

Ask for: Communications



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Date: 14 August 2025

PERSONAL & CONFIDENTIAL

Tom Wilkinson
Cardiff YMCA Housing Association

By email only

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Dear Tom Wilkinson

Annual Letter 2024-25

Role of PSOW

As you know, our role as the Public Services Ombudsman for Wales is to consider complaints about public services, to investigate alleged breaches of the councillor Code of Conduct, to set standards for complaints handling by public bodies and to drive improvement in complaints handling and learning from complaints. We also undertake investigations into public services on own initiative.

Purpose of letter

Through this letter, we want to give you an update on our work, share key trends in complaints about local government in Wales and highlight any particular issues for your organisation, together with actions I would like your organisation to take.

Complaints about public services

This letter, as always, coincides with the publication of our Annual Report. Again, we saw an increase in the number of people contacting us about public services. Since 2019-20, the volume of new complaints about public services reaching our office has increased by 44%.

We also closed a record number of complaints about public services – 5% more than last year. This year, we intervened (found that something has gone wrong, and recommended how to put things right) in 18% of complaints that we closed. Positively, this year we resolved many more complaints early on. 87% of our interventions this year involved Early Resolution, compared to 70% in 2023-24.

We understand that people who come to us want their complaints resolved as quickly as possible and we are committed to dealing with them in a timely manner.

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to correspondence in Welsh.

Overall, we assessed incoming complaints, or intervened with an Early Resolution, within an average of 4 weeks; well within our target of 6 weeks. We have also reduced the time it takes us to complete an average investigation, from 64 weeks in 2023-24, to 53 weeks this year.

During 2024-25, we received 411 complaints about housing associations. This is an 8% increase from the previous year and a very significant 103% increase compared to 2019-20.

Repairs and maintenance made up 41% of our new complaints about housing associations – a welcome decrease compared to 48% last year.

The main subjects responsible for the increase in complaints about housing associations this year were neighbour disputes / antisocial behaviour and damp and mould. This year, we published a thematic report about complaints about damp and mould (see below) and we will continue to monitor the impact of these issues on our complainants.

We intervened in 17% of housing association complaints that we closed – compared to 10% last year.

In 2024-25, we received 0 complaints about Cardiff YMCA Housing Association and closed 0.

We made 0 recommendations to your organisation during the year. To ensure that our investigations and reports drive improvement, we follow up compliance with the recommendations agreed with your organisation. In 2024-25, no recommendations were due

Supporting improvement of public services

We continued our work on supporting improvement in public services.

During 2024-25, we concluded our second wider own initiative investigation which looked into unpaid carers' needs assessments in Wales. We considered whether 4 local councils – Caerphilly, Ceredigion, Flintshire and Neath Port Talbot - undertook carers' assessments in line with their statutory obligations.

We published the report on this investigation in October 2024. We found that only 2.8% of people in those council areas who identified as carers had received a needs assessment. In addition, only 1.5% had received a proper support plan following their assessment. Many carers were also not aware of their rights with regard to assessments and support services that might be available to them.

We identified some areas of good practice by the councils we investigated. However, we also made several recommendations including to:

- improve recording practices
- improve how information is shared with carers

- offer staff refresher training on carers' rights
- collaborate better with the healthcare sector.

We invited the other local councils in Wales to make similar improvements.

As we did in the case of our first own initiative investigation, we have been actively monitoring how organisations' have been complying with our recommendations.

We are planning to review compliance with the recommendations and any other impacts of the report in October 2025.

Currently 54 organisations across Wales operate our model complaints policy. This includes all local councils, all health boards and now most housing associations - representing about 85% of the complaints which we receive.

Our offer of free complaints handling training has remained popular and we provided a further 52 training sessions to public bodies across Wales during the year. This brings the total to 550 training sessions and 10,000 people, since 2020.

We have continued our work to publish complaints statistics, gathered from public bodies, with data published twice a year. We expect to publish the data on complaints handled by housing associations in Wales during 2024-25 in the Autumn. This data allows us to see information with greater context – for example, during 2024-25 4.7% of complaints made to housing associations operating under the Complaints Standards Authority went on to be referred to us.

I note that your organisation is not currently operating our model complaints policy. However, I am keen to ensure that all housing associations in Wales adopt the model complaints policy and invite you to work with our Complaints Standards Authority to bring your organisation under the Standards. The Complaints Standards team can provide support to your teams, assist in drafting revised policies and providing you with additional support, in the form of our suite of training courses.

Finally, this year we also published 2 thematic reports, which included as case studies complaints about housing associations:

- 'Living in Disrepair' (November 2024): a thematic report about housing disrepair and damp and mould complaints.
- 'Equality Matters' (January 2025): a thematic report on inclusion and accessibility across public services.

These reports include general recommendations for public service providers, drawing on lessons learned from our casework.

Action we would like your organisation to take

Further to this letter can I ask that your organisation takes the following actions:

- Present this Annual Letter to the Board at the next available opportunity and notify me of when these meetings will take place.
- Consider the data in this letter, alongside your own data, to understand more about your performance on complaints, including any patterns or trends and your organisation's compliance with recommendations made by my office.
- Inform me of the outcome of the organisation's considerations and proposed actions on the above matters at the earliest opportunity.

I would like to thank you, and your officers, for your continued openness and engagement with my office.

Yours sincerely

Michelle Morris

Michelle Morris

Public Services Ombudsman

Cc. Andrew Templeton, Chief Executive, Cardiff YMCA Housing Association

Information Sheet

Appendix A shows the number of complaints received by PSOW for all housing associations in 2024-25. These complaints are contextualised the stock holding of each association.¹

Appendix B shows the categorisation of each complaint received, and what proportion of received complaints represents for the Housing Association.

Appendix C shows intervention rates for all housing associations in 2024-25. An intervention is categorised by either an upheld complaint (either public interest or non-public interest), an early resolution, or a voluntary settlement.

Appendix D shows outcomes of the complaints which PSOW closed for the Housing Association in 2024-25. This table shows both the volume, and the proportion that each outcome represents for the Housing Association.

Appendix E shows the compliance performance of each housing association.

¹ The number of units at social rent that registered social landlords (RSLs) already submit to the Welsh Government via Stock and Rents Return - [Total social housing stock by year, provider type and accommodation type](#)

Appendix A – Complaints received (overview)

Housing Association	Complaints Received	Stock	Received per 1,000 stock
Adra	18	6622	2.72
Aelwyd Housing Association Ltd	3	258	11.63
Ateb Group Ltd	4	2641	1.51
Barcud	5	4174	1.20
Beacon Cymru Group Ltd	0	7884	0.00
Bron Afon Community Housing Ltd	24	8068	2.97
Bro Myrddin Housing Association	0	1041	0.00
Cadwyn Housing Association Ltd	3	1464	2.05
Cardiff Community Housing Association	13	2980	4.36
Cardiff YMCA Housing Association	0	121	0.00
Caredig	10	2768	3.61
Cartrefi Conwy	7	3812	1.84
Clwyd Alyn Housing Association	14	5243	2.67
Coastal Housing Group Ltd	9	5714	1.58
Cynon Taf Community Housing Group	2	1933	1.03
First Choice Housing Association Ltd	0	873	0.00
Grwp Cynefin	10	3962	2.52
Hafod Housing Association	46	4739	9.71
Linc Cymru Housing Association	18	4467	4.03
Melin Homes Ltd	4	3696	1.08
Merthyr Tydfil Housing Association Ltd	4	1103	3.63
Merthyr Valleys Homes	10	4086	2.45
Monmouthshire Housing Association	3	3832	0.78
Newport City Homes	25	8900	2.81
Newydd Housing Association	14	3125	4.48
North Wales Housing	0	2572	0.00
Pobl	36	12086	2.98
Rhondda Housing Association Ltd	2	2170	0.92
Stori Wales	0	113	0.00
Taff Housing Association	5	1282	3.90
Tai Calon Community Housing	13	5819	2.23
Tai Tarian	12	8982	1.34
Trivallis	27	9976	2.71
United Welsh Housing Association	16	6335	2.53
Valleys To Coast Housing	38	6024	6.31
Wales & West Housing Association	16	11327	1.41
Total	411		

Appendix B – Complaints received (by organisation)

Cardiff YMCA Housing Association	Complaints Received	% Share
Adult Social Services	0	
Benefits Administration	0	
Children's Social Services	0	
Community Facilities, Recreation and Leisure	0	
Complaints Handling	0	
Covid19	0	
Education	0	
Environment and Environmental Health	0	
Finance and Taxation	0	
Health	0	
Housing	0	
Licencing	0	
Planning and Building Control	0	
Roads and Transport	0	
Self Funding Care Provider	0	
Various Other	0	
Total	0	

Appendix C – Cases with PSOW intervention (overview)

Housing Association	No. of interventions	No. of closures	% of interventions
Adra	2	18	11%
Aelwyd Housing Association Ltd	0	3	0%
Ateb Group Ltd	1	4	25%
Barcud	1	4	25%
Beacon Cymru Group Ltd	0	0	n/a
Bron Afon Community Housing Ltd	4	25	16%
Bro Myrddin Housing Association	0	0	n/a
Cadwyn Housing Association Ltd	0	3	0%
Cardiff Community Housing Association	0	13	0%
Cardiff YMCA Housing Association	0	0	n/a
Caredig	0	10	0%
Cartrefi Conwy	0	7	0%
Clwyd Alyn Housing Association	2	11	18%
Coastal Housing Group Ltd	2	12	17%
Cynon Taf Community Housing Group	0	2	0%
First Choice Housing Association Ltd	0	0	n/a
Grwp Cynefin	3	10	30%
Hafod Housing Association	17	45	38%
Linc Cymru Housing Association	3	15	20%
Melin Homes Ltd	0	4	0%
Merthyr Tydfil Housing Association Ltd	0	5	0%
Merthyr Valleys Homes	0	7	0%
Monmouthshire Housing Association	0	3	0%
Newport City Homes	4	22	18%
Newydd Housing Association	2	16	13%
North Wales Housing	0	1	0%
Pobl	5	37	14%
Rhondda Housing Association Ltd	2	2	100%
Stori Wales	0	0	n/a
Taff Housing Association	2	6	33%
Tai Calon Community Housing	1	12	8%
Tai Tarian	0	13	0%
Trivallis	5	22	23%
United Welsh Housing Association	3	14	21%
Valleys To Coast Housing	8	36	22%
Wales & West Housing Association	1	16	6%
Total	68	398	17%

Appendix D – Complaint outcomes (by organisation) (* denotes intervention)

Cardiff YMCA Housing Association	Complaint Outcomes	% Share
Complaint investigation discontinued (with early resolution at assessment stages)*	0	
Complaint investigation discontinued (without settlement)	0	
Decision not to investigate complaint	0	
Early resolution*	0	
Matter out of jurisdiction	0	
Non-public interest report issued: complaint not upheld	0	
Non-public interest report issued: complaint upheld*	0	
Non-public interest report issued: complaint upheld with early resolution at assessment stage*	0	
Premature	0	
Public interest report issued: complaint upheld*	0	
Public Interest report issued: complaint upheld with early resolution at assessment stage*	0	
Special Interest Report*	0	
Voluntary settlement*	0	
Total	0	

Appendix E – Compliance performance comparison

Housing Association	Number of recommendations made on complaints closed in 2024-25	Number of recommendations falling due in 2024-25	% of recommendations, complied with in line with agreed target date
Adra	3	3	33%
Aelwyd Housing Association Ltd	0	0	n/a
Ateb Group Ltd	3	0	n/a
Barcud	1	1	0%
Beacon Cymru Group Ltd	0	0	n/a
Bron Afon Community Housing Ltd	13	13	69%
Bro Myrddin Housing Association	0	0	n/a
Cadwyn Housing Association Ltd	0	0	n/a
Cardiff Community Housing Association	0	0	n/a
Cardiff YMCA Housing Association	0	0	n/a
Caredig	0	0	n/a
Cartrefi Conwy	0	0	n/a
Clwyd Alyn Housing Association	6	6	67%
Coastal Housing Group Ltd	2	2	100%
Cynon Taf Community Housing Group	0	0	n/a
First Choice Housing Association Ltd	0	0	n/a
Grwp Cynefin	8	8	0%
Hafod Housing Association	50	45	84%
Linc Cymru Housing Association	7	7	86%
Melin Homes Ltd	0	0	n/a
Merthyr Tydfil Housing Association Ltd	0	0	n/a
Merthyr Valleys Homes	0	0	n/a
Monmouthshire Housing Association	0	0	n/a

Newport City Homes	13	9	56%
Newydd Housing Association	6	9	0%
North Wales Housing	0	0	n/a
Pobl	11	11	64%
Rhondda Housing Association Ltd	3	3	100%
Stori Wales	0	0	n/a
Taff Housing Association	2	2	50%
Tai Calon Community Housing	3	3	100%
Tai Tarian	0	0	n/a
Trivallis	9	9	33%
United Welsh Housing Association	9	9	0%
Valleys To Coast Housing	19	19	32%
Wales & West Housing Association	2	2	100%