Chelsea, show higher complaint rates relative to their stock, indicating potential service delivery or communication gaps

During the second quarter, Ealing despite having the largest stock appears underrepresented in the complainants but this may be that they are happy with services and communication with Karibu.

Additionally, smaller boroughs such as Slough and Kingston-Upon-Thames, and Westminster recorded an increase in complaints relative to the number of properties held in the borough, suggesting a need to monitor service improvements in that locality