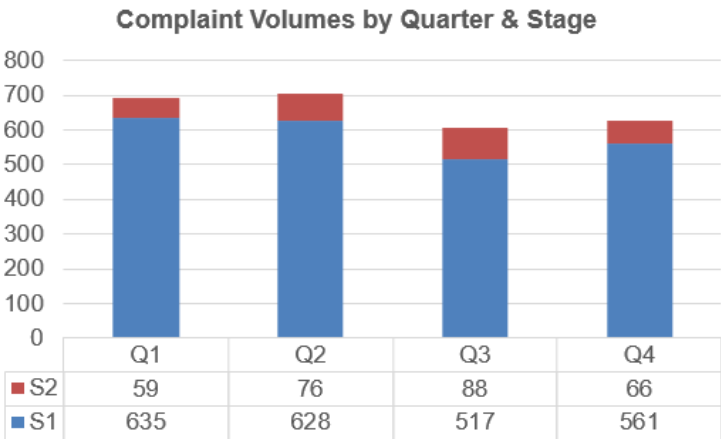


Section 1: Complaint Volumes



Complaints

2,630

+1,669
On prior year

Stage 1

2,341

+1,483
On prior year

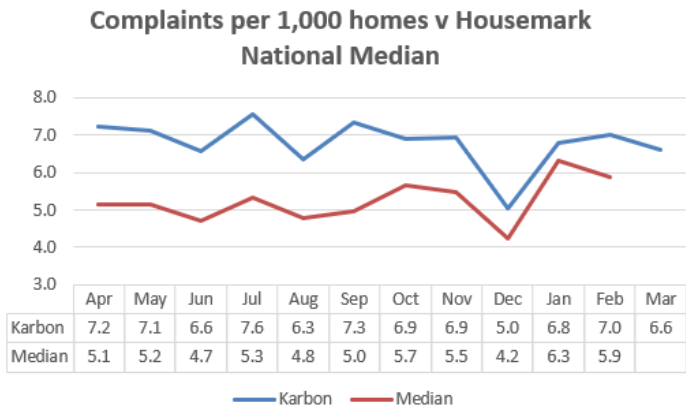
89%
Of all

Stage 2

289

+186
On prior year

11%
Of all



Complaint outcomes by Stage

Stage 1

84.5%
Upheld

15.5%
Not upheld

Stage 2

84.7%
Upheld

15.3%
Not upheld

1.1 The tables above illustrate the trend of the 2,630 complaints handled during 2024-2025. Complaints increased by 1,669 (+174%) on prior year. This followed change in the Complaint Handling Code in April 2024.

1.2 Complaints per 1,000 homes tracked above the national median provided by Housemark. On average we achieved 6.8 per month and the median was 5.2 per month.

1.3 There were 2,341 (89%) Stage 1 complaints, up 1,483 (+173%) on prior year. They declined across the year, mainly from a reduction of repair timescales complaints.

1.4 There were 289 (11%) Stage 2 complaints, up 186 (+181%) on prior year. They peaked in Quarter 2, following the increase of Stage 1, but have declined since.

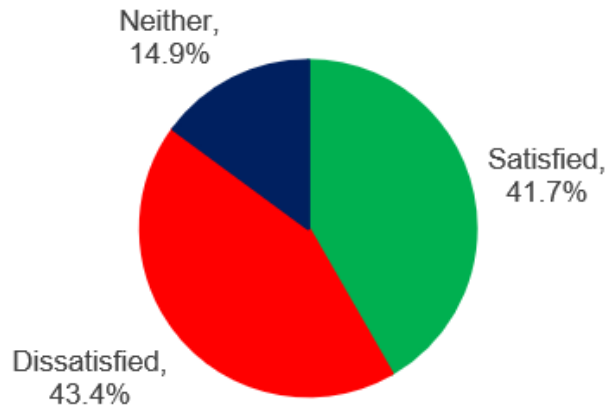
1.5 We upheld or partly upheld 84.5% Stage 1 and 84.7% Stage 2 complaints, both increased on prior year performance of 78%, most notably for timescale complaints.

1.6 Our Complaints Policy outlines matters we may refuse to hear as a complaint. In 2024/25 9 complaints were refused in line with the policy, including:

- Four related to services or employees of other organisations, not on behalf of Karbon.
- Two were from the same customer, who has raised the same complaint previously.
- Two had legal proceedings underway.
- One related to issues which happened over 10 years ago.

Section 3: Complaint Handling Performance

Satisfaction with Complaint Handling



89%

Complaints resolved at Stage 1

85%

Complaints Upheld

45%
Complaints with compensation

£202
Average compensation value

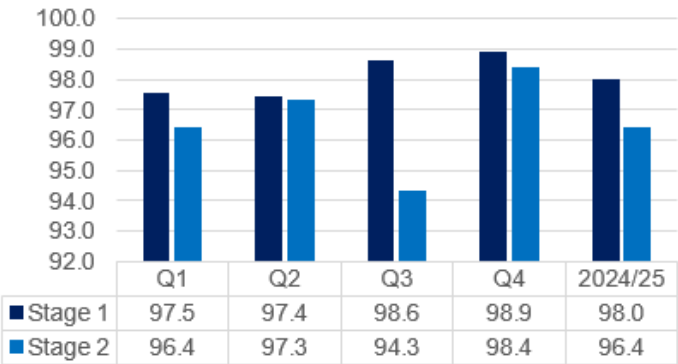
42%
Stage 1 with compensation

£173
Stage 1 average compensation value

73%
Stage 2 with compensation

£339
Stage 2 average compensation value

% Responded in timescale



3.1 We ask customers, ‘How satisfied or dissatisfied are you with Karbon’s approach to complaints handling?’. Of 2,274 surveyed, 345 (15.2%) said they had raised a complaint. We found 41.7% were satisfied, 43.3% were dissatisfied and 14.9% were neither. Those dissatisfied most commonly report us not keeping promises and communication issues.

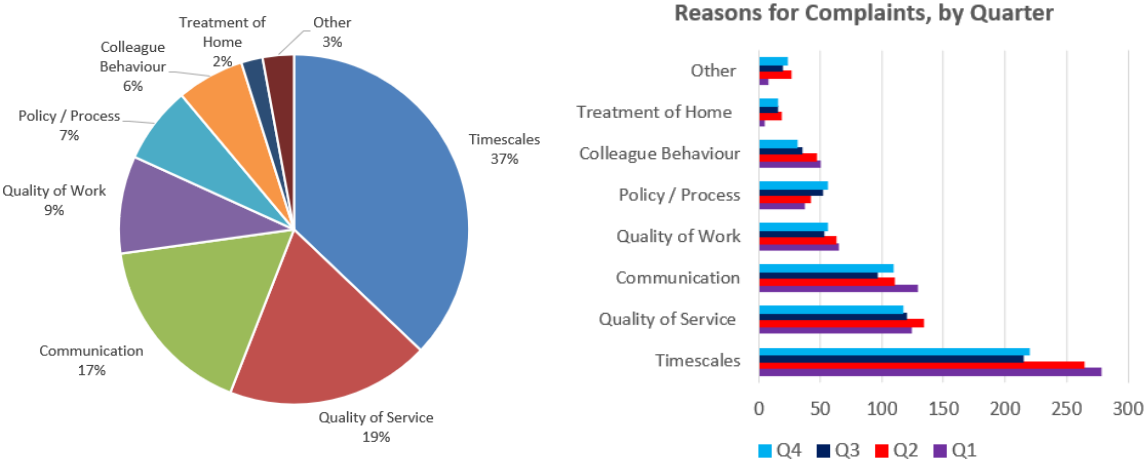
3.2 Analysis of those who stated they had raised a complaint, found only 14% had raised a formal complaint in the past year. Most had raised service requests, including ‘complaints about ASB’.

3.3 With 89% complaints resolved at Stage 1, we achieved the 80% customer standard.

3.4 With 97.9% of complaints responded to timescales, this was a good improvement on the prior year of 88.1%. There were 45 late (2%) for Stage 1 and 10 (3.6%) for Stage 2. Both improved across the year, despite a lower quarter 3 performance for Stage 2.

3.5 1,190 (45%) complaints were offered compensation, totalling £240,519. Whilst Stage 1 complaints raised from 33% to 42%, the notable change was Stage 2 increasing from 29% to 73%. The overall average value increased from £194 to £202, whilst Stage 2 reduced from £405 to £339. Development represented 26% of all compensation.

Section 2: Complaint Reasons



2.1 Timescales represented 37% of all complaints and was consistently the most common reason for complaint each quarter. This was also the area with highest increase volume of complaints from last year at +228%. 92.5% of timescale complaints related to repairs. With improvements in this service area, complaints declined in the second half of the year.

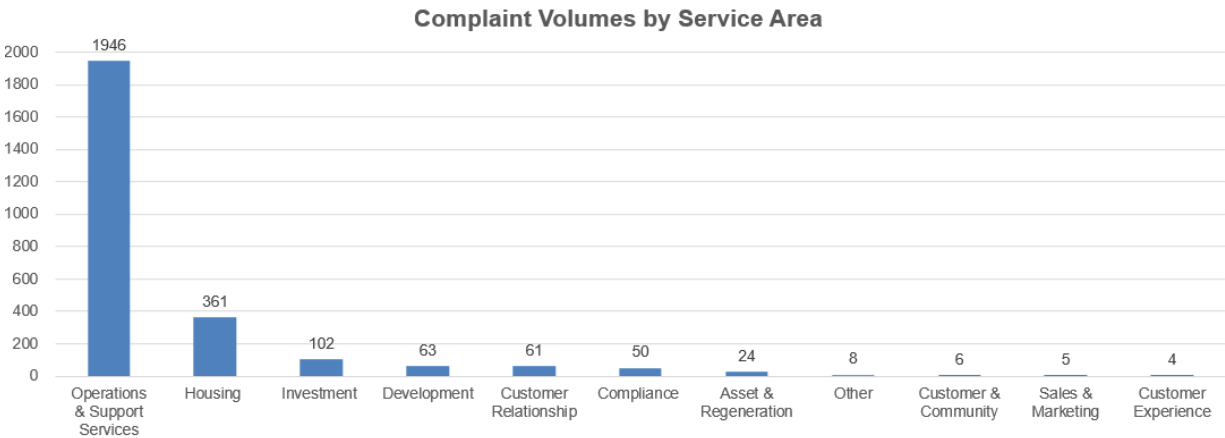
2.2 Quality of Service was the 2nd largest area at 19%, with a 140% increase from last year, so below the overall increase. These also declined in the second half of the year.

2.3 Communication represented 17% of complaints, and the volume was +200% from last year, ahead of the overall increase. These declined across the year, especially for repairs.

2.4 Quality of work represented 9% complaints, and whilst complaints increased by 101%, below the overall increase. These also declined across the year.

2.5 Complaints relating to colleague behaviour is 6%, with a 106% increase on last year, this is below the overall increase. These steadily declined across the year.

2.6 Complaints on a Policy or Process represented 7% of complaints, and increased in line with the overall increase. These steadily increased across the year.



2.7 Analysis of complaints for the top two service areas follows in sections 6 and 7.

Section 4: Housing Ombudsman Case Outcomes

Adjudications

12

3

Outside
jurisdiction

4

No Mal-
administration

5

Non-
compliance

4.1 In August 2024 we received the enclosed 2023-24 Landlord Performance Report from the Housing Ombudsman. There were 9 cases adjudicated, and outcomes were:

- 2 were considered outside jurisdiction,
- 2 were found with no maladministration and
- 5 were found with some non-compliance

The Ombudsman concluded with a 45% maladministration rate we had performed 'well' in comparison to the national 73%. We complied with all orders and recommendations.

4.2 In 2024-25, Karbon had 12 cases adjudicated by the Housing Ombudsman where:

- 3 were considered outside jurisdiction,
- 4 were found with no maladministration and
- 5 were found with some non-compliance

There were no findings of severe maladministration. Themes in Ombudsman cases reflected Stage 1 complaint handling and levels of compensation. All orders and recommendations were fully completed on time, including all compensation.

Case A - We received two service failures relating to the Stage 1 response. They noted we took proportionate steps to rectify the complaint and made redress for issues at Stage 1. They ordered additional compensation for 'distress and inconvenience'.

Case B - We received service failures relating to the handling at Stage 1 and the delay in completing repairs. They found we were 'resolution focused and apologised' at Stage 2. They ordered additional compensation for 'distress and inconvenience'.

Customer C - We received two outcomes of maladministration, one for handling of repairs and another for complaint handling. We also received two service failures for handling of reports of damp and mould and repairs to the heating system. The orders were an apology and additional compensation for 'distress and inconvenience'.

Customer C - The Ombudsman concluded there was reasonable redress in our handling of the resident's reports of ASB. However, there was service failure in complaint handling at Stage 1. The orders were for an apology and additional compensation.

Customer D - The element regarding legal proceedings to gain possession was outside jurisdiction. However, they found maladministration in our handling of concerns raised about staff conduct and handling of the complaint. They ordered for us to send a written apology, pay additional compensation and complete a case review.

4.3 We have 8 cases with the Ombudsman awaiting formal adjudication.

Section 5: Compliments and Suggestions Performance

Compliments

872

+98

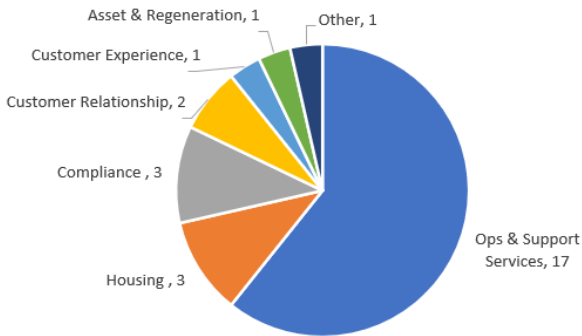
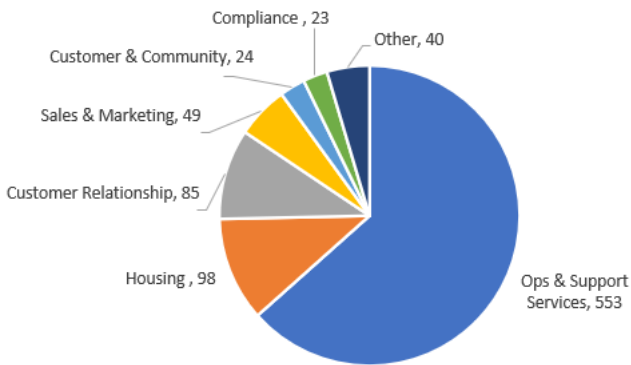
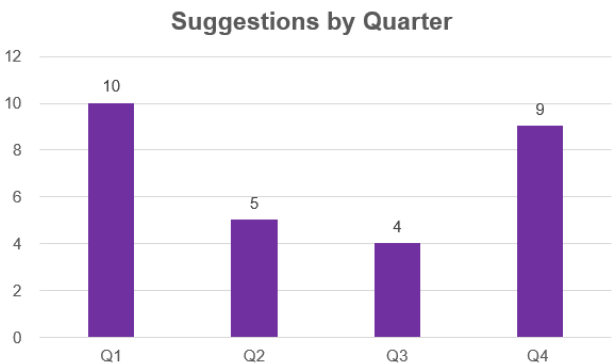
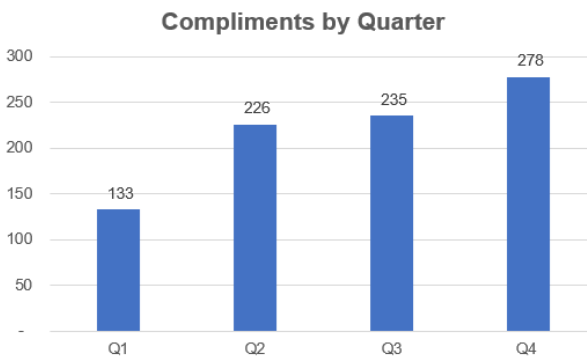
On prior year

Suggestions

28

+10

On prior year



5.1 We received 872 compliments, an increase of 98 on prior year. The majority regarded Karbon colleagues. Property Services Operations received 63% of compliments, followed by the Housing with 11% and Customer Relationship Team with 10%, examples include:

‘I am so very grateful for the kind gentleman who carried out the work in my property today. He rang me prior to give notice of arrival, was hard working, friendly and respectful. These are very important to help me feel safe in my home.’ **KPS Operations.**

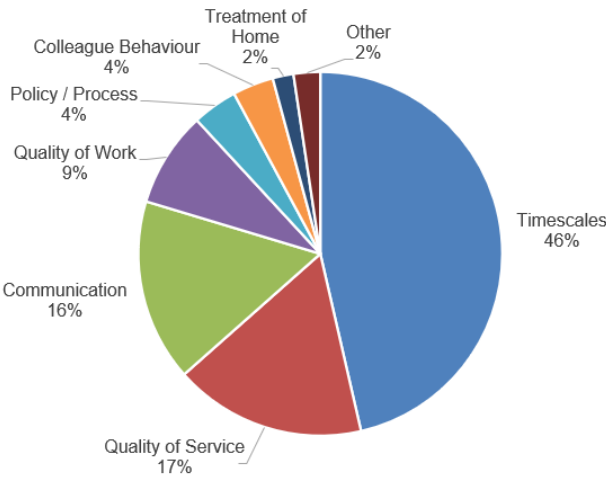
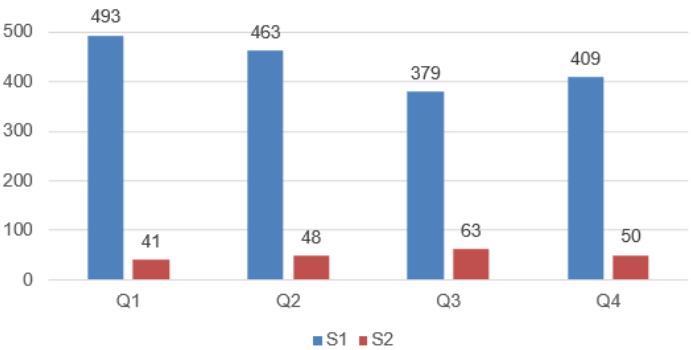
‘She provided me with outstanding support, help, and guidance recently and has demonstrated she is committed to equality, upholding high standards and delivering exceptional customer service, who goes above and beyond at every opportunity. She has shown me compassion, an understanding of my needs and genuinely impressed me with her tenacity and dedication to her role and Karbon. I very much appreciate this!’ **Housing.**

Thank you for being very helpful and understanding on the phone. I had a difficult year, and had often phoned Karbon upset, but everyone I spoke to was lovely and supportive and ‘just there for me’. **Customer Relationship Team.**

5.2 We received 28 suggestions, an increase of 10 on prior year. 61% were for KPS Operations, the most common of which being to make the SMS messages more personalized to the customer’s repairs.

Section 6: Operations & Support Services

Complaint Volumes per Quarter



Complaints

1,946

+1,290

On prior year

Stage 1

1,744

+1,144

On prior year

89.6%

Of this year

Stage 2

202

+146

On prior year

10.4%

Of this year

Suggestions

17

+7

On prior year

Compliments

553

+20

On prior year

6.1 We received 1,946 complaints. With 1,744 (89.6%) handled at Stage 1, 202 (10.4%) escalated to Stage 2. These represented 74% of all complaints.

6.2 On reasons for complaints, 46% relate to timescales, followed by 17% for Quality of service and Communication at 16%.

6.3 The increase on prior year mainly related to timescales of open repairs. This did improve in the second half of the year, as Stage 1 complaints declined.

6.4 The team responded to 98.1% of complaints in timescale, just above group average.

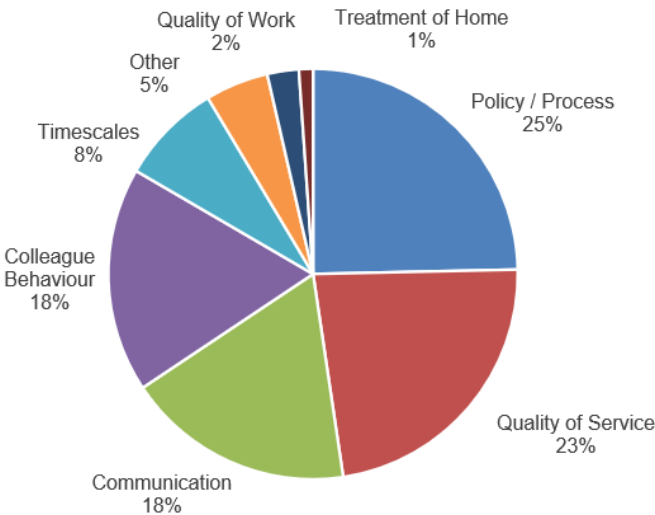
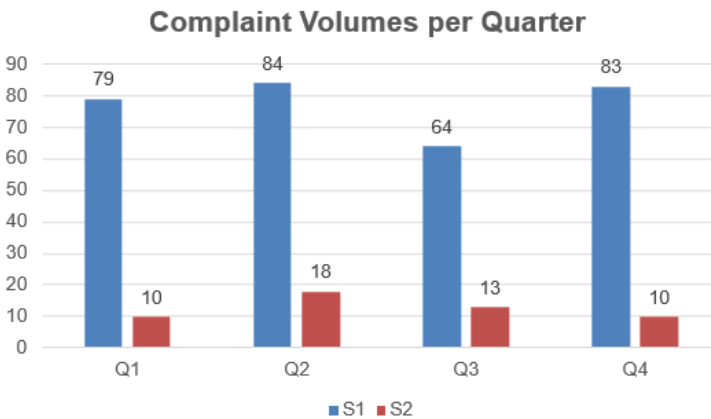
6.5 With 84.8% upheld or partly upheld, this is above group average.

6.6 Compensation totaled £153,919 and reflected 64% of all compensation.

6.7 They received 553 compliments, 63% of all compliments. 314 (57%) were for the repairs service, where customers mainly celebrated colleagues.

6.8 With 17 Suggestions, 61% of all received, the most common related to making SMS messages more personalized and wider communication.

Section 7: Housing



Complaints
361

+190
On prior year

Stage 1
310

+169
On prior year

85.9%
Of this year

Stage 2
51

+21
On prior year

14.1%
Of this year

Suggestions
3

+0
On prior year

Compliments
98

+35
On prior year

- 7.1** We received 361 complaints. With 310 (85.9%) handled at Stage 1, 51 (14.1%) escalated to Stage 2. These represented 13.7% of all complaints.
- 7.2** On reasons for complaints, 25% related to Policy / Process, followed by 23% for Quality of service and 18% for Communication. Looking at service areas, 38% related to housing and 25% for Anti-social Behaviour.
- 7.3** The team responded to 98.5% of complaints in timescale, above group average.
- 7.4** With 30.7% upheld or partly upheld, this is below group average, when removing challenges to Policies and Procedures this more closely met the average.
- 7.5** Compensation totaled £14,916 and reflected 6% of all compensation.
- 7.6** The team received 98 compliments, 11% of all. Customers mainly celebrated colleagues.
- 7.7** The 3 Suggestions all related to written communication, regarding both content and format.

Section 8: Learnings, Actions & Service Improvements

8.1 Each quarter we report complaint performance and learnings to the Karbon Management Team, Karbon Resident Committee and Group Customer Committee. We present information to customers in a dedicated section of our website and in the annual report. We also completed three deep dive investigations into key trends. Following complex cases or those heard by the Ombudsman, we hold a formal case review. We also capture learnings from individual cases. This is so we can learn from complaints, act to prevent them repeating and demonstrate our learnings to colleagues and customers. A selection of examples are below, whilst we are publishing more online.

8.2 Reducing the wait time for repairs

Feedback: The biggest increase complaints was the wait time for repairs.

Action: We successfully implemented a repairs recovery plan in response to increased demand for repairs and to address the longer wait times for appointment. We invested an additional £2.9m to recruit additional trade operatives and extra sub-contractors.

Impact: We completed an additional 6,000 repairs this year. The age of our oldest repair reduced from 13 months to 4 months, meaning shorter wait times for customers. We saw complaints reduce to a much lower level in the 2nd half of the year.

8.3 Handling the increase in complaints

Feedback: With the increase in complaints, we needed to address this quickly, so we keep to our timescales. We also needed a longer-term solution that also improved the complaint experience and meant we can better identify and act more on the causes of complaints – to improve the overall experience.

Action: We recruited additional colleagues to handle complaints. We also engaged our senior management team to support Stage 2 cases. Longer term, we developed a new approach which includes significant investment in a new Feedback team who will work in partnership with Operations. This will allow operational colleagues more time to focus on delivering service improvements, as well as more opportunity to deliver a consistent high quality complaint service. We are also recruiting a role dedicated to learning from complaints, to help identify trends and support opportunities to improve our services.

Impact: Response times improved in the second half of the year. The new team has been recruited and will be launching in May 2025.

8.4 Anti-social Behaviour (ASB) case handling

Feedback: Failures were found by the Ombudsman in the handling of an ASB case and the complaint handling.

Action: All Housing staff were made aware of the outcome of the case, we shared the key findings and reminded colleagues of the importance of following our policies and procedures. We also provided training to housing colleagues on the management of ASB cases, focusing on key tasks within the policy to ensure we are compliant and adhere to these. Team Managers were also provided with training in terms of case reviews and audits on ASB cases.

Impact: Colleagues are better informed to handle ASB cases and complaints in line with our Policies and Procedures.

Section 8: Learnings, Actions & Service Improvements**8.5 Improving Repair Communications**

Feedback: Repair complaints regarding communication increased. Customers also wanted to know more about when a repair requiring more work would be completed.

Action: We expanded our repair communications approach, with text messaging and the introduction of outbound call messaging. Response letter samples were also routinely reviewed, and individual feedback given. We also introduced a new process so customers would get follow-on appointments on the same day as the last appointment.

Impact: Complaints for communication declined across the remainder of the year.

8.6 Sustaining & Improving complaint response times

Feedback: Our forward plan sought to maintain the improvements in percentage of complaints resolved within timescale, achieved in the prior year's last quarter. Our Members Responsible for Complaints sought to improve our complaint response times.

Action: We maintained awareness of complaints not resolved within timescale through weekly and quarterly reporting. Using this insight we proactively ensured cases are responded to in time, offering support to colleagues as they need it and ensuring appropriate extensions were applied in line with Complaint Handling Code.

Impact: We improved performance from 88.1% in 2023-2024 to 97.9% in 2024-2025, meaning fewer customers experienced expected delays.

8.7 Acting on customer feedback identified in satisfaction surveys

Feedback: Issues for those who had raised a complaint, mainly included keeping promises and the timeliness and quality of communication.

Action: Through Tenant Satisfaction Surveys, customers who have raised a complaint share how satisfied they are and why they have scored us this way. We found that those who have raised a complaint, rather than those who thought they had, are more likely to be satisfied. The opportunities were to better keep promises and better communication. We introduced system functionality to capture and manage actions. We reminded colleagues on good practice with communication. We are also launching a new Feedback team, designed to improve the quality and consistency of complaint handling.

Impact: Monthly satisfaction with complaints fluctuated as the numbers are low. Despite this we had steady improvement in satisfaction across the first 3 quarters. Importantly dissatisfaction declined across the year, but some customers moved into saying they were neither satisfied nor dissatisfied.

8.8 Encouraging customers to be more confident in complaining

Feedback: Our resident committee wanted to encourage customers to be more confident in complaining, by illustrating that this is welcome, and we do listen and act.

Action: We have communicated better on how to complain as the committee recommended: using posters, customer emails and magazine communications to. We also simplified the customer leaflet and video to make them easier to follow.

Impact: Feedback on the customer materials was positive, and we will continue to monitor this.

Section 8 Learnings continued and Section 9: Future Focus

8.9 Offering choice for Gas servicing and Electrical check appointments

Feedback: Customers complained that they could not choose appointment times for gas servicing and electrical checks, as we told a customer their appointment date.

Action: We introduced a new process giving customers flexibility to choose their own appointment. It gives much greater flexibility and control of appointments for customers, allowing them to book, confirm and reschedule appointments at the click of a button or via our scheduling team, over the telephone.

Impact: We are monitoring this, whilst there was a reduction in complaints about this.

8.10 Improving availability of stocks of parts on vans

Feedback: Customers were complaining about trades colleagues not always having required stock in their vans and for waiting for stock to be available.

Action: As part of the procurement of our materials supply contracts, we introduced a new van stock ordering system for trade operatives. Van audits were carried out across of workforce to uplift their van stocks to make sure they had the correct materials on their vans, and we are regularly reviewing stocks.

Impact: We are monitoring this, whilst there was a reduction in complaints about this

8.11 Ensuring customer access to the complaint service

Feedback: To improve access to the complaint service; by expanding our customer materials and reaching underrepresented customer groups.

Action: We expanded the customer materials and made these more accessible. The video and leaflet have been shortened and are now available in six other languages.

Impact: Customer demographic analysis confirmed proportionate use of the service.

9.1 With complaint learnings from quarterly reporting, customer feedback, case handler feedback, case reviews, self-assessments, feedback from our Group Customer Committee and Members Responsible for Complaints, we identified the following as our primary complaint focus for the next year.

- i. Launching and embedding the new Feedback Team
- ii. Improve the complaint experience by:
 - keeping promises made with complaints
 - keeping customers better informed with complaints
 - improving our quality of complaint response letters
 - improving our consistency of appropriate complaint compensation offers
 - improving our complaint response times
- iii. Better understand the cause of complaints, to deliver more service improvements
- iv. Improve our repairs subcontractor performance
- v. Continue to improve our repair waiting times and customer communication
- vi. Keep customers better updated on our complaint performance and learnings
- vii. Continue to ensure customers can access the complaint service
- viii. Review and improve our complaint handling process
- ix. Engaging customers more in learning from complaints
- x. Ensure our systems and reporting enable us to improve the complaint experience.