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Ask for: Complaints Standards
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Date: 22 September 2026

Ms Kirsten Achtelstetter
Chair
Caredig

By email only
kirsten.achtelstetter@caredig.co.uk

Dear Kirsten

Annual Letter 2025-26

Role of PSOW

As the Public Services Ombudsman for Wales, we independently consider complaints about public services, and investigate alleged breaches of the councillor Code of Conduct. We also set standards for complaints handling for public bodies, drive continuous learning from complaints and undertake investigations into public services on our own initiative.

Purpose of letter

This letter provides an update on our work for this period, and, highlights key trends in Welsh Housing Association complaints. It details performance specific to your organisation and outlines the positive actions we would like your organisation to take.

Overview – a record breaking year

This letter, as always, coincides with the publication of our Annual Report which holds special significance this year as we mark our 20th anniversary. We closed our busiest year on record where the office received 4,507 duly made complaints across its public services and Code of Conduct remits — 27% more than last year, 47% more than 3 years ago, and 3 times as many as 20 years ago.

To meet this demand, we closed a record number of complaints, 29% more than last year and 43% more compared with 3 years ago. We intervened in 568 of complaints that we closed.

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We are happy to accept and respond to correspondence in Welsh.

Finding swift resolutions to complaints, where possible, remains important to us and benefits all parties involved. This year 85% of our interventions included an element of Early Resolution, a process we hope has proved valuable to both your organisation and to complainants.

Despite the increased volume of cases, our case handling times remained efficient. Initial assessments and Early Resolutions were completed within 4 weeks – well ahead of our 6 week target. Additionally we maintained a downward trend in our average investigation time which was 54 weeks this year from 64 weeks in 2023-24.

Overview of Housing Association complaints

During 2025-26, we received 513 complaints about housing associations across Wales. This is a significant 25% annual increase and 47% more when compared to 3 years ago.

Repairs and maintenance made up 41% of our new complaints about housing associations – the same as last year but a decrease compared to the first year of our Strategic Plan 2023-26.

Other main subjects of complaints about housing associations were neighbour disputes/antisocial behaviour and damp and mould. This year, we launched 2 own initiative investigations looking into how social landlords respond to complaints about repairs and damp and mould and we will continue to monitor the impact of these issues on our complainants.

We intervened in 62 of housing association complaints that we closed.

Performance specific to your Association

During 2025-26, we received 11 complaints about your organisation and closed 12 – some of these complaints may have been carried over from the previous year. Your organisation's intervention rate was 50%.

We made 16 new recommendation(s) to your organisation in the cases closed this year. There were 16 recommendation(s) that fell due during this period. Your Association complied with 31% of these within in the agreed timescales.

You can find detailed information on complaints about your organisation that we handled this year in the appendices.

Improving compliance with our recommendations

We always take time to ensure that recommendations and timescales are agreed with public bodies before finalising them.

Timely compliance is not, however, as high as it should be; with only 69% of our recommendations across Wales were complied with on time as at 31 March 2026. Promptly delivering agreements to resolve injustice or hardship for individuals, and implementing systemic learning on time, is vital to build and maintain public trust in both our office and your organisations.

We recognise that unexpected challenges arise that make deadlines difficult to meet. In response to feedback from public bodies, we have adapted our approach moving forward: if you request a reasonable extension on or before the original deadline, and you meet that new date, it will be recorded as complied with on time. We hope this is a welcome adjustment that will help demonstrate a more accurate compliance rate over the coming years.

Supporting improvement of public services – key themes and our own initiative work

We continue to expand the use of our own initiative powers. These allow us to investigate emerging issues proactively, addressing administrative failings before they multiply.

The Senedd entrusted us with the power to investigate under our own initiative, and it is key for us that this power delivers positive impact for the people of Wales.

Carers' needs assessments in Wales

This year we followed up on public bodies' compliance with our previously published report on carers' needs assessments. Our follow-up report notes that while all 4 investigated authorities took positive action, we had to issue further recommendations to 2 authorities to ensure full compliance.

All local authorities must maintain their focus on ensuring carers are informed of their rights and can access the information, advice, and support required to sustain their vital roles. I encourage you to read our follow-up report, if you have not already on our website - here.

Gyspy and Traveller Accommodation

We shared findings from our own initiative investigation into Gypsy and Traveller accommodation in Cardiff with all local authorities. The sector wide learning emphasises that all councils must take timely action when demand exceeds accommodation capacity. This prevents prolonged poor living conditions that leave residents disadvantaged.

Housing conditions and our public interest reports

When an investigation reveals serious systemic risks that may affect many individuals, or offer wider sector lessons, we publish a public interest report. We issued 9 public interest reports during this period. While the majority involved Health Boards, 4 are relevant to local authority work (2 were issued for Local Authorities and 2 for Housing Associations), specifically focussing on residents living in unacceptable housing conditions. If you have not already done so, I encourage you to read these reports for their valuable insights - here.

I have stated before that unresolved damp, mould, and disrepair cause serious harm and distress, and disproportionately affect vulnerable tenants. I have continued to highlight cases where systemic maladministration, delayed

responses, and missed opportunities by social landlords and local authorities were found. It is concerning that these issues continue to be seen, and this remains a key area of our further and ongoing own initiative work.

Ongoing own initiative investigations

As at March 2026, we were conducting a further 4 own initiative investigations which focus, among other things, on include:

- How social landlords deal manage with reports and complaints about disrepair and damp and mould.

- Potential maladministration and service failure in health care settings.

We expect to complete this work later in 2026, and will determine then if the findings warrant publication in the public interest.

Our Complaints Standards Work

By the end of March 2026, all local authorities, health boards and 21 housing associations in Wales were operating under our model complaints policy. During 2025-26, we initiated the transition for the remaining housing associations, and we expect them to be fully compliant by the end of September 2026.

Organisations that are already complaint or will be shortly, account for 85% of new complaints about public services which we receive.

Our free complaints handling training remains highly requested; we have provided a further 58 sessions to public bodies across Wales this year bringing our total since 2020 to 600 sessions and 10,000 participants.

More broadly we expect to publish the data on complaints handled by housing associations in Wales during 2024-25 and 2025-26 in the Autumn.

I note that your organisation is currently operating our model complaints policy and thank you for your cooperation with my Complaints Standards team.

Action we would like your organisation to take

To build on findings from this period can I ask that your organisation takes the following actions:

- Present this Annual Letter to the Board and Governance or Audit Committee at the earliest opportunity and notify me of the planned meetings dates.

- Review the data in this letter alongside your own data, to better understand your complaint performance, identify trends and review your compliance with the recommendations made by my office.

- Read the reports highlighted in this letter to extract relevant learning for your own Association.

- Inform me of the outcome of your considerations and your proposed action plan 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
Public Services Ombudsman

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Information Sheet

Glossary of terms a guide to some of the terms used within our Annual Letters and Appendices.

Appendix A shows the number of complaints we received for all housing associations in 2025-26. These complaints are contextualised the stock holding of each association.

Appendix B shows the number and proportion of complaints received by category

Appendix C shows intervention rates for all housing associations in 2025-26. 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 we closed for the housing association in 2025-26. 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.

Annual Letters - Glossary of terms

Term	Definition
Complaints received	The number of duly made complaints we receive about a Public Body.
Duly made complaint	A complaint about public services is duly made when: • the organisation is within our jurisdiction and • the organisation has replied or had the opportunity to reply and • the events complained about happened less than a year ago, or the complainant became aware of them less than a year ago (unless there was a good reason the complainant could not complain sooner) and • the complainant is entitled to bring a complaint and • we have the details we need e.g. name, contact details, organisation being complained about, we can understand the complaint. A complaint about a local councillor is duly made when: • we have the details we need e.g. name and contact details of the complainant, the name of the councillor and the Local Authority they are a member of • we have a signed declaration from the complainant and any third parties whose evidence has been submitted.
Early Resolution	A matter which is closed without investigation because there is an obvious solution and the body agrees to carry out action to resolve the matter. The body must give us evidence that it has taken action within the timeframe agreed.
Intervention	Cases which we have closed and we have either: • Upheld the complaint after investigation. • Resolved the complaint by way of Voluntary Settlement. • Resolved the complaint by way of Early resolution.
Voluntary Settlement	A matter which has progressed to investigation stage but closed without investigation being completed because we agree that action which the body has voluntarily suggested it will take is appropriate to resolve the matter. The body must give us evidence that it has taken action within the timeframe agreed.

Uphold	A matter we have closed after investigation and where we found that something went wrong.
% of interventions	The number of public service complaints we closed that involved Early Resolution/Voluntary Settlement and those which we upheld following an investigation, divided by the total number of duly made public service complaints we closed in the reporting period.
Upheld %	The proportion of the complaints in which we intervened that we upheld in the reporting period, shown as a percentage.
Cases Closed	The number of complaints we closed during the reporting period. This may be different from the number we received because there may be some complaints we received in the previous reporting period but which we closed in this reporting period.
Recommendation	These are actions which we ask bodies to take within agreed timescales when we find something has gone wrong. These may be actions to help the individual complainant or systemic actions to help improve services for all service users. We can make recommendations as part of an Early Resolution, Voluntary Settlement or when upholding a complaint following investigation. When we make recommendations, organisations must provide evidence to us that they have complied.
Recommendations made	The number of recommendations we made to bodies during the reporting period. (1 April 2025 to 31 March 2026)
Recommendations falling due	The number of recommendations which needed to be complied with within the reporting period (1 April 2025 to 31 March 2026). Some recommendations will have been made in the previous reporting period but fell due within this reporting period.
Recommendations complied with in line with agreed target date %	The number of recommendations which were complied with by the agreed timescale as set out in Early Resolution, Voluntary Settlement or Investigation report (applicable for those falling due in 2025-26).
Population	Population is included to provide context, based upon the size of an organisation. However, it is recognised that complaints can be made by people who are not

	included in the population figure, for example, residents from outside the health board or local authority area, or non-contract holders. • For **local authorities**, population refers to the estimated total number of people living in the local authority area. The figures are taken from the StatsWales.[1] • For **housing associations**, population refers to the total stock at social rent, shown in units. This includes general needs stock, sheltered stock, other supported stock and extra care stock with non self-contained bedsits, hostels and shared housing. This figure is taken from StatsWales.[2] • For **health boards**, population refers to the estimated total number of people living in the health board area. The figures are taken from StatsWales.[3]

[1] Population estimates by local authority, year, sex and age | StatsWales
[2] Social landlord housing stock, including social and non social housing | StatsWales
[3] Population estimates by local health boards, year, sex and age | StatsWales

Appendix A – Complaints received (overview)

Housing Association	Complaints Received	Stock	Received per 1,000 stock
Adra	29	6,725	4.31
Aelwyd Housing Association Ltd	0	260	0.00
Ateb Group Ltd	4	2,775	1.44
Barcud*	13	4,527	2.87
Beacon Cymru Group Ltd*	27	8,342	3.24
Bron Afon Community Housing Ltd	31	8,091	3.83
Bro Myrddin Housing Association	2	1,044	1.92
Cadwyn Housing Association Ltd	12	1,456	8.24
Cardiff Community Housing Association	14	3,004	4.66
Cardiff YMCA Housing Association	0	154	0.00
Caredig	11	2,765	3.98
Cartrefi Conwy	6	3,860	1.55
Charter Housing Association (Part of the Pobl Group)	1	-	n/a
Clwyd Alyn Housing Association	13	5,259	2.47
Coastal Housing Group Ltd*	3	-	n/a
Codi Group	14	See footnote 1	
Cynon Taf Community Housing Group	6	1,966	3.05
First Choice Housing Association Ltd	0	938	0.00
Grwp Cynefin	10	4,003	2.50
Hafod Housing Association	18	4,847	3.71
Hedyn	34	See footnote 2	
Linc Cymru Housing Association	27	-	n/a
Melin Homes Ltd	0	-	n/a
Merthyr Tydfil Housing Association Ltd	6	1,150	5.22
Merthyr Valleys Homes	8	4,093	1.95
Monmouthshire Housing Association	10	3,864	2.59
Newport City Homes	0	-	n/a
Newydd Housing Association	19	3,140	6.05
North Wales Housing	2	2,605	0.77
Pobl	40	-	n/a
Seren Living (part of Pobl Group)	1	-	n/a
Stori Wales	3	143	20.98
Taff Housing Association	7	1,313	5.33
Tai Calon Community Housing	7	5,855	1.20
Tai Tarian	26	8,983	2.89
Trivallis	33	10,012	3.30
United Welsh Housing Association	19	6,468	2.94
Valleys To Coast Housing	43	6,075	7.08
Wales & West Housing Association	14	11,452	1.22
Total	**513**	**155,003**	**3.31**

*Barcud stock total provided September 2026

*Beacon stock total provided September 2026

*Coastal Housing Group is part of Beacon Cymru Group Ltd

Footnote 1

Codi Group	Complaints Received	Stock	Received per 1,000 stock
Codi Group	14	-	-
Linc Cymru Housing Association*	27	-	-
Pobl*	40	-	-
Charter Housing Association (Part of the Pobl Group)*	1	-	-
Seren Living (part of Pobl Group)*	1	-	-
Total	**83**	**17,002**	**4.88**

Footnote 2

Hedyn	Complaints Received	Stock	Received per 1,000 stock
Hedyn	34	-	-
Melin Homes Ltd	0	-	-
Newport City Homes	0	-	-
Total	**34**	**12,832**	**2.65**

Appendix B – Complaints received (by organisation)

Caredig	Complaints Received	% Share
Adult Social Services	0	
Agriculture and Fisheries	0	
Benefits Administration	0	
Children's Social Services	0	
Community Facilities. Recreation and Leisure	0	
Complaints Handling	1	9%
Covid19	0	
Education	0	
Environment and Environmental Health	0	
Finance and Taxation	0	
Health	0	
Housing	10	91%
Licencing	0	
Planning and Building Control	0	
Roads and Transport	0	
Self Funding Care Provider	0	
Various Other	0	
Total	**11**	

Appendix C – Cases with PSOW intervention (overview)

Housing Association	No. of interventions	No. of closures	% of interventions
Adra	4	29	14%
Aelwyd Housing Association Ltd	0	0	n/a
Ateb Group Ltd	1	3	33%
Barcud	1	13	8%
Beacon Cymru Group Ltd	0	27	0%
Bron Afon Community Housing Ltd	0	30	0%
Bro Myrddin Housing Association	0	2	0%
Cadwyn Housing Association Ltd	1	11	9%
Cardiff Community Housing Association	1	14	7%
Cardiff YMCA Housing Association	0	0	n/a
Caredig	6	12	50%
Cartrefi Conwy	0	6	0%
Charter Housing Association (Part of the Pobl Group)	0	1	0%
Clwyd Alyn Housing Association	0	16	0%
Coastal Housing Group Ltd	0	3	0%
Codi Group	2	7	29%
Cynon Taf Community Housing Group	0	5	0%
First Choice Housing Association Ltd	0	0	n/a
Grwp Cynefin	0	9	0%
Hafod Housing Association	7	21	33%
Hedyn	3	29	10%
Linc Cymru Housing Association	1	32	3%
Melin Homes Ltd	1	2	50%
Merthyr Tydfil Housing Association Ltd	2	6	33%
Merthyr Valleys Homes	1	11	9%
Monmouthshire Housing Association	0	9	0%
Newport City Homes	1	3	33%
Newydd Housing Association	2	20	10%
North Wales Housing	1	2	50%
Pobl	4	45	9%
Rhondda Housing Association Ltd	0	0	n/a
Seren Living (part of Pobl Group)	0	1	0%
Stori Wales	0	3	0%
Taff Housing Association	0	5	0%
Tai Calon Community Housing	3	8	38%
Tai Tarian	2	24	8%
Trivallis	9	39	23%
United Welsh Housing Association	3	22	14%
Valleys To Coast Housing	3	45	7%
Wales & West Housing Association	3	13	23%
Total	**62**	**528**	**12%**

Appendix D – Complaint outcomes (by organisation)

Caredig		**% Share**
Complaint investigation discontinued (with early resolution at assessment stages)	0	
Complaint investigation discontinued (without settlement)	0	
Decision not to investigate complaint	3	25%
Early resolution	6	50%
Matter out of jurisdiction	0	
Non-public interest report issued: complaint not upheld	0	
Non-public interest report issued: complaint not upheld with early resolution at assessment stage	0	
Non-public interest report issued: complaint upheld	0	
Non-public interest report issued: complaint upheld with early resolution at assessment stage	0	
Premature	3	25%
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	**12**	

Appendix E – Compliance performance comparison

Housing Association	Number of recommendations made on complaints closed in 2025-26	Number of recommendations falling due in 2025-26	% of recommendations, complied with in line with agreed target date
Adra	17	17	76%
Aelwyd Housing Association Ltd	0	0	n/a
Ateb Group Ltd	4	7	100%
Barcud	3	2	100%
Beacon Cymru Group Ltd	0	0	n/a
Bron Afon Community Housing Ltd	0	0	n/a
Bro Myrddin Housing Association	0	0	n/a
Cadwyn Housing Association Ltd	3	0	n/a
Cardiff Community Housing Association	4	4	100%
Cardiff YMCA Housing Association	0	0	n/a
Caredig	16	16	31%
Cartrefi Conwy	0	0	n/a
Charter Housing Association (Part of the Pobl Group)	0	0	n/a
Clwyd Alyn Housing Association	0	0	n/a
Coastal Housing Group Ltd	0	0	n/a
Codi Group	5	2	50%
Cynon Taf Community Housing Group	0	0	n/a
First Choice Housing Association Ltd	0	0	n/a
Grwp Cynefin	0	0	n/a
Hafod Housing Association	22	26	65%

Hedyn	8	8		25%
Linc Cymru Housing Association	2	2		50%
Melin Homes Ltd	2	2		100%
Merthyr Tydfil Housing Association Ltd	6	6		50%
Merthyr Valleys Homes	3	3		100%
Monmouthshire Housing Association	0	0	n/a	
Newport City Homes	1	5		60%
Newydd Housing Association	5	5		80%
North Wales Housing	5	5		100%
Pobl	16	16		25%
Seren Living (part of Pobl Group)	0	0	n/a	
Stori Wales	0	0	n/a	
Taff Housing Association	0	0	n/a	
Tai Calon Community Housing	13	13		69%
Tai Tarian	7	7		86%
Trivallis	41	38		95%
United Welsh Housing Association	8	8		100%
Valleys To Coast Housing	9	9		100%
Wales & West Housing Association	6	4		100%