



**Customer Resolution Panel Meeting:
Wednesday 10 June 2026
10.30am-12.30pm
St Helens Central CEN002**

Panel members in attendance:

Redacted

Other attendees:

Annmarie Flynn:	Tenant Voice Team Leader (AMF)
Andy Carberry:	Tenant Voice Team Leader (AC)
Georgina Birkenhead:	Tenant Involvement Officer (GB)
Emma Roberts:	Tenant Voice Service Lead (ER)
Kristine George:	Ombudsman Manager (KG)
Leanne Pennington:	Ombudsman Manager (LP)
Julie Bell:	Customer Resolution Learning Officer (JB)

Minutes

Agenda Item No	Subject	Action
1.	Welcome, Introductions and Housekeeping Annmarie Flynn	
2.	Minutes & Matters Arising: Minutes agreed as a true record. No matters arises.	
3.	Declarations of Interest: None.	
4.	Recommendations Actions Monitoring Log: Annmarie Flynn Members approved the following actions as complete: CP66; CP140; CP143; CP152 Action agreed as complete. Updated panel that repairs timescales cannot be brought in line with HMS; the process is 28 days under default period. CP153: Members requested the following actions remain on RAML: CP92: To remain until process tested. CP119:	RC to record CP153 as outcome for panel on RAML and 'You Said, We Did' website report as requests for CCTV in communal spaces now risk assessed and decision made case by case. ASB dashboard can help identify hotspots. AC to engage with community payback team and local St Helens school to investigate whether there is potential to provide handyperson / grass cutting service for vulnerable residents.

	CP149: Amendments are being made to compensation policy before being submitted to LOC. CP154:	KT to bring revised compensation policy back to panel AC to escalate and report back to panel
5.	Complaints Performance Report: Emma Roberts Stage One: 99.58% in target; 244 cases; 15-day average response. Stage Two: 100% in target for April and Q4; 87 cases. Rapid resolutions: 89.7% resolved without escalation. Councillor enquiries: 100% (best on record). MP enquiries: 94.74% in target. TSM satisfaction: 26.5% (13.3% below target; largest annual drop). Transactional satisfaction: 18.18% in April; year-end 31.15% (4.85% below target). September / October complaint increase trend expected due to bad weather and increase in damp & mould cases. LH: Is there an increase in complaints during planned works? ER: Not usually. Communication is better and customers usually know what to expect. Snagging lists also help keep complaints to a minimum. Responsive repairs are more likely to trigger complaints. RJ: The Housing Ombudsman reports a trend in window complaints related to damp and mould. Is there any information on window replacements in Torus sheltered accommodation? ER: Stock condition surveys (now called home improvement surveys) happen every 5 years and consider the condition and lifespan of home components including windows. We <i>may</i> survey again should a customer complain about the outcome of the survey e.g. suggested renewal date of doors, windows etc.	AF to request feedback on the outcome of last years sheltered housing review to report to members.

	RJ: Can we see the guidelines for Stock Condition Surveys (Home Improvement Survey)? ER: Yes. HS: Can a customer request a Stock Condition Survey? ER: If one has been completed in last five years usually not. For complaints, we do listen to customer concerns and review the history of the property to make a decision about whether a repeat survey is justified. MS: How will Torus factor climate change into new builds e.g. air conditioning? AF: The revised Decent Homes Standard requires that landlords homes offer a reasonable degree of 'thermal comfort' and energy efficiency e.g. not too hot in summer and not too cold in winter. Good insulation is essential for this along with programmable heating and ventilation. Air conditioning is unlikely as we also have legal obligations to limit our impact on climate change and air conditioning uses a lot of electricity. We may install monitors to understand how a home is performing in retaining warmth / repelling heat and will act where this finds an issue. Keeping windows, blinds and curtains closed is useful to keep internal temperatures down in very hot weather. HS: What does 'finance' relate to in complaint types? ER: Anything money related, eg service charges, rents.	ER: To provide members with the guidelines for Stock Condition Survey (Home Improvement Survey). RC: To organise a special panel session to discuss HoS self-assessment; annual return and CRT Service Improvement Plan.
6.	Introduction of QL Complaints Work Type and RR Complaint Responsive Repair (Discussion): Emma Roberts ER: Members have previously expressed concern that repairs raised as part of a complaint couldn't be tracked in our computer systems. As a direct result of this we have now introduced new codes which allow us to track and report performance on these. The new codes are:	RC: record introduction of complaint responsive repair codes as an outcome of panel suggestion on RAML and include in 'You

	Responsive- RR Complaints Responsive Repair- COMPRR We have a identified operatives to deal with these repairs, whose customer service skills are appropriate to respond to complaints work. We will now be in a position to identify: • Number of repairs raised • Cost of these repairs This will allow us to better understand the cost of failure to get things right first time. It will also inform a service improvement plan in line with Awaabs Law. These codes will be restricted to complaints handlers and complaints surveyors. HS: Why won't the rapid resolution team have access to them? ER: Their purpose is to prevent a contact becoming a complaint. MS: Is repairs the biggest complaint area? ER: Yes. 80% of complaints come from repairs. The IVR has changed the priority channels, and we want to implement this in complaints. AF: There will be an introduction to video calls for certain repairs.	Said We Did' website update.																											
7.	Ombudsman Update: Leanne Pennington Table 1. <table><tr><th colspan="3">Torus Maladministration Rates</th></tr><tr><th></th><th>25/26</th><th>26/27</th></tr><tr><td>Determinations</td><td>66</td><td>17</td></tr><tr><td>Maladministration</td><td>62%</td><td>55%</td></tr><tr><td>Complaint Handling Maladministration</td><td colspan="2">63% (mainly historic)</td></tr></table> Table 2. <table><tr><th colspan="3">Housing Ombudsman Activity 2026/2027</th></tr><tr><th></th><th>April</th><th>May</th></tr><tr><td>Investigations</td><td>7</td><td>2</td></tr><tr><td>Determinations</td><td>10</td><td>7</td></tr></table> Themes include: • Repairs and Property Condition including leaks, damp and mould, boiler faults,	Torus Maladministration Rates				25/26	26/27	Determinations	66	17	Maladministration	62%	55%	Complaint Handling Maladministration	63% (mainly historic)		Housing Ombudsman Activity 2026/2027				April	May	Investigations	7	2	Determinations	10	7	
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	drainage, patio doors, fencing, stock condition and staircase replacements. • Anti-social behaviour • Reasonable adjustments • Noise transference • Complaint handling • Rehousing or temporary moves • Garden/communal maintenance • Water safety • Damage to belongings. This year's 17 determination reports include 40 separate findings. We record the case based on the worst determination. Outcomes from Housing Ombudsman still taking some time with some 2024 cases still outstanding. RJ: This may be a resourcing issue at Housing Ombudsman Service? HS: Maybe a questionnaire regarding the time taken for the Ombudsman to respond to tenants would be good?	RC to refer question to ER to consider response.
8.	Review of Complaints Delighted Survey Wording: Julie Bell JB: Following change from 'Delighted' to 'Qualtrics' we'd like your help to review the satisfaction survey completed when a complaint is closed. Proposals include: • Reduce number of questions to five to improve response rate and support complaint reduction. • Include complaints reference number so customer is clear what their offering feedback for HS: Could the survey be added to the complaints letter sent out at the end of the process to increase response rates? ER: Survey is text based so if we don't have a mobile phone number, customer will not receive a survey.	JB: to incorporate members recommended revisions as follows: As a general principle members preferred scales to measure satisfaction rather than yes/no answers. Questions as follows: • How satisfied are you overall with the way your complaint was handled? Please tell us why? • How easy or difficult was it to report your complaint?

	Members considered 11 potential questions and recommended five questions with revised wording for inclusion.	• How satisfied are you with the time taken to respond to your complaint? • How satisfied are you with the resolution of your complaint? • Did the advisor keep you informed throughout the process?
9.	Any Other Business: i) Complaints Policy Review: Emma Roberts Members were advised that the revised version of the policy following their feedback would be presented to panel when complete. ii) Housing Ombudsman Annual Self-Assessment: Emma Roberts With members permission we would like to invite members to a special session to consider the Housing Ombudsman Self-Assessment, Annual Return and Customer Resolution Service Improvement Plan. iii) Changes to Complaints Stage 1 and Stage 2 letters content: Emma Roberts Growth in customer use of artificial intelligence (AI) has increased jargon and legal language in their complaint letters. Torus are required to answer each point raised. This increases the complexity of our response when we prefer to use easy to understand language. Each Torus response will be different but there are five set sections we must include. With your permission we'd like the help of Customer Resolution Panel and Editorial Panel to change our standard letters in response to increased customer use of AI. All: Agreed	RC: to liaise with ER on date for self-assessment, annual report and Service Improvement Plan special session to and send invite to members. ER: to add review of stage 1 and stage 2 standard letter content to agenda of future Customer Resolution and Editorial Panel meetings.

Date of Next Meeting: Wednesday 5th August 2026, 10.30 – 12.30
