

**Housing**  
Ombudsman Service

# **LANDLORD PERFORMANCE REPORT**

**2024/2025**

Cross Keys Homes Limited

Cross Keys Homes Limited

Landlord: Cross Keys Homes Limited

Landlord Homes: 13,643

Landlord Type:

Housing Association

## PERFORMANCE AT A GLANCE



Determinations

3



Findings

13



Maladministration Findings

3



Orders Made

4



Recommendations

0



CHFOs

0



Compensation

£300



Maladministration  
Rate

23%

## PERFORMANCE 2022-2023



Determinations

5



Maladministration  
Rate

55%

## PERFORMANCE 2023-2024



Determinations

*Not Applicable*



Maladministration  
Rate

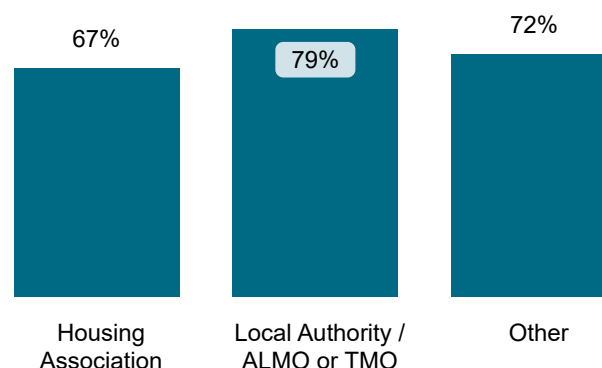
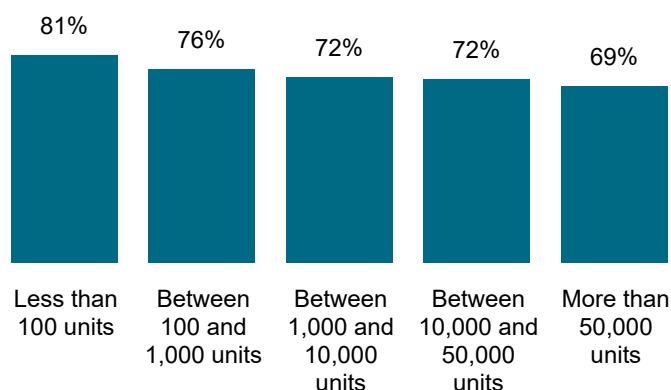
## Maladministration Rate *Comparison* | Cases determined between April 2024 - March 2025

**NATIONAL MALADMINISTRATION RATE: 71%**

National Maladministration rate for  
Landlords of a similar size and type: **64%**

National Mal Rate by Landlord Size: Table 1.1

by Landlord Type: Table 1.2



## Findings Outcome Comparison | Cases determined between April 2024 - March 2025

### National Performance by Landlord Size: Table 2.1

| Outcome                  | Less than 100 units | Between 100 and 1,000 units | Between 1,000 and 10,000 units | Between 10,000 and 50,000 units | More than 50,000 units | National | Landlord Findings |
|--------------------------|---------------------|-----------------------------|--------------------------------|---------------------------------|------------------------|----------|-------------------|
| Severe Maladministration | 5%                  | 10%                         | 5%                             | 5%                              | 4%                     | 5%       | 0%                |
| Maladministration        | 38%                 | 36%                         | 41%                            | 41%                             | 41%                    | 41%      | 8%                |
| Service failure          | 32%                 | 24%                         | 22%                            | 22%                             | 20%                    | 21%      | 15%               |
| Mediation                | 0%                  | 0%                          | 1%                             | 2%                              | 2%                     | 2%       | 0%                |
| Redress                  | 3%                  | 6%                          | 10%                            | 12%                             | 17%                    | 13%      | 0%                |
| No maladministration     | 14%                 | 17%                         | 15%                            | 13%                             | 10%                    | 13%      | 77%               |
| Outside Jurisdiction     | 8%                  | 7%                          | 6%                             | 6%                              | 6%                     | 6%       | 0%                |
| Withdrawn                | 0%                  | 0%                          | 0%                             | 0%                              | 0%                     | 0%       | 0%                |

### National Performance by Landlord Type: Table 2.2

| Outcome                  | Housing Association | Local Authority / ALMO or TMO | Other | National | Landlord Findings |
|--------------------------|---------------------|-------------------------------|-------|----------|-------------------|
| Severe Maladministration | 4%                  | 6%                            | 3%    | 5%       | 0%                |
| Maladministration        | 39%                 | 45%                           | 35%   | 41%      | 8%                |
| Service failure          | 21%                 | 22%                           | 27%   | 21%      | 15%               |
| Mediation                | 2%                  | 1%                            | 1%    | 2%       | 0%                |
| Redress                  | 16%                 | 7%                            | 10%   | 13%      | 0%                |
| No maladministration     | 13%                 | 11%                           | 15%   | 13%      | 77%               |
| Outside Jurisdiction     | 5%                  | 7%                            | 8%    | 6%       | 0%                |
| Withdrawn                | 0%                  | 0%                            | 0%    | 0%       | 0%                |

## Landlord Findings by Category | Cases determined between April 2024 - March 2025

Table 2.3

| Category              | Severe Maladministration | Maladministration | Service failure | Mediation | Redress  | No maladministration | Outside Jurisdiction | Withdrawn | Total     |
|-----------------------|--------------------------|-------------------|-----------------|-----------|----------|----------------------|----------------------|-----------|-----------|
| Property Condition    | 0                        | 0                 | 0               | 0         | 0        | 3                    | 0                    | 0         | 3         |
| Anti-Social Behaviour | 0                        | 0                 | 1               | 0         | 0        | 1                    | 0                    | 0         | 2         |
| Complaints Handling   | 0                        | 1                 | 1               | 0         | 0        | 0                    | 0                    | 0         | 2         |
| Staff                 | 0                        | 0                 | 0               | 0         | 0        | 2                    | 0                    | 0         | 2         |
| Charges               | 0                        | 0                 | 0               | 0         | 0        | 1                    | 0                    | 0         | 1         |
| Estate Management     | 0                        | 0                 | 0               | 0         | 0        | 1                    | 0                    | 0         | 1         |
| Moving to a Property  | 0                        | 0                 | 0               | 0         | 0        | 1                    | 0                    | 0         | 1         |
| Occupancy Rights      | 0                        | 0                 | 0               | 0         | 0        | 1                    | 0                    | 0         | 1         |
| <b>Total</b>          | <b>0</b>                 | <b>1</b>          | <b>2</b>        | <b>0</b>  | <b>0</b> | <b>10</b>            | <b>0</b>             | <b>0</b>  | <b>13</b> |

**Findings by Category Comparison** | Cases determined between April 2024 - March 2025

**Top Categories for Cross Keys Homes Limited**

Table 3.1

| Category              | # Landlord Findings | % Landlord Maladministration | % National Maladministration |
|-----------------------|---------------------|------------------------------|------------------------------|
| Property Condition    | 3                   | 0%                           | 73%                          |
| Anti-Social Behaviour | 2                   | 50%                          | 66%                          |
| Complaints Handling   | 2                   | 100%                         | 77%                          |
| Staff                 | 2                   | 0%                           | 45%                          |

**National Maladministration Rate by Landlord Size:**

Table 3.2

| Category              | Less than 100 units | Between 100 and 1,000 units | Between 1,000 and 10,000 units | Between 10,000 and 50,000 units | More than 50,000 units | % Landlord Maladministration |
|-----------------------|---------------------|-----------------------------|--------------------------------|---------------------------------|------------------------|------------------------------|
| Anti-Social Behaviour | 100%                | 71%                         | 70%                            | 61%                             | 70%                    | 50%                          |
| Complaints Handling   | 100%                | 86%                         | 84%                            | 81%                             | 70%                    | 100%                         |
| Property Condition    | 65%                 | 79%                         | 73%                            | 74%                             | 72%                    | 0%                           |
| Staff                 | 100%                | 58%                         | 44%                            | 43%                             | 48%                    | 0%                           |

**National Maladministration Rate by Landlord Type:**

Table 3.3

| Category              | Housing Association | Local Authority / ALMO or TMO | Other | % Landlord Maladministration |
|-----------------------|---------------------|-------------------------------|-------|------------------------------|
| Anti-Social Behaviour | 63%                 | 71%                           | 79%   | 50%                          |
| Complaints Handling   | 72%                 | 87%                           | 86%   | 100%                         |
| Property Condition    | 70%                 | 79%                           | 68%   | 0%                           |
| Staff                 | 42%                 | 50%                           | 100%  | 0%                           |

**Findings by Sub-Category** | Cases Determined between April 2024 - March 2025

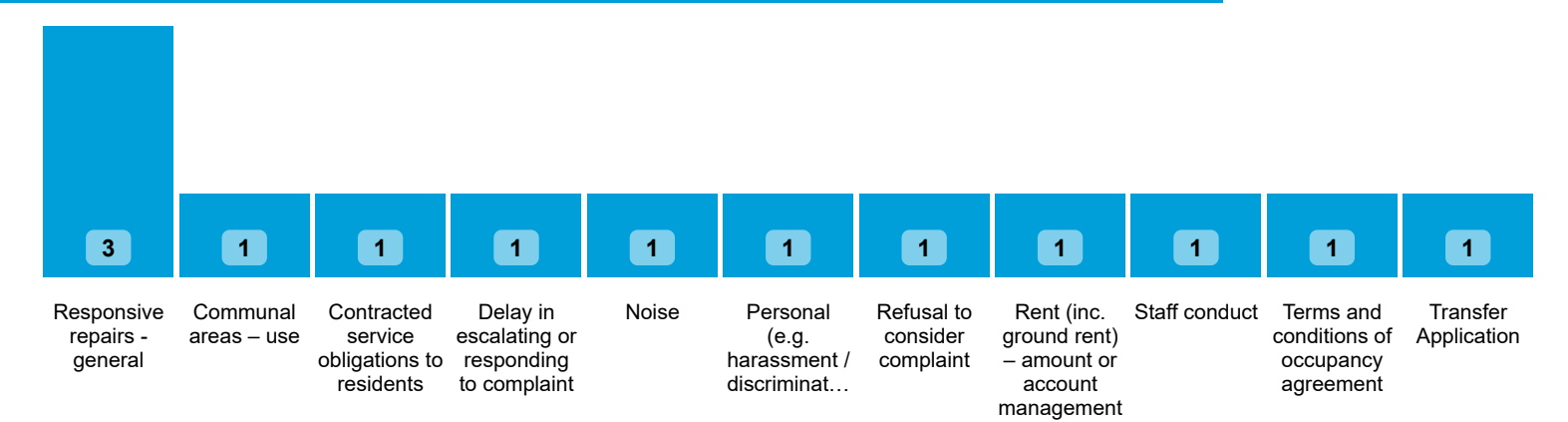
Table 3.4

Highlighted Service Delivery Sub-Categories only:

| Sub-Category                 | Severe Maladministration | Maladministration | Service failure | Mediation | Redress  | No maladministration | Outside Jurisdiction | Withdrawn | Total    |
|------------------------------|--------------------------|-------------------|-----------------|-----------|----------|----------------------|----------------------|-----------|----------|
| Responsive repairs - general | 0                        | 0                 | 0               | 0         | 0        | 3                    | 0                    | 0         | 3        |
| Noise                        | 0                        | 0                 | 1               |           | 0        | 0                    | 0                    | 0         | 1        |
| Staff conduct                | 0                        | 0                 | 0               | 0         | 0        | 1                    | 0                    | 0         | 1        |
| <b>Total</b>                 | <b>0</b>                 | <b>0</b>          | <b>1</b>        | <b>0</b>  | <b>0</b> | <b>4</b>             | <b>0</b>             | <b>0</b>  | <b>5</b> |

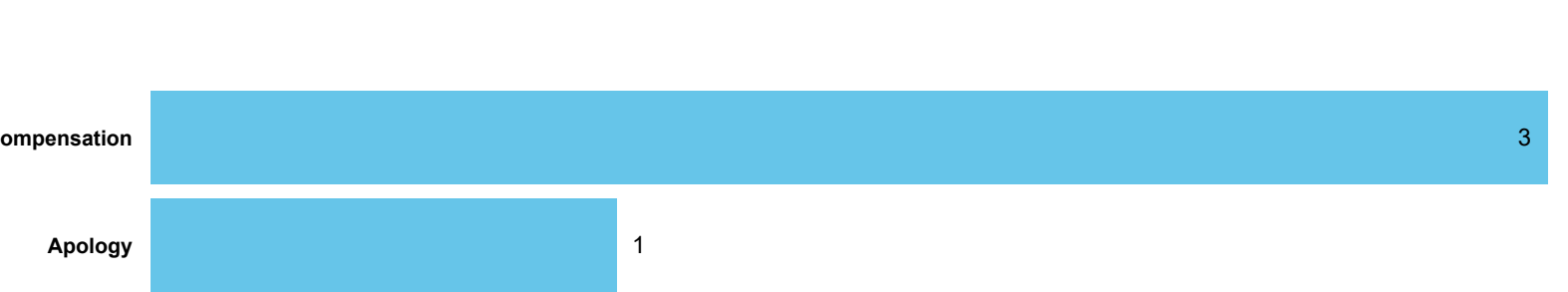
Top Sub-Categories | Cases determined between April 2024 - March 2025

Table 3.5



Orders Made by Type | Orders on cases determined between April 2024 - March 2025

Table 4.1



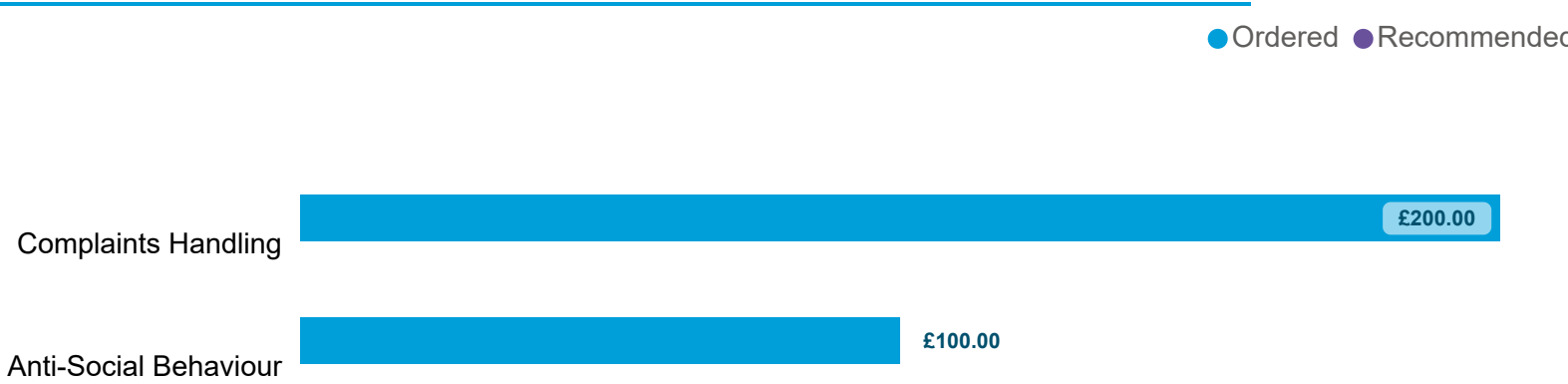
Order Compliance | Order target dates between April 2024 - March 2025

Table 4.2

| Order Complete? | Within 3 Months |      |
|-----------------|-----------------|------|
|                 | Count           | %    |
| Complied        | 3               | 100% |
| Total           | 3               | 100% |

Compensation Ordered | Cases Determined between April 2024 - March 2025

Table 5.1



## **Introduction** | *Notes on your figures in this report*

The Housing Ombudsman's 2024-25 landlord reports are for landlords with 5 or more findings made in cases determined between 1 April 2024 and 31 March 2025.

The data comes from our casework management system. The reports include statistics on cases determined in the period. If we published a performance report for the landlord last year, then its individual report will also include limited statistics about cases determined between 1 April 2022 and 31 March 2024 for year-on-year comparison. Where a landlord has merged, we have merged the 2022-24 data and it may therefore be different to the published figures last year.

## **Determinations** | *Cases Determined*

The number of cases determined (decided upon) for this landlord by the Ombudsman. 3 determinations were recorded for Cross Keys Homes Limited, this includes OSJ and Withdrawn determinations. 3 determinations were made excluding OSJ and Withdrawn.

In this report we are only counting the determinations excluding OSJ and Withdrawn overall - this is a change from previous years to where we counted all Determinations. We have also adjusted the determined figures for 22/23 and 23/24 referenced on the first page of this report to exclude OSJ and Withdrawn so that it is comparable. This means these figures may not match the published reports for those years.

## **Findings** | *Category Findings*

The number of findings on cases determined. Each category on a determined case has one finding. When we count findings, we exclude any cases where the entire case was declared outside our jurisdiction (OSJ) or all elements of the complaint were entirely Withdrawn, usually prior to the case being allocated for investigation.

On this basis, we are only counting the findings made in the 3 determinations. 13 findings were recorded for Cross Keys Homes Limited in these 3 determinations.

## **Maladministration Rate** | *Calculated from Category Findings*

Under our Scheme, maladministration includes findings of severe maladministration, maladministration and service failure. The number of findings of maladministration are expressed as a percentage of the total number of findings (excluding findings of 'outside jurisdiction' and 'withdrawn'). This is referred to as 'mal rate'.

The number of findings recorded for Cross Keys Homes Limited to calculate the Maladministration rate is 13. This excludes the findings of Outside Jurisdiction or where elements of the case were Withdrawn during our investigation, but we made other findings on the case.

The number of 'Mal' findings recorded for Cross Keys Homes Limited is 3, which gives the Maladministration rate of 23.1% (3 / 13). The national Mal rate is calculated on the same basis and is comparable to previous reports.

## **Orders** | *Calculated from Orders issued on Cases Determined*

We issue Orders when the case investigation has resulted in a category finding of some level of maladministration or mediation. They are intended to put things right for the resident. We can issue multiple orders for each category of a case, so if we issue compensation of £50 for one category, and £50 for another category - we will count this as two orders even though the Landlord may just see it as one order of £100 compensation for the case.

The number of orders recorded for Cross Keys Homes Limited is 4, these orders are across 3 category findings.

## **Unit Numbers** | *Homes owned by the Landlord*

The number of homes (or 'units') owned or managed by the member landlord under the Housing Ombudsman Service's jurisdiction as of 31 March 2024. This is based on information available from the Regulator of Social Housing and provided by landlords.

## **Reviews** | *Determination reviews*

The Landlords and residents may request a review of our determinations in circumstances set out in the Housing Ombudsman Scheme. This report includes data on cases originally determined between 1 April 2024 and 31 March 2025. If a determination is changed at review and the revised determination is issued on or before 31 March, the revised decision is included in the data. If the revised determination is issued on or after 1 April, only the original determination is included in the data.