Cordale
HOUSING ASSOCIATION

ANNUAL COMPLAINTS HANDLING REPORT

2025/26

Complaint Overview

Cordale Housing Association is committed to delivering high-quality services and ensuring effective arrangements are in place to manage and respond to customer feedback and complaints. Complaints provide valuable insight into service performance, highlighting areas where expectations are being met and where improvements may be required.

The Caledonia Group operates robust complaints handling arrangements in accordance with the Scottish Public Services Ombudsman (SPSO) Complaints Handling Procedure. Complaints performance is monitored throughout the year to support compliance with regulatory requirements, provide assurance regarding service delivery, identify trends and themes, and promote organisational learning and continuous improvement.

This report provides an overview of complaints handling performance during 2025/26, highlighting key trends, outcomes, learning points and service improvements arising from complaints received. It also provides assurance regarding the effectiveness of the Group's complaints handling arrangements and supports Committee scrutiny of service quality and customer outcomes.

Complaint Summary

• A total of 54 Stage 1 complaints and 2 Stage 2 complaints were received during 2025/26. Overall, 55 complaint responses were issued, with Stage 1 complaints responded to within an average of 4.06 working days, demonstrating strong performance against response timescales.

• At Stage 2, only 2 complaints were received, and both were responded to within the reporting period.

• The low number of escalated complaints suggests that most issues were resolved satisfactorily at Stage 1, without the need for further review.

• Overall, complaint handling performance was strong, and demonstrates a commitment to responding to customer concerns promptly at the initial stage.

Complaints Received	2023-24	2024-25	2025-26
Stage 1	26	32	54
Stage 2	0	1	2
Complaints Responded to	**2023-24**	**2024-25**	**2025-26**
Stage 1	26	32	53
Stage 2	0	1	2

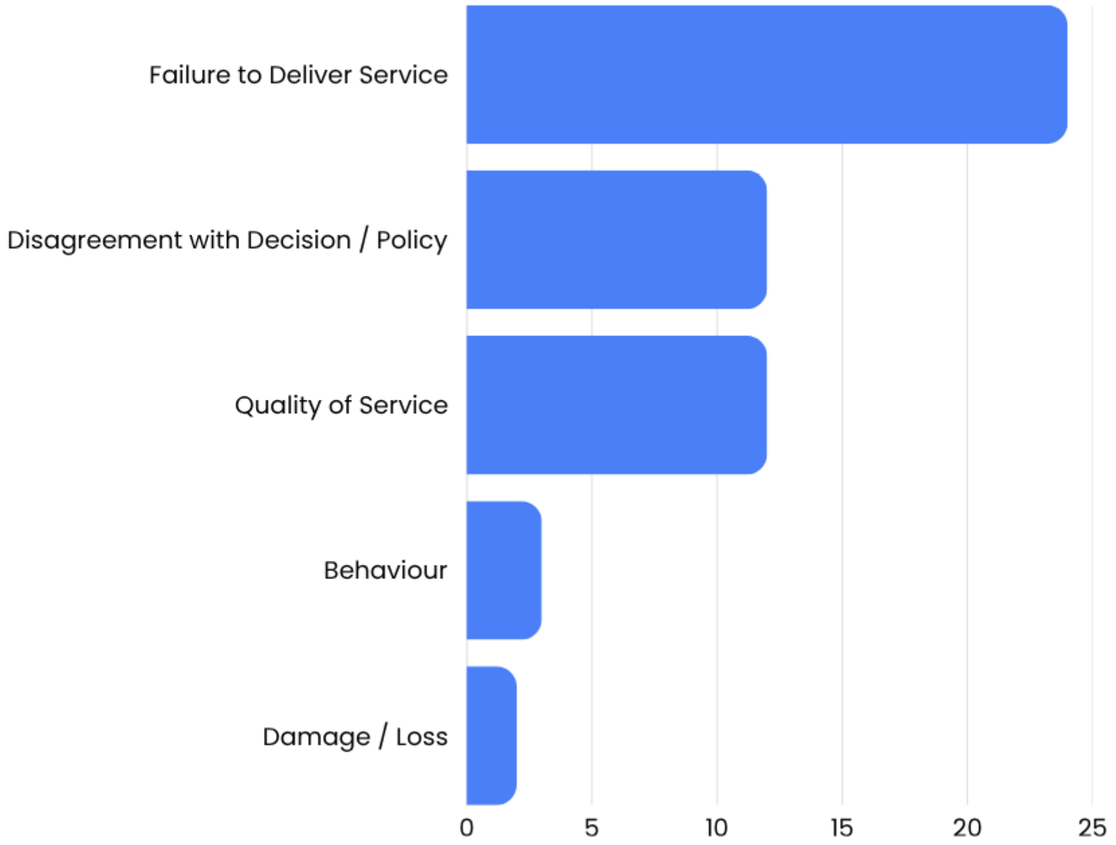
Category of Complaints

Stage 1 Complaint Categories

During 2025/26, Stage 1 complaints were completed within an average of 4.06 working days, remaining comfortably within the Scottish Public Services Ombudsman (SPSO) target of five working days despite an increase in complaint volumes during the year.

The most common complaint category at Stage 1 was failure to deliver a service, with 24 complaints accounting for almost half of all complaints received. Complaints relating to service quality (12) and disagreement with decisions (12) were also significant themes during the year.

The outcomes of Stage 1 complaints reflect a positive and solutions-focused approach to complaint handling. Of the 55 complaints completed during the year, 29 (53%) were upheld or partially upheld, resulting in service improvements or corrective action. A further 9 complaints (16%) were resolved through early engagement and agreed solutions, demonstrating the value of proactive communication and early intervention in resolving customer concerns.

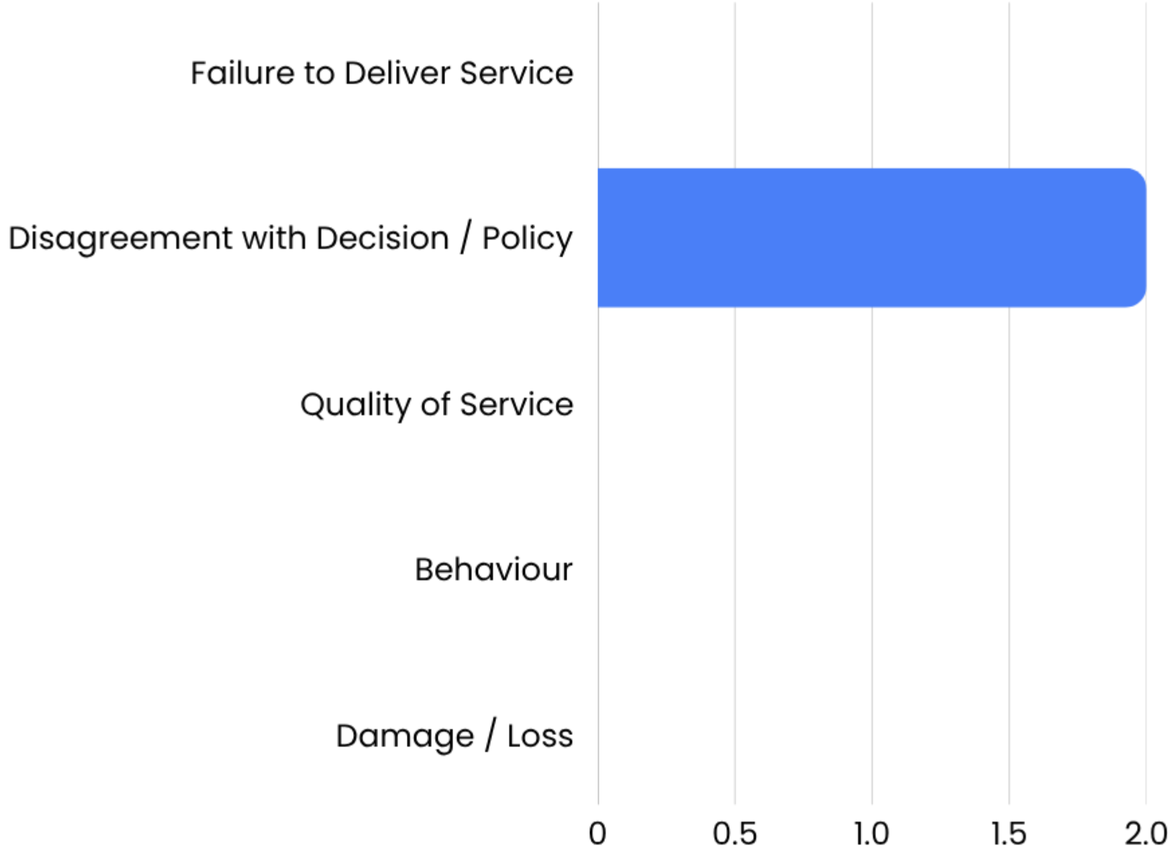


Category of Complaints

Stage 2 Complaint Categories

The average completion time for Stage 2 complaints during 2025/26 was 18.5 working days, with both complaints completed within the SPSO target timescale.

Both Stage 2 complaints related to customers disagreeing with organisational decisions. Following a full and independent investigation, neither complaint was upheld, with the original decisions found to be appropriate in the circumstances.



Response Timescales

Stage 2 Complaint Categories

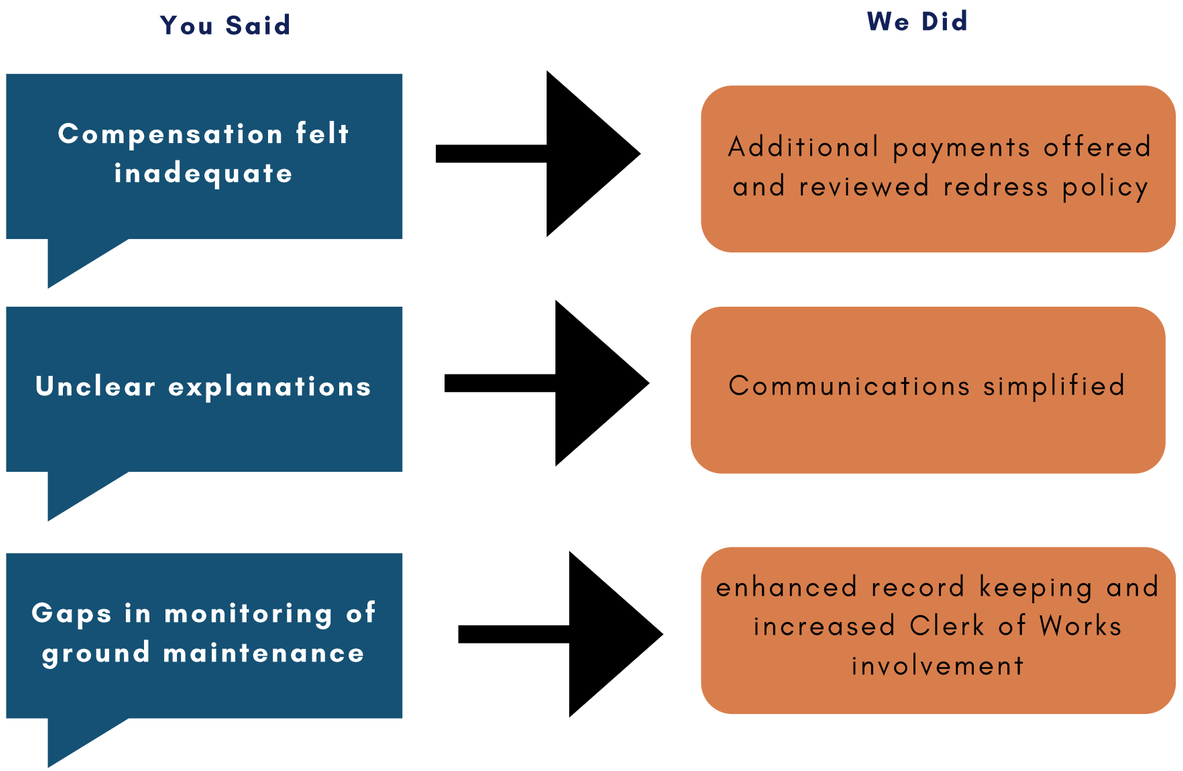
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Complaints can require additional days to complete, for example due to the absence of key staff or the need to obtain feedback or input from third parties, such as our repair's contractors or other local agencies. Similarly, it may be necessary discuss matters with staff or the complainant and the completion timescale can therefore be dictated by their availability.

Average time (working days)	2023/24	2024/25	2025/26
Stage 1	3.2	4.09	4.06
Stage 2	N/A	20	18.5

Learning From Complaints



During the year we have further strengthened our approach to identifying learning and improvement opportunities from cases handled. Includes support provided by Governance team to operational team leaders through monthly engagement meetings; and discussion of performance, themes and trends at monthly Operational Portfolio meetings. Key learning themes and improvement actions include:

• Importance of early resolution, robust case management (including ownership of complaint outcomes and follow up on agreed resolution actions) to improve complaint outcomes.
  - Training and guidance has highlighted key principles and approaches, supported frontline staff, and reduced administrative errors. Further training to follow this year.

• Value of effective repairs oversight, including effective contract management arrangements
  - New reactive maintenance contract framework procured; with process improvements helping minimise delays and improve customer experience.

• Importance of clear, effective and empathetic communication that acknowledges lived experience and priorities of tenants and customers; while fully explaining decisions made, evidence considered and any associated constraints
  - New tenant engagement framework is supporting actions to better understand tenant needs and priorities and influence strategic policy and investment decisions.
  - Neighborhood teams encouraged to tailor communication methods to suit individual needs, circumstances and vulnerabilities
  - Developing use of AI to support written communications

• Strength of investigative work and decision making at Stage 2, mitigating risks of adverse regulatory findings.
• Complaint and Quality officer role designed to ensure appropriate resource in place to sustain complaints handling performance and standards.

Cordale HOUSING ASSOCIATION



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Company Details

Cordale Housing Association is the trading name of Cordale Housing Association Ltd
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