

**Annual Complaints Performance and Service Improvement Report
28th November 2024**

This reports details McCarthy Stone Shared Ownership Ltd complaint performance for our Older Person Shared Ownership (OPSO) customers for the period 1st November 2023 to 31st October 2024. As of 31st October 2024, McCarthy Stone Shared Ownership have 260 homes.

Complaints are received, recorded, and managed by the McCarthy Stone Customer Relations team, who investigate concerns in conjunction with support from across the business to respond and resolve issues.

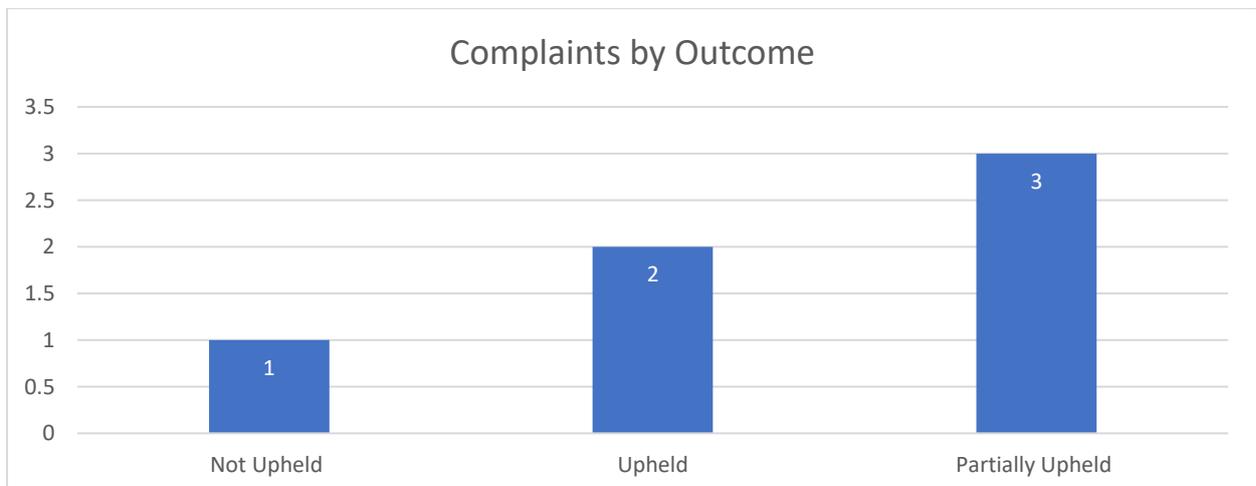
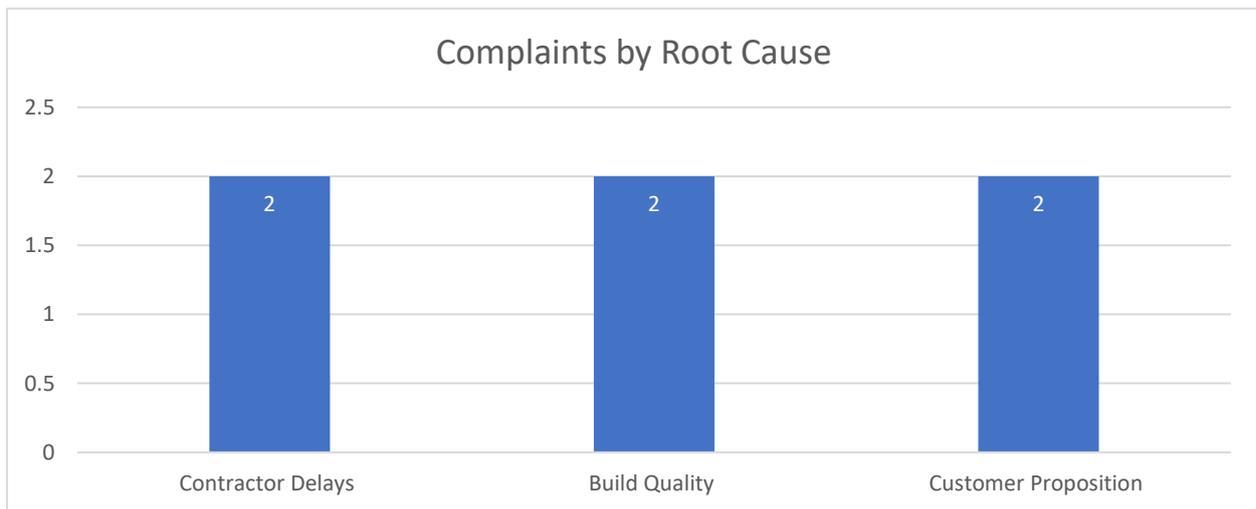
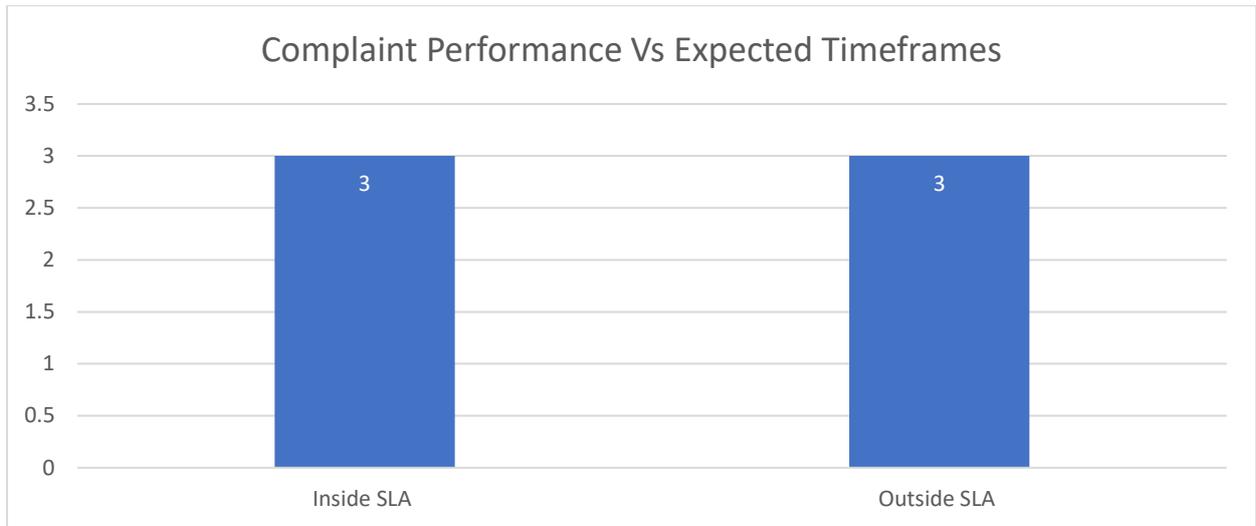
Complaint Performance Snapshot:

Complaints Received	Resolved at Stage 1	Referred to Stage 2	Housing Ombudsman Cases (or alternative redress scheme)	Total homes	% complaints
6	6	0	0	260	2%

Complaint Summary:

- All complaints received were resolved at Stage 1, with no escalations to Stage 2 or Housing Ombudsman (or alternative redress scheme).
- No complaints received from Members of Parliament or Councillors.
- Whilst 50% of the six complaints were resolved inside of the 10-day expected response timeframe, a further two were resolved within 13 days, with the final complaint resolved within 20 days – See Appendix 1.
- Average response timeframe for complaint management was 10.5 days.
- Complaints that exceeded the expected timeframes, required detailed investigations and engagement across the business to provide a factual, accurate response – which have driven successful outcomes, evidenced through no follow-on escalation through the complaints process or external escalation.
- Root cause due to Contractor Delays (snagging issues), Build Quality (defects) and Customer Proposition (product / service understanding).
- Of the six complaints:
 - Three were partially upheld and a goodwill gesture of <£50 was provided.
 - Two were fully upheld, with remedial and corrective action completed to the satisfaction of the customer and where appropriate changes in process implemented as a result.
 - The remaining complaint (one). was not upheld.

Complaint Performance Detail:



Complaints Service Improvement Plan:

- Improvements in our ability to identify McCarthy Stone Shared Ownership Ltd specific complaints in Customer Relations Management system from 1st November 2024.
- Focus on responding to all complaints within expected timeframes.
- Where appropriate utilising the Housing Ombudsman code to request extension(s) in response timeframes when in the best interests of the customer to secure a successful outcome.
- Engagement across McCarthy Stone Senior Leadership Team to drive awareness and collaborative responses to complaints.
- For every complaint received, the investigating Customer Relations Manager will have the ability to suggest and influence improvements in policy and process to enable future learnings and ongoing continuous improvement.
- Enhanced quality assurance and spot – check of complaint management ensuring compliance, consistency, and customer centred service.
- Ensure all property related issues are recorded on the Property Management System and improvements made in first time resolution/repair.
- Broader review of McCarthy Stone Complaints Policy to reflect increasing numbers of customers and compliance to regulatory timeframes for complaint management.

Shared Ownership Board Response:

‘The Board acknowledged the findings of the Annual Complaints and Service Improvement Report dated 28th November 2024 at its December 2024 Board meeting and accepted the recommendations presented to improve both the levels of service and complaint handling resolution timescales.’

Appendix 1: Service Level Performance Note

It should be noted that the Housing Ombudsman Code states:

“If we decide an extension to this timescale is needed due to the complexity of the complaint, we must inform individuals of the expected timescale for response. Any extension must be no more than an additional 10 working days without good reason, and the reason(s) must be clearly explained to the individual. We must also agree with the individual suitable intervals for keeping them informed about their complaint.”

Whilst for the purposes of this report, performance has been detailed versus standard, expected timescales. However, where it has not been possible to meet this target, in all cases, customers have been updated regularly and all complaints have been answered within the additional 10 working day period.