

# Performance & Service Improvement Report

# Contents

<b>1 Purpose of Report</b>	<b>1</b>
<b>2 Previous Consideration</b>	<b>1</b>
<b>3 Background</b>	<b>1</b>
<b>4 The Annual Self-Assessment Against the Code</b>	<b>2</b>
<b>5 Complaint Handling Performance</b>	<b>2</b>
<b>6 Learning from Complaints and Service Improvements</b>	<b>3</b>
<b>7 Ombudsman Spotlight on Reports</b>	<b>3</b>
<b>8 Ombudsman Landlord Performance Report</b>	<b>4</b>
<b>9 Non-Compliance with the Code and Determinations</b>	<b>5</b>
9.1 Ombudsman determinations Q1 2023/24 . . . . .	5
9.2 Ombudsman determinations Q2 2023/24 . . . . .	5
9.3 Ombudsman determinations Q3 2023/24 . . . . .	6
9.4 Ombudsman determinations Q4 2023/24 . . . . .	7
<b>10 Member Responsible for Complaints (MRC)</b>	<b>11</b>
10.1 MRC Response . . . . .	11

# 1 Purpose of Report

1. The purpose of this report is to provide the new annual Ombudsman Statutory Code Performance and Service Improvement Report for review and response.

# 2 Previous Consideration

2. This report has not been considered at a previous meeting.

# 3 Background

3. The Housing Ombudsman Complaint Handling Code became statutory on 1st April 2024 meaning that landlords are obliged by law to follow its requirements. The Code aims to achieve best practice in complaint handling and ultimately to provide a better service to residents.
4. To monitor landlord compliance, the Housing Ombudsman require landlords to complete a self-assessment against the code standards with part of the assessment requiring evidence of an annual Performance and Service Improvement Report. The submission deadline for the self-assessment and report is 30th June 2024.
5. The Ombudsman expects the report to include the information set out below as a minimum.
  - The annual self-assessment against the Code to ensure the landlords complaint handling policy remains in line with its requirements.
  - A qualitative and quantitative analysis of the landlord's complaint handling performance - this must also include a summary of the types of complaints the landlord has refused to accept.
  - Any findings of non-compliance with the Code by the Ombudsman including any Complaint Handling Failure Orders the Housing Ombudsman has issued against the landlord and any findings of maladministration made by the Housing Ombudsman in their determinations, including both about the substantive issue and complaint handling.
  - The service improvements made as a result of the learning from complaints.
  - Any actions following any annual report about the landlord's performance from the Ombudsman.
  - Any actions following any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.
  - The landlord must also ensure that the annual complaints performance and service improvement report has been reported to the landlord's governing body (or equivalent) and published on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.

## 4 The Annual Self-Assessment Against the Code

6. Our self-assessment against the code is provided (Appendix A). The landlord is fully compliant with the requirements of the statutory code.

## 5 Complaint Handling Performance

7. During the period 1st April 2023 to 31st March 2024, we raised 900 stage 1 complaints handled through the Group's Complaints Policy.
8. In 217 cases, the resident remained unhappy with the outcome to the complaint and escalated the complaint to stage 2 review (final stage).
9. In one case, we refused to accept a complaint referring to the relevant exclusion set out in the landlords Complaints Policy. The landlord explained it considered that the complaint subject matter had previously been fully investigated in-line with the Complaints Policy. Under the statutory code requirements, we will record all cases where the landlord has refused a complaint providing the resident with contact details for the Housing Ombudsman Service.
10. Complaint performance including cases determined by the Housing Ombudsman is detailed in the table and under the relevant headings below.

Jigsaw Homes Group	Q1 Apr-June 2023	Q2 July-Sept 2023	Q3 Oct-Dec 2023	Q4 Jan-March 2024	Total
Stage 1 complaints raised	143	185	235	337	900
Percentage of stage 1 complaints compliant with the Ombudsman Code	60%	52%	68%	93%	
No. of complaints escalated to stage 2	29	33	66	89	217
Percentage of stage 2 complaints compliant with the Ombudsman Code	100%	100%	100%	100%	
No. of Housing Ombudsman determinations received	2	1	3	5	11
*Determination outcome					
Maladministration	1	1	1	2	5
No Maladministration	1		1	1	2
Service Failure			1	2	3

11. *\*Commentary below under heading non-compliance with the code and determinations*
12. We note a significant increase in complaints raised over the reporting period of 2023/24. This is in part due to staff training delivered ensuring our compliance with the statutory code and recognising the difference between a service request, dissatisfaction and when to escalate as a complaint.
13. We note complaint handling performance declined with a significant number of cases during the first three reporting periods reported not compliant with the Ombudsman Complaint Handling Code timescales. The decline is explained by some challenges we experienced during the year. There was a need to recalculate compliance following

guidance issued as part of the joint Regulator and Ombudsman Statutory Code and the landlord's previous interpretation of this. In addition, the increase in complaints and under resourcing caused a backlog of complaints we were unable to respond to within code timescales. In response, we increased resources and reviewed working practices to ensure we can cope with the increased demand and respond to complaints efficiently within the statutory code timescales. The positive impact of the changes is noted in quarter four reporting.

## 6 Learning from Complaints and Service Improvements

14. Complaints upheld (service failure) or upheld in part (partial service failure) account for just under half of closed cases during the reporting period.
15. When a complaint is closed with an element of service failure there is normally a learning outcome recorded to help us understand where things have gone wrong and to consider any recurring themes from complaints to target improvements.
16. The majority of the complaints we receive relate to our handling of repair and property maintenance issues followed by our handling of anti-social behaviour (ASB).
17. We know our repairs and property maintenance service is crucial to our tenants and residents, with good communication paramount particularly when things don't always go to plan. This is an area we continuously focus on reviewing and adapting the service accordingly.
18. We know that having quiet enjoyment of the home and feeling safe is also equally important to residents. Living with neighbour nuisance and anti-social behaviour can often have a detrimental impact on health and wellbeing and prompt response with regular communication explaining our decisions and actions is a key part of our procedures when handling reports considered nuisance/ASB.
19. Some of the ways we have listened to feedback to improve service delivery are:
  - Text messages introduced to update weekly when delays occur with repairs.
  - Increased resources in our Asset Management Teams by 48 in the last 3 years with a further 6 planned for this year. This will help us undertake more repairs promptly and better coordinate repairs being handled by external contractors with improved communication to our tenants and residents.
  - Use learning from complaints to prompt tenant scrutiny topics.

## 7 Ombudsman Spotlight on Reports

20. We are committed to continuously learning and developing our services taking account of our resident's needs. When designing our policies and procedures we will wherever possible consult with residents through our Jigsaw Rewards engagement platform and consider best practice and recommendations published by the Housing Ombudsman.
21. In response to the Ombudsman's spotlight on damp report we have delivered the following actions:

- New Damp & Mould Policy and updated website literature in various languages.
- Introduced KPI's to monitor damp and mould levels across our stock.
- New process to proactively contact residents following reports of damp and mould to ensure issues are fully resolved.
- Include damp and mould assessment at the annual gas safety visit or electrical check (non-gas properties).
- Damp & Mould training delivered to all customer facing employees.
- Installing mechanical extractor fans in all kitchens and bathrooms.
- Taken a proactive approach to assisting residents with mould wash treatments.
- Provided some residents with hygrometers to help them become aware of moisture levels in the home.
- Piloted more measures to help manage condensation in the home including a new technology of passive air vent.

22. In response to the Ombudsman spotlight on noise report we have considered ways we can help reduce noise transference, particularly in flats.

- Leave carpets in good condition in our empty homes
- Use of vibration mats in some properties to reduce household noise from washing machines
- Consider noise transference when planning refurbishment programmes

23. The recent spotlight reports on attitudes, respect and equals and knowledge and information management (KIM) raised the importance of good data and record keeping including identifying and recording resident vulnerability and how we can respond effectively taking account to reasonable adjustments in our service delivery. In response to this report the Group has developed a Service Adjustment Policy setting out our approach to how we will recognize, respond and record vulnerabilities.

## 8 Ombudsman Landlord Performance Report

24. The most recent Ombudsman landlord performance report is attached (Appendix B). Performance at a glance shows that the Ombudsman made determinations in ten cases during the reporting period 2022/23 with three maladministration findings and no complaint handling failure orders.

25. With a maladministration rate of 23% and the national maladministration rate recorded at 55%, the Ombudsman reported Jigsaw Homes performed very well when compared to similar landlords by size and type. In addition, we are pleased to report no findings of severe maladministration in our cases to date. This supports our commitment to providing residents with a fair, accessible and effective complaints handling service compliant with the ombudsman statutory code.

## 9 Non-Compliance with the Code and Determinations

26. When a resident has exhausted the landlords internal complaints process, should they remain unhappy with the landlord's final response they can refer the case to The Housing Ombudsman (THO). When THO have investigated a case, they issue a determination to the landlord. The Ombudsman considers the evidence and looks to see if there has been any 'maladministration', for example, whether the landlord has failed to keep to the law, followed proper procedure, followed good practice, or behaved in a reasonable and competent manner.
27. During the reporting period 2023/24 we received eleven determinations.
28. The landlord has received no complaint handling orders for non-compliance to date.

### 9.1. Ombudsman Determinations Q1 2023/24

29. **Case 1 - Jigsaw Homes Tameside. Determination: Maladministration.**
30. The Ombudsman found maladministration with complaint handling. The Ombudsman found that there were unnecessary delays with progressing the formal complaint about handling of reports of ASB. In response, the landlord issued further guidance to customer facing teams to reinforce the importance of recognising the difference between a service request and when to escalate through the complaints process.
31. **Case 2 - Jigsaw Homes North. Determination: No maladministration.**
32. The Ombudsman found no maladministration in respect of the landlords response to the resident's request to reclassify number of bedrooms in the property.

### 9.2. Ombudsman Determinations Q2 2023/24

33. **Case 1 - Jigsaw Homes North (shared ownership). Determination: Maladministration.**
34. The complaint was about:
  35. a. the landlord's offer of compensation following the resident's report of defects at the new-build home; and
  36. b. the associated complaint.
37. The determination found there was maladministration in the landlord's handling of the resident's concerns about the condition of the property after purchase. There was also maladministration in the landlord's handling of the associated complaint.
38. The landlord was ordered to pay the resident the sum of £2,378.90, less any compensation payments already made, comprising of:
  39. a. £1,628.90 for the service failures relating to not checking the property before completion and the delays in repairs.
  40. b. £250 for the failures in complaint handling.
  41. c. £500 for distress and inconvenience caused to the resident by the landlord's handling of the property condition.

42. In addition, the landlord is to report to the Ombudsman progress made with its improvements to the internal pre-completion checks process.
43. The landlord accepted the determination, however appealed the compensation order in this case with the final determination issued being:
44. The original determination of maladministration with a reduction to the compensation order to £1,617.53.

### **9.3. Ombudsman Determinations Q3 2023/24**

45. **Case 1 - Jigsaw Homes Tameside. Determination: Service failure.**
46. The Ombudsman determined there was service failure in respect of the landlord's handling of the condition of the property and reported rubbish being left in the gardens following the resident's exchange.
47. Orders: additional £100 compensation (landlord had already offered £350 as part of complaint handling).
48. **Case 2 - Jigsaw Homes Tameside. Determination: Maladministration.**
49. There was maladministration in landlord's:
  50. a. Handling of the resident's reports about ASB.
  51. b. Implementation of its unreasonable behaviour policy.
  52. c. Complaint handling.
53. There was no maladministration in landlord's handling of the resident's reports about its officers' conduct and behaviour.
54. The Ombudsman ordered the landlord to pay the resident £2,350, comprising of:
  55. a. £1,500 for the distress and inconvenience caused to the resident by its handling of reports about ASB.
  56. b. £500 for the distress and inconvenience caused to the resident by its implementation of its unreasonable behaviour policy.
  57. c. £350 for the distress and inconvenience caused to the resident by its poor complaint handling.
58. In addition, the landlord was ordered to take the following actions:
  59. a. A senior manager to apologise to the resident in writing for the failures identified in the Ombudsman report.
  60. b. Write to the resident to find out if they are still experiencing ASB. If the resident is currently experiencing ASB, the landlord must ensure that it implements its ASB policy and avoids the failures identified in the report.
  61. c. Organise training for its officers on its unreasonable behaviour policy.
62. The landlord appealed the determination of this case. The final determination issued was:



- There was maladministration in relation to the handling of the resident's reports about ASB.
- There was no maladministration in relation to the handling of the resident's reports about its officers' conduct and behaviour.
- There was maladministration in relation to the implementation of its unreasonable behaviour policy.
- There was maladministration in relation to its complaint handling.

63. The landlord is ordered to:

- Pay the resident £1,650 (reduction from the original determination). This was comprised of:

64. £800 for the distress and inconvenience caused to the resident by its handling of reports about ASB.

65. £500 for the distress and inconvenience caused to the resident by its implementation of its unreasonable behaviour policy.

66. £350 for the distress and inconvenience caused to the resident by its poor complaint handling.

67. A senior manager to apologise to the resident for the failures identified in the report.

68. Consider amending its ASB policy to require action plans to be documented and shared with residents.

69. Contact the resident to establish if they are still experiencing ASB. If the resident reports new ASB incidents, the landlord should complete a risk assessment, agree and document an action plan and offer support. The action plan should include considering legal and non-legal tools (such as mediation, written warnings and acceptable behaviour contracts) to tackle the ASB.

70. Organise refresher training for its officers on its unreasonable behaviour policy.

71. Consider arranging a meeting with the resident to attempt to build a more positive tenant/landlord relationship.

72. The landlord accepted the final determination and orders.

73. **Case 3 - Jigsaw Homes North. Determination: No maladministration.**

74. The Ombudsman determined no maladministration with the handling of a repair.

#### **9.4. Ombudsman Determinations Q4 2023/24**

75. **Case 1 - Jigsaw Homes North. Determination: Service failure and No maladministration.**

76. The complaint was about:

77. a. The landlord's handling of the resident's reports of antisocial behaviour.

78. b. The landlord's application of its unreasonable behaviour policy.

79. Determination:
80. There was service failure in the landlord's application of its unreasonable behaviour policy relating to a delay in acknowledging a request for appeal from the resident.
81. There was no maladministration in the landlord's handling of the resident's reports of antisocial behaviour.
82. Orders:
83. Pay directly to the resident compensation totaling £75 for the distress and inconvenience in relation the landlord's application of its unreasonable behaviour policy and the delays identified in the report.
84. The landlord accepted the determination, however the resident has since appealed and the case will be further reviewed by The Ombudsman.
85. **Case 2 - Jigsaw Homes North. Determination: Service failure with complaint handling.**
86. The complaint is about the landlord's:
- Handling of the resident's reports of Antisocial Behaviour (ASB) between 30 June 2021 and 14 October 2021.
  - Refusal to accept the resident's complaint submitted in October 2022.
87. Determination:
88. The complaint relating to handling of ASB is ruled outside of Ombudsman jurisdiction due to the time lapsed.
89. There was service failure of the landlords refusal to accept a complaint raised by the resident.
90. Orders:
91. Apologise in writing to the resident for refusing to accept the complaint submitted in 2022.
92. Contact the resident and agree what remains outstanding from the complaint submitted in 2022.
93. Write to the resident to clarify the situation in respect of the data the landlord holds on its system, and give the resident the opportunity to appeal a decision made in 2022.
94. Pay directly to the resident £100 compensation for the refusal to accept the complaint and the inconvenience this caused.
95. Within 6 weeks, the landlord is ordered to deliver complaints handling training to all relevant members of the organisation.
96. The landlord accepted the orders and confirmed compliance.
97. **Case 3 - Jigsaw Homes North. Determination: Maladministration.**
98. The complaint is about:
99. a. The resident's concerns over the level of some of the landlord's service charges.

100. b. The landlord's response to the resident's requests for information about the service charges.
101. c. The Ombudsman has also considered the landlord's handling of the resident's complaint.
102. Jurisdiction and Determination:
103. The resident's concerns over the level of some of the landlord's service charges are outside of the Ombudsman's jurisdiction.
104. There was maladministration in respect of the landlord's response to the resident's requests for information.
105. There was service failure in the landlord's handling of the resident's complaint.
106. Orders:
107. Write to the resident and apologise for the failings identified in the report.
108. Pay the resident £250 compensation, comprised of:
109. a. £200 for time and trouble in pursuing the landlord for a response to the requests for documentary evidence.
110. b. £50 for time and trouble caused by the landlords complaint handling failure
111. Arrange a meeting with the resident as offered at stage 1 of the landlord's complaints process. The landlord should ensure that at this meeting the resident is provided with an opportunity to review and take copies, if required, of all accounts, receipts and other documents supporting the summary of service charges for 2018-2019, 2019-2020, 2020-2021 and 2021-2022. Where this information is no longer available the landlord should set this out in writing to the resident.
112. The landlord should write to the resident setting out which services it was unable to deliver during covid and confirm when credits for the services were applied to the resident's service charge account.
113. The landlord should review the failings identified in this report and set out how they will prevent similar failings happening in the future.
114. The landlord accepted the orders and recommendations and are progressing the case to ensure full compliance.
115. **Case 4 - Jigsaw Homes Tameside. Determination: Maladministration.**
116. The complaint is about the:
117. a. Condition of the property when it was let to the resident.
118. b. Landlord's handling of repairs including a leak, damp, and mould.
119. c. Landlord's response to the resident's reports that they did not have heating and hot water for 13 weeks from the start of the tenancy.
120. d. Landlord's handling of the viewing and sign-up including the behaviour of a member of its staff.
121. e. Landlord's handling of the formal complaint.
122. Jurisdiction and Determination:

123. There was maladministration in relation to the landlord's handling of the:
124. a. Viewing and sign-up including the behaviour of a member of its staff.
125. b. Formal complaint.
126. The following elements of the resident's complaint are outside the Ombudsman's jurisdiction (handled through a legal Disrepair case).
127. a. The condition of the property when it was let.
128. b. The landlord's handling of repairs including a leak, damp, and mould.
129. c. The landlord's response to the resident's reports that she did not have heating and hot water for 13 weeks from the start of the tenancy.
130. Orders:
131. Provide a written apology from a senior member of its staff to the resident for failures detailed in the report.
132. b. Pay directly to the resident further compensation of £1,000 made up of:
133. i. £700 to reflect the impact on the resident of its failures in handling the viewing and sign-up.
134. ii. £300 to reflect the impact on the resident of its complaints handling failures.
135. c. Pay, or confirm it has paid, the rent credit offered within its stage 2 response.
136. d. Write a report to consider introducing a policy covering sign-ups and viewings. The landlord is to detail whether it will or will not introduce a new policy, with reasons, and provide a copy of this report to the Ombudsman Service.
137. Consider whether the member of staff who is to conduct a property viewing should be part of the sign-off process following any void works, or whether they should view the property prior to agreeing to conduct a viewing with an applicant. This order can be included within the report for the above order.
138. f. Organise training for staff involved with lettings and sign-up to cover what would and would not be considered an unreasonable refusal based on the condition of the property at sign-up. This training is to include how to discuss this with the applicant.
139. It is recommended that the landlord provide a copy of its allocations policy and lettings standard, whether on paper or digitally, to all applicants for housing before they view one of its properties.
140. The landlord accepted the orders and recommendations and confirmed compliance.
141. **Case 5 - Jigsaw Homes North. Determination: No maladministration.**
142. The complaint was about:
143. a. The condition of the property when the resident moved in.
144. b. The landlord's handling of the resident's complaint.
145. Determination:
146. There was no maladministration in the landlord's handling of the residents concerns around the condition of the property.
147. There was no maladministration in the landlord's handling of the resident's complaint.

## 10 Member Responsible for Complaints (MRC)

- 148. The Complaint Handling Code requires landlords to have a Member Responsible for Complaints (MRC) on their governing body to provide assurance to the governing body on the effectiveness of its complaints system, including challenging the data and information provided to the Board or equivalent body.
- 149. The role of the MRC is to champion a positive complaint handling culture and build effective relationships with complaints teams, residents, its audit and risk committees as well wider teams and the Housing Ombudsman Service.
- 150. The MRC for Jigsaw Homes is Roli Barker - Group Chair.
- 151. <https://www.jigsawhomes.org.uk/information-article/board-members/>

### 10.1. MRC Response

- 152. *At Jigsaw Homes we are passionate about putting our tenants and residents at the heart of what we do. By actively listening to our customers and analysing their feedback, we can gain valuable insights into their needs, preferences, and areas of concern. As chair of Group Board I see every day how we work hard to deliver great services to our tenants and residents, but we know things can occasionally go wrong and we want the tenants and residents we serve to tell us when they do through an accessible, fair and effective complaints handling service.*
- 153. *Learning from complaints is an essential aspect of highlighting and targeting areas of improvement. Regular complaints performance information provided to Board will further support my role as both Group Chair and the Member Responsible for Complaints (MRC) to provide assurance on the effectiveness of our complaints system, that we are changing and improving by using the learning from complaints effectively and the group has a positive complaint handling culture.*
- 154. *From my review of the recent Board approved Complaints Policy and our Statutory Code Self-Assessment, I am confident we have a good, code compliant complaints handling service. We hit some challenges during the year which impacted on our complaints handling performance, but as we end the reporting year, I am pleased to note we are back on track to full compliance.*
- 155. Roli Barker - Group Chair
- 156. Jigsaw Homes Group



## Creating homes. Building lives.

Jigsaw Homes Group Ltd.

Cavendish 249  
Cavendish Street  
Ashton-under-Lyne  
OL6 7AT

<https://www.jigsawhomes.org.uk>  
0300 111 1133  
[info@jigsawhomes.org.uk](mailto:info@jigsawhomes.org.uk)

Regulated by the Regulator of Social Housing Registration No. LH 4345

Registered under the Co-operative and Community Benefit Societies Act 2014 Registration No. 29433R

Document produced on 25 June 2024.