



Coastline



**Annual
Complaints
Performance
and Service
Improvement
Report 2025/26**





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Introduction

We are committed to listening, learning and continually improving. When our customers tell us something has gone wrong, we will:

- Listen, apologise and acknowledge when something should have been done, or done to a better standard.
- Aim to take swift action to resolve the issues as soon as possible.
- Ensure our customers are not left out of pocket and are in the same position before the issue occurred.
- Learn from our customers' experience and make improvements to our services.

This report gives an overview of the complaints and compliments we received between 1st April 2025 and 31st March 2026 and an analysis of our complaints handling performance.

It also provides information on how we responded to complaints and what actions we have taken to improve our services and ensure these issues do not affect other customers in the future.

Board's Response to Annual Complaints Report

Based upon the content of the Annual Report and in the view of the Chair of the Customer Experience Committee (CEC) in their role as the Member Responsible for Complaints, the Board approved the following response for publication:

“At its meeting in May 2026, the Board received the Annual Complaints Report 2025/26, and the Annual Self-Assessment against the Housing Ombudsman Complaint Handling Code.

The Board noted that complaint handling performance had been reviewed by the Customer Experience Committee, alongside the self-assessment, and the self-assessment had also been considered by the Audit, Risk and Assurance Committee.

At its meeting in May 2026 the Board received the Annual Complaints Performance and Service Improvement Report under the Housing Ombudsman Service Complaint Handling Code.

The Board noted that performance levels and improvement actions had been reviewed by the Customer Experience Committee and that the self-assessment against the Code had been considered by the Audit, Risk and Assurance Committee.

The Board reaffirmed that complaints continue to provide a vital source of customer feedback and learning, and commended the organisation's commitment to maintaining a positive complaint handling culture.

The Board welcomed the improvements made during 2025/26, including the reduction in the Stage 1 to Stage 2 escalation rate and the strengthened approach to learning from complaints. The Board encouraged continued focus on embedding these improvements and ensuring that learning from complaints drives service enhancements across the organisation.”

Overview of cases

During 2025/26:

- 327 cases were resolved as Service Requests,
- 102 initially progressed as Stage 1 complaints, and
- 23 escalated to Stage 2 complaints.

A further 24 cases were considered but were not accepted as complaints, in line with the Customer Feedback (Compliments and Complaints) Policy.

Where possible, initial contact from a customer will be resolved at first point of contact by customer facing colleagues, supervisors, or managers responsible for service delivery in a 'business as usual' way, provided this is handled to the customer's satisfaction.

Overall, during 2025/26 'communication' was the top category of customers' concerns – when service requests and complaints are considered together - followed by quality of service, procedure, staff and delay.



**Service
Requests**

327

Stage 1

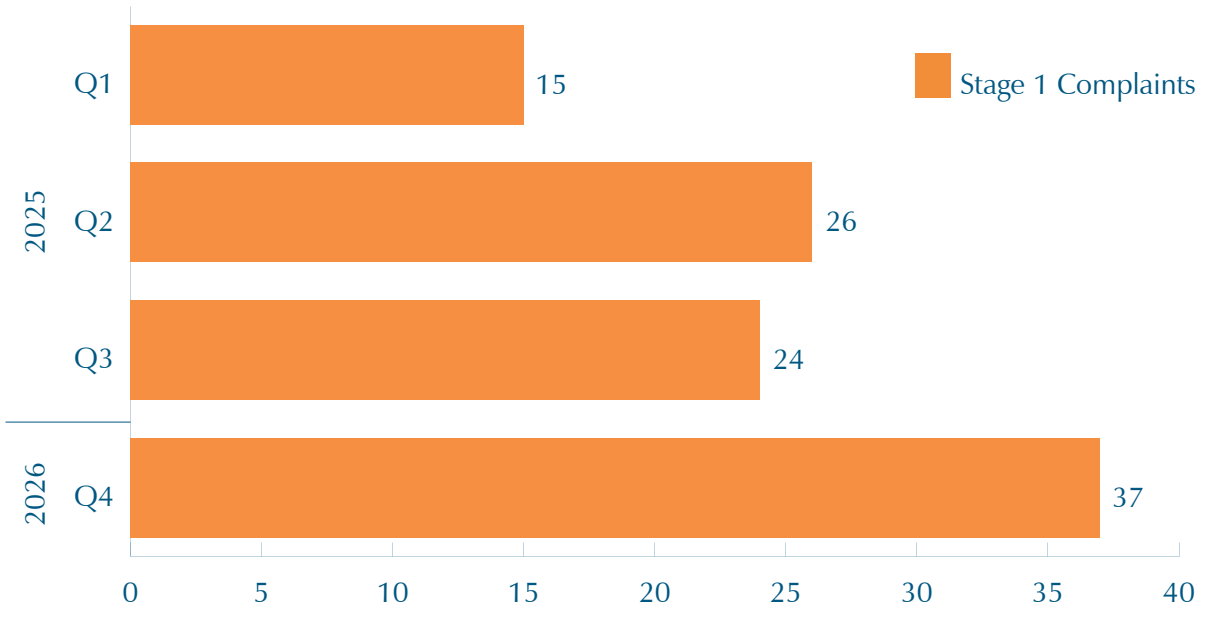
102

Stage 2

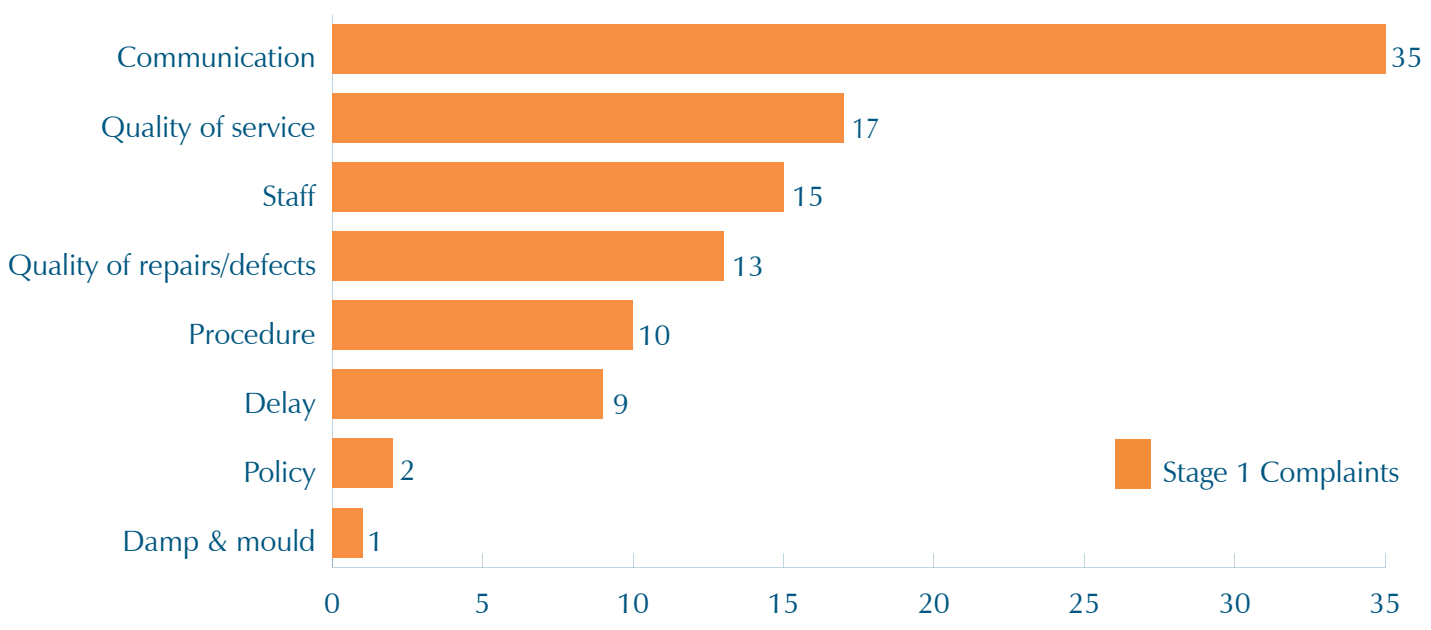
23

Complaints - Stage 1

102 Stage 1 complaints were received during 2025/26 – this reflects a 15% rise from 2024/25. The profile of the complaints for each quarter of the year is shown below:



Most Stage 1 complaints relate to communication (30), quality of service (17), Quality of Repairs/Defects (12) and staff conduct (11), the remaining 32 related to delay, policy, procedure and damp and mould.



93 Stage 1 findings were sent during 2025/26 (including from Stage 1's raised in 2024/25). 90.3% of which were sent within timescales – reasons for the breaches of timescales were due to misunderstandings by colleagues on dates and capacity impacts. 90.3% was an improvement from 85% in 2024/25. 74 were upheld or partially upheld, eight withdrawn and 10 were not upheld.

We have experienced the impact of artificial intelligence generative models in regards how complaints are being submitted by customers, particularly in the latter half of the year. We will continue to adapt to this development during 2026/27, including using AI generative models where appropriate to assist with appropriate wording such as checking for plain language and compliance with Housing Ombudsman Guidance on, for example, meaningful apologies. We are also exploring appropriate use of AI, particularly for qualitative analysis of learnings and improvements from complaints (see Section 8).

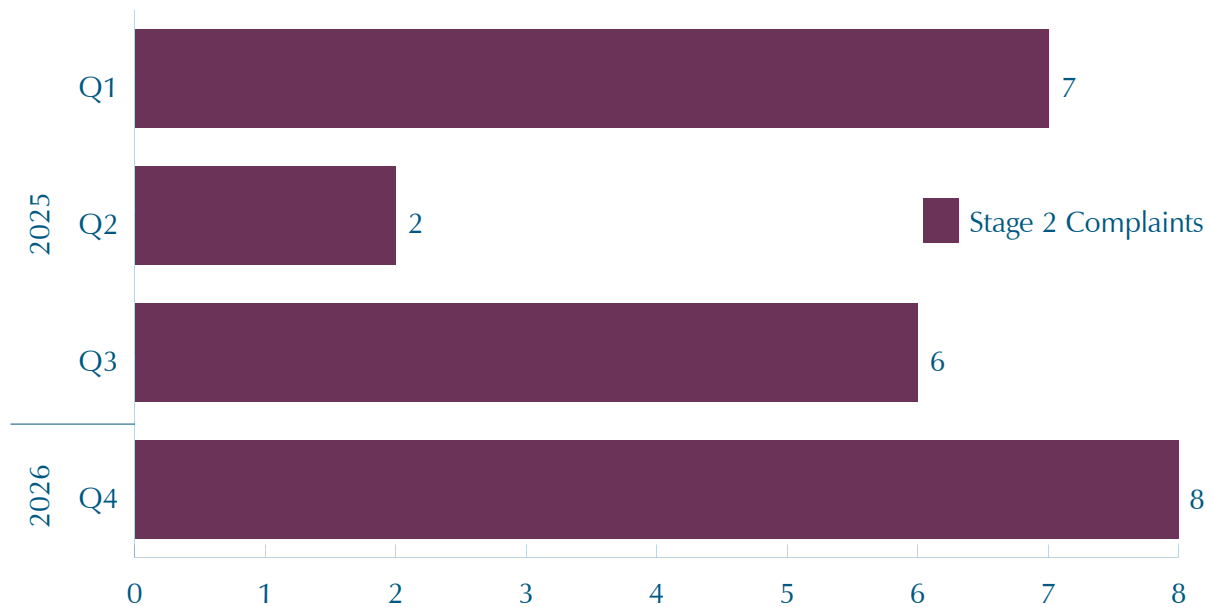
The team continues to work closely with the Performance and Data Insight team to ensure accurate and valid data, using Power BI, in regards to complaint handling performance. This includes incorporating Equality, Diversity and Inclusion (EDI) and vulnerability data to provide a more comprehensive view of customer experiences.

Of the 102 complaints received, 33% of **customers who raised complaints identified as disabled** (27% of the total customer base identify as 'disabled').

Additionally, 54% of **customers who raised complaints overall considered themselves vulnerable** (42% of the total customer base identify as 'vulnerable').

Complaints - Stage 2

23 complaints progressed to Stage 2 in 2025/26, one was subsequently withdrawn. This is a slight decrease from 25 in 2024/25.



The chart above shows the profile of Stage 2 complaints at each quarter of 2025/26, showing the lowest number (2) in quarter 2 (July to September), and highest (8) in quarter 4 (January to March).

The escalation rate from Stage 1 to Stage 2 was 22.5% in 2025/26, a decrease from 28% in 2024/25. This suggests a modest improvement to resolving complaints at Stage 1, however suggests further room for improvement to resolve more complaints at Stage 1 (for example, Plymouth Community Homes' 2024/25 Annual Complaints data reported 95% of complaints were resolved at Stage 1). We have identified this as an area for improvement in 2026/27.

During 2025/26, 20 Stage 2s were closed, the remaining three have transitioned into 2026/27. All 20 responded to within timescale, with 16 being upheld or partially upheld, three were not upheld and one was withdrawn. This high rate of overturn may indicate that Stage 1's could be more robust, which will be a focus for improvement during 2026/27. We remain committed to learning from complaints to improve services and prevent recurrence.

Of the 23 Stage 2 complaints received, 43% of customers who raised complaints identified as disabled (27% of the total Coastline customer base identify as 'disabled').

Additionally, 60% of customers who raised Stage 2 complaints considered themselves vulnerable (42% of the total Coastline customer base identify as 'vulnerable'). We make reasonable adjustments for customers who consider themselves disabled or vulnerable in the way we run the Stage 2 process (see Section 9).

Service Requests (SR)

The Customer Feedback (Compliments and Complaints) Policy allows an initial expression of dissatisfaction to be handled as a service request (SR) with the customer's agreement. This enables Coastline to respond more rapidly to issues which can be resolved quickly. Service requests that are unresolved within four working days or, where the customer disagrees with their concern being handled as a service request, are escalated to Stage 1 complaints. Key learnings from service requests relate to keeping customers better informed of delays or changes to repairs, for example, or updating following missed appointments.

10 SRs of 337 (3%) progressed to Stage 1 in 2025/26.

Complaints not accepted under the Customer Feedback (Compliments and Complaints) Policy

On some occasions we are unable to progress an issue raised through our published Customer Feedback Policy. This could be for issues raised which are not within Coastline's control or responsibility, such as making repairs to a road which does not belong to Coastline or asking for a product or service we do not provide.

When we decline to take an issue forward as a complaint, we will provide the customer with reasons for the decision, advise which Policy exclusion has been applied from our published Complaints Policy and provide the customer with contact information for the Housing Ombudsman Service, should they wish to seek further clarification, advice or guidance.

24 requests to raise a complaint were not progressed through the Customer Feedback process, in line with policy exclusions. Customers were informed in writing and provided with an explanation. They were also advised on the Housing Ombudsman's (HOS) details if they were dissatisfied, as required by the HOS Complaints Handling Code.

Reasons for not progressing the complaints included:

- Services that Coastline does not provide – customers were signposted to the relevant third party e.g. the local authority.
- Clear evidence of Coastline acting in line with legal requirements or published policies.
- Issues relating to insurance, which are progressed by Coastline's insurers.
- New reports of Anti-Social Behaviour (ASB) – customers were signposted to how to raise an ASB concern.
- New requests for repairs – customer were signposted to how to request a repair.

Housing Ombudsman Service (HOS)

During 2025/26, **18** complaints referred by customers to the Housing Ombudsman Service were opened or closed; 11 remain in progress as of 31 March 2026.

- Two are 'within landlord's internal complaints procedure'
- One is 'under review'
- One is 'awaiting investigation'
- Four are 'evidence gathering'
- Two are 'referral assessment'
- One is 'under assessment'

These complaints relate to ASB handling, staff conduct, complaint handling and noise disturbance.

The HOS Interactive Landlord Portal is used by the HOS to provide updates on case status, send messages and request information as part of the HOS assessment process. All communication with landlords is via the portal which can make accessing the Ombudsman for advice e.g. in relation to unreasonable behaviour (vexatious complaints) challenging.

During the year, the Ombudsman issued one formal determination, in December 2025, which identified failures in both ASB handling and complaint handling (this compares to one determination with three service failures – the lowest level of maladministration – in 2024/25). The Ombudsman found that Coastline had not carried out an early risk assessment, had not clarified whether the customer's reports were considered ASB, and had not managed expectations at the outset. It also concluded that the complaint responses did not acknowledge these failures, did not fully consider all ASB reports, and did not confirm whether the complaint had been upheld. The Ombudsman required Coastline to issue compensation, provide an apology and complete outstanding works within agreed deadlines. Coastline complied with all orders by 14 January and the case was closed.

Across the year, Ombudsman-referred cases consistently centred on communication problems, delays in ASB handling, procedural inconsistencies, repair and defect issues, and instances where vulnerability was not fully recognised or acted on. These themes were repeated throughout all reporting periods, with communication, repairs and procedural concerns emerging as the most frequent drivers of escalation.

In response to these issues, Coastline strengthened its complaint handling processes through improved quality checks and clearer investigation outputs, enhanced record-keeping practices, and broadened staff training, particularly for Investigating Managers.

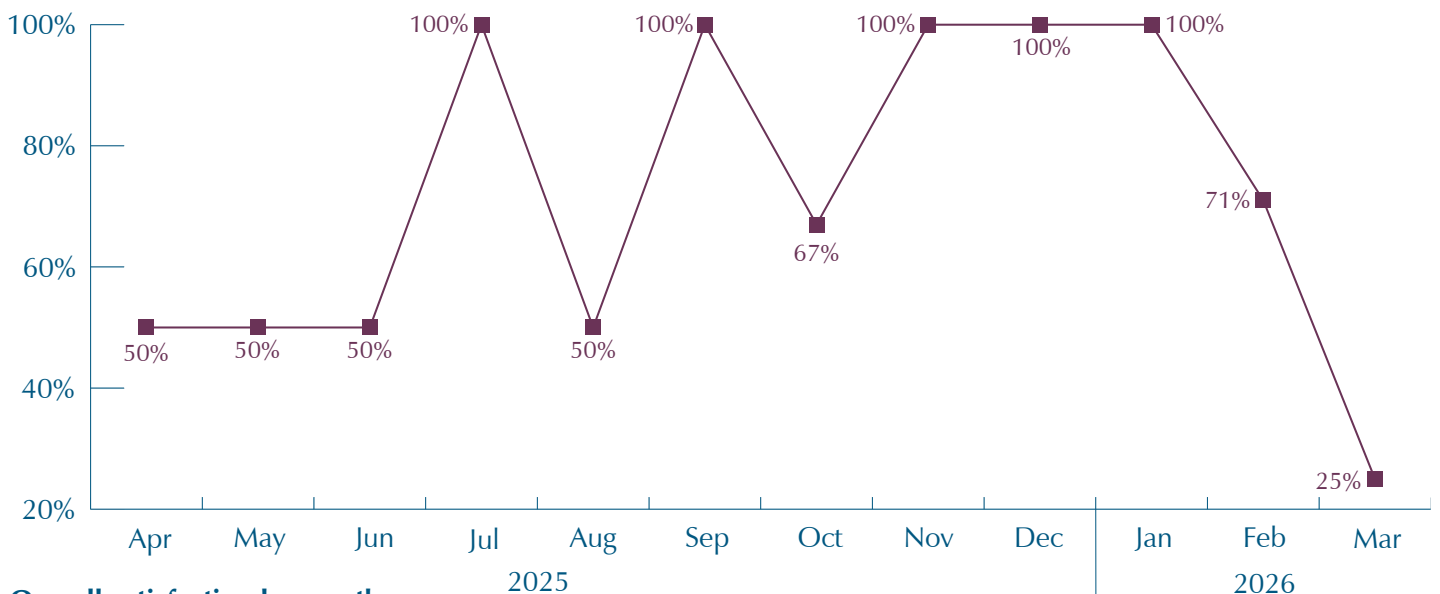
Communication with customers was made more consistent and empathetic, single points of contact were introduced for complex matters, and additional steps were taken to better identify and support vulnerable customers.

Complaint Handling Satisfaction

Overall customer satisfaction with complaint handling, covering both complaints and service requests, as measured by Acuity (our survey provider) stands at 62% for the year, with satisfaction specifically for service request handling at 68% and for complaint handling at 52%. We saw a significant dip in satisfaction in March 2026 due to high dissatisfaction of the handling of service requests at that time; analysis of the reasons behind this identified delays in communication as a common theme.

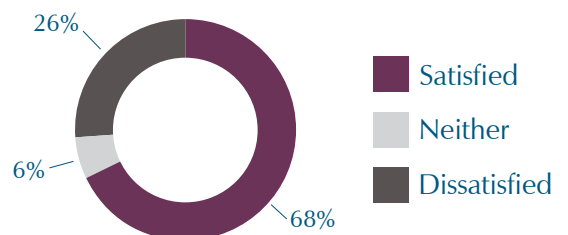
The Tenant Satisfaction Measures (TSMs) provide national benchmarking against a number of key indicators relating to the Regulator of Social Housing’s Consumer Standards. One of the measures is the proportion of respondents who report making a complaint within the last 12 months who were satisfied with the handling of their complaint. Coastline’s score for that measure in 2025/26 was 38.4%; this compared to a median of 35% and upper quartile of 42.8%.

The trend of satisfaction for each month of 2025/26 for both service requests and complaints is provided below:

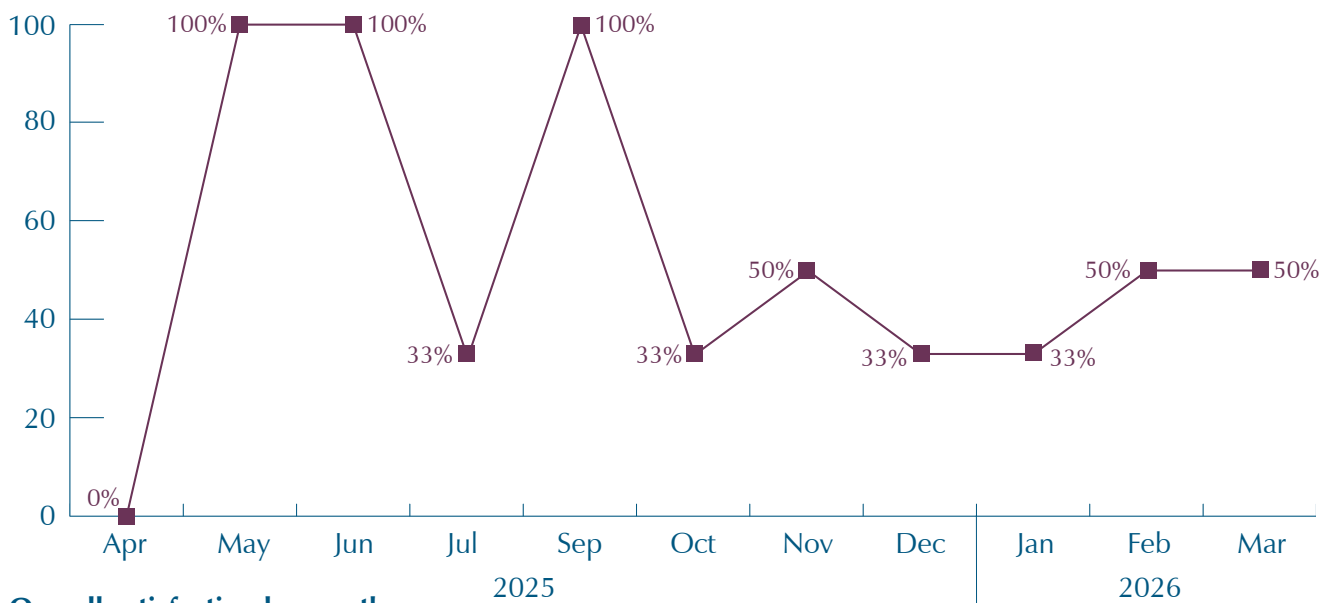


Overall satisfaction by month
Service Requests

The percentages in the line chart relate to a customer reporting they were ‘satisfied’ with the service request handling. In March 2025/26 for example, 25% (of 8 respondents) reported they were satisfied. For completeness, in that specific month, 25% reported they were neither satisfied or dissatisfied, and 50% reported they were dissatisfied.



The ‘doughnut’ chart on the right-hand side gives the overall satisfaction with service requests for the year – 68% satisfied, 26% neither satisfied or dissatisfied and 6% dissatisfied.

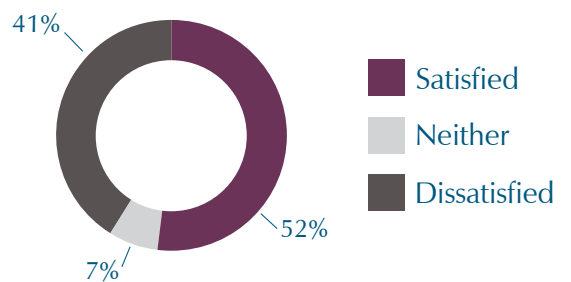


Overall satisfaction by month

Complaints

Note: no data for complaints was collected for August 2025, therefore this month has been omitted from the graph.

The overall satisfaction for complaint handling during the year was 52% satisfied, 41% neither satisfied or dissatisfied, and 7% dissatisfied.



The Acuity Dashboards provide an AI-generated summary of customer responses relating to overall complaint comments and suggested improvements, with a summary of these insights set out below.

The survey responses largely reflect dissatisfaction with Coastline’s services, particularly around poor communication, delays in resolving repairs, and inconsistent or unprofessional staff interactions. Customers frequently described feeling uninformed, unheard, or let down, especially when issues were repeated or sensitive, with vulnerable customers reporting the greatest impact. Concerns were also raised about the quality of contractor work and the fairness of some charges. While a small number of survey respondents noted positive experiences, the overall feedback highlights the need for stronger communication, improved staff reliability, and more effective coordination across teams.

The survey feedback reflects largely negative experiences, with tenants frequently reporting long delays, poor communication, and inconsistent handling of complaints. Many described unresolved repairs, repeated contractor visits without resolution, and health concerns linked to damp, mould, or incomplete work. Although some staff were praised individually for being helpful and responsive, these positives were outweighed by systemic issues such as unclear processes, lack of follow-through, and inconsistent application of policies; however, experiences varied significantly between teams and individuals.

Commitments, Service Improvements and learning from complaints

IMs (Investigating Managers) identify Commitments (e.g. an agreement to keep customers updated through to completion of any outstanding works) and Service Improvements (e.g. an identified action to stop similar issues arising) following SRs and complaints. Reporting these direct to customers, and following up when completed, is a key area of focus as part of our ongoing complaints training to all colleagues and within our Stage 1 investigation findings template.

From 1 April 2025, 217 commitments and improvements were identified across various areas of service delivery with 162 completed, 53 ongoing and two overdue as at 31 March 2026.

We are developing our approach to learning from complaints and service improvements and will continue to strengthen this during 2026/27. We have used Copilot (a generative artificial intelligence tool) to assist with analysing the common learning themes and associated actions taken as part of 'service improvements and commitments', as follows:

Communication Improvements

Across the year, the majority of commitments focused on improving clarity, timeliness and accuracy of communication with customers. Actions taken included:

- Regular, proactive updates introduced for repairs, planned works, heating issues, drainage investigations and defects (e.g., scheduled kitchen updates every three months and weekly updates for complex development cases).
- Clearer letters and templates, ensuring tone, accuracy and expectations are appropriate; standard letters were reviewed and updated across Housing, Tenancy and ASB.
- Improved handover and Home User Guide information, providing customers with better explanations of their responsibilities and common home issues.
- Single points of contact introduced for complex or serious issues to prevent inconsistent messaging.
- Public-facing guidance updated, such as permissions, EV charging information, ASB diary sheets, and Good Neighbour guidance.

Repairs, Defects and Contractor Management

Many commitments focused on improving the quality, oversight and coordination of repairs and contractor activity. Actions taken included:

- Better pre-tenancy and pre-works checks to ensure homes and fixtures are fit-for-purpose before occupancy.
- Enhanced monitoring of contractors, including closer supervision of Classic Builders, Blue Flame and kitchen/bathroom installation teams.
- Independent inspections (e.g., sound tests, Blue Flame inspections, drainage surveys, and Employer's Agent oversight).
- Strengthened quality assurance, including requirements for photographic evidence of completed works, improved roofing checks, and formal sign-off with customers before closing defects.
- New processes for complex developments, such as development-wide investigations into drainage, soil levels and structural issues.

ASB Handling and Case Management

ASB was one of the most common areas for improvement. Actions taken included:

- Revised ASB policy and procedures, including clearer expectations about visits, evidence requirements, diary sheets and escalation routes.
- New ASB action plan standards, requiring more detailed, regularly updated plans showing every step taken.
- Mandatory risk assessments embedded in case management and routinely reviewed.
- Early home visits encouraged as standard practice for victims of ASB.
- Improved clarity on what constitutes ASB, especially around noise, malicious behaviour, and Good Neighbour expectations.

Training and Staff Development

Commitments frequently highlighted the need for stronger competence and consistency among staff. Action taken included:

- Delivering regular complaints training, including empathy, tone, evidence-based findings and the HOS Code. This included a refreshed slide deck for complaint training, including embedded videos from the Ombudsman, and updated guidance for investigating managers.
- Providing specialist sessions (e.g., ASB handling, Investigating Manager training, letter-writing workshops, safeguarding, medication handling in Extra Care, trauma-informed practice).
- Issuing Toolbox Talks across Services to address behaviour, parking standards, communication in homes and health and safety practice.
- Reinforcing expectations around customer service, accuracy, and respectful conduct in homes.

Customer Experience and Support

Where complaints revealed customer detriment or unmet need, practical steps were taken to address these such as:

- Ensuring vulnerable customers receive tailored support, for example, updates to vulnerability guidance, checking support needs at each contact, and ensuring officers identify additional needs during outages or repairs.
- Introducing checks to ensure contact preferences are followed, including system prompts and data transfer reviews.

Across the year, a wide range of commitments and service improvements have been identified through service request and complaint reviews, and these consistently led to meaningful operational changes. The most common themes related to communication, repairs, contractor oversight, ASB handling, and policy consistency. Following issues being raised, clear action has been taken in response, strengthening communication, improving repair and contractor oversight, and embedding more robust ASB and policy processes across teams. These improvements, supported by enhanced staff training and better systems for consistency and customer support, provide assurance that issues identified through complaints are being addressed proactively.

We will continue to work collaboratively with colleagues to strengthen our analysis of complaints to inform learning and positive action. The Governance and Customer Feedback Team have taken the following steps to implement this:

- Created a business-partner model within the Customer Feedback function to provide tailored support to specific teams.
- Regular catch-ups with Investigating Managers in their allocated business-partner areas to review complaints and progress with commitments and service improvements.
- Colleagues responsible for completing actions are supported to ensure they are delivered within a reasonable and proportionate timeframe.

We are currently reviewing how we notify customers when any commitments or service improvements have been completed, so they can clearly see the positive action taken as a result of their feedback; this is an area of improvement for 2026/27.

Customer Consultation and Accessibility

Customer consultation and the impact on customers on the way our services are delivered is at the heart of the Customer Feedback (Complaints and Compliments) Policy. Feedback is always welcome as we strive to deliver a high-quality service (reaching top-quartile when benchmarked against the sector) seeking new ways to reach out to customers and to listen and learn from their experience.

On a quarterly basis Customer Experience Committee receive a detailed update on complaint performance and highlights are also shared with Customer Voice (CV) members at subsequent quarterly meetings. An article on complaints and improvements identified is also included in each copy of the Autumn Customer newsletter.

During 2025/26, we welcomed a customer scrutiny on complaints communication. This was a very helpful process and led to tangible improvements in the templates used for Stage 1 and stage 2 complaints, a complete refresh of the Customer Feedback Policy and its related one-page guide, and a full refresh of the Customer Feedback webpage on the Coastline website. The scrutiny outcomes also informed improved promotion of the Complaint Mentor role, and led to us improving signposting for customers to wellbeing support and advice where a complaint may impact a customer's mental health.

We look forward to welcoming the customer scrutiny team back in 2026/27 to demonstrate our progress against their recommendations and to implement any further learnings from their feedback.

One of our commitments during 2025 was to better promote the role of the Complaint Mentor. To do that we refreshed the webpage, policy and one-page guide, and the Community Investment Team led on a video promoting the role with one of our existing Complaint Mentors providing the voice-over. Complaint Mentors receive training on the Complaints Policy and internal procedures as well as data protection, Customer Service and safeguarding in order to be able to offer support to our customer. Customer Mentors and Customer Voice members are invited to attend colleague complaint training sessions to gain further insight into the culture we establish for all new and existing colleagues, and to provide their views and ideas.

Ensuring our complaints process is accessible to all customers is important to us. Customers can access the complaints process through multiple channels including phone, email, letter and face-to-face. We adjust our approach depending on need, for example we will offer a Stage 2 Panel meeting via Teams rather than asking a customer to come to the office, or can arrange to visit them in their home, depending on their preference. (e.g. multiple channels, support for those with disabilities or language needs). Our refreshed Customer Feedback Policy was deliberately formatted to meet document accessibility requirements.

Areas of focus for 2026/27

The areas we will focus on to further improve complaint handling and learning from complaints are, in summary:

- We will work on improving feeding back to customers when outstanding actions from Stage 1 have been completed.
- We will seek to resolve more complaints to the satisfaction of the customer at Stage 1, targeting a further improvement to the escalation rate from Stage 1 to Stage 2. In doing so, we will work more closely with the investigating manager to ensure the complaint definition is fully responded to.
- We will work on improving feeding back to the customer when outstanding actions from Stage 1 and/or Stage 2 have been completed.
- We will implement a business-as-usual approach to sharing learning from Ombudsman Spotlight reports and other publications to further inform learning from complaints.

Compliments

During 2025/26, **2,929 compliments** were received. Key themes included:

- Professional, polite and friendly staff – Customers frequently praised operatives and officers for being courteous, approachable, reassuring and respectful during visits.
- High-quality workmanship – Many compliments highlighted excellent repair, installation and maintenance standards across Responsive Repairs, Kitchens and Bathrooms, Damp and Mould, Blue Flame (third-party contractor) and Grounds teams.
- Clean and tidy working practices – A recurring theme was how well staff cleaned up after themselves, protected customers' homes and left areas spotless.
- Speedy and efficient responses – Customers often thanked teams for fast attendance to emergencies, quick resolution of issues and clear, timely updates.
- Empathy, kindness and personalised support – Strong praise for housing officers, tenancy sustainment and Extra Care/Homeless staff for their compassion, understanding and support during difficult circumstances.
- Feeling safe and respected – Several customers specifically noted feeling comfortable, listened to, and safe—particularly those with vulnerabilities, anxiety or past trauma.
- Positive customer journeys – Lettings, Sales and Development teams received repeated thanks for clear communication, guidance, and making stressful processes easier.
- Grounds and communal area work – Numerous compliments recognised the hard work, friendliness and professionalism of Grounds Maintenance teams in improving outdoor spaces.

These compliments provide strong qualitative evidence of Coastline's values being demonstrated in practice, particularly in how staff treat customers with respect, professionalism, empathy and care. The feedback highlights not only what customers value most about their interactions with Coastline, but also where services are having the greatest positive impact on people's day to day lives.

In the coming year (2026/27), greater emphasis will be placed on learning from compliments as well as from complaints, using positive feedback to reinforce expected behaviours, share good practice across teams and inform service improvement activity. This more balanced approach supports a culture of listening and learning, recognising what is working well alongside identifying and addressing areas for improvement.



Self-Assessment against the Housing Ombudsman Complaint Handling Code

As part of annual reporting, the Housing Ombudsman requires landlords to complete a self-assessment against the Complaint Handling Code. This has been completed for 2025/26 with compliance reported in all areas.