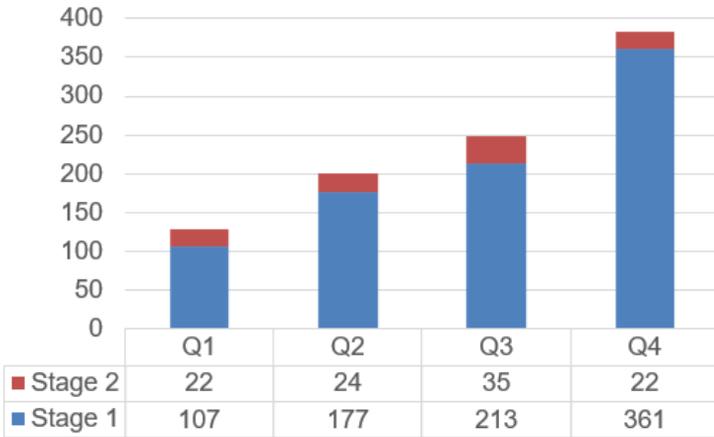


**Section 1: Complaint Volumes**

**Complaints by stage, by quarter**



**Complaints**  
**961**

**+620**  
On prior year

**Stage 1**  
**858**

**+556**  
On prior year

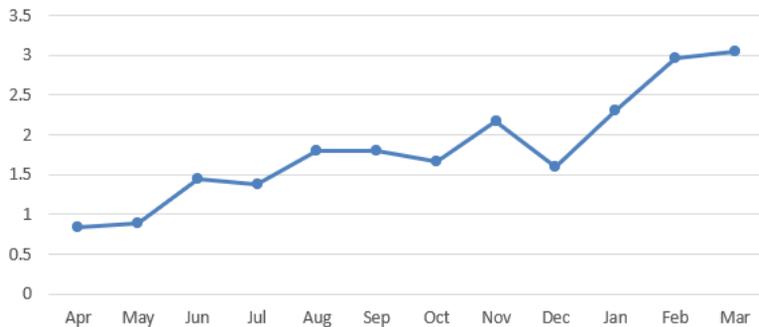
**89.3%**  
Of all

**Stage 2**  
**103**

**+64**  
On prior year

**10.7%**  
Of all

**Complaints as a proportion per 1,000 homes, by month**



**Complaint outcomes by stage**

**Stage 1**

**78%**  
Upheld

**22%**  
Not upheld

**Stage 2**

**77.5%**  
Upheld

**22.5%**  
Not upheld

**1.1** The tables above illustrate the trend of the 961 complaints handled during 2023-2024. Stage 1 and 2 complaints increased by 620 (+182%) on prior year. We saw an increase across each quarter, but notably in quarter 4. Complaints per 1,000 homes increased steadily this year, reaching 3.1 in March. This is now marginally below sector average.

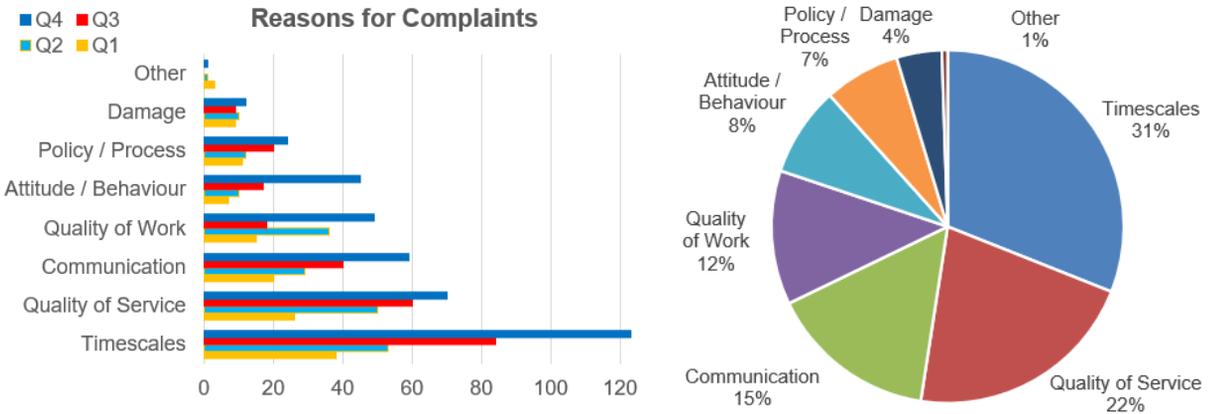
**1.2** We handled 858 (89.3%) of complaints at stage 1, an increase of 556 (+184%) on prior year. In quarter 4 the increase was mainly stage 1, regarding timescales.

**1.3** We handled 103 (10.7%) of complaints at stage 2. This represents an increase of 64 (164%) stage 2 complaints on prior year. The proportion of escalations to stage 2 reduced across the year, starting in Q1 at 17.1% and in Q4 achieving 5.7%.

**1.4** We upheld or partly upheld 78% of stage 1 complaints, with a similar stage 2 result.

**1.5** Our Complaints, Compliments and Suggestions Policy outlines matters we may refuse to hear as a complaint. In 2023/24 the most common reasons were; reports of anti-social behaviour which were handled as service requests, repeat complaints where we signposted to how customers can escalate, concerns about third party services outside our control e.g. utilities, annual rent increases which are heard through the First Tier Tribunal and disrepair claims which had reached legal proceedings .

**Section 2: Complaint Reasons**



**2.1** Timescales represents 31% of all complaints and was consistently the most common reason for complaint each quarter. 91.6% of timescale complaints related to repairs. We upheld 86% of these complaints.

**2.2** Quality of Service presented the 2<sup>nd</sup> largest area at 22%, mainly for Property Services, however this declined in scale across the year. We upheld 78% of these complaints.

**2.3** Communication represented 15% of complaints and this related to a wide range of teams. We upheld 78% of these complaints.

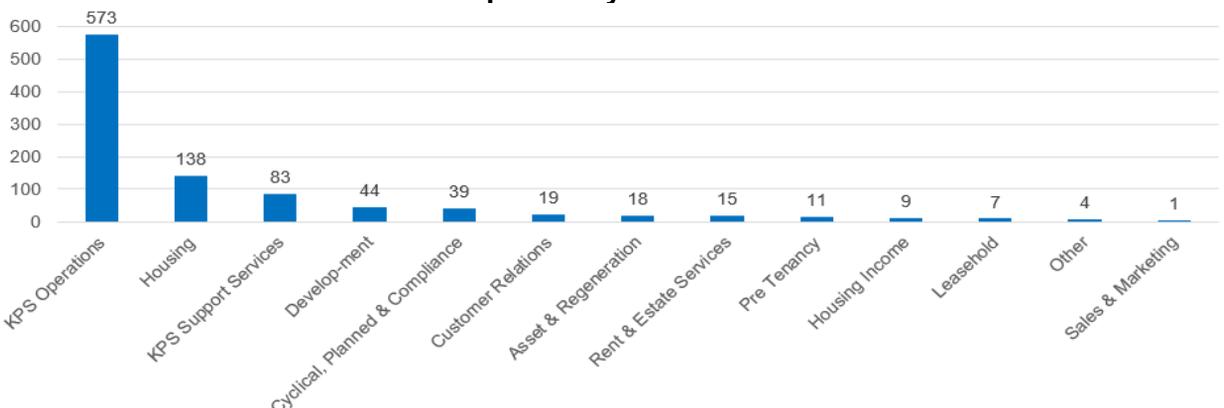
**2.4** Quality of work represented 12% complaints, mainly for Property Services and Development. Here 73% were upheld.

**2.5** Complaints relating to colleague behaviour is 8%, whilst more than half came in the 4<sup>th</sup> quarter. Across the year, we upheld 75% of these complaints.

**2.6** Complaints on a Policy or Process represented 7% of complaints, mainly for Housing and 50% of these were upheld.

**2.7** Complaints for Damage represented 4% of complaints, with 83% upheld.

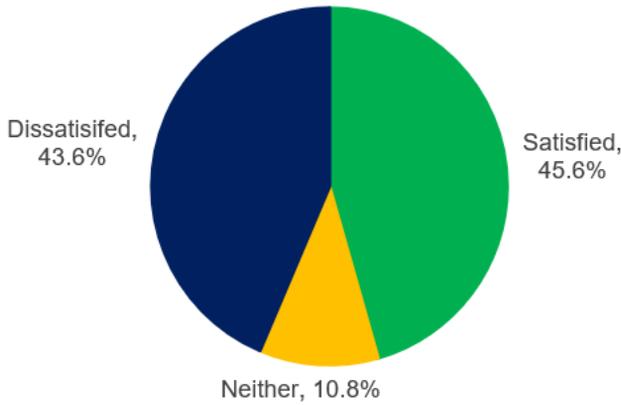
**Complaints by service area**



**2.8** Analysis of complaints for all service areas follows in sections 6 to 17.

**Section 3: Complaint Handling Performance**

**Satisfaction with complaint handling**



**89%**

**Complaints resolved at Stage 1**

**78%**

**Complaints Upheld**

**33%**

Complaints with compensation

**£194**

Average compensation value

**33%**

Stage 1 with compensation

**£172**

Stage 1 average compensation value

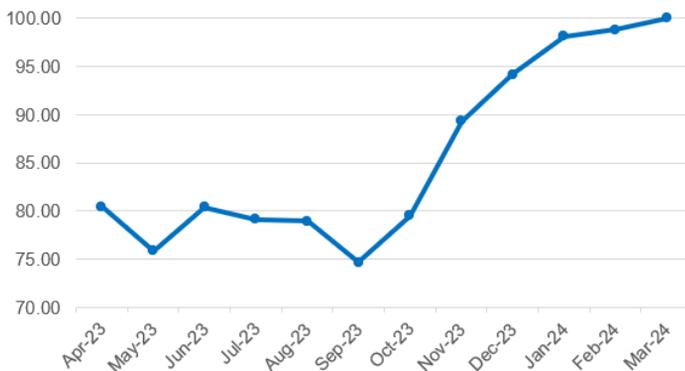
**29%**

Stage 2 with compensation

**£405**

Stage 2 average compensation value

**% complaints resolved within timescale, by month**



**3.1** We ask customers, ‘How satisfied or dissatisfied are you with Karbon’s approach to complaints handling?’. Of 2,211 surveyed, 362 (16.4%) said they had raised a complaint. They reported that 45.6% were satisfied, 10.8% were neither satisfied or dissatisfied and 43.6% were dissatisfied. Those dissatisfied commented on the outcome and the time taken.

**3.2** Analysis of those who stated they had raised a complaint in surveys ran quarter 2-3, found only 11% had a formal complaint recorded. Whilst others had service requests, including 24.7% with reports of antisocial behaviour. After these surveys, all customers expressing dissatisfaction with no record of a complaint or service request are followed up.

**3.3** With 89.3% complaints resolved at stage 1, we achieved the 80% customer standard.

**3.4** With 88.1% of complaints responded to timescales, this was huge focus this year. Pleasingly we achieved a notable improvement in the second half and achieved 99% in quarter 4. This reflects an improvement in both record keeping and colleague performance.

**3.5** In total 314 (32.7%) complaints were offered compensation, totalling £60,861. At stage 1 more complaints (33.1%) were awarded compensation, than 29.1% at stage 2. At stage 1 the proportion increased steadily across each quarter, whilst stage 2 fluctuated.

**Section 4: Housing Ombudsman Case Outcomes**

**Adjudications**

**9**

**2**

Outside  
jurisdiction

**2**

No Mal-  
administration

**5**

Non-  
compliance

**4.1** In July 2023 we received the enclosed 2022-23 Landlord Performance Report from the Housing Ombudsman, which included Karbon and York Housing. Of the 7 cases, there were 5 service failures and 2 were outside jurisdiction. There were no findings of maladministration nor severe maladministration. All 4 service failures for Karbon related to complaint handling timescales. All orders and recommendations were fully completed on time, including all compensation.

**4.2** In 2023-24, Karbon and 54 North will be reported separately, with separate registrations. Karbon had 9 cases adjudicated by the Ombudsman where:

- 2 were considered outside jurisdiction,
- 2 were found with no maladministration and
- 5 were found with some non-compliance (2 service failure, 2 maladministration and 1 with both service failure and maladministration).

**Customer A** - The Ombudsman found no maladministration for our handling of reports of noise nuisance and a tenancy breach, nor our handling of concerns regarding access during winter months. However, they found service failure with the handling of reports of antisocial behaviour and of the conduct of a staff member and in complaint handling.

**Customer A** - In a second complaint with this customer, the Ombudsman found maladministration in handling of reports of anti-social behaviour and noise nuisance. They acknowledged many positive aspects in our handling of the anti-social behaviour, whilst on occasion they thought we were not sensitive to the customer's needs and communication was poor and the final complaint response was delayed.

**Customer B** - The Ombudsman found no maladministration in respect of a request to be transferred. They did find maladministration in our handling of reports of anti-social behaviour. They also found examples of good practice.

**Customer C** - The Ombudsman found maladministration in our handling of remedial work, service failure regarding the electrical check and a service failure with complaint handling. On handling of issues regarding a property inspection, remedial works, staff conduct, gas checks and deed of assignment these were not upheld.

**Customer D** - The Ombudsman found no maladministration regarding reports of anti-social behaviour, allocation of a property and allegations of discrimination, describing an *'open and transparent...thorough investigation'*. They found a service failure in complaint handling, describing two delays as *'relatively short in duration'*.

**4.3** We have 4 cases with the Ombudsman awaiting formal adjudication, 2 were heard by Karbon in 2022 and 2 in 2023.

**Section 5: Compliments and Suggestions Performance**

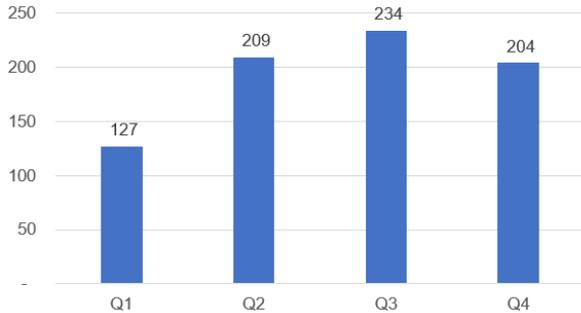
**Compliments**  
**774**

**+440**  
On prior year

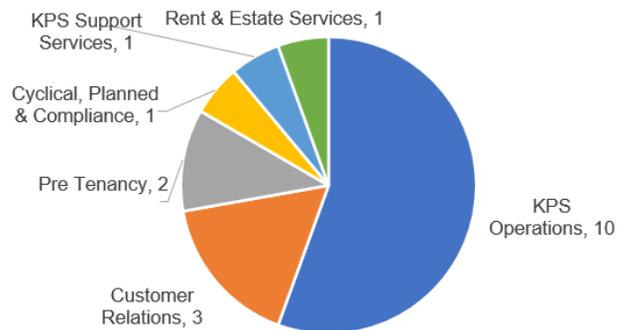
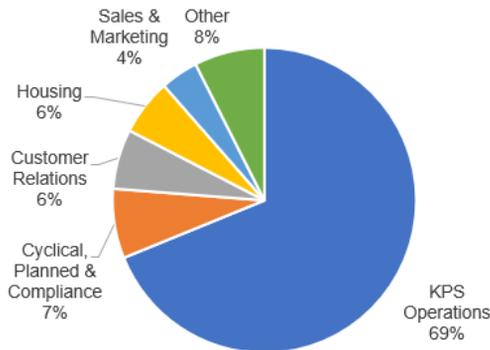
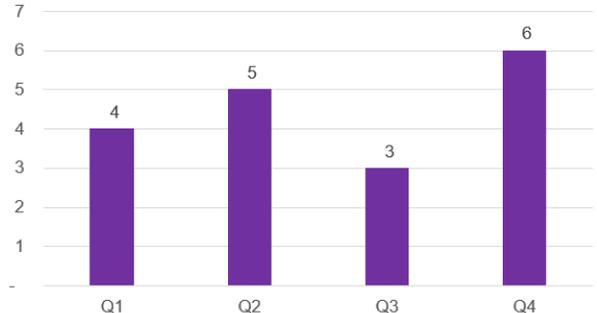
**Suggestions**  
**18**

**+5**  
On prior year

**Compliments by quarter**



**Suggestions by quarter**



**5.1** We received 774 compliments, an increase of 440 (131.7%) on prior year. The majority regarded Karbon colleagues. Property Services (KPS) Operations received 69% of compliments, followed by the Cyclical, Planned and Compliance Teams which is testament to the colleagues in Property Services. Examples of feedback include:

*'I wish to compliment the grounds maintenance staff who, this year, have done an excellent job in keeping our gardens in a pristine condition.'* **Grounds Maintenance.**

*'I would like to pass on my gratitude and commendations to your amazing response to my emergency job today. It was impeccable from start to finish, and it really shows how much you value your tenants.'* **KPS Operations.**

*'We are so grateful for your patience, professionalism, your down to earth approach, but most of all your time. It has been a really hard time for us, and you should both take great pride in yourselves as individuals, but also as great employees.'* **Housing.**

**5.2** We received 18 suggestions, an increase of 5 (+38.5%) on prior year. More than half were for KPS Operations, the most common of which being to reduce timescales for emergency repairs, followed by communication on external jobs. The Customer Relationship team received two regarding the hold music and for more specific email addresses. All suggestions were considered by the relevant operational area.

**Section 6: Property Services Operations**

**Complaint Reasons**

- 39.1% Timescales
- 23.6% Quality of service
- 13.1% Communication
- 11.5% Quality of work

**Complaint Service areas**

- 27.8% Gas / Plumbing
- 24.1% Joinery
- 9.6% 'Other' – Damp & Mould / Pest

**Complaints**

**573**

**+423**

On prior year

**Stage 1**

**519**

**+385**

On prior year

**90.6%**

Of this year

**Stage 2**

**54**

**+38**

On prior year

**9.4%**

Of this year

**Suggestions**

**10**

**Compliments**

**533**

**+348**

On prior year

**6.1** We received 573 complaints (+31.3% on Q2). With 519 (90.6%) handled at stage 1, 54 (9.4%) escalated to Stage 2. These represented 59.6% of all complaints.

**6.2** On reasons for complaints, 39.1% relate to timescales, followed by 23.6% for Quality of service. Looking more closely, over half were for Gas / Plumbing or Joinery.

**6.3** The team responded to 89.9% of complaints in timescale, above group average.

**6.4** With 91.2% upheld or partly upheld, this is above group average.

**6.5** The team received 533 compliments, 68.9% of all. Gas/Plumbing and Grounds maintenance received the highest proportion. Customers mainly celebrated colleagues.

**6.6** With 10 Suggestions, 55.6% of all received, the most common related to emergency timescales and communication when completing outside work.

**Section 7: Property Services: Support Services**

**Complaints** **81 Stage 1**

**83**

**2 Stage 2**

**+74**

On prior year

**Compliments**

**3**

**+3**

On prior year

**7.1** With 83 complaints, Timescales accounted for 58%, followed by Communication. The increase this year related to the number of open complaints.

**7.2** Here 90% were in timescale, 98% resolved at stage 1 and 97% upheld, all are well above Group performance.

**7.3** Whilst only 3 Compliments, many of those received in Operations can be accounted to this team too.

**Section 8: Housing**

**Complaints** 112 Stage 1  
**138** 26 Stage 2

**+102**  
On prior year

**Compliments**  
**46**

**+31**  
On prior year

**8.1** With 138 complaints, Colleague behaviour accounted for 25%, followed by Communication, Quality of Service and Policies and Processes.

**8.2** Here 88% were in timescale which is on Group average. Whilst with 81% resolved at stage 1 and 50% upheld are below Group Average.

**8.3** Compliments increased this year to 46, mainly regarding colleague behaviours.

**Section 9: Rent & Estate Services**

**Complaints** 14 Stage 1  
**15** 1 Stage 2

**-32**  
On prior year

**Compliments**  
**7**

**-13**  
On prior year

**9.1** With 15 complaints, Quality of work accounted for 47%, followed by Quality of Service. The decline on prior year reflects continued improvement in Ground Services contracts.

**9.2** Here 93% were resolved at stage 1, well above Group average, whilst with 87% were in timescale and 50% upheld these are below Group average.

**9.3** Compliments declined to 7, but they reflect appreciation for a high quality of work.

**Section 10: Pre-Tenancy**

**Complaints** 11 Stage 1  
**11** 0 Stage 2

**+9**  
On prior year

**Compliments**  
**4**

**+2**  
On prior year

**10.1** With 11 complaints, Communication and Policy/process accounted for 73% of complaints. Choice Based Letting scheme and sign-up process were the common areas.

**10.2** Here 91% were in timescale and 100% resolved at stage 1, which are above Group average, whilst 55% upheld was below Group average.

**10.3** With 4 Compliments, these celebrated a supportive, professional service.

**Section 11: Development**

**Complaints** 41 Stage 1  
**44** 3 Stage 2

**+35**  
On prior year

**Compliments**  
**2**

**+2**  
On prior year

**11.1** With 44 complaints, 59% related to defects and Quality of work was the main reason. The increase on prior year reflects an improvement recording complaints.

**11.2** With 95% resolved at stage 1 and 90% upheld both are above Group average. Whilst 79% were in timescale, which is below Group Average.

**11.3** Both compliments reflected appreciation for helpful colleagues.

**Section 12: Asset & Regeneration**

**Complaints** 13 Stage 1  
**18** 5 Stage 2

**+13**  
On prior year

**Compliments**  
**5**

**+2**  
On prior year

**12.1** With 18 complaints, the Investment programme accounted for 61%, with Communication and Quality of work the main reasons.

**12.2** Here 72% were resolved at stage 1, 78% were in timescale and 56% upheld, all are below Group average.

**12.3** Compliments increased to 5, which mainly reflect appreciation for professional and friendly operational colleagues.

**Section 13: Sales and Marketing**

**Complaints** 0 Stage 1  
**1** 1 Stage 2

**0**  
On prior year

**Compliments**  
**31**

**+26**  
On prior year

**13.1** The 1 complaint, Communication and Policy/process accounted for 73% of complaints. Choice Based Letting scheme and sign-up process were the common areas.

**13.2** Here 100% were in timescale and 100% upheld, which is above Group average, whilst 0% resolved at stage 1 was below Group average, with the stage 1 from prior year.

**13.3** With 31 Compliments, up notably on last year, these celebrated professional, supportive and reliable colleagues.

## Section 14: Cyclical, Planned & Compliance

**Complaints** 34 Stage 1  
**39** 5 Stage 2

**+26**  
On prior year

**Compliments**  
**57**

**+51**  
On prior year

**14.1** With 39 complaints, 72% related to planned maintenance and 28% to compliance. The increase on prior year reflects a change in complaint categorization.

**14.2** With 78% upheld, this is on Group average. Whilst with 87% resolved at stage 1 and 85% were in timescale these are below Group Average.

**14.3** With more Compliments than Complaints and a notable increase on prior year, most customers complimented the high-quality friendly and professional trades team.

## Section 15: Housing Income

**Complaints** 8 Stage 1  
**9** 1 Stage 2

**+2**  
On prior year

**Compliments**  
**5**

**+4**  
On prior year

**15.1** The 9 complaints spanned a wide range of issues from charges to communication.

**15.2** Here 100% were in timescale above Group average, 89% were resolved at stage 1, on Group average, and 50% upheld is below Group average.

**15.3** Compliments increased to 5, and many who describe a helpful, professional team.

## Section 16: Leasehold

**Complaints** 4 Stage 1  
**7** 3 Stage 2

**+7**  
On prior year

**Compliments**  
**2**

**+2**  
On prior year

**16.1** With 7 complaints, there were a broad range of issues raised. This was a new category, so the increase is as there was no specific reporting for this area last year.

**16.2** Here 88% were in timescale which is Group average, whilst 57% upheld and 57% resolved at stage 1 was below Group average.

**16.3** With 2 Compliments, these celebrated a supportive, professional service.

**Section 17: Customer Relations**

**Complaints** 18 Stage 1  
**19** 1 Stage 2

**+10**  
On prior year

**Compliments**  
**49**

**+40**  
On prior year

**17.1** With 19 complaints, the majority relate to Quality of Service, specifically advice given. The increase on prior year reflects an improvement in capture of complaints.

**17.2** Here 94% were in timescale, 95% resolved at stage 1 and 79% upheld – so all are above Group Average.

**17.3** Compliments exceed complaints and compliments reflect on a helpful, friendly and responsive team.

**Section 18: Customer & Community Engagement**

**Complaints** 0 Stage 1  
**0** 0 Stage 2

**0**  
On prior year

**Compliments**  
**29**

**+28**  
On prior year

**18.1** This team received no complaints this year.

**18.2** There was a marked increase in Compliments to 29. These included 25 for the Money Matters team and 4 for Foundations for Life. Here customers describe kind, supportive and helpful colleagues, in some cases providing life changing interventions. Several customers specifically appreciated the lack of judgement and empathy from both these teams.

**Section 19: Other**

**Complaints** 3 Stage 1  
**4** 1 Stage 2

**-49**  
On prior year

**Compliments**  
**1**

**-10**  
On prior year

**19.1** These 4 complaints were raised for Data Protection and Communications. The decline on prior year reflects an improvement in recording complaints to the correct team.

**19.2** Here 75% were in timescale and 75% resolved at stage 1 and 50% upheld so are below Group average.

**19.3** The Compliment was for the Group Chief Executive's PA, for a reliable, helpful service.

**Section 20: Learnings, Actions & Service Improvements**

**20.1** 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. Examples are below, all designed to improve the Complaint service.

**20.2 Complaints responded to in timescales**

This has been a significant area of focus across all teams, identified from Ombudsman adjudications, stage 2 findings, case reviews, satisfaction report and performance reviews. We have alerts before deadlines, weekly performance reporting, we provide one-to-one guidance and training to colleagues. The training includes clarity on use of extensions, accurate recording in our system and the importance to maintaining contact with customers. This has resulted in a notable step change in performance this year, with us achieving 99% on time in the last quarter.

**20.3 Capturing of Complaints**

Whilst we have seen an increase in complaints, this has been below sector average and so to ensure we are capturing all appropriately there has been extensive action:

- bespoke training, case reviews and increased call quality assessment for the Customer Relations Team, who would be likely to be the first point of contact
- development and delivery of policy, process and system training across multiple teams and individuals where complaints are declining or not growing
- raising colleague and leader awareness of the importance of recording complaints
- raising customer awareness and accessibility to the complaints service, by updating all customer materials including our dedicated website section, enabling access to this from the main menu and mentions in our customer communications
- completed data cleansing, to ensure that records were captured correctly.

**20.4 Complaint Compensation**

We've seen Ombudsman adjudications offer higher compensation and in cross team analysis identified some inconsistency across teams. Here we aligned our values to the Ombudsman's and cascaded this to colleagues. We gave colleagues more guidance on how to develop compensation and worked with teams to bring more consistency.

**20.5 Accurate Data Capture**

With Ombudsman adjudications, Stage 2 findings, satisfaction reports and with a full audit of all complaint records this year, we found examples where record keeping could improve. Aside from raising general awareness with colleagues, we worked with individuals on all cases. In the following new Complaints, Compliments and Suggestions procedure we also outlined more clearly, for each step the importance of good complaint record keeping. We also routinely share an existing training module on good practice.

**Section 20: Learnings, Actions & Service Improvements****20.6 Defect Management Complaints**

Following customer feedback, case reviews and complaint analysis, we took several actions to improve defect management. The reporting process was improved, including the defect diagnosis and referral process with construction partners. We recruited in the construction delivery team to improve consistency in construction and finish quality, the focus on contract management and defect resolution. We also introduced performance meetings with construction partners to discuss issues affecting customers.

**20.7 Repair Timescales**

Following feedback in surveys and complaints there has been extensive work to reduce timescales. We have brought in new trades team members and procured additional sub-contractors with the aim of reducing wait times for customers. We have also introduced more information on our customer portal, so customers see updates. We've introduced proactive messaging to apologise and assure customers we are working to address this.

**20.8 Supporting customers with additional needs**

Following customer feedback and Ombudsman spotlight reports, we have developed more training and guidance for colleagues on inclusion and diversity. Our Complaint, Compliment and Suggestion Policy and Procedures were expanded to include more guidance. Plus, we also produced a Vulnerability Policy for the first time.

**20.9 Complaint Outcomes and Escalations to Stage 2**

Satisfaction data told us there was some concern about the outcome of complaints. From analysis we also found some teams have more escalations to stage 2. We now routinely monitor outcomes and escalations by team and support outliers.

**20.10 Complaint Satisfaction and Colleague knowledge, skills and behaviours**

Dissatisfaction insight mainly indicated to the need to look at outcomes and speed of response, which are covered above. To improve the complaint handling experience we also; produced a range of complaint handling guidance and best practice, introduced feedback to stage 1 handlers by stage 2 handlers and continue to use our Customer Behaviour framework to guide colleagues on a positive complaint handling culture.

**20.11 Accessibility**

We refreshed all our customer complaint materials to make them more digestible and we provide this in easy read formats, audio, video and an infographic, we also offer a translation service. Our policy and colleague procedure provides more information on how we can support customers with additional needs.

**20.12 Damp and Mould**

In light of complaints, analysis on service requests and the Ombudsman's spotlight report we completed a breadth of actions. We introduced a Damp and Mould project team consisting of colleagues from different areas of the business. We introduced a new Damp and Mould Policy, a 6-stage process for managing cases and are currently piloting a case management system to reduce cases. We have rolled out training for all front-line colleagues to identify and support customers. For customers we have updated our website and leaflets which are available in multiple languages to meet customer needs.