



Annual Complaints and Service Improvement report

2026



Welcome to our annual Complaints Performance and Service Improvement report for 2025/26

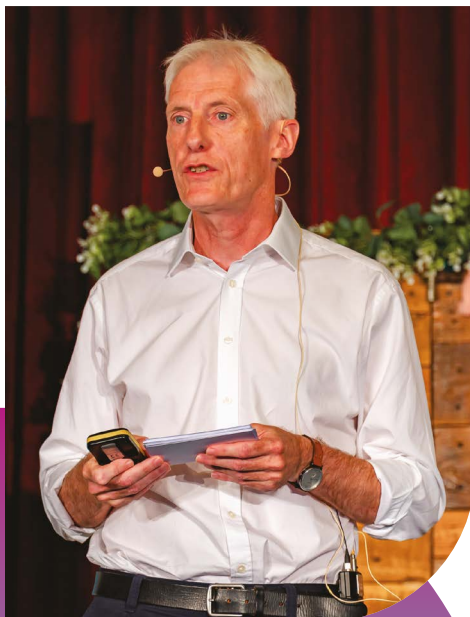
We are sharing this report as a thank you to everyone who has contacted the Complaints Resolution Team over the last 12 months. It's a chance for us to be honest about where things have gone wrong, share what we've learned and explain how we're using your feedback to make real and lasting improvements. This report aims to provide a comprehensive overview of complaints and compliments received and the actions we have taken to resolve the complaints and improve our services to you.

For more information about bpha's complaints process, including how to log a complaint or compliment, please visit www.bpha.org.uk/contact-us/compliments-and-complaints/

Thank you for your continued trust and support.



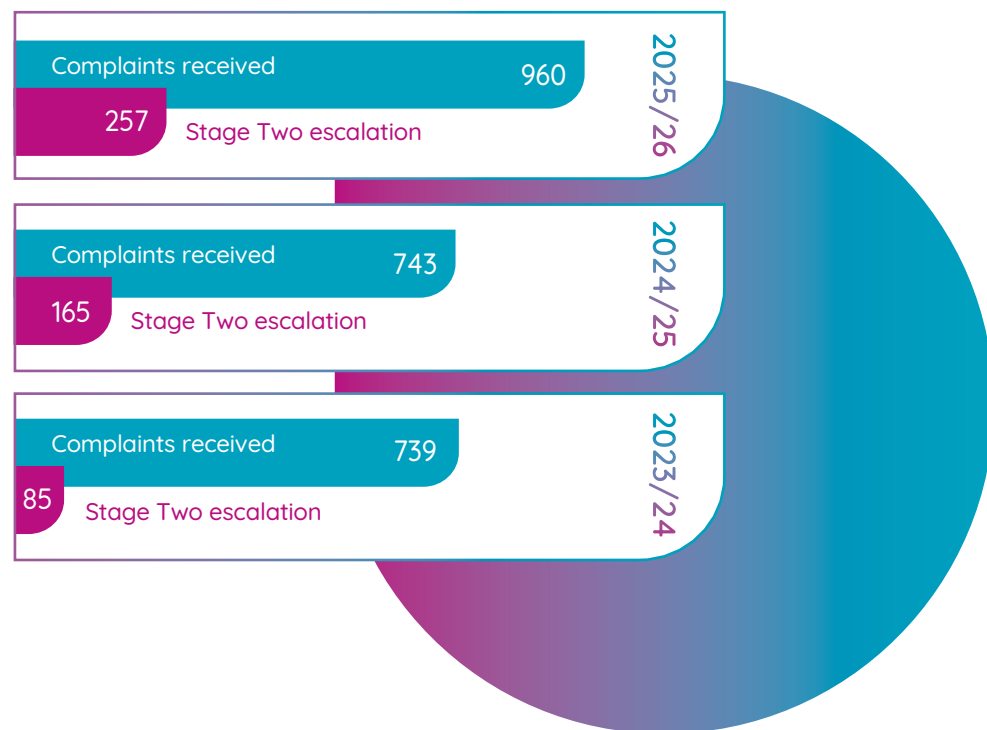
Richard Hill
CEO



Complaint volumes overview

960 complaints were opened during 2025/26

We have experienced a large increase in both Stage One complaints and Stage Two escalations during the financial year 2025/26.



A Stage Two escalation is a request to review the Stage One outcome; this might be requested because we haven't fully resolved your concerns or have not been clear enough about the next steps we are taking. There are several factors that have contributed to this which are detailed on page 6 of this report.

Resolved complaints

We closed a total of 931 complaints in 2025/26, up 22.5% compared to 2024/25:

Outcome	25/26	%	24/25	%	Comparison to previous year
Upheld	486	52%	552	72%	20% decrease
Partly upheld	236	25%	95	13%	12% increase
Not upheld	209	22%	113	15%	7% increase
Withdrawn by the customers	2		3		

The percentage of cases being upheld or partly upheld has reduced from 85% in 2024/25 to 77% 2025/26.

The main reasons for complaints being either upheld or partially upheld were due to:

- Lack of communication with the customer
- Quality of repair work
- Late or non-attendance of scheduled appointments – both bpha's In-House Maintenance Service and bpha contractors
- Insufficient time booked for repair works
- Cancellation and rebooking of appointments
- Grounds maintenance not being carried out.

Excluded complaints

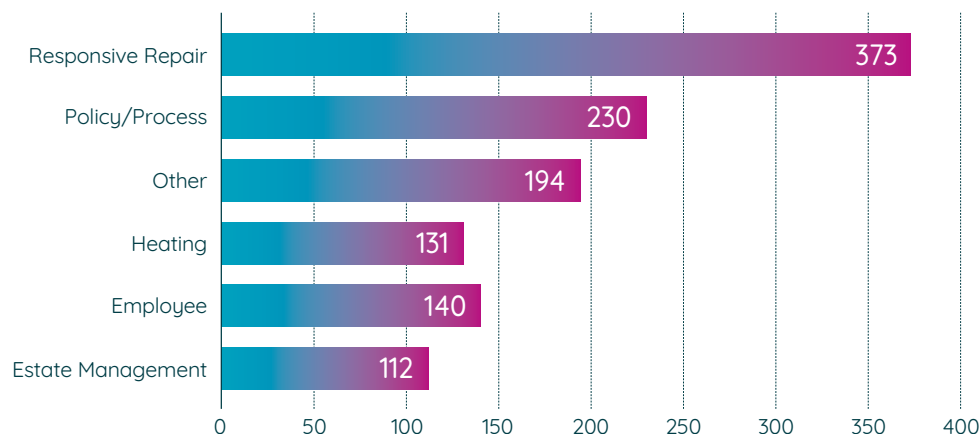
There may be times when a complaint is not accepted or escalated to the next stage due to exclusions which are detailed in our policy. We do not take a blanket approach, and each case is considered individually. 163 customers raised complaints that were not accepted in 2025/26.

The reasons complaints were not accepted include:

- The complaint being about anti-social behaviour which is considered separately under our Anti-Social Behaviour Policy
- The complaint has already been raised by the customer and investigated in line with our complaints policy
- The customer reporting something that was not a service failure
- The original issue occurred more than 12 months prior.

Complaint categories

The graph shows the top six complaint categories.



Each complaint is logged against one or more categories, depending on the reason for the complaint. For example, a complaint could be about an Adviser not listening but also about the standard of service – that's one complaint but two service failures. From the 960 complaints, there were 1,570 complaint categories noted.

Responsive repairs is the area of the organisation that has the most customer interactions. During 2025/26 we saw an increase in repairs volumes of 23% when compared to the previous year as our In-House Maintenance Service has continued to increase and add to the services it provides. This contributes to this being the service with the highest number of complaints.

The highest area within Responsive Repairs customers were most concerned about was the poor quality or service of work carried out. This accounted for 37% of all complaints logged under Response Repairs. Please also see the Customer Satisfaction with Complaint Handling and the Service Improvement sections of this report for more information.

Poor standard or work/service was the most frequently complained about category under responsive repairs, this accounted for 37% of all complaints logged under this category.



Complaints relating to responsibility for fencing repairs and our updated Repairs Policy were a focus in this area during 2025/26.

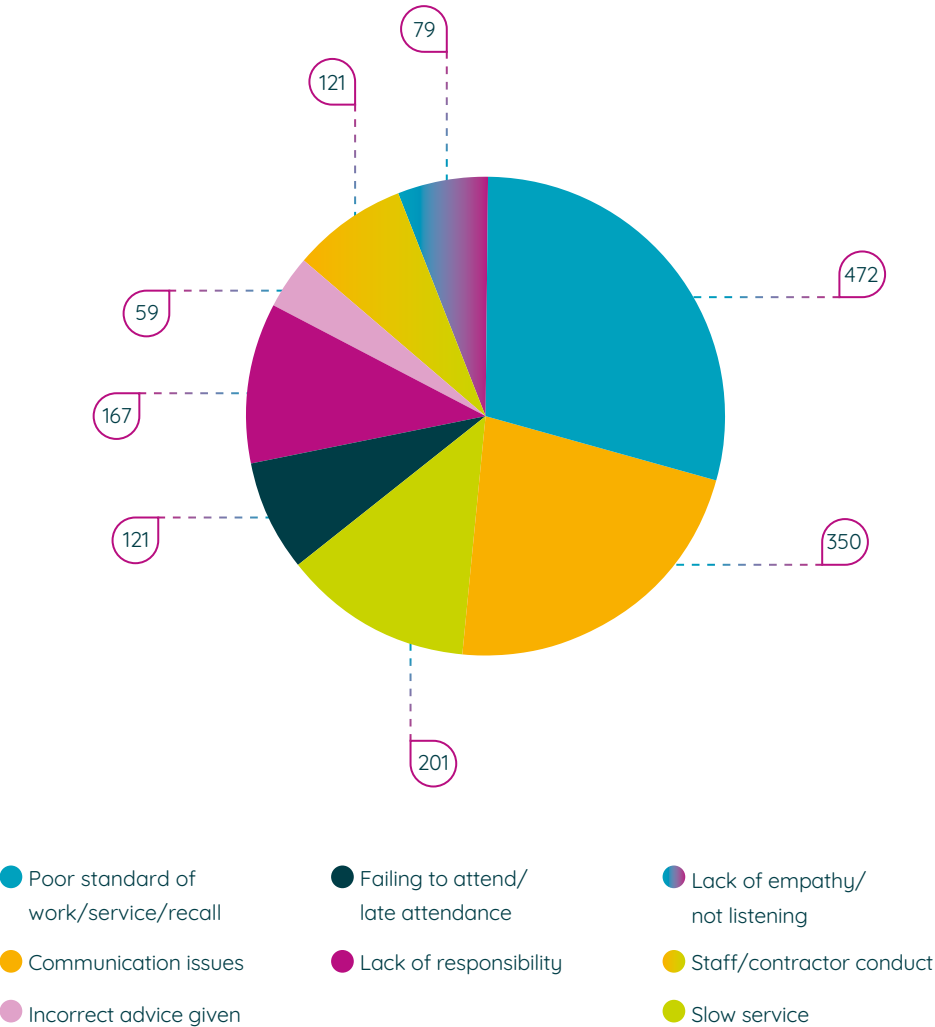
Policy/Process relates to customers who feel that a process or policy has either not been applied in the correct way or they disagree with a decision that has been made. An example of such complaints received has related to responsibility around fencing and the updates to our Repairs Policy during 2025.

Heating complaints received were due to boiler breakdowns and contractor demand during seasonal weather as well as issues with their air source heat pump appliances.

Reasons for complaints

Reasons why customers complained – FY2025/26

The graph below shows the main reason complaints were raised. Poor standard of work continues to be the main reason for complaints to be received, followed by failing to communicate and slow service.



Escalation of complaints

230 Stage One complaints raised in 2025/26 were escalated to Stage Two of the complaints process. In addition to this, a further 27 complaints that were opened in 2024/25 were also escalated to Stage Two giving a total of 257 escalations. This compared to 165 for the same period in 2024/25 which represents a 56% increase. The main reasons for complaint escalations were:

- **Works not actioned**
several instances where promised work was not completed, including roofing, and general maintenance
- **Communication issues**
Lack of or no communication and follow-ups from contractors and service teams, leading to frustration and repeated complaints
- **Compensation requests**
Customers seeking compensation for unresolved issues, damage to property, inconvenience caused by delays or an increased amount to that offered at Stage One
- **Repeated complaints**
Multiple complaints about the same issues, indicating a failure to resolve problems effectively
- **Unacceptable responses**
Customers expressing dissatisfaction with the responses and solutions provided
- **Impact on daily life**
Complaints highlighting the negative impact on customers' daily lives, including lost workdays and stress.

Outcome	25/26	%	24/25	%	Comparison to previous year
Upheld	107	42%	107	65%	20% decrease
Partly upheld	75	29%	28	18%	12% increase
Not upheld	75	29%	26	17%	7% increase
Withdrawn by the customers	0		0		



Compliments

During FY2025/26 we logged 440 compliments. Customers have continued to recognise colleagues for their professionalism, empathy and helping customers with their requests. This demonstrates that while operational demand on services continues to increase and there are some learnings from the complaints we have received this year, customer facing colleagues are still delivering examples of high-quality interactions with customers.

Housing Ombudsman compliance

The Housing Ombudsman publishes a Complaint Handling Code that all members of the Housing Ombudsman Scheme, including bpha, must adhere to when considering complaints. The Complaint Handling Code requires us to log, acknowledge, investigate and provide a final response within set timescales at both Stage One and Stage Two of our complaint process to ensure compliance with the Code.

In 2025/26 we achieved:

93%

of our **Stage One** complaints have been handled in line with the Housing Ombudsman Complaint Handling Code.

91%

of our **Stage Two** reviews have been handled in line with the Housing Ombudsman Complaint Handling Code





Housing Ombudsman Landlord Annual report for bpha

Each year the Housing Ombudsman Service publishes an annual report for each landlord that is part of the Housing Ombudsman Scheme. You can find our 2024/25 Housing Ombudsman performance report [here](#). This document shows our performance against elements of the Housing Ombudsman Complaint Handling Code for the year up until March 2025 and compares our performance with other social housing landlords.

Our updated report for 2025/26 will be available via the same link above once it is published by the Housing Ombudsman later in the year.



Housing Ombudsman cases

Customer's have an opportunity to escalate their complaint to the Housing Ombudsman Service (HOS). If this occurs the HOS will request information from the complainant and bpha, will review the case and provide a determination.

Of the information/evidence requests submitted to the HOS, we are waiting for 22 determination outcomes as at the end of this reporting year.

During 2025/26 we received determination outcomes from the HOS on 16 complaints, the details can be found in the table below (some complaints had more than one ruling): we received no determinations of severe maladministration.

Category	Service failure	Maladministration	Severe maladministration	Reasonable redress	No jurisdiction	No maladministration	Total
Complaints handling	4	3	0	1	0	1	9
Repair handling/responsibility	2	5	0	1	0	2	10
Property condition (including damp & mould)	1	1	0	0	0	1	3
Staff conduct	1	0	0	0	0	1	2
Permission requests	0	1	0		0	1	2
Rent & service charges	1	0	0	0	0	0	1
Shared Ownership valuation	0	0	0	0	1	0	1
Grounds maintenance	0	1	0	0	0	0	1
Total	9	11	0	2	1	6	29

With each determination the HOS can issue several orders which are an action that bpha is required to take along with recommendations. During 2025/26 a total of 29 orders and 11 recommendations were made by the HOS with:

- A total of £5,400 in compensation awarded across 13 of the cases
- Nine apology letters from Senior Management were written and sent to customers.

All Ombudsman determinations are reviewed for learning by at least one Head of Service; the determinations were shared with the bpha Executive Team, and the Board Customer Experience Committee who considered the actions taken and sought assurance that bpha has learnt from the determinations and implemented improvements in services to avoid a recurrence in the future.



Customer satisfaction with complaint handling

We collect customer satisfaction about our complaint handling in two ways:

Tenant Satisfaction Measures, known as a perception survey, where customers who say they have made a complaint within the last twelve months are asked about their satisfaction with how it was handled.

We also send a survey after a complaint has been closed, known as a **transactional survey**, which gathers information on satisfaction with complaint handling and asks if customers have any suggestions for how we could improve their experience.

Transactional surveys

Shortly after a Stage One complaint is closed the customer receives a satisfaction survey.

The average satisfaction rate for the last year's transactional satisfaction survey was 46.8%, 1% higher than this time last year.



Customers were asked to give suggestions for ways we could improve their experience of complaint handling. The most common suggestions for improvement included resolving the root cause of the issue, better communication with more updates, and quicker complaint handling and resolution.

Tenant Satisfaction Measures – perception surveys

Our Tenant Satisfaction Measure (TSM) score for complaints handling was 38.9% for customers living in low-cost rental accommodation, and 20.7% for those customers in low-cost home ownership homes. We are disappointed that the TSM scores for both tenure types have decreased since last year.

To find out more about why some customers remain dissatisfied after their complaint was handled, our customer Resolve Panel contacted customers who had completed a TSM survey and said they had raised a complaint within the last twelve months. Resolve heard that on some occasions dissatisfaction was linked to the original issue that prompted the complaint rather than how the complaint was dealt with. They heard that some customers who responded to the TSM question had not all used the formal complaint handling service. This suggests that some scores given may not always reflect the complaint handling process itself and instead be a rating of customers' satisfaction with if or how they perceived their original issue had been resolved. The Resolve Panel will work with us in the coming year to help us better understand the drivers for satisfaction.

This year we have put several things in place to improve complaint handling including training our Complaint Resolution Officers to provide greater detail in their Stage One responses and hold department managers to account where more detail is needed. Monthly quality assurance checks are being carried out alongside twice-yearly audit checks that the policy and process are being followed. We hope to see the scores increase over the coming year as these positive changes further embed into the complaint handling process.

You can find out more information about what the TSM's are and how we scored [here](#).



Service improvements

As part of our commitment to improving customer experience and service delivery, we have identified and implemented a number of key improvements during 2025/26, these include.

Increasing first time fix repair volumes

Poor standard of work is a key reason for complaints at both Stage One and Two. Through refresher training and support by supervisors in our In-House Maintenance Team, and the installation of a dedicated training workshop which provides a space for practical training for operatives, we are upskilling operatives to enable more repairs to be completed on the first visit. We have also increased van stocks; revised how van stock is checked and reviewed the time allocated to each job so that the job can be fully completed within the schedule. These improvements are driven by the complaints linked to repairs that are often due to customer dissatisfaction at having repeat visits to remedy a single repair issue.



Reducing the rescheduling of repair visits

One of the key drivers of complaints about communication were where repairs visits were repeatedly rescheduled and when these changes were not communicated to customers. Whilst sometimes rescheduling is unavoidable, to reduce the impact on customers, we are monitoring and reducing the number of times a job can be rescheduled. Additionally, we are utilising better resource management to reallocate operatives before rescheduling takes place. Training has also been undertaken to ensure where rescheduling is necessary, that customers are contacted directly, giving them as much notice as possible.

Improving empty home turnaround and standards

Working with the Customer Service Improvement Panel (SIP), the empty home standards and process have been comprehensively reviewed to ensure that a consistent standard of work is achieved and that the key to key process is as efficient as possible.

The empty home standards and process is a regular theme that has come from our deeper complaint analysis. It is often linked to categories such as poor standard of work, or poor communication where customers have not been informed that some work may take place once they are in their homes. The project which will be completed in July 2026 will provide improved performance monitoring to enable a consistent and timely service to be provided to customers moving into our properties.

Reducing repeat visits from our heating contractor

TSG, our heating contractor, have reviewed jobs where additional visits have been necessary and to reduce these, they have increased van stocks and provided additional training to operatives. New technology is being installed to boilers to help diagnose faults at an earlier stage to enable issues to be picked up before they become a major fault.



Stage Two complaint handling

This was a priority area for 2025/26 as satisfaction is low and Stage Two complaint responses were behind target. Taking on board customer complaint feedback refresher training has been carried out with all Stage Two handlers to stress the requirements of the Housing Ombudsman Service Complaint Handling Code and the support on offer from the Complaints Resolution Team; additional manual and system reminders were set up throughout the process to ensure dates are met.

Complaint performance is reviewed monthly by Senior Managers and Directors. As a result of the changes and improvements put in place we have seen a significant improvement in how quickly Stage Two complaints are being dealt with leading to a much better experience for customers.

What the bpha Board says

Board Members met to discuss the 2025/26 annual complaints report looking at performance during the year, compliance with the Housing Ombudsman's Complaint Handling Code and progress on the actions that Board agreed last year.

Rachel Barber, Board Member Responsible for Complaints has been keeping the Board up to speed with progress during the year and along with the Board Chair, the CEO and Director of Customer and Services has continued to meet the Housing Ombudsman at bpha's routine engagement meetings.

The Board pledged its ongoing commitment to ensuring that we continue to deliver against the Housing Ombudsman Complaint Handling Code. The Board increased the target for Stage One and Stage Two complaint handling for 2026/27 to 95% to demonstrate our ongoing commitment to complaint management remaining a clear and visible organisation priority.

The Board considered the 16 Housing Ombudsman determinations received during the year, including both the learnings from these and the service improvements implemented in response to our findings.

The Complaints and Compliment policy has been rewritten following feedback from the Housing Ombudsman, and this was approved by the Board. The refreshed Policy is now available on the bpha website Policy page and on the website page "How to make a Complaint".



The Board considered the following points:



The Board noted that complaint numbers had increased across most categories during the year. Although it is positive that our complaints process is accessible to customers, more work will be done in the coming year to understand what has caused this and what we can do to improve our right first-time response rates.



The Board were concerned that complaint escalations to Stage Two had continued to increase which could indicate that some complaints were not adequately resolved at the first stage. This will be a focus for the coming year with service improvements implemented from what we learn published on the You Said, We have Listened page of the bpha website.



Board were pleased to see improvements this year in number of complaints responded to in target. It was positive that 93% of Stage One complaints (an increase of 3% on last year) and 91% of Stage Two complaints (an increase of 21% on last year) were handled in line with the Housing Ombudsman Complaint Handling Code.



The highest number of complaints are about repairs, including the time that repairs take. The Board was pleased to note that we ended the year with 80% of non-emergency repairs completed in target, an increase of 13.4% on last year and that rental customer satisfaction with the overall repairs service has increased by 5.45 % to 74.9%.



The Board were disappointed to note that tenant satisfaction with complaint handling for rental customers had dropped to 38.9% (down 1.8%). This will continue to be a focus for the Board in the coming year.



The Board would like to thank our complaints involved customer group, Resolve, for their work during the year in challenging performance and making suggestions for improvements. The Board would also like to thank the Customer Service Improvement Panel for their work on carrying out service reviews during the year including on the customer portal, [my.account](#), our work on empty homes and the development of the refreshed Customer commitments. These reviews have been invaluable in helping us improve what we do.

Chairs statement

Our work on driving up performance on complaints remains a top priority for the Board. We have increased our target for both Stage One and Stage Two complaint responses to 95% for the coming year and will continue to focus on learning from complaints and ensuring that our service improvements really reflect what customers are telling us. Our maladministration rate for cases referred to the Housing Ombudsman has reduced by 5% to 69% but continuing to improve this further will be a priority for the coming year.

I would like to thank the team for their effort, commitment and ongoing work to deliver the requirements of the Ombudsman's Complaint Handling Code and to also thank our Board Member for Complaints, Rachel Barber, for driving forward ongoing improvements in this important area of our work.

Jeff Halliwell

Jeff Halliwell, Board Chair.



Find out more



If you would like any further information about bpha's complaints process, learnings and actions or the Housing Ombudsman, please visit www.bpha.org.uk/contact-us/complaints.

If you need this information in another language or an easy read format, please contact us.

Get in touch

To find out more about our customer engagement activities, how to get involved or let us know what you think about the report please get in touch with the Customer and Influence team



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