

Customer Annual Report 2026



Welcome



I am pleased to welcome you to your 2025/26 customer annual report, where we reflect on our progress over the past year and the steps we are taking to improve our services.

We have seen some improvements this year, including improved customer satisfaction and progress in key areas such as repairs. While this is encouraging, we recognise there is still more to do to deliver quality services our customers expect and deserve.

Listening to our customers continues to be important to us. Through feedback, complaints and the insight of our Customer Panel, we are improving how we understand what matters most and making sure this shapes our priorities.

We have also continued to invest in our homes and communities, while supporting customers through challenging times. This includes helping people to sustain their tenancies, improving the quality of our homes and working with partners to deliver support where it is most needed.

As we look ahead, our focus remains clear: to put customers at the heart of everything we do, continue improving our services, and build trust through the actions we take.

I hope you enjoy reading this year's report and hearing more about the impact of our work and the experiences of our customers.



Colin Dennis
Chair, GreenSquareAccord (GSA)



Welcome to your 2026 Customer Annual Report

This year your report is split into **four** main sections.

Click a title to jump straight to that section.

To return here, click  on the top right of every page.

1. Listening to you

2. Getting the basics right

3. Helping you to thrive at home

4. Care in action

1. Listening to you



This year, we improved how we handled customer enquiries, complaints, and service requests by trying to fix things sooner, taking more responsibility, and improving how we communicate with you.

We improved the number of enquiries resolved at first contact by giving Customer Service Officers extra training and access to key systems. This helped them book more repair appointments directly. We also introduced Complaint Champions and improved our early response process. Customer service and operational teams worked more closely together to solve problems before they became complaints.

To make our service more consistent, we provided complaint handling training in areas such as damp and mould, safeguarding, vulnerability and compensation. This increased colleague confidence, improved the quality of responses and helped ensure we followed the right processes.

We strengthened oversight through better complaint reporting, regular review meetings, improved investigations and greater involvement from senior managers. This gave us a clearer view of service issues, supported quicker decisions, and helped us spot repeated problems and their causes.

We also improved communication with customers by introducing calls to acknowledge complaints and discuss outcomes. This gave customers clearer updates and more opportunities to talk through solutions. Better monitoring, tenancy audits for repeat dissatisfaction and regular learning sessions have also helped us understand customer needs more effectively.

Together, these changes have led to quicker resolutions, fewer complaints, better teamwork and a stronger customer experience.



Calls answered

208,719

2024/25: 186,172



Average call waiting time

3m 58s

2024/25: 4m 1s



Emails handled

85,136

2024/25: 79,269



Call Centre satisfaction

82%

2024/25: 84%

Tenant Satisfaction Measures (TSM)

Listening to our customers helps us understand what we're doing well and where we can improve. We receive feedback in a range of ways including satisfaction surveys, complaints and compliments, listening events like our road shows and from talking with our Customer Panel. We are committed to listening to every piece of feedback we receive and using it to improve the services we provide.

In 2024 we introduced the Tenant Satisfaction Measures (TSM) perception survey. All social housing providers have to complete this survey and publish their results. The survey questions are written by the Regulator for Social Housing.

In 2026 we completed our third TSM survey. We received 1,634 responses from customers (1,214 social renters and 420 shared owners).

We're pleased to report customer satisfaction has improved across most areas. Overall satisfaction increased to 66.3% for customers in social rented homes and 49.86% for those in shared ownership homes. While we are encouraged by the improvements, we know there is still much more to do.

Customers who are satisfied with our overall service



Tenants

66%

2024/25: 58%



Shared owners

50%

2024/25: 42%

Read our full results and find out more about the TSM survey on our [Tenant Satisfaction Measures web page](#).



**You said,
we did!**



We're committed to acting on your feedback. Here are some examples of this from the last year.



You said: Repairs were taking too long, and problems weren't being fixed first time.

So we: Improved how our Repairs and Contact Centre teams work together, increased our in-house workforce, and used contractors during busy periods to reduce delays.



You said: Some property issues keep coming back.

So we: Focused on finding the cause of repeat problems and putting long-term fixes in place.



You said: Damp and mould response needs to improve.

So we: Improved our processes and prepared for Awaab's Law to make sure issues are dealt with more quickly and effectively.



You said: Communication about repairs and information on work being carried out need to improve.

So we: Completed more than 98,000 repairs this year, improved how we schedule work, provided clearer and more regular updates, and set higher standards for our colleagues and contractors.



You said: Boiler and heating repairs take too long.

So we: Brought our boiler team in-house, which greatly improved response times for complicated repairs. We can now replace boilers within 24 hours instead of five days, reducing complaints and the need for temporary accommodation.



You said: We want services designed around our needs.

So we: Set up customer focus groups and used feedback to shape service improvements.



You said: Safety in homes is a priority.

So we: Completed the move to a five-year electrical safety inspection programme across our homes.



You said: We have growing safety concerns at one of your estates in Walsall.

So we: Worked with our Estates and Localities teams, Walsall Council and West Midlands Police. Together, we carried out inspections, held regular meetings and shared information to address concerns.



You said: Some communal areas have not been looked after and have fallen into poor condition.

So we: Added several communal areas to a regular maintenance programme.



You said: Appointment times aren't always convenient.

So we: Introduced self-service booking options so you can choose appointments that work better for you.



You said: It's difficult to get updates quickly.

So we: Strengthened first-contact support and improved our systems, helping customers get answers and resolutions more quickly.



You said: It is frustrating when we cannot contact Customer Care directly because calls are diverted to the contact centre.

So we: Changed our phone system so you can contact Customer Care Specialists directly.

Learning from complaints

The feedback you give through complaints helps us improve our services, especially repairs and housing management. We know there is still more to do, but we are making progress. We are using your feedback more often to help shape the way our services are delivered. This year, we have improved performance by helping teams work more closely together, improving how we track issues, and making sure people are responsible for putting things right. This has helped us spot and deal with problems earlier, instead of waiting for complaints to be made. Some of the changes we have made include:

- Bringing teams together to identify and fix the causes of repeat complaints
- Using information more effectively to identify where services need to improve
- Involving customers through focus groups to help shape our services
- Using technology to help us manage and respond to complaints more efficiently
- Regularly checking our processes against the Housing Ombudsman Complaint Handling Code
- Improving teamwork between our Property, Repairs and Customer Experience teams
- Helping our Customer Experience teams resolve more issues at the first point of contact through additional training and support.

We have also improved our day-to-day services. We have increased the size of our in-house repairs team, made better use of contractors during busy periods, and improved the way our Repairs and Contact Centre teams work together. This has helped reduce delays, cut down on repeat contact, and improve your experience.

Other improvements include giving you the option to book appointments online, carrying out targeted home improvements, moving to a five-year electrical safety inspection programme, and strengthening how we prevent and deal with damp and mould, under Awaab’s Law.

Our customer panel

Our Customer Panel is a group of involved customers who work with us to influence and drive improvements in our services. The panel checks that we are working in an open, transparent, and accountable way. Here are some of the things they have helped us with this year:



Checked our performance and given us recommendations for improvements



Reviewed policies and procedures to help make them more customer focused



Helped to shape and design our customer engagement offer



Held us accountable for service equality for vulnerable customers



Helped us commit to the LGBTQ+ Housing Pledge



Awarded 29 grants totalling £51,467 for local community projects that directly benefit you



Panel awards dedicated colleagues

Our annual Gold Star Awards celebrate GSA colleagues who make a real difference to you. In 2025, we introduced a new category, the Customer Choice Award, giving you the chance to nominate colleagues who have gone above and beyond. The bronze, silver and gold winners are chosen by our Customer Panel. Our first Customer Choice Award winners were Rajvinder Dulay (gold, pictured), Tina Dalton (silver), and Joanne White (bronze).

Rajvinder was nominated by lots of you for her compassion, professionalism and dedication, making a real difference during challenging times. Raj is a great example of the positive impact our GSA colleagues have on customers every day.



Value for Money in action

£25m was made by selling old, less sustainable houses. This money will be invested into existing homes and services.

GSA on the road!

Over the past two years, our Locality Roadshows have helped us build stronger links with you and your community. Our roadshows give you the chance to share your views, give your opinion on our services, and help shape the decisions we make.

In 2025, we visited more communities and encouraged more of you to get involved. By speaking with customers face to face, we gained a better understanding of the issues that matter most to you.

You told us that some of the main areas for improvement are parking, the upkeep of green spaces, and environmental issues such as overgrown plants affecting access and safety. We are using this feedback to help guide service improvements in local neighbourhoods.

We have also worked more closely with local councils to support community events. This has created more opportunities for you to get involved, share your views and continue conversations about local issues.



2. Getting the basics right



Our repairs service

You tell us often that repairs are the most important service to you. Over the past year, we have continued to make good progress in reducing our repairs backlog and improving the quality of our service. This year, we have:

- Completed more repair and maintenance jobs
- Increased the number of repairs fixed on the first visit
- Improved customer satisfaction with our repairs service.

We are committed to continuing these improvements.

However, increased demand and a higher number of jobs being completed have affected how quickly we can carry out repairs. The percentage of repairs completed within target times has reduced slightly to 81%, and the average time to complete a repair has increased to 18 days. This is because we have focused on clearing older, overdue repairs and prioritising the most urgent and higher risk cases.





Total repairs completed

93,844

2024/25: 87,859



Repairs completed right first time

87%

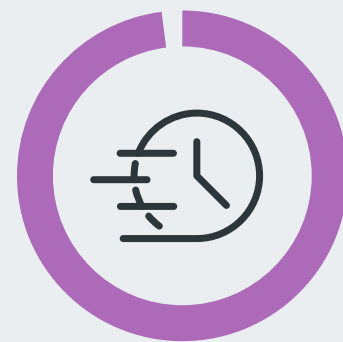
2024/25: 93%



Average time to complete a repair

18 days

2024/25: 15 days



Emergency repairs completed within target

98%

2024/25: 100%



Repairs completed within target

84%

2024/25: 78%



Customer satisfaction with repairs

90%

2024/25: 92%



How every pound of rent is spent:

- 27p** Interest costs
- 27p** Routine maintenance
- 14p** Management costs
- 13p** Depreciation of housing properties
- 13p** Planned and major repairs expenditure
- 4p** Supported housing and care
- 2p** Void loss

Meet our team members



Pete Knight is a GSA Project Surveyor

“My role involves managing insurance claims for fire, flood and subsidence, working closely with our housing teams and partners such as loss adjusters. I also review and approve customer alteration requests, including electric vehicle chargers and shed replacements, making sure they are safe and compliant. I also arrange adaptations and facilities for disabled customers, and work with the Repairs team on rendering works and damp and mould programmes.

“A time I made a real difference was when a customer experienced a kitchen fire and had to move into unfamiliar accommodation. It was a stressful and uncertain time for them, so I kept in regular contact with them, providing updates and reassurance to help make the situation as smooth as possible for them.”

Safety first

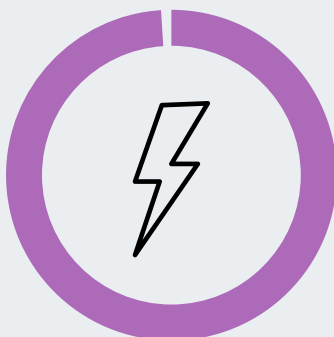
It's important to us that all our homes are of good quality, energy efficient and safe.



Gas compliance

99%

2024/25: 99%



Electrical compliance

99%

2024/25: 98%



Fire safety compliance

100%

2024/25: 100%

Electrical safety

We have made big improvements to electrical safety in your homes. We have moved from checking homes every ten years to every five years, with only 400 inspections still to complete to be 100% fully compliant.

Upgrades

Last year, we:

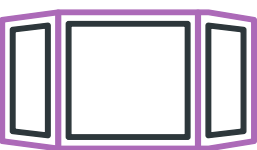
- Replaced 646 kitchens and 327 bathrooms at a cost of £7.5m
- Spent £1.7m on roofing replacements to 78 homes
- Upgraded 311 windows and installed 483 new doors
- Upgraded 948 boilers.



Doors

483

2024/25: 336



Windows

311

2024/25: 82



Bathrooms

327

2024/25: 139



Kitchens

646

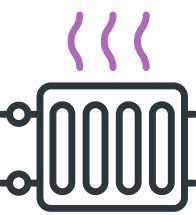
2024/25: 350



Roofs

78

2024/25: 20



Heating upgrades

948

2024/25: 350



Ensuring energy efficiency

We have improved the energy efficiency of 906 homes across the Midlands and South West by working in partnership with other housing providers.

These improvements include installing better insulation, making your homes less draughty, replacing windows and doors, installing low-energy lighting, and improving ventilation. Together, these changes help make homes warmer, more comfortable and cheaper to heat.

This work has been funded through a successful bid to the Social Housing Decarbonisation Fund along with the six other housing associations in the Matrix Housing Partnership (Black Country Housing Group, Citizen Housing, The Pioneer Group, Rooftop Housing, Trent & Dove Housing and Trident Housing Association).

Uplifting your communal spaces

Earlier this year, we launched our Interventions Project to improve the shared spaces and buildings in some of our existing homes.

The project focuses on making homes and communal areas more attractive, reducing the number of empty properties, and helping you feel safer where you live.

Customers living on Mill Street in Willenhall were the first to benefit from the project. Improvements completed so far include:

- New door entry systems
- Better lighting inside and outside the building
- Redecorated communal areas
- New vinyl flooring to replace worn carpets
- Updated signs throughout communal areas
- Improvements to outdoor spaces, including railings and bin storage areas.

Your feedback was at the centre of this pilot project. Customer suggestions helped shape the improvements that were carried out.

We are now planning similar improvements in parts of Walsall and Coventry as the Interventions Project continues.



Working with WECA

By working with the West of England Combined Authority (WECA), we have secured some funding to improve the energy efficiency of 882 homes in the south west.

WECA organised a bid on behalf of 18 housing providers to the Warm Homes: Social Housing Fund. This government fund is used by housing associations to improve the energy efficiency of their houses.

With this funding, we will improve those homes with the lowest energy performance ratings.



Building for the future

Between April 2025 and March 2026, we built 121 new homes in your communities.

For the third year in a row, we were featured in *Inside Housing's 50 Biggest Builders List*, which ranks housing associations who are building the most homes across the UK.



Bonnington Walk, Bristol

We have worked with Bromford Flagship Group to secure 185 affordable homes at the innovative Bonnington Walk development in Bristol. Bonnington Walk offers a mix of social and affordable rent homes, alongside shared ownership properties. Most of the homes at this scheme will benefit from solar panels and air source heat pumps.

Springvale, Wolverhampton

We completed the second part of our Springvale development in Wolverhampton. The development has transformed a disused office building and social club into a thriving community of 81 homes. The homes at Springvale comprise one or two-bedroom apartments which are let for an affordable or social rent.

Oakfield Campus, Swindon

Working with Nationwide Building Society and igloo Regeneration, we have secured 71 affordable homes at the Oakfield Campus development. All the homes at Oakfield have an energy performance certificate (EPC) rating of A, because the homes are heated efficiently by solar panels and air source heat pumps.

Victoria Works, Redditch

Our development at Victoria Works has transformed a closed needle factory into 75 social homes. The site is part of a £35 million regeneration scheme, led by GSA, which will create 200 high-quality affordable homes in Redditch.

Airfield House, Warwickshire

We are working in partnership with Vistry to deliver 60 affordable homes on the site of a former RAF Base. Vistry have also committed to investing £600,000 into the local community surrounding the development.

Swan Lane, West Bromwich

Richard Parker, Mayor of the West Midlands, launched his Building Growth Action Plan at our Swan Lane development in West Bromwich. We are building 147 homes for social and affordable rent on this brownfield site. It will provide work opportunities for apprentices from across the West Midlands.

Matrix surpasses 1,000 homes

The Matrix Housing Partnership, a group of social landlords led by GSA, has marked its 1,000th home since 2021. The milestone was reached by fellow housing association Citizen at its new development on Coventry Road in Birmingham.



3. Helping you to thrive at home

Helping the housing crisis through partnerships

We have been working closely with local authorities to tackle homelessness by leasing and selling some of our properties to them. This is a great opportunity for us to further help the communities we support.

Here are some examples:

Richard Gray Court, Oxford

We have leased Richard Gray Court to Oxford City Council for two years. Richard Gray Court is located close to Oxford Rail Station and contains 18 one-bedroom apartments which are being used to accommodate homeless people in the city.

Retaining social homes in Walsall

Within Walsall we own and manage more than 5,000 homes and have built strong connections with the local authority there. When we are considering selling our homes in Walsall, we give the council first refusal, offering the properties at market value. This means the homes can be kept for social use. So far we have sold five homes to Walsall Council who have used them to house families in temporary accommodation.

Ribbon Court, Coventry

We have worked with Coventry City Council and the P3 Group to allow local families to move into renovated flats in Coventry. Ribbon Court was our former extra care scheme that has been transformed into 50 flats. The flats now provide safe, stable housing for people who are experiencing, or at risk of, homelessness. Projects like this are more cost effective for local authorities than using bed and breakfast accommodation to shelter homeless families.

In numbers:

127	Evictions prevented.
£7,365	Shared between 168 customers in supermarket vouchers to purchase food when local food banks weren't an option.
£2,800	Customer debt we settled with utility companies. We also gave qualifying customers £1,675 in vouchers to pay pre-payment energy metres.
£579,371	Secured in backdated payments for customers, including benefits, charity grants and HACT payments.
£2.33m	Our average gains to customers in a year.
£41,477	To help 88 customers purchase white goods, furniture, household items and carpets.
£196,157	Total given to customers through our Tenancy Support Fund.



Data-driven visits, safer tenancies

This year we've launched the Your Home App, a new tool that helps Housing Officers assess homes more effectively, identify risks sooner and receive instant support while out on visits. As soon as an officer enters a property, the app guides them through a structured check of the home and its surroundings so any issues are spotted early.

Watch our Chief Customer Officer, Gary Hardy, discuss the Your Home app on GSA's YouTube channel

A key part of the app is its focus on safety. Our colleagues can record the condition of fire doors and other essential features, making sure hazards are identified quickly. They can also note down any signs that a customer may need extra support, such as concerns around repairs or hoarding, to prevent future problems.

The app is also helping us to build a clearer picture of customer needs. Over time, the data collected will spot patterns, identify customers at risk of tenancy failure, and improve how we deliver services. Future versions of the app will improve reporting accuracy.



Sophia’s story

Sophia was struggling to budget since switching to Universal Credit and Personal Independence Payment (PIP), because she was used to fortnightly payments. She had debt from credit cards and loans, rent arrears of £5,000 and owed £7,000 in utility bills. Sophia was also in counselling after experiencing domestic abuse and had an ongoing court case against her ex-partner which was racking up court fees.

We secured a Discretionary Housing Payment on Sophia’s behalf which successfully cleared her full rent arrears

We advised her to contact a debt advice agency and speak to her utility suppliers to get on their social tariff and set up a payment plan. We also helped her to apply for Trust Fund Grants. We then secured a Discretionary Housing Payment, which successfully cleared Sophia’s rent arrears. Sophia is now managing her regular bills successfully and tells us her mental health has improved.

Support for families and households

We run a range of support programmes with the help of 153 trusted partners across 40 organisations.



Household Support Fund

The team delivered a successful outreach programme in schools, faith centres, community centres, refuges and Houses in Multiple Occupation (HMOs) across Birmingham to help people access support. We approved £2.09 million in Household Support Fund grants for 10,462 households. We also recovered £30,000 in underpaid benefits for families through Department for Work and Pensions (DWP) assessments and secured £15,000 through charitable grants for children.



Women’s Offer

We made a new partnership with the Fairer Futures Fund and Birmingham Women’s and Children’s Trust. The partnership provides health and wellbeing support, contraception advice, and works with women who have a history of diabetes and are trying to conceive. We reached 225 women this year. The partnership was visited by Baroness Merron, the government minister for Women’s Health (pictured).



Sparkbrook Children’s Zone (now Family Wellbeing Zone)

Our partnership with Birmingham Women’s and Children’s Trust supports families living in the most deprived areas of Birmingham. We supported 779 children and young people in clinic, with 23% also receiving Early Help family support. This includes parenting support, issues with food and behavioural concerns.



Hall Green Neighbourhood Network Scheme (NNS)

The NNS supports both older adults and young people with long-term disabilities to live independently by connecting them to helpful activities and services. In 2025-26, we awarded 14 grants, investing £137,836 into community organisations focused on health and wellbeing, digital inclusion and advice services.

Keeping your communities safe

We are committed to helping customers feel safe in their homes and communities. When antisocial behaviour is reported, we work quickly with customers, partner agencies and the police to investigate concerns and take appropriate action.

Throughout the year, we responded to a range of antisocial behaviour issues. We wrote warning letters, issued acceptable behaviour agreements, went on home visits, reviewed tenancy agreements and used legal action where necessary.

We recognise that antisocial behaviour can have a significant impact on individuals and neighbourhoods. By working closely with you and our partners, we aim to not only tackle your concerns but also provide long-term solutions that help create safer, stronger communities for everyone.



Case study: Working together to tackle antisocial behaviour

Customers told us they were experiencing ongoing antisocial behaviour, including excessive noise, domestic incidents, drug-related activity and police involvement. These issues were affecting people’s quality of life and making some residents feel unsafe in their community.

We worked closely with the police and other partner agencies to address these concerns. Actions included:

- Carrying out joint visits with partner organisations
- Sending warning letters following reported incidents
- Putting an Acceptable Behaviour Agreement in place
- Securing two Closure Orders to protect neighbouring residents and reduce ongoing disruption
- Monitoring the situation and reviewing the tenancy through our Starter Tenancy Review process.

During the tenancy review, we found that the customer had made significant positive changes. They had engaged with support services for mental health and substance misuse issues and had taken steps to improve their lifestyle. The customer also showed a commitment to looking after their home and maintaining positive behaviour.

This case shows our commitment to tackling antisocial behaviour and protecting residents, while also supporting customers to make lasting positive changes where appropriate.

Meet our team members



Mark Sabat is a Housing Officer in Wiltshire

“I support customers by ensuring they have safe, secure, and affordable housing. I manage tenancy agreements and help customers with housing options and support services. I act as a bridge between customers and the housing resources they need.

“One stand-out moment was when I supported a customer through an extremely difficult antisocial behaviour case. Her neighbour was causing her significant distress, and I became her steady support, having weekly phone calls to check in and visiting her in-person. By being there regularly, I secured a resolution that meant she had peace again in her home.”





Value for Money
in action

Over £1m was raised
from reducing how many
offices we work in.



Community Impact Fund

Our Community Impact Fund helps improve local neighbourhoods and supports projects that benefit our customers. We provide grants of up to £2,000 each year to resident groups, charities and community organisations.

The fund focuses on projects that help people build money management and job skills, improve access to digital services, and support health and wellbeing.

During 2025/26, we awarded £51,467 to 29 community projects through the Community Impact Fund. Recent projects we have supported include:

- £1,000 to Teens in Crisis, providing counselling and support for vulnerable young people across Gloucestershire.
- £2,000 to The Community Engage Foundation, helping provide affordable groceries for people affected by the rising cost of living in Hall Green, Birmingham.
- £2,000 to Oxford Hospitals Charity, supporting improvements to a community garden for people receiving treatment at the Oxford Cancer Care Centre in Headington.
- £2,000 to Waste Not Want Not, helping provide furniture for people fleeing domestic abuse or facing hardship in Chippenham.

Most of this funding comes from contributions made by our supply chain partners. Thanks to their increased support, we were able to double the maximum grant available in 2025.

[Find out more about our Community Impact Fund](#)



A little help from our friends

Our supply chain partners committed to helping us benefit you and your communities. This can include donations, volunteering, running training sessions, offering free meeting spaces to community groups, or donating materials, labour or money to community projects.

This year, we worked with our partners to deliver projects in your communities, including:

- Jewson Partnership Solutions contributed £24,021 to our Community Impact Fund and ran a three-day employability camp for job seekers in Dudley (pictured).
- Travis Perkins awarded over £12,000 of funding to help develop a community centre, a domestic violence refuge, and a community garden.
- EEM Framework donated £3,811 to help run a digital inclusion project, providing mobile phones and data packages for customers.



4. Care in action



We are proud to have maintained the quality of our care and support services this year. We have kept our 100% rating with CQC, the care regulator, who inspected our services and rated them as Good.

Our customer satisfaction rating remains strong at 93.7%. We are particularly proud that our highest scores relate to customers feeling they are treated as an individual (97.1%) and with dignity and respect (97.8%), which has been the highest scoring area for the last ten consecutive years.

In numbers:



Customer satisfaction
94%
2024/25: 95%



CQC compliance
100%
2024/25: 100%

Survey results



Treating you as an individual
97%



Supporting you to be as independent as possible
96%



Treating you with dignity and respect
98%



93%
Would recommend GSA's care and support service



We received **15** complaints this year:

Poor attitude / behaviour	8 complaints
Quality of service	3 complaints
Failure to deliver a service	2 complaints
Timeliness to respond / act	1 complaint
Adherence / application of a policy	1 complaint



Transforming Swallow Fields:
Where design meets community

At Swallow Fields, our extra care scheme in Tipton, a £22,000 investment has transformed the communal gallery and library, creating a more welcoming and vibrant space for customers.

Customers played a key role in the redesign, making sure the improved spaces reflect their preferences and enhance everyday life. The refurbishment has meant new furnishings and décor, alongside other improvements.

The new environment encourages customers to spend time with one another and their friends and families. It also demonstrates our commitment to listening to customers and investing in spaces that matter most to them.

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WE THRIVE >
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