

Curo Complaints Annual Report 2022-23

Introduction

We try our best to deliver our services consistently well, but sometimes we make mistakes or get things wrong. When our customers take the trouble to complain to us about a service failure or other issue, we recognise that they are likely to have been frustrated, inconvenienced or have suffered in some way.

We follow a complaints procedure which is in line with the Housing Ombudsman's Code of Conduct, and we try to help customers through this process with empathy and understanding, and to agree with them in the first instance what a good outcome would be, and then try to deliver this as quickly as we can.

While we want to limit the number of complaints we receive, they also provide us with free feedback and intelligence on areas of our business we need to improve, and we try to use this to continue to improve as an organisation.

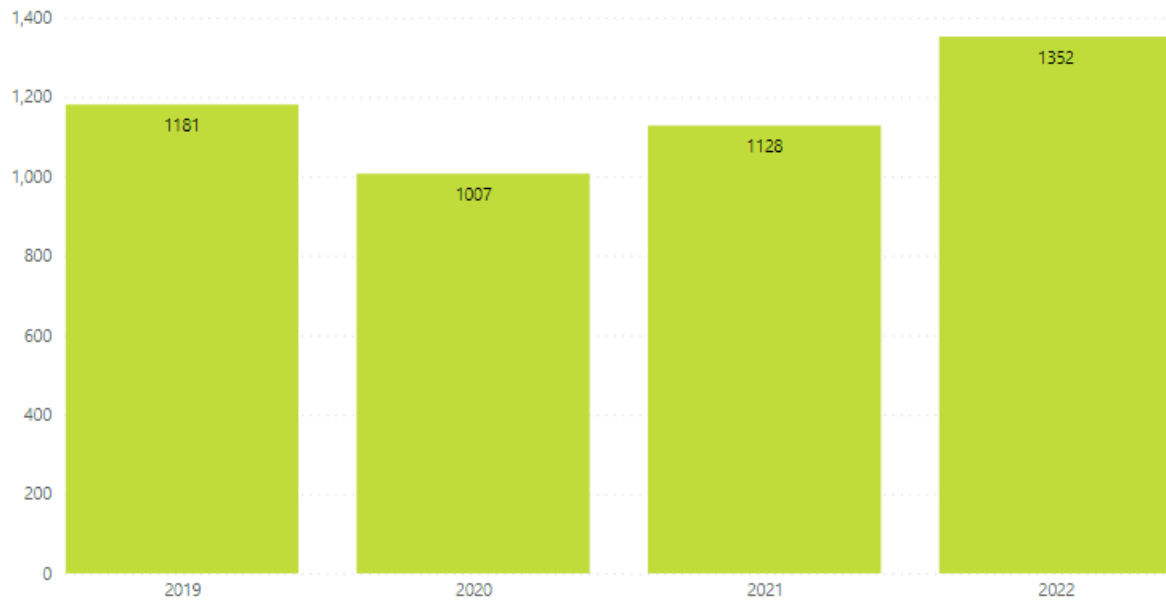
In early 2022 we identified three key areas to improve our approach to complaints management:

1. To make it easier for customers to contact us, for us to adapt to customers' different needs and resolve issues more quickly and effectively.
2. To launch a new, simpler, and more effective complaints management model making it easier for colleagues to start and manage the complaints process. This required a new workflow on our system, new training for colleagues and the creation of new information and reporting.
3. To drive a culture change where complaints are seen as an opportunity to put things right for our customers, and to learn so we stop making the same mistakes.

Our customers and colleagues fed into the review and we launched our new approach at the end of August 2022. The new system is much easier to use and only involves two stages (rather than three in the previous model).

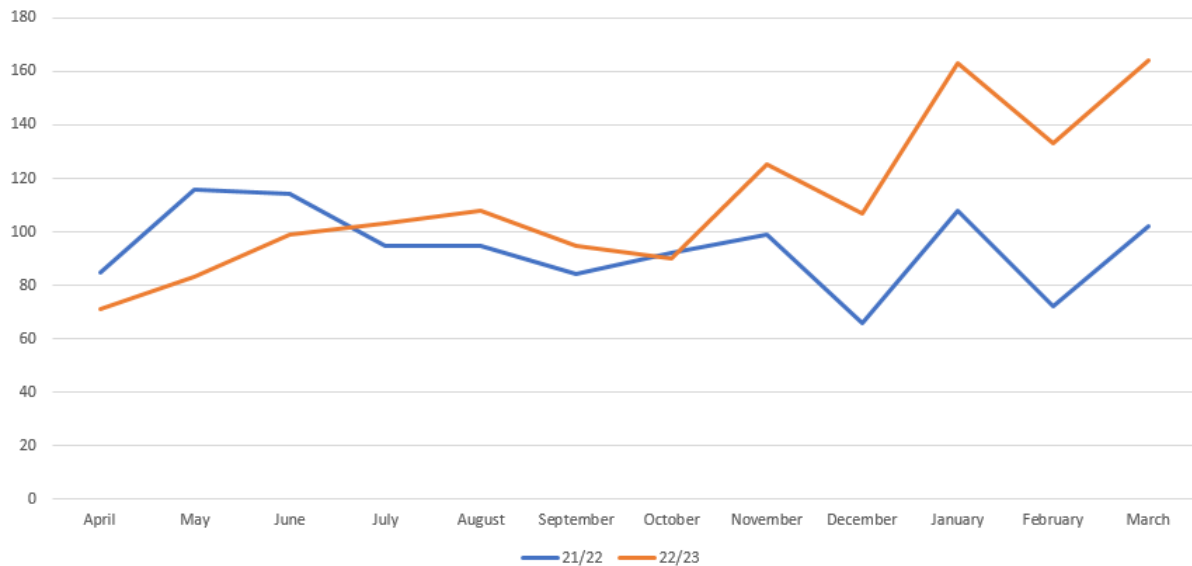
This report summarises the complaints received in the financial year 22/23 and reviews our performance.

1. Summary of complaints received



In the last year, we received 1,352 complaints, nearly a 20% increase compared to the previous year. Complaints have increased across the housing sector during this time, with the Government running a campaign ('Make Things Right') encouraging social housing customers to contact landlords when they are unhappy with services.

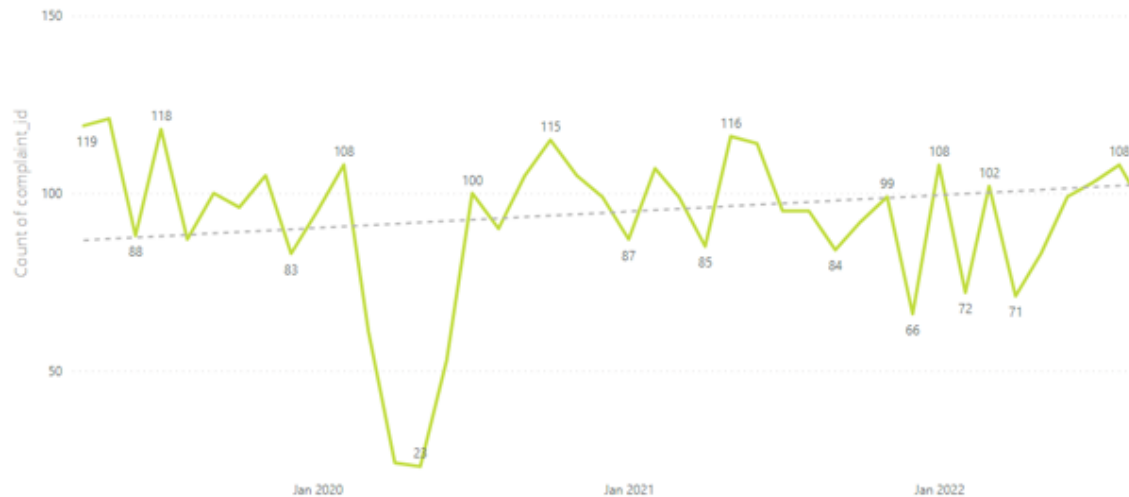
Complaints by month 21/22 v 22/23



Complaint numbers were similar to the previous financial year until October 2022 when we started to see a significant increase. Various factors have contributed to this steady increase, such as delays still being experienced as a result of Covid-19, the cost-of-living challenges and on-going recruitment difficulties, specifically with surveyors.

The chart below shows this in more detail, demonstrating the rise and fall of complaints received over time.

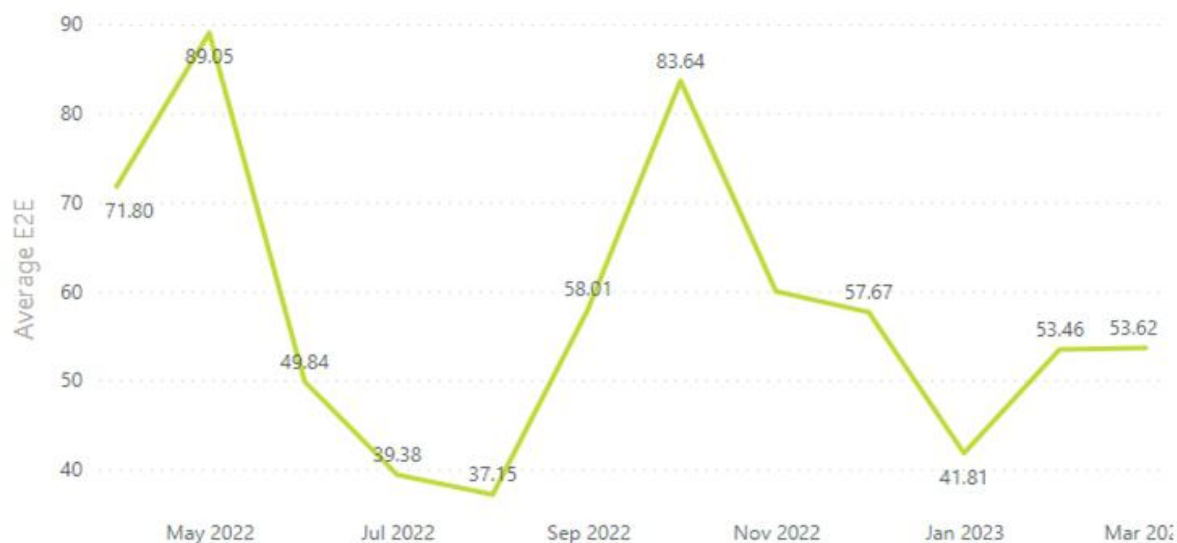
Number of complaints received over time



We made several changes during the year to try and improve our service offering and reduce the time it takes to accept, manage, and resolve a complaint.

One area of focus was damp and mould complaints. We completed a root cause analysis of all damp and mould reports, and based on the data, we incorporated a new workflow for any new damp and mould repairs, which now enables us to identify the cause and to organise the appropriate repairs required to resolve the issue(s). This process now helps to prevent multiple visits and incorrect diagnosis, which in turn reduces the overall time taken to manage a complaint, and most importantly provides a much better service to our customers.

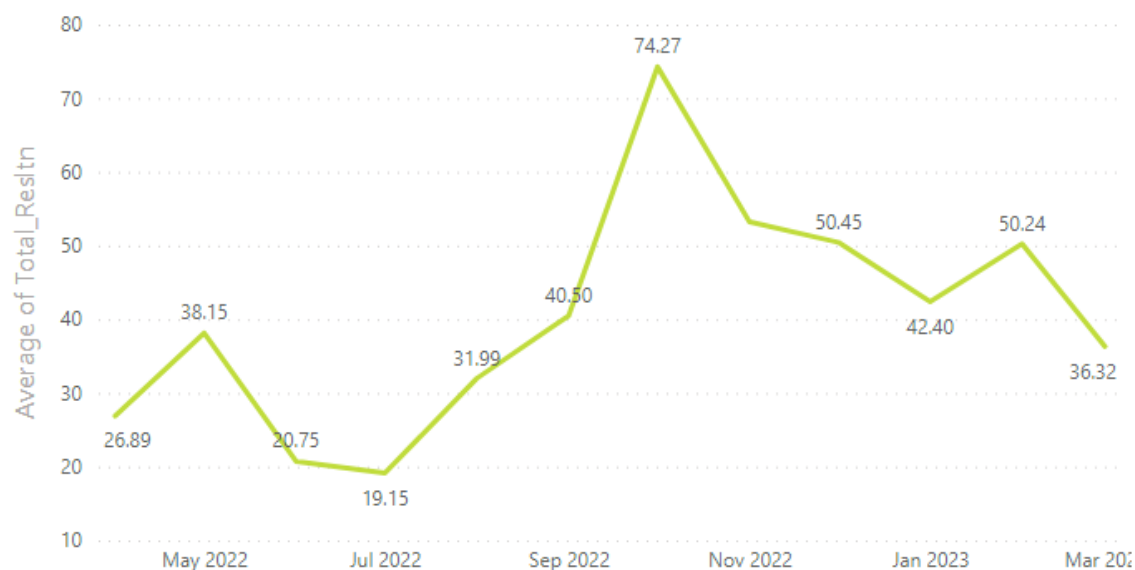
Average Complaint End-to-End Time (days)



By the end of 22/23 we still had 11 'old style' complaints, which had been started under the old system. These are complex, and when we do close them they will push out the overall end-to-end time average further.

The main area of focus for us remains the turnaround time for repairs and specifically in the contract repairs team where we are struggling the most with both contractors and our in-house surveyors. We recently introduced a new Hub team to try and address these challenges and although we are yet to see an impact on complaints, we can see a positive reduction in the backlog which we are confident will improve how quickly we are able to resolve complaints, and should allow for a gradual reduction in the end-to-end time.

Average Resolution Time

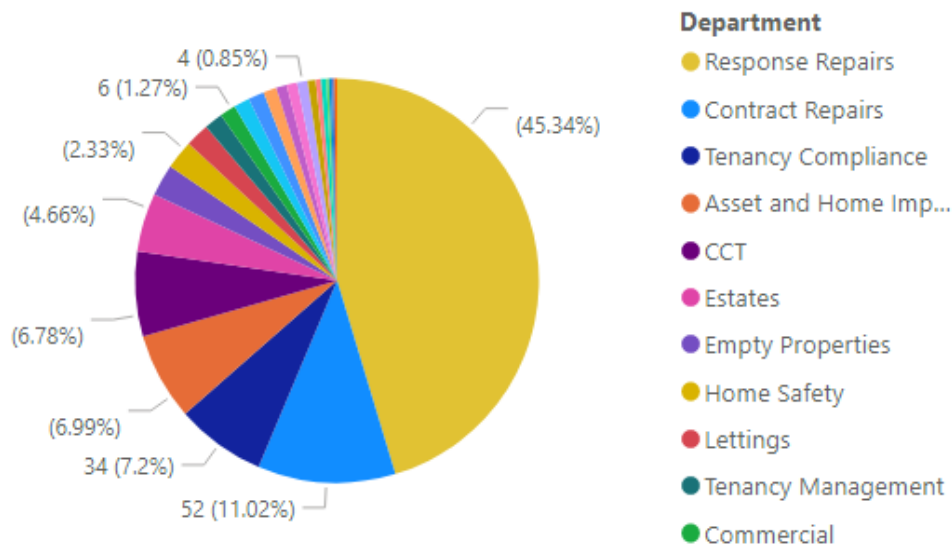


Time to agree a resolution with customers saw a spike between August and October 22, however this was anticipated because colleagues around the business were receiving training for the new process and it was a significant change that we were looking to embed.

Since October 22 we have seen a steady decrease in the length of time it takes us to agree a resolution with customers, partly because the new process has much improved reporting. Our reporting now tells individual teams if they are within or have failed the agreed time frames.

This pattern has continued into 23/24 and we are presently reporting at just under 25 days.

Complaints by Department



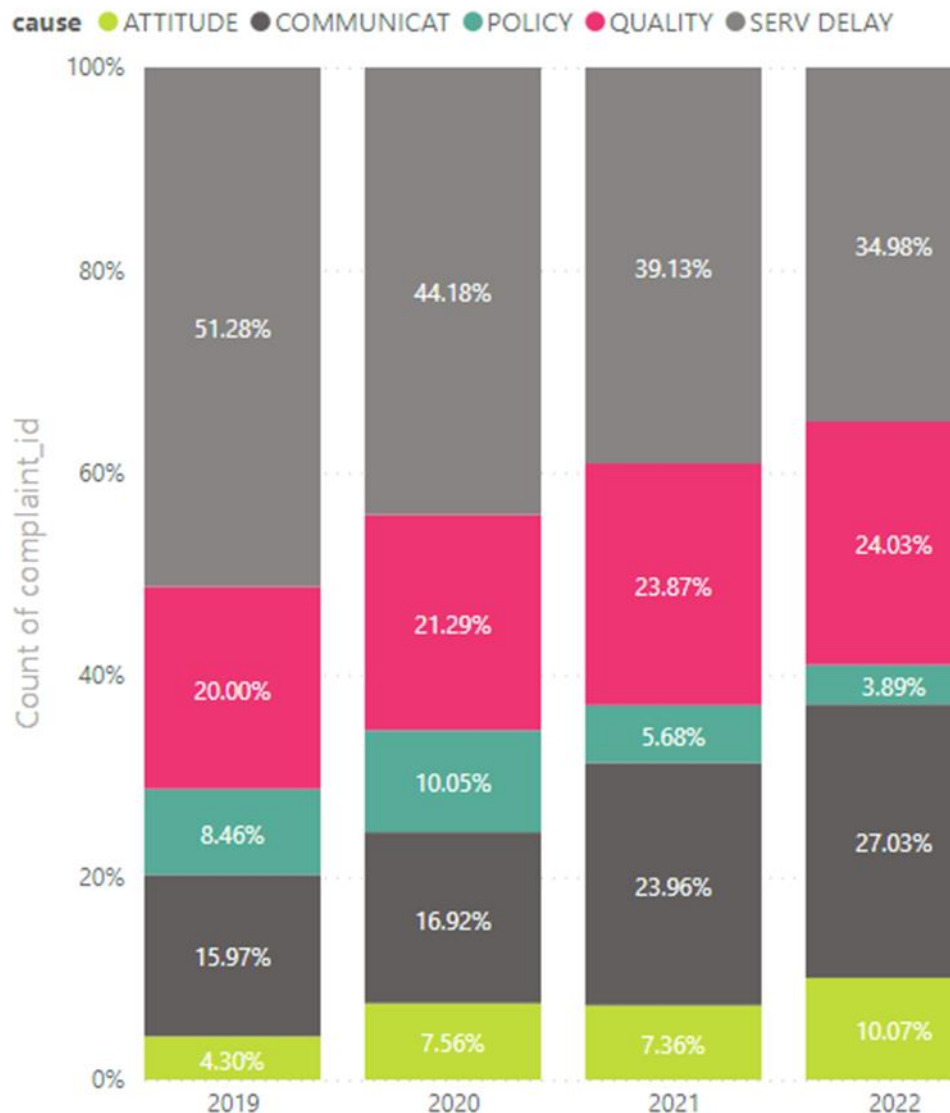
The main source of complaints are Responsive Repairs (45%), followed by Contract Repairs (11%) and Tenancy Compliance (7%).

A steady increase in the volume of repairs requested throughout 22/23 has been a major factor in why we've had more complaints. To try and reduce the order book we sourced two external contractors to complete small routine repairs which we hoped would decrease the wait times for customers. Unfortunately, one of these contractors did not perform well and they themselves caused us a small spike in complaints.

One of the main challenges for contracted repairs has been the increase in damp and mould cases, and the need for a surveyor to attend the home. To address this, the team have slowly increased their size and provided additional training on damp and mould assessments. We expect to see the positive impact of these changes in 23/24.

Although Tenancy Compliance has the third highest volume of complaints, they made changes to their procedures throughout 22-23, and this included the introduction of mandatory two-weekly updates to customers regarding anti-social behaviour cases, and taking action earlier against known perpetrators. As a result, we have seen the volume against the category 'communication' reduce.

Complaint themes by year



Service delay

Whilst service delay is still one of the main categories of complaint the proportion has been steadily decreasing year-on-year since 2019. However, we know that a lot of service delay issues were as a result of poor communication, and these two categories are closely linked.

Quality

Complaints about the quality of work have steadily increased since 2019. Poor contract management has played a big part in this result. We've outsourced more work to contractors to try to cope with the growing order book, but we have failed to manage these contractors effectively. Works not completed to a high standard have gone unchecked, resulting in a complaint, and then duplication of work. The introduction of the Hub will bring about more robust contract management and therefore a reduction in complaints for this category.

Communication

Communication complaints have almost doubled since 2019 and this is now our second largest complaint category. This relates mainly to three failings

- 1) Keeping customers updated
- 2) Making clear notes of action(s)/conversations that have taken place, and
- 3) Taking ownership and making quick decisions.

We will continue to work on improving these areas.

Policy

Policy complaints have decreased by more than half since 2019. Policies are now consistently updated with an Equalities Impact Assessment, which ensures more thorough consideration of customers' needs, instead of a 'one size fits all' approach.

Attitude

Complaints relating to attitude have also more than doubled since 2019 and this relates to the behaviour of Curo staff and contractors. We have significantly improved induction training for all new colleagues joining the business, and our Learning & Development team host training workshops periodically as refresher training for existing colleagues. As we move into 23/24, we hope that the new Hub will enable us to ensure that Curo's values are part of the tendering process for our contractors going forward.

2. Complaints performance

Measure	2021-22	2022-23	Change
Number of complaints received	1128	1352	+224
Average time to reach a resolution (days)*	29.8	40.4	+10.6
Average time to resolve a complaint (days)*	59.9	56.6	-3.3
Percentage of cases resolved at first stage (Resolution First)	66%	74%	+8%
Percentage of cases resolved at Level 2	24%	19%	-5%
Percentage of cases resolved at Management Review (old process)	10%	6%	-4%
Percentage of customers satisfied with Customer Resolution Service	53%	59%	+6%

** Average number of days to reach an agreed resolution is the time spent investigating the issue and agreeing with the customer what a suitable solution will be. Average time to resolve a complaint is the full time a complaint is open, right up until the issue is fully resolved.*

Our Customer Contact Advisors manage around 80% of first stage complaints and work closely with our Complaints team to develop a more consistent and focused approach across both stages of complaint handling.

Older and more complex cases continue to negatively affect end-to-end time, but we have seen positive improvements with customer satisfaction, time to agree a resolution and percentage of complaints resolved at stage one.

Housing Ombudsman cases

During the year we received 29 Housing Ombudsman 'contacts', with five of these progressing on to investigations, the outcome of which we are still awaiting. This is compared to 27 contacts in 21/22, of which four resulted in investigations.

Investigation Outcomes (from 21/22)

1.	No maladministration in regard to reports of ASB and fencing repairs. Service failure for complaint handling. We failed to advise the timeframe in which we would respond to our investigation. Ordered to pay £200 compensation.
2.	No maladministration linked to annual gas safety check.
3.	No maladministration linked to the response of noise transference. Maladministration for complaint handling with delay to respond to customer, ordered to pay £250.
4.	Maladministration for the delay to complete repairs to the bathroom, which resulted in Environmental Health involvement. Ordered to pay £700.

Learning

The maladministration/service failures found were linked to the delay in advising customers when we would respond to our investigation. When we audited these cases, we found that we had not consistently provided our customers with complaint stage info, or reference numbers, and that we were poor in keeping customers updated on progress and allowing for this in the compensation offers (where applicable).

We built this learning into our new complaints model through new templates which reduce the risk of future maladministration/service failure, but more importantly provide clear signposting to our customers on what we will do and by when, which helps to alleviate any anxieties that customers may have over their complaint journey.

All complaints are also now vetted at stage two to make sure we have provided clear signposting to customers, responded to all of their complaint points, and rectified the issues (where possible). If we have failed, we allow for this in our outcome letter and any relevant compensation.

Investigation Outcomes (from 22/23)

1.	Customer unhappy that a section of the communal garden had been used to install a wheelchair ramp and was not included within the plan provided (new build).	'Reasonable redress' was cited for one issue. Service failure for the direct let process and maladministration for complaint handling. *We are disputing the service failure determination.
2.	Unhappy with progression of ASB case linked to reports of cannabis smell.	Still being investigated.
3.	Increase in service charges which customer disputes - linked to cleaning within block during pandemic.	Still being investigated.
4.	Unhappy with kitchen condition and request of front door replacement. Offered £200 which customer declined.	Still being investigated.
5.	Customers' 'grow lamps' removed from communal basement without TORT notice, £200 compensation offered following HO providing this determination for a similar case. Customer declined this offer.	Still being investigated.

Independent Review

As complaint numbers have increased, we brought in some independent consultants at the end of the year to see what more we could do to improve performance. We asked them to look at:

- Our culture – are we prioritising complaints and treating them as opportunities to learn and improve?
- The process we use, including our IT systems
- How we identify and embed learning

Detailed reports have been provided and include a range of actions we have started to implement. These consultants confirmed the biggest reasons for complaints are:

- Time taken to complete a job

- Appointment communication (lack of information and rescheduled / cancelled appointments)
- Repeat visits for the same job

The consultants found evidence that complaints, in general, are not seen as a priority task, while the system we use does not make it easy to identify opportunities for learning. These independent findings and recommendations are being prioritised by our service teams to create improvements.

Complaints Review Forum

We continue to meet with our Complaints Review Forum on a quarterly basis and returned to face to face meetings this year, which has been a great opportunity to reconnect with our residents. This has opened conversations up for much more detailed discussion which have been helpful as we plan further improvements.

During each meeting, the group review randomly selected complaints which are anonymised. They review the way the complaint was handled and provide feedback on each one, including things Curo could have done better. Each complaint is then given a 'pass' or a 'fail' based on whether each member thinks the complaint was handled appropriately or not, and if decisions made were fair. In addition to reviewing the complaints, members in the group will request further information or actions after reviewing each complaint. We gather the relevant information and provide an update in the next meeting.

From the complaints reviewed over the last year, we achieved a 100% overall pass rate, up from 86% in 2020-21.