Group Customer Committee Meeting: In-Depth Summary

Date: 15 June 2026
Location: Number Five Board Room
Chair: Hanif Malik

Context	Agenda Item
Chair's welcome	The Chair welcomed the Committee.
Minutes from Group subsidiaries and Committees are presented to GCC for their review, these include: • Karbon Resident Committee minutes • 54North Homes Customer Experience Committee Minutes	**Karbon Residents Group / Residents Strategic Group** • Minutes accepted. • An update was provided on recent high level of engagement activity undertaken by resident representatives. • Appreciation was expressed for the continued contribution of the Chair and Vice Chair of the KRC. **54 North CEC Minutes** • Leadership remains the same with an interim Managing Director. • KPS services in Yorkshire have shown positive progress since launched, although early challenges have contributed to complaints performance. • Issues were noted with sub-contractor reliance during the transition. This was expected to reduce as services stabilised. • Customer involvement activity was noted, including the annual customer involvement report and drop in event.
Reporting relates to a progress update against our Resident Involvement Framework. The Karbon Homes Resident Involvement Framework has formed the foundation from which resident involvement has been delivered, particularly through the Karbon Residents Committee, the scrutiny function and project and task groups.	**Resident Involvement Report Q4** The Q4 Resident Involvement Report was presented, outlining customer engagement activity and the impact of resident involvement during the previous financial year. • Over 160 customers had taken part in engagement activities during the quarter. • Members discussed responsibilities between the organisation and local authorities, particularly regarding waste, graffiti, and environmental issues. • Positive feedback was noted on procurement involvement, with the procurement panel helping customers feel informed and able to influence decisions.
Performance improvement and performance reports	**Performance Improvement** <u>Welfare Reform/Income Management update</u> An update was presented on the Welfare Reform and Income Management position, focusing on how income-related risks were being managed, the impact of Universal Credit, arrears performance and the use of technology to support customers and improve efficiency: • Key drivers of income management risk had historically been the rollout of Universal Credit and financial pressures arising from the cost of living crisis. • The Committee was advised that the rollout of Universal Credit had now been completed, with all eligible customers migrated, leaving only supported housing customers on housing benefit within the working age group. • Approximately half of customers were reported to be in receipt of some level of Universal Credit, with uncertainty noted due to proposed government benefit reforms. • There has been a £1 million reduction in arrears over a two-year period, alongside reductions in evictions and write-offs. • Initiatives such as the winter wellbeing campaign reached and supported customers. • Technology, including VoiceScape integration and case management systems, improved customer contact and reduced payment processing times. • Caseload volumes had been reduced, with a more focused and effective approach to identifying customers who required support before arrears escalated.

	• In response to questions, it was confirmed that around one-third of customers had an outstanding balance, with arrears more prevalent among longer-term customers. • It was emphasised that the priority was maintaining current payments and supporting sustainable repayment arrangements, rather than focusing solely on arrears. • Clarification was provided that the reduction in arrears represented a tangible benefit, with savings reinvested into services. • The use of automation in verifying rent information for Universal Credit claims was discussed. • Members discussed the broader use of automation and artificial intelligence and expressing interest in further understanding its application. • GCC noted the update and welcomed a deep dive on the use of artificial intelligence and automation at a future meeting. **Customer Data: Deep dive Arrears and Money Matters** • A presentation was delivered on Arrears and Money Matters covering data analysis, customer segmentation, forecasting and the impact of targeted support. • Arrears were more common among younger, working age customers, newer tenancies and households with lower disposable income, highlighting the importance of affordability checks and early preventative support. • Money Matters referrals were shown to reduce arrears over time. • Customer engagement varied, with some preferring direct contact, others using digital self-service, and some harder to engage due to vulnerability or disengagement. • Satisfaction remained high overall, although communication clarity and ease of contact were identified as areas for improvement. • Forecasting showed that arrears were affected by wider economic factors, including energy prices, while winter support campaigns had contributed to improvements. • Members discussed Universal Credit, repayment arrangements and the need for further analysis of customer payment behaviours, debt trajectories and arrears progression. • Predictive analytics and case management tools were noted as supporting earlier identification of risk and more proactive intervention. **Deep dive re-visit Antisocial Behaviour** • An Anti-Social Behaviour report was presented which provided an overview of actions taken since the previous deep dive in November 2025 and the progress made in strengthening the organisation's response to ASB. The report noted the following: • Discussed stronger risk assessments, earlier intervention and enhanced staff training. • Highlighted increased support for complex and high-risk cases, including domestic abuse resources. • Noted improved multi-agency working arrangements. • Recognised the positive use of customer insight and feedback to drive service improvements. • Welcomed improvements in customer communication and satisfaction. • The report discussed future priorities, including, clearer action plans, better management of repeat cases, improved data quality and greater focus on prevention and early intervention. • A query was raised on the use of updated risk assessment information relation to vulnerabilities and how this would inform future actions. It was noted that a further response would be required from service delivery teams. • GCC noted the update. **Customer Contact-Vision & Guiding Principles** The Contact Centre customer contact vision and guiding principles was presented, setting out a balanced approach to digital transformation and accessible customer support: • The vision was informed by customer survey feedback and followed the principle of "digital when we can, human when we should". • Digital solutions would focus on high-volume, low-complexity transactions, while complex or sensitive matters would continue to receive human support.

	• Customer personas and analytical studies were being used to understand contact preferences, reasons for contact and how targeted action plans should be developed. • Members welcomed the balanced approach but emphasised the need to avoid excluding customers who lacked confidence, access or trust in digital services. **Performance Reports Q4** The Group Performance Report was presented, providing a year-end overview across compliance, repairs, lettings, customer satisfaction and early performance in the new financial year: • Compliance performance remained strong, with gas compliance slightly below target due to a small number of overdue cases progressing through legal processes. • Repairs performance improved significantly during the year and continued to show progress in the new financial year. • Lettings performance was strong, with high activity and most properties re-let within one month. • Customer satisfaction improved throughout the year, while complaints performance was generally positive. • Concerns were raised about repairs quality and reliability, including missed appointments, incomplete repairs and communication gaps, with further monitoring and technology improvements expected to support progress
Annual Complaints, Compliments & Suggestions	A report was presented on the **Annual Complaints, Compliments and Suggestions**. The report summarised annual performance and the reporting requirements for Ombudsman submission and customer publication. • The report provided a year-end summary of performance. • Clarification on complaint stages, categorisation and reporting metrics was welcomed. The **54 North Annual Complaints Report** was presented outlining complaints performance, key themes, data corrections and service improvement activity: • The report now included data for two almshouses. • An error had been identified where data incorrectly included both owned and managed properties, overstating the reported number of complaints. • The report would be revised and recirculated with accurate data. • Repairs remained a key driver of complaints, particularly linked to subcontractor use and the early establishment of the new repairs team. • Progress has been made to develop the repairs service, supported by ongoing work to improve customer experience and additional resources in customer services and housing teams. • Members noted the update and agreed to review the revised report once circulated. • GCC noted the updated and accepted a revised Annual Complaints Report to be circulated with corrected data for information. The **Leazes Homes annual complaints report** was presented. It covered complaints performance, customer feedback and areas requiring continued focus: • Complaints had increased compared with the previous year, although this reflected a fuller reporting period and a developing complaints culture. • The increase was viewed as a sign of improved customer confidence to raise issues, with complaint levels considered proportionate for the number of homes. • Complaint handling performance, including response timeliness, was positive. • Lower tenant satisfaction across several measures remained a concern and would require continued focus. • Members requested details on performance progress over time. • Concerns were raised about Ombudsman delays and the impact on customers • Member noted the rationale for the increase in complaints but expressed concern that Leazes' lower TPM satisfaction compared with Karbon could indicate growing dissatisfaction. It suggested that satisfaction usually changed over a longer period and that Leazes' position may have reflected different starting points. It was proposed to review satisfaction trends to understand whether sustained positive experiences were improving satisfaction. The review would be shared with Leazes Board members on the progress of satisfaction.
Discussion items	**Deep dive report Tenant Satisfaction Measures**

	A report was presented on Tenant Satisfaction Measures, covering 2025–26. • Overall satisfaction for low-cost rental accommodation had improved. • Key drivers of satisfaction were well-maintained homes, effective repairs and customers feeling listened to, while dissatisfaction was linked to contractor coordination, incomplete repairs, grounds maintenance and communication. • Demographic analysis showed lower satisfaction among younger customers, newer tenants and customers in older properties. • Low-cost home ownership satisfaction had declined across most measures but remained broadly around median benchmark levels, with dissatisfaction linked to unclear responsibilities, communication and service charges. • Planned improvements included focus groups, clearer communication, guidance on responsibilities and service charges, increased staffing and service standards. • Members discussed the "safe homes" measure, noting that it reflected wider perceptions of safety, including neighbourhood issues such as, anti-social behaviour and required further analysis to inform targeted action. • Customers would be briefed on leasehold and shared ownership roles and responsibilities at a future KRC meeting.
Procedural	**Annual Assessment against Consumer Standard** The Annual Assessment of Consumer Standards was presented and outlined improved compliance against regulatory requirements and the key areas requiring continued focus. • Overall compliance had improved significantly, with most areas now assessed as fully compliant following reviews, improvement plans and strengthened performance. • One area remained partially compliant, relating to the speed of implementing recommendations from fire risk assessments within 54 North. This area remained under ongoing Board and Committee scrutiny, with continued focus on improving performance. • A programme of actions had been identified to support continuous improvement over the next 12 months. **Approval of annual summary report to Board** The draft Annual Report was presented for Committee approval prior to submission to the Group Board. • The report reflected the Committee's role in representing the customer voice and followed a similar structure to the previous year. • The Committee confirmed it was satisfied with the draft report and agreed its submission to the Board.
Policy & Risk Review	The **Risk Report** was presented outlining the current risk position, emerging risks and how these were being monitored and managed. • The overall risk position was stable, with risks remaining static or reducing and operating within agreed risk appetite levels. • No significant issues or concerns required escalation to the Committee at this stage. **Repairs & Maintenance Policy** The policy update was presented, noting a minor amendment linked to Awaab's Law requirements. • The change was minor, related to vulnerabilities, decants written summaries had been clearly highlighted in the supporting paper. • The amendment did not introduce significant changes and was presented for note and approval. • The Committee noted the update was consistent with regulatory expectations and organisational requirements, with no concerns raised.
	Next Meeting Monday 14 September 2026 at 3:00 PM