



Putting things right, and learning to improve.

Annual Complaints Performance 2025/26

Statement from the Board.

If something goes wrong, we want to put it right and stop it happening again.”

We strive to deliver a positive customer experience, but we recognise that we do not always get this right. During the year, Irwell Valley Homes responded to 958 stage one and 252 stage two complaints, with 71.6% either fully upheld (23.7%) or partly upheld (47.9%). We sincerely apologise to the customers affected where our service fell short of our standards.

We understand the impact that poor service can have on our customers and their families. Where services fall short, this can lead to frustration, inconvenience and a loss of trust. We are committed to putting things right, understanding the root causes and ensuring our complaints service provides the highest level of support, fairness and transparency. Building relationships and trust with our customers.

Learning from complaints remains central to our approach. This year's report highlights three key themes that continue to drive customer dissatisfaction:

- **Service reliability and repeat issues**, particularly where services are delayed or not resolved first time, leading to ongoing disruption.
- **Communication and clarity**, where customers are not always kept informed or able to easily access the right person.
- **Ownership and consistency of service**, where a lack of clear accountability or variation in service delivery impacts customer confidence.

We have made improvements this year to strengthen our approach to handling complaints and learning from them, with a clear focus on improving reliability, strengthening communication and ensuring customers receive more consistent services. As part of this, we have:

- Embedded complaint learning into service delivery. Learning from complaints is used to inform service improvements through structured learning processes and Action Learning Panels, ensuring issues and improvements are identified by colleagues who are accountable for the failure.
- Strengthened ownership, accountability and consistency. We have reinforced clear ownership of customer issues across services, ensuring customers have a clear point of contact and improving how cases are managed, particularly where multiple teams are involved.
- Improved communication and access to services. Changes to how customer contact is managed, alongside the introduction of customer check-ins and a new locality based operating model, have made it easier for customers to access the right person and stay informed.

- Used customer insight to drive transformation. Learning from complaints, alongside Tenant Satisfaction Measures and customer feedback, has directly informed our Repairs and Customer Transformation programmes, improving service delivery, communication and outcomes for customers.
- Strengthened oversight and performance management. Enhanced performance monitoring and reporting, including improved use of data and insight, ensures issues are identified earlier and action is taken to improve service delivery.
- Taken a more proactive approach to resolving issues. We have continued to strengthen our triage process and the expectations around early resolution, ensuring issues are addressed at the earliest opportunity and reducing the need for escalation into formal complaints.

We remain committed to delivering reliable and valued service to customers and ensuring that if things do go wrong, we respond quickly, fairly and transparently. We would like to thank our customers for their feedback and engagement over the last year.

Niki Stockton (Chair of Irwell Valley Homes) and Christie Finegan (Board Member Responsible for Complaints)

Our approach to complaint handling.

We encourage customers to tell us when something has gone wrong, because it helps us improve. We handle complaints in two stages and aim to fix the problem as quickly as possible and learn from what happened. We know poor service can be upsetting, so we deal with complaints in a respectful and efficient way, keeping people informed and making sure someone takes responsibility. This year we've improved how we handle complaints by adding more staff, improving training to meet the Housing Ombudsman's standards, making our processes clearer, and strengthening oversight. This has helped us respond more consistently and on time.

We follow the Housing Ombudsman's Complaint Handling Code and comply with the Regulator of Social Housing's Consumer Standards. We acknowledge complaints within **5 working days** and pass them to a **Complaint Officer**. They will contact the customer to confirm what the complaint is about, what outcome the customer wants, and then investigate fully. We send our response within **10 working days**. If the customer is still not happy, they can ask for a **Stage Two** review. A **Head of Service or Senior Manager** will carry out an independent review and send a final response within **20 working days**. At each stage, we explain our decision, why we reached it, and what we will do to put things right.

We try to meet all the timeframes in our policy. If we need more time, we agree this with the customer and keep them updated. This is especially important for more complicated complaints, so customers know what will happen next and who is responsible for dealing with their complaint.

We want our complaints process to be easy to use and fair for everyone. Customers can complain in different ways, and we take account of individual needs, including vulnerabilities and any reasonable adjustments, so our service is inclusive and responsive. We know we still need to improve how clearly; we explain this information to make sure outcomes are fair for everyone.

If we've got something wrong, our priority is to fix it. This includes being honest about what went wrong, apologising, and taking the right action. We aim to resolve issues as early as possible and, where appropriate, offer a remedy without the complaint needing to go to the next stage. We award compensation in line with our policy, based on the impact on the customer, and we make sure it is fair and proportionate.

Learning from complaints is a key part of how we work. We review every complaint to understand what went wrong and why, and we record learning through a structured process. Our Action Learning Panels review this work, supported by the Digital, Insight and Improvement Team, and the learning is reported to the Leadership Team and the Board, so it leads to improvements across services. We also use complaint insights alongside Tenant Satisfaction Measures and other customer feedback to identify where services are not consistently meeting expectations. Complaints and complaint outcomes are also reviewed by customer-declared protected characteristics, where data is available, to support assurance that services are delivered fairly and equitably.

We track how well we are performing against our timescales and quality standards, and we report this to the Leadership Team, the Board and the Audit and Risk Committee. If performance drops, we take action to improve. We also make sure we respond to all requests or recommendations from the Housing Ombudsman.

Our main focus is improving consistency across the customer journey. Complaints help us spot where services fall short, especially in longer or more complex cases, and we will keep strengthening our approach, so customers get the services they deserve.

Complaints performance 1st April 2025 – 31st March 2026.

Month	Number of stage one complaints	% of Stage 1 complaints resolved within 10 days or within an extended timescale agreed with the customer	Number of stage two complaints	% of Stage 2 complaints resolved within 20 days or within an extended timescale agreed with the customer	% of complaints upheld or part upheld.	Compensation paid	Compensation ordered by HOS
April	209	90.8%	49	93.9%	75.3%	£26,877.06	£2,350.00
May							
June							
July	221	94.6%	66	93.9%	77.3%	£17,885.66	£5,295.00
August							
September							
October	240	89.6%	66	90.9%	69.8%	£25,546.33	£1,275
November							
December							
January	288	93.4%	71	98.1%	65.6%	£27,392.88	£395
February							
March							
Annual 2025/26	958	92.1%	252	94%	71.6%	£97,701.93	£9315

Tenant Satisfaction Measures	Annual performance
Number of stage 1 complaints per 1,000 homes.	120.8
Number of stage 2 complaints per 1,000 homes.	34.1
Proportion of stage 1 complaints responded to within Housing Ombudsman Complaint Handling Code Time (10 days).	92.1%
Proportion of stage 2 complaints responded to within Housing Ombudsman Complaint Handling Code Time (20 days).	94%
Customer satisfaction with the Landlord's approach to handling complaints	40%

While satisfaction with complaint handling remains lower than we strive to achieve, improvement actions outlined in this report are focused on earlier resolution, clearer communication and consistent ownership to improve customer confidence over time.

Over the year we received 17 requests for evidence from the HOS, a slight decrease from 20 requests in 2024/25. We complied with all evidence requests and submitted relevant information to the HOS to help with their investigations.

We received determinations and orders relating to 16 cases that were reviewed by the Housing Ombudsman Service. All orders and recommendations have been actioned. Details of the actions we have taken following the recommendations can be seen in below. Findings relate to a number of complex cases and have directly informed the improvement actions described in this report.

Housing Ombudsman Findings 2024/25				
Date of	Reasons for complaint	Determination	Orders	Recommendations
08/04/2025	Handling of ASB	Maladministration in the handling of the residents' reports of ASB. Maladministration in complaint handling.	Apologise to the resident in writing. Pay £650 compensation.	None
09/05/2025	Communal cleaning and grounds maintenance	Maladministration in the handling of the resident's concerns about the ground maintenance and communal cleaning. Service failure in complaint handling.	Apologise to the resident in writing. Pay £350 compensation. Keep residents updated with any action taken.	Review contract monitoring practises.
17/05/2025	Handling of ASB	Maladministration with response to the resident's reports of ASB. Service failure in complaint handling.	Apologise to the resident in writing. Pay £900 compensation. Review the learning from the cases it its capacity to assist the capture of alleged noise nuisance.	None

Housing Ombudsman Findings 2024/25				
Date of	Reasons for complaint	Determination	Orders	Recommendations
21/05/2025	Removal of access to bin chute Transfer request	None Maladministration in the landlord's handling of the resident's transfer request.	Apologise to the resident in writing. Pay £350 compensation. Meet with the resident to support him in securing a property.	None
13/06/2025	Handling of ASB Transfer request	Service failure in handling of the resident's reports of ASB. None	Apologise to the resident in writing. Pay £100 compensation.	None
25/07/2025	Leaks and resultant damage to personal belongings.	Service failure in response to the resident's reports of leaks and resultant damage to personal belongings. Service failure in the landlord's handling of the complaint	Apologise to the resident in writing. Pay £875 compensation. Conduct a targeted review of what went wrong and take steps to improve effective service delivery	Contact the resident to clarify if the flooring has been fixed to a suitable standard.
25/07/2025	Communal cleaning and grounds maintenance The condition of fencing in the communal areas.	Service Failure in the handling of communal cleaning and grounds maintenance Service Failure in the handling of fencing in the communal areas.	Pay £200 compensation.	None
06/08/2025	Fitting of Handrails Reports of leak from kitchen tap Repair to Bathroom Tiles	None Maladministration in respect of the handling of repair to leak coming from kitchen tap	Apologise to the resident in writing. Pay £1020 compensation. Conduct a review on the handling of the repairs	None

Housing Ombudsman Findings 2024/25				
Date of	Reasons for complaint	Determination	Orders	Recommendations
	Complaint Handling	Maladministration in respect of the handling of repair to bathroom tiles Maladministration in respect of the complaint handling		
26/08/2025	Reports of a leak causing damp and mould at the property	The complaint was resolved with intervention.	Apologise to the resident in writing. Pay £2500 compensation.	None
10/09/2025	Management transfer between properties including communal security. Complaint handling.	Maladministration in the landlord's response to the resident's concerns about a management transfer. Maladministration in respect of the complaint handling	Pay £700 compensation. Review complaints policy in conjunction with the code.	None
31/10/2025	Handling of damp and mould at the property. Complaint handling.	Maladministration in respect of the landlord's handling of damp and mould at the property. Service failure in respect of the landlord's complaint handling	Apologise to the resident in writing. Pay £1000 compensation. Discuss reasonable adjustments with the customer.	None
05/11/2025	Handling of ASB	Service failure for the handling of the ASB Case	Pay £100 compensation.	None

Housing Ombudsman Findings 2024/25				
Date of	Reasons for complaint	Determination	Orders	Recommendations
	Complaint handling.	Service failure for the complaint handling of the case.		
16/12/2025	Scheduling repairs, including a plumbing appointment. Handling of Complaint	None	None	None
		None	None	
28/01/2025	Repairs to the kitchen. Handling of Complaint	Service failure in the landlord's handling of repairs to the kitchen. None	Apologise to the resident in writing. Pay £100 compensation.	Arrange an inspection for the kitchen ceiling.
13/02/2026	Concerns of asbestos in the block during repairs. Handling of Complaint	None	None	None
20/03/2026	Communal heating and the pre-pay system	Maladministration in the landlord's response to queries about communal heating and the pre-pay system.	Apologise to the resident in writing. Pay £150 compensation.	None

Action learning.

We are committed to learning from our mistakes.

After each complaint, we complete a learning form to record what caused the complaint. An Action Learning Panel reviews these forms. The panel is made up of relevant colleagues and is led by our Business Improvement Team. The panel looks in more detail at what went wrong and agrees what we need to learn and what actions we will take to improve the customer experience.

The learning from complaints is grouped into four overarching learning themes:

1. Service Standard
2. Communication
3. Policy and Process
4. Culture and Behaviour.

Breakdown of complaints by learning category this year.

- 48% of recorded learnings related to service standard.
- 29% of recorded learnings related to communication
- 6% of recorded learnings related to culture and behaviour
- 17% of recorded learnings related to policies and procedures.

As a result, we have made changes to drive improved customer experience and accountability. Below is a snapshot of the actions we have taken this year to make things better for customers going forward.

Service standard

This theme focuses on how services are delivered, including reliability, timeliness and resolving issues first time. 48% of the stage 1 and stage 2 cases relate to issues around the standard of our service. Most of these relate to our repairs and neighbourhood services, which makes sense because these are the services customers use most. The main issues we found from complaints this year were:

- ***Delays in completing repairs and keeping appointments.*** Customers expect us to deliver services when we say we will. Missed or delayed appointments can lead to customers taking time off work unnecessarily which has a big impact for them.
- ***Repairs that are not fixed first time.*** Where customers experience delays they lose faith in our ability to resolve issues.
- ***Contractor performance.*** Customers expect the same standard of service regardless of who is delivering the work on our behalf.
- ***Issues with lifts and communal areas.*** Customers expect earlier intervention and preventative management to avoid lifts breaking.
- ***Service delivery within leasehold.*** Customers want more responsive and effective communication.

Actions we have taken to improve:

During the year, progressed with our Repairs and Customer Transformation Programmes. This work was based on what we've learned from complaints, customer surveys and the Tenant Satisfaction Measures. We know customers want services they can rely on, which are delivered on time. We complete thousands of repairs each year and complaints make up a small proportion of this. However, complaints show that dissatisfaction usually comes from repeat problems and inconsistent service, not the overall number of repairs. A small number of cases can create a lot of dissatisfaction, especially when issues aren't fixed first time, customers have to contact us repeatedly, or known issues aren't managed early. The actions below focus on improving consistency, responsibility and overall service quality:

- ***Improving contractor performance.*** We have put more focus on monitoring performance and holding contractors to account. Performance dashboards give better oversight, including customer satisfaction, and managers are responsible for performance in their areas. Customer feedback is used to drive improvements. We introduced a new Schedule of Rates -setting clear prices for work to make sure we get value for money, launching a contractor portal so customers can get live updates, and we have a clear record of what happened, and began the process of procuring three main building contractors to improve consistency. We also introduced a contractor code of conduct and updated service agreements so contractors to drive the behaviour of contractors inline with our values. These improvements are aimed at making the service more reliable and consistent.
- ***Dealing better with repeat and complex problems.*** Using systems and customer feedback, we are now better at spotting issues that keep happening in homes or services so we can step in earlier. This reduces disruption and helps stop problems turning into complaints.

- **Improving estates and shared-area services.** After continued complaints about grounds maintenance, and as part of our Communities Strategy, we decided to bring this service in-house over a 3 year period, starting with Sale West and Haughton Green. This has given us more control and improved the standard of service.
- **Taking a more proactive approach to lift maintenance.** To improve lift reliability, we introduced more proactive maintenance and started ordering key spare parts in advance. This has reduced lift downtime and disruption for customers.
- **Setting clearer standards for leasehold services.** Following complaints about delays and lack of clarity, we introduced a 10-day timescale for conveyancing. We also completed a wider review of leasehold services to make sure they meet customer needs and reflect what we've learned from complaints.
“Rate My Cleaner” and “Rate My Gardening Service” surveys - Customer feedback collected is reviewed as it comes in. Where trends or concerns are identified, actions are agreed with contractors and monitored. This helps improve standards, manage contractors, and prevent complaints.
- **Making it easier to raise complaints.** We introduced a generic complaints inbox so issues aren't missed or delayed when colleagues are away.
- **Weekly complaint review meetings.** We introduced a weekly session to strengthen oversight, improve responses, and make sure learning is built into contractor management.
- **Communal and window cleaning complaints surgery-** A weekly communal and window cleaning complaints surgery was introduced in February 2026, led by the Commercial and Contracts Lead. This strengthens contract oversight, improves response to customer concerns, and ensures complaint learning is embedded into contractor management and service improvement. As part of this we have reviewed the cleaning specifications and frequency to each of our communal areas to form part of the upcoming cleaning tender.

Overall, these improvements mean customers should receive a more reliable and consistent service, with more issues fixed first time, fewer delays, and clearer service standards. By improving accountability and addressing problems earlier, we are building trust and reducing the need for customers to chase or escalate issues.

Communication

We've worked hard to improve how we communicate with customers this year, and our transactional surveys show customers have noticed the difference. Scores for "keeping customers informed" went up from **75% in April 2025** to **85% in March 2026**. This was the biggest improvement in our survey results.

We want to make sure messages are clear, customers can reach the right person, and they are kept updated throughout. However, **29% of complaints this year** were about communication. This shows we still need to improve, especially in **Repairs, Leasehold and Neighbourhood Services**.

The main communication issues raised in complaints this year were:

- **Keeping customers updated:** customers want regular updates on their case and where things are up to.
- **Speaking to the right person:** customers want a direct contact for more complex or specialist issues.
- **Knowing what will happen next:** customers want clear timescales and a simple explanation of the process.
- **Clear ownership:** when several teams or contractors are involved, customers want one clear owner and joined-up communication.

Actions we have taken to improve:

During the year, we progressed our Customer Transformation programme, resulting in a more collaborative and customer led approach to service delivery, with our service standards clearly shaped by the customer voice. Learning from complaints, customer feedback, transactional surveys and the annual Tenant Satisfaction Measures has enabled services to become less reactive and more proactive, allowing resources to be used more effectively to improve communication and outcomes for customers. The transformation has strengthened Irwell Valley Homes' ability to understand and respond to diverse customer needs through improved data collection, clearer ownership, and more proactive engagement. Customers have told us they want greater visibility in their neighbourhoods, clearer points of contact, and quicker access to the right person at the first point of contact. The changes implemented through the transformation programme directly support this, improving how we communicate with customers, resolve issues earlier, and build trust through a more responsive, consistent and accessible service. Actions taken includes:

- **Customer check ins.** As part of our Customer Strategy, we introduced customer check in's which has strengthened our ability to identify vulnerabilities and support needs by recording individual vulnerability, communication and assistance requirements, moving us from a reactive approach to a proactive understanding of our customers and enabling tailored services through early referrals to our tenancy sustainment, financial inclusion and neighbourhood teams.

- **Improving access to the right person.** The move to a patch-based model has changed how customer contact is managed, ensuring customers speak to the same Customer Service Advisors consistently and enquiries are directed to the most appropriate colleague or team first time. This reduces delays, avoids repeat contact and improves overall customer experience.
- **Strengthening communication on ongoing cases.** Learning from complaints has highlighted the need for clearer updates, particularly in complex cases. Expectations have been reinforced to all colleagues to ensure customers are kept informed throughout and understand progress and next steps.
- **Introducing a duty rota within the Leasehold Team.** Following feedback that customers were not receiving timely responses, a daily duty system has been implemented to respond to enquiries at the earliest opportunity. This ensures clearer ownership and more timely communication with customers.
- **Enhancing performance monitoring through call recording.** Call recording and insight tools have been rolled out across frontline services. This improves the quality of communication, supports dispute resolution and identifies areas for improvement.
- **Improving engagement within neighbourhood services.** We are reviewing how non-urgent contact is managed to allow more time for meaningful conversations with customers, ensuring they feel listened to and supported.
- **Exploring more proactive communication approaches.** We are developing engagement plans within leasehold services to improve transparency and reduce the need for customers to chase for information.
- **Improving customer service** - Improvements to customer access have led to avoidable contact being reduced to approximately 1%, a significant decrease in call waiting times from an average of 7 minutes to 2 minutes and increased first-contact resolution with fewer call pass-offs, resulting in a smoother and more efficient experience for customers.

Customer satisfaction with communication has improved (from 75% to 85%), demonstrating that recent changes are being felt. Service improvements informed by complaint feedback are delivering clearer, more consistent communication and better access to the right person. This reduces the need for customers to chase updates, improves transparency, and ensures customers feel informed and supported throughout their journey

Culture and Behaviour

This year we have focused on improving customers' experience of our services. We want customers to be treated fairly and with respect, and we want it to be clear who is responsible for sorting things out from the first contact. Our surveys show this is improving: the percentage of customers who felt they were treated fairly and with respect rose from 87% in April 2025 to 90% in March 2026. This was also our highest

Tenant Satisfaction Measure (TSM) score. However, 6% of the complaints we received this year were still about culture or behaviour. Learning for these complaints highlights that inconsistency, particularly in complex cases, remains a key driver of dissatisfaction. Learning shows:

- **Reliability and professionalism during visits** – Customers expect us to arrive on time, be prepared, and fix issues where we can during the visit. When this does not happen, it can affect trust and confidence.
- **Customers not feeling listened to or understood** – When we do not record or pass on information properly, customers have to repeat themselves. This is frustrating and can make people feel we are not taking their concerns seriously.
- **Missed opportunities for early resolution** – Customers expect us to deal with issues as early as possible. They should not need to make a complaint to get action.
- **Consistency of behaviour and professionalism** – Customers expect the same respectful service whoever they speak to, whether that is one of our colleagues or a contractor.

This year we took targeted action to improve behaviour, strengthen accountability, and make the customer experience more consistent across all services.

Actions we have taken to improve:

- **Clear ownership and accountability.** We make sure every issue has a named owner from the start. This gives customers one point of contact and reduces issues being passed between teams without being resolved.
- **Using complaints learning in day-to-day management.** Managers now use what we learn from complaints to challenge behaviour and fix problems at source. This helps us spot poor practice early and stop it happening again.
- **Better and more consistent record keeping.** We are focusing on keeping accurate, complete records so colleagues can see the full history of contact with a customer. This makes the service more joined-up and means customers do not have to repeat information. We are also developing dashboards to track whether processes are being followed, spot differences, and pick up errors early so we can put them right quickly.
- **Clear standards for professionalism.** We have reinforced how customers should be treated: listened to, treated fairly, and communicated with clearly. This helps create a more consistent service across teams and contractors.
- **Mediation training for Housing Officers.** In response to complaints about ongoing disputes, and as part of our Communities Strategy, we introduced mediation training. This supports earlier intervention, helps resolve issues more quickly, and reduces the need for formal complaints.
- **Fixing problems as early as possible.** We have reinforced expectations that colleagues take proactive action and resolve issues early, rather than relying on formal processes. This improves outcomes for customers and should reduce complaints.

- **Better support for vulnerable customers.** We are introducing extra training for colleagues who work with vulnerable customers and in independent living schemes. This will help us identify additional needs and tailor services to each person's circumstances.
- **Improving understanding of complaint handling.** We ran a "complaints lean-in" session across the organisation to set expectations, explain the complaints process, and reinforce the importance of the customer experience. This supports a more consistent, customer-focused culture.

As a result, customers should see a more consistent and respectful service, with clearer ownership of issues, better follow-up, and more problems resolved early.

Policy and Process

This theme looks at whether our policies, systems and processes help staff deliver a good service. They should be clear, consistent and designed around the customer experience. We receive fewer policy and process complaints than other types, but they are often more complicated and more likely to escalate. This shows where our systems are not supporting good service in a consistent way. This year, 17% of complaints were about policy and process. They highlight where things have not worked as they should, leading to different outcomes for customers and avoidable dissatisfaction. Even though there are fewer of these cases, they can have a wider impact, especially when the same issues happen again or escalate because the process is unclear or applied differently.

These complaints include:

- ***Processes are not always clear or applied the same way.*** When responsibilities, timescales or expectations are unclear, services can vary and customers can get different outcomes.
- ***Following a process does not always feel right to the customer.*** Sometimes we follow the steps internally but do not think enough about the impact on the customer, which leads to avoidable dissatisfaction.
- ***Processes do not always help us solve issues early.*** Customers can face delays when we rely on formal steps instead of using flexibility and judgement to put things right quickly.
- ***Service charges and other financial processes are not always clear.*** This can confuse customers and, in some cases, lead to avoidable complaints.

This year we have updated and strengthened our policies and processes, so they are clearer, more consistent, and better meet customers' needs.

Actions we have taken to improve:

- **Using complaint learning to improve our policies.** We now use complaint feedback more consistently when we review and update policies. This helps us fix repeat issues and apply improvements across services. This year we updated nine policies and procedures based on complaint feedback.
- **Updating the ASB policy.** We reviewed our ASB policy to set clearer timescales, responsibilities and expectations. This makes things clearer for customers and supports a more consistent approach to managing cases.
- **Improving how we manage damp and mould.** In response to complaints and regulatory expectations, we strengthened our processes for record keeping, communication and follow-up. We also recruited a specialist case manager. This helps us manage cases earlier and in line with good practice.
- **Supporting customers when works affect their belongings.** After complaints about damage or disruption during works, we updated our process so customers get clearer support when belongings need to be moved. This reduces risk and improves the overall experience.
- **Better system prompts and checks.** We improved our systems, so colleagues see clear prompts at key stages. This helps them follow the right steps and make sure each customer's needs are considered and supported.
- **Clear ownership for pest issues.** We reviewed and updated our pest management policy after learning from complaints. Neighbourhood teams now manage pest issues directly, so concerns are picked up sooner and customers get timely support. This improves accountability, speeds up responses, and gives extra reassurance to affected customers.
- **Clearer financial processes and communication.** We changed our Direct Debit process, so adjustments are applied at the right time and explained more clearly. We also started a service charge project to give customers clearer and more open information.
- **Adjusting services to support vulnerable customers.** As part of our Customer Strategy, we are improving how our processes identify and respond to vulnerabilities. This helps us offer a more flexible service that reflects individual needs.

Putting these improvements in place will help customers by making our processes clearer, more open and applied more consistently. This should reduce avoidable problems, help customers understand what to expect, and make sure services are delivered fairly. It also means our policies and processes support day-to-day service delivery and are designed around the customer experience, in line with regulatory expectations.

Conclusion

We are very sorry for the times we have let our customers down this year. Thank you to everyone who made a complaint, completed a survey, or took part in a customer group. Your feedback has helped us understand what went wrong and why, and it has shaped the actions we are taking to improve.

Complaints are an important way for us to learn and improve. This year we have seen more ownership and action across the organisation when customers raise concerns. We have made changes to how we work, including new systems, better training, and clearer ownership. These changes are helping us build a culture where we fix issues and use complaints to prevent them happening again.

We continue to work to make sure these improvements are felt by customers every day.