

Ask for: Communications



01656 641150



Caseinfo@ombudsman.wales

Date: 14 August 2025

---

**PERSONAL & CONFIDENTIAL**

Peter Hughes  
Coastal Housing Group Ltd

**By email only**

Peterh@coastalha.co.uk  
debbieg@coastalha.co.uk  
louiseb@coastalha.co.uk

Dear Peter Hughes

**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.

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 9 complaints about Coastal Housing Group Ltd and closed 12 – some complaints were carried over from the previous year. Coastal Housing Group Ltd's intervention rate was 17%. You can find detailed information on complaints about your organisation that we handled this year can be found in the appendices.

We made 2 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, 2 recommendations were due. 100% of the recommendations due was complied with in the timescale agreed. Recommendations and timescales for complying with recommendations are always agreed with the public body concerned before being finalised, and we therefore expect organisations to comply within the timescales agreed.

## **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 understand that your organisation is now part of Beacon Cymru Group Ltd. I note that Beacon Cymru Group Ltd is currently working towards operating our model complaints policy and thank you for your cooperation with my Complaints Standards team.

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. Debbie Green, Chief Executive, Coastal Housing Group Ltd  
Louise Bolam, PSOW Liaison Officer, Coastal Housing Group Ltd

## 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.<sup>1</sup>

**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.

---

<sup>1</sup> 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                     |
| <b>Total</b>                           | <b>411</b>          |       |                          |

## Appendix B – Complaints received (by organisation)

| <b>Coastal Housing Group Ltd</b>             | <b>Complaints Received</b> | <b>% Share</b> |
|----------------------------------------------|----------------------------|----------------|
| 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                                      | 9                          | 100%           |
| Licencing                                    | 0                          |                |
| Planning and Building Control                | 0                          |                |
| Roads and Transport                          | 0                          |                |
| Self Funding Care Provider                   | 0                          |                |
| Various Other                                | 0                          |                |
| <b>Total</b>                                 | <b>9</b>                   |                |

## 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%                 |
| <b>Total</b>                           | <b>68</b>            | <b>398</b>      | <b>17%</b>         |

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

| <b>Coastal Housing Group Ltd</b>                                                               | <b>Complaint Outcomes</b> | <b>% Share</b> |
|------------------------------------------------------------------------------------------------|---------------------------|----------------|
| Complaint investigation discontinued (with early resolution at assessment stages)*             | 0                         |                |
| Complaint investigation discontinued (without settlement)                                      | 0                         |                |
| Decision not to investigate complaint                                                          | 6                         | 50%            |
| Early resolution*                                                                              | 2                         | 17%            |
| Matter out of jurisdiction                                                                     | 2                         | 17%            |
| 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                                                                                      | 2                         | 17%            |
| 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                         |                |
| <b>Total</b>                                                                                   | <b>12</b>                 |                |

## 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% |