Complaints Performance Review (2025/26)

Kelly Tasker - June 2026

Introduction

This report considers Torus's Complaints Handing in 2025/2026. It addresses the requirements of the Housing Ombudsman's Complaint Handling Code (April 2024) to undertake a review of performance annually in the year ending 31 March 2026, and to implement a Service Improvement Plan for the coming year.

Summary

The main findings are:

While complaints about service provision have increased across the sector, Torus is receiving a comparable number of Stage One complaints. However, Torus are receiving more Stage Two complaints than the national median. *(For the purposes of this comparison, Upper Quartile indicates more complaints have been received).*

- Torus is at median quartile for Stage One complaints received per 1000 properties for LCRA and at upper quartile for LCHO when compared with the Regulator for Social Housing (RSH) data for 2024/2025 for Private Registered Providers (social landlords).
- Torus is between the median and upper quartile for Stage Two complaints received per 1000 properties for LCHO and at upper quartile for LCRA.
- This means that in 2025/2026 Torus received more Stage Two complaints per 1000 properties than the national median. While this demands attention, it is not entirely negative. Torus maintains a robust "aftercare" process for Stage One complaints, whereby complainants are contacted to ensure they are satisfied that any actions outlined in complaint responses are completed to their satisfaction. If the complainant is not satisfied and wishes to escalate the complaint to Stage Two, this is completed as part of this "aftercare" process.
- Torus does not perceive receiving complaints negatively and proactively reviews all complaints as valuable customer feedback. Torus actively learns from complaints when received and escalated, however analysis of the internal and sector factors causing escalations to Stage Two will be completed in the 2026/2027 Service Improvement Plan, to determine if there are internal changes Torus can implement to resolve more complaints at Stage One.

Performance in responding to complaints as compared to target timescales has improved over the 2025/2026 financial year.

- Performance against target timescales has improved to 98.95% of Stage One Complaints responded to within target, an increase of 5.18% when compared with 2024/2025, when 93.77% of Stage 1 complaints were responded to within target. This demonstrates the efficiency of our Customer Resolution Team and the robust performance management of compliance with timescales in the Complaint Handling code.

- Stage Two Complaint performance has also improved with 99.64% of complaints responded to within target in 2025/2026 financial year, when compared with 98.14% in 2024/2025.

The number of Stage One Complaints received has now stabilised across 2025/2026, in line with the previous year, following an increase in 2022/2023.

The number of Stage Two complaints received increased in 2025/2026, with a peak in January and March. This is a trend which is seen each year following the increase in Stage One Complaints received in the Autumn months. An average of 70 Stage Two Complaints were received each month.

The percentage of Stage One complaints escalating to Stage Two has increased from **21.64% in 2024/2025 to 26% in 2025/2026.** Whilst we recognise this is an area of focus this coming year to better understand the reasons for escalation and to resolve more complaints at Stage One, we do welcome all stages of feedback to align with our values of We Care, We Own, We Deliver.

The most common reasons for dissatisfaction within the 2025/2026 financial year were Policy, Delay and Quality.

- Policy, Delay and Quality thematically appear as the leading causes of dissatisfaction within complaints at Torus. To understand what is driving these complaints, Torus has included an action on the 2026/2027 Service Improvement Plan to focus specifically on Policy, Delay and Quality. This piece of work will capture what the root causes in these categories are as recurrently causing dissatisfaction and implemented actions agreed with key service areas.

The success of Torus's 'Rapid Resolution' function has helped to resolve service requests and provide a first contact resolution.

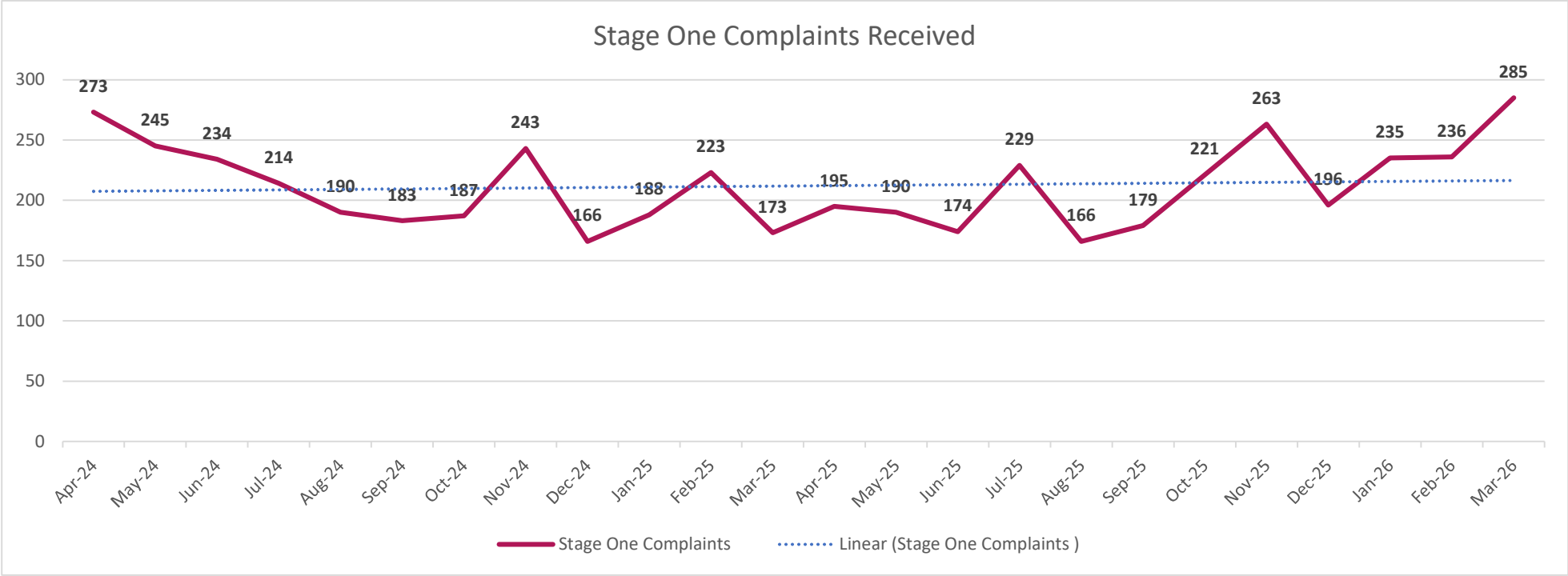
- This is compliant with the Housing Ombudsman Code and enables early resolution for customers.

Alongside this report a detailed Service Improvement Plan is provided. This addresses the following key areas where it is envisaged performance improvements can be made:

- Complaint handling
- Investigations and evidence submissions
- Record keeping
- Post Determination actions
- Learning from practice

How many complaints have been received – Stage One

The below graph shows the number of Stage One complaints received from April 2024 to March 2026.

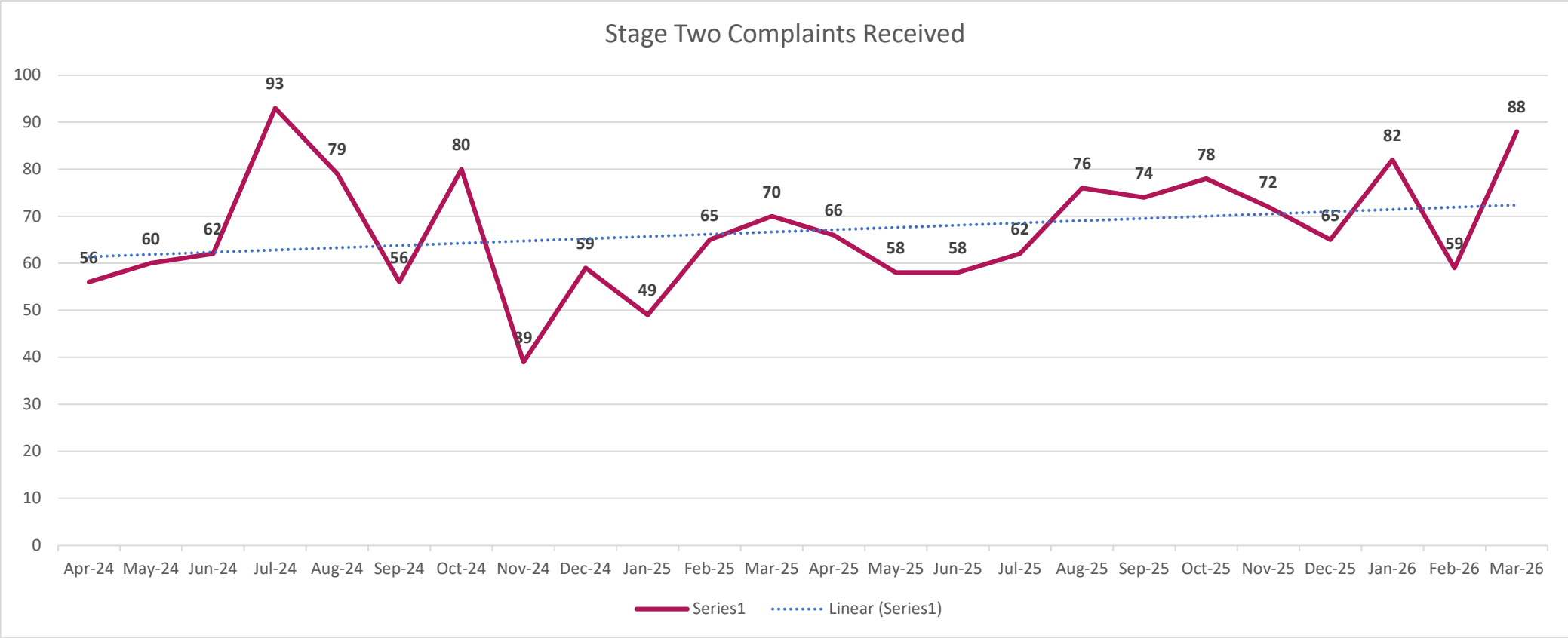


Stage One complaints received significantly increased in since 2022 to 2024. This was in part driven by the removal of the "informal" complaints Stage in October 2022, in line with the Housing Ombudsman's Complaint Handling Code. This also reflects the change in Consumer Regulation and greater public awareness of damp, mould and condensation, and promotion and ease of access for making a complaint and signposting to the Housing Ombudsman Service.

The number of Stage One Complaints received has now stabilised across 2024/2025 and 2025/2026, as depicted by the blue dotted trendline in the graph above, with an average of 214 received per month. There is a seasonal trend of more repairs being raised during the winter months with a corresponding increase in complaints being noticeable during the Autumn and Winter period. There was an increase in complaints during the end of Quarter 4 of 2025/26. The increase was seen across all service areas and was a general increase rather than an identified service failure issue or root cause. This increase was also note by other peer providers in the sector.

Torus is in the median quartile for Stage One complaints received per 1000 properties.

How many complaints have been received – Stage Two



The number of Stage Two complaints received increased in 2025/2026, with a peak in January and March. This is a trend which is seen each year following the peak in Stage One Complaints received in the Autumn months. An average of 70 Stage Two Complaints were received each month.

Torus is in the upper quartile for the number of Stage Two complaints received per 1,000 properties.

Stage One and Stage Two Complaints Received by Low Cost Rental Accomodation (LCRA), Low Cost Home Ownership (LCHO) and Other

The tables detail the number of Stage One and Stage Two complaints received, broken down by Low Cost Rental Accomodation, Low Cost Home Ownership and Other.

Stage One Complaints Received			
	2024/2025	**2025/2026**	**Difference +/-**
LCHO	77	106	29
LCRA	2210	2190	-20
Other	232	273	41
Total	**2519**	**2569**	**50**

Stage One Complaints Per 1000 Properties				
	Stage One 2024/2025	**Stage One 2025/2026**	**RSH Median Quartile PRP 2024/2025**	**RSH Upper Quartile PRP 2024/2025**
LCHO	40	49.2	40.7	61.4
LCRA	57.8	56.4	59	83.9

Torus receives complaints from tenants (Low Cost Rental Accomodation), shared ownership customers (Low Cost Home Ownership), other residents and applicants to Under One Roof Choice based lettings service which is managed on behalf of St Helens and Warrington Local Authorities.

For the purposes of overall complaints performance monitoring, Torus includes all these complainant types, however, only Low-Cost Rental Accommodation and Low-Cost Home Ownership are reported in the Tenant Satisfaction Measures. Therefore, performance information submitted as part of the Tenant Satisfaction Measures reflect this.

Torus is at median for Stage One complaints received per 1000 properties for LCRA and between median and upper for LCHO when compared with the Regulator for Social Housing (RSH) data for 2024/2025 for Private Registered Providers (social landlords).

Stage Two Complaints Received			
	2024/2025	**2025/2026**	**Difference +/-**
LCHO	24	29	5
LCRA	652	726	74
Other	76	83	7
Total	**752**	**838**	**86**

Stage Two Complaints Per 1000 Properties				
	Stage Two 2024/2025	**Stage Two 2025/2026**	**RSH Median Quartile PRP 2024/2025**	**RSH Upper Quartile PRP 2024/2025**
LCHO	12.5	13.5	11.6	19.6
LCRA	17	18.7	9	14.1

Torus is upper quartile for Stage Two complaints received per 1000 properties for LCRA and between median and upper for LCHO. The resolution of complaints at Stage One is a key focus for Torus in 2026/2027 as detailed in the Service Improvement Plan.

Stage One and Stage Two Complaints Performance

Stage One Complaints Performance 2025/2026					
Stock Type	**Stage One Complaints Received**	**Responded to In Target**	**%**	**Responded to Out of Target**	**%**
LCHO	106	106	100.00%	0	0%
LCRA	2190	2168	99.00%	22	1%
Other	273	268	98.17%	5	1.83%
Total	**2569**	**2542**	98.95%	27	**1.05%**

Stage Two Complaints Performance 2025/2026					
Stock Type	**Stage Two Complaints Received**	**Responded to In Target**	**%**	**Responded to Out of Target**	**%**
LCHO	29	29	100%	0	0%
LCRA	726	724	99.72%	2	0.28%
Other	83	82	98.80%	1	1.20%
Total	**835**	**838**	**99.64%**	**3**	**0.36%**

In 2025/2026, 98.95% of Stage One Complaints were responded to within target. This is an increase in performance when compared with 2024/2025 where 93.77% of Stage One complaints were responded within target. This is a 5.18% increase in the number of complaints responded to within target when compared with 2024/2025 complaints, demonstrating the efficiency of our Customer Resolution Team.

In 2025/2026 99.64% of Stage Two Complaints were responded to within target. This is an increase on 2024/2025 performance of 98.14 % of Stage Two Complaints were responded to within target.

Why are tenants, residents and other customers making complaints?

In total there are 20 complaint reason categories; the table below details the numbers of complaints in each calendar year relating to each of these categories.

Stage One Complaints Received by Type - Top 15 Categories	
Complaint Category	**2025/2026**
Policy	1062
Delay	391
Quality	386
Staff	211
Poor Communication	166
ASB	105
Contractor	83

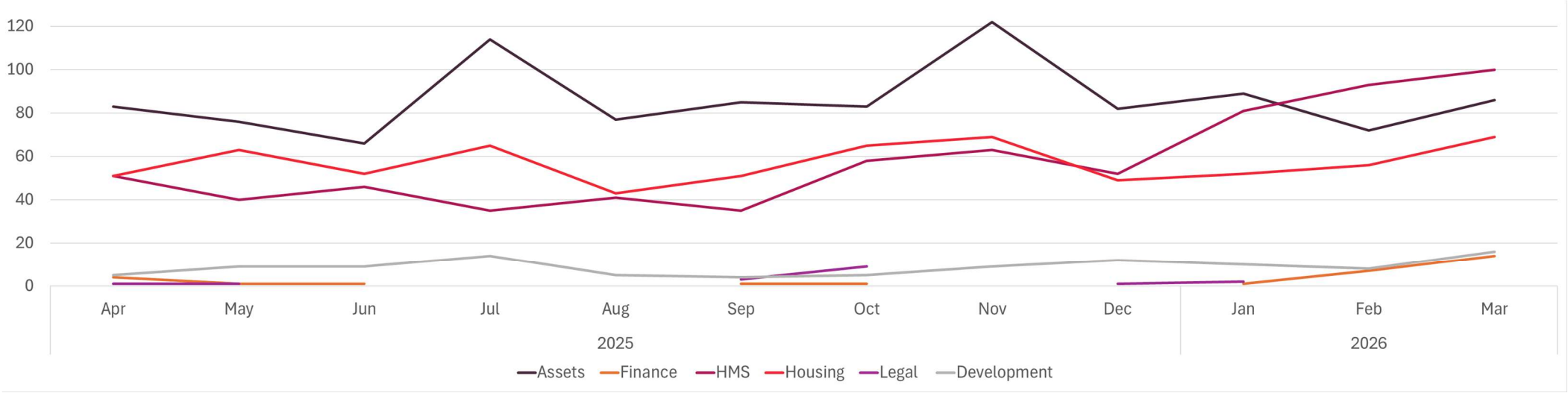
Not Recorded	65
Poor Advice	38
Missed Appointment	36
Omission from Scheme	11
Health & Safety	8
Rent Account	2
Leasehold	2
Accident	1

The reasons for dissatisfaction within the categories identified above are broad: complaints regarding delays in completing works may focus on works which have exceeded timescales or works which have required numerous repairs for ongoing issues, which was not obvious at the time the original repair was raised. Delays in completing works also includes customer expectations of when they believed or expected works should have already been completed, which ties into a wider themes surrounding communication.

As included within our Service Improvement Plan for 2026/2027, Torus is going to focus on complaints specifically relating to Policy, Delay and Quality as they are recurrently the top 3 causes of complaints at Torus. This piece of work will give Torus insight into the specific themes that are driving dissatisfaction, so that a plan for service improvement can be developed.

Which departments are receiving the most complaints?

The table and graph below show the breakdown of complaints by department. The majority of complaints are related to repairs (Assets and HMS). These areas have seen small decreases from 2024/2025. The graph shows the increase in repair related complaints over the autumn and winter months.



Stage One Complaints Received by Department			
Department	**2024/2025**	**2025/2026**	**Difference + / -**
Assets	1,083	1,035	-48
HMS	714	695	-19
Housing	614	685	71
Development	82	106	24
Finance	13	30	17
Legal	11	18	7
Total	**2,517**	**2,569**	**52**

What % of Stage One Complaints Escalate to Stage Two?

The table below details the number of Stage One complaints received in 2025/2026 and of these complaints, how many have been escalated to Stage Two.

Month	2025/2026		
	S1 Rec	No. Escalated to S2	%
Apr	195	52	27%
May	190	51	27%
Jun	174	53	30%
Jul	229	71	31%
Aug	166	62	37%
Sep	179	67	37%
Oct	221	66	30%
Nov	263	77	29%
Dec	196	63	32%
Jan	235	39	22%
Feb	236	23	17%
Mar	285	5	2%
Total	**2569**	**658**	**26%**

The percentage of complaints escalating to Stage Two in 2025/2026 is 26%, this has increased from 2024/2025. However, it should be understood that Stage One complaints can be escalated to Stage Two by a customer at any time and on average it takes 33 days from the Stage One response being sent to the customer to escalation to Stage Two. Therefore, we can expect more Stage Two escalations to be received from complaints which were responded to at the end of Quarter 4.

As outlined in the summary of this report, Torus recognises that too many complaints are escalating to Stage Two. Analysis of the internal and sector factors causing escalations to Stage Two will be reviewed in the 2026/2027 Service Improvement Plan to determine if there is internal system or process changes Torus can implement to reduce escalation to Stage Two.

Number of Service Escalations / Rapid Resolution

Advisors within the Customer Hub log a service escalation request where a customer contacts with an issue which cannot be resolved during the call. The escalation is assigned to a Duty Manager within the Customer Hub to resolve. If a resolution is not achieved within an agreed period (48 hours), the request, with the agreement of the customer, is escalated to a formal complaint.



The percentage of Service Escalations resolved during the 48-hour period is high, with 89.4% resolved as a service escalation and 10.58% escalating to a formal complaint across the year. The escalations that are recorded are then categorised and sent to the relevant department leads to ensure learning is directly passed on to the correct department. Where there is a theme identified, the category is then broken down into granular detail so that specific causes of dissatisfaction can be addressed by that service area.

The number of service escalation requests logged by the Customer Hub has decreased over the last 12 months, with an average of 51 received per month However, this has not led to an increase in Stage One Complaints received.

Housing Ombudsman Activity

Housing Ombudsman activity has increased this year both locally and across the sector. In the 2025/2026 financial year, Torus is recorded as having a maladministration rate of 63%. Maladministration for the purposes of this recording, is defined as any recorded finding of service failure, maladministration or severe maladministration. As a determination may contain multiple complaint points, each individual aspect of the complaint is assessed. This means that there may be multiple findings per determination.

An anonymised example of a multifaceted determination can be seen below:

The resident's complaint points:	Housing Ombudsman Determination
The landlord's handling of the resident's reports of damp, and repairs.	In accordance with paragraph 52 of the Housing Ombudsman Scheme, there was maladministration by the landlord in respect of its handling of the resident's reports of damp, and repairs.
The landlord's handling of the complaint	In accordance with paragraph 52 of the Housing Ombudsman Scheme, there was service failure by the landlord in respect of its handling of the complaint.

Therefore, as there was 1 finding of maladministration, and 1 finding of service failure in the above case, this would be considered 2 findings of maladministration when the Housing Ombudsman calculates the landlord's maladministration rate.

There has been a small increase in our maladministration rate this year from 62% to 63%, however during the year 2025/26 we received 68 determinations during the year which was significantly more than 2024/25 when we received 32, an increase of 112.5%. While a case may be determined by the Housing Ombudsman Service in the 2025/26 financial year, the complaint may have been responded to during previous years. This is because it takes time for the complaint to finalise Torus's complaints process, be referred to the Housing Ombudsman Service, triaged and adjudicated by the Housing Ombudsman Service prior to a determination being made. It is therefore not uncommon for determinations to relate to customer journeys from 2023/24. However, as they are determined in the 2025/2026 financial year, they form part of that financial year statistics.

The Service published Landlord Performance Reports for landlords with five or more cases determined in this financial year here: https://www.housing-ombudsman.org.uk/landlords/

Torus review the findings of each determination with key colleagues in a post determination meeting. The purpose is to review the determination and to learn from the findings and improve services.

Torus engages with additional bodies to learn best practice and keep up to date with sector wide learning. These bodies include HQN, Vantage Customer First Club and Housing Ombudsman sessions.

Learning from Complaints

Below is a table of learning actions and impacts.

Action	**Impact**
Quality Assurance	In 2025/2026, Torus began it's journey to improving it's internal Quality Assurance Framework for complaint handling, which was designed to work in conjunction with the current auditing process, where a sampling of Stage One and Stage Two complaint letters are sampled across the business. Whereas the letters had sampled the context and quality, this new process is about the end to end journey of the complaint, comprising of four areas: process adherence, decision accuracy, customer excellence and investigative skills. Within the 2026/2027 Service Improvement Plan, Torus will continue to monitor and implement change to the QA framework and telephony system introduced to improve efficacy and monitor any changes in dissatisfaction relating to complaint handling dissatisfaction.
New approach to 'Complaint Learning' Framework	In January 2026 Torus implemented our new Complaint Learning Framework. This included a new process to capture and record learning from individual complaints. Monthly Complaint Operational Learning Groups now take place with key colleagues from our Customer Resolution Team, leads from other Service Areas including Assets, Housing Management, HMS and Performance and Risk. The purpose is to share key findings from determinations and trends and analysis from our Stage One and Stage 2 Complaints.
Pest Control	Following a number of Housing Ombudsman Determinations we completed a review of our pest control process and also changed our sub-contractor used by HMS to improve our response to pest issues reported.
Key Fobs	Due to complaints and other feedback in response to delays with customers receiving replacement key fobs in a timely manner, we reviewed out internal process.
Leaks	In response to a high volume of complaints and HOS Determinations relating to leaks a review was undertaken by Torus and separately by HMS (our repair contractor). This review included how repair relating to leaks are logged at point of contact, the introduction of a revised repeat leaks, repairs and maintenance process implemented in late 2025 and a newly identified leak checklist introduced and is now implemented across all leak-related repairs.

Vulnerbility and Reasonable Adjustments	There was Identification of a need to strengthen how vulnerable customers are identified and recorded, ensure consistent application of reasonable adjustments, and enable more proactive, informed support to improve customer experience. Work began on this in late 2025/26 and this has been included as an action on our Service Improvement Plan 2026/2027.
ASB Review	In response to learning from complaints with service failures relating to the management of ASB. A review has been undertaken to strengthen our internal control in adherence to policy.
Case Study Reviews	Torus completes in depth case studies of particular cases to map the customer journey and understand what has gone wrong. Case analysis is then used to identify areas of risk, and where service improvement could be made. These case studies are fed back to all service areas to ensure the learning from the cases reaches all areas of the business.
Housing Ombudsman Determinations	In addition to learning from Stage One and Stage Two complaints data, Torus reviews all determinations received from the Housing Ombudsman Service. Following each determination, a post-determination meeting is hosted with all key stakeholders to review actions, learning and best practice of successes. This allows Torus to determine precedents for best practice and focus on trends for service improvement.
Compensation Framework	On 1 April 2026, The Housing Ombudsman published guidance on a fair approach to compensation. Torus has been revising Housing Ombudsman Guidance on Compensation since 2024, with learning in real time distributed to colleagues via internal briefings. Due to the new guidance published on compensation, Torus is now in the process of redrafting the Compensation Policy. The 2026/2027 Service Improvement Plan will outline the introduction of the new Compensation Policy.