

## **Annual Complaints Performance and Service Improvement Report 2025 - 2026**

We are pleased to present our Annual Complaints Performance and Service Improvement Report alongside our self-assessment, which confirms we remain compliant with the Housing Ombudsman's Complaint Handling Code.

Together, these provide a clear reflection on performance over the year and demonstrate the tangible service improvements delivered as a result of listening to and acting on customer voice.

It has been two years since the Complaint Handling Code became statutory. Over this period, we have continued to embed a positive and transparent complaint handling culture, aligned to the Housing Ombudsman's principles of 'extending fairness, encouraging learning, increasing openness, and achieving excellence'.

During this time, a robust customer insight and engagement framework was embedded, grounded in our commitment to being accessible, transparent and accountable. Our framework embodies the key themes from the Housing Ombudsman's Spotlight Report on Attitudes, Respect and Rights.

The framework brings together intelligence from Tenant Satisfaction Measures, transactional customer surveys, established engagement activity and complaint insights. This provides a clear, evidence based view of customer experience and has informed where improvement activity should be prioritised to drive continued improvements in customer satisfaction, ensuring the business focuses on the key drivers of dissatisfaction.

This report provides an update on our complaints performance over the last year and demonstrates how we have used complaints and other sources of customer feedback as an opportunity to learn, adapt and improve our services.

### **Complaints performance**

In 2025/2026, we closed 812 stage 1 complaints, this is an increase of 9.9% in volume of complaints closed compared to last year, and we have closed 186 stage 2 complaints which is an increase of 27.4% compared to last year.

We do not view the increase of complaints as a negative but is seen as a reflection of our commitment to do the right thing for our customers, with opportunities for learning and improvement, and demonstrating our complaints process remains accessible for our customers.

Of the stage 1 complaints closed, 93.84% were closed within the 10 working days as set by the Code. Of the stage 1 complaints closed, 99.38% were closed within an additional 10 working days as set by the Code.

Of the stage 2 complaints closed 95.70% were closed within 20 working days as set by the Code. Of the stage 2 complaints closed, 100% were closed within an additional 20 working day as set by Code.

Only 5 out of 998 complaints closed were outside of the permitted timescales as set by the Code.

Our Tenant Satisfaction Measure for complaint handling is 36.5%, which is an improvement of 2% compared to last year. It is positive to see satisfaction increasing but we know we still have work to do. It is worth noting that only 23% of customers who answered this question had been through the internal complaints process with believe housing. We continue to contact customers who express dissatisfaction, to ensure their issue is resolved and provide them the opportunity to raise a complaint, if appropriate. Additionally, we analyse the data to ensure the business is progressing complaints as such.

So that customers are aware on how to make a complaint and our colleagues understand how to deal with them when they are made, we continue to release recurring external communications to customers to raise their awareness of the complaints process and increase visibility of how they can raise a complaint. We have also recently conducted training for our Customer Hub colleagues to make sure complaints are being logged and progressed appropriately. Additionally in July 2025, we relaunched our Complaints Policy and we monitor wider business understanding of complaints via a system named 'Clever Nelly'.

Within this year's TSM survey, we asked customers if they know how to make a complaint, 73% of customers said they did. 85% of customers said we are easy to deal with. This provides us with further assurance that our complaints process is accessible.

In total, we paid £52,857 in compensation across the year (£13,176 less than last year because of a more proactive approach to resolving issues earlier in the complaints process). We have embedded the Housing Ombudsman's revised Compensation Guidance into our service; our Compensation and Remedies guidance is to be updated in July 2026 once it has been reviewed by our Customer Complaints Panel. The revised HOS guidance has supported us to make sure our compensation offers are proportionate, fair and consistent.

Our Complaints, Compensation and Compliments Policy provides guidance around complaints we may exclude. This year we refused 23 stage 1 complaints; these were refused on the grounds that we have previously investigated the complaint, the complainant was not a believe housing customer, there was an ongoing legal claim, or the team were unable to contact the customer and did not have enough information to progress a complaint. We did not refuse any stage 2 complaints.

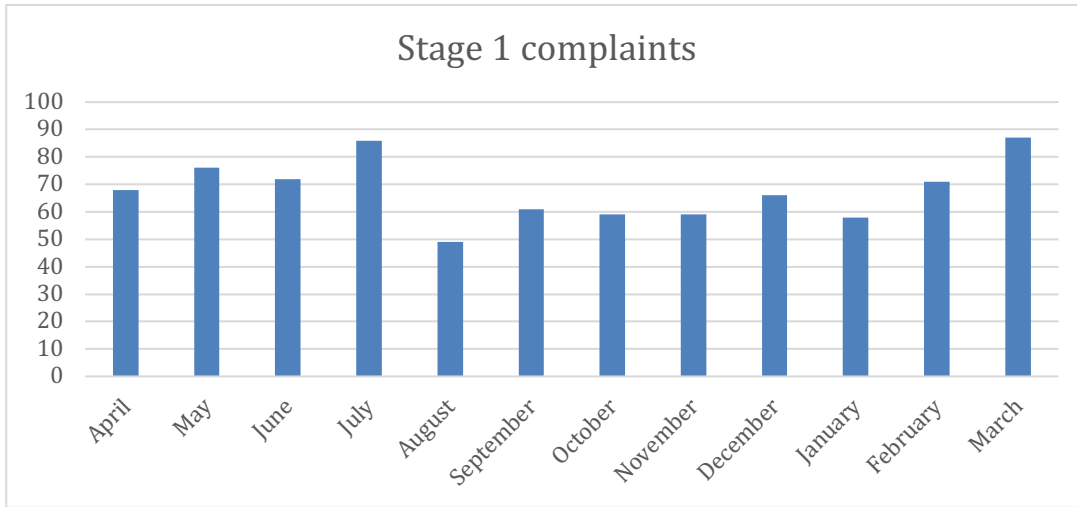
### Complaint themes and trends

The table below illustrates complaints closed per service area at stage 1 and stage 2, and the stage 1 to stage 2 conversion rate, with a comparison on last year:

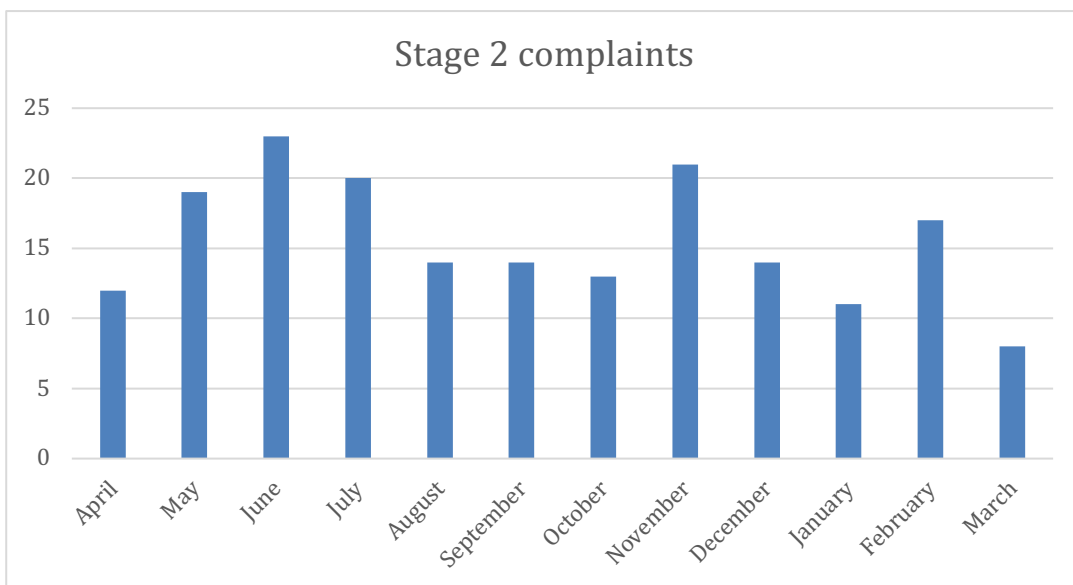
Service area	Stage 1 complaints 25/26	Stage 2 complaints 25/26	Conversion rate 25/26	Conversion rate 24/25	Movement
Responsive Repairs	354	87	25.8%	17.4%	▲
Neighbourhoods	68	21	30.9%	10.8%	▲▲
Assets and Investment (Planned)	54	13	24.1%	29.1%	▼
Rents	22	6	27.3%	15.1%	▲
Major and Cyclical Repairs	95	14	14.7%	23.9%	▼
Assets (Environmental and Compliance)	49	7	14.3%	39.1%	▼▼
Safer Neighbourhoods	18	1	5.6%	41.6%	▼▼
Development	10	4	40.0%	37.5%	▶
Pests	18	7	38.9%	N/A	—
Lettings	12	4	33.3%	N/A	—
Total	812	186	22.9%	19.97%	▲

The overall conversion rate for stage 1 to stage 2 complaints is 22.9%, representing an increase compared with the previous year. This has occurred alongside an 9.9% increase in overall complaint volumes.

The graphic below illustrates the complaints received by month (stage 1):



The graphic below illustrates the complaints received by month (stage 2):



Responsive Repairs is the service area most complained about accounting for 44% of all stage 1 complaints closed. However, the TSM TP02 – how satisfied are you with most recent repair, is 85% for 2025-2026, which is an improvement of 9% compared to last year. This is an enormous achievement for our Repairs colleagues and one that should be recognised and praised. Additionally, complaints about quality of work have decreased by 7%, complaints about communication have decreased by 10%, and complaints about delays have decreased by 11%. The volume of complaints regarding responsive repairs represents 0.55% of the total repair orders completed across the year.

These successes represent the efforts that have been put in to make improvements in this area and our commitment of actively listening to our customers and making changes based on their feedback.

Although we are extremely proud of our achievements in this area, we will not become complacent. We know we still have some work to do around fencing repairs, and although our communication has improved, customers tell us that there is still some work to do around complex repairs and multi appointment repairs, and these will be our key areas of focus in the year ahead.

Major and cyclical repairs is the second largest service by complaint volume, 11.6% of all stage 1 complaints received, but has a lower conversion rate, and a smaller share of stage 2 complaints at 7.3% of all stage 2 complaints. Compared to 2024/25, the conversion rate has reduced from 23.9% to 14.7%, suggesting improved early resolution and more effective stage 1 handling in this area.

Similarly, there is significant noticeable decrease in the conversion rate of Anti-Social Behaviour complaints, which reflects the positive collaboration between the Customer Insight Team and Safer Neighbourhoods Team alongside our focus on doing the right thing for our customers. Additionally, we have embedded learnings from recent HOS determinations into our ASB service delivery which has resulted in fewer stage 1 complaints received this year.

In October 2025, Awaab's Law was introduced across the sector. In 2025/2026, we closed 30 stage 1 complaints connected to DMC (3% of all complaints), 8 complaints were escalated to stage 2. The volume of complaints received regarding DMC has decreased by 26% in comparison to 2024/25.

Overall, across the business, our complaints data tells us that while performance on timescales, communication and quality has improved, complaints are increasingly driven by customer perception, and disagreement with policy outcomes.

### **Housing Ombudsman Determinations**

This year we have received 11 determinations from the Housing Ombudsman and at the time of writing, we have 11 cases under investigation.

All determinations and learnings are reviewed internally through a director level learning workshop, and a separate lesson learnt session with the Customer Insight Team and operational staff, where appropriate.

**Case 202343170:** The HOS investigated our handling of repairs to resolve damp and mould in the bathroom, repairs to guttering and a wooden ramp and the associated complaints handling. The HOS concluded that there was service failure in our handling of

the repairs relating to damp and mould in the bathroom and repairs to the guttering and wooden ramp. There was maladministration in the handling of the complaint. Based on the HOS's investigation there were delays, poor communication, and insufficient record keeping in relation to repair reports. The complaint investigation and responses were unnecessarily delayed and thus, did not align with the Complaint Handling Code principles.

**Case 202325709:** The HOS investigated our handling of issues raised during the defect period on a new build property and the associated complaint handling. Some of the matters in this case were decided to be outside of the HOS's jurisdiction. The HOS found: maladministration in our handling of repairs within the defect period and maladministration in our complaint handling. The HOS identified that we failed to correctly classify repairs in line with our repair guidelines, delayed repairs to both the extractor fan and the wall, failed to step in and complete repairs when the developer did not act within agreed timescales, failed to keep the customer informed which resulted in repeated chasing by the customer. The HOS found the complaint investigation and responses were unnecessarily delayed and thus, did not align with the Complaint Handling Code principles and we failed to respond to all aspects of the complaint.

**Case 202410482:** The HOS investigated our handling of the customers anti-social behaviour (ASB) reports and the associated complaint handling. The HOS found service failure in our handling of the resident's ASB reports and maladministration in our complaint handling. The HOS identified a failure to follow ASB response timescales, no risk assessment completed and unsuitable direct contact with the customer, despite agreement that communication should be via representative. The HOS found the complaint investigation and responses were delayed and thus, did not align with the Complaint Handling Code principles, closure of a complaint without clear evidence or written confirmation and failure to properly manage third party representation and capacity concerns.

**Case 202414128:** The HOS investigated our handling of the customers reports of ASB and the associated complaint handling. The HOS found maladministration in the handling of the ASB and maladministration in the complaint handling. The HOS concluded that there was a failure to clearly manage and document resident expectations, particularly in relation to enforcement action and the use of a Notice of Seeking Possession (NOSP) and insufficient evidence of ongoing risk assessment and priority review at key stages of the case. The complaint handling failures were connected to dissatisfaction not being recognised or escalated as a complaint sooner, and the compensation offered was not proportionate to the failures in the case.

**Case 202308494:** The HOS investigated our response to damp and mould in the property and the associated complaint handling. The Ombudsman found service failure in the response to damp and mould and maladministration in the complaint handling. The HOS concluded that damp and mould issues were not escalated or managed in line with policy, despite being ongoing. The complaint did not adequately compensate for the failures in service, the compensation offered was not proportionate, and the customers dissatisfaction was not escalated through the complaints process soon enough.

**Case 202335100:** The HOS investigated our response to the customer's concerns around fire safety and the associated complaint handling. The HOS found maladministration in our response to fire safety concerns and no maladministration in our complaint handling. The HOS found delays in responding to the customers reported concerns about fire safety within the block, delays in completing fire safety improvement works, with insufficient evidence to demonstrate timely action in earlier years, gaps in evidence showing regular risk assessments, communal area checks, and clear communication with the customer, particularly prior to October 2022. While access issues with other customers contributed to delays, the HOS concluded there was insufficient evidence to show we had responded appropriately at earlier stages.

**Case 202426844:** The HOS investigated our handling of reports of heating issues, condensation, damp and mould and the associated complaint handling. The HOS found no maladministration in our response to reports of cold, damp and mould and no maladministration in our complaint handling. The HOS was complimentary of our handling of this case. Our approach to addressing the customer's concerns about a cold and damp home was described as proactive and robust. The Actions taken went beyond standard repairs and included surveys, inspections, system checks, and continued engagement after the complaints process had concluded. Our record-keeping and information management provided a clear audit trail, enabling the HOS to understand what actions were taken and why.

**Case 202512427:** The HOS investigated the customer's reports of a cold home, repairs and the associated complaint handling. The HOS found service failures in the response to the cold property and repairs, and maladministration in complaint handling. The HOS identified that initially we advised there were no issues with the doors, before changing our position and completing repairs. Failure to identify and address the root cause of the cold property at an earlier stage caused prolonged inconvenience and frustration for the customer. The customer's dissatisfaction was not escalated through the complaints process soon enough, with multiple complaints progressed in parallel, rather than being managed as a single complaint. The failures in service were not adequately acknowledged or redressed through the complaints process. The Customer in this case has appealed the HOS's determination.

**Case 202414395:** The HOS investigated our handling of reports of a leaking roof window, concerns about lack of insulation and ventilation in the loft, damp and mould within the new build property and the associated complaint handling. The HOS found maladministration in our response to the leaking window, loft insulation and ventilation issues, and damp and mould, and service failure in our complaint handling. The HOS concluded that long running issues relating to condensation, damp and mould were not resolved within a reasonable timeframe and we failed to put in place a clear, long term plan to address ventilation and insulation issues in the loft. We missed opportunities to fully diagnose and resolve the underlying causes of damp and mould, despite repeated inspections and communication issues and missed appointments contributed to the customers distress, with insufficient acknowledgement of the overall duration of the problem. There was a minor delay in the complaint response being issued and the compensation offered was not proportionate to the failings in the case.

**Case 202527641:** The HOS investigated our handling of reports of damp and mould, associated repairs, conduct of contractor and the associated complaint handling. The HOS found maladministration in our handling of damp and mould and no maladministration in our complaint handling. The HOS concluded that although we attended multiple times and completed repairs, we failed to commission a specialist damp survey in line with our own damp and mould policy. The HOS concluded that Type A and Type B surveys carried out did not meet the threshold of an independent specialist assessment. This failure limited assurance that the underlying cause of damp and mould had been fully identified and addressed. We have appealed the HOS's determination on this case as we disagree with the findings.

Later in the year we will receive our Landlord Performance Report from the Housing Ombudsman. Last year, our maladministration rate was 56%. We are expecting an increase in the maladministration rate due to the volume of determinations and orders received this year.

Although disappointing to see our maladministration rate increase, this year only 8% of customers who have exhausted our two stage internal complaints process (16 customers out of 186) listed their case with the HOS, 10% in 2024/25 and 27% in 2023/24. This is a significant achievement for the Customer Insight Team and further evidence that the improvements embedded over the last 18 months have started to positively impact service delivery and outcomes for our customers.

### **Learning and Improvements from Housing Ombudsman Cases**

Learning from Housing Ombudsman determinations has been systematically used to strengthen service delivery, governance and the customer experience across key service areas.

Examples include:

- **Damp and mould** – Additional customer check ins have been introduced two weeks after completion of Damp and Mould works, alongside improved record-keeping through Salesforce and targeted staff training to drive consistency and accountability.
- **Development** – A new defects management policy has been implemented, providing clearer defect periods where developers fail to act and strengthening first contact logging controls.
- **Antisocial behaviour (ASB)** – The ASB approach has been revised to improve management of third party representatives, enable earlier intervention using external agency support and provide clearer expectation-setting with customers. Re-occurring staff training has been embedded.
- **Repairs** – A single point of contact has been introduced for complex repairs cases, improving coordination and ownership where multiple issues or services are involved.
- **Complaint Handling** – A review of complaint handling at stage 2 and redress applied where errors are identified. Salesforce case management controls prevent duplicate complaints running in parallel, and dashboards provide active oversight of compliance with Complaint Handling Code timescales.

### Strategic improvements

We have continued to strengthen scrutiny, oversight, continuous improvement, and our approach to feeding back to customers on what improvements we have made from both engagement activity and complaints.

Insight, learnings and improvements are shared monthly with Senior Leaders and a six-monthly report shared with Performance and Standards Committee and the Board. Regular reporting covers volumes, trends, outcomes, learning, and Ombudsman activity. Additionally, we meet with our Board Member Responsible for Complaints (BMRC) at least quarterly and provide regular updates on complaint performance including any HOS determinations and learnings from cases.

This year, we introduced a Customer Complaints Panel. The Panel is made up of volunteer believe housing customers and will continue to meet four times a year. The Panel supports us by reviewing complaints performance data, identifying themes and learning, and providing assurance that complaints are handled fairly, consistently and with empathy. The Panel will review compensation guidance annually, contribute to our self-assessment and this report. They will provide constructive challenge on agreed improvement actions.

We continue to conduct case reviews for complex complaints and meet weekly with key stakeholders to discuss live cases, and each stage 2 complaint letter is shared with an Assistant Director or Director before it is released to the customer.

A positive complaint handling culture continues to be actively promoted, and various methods of training have been offered internally this year. Including the launch of 'Beyond the Doorstep' which is tailored to our trade staff, incorporating real customer journeys to support staff in understanding the impact of poor service delivery.

In June 2025, we carried out a targeted 'temperature test' survey with customers who had fully exhausted the internal complaints process. The findings, considered alongside wider customer survey feedback, provided assurance of continued compliance with the Complaint Handling Code. The exercise also highlighted opportunities to further strengthen complaint handling practices. To support ongoing assurance and monitor the effectiveness of improvements, the survey will be repeated in June 2026, and the Customer Complaints Panel will monitor the outcomes.

### **Service improvements made as a result of complaints and other sources of customer feedback**

Learning from complaints and other customer insight has led to tangible service improvements across our services.

#### **Repairs and communication**

- Around 65,000 day to day repairs were completed this year. While satisfaction remains strong overall, feedback highlighted challenges where repairs are complex and communication breaks down.
- In response, we have introduced a single point of contact for complex repairs, improved customer check-ins, strengthened follow-up-after works, and acted on negative feedback.
- Investment in ICT and a new Customer Hub has improved enquiry handling and repairs appointment management.

#### **Complaint handling**

- Customers told us that promised actions are not always delivered and communication could be more consistent when issues remain unresolved.
- We have responded by recruiting additional staff, strengthening case management systems and oversight, and embedding customer feedback following complaints to drive continuous improvement.

## Customer feedback leading to measurable improvements

- **Fencing:** Previously a significant driver of repair complaints, we introduced a prioritised programme of works focusing on safety. Communication has improved and satisfaction is increasing.
- **Vulnerable customers:** The introduction of a Vulnerability Policy, tailored service register and improved recording of household needs has led to a reduction in complaints about reasonable adjustments and improved satisfaction.
- **Damp and mould:** Enhanced post inspection follow ups and better customer information have reduced complaints by 26% compared to last year, with customers reporting greater reassurance.
- **Asbestos:** Direct customer contact by senior compliance staff has reduced complaints and improved reassurance around safety.
- **Defects:** Improved oversight and more frequent check ins have improved timeliness and customer satisfaction.
- **Communication and expectations:** Clearer ownership for complex repairs, improved tracking of actions, staff training, and refreshed guidance on repairs and antisocial behaviour are improving clarity and reducing complaints, including a 10% reduction in communication related complaints.

## Key areas of focus for next year

### Complaint handling

- Escalation from stage 1 to stage 2 remains higher than desired in some service areas, reinforcing the importance of effective first stage resolution.
- Targeted interventions have proven effective and will be prioritised in high volume services with rising escalation, particularly Responsive Repairs and Neighbourhoods, which generated the highest stage 2 demand this year.
- Ongoing focus remains on stage 1 response quality, clarity of outcomes, follow up actions, and analysis of escalation reasons, survey feedback and root causes.
- We recognise the need to improve tracking of actions following complaint closure and have introduced a new ICT process to strengthen this.

### Responsive repairs

- Working jointly with Repairs colleagues, customer insight highlights multi-visit repairs and communication around complex repairs as priority areas for the year ahead, including appointment coordination and consistency of updates.

## Record management

- In line with Housing Ombudsman spotlight reports, record keeping remains a sector wide challenge.
- The rollout of Salesforce across Repairs and the Customer Hub from May 2026 is expected to significantly improve record quality, visibility and assurance, with further work planned across the wider organisation.

## Customer expectations and decision-making

- Complaint insight shows that most complaints arise from customer perception and disagreement with policy outcomes, rather than service failure.
- We will strengthen how decisions are recorded and explained to customers, alongside wider work to improve communications and set clearer expectations about our services.

## Response from Board

The Board take our complaint handling seriously, receiving regular updates on our performance, trends and learning throughout the year. We are pleased to see the sustained levels of performance in complaint response times, in line with the Housing Ombudsman's Code. We acknowledge the HOS determinations we have received show that we don't always get everything right, but we have taken the learnings from these reports and implemented them to improve our services. While the overall number of complaints have risen slightly this year, we also recognise this demonstrates the system is accessible. It also represents less than 1% of the services we have provided to customers, reflecting a generally strong overall performance across believe housing. The establishment of the Customer Complaints Panel is an excellent initiative that will further strengthen the voice of our customers in our decision making, ensuring we continue to provide a customer first, resolution focused and fair complaint process.