



Complaints and Service Improvement Report

2025-26



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Foreword and response from the Governing Body

Welcome to our Annual Complaints and Service Improvement Report for 2025/26. This report provides an honest assessment of our performance and the progress made in improving the services and homes we provide for our customers. While challenges remain, there are encouraging signs that the actions taken in response to your feedback over the past year are delivering positive results, and we are pleased to share that progress.

Throughout the year, we have remained focused on learning from complaints and using your feedback to drive meaningful service improvements. We have seen a significant reduction in complaints during the second half of the year, supported by improvements in complaint handling timescales and a continued reduction in Housing Ombudsman maladministration findings. These improvements reflect the commitment of colleagues across the organisation to listen, learn and take action.

At the same time, we recognise that too many customers continue to experience service failures, particularly in relation to property services and communication. Complaints provide valuable insight into where improvements are needed, and we remain committed to addressing the root causes of dissatisfaction rather than simply responding to issues after they occur.

As a Governing Body, we receive regular reports on complaint performance and the actions being taken in response to your feedback. We are encouraged by the progress made, but equally clear that there is more to do. In the year ahead, our focus will remain on delivering reliable services, resolving issues at the earliest opportunity, and ensuring that learning from complaints continues to shape improvements across the organisation. Most importantly, we want you to know that your voices are heard, your experiences matter, and your feedback plays a vital role in helping us improve.

On behalf of the Governing Body, we would like to thank all customers who have taken the time to share their experiences with us. Your feedback remains essential in supporting our ambition to provide services that are simpler, stronger and better for everyone.



Executive summary

The 2025/26 financial year marks the end of year three of our Simpler, Stronger, Better business strategy, which has a clear strategic commitment to improving our customer offer. This year we have focused on learning from complaints and reducing avoidable customer dissatisfaction. This report looks at complaints received, our performance, the progress we are making and the areas we know we still need to improve.

Although the results in this report show clear improvement, we understand there is still more to do to deliver the service you deserve. Throughout 2025/26 we have made significant steps in understanding your complaints better and have much better insight into the services we deliver to you. This has enabled us to target key areas of dissatisfaction and focus on what things matter most to you.

This year saw significant pressure on our complaints service, particularly during the summer. The number of complaints we received peaked in July 2025 but reduced steadily over the rest of the year, ending over 40% lower by March 2026. Escalated complaints also reduced, showing better resolution and management. From October 2025, complaint volumes became more stable and levelled off. Our complaints data shows clear and consistent themes, particularly around property services and the need to improve how we communicate with you. These areas will be a main focus for us in 2026/27.

Performance also demonstrates a sustained improvement in the maladministration rate with the Housing Ombudsman Service (HOS) over the last four years. In 2025/26, the rate reduced further to 44.8%, compared with 51% in 2024/25. This demonstrates significant improvement since October 2024 when the HOS published its Paragraph 49 review into GSA.

Complaints are an important way for you to tell us when things are not working as they should. They help us understand where services are falling short and where our focus and investment need to be directed. However, we are clear that while complaints are valuable for learning, the number of complaints we receive is still too high. Our aim is not just to handle complaints well, but to reduce the need for you to complain in the first place. Alongside improvements in handling complaints, there continues to be organisational focus towards preventing complaints wherever possible.



We know we haven't got everything right yet. Although the results in this report show clear improvement, we understand there is still more to do to deliver the service you deserve.



Our self-assessment against the Complaints Handling Code

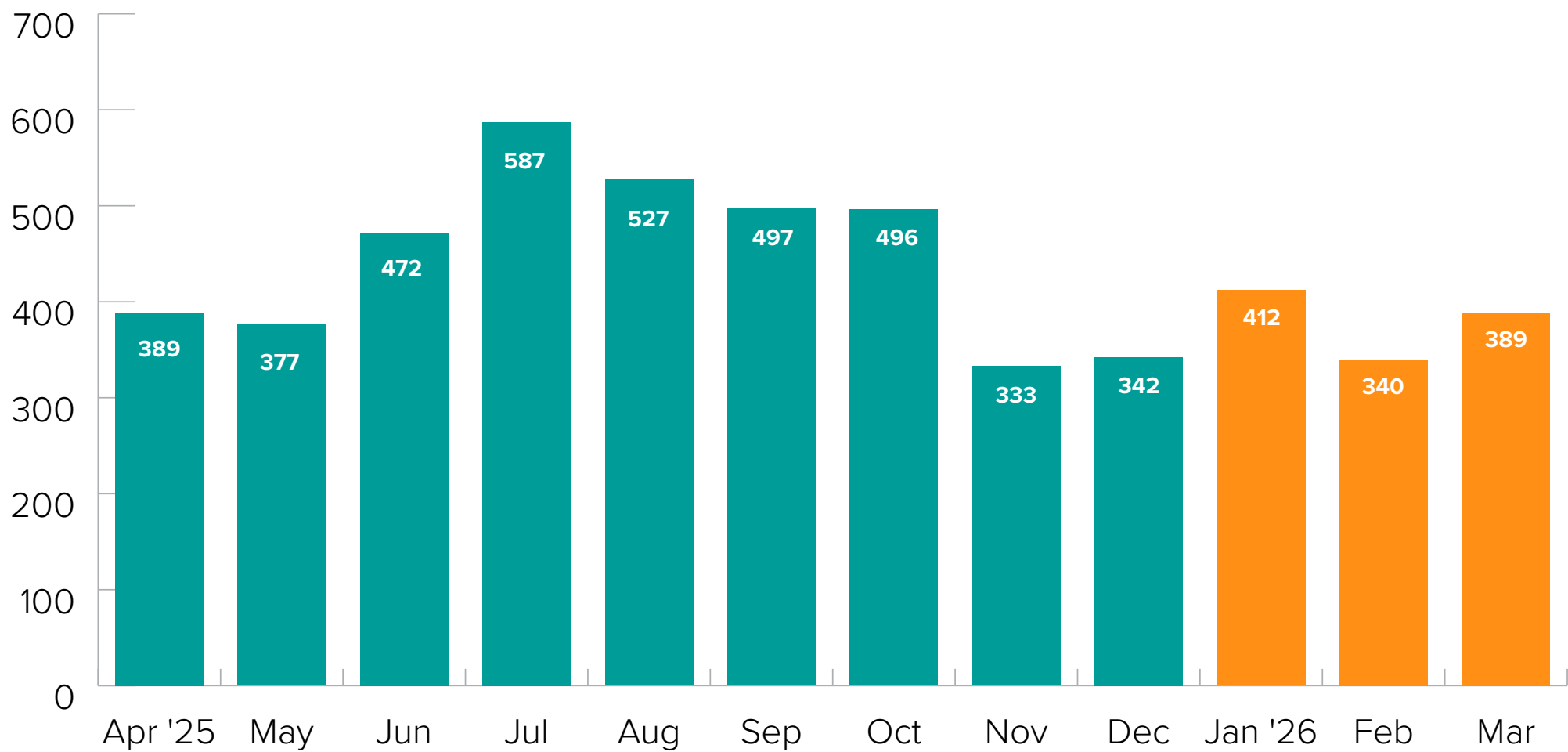
A copy of our self-assessment against the Complaints Handling Code is published on our website. The self-assessment reflects how we manage complaints, ensuring our approach is consistent with the HOS Complaints Handling Code.

Performance 2025/26

Stage 1 complaint volumes

Stage 1 complaint volumes in 2025/26 were higher earlier in the year, with a peak through the summer months. From the autumn onwards, complaint volumes reduced steadily, indicating that improvements put in place during this time had an impact. By March 2026, complaints had fallen to 389, a noticeable improvement. While overall volumes remain higher than we would like, the downward trend through the second half of the year shows early signs of improvement and highlights the importance of continuing to focus on prevention and resolution to further improve your experience.

Stage 1



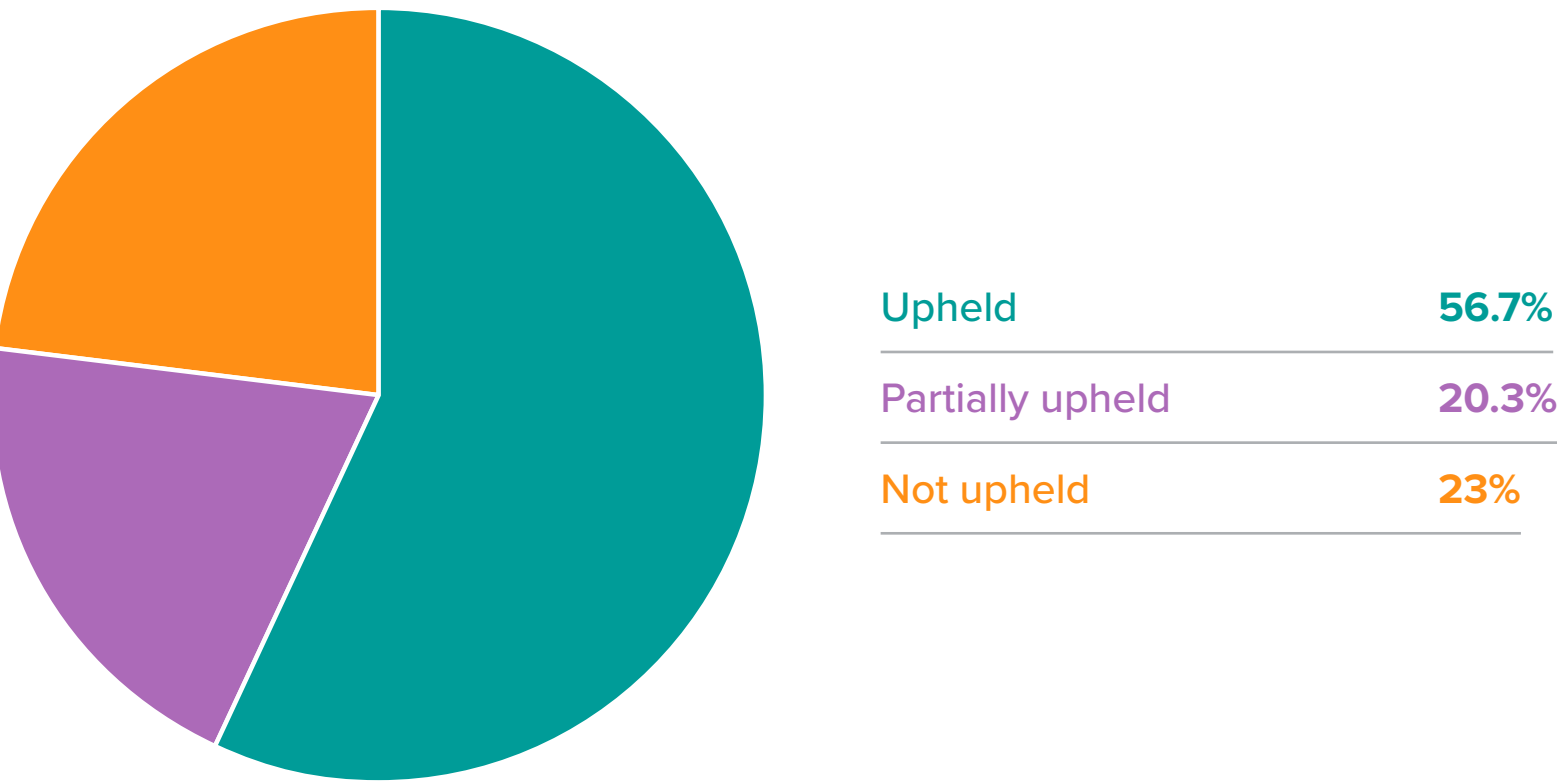
We did not accept one complaint in 2025/26, and this was due to the considerable length of time that had passed since the issue occurred. We refused this complaint in line with the Housing Ombudsman’s Complaint Handling Code.

Improved early resolution

As our approach to resolving complaints has improved, some customers choose to withdraw their complaint from the formal process once their issue has been resolved. As a result, the annual figures in this report may be lower than the complaint volumes published monthly during the year, which reflect the position at the time of reporting.

Stage 1 complaint by outcome

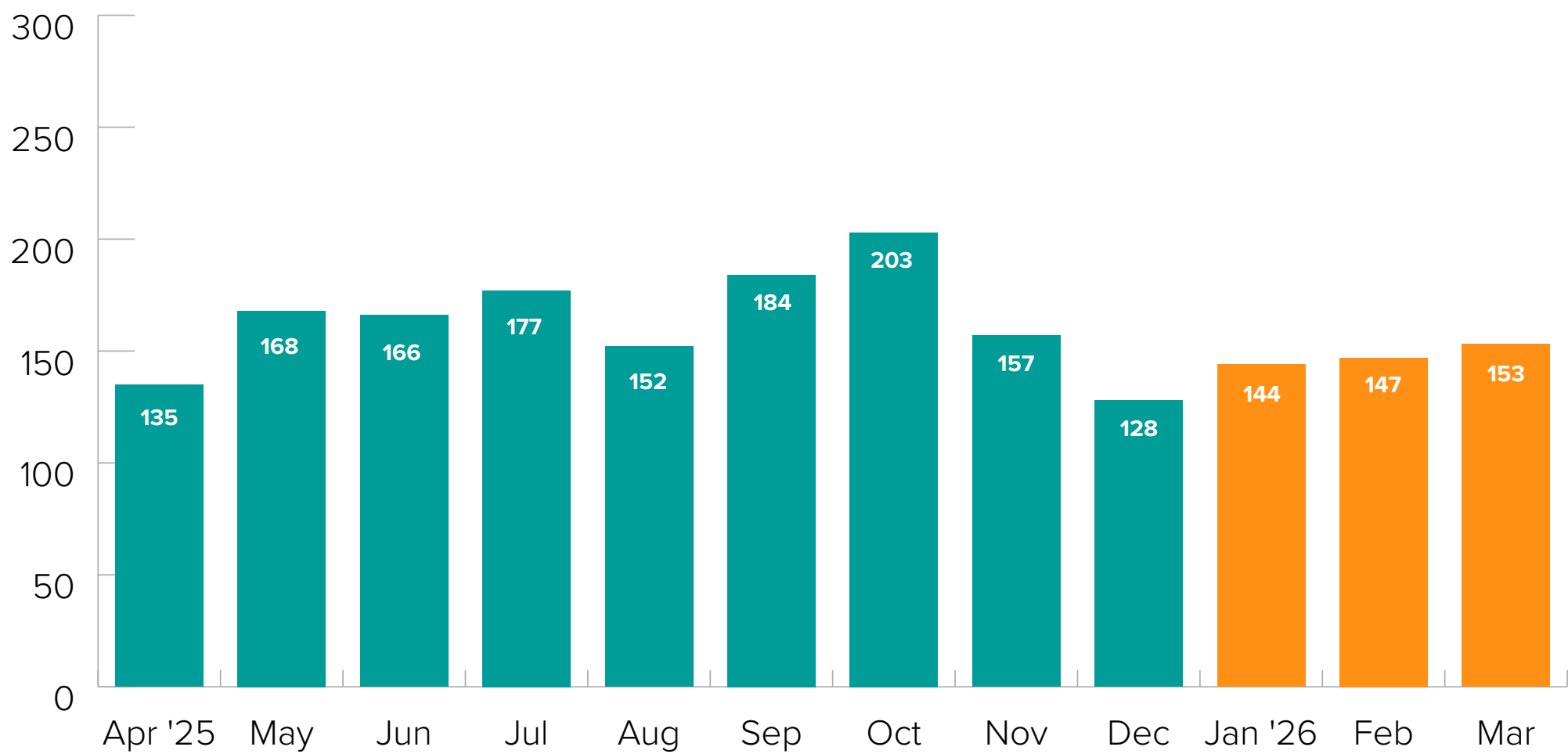
In 2025/26, a lower proportion of complaints were fully upheld, indicating that fewer cases were assessed with a full service failure. While 69% of complaints were fully upheld in 2024/25, this reduced to 56.7% in 2025/26. Over the same period, partially upheld outcomes increased from 16% to 20.3%. When fully and partially upheld outcomes are considered together, 85% of complaints in 2024/25 identified some level of service failing, compared with 77% in 2025/26. This means that services are showing improvement, albeit with more work to do. We are working on the particular areas where we have the most complaints.



Stage 2 complaint volumes

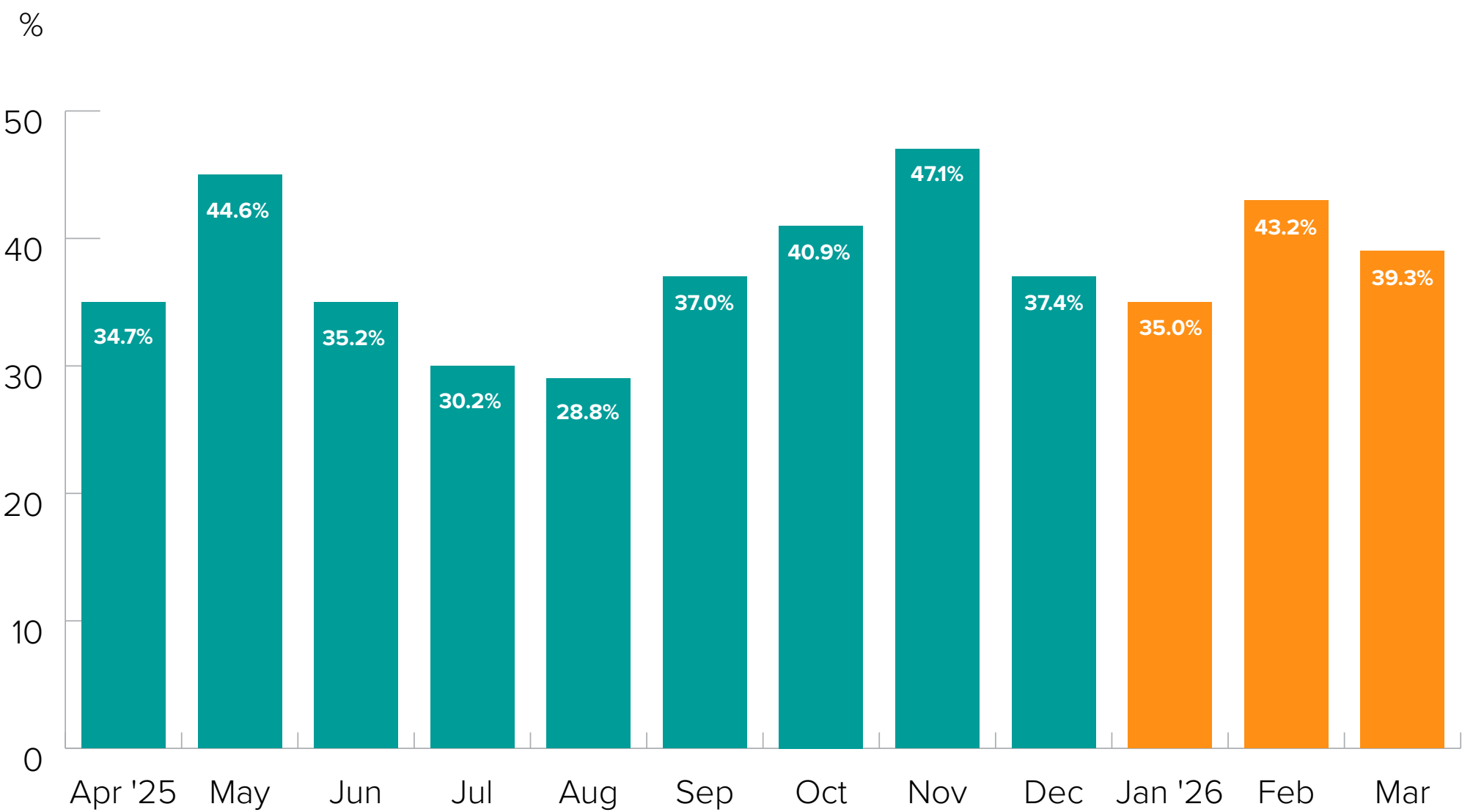
During 2025/26, the number of Stage 2 complaints remained relatively stable across the year, with monthly levels staying within a range and avoiding the percentage increases seen at the end of the year in 2024/25. The more stable pattern in 2025/26 suggests that improvements in complaint handling are having a positive effect.

Looking ahead to 2026/27, we are focused on resolving more complaints at the earliest opportunity. By completing thorough Stage 1 investigations and following through on all agreed actions, we aim to significantly reduce the need for complaints to be escalated.



Escalations

As we positively impact our stage one, our escalations by month will increase as our stage two complaints take more time to reduce due to the delay between stage one escalations to stage two. Although this is the case, we are focussing in 2026/27 on improving the complaint handling process in order to avoid escalations and improve resolution at stage one.

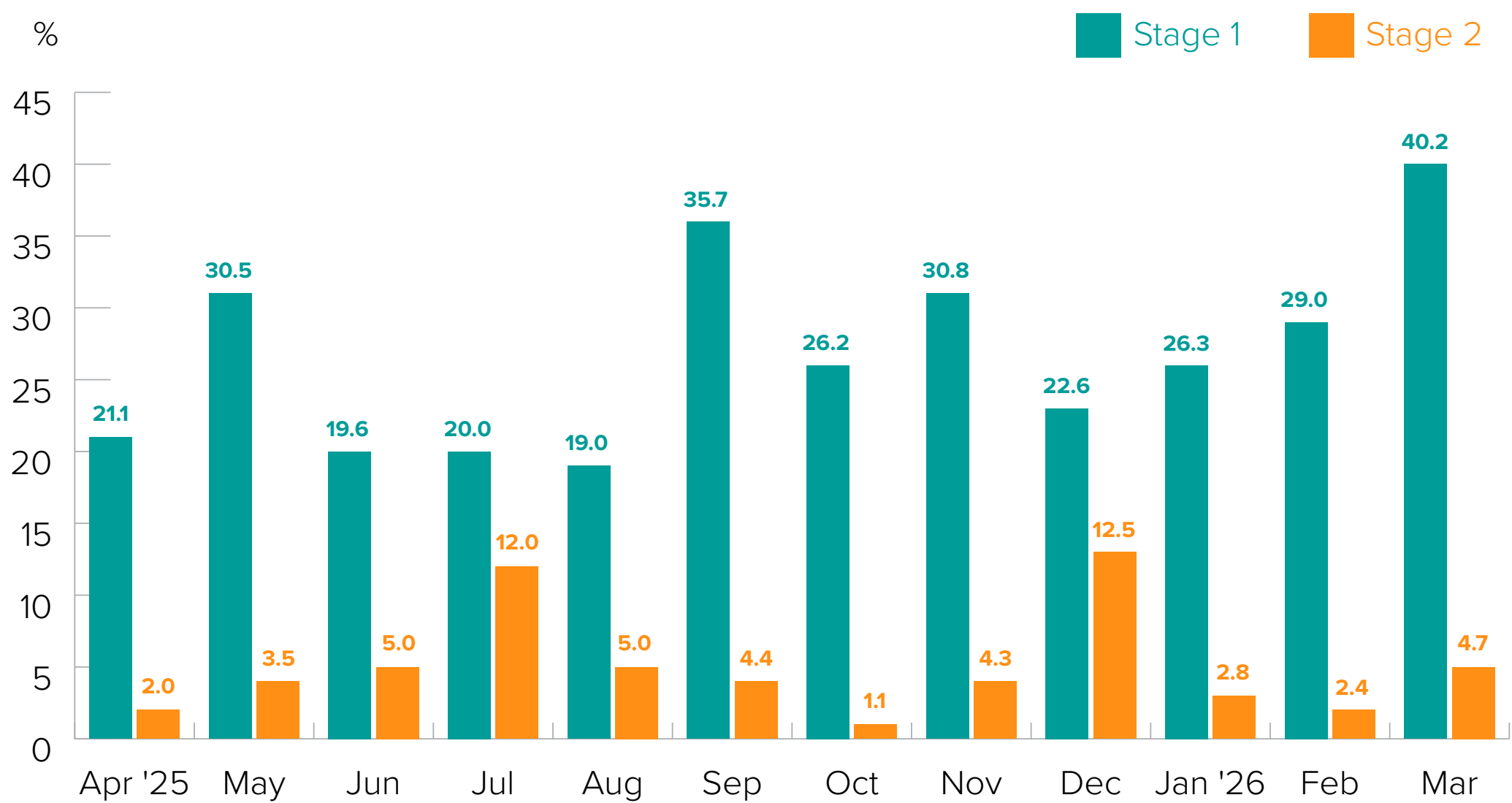




Extensions

Extensions were applied in line with the HOS Complaint Handling Code, ensuring they were used only where justified and necessary, with clear reasons and appropriate customer communication. A review of our 2025/26 performance shows stage 1 extensions were relatively stable through most of the year, typically ranging between around 19% and 31%. However, there were spikes in September and March.

Stage 2 extensions remained consistently low across the year, generally below 5%, aside from isolated increases in July and December. This indicates relatively strong performance in resolving escalated complaints within standard timescales. Another focus in 2026/27 will be to balance robust complaint investigations with a positive complaints process for customers.

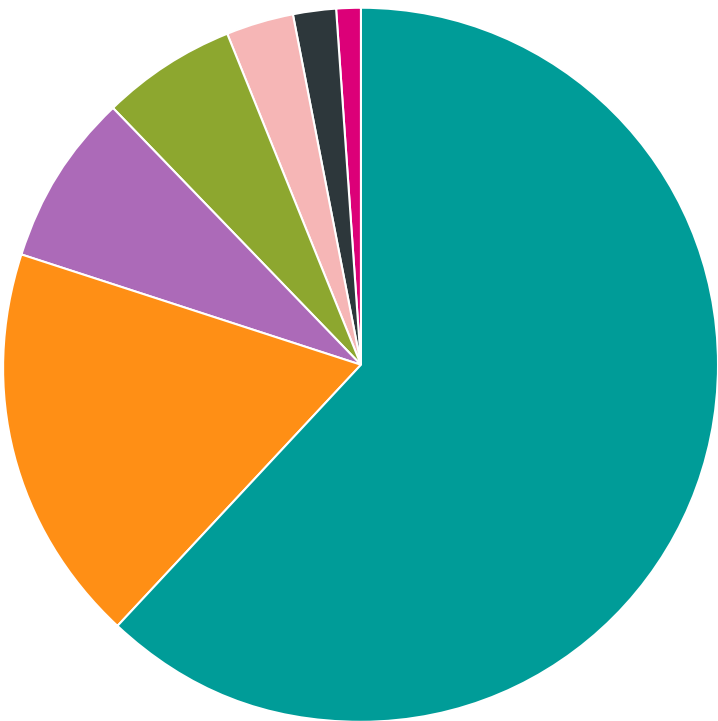


Stage 1 and 2 complaints responded to within the Housing Ombudsman’s Complaint Handling Code timescales

Complaint response compliance improved significantly in 2025/26 (Stage 1, LCRA, 94.75% and LCHO, 93.65% - stage 2 LCRA, 97.73% and LCHO, 100%). In March 2026, almost all Stage 1 complaints were responded to within the Housing Ombudsman’s timescales, representing a marked improvement compared with March 2025, when performance was notably lower. Overall, the strong improvement by year end shows that changes to processes and oversight have had a positive impact. Where our timescales were not compliant, this was largely due to delays in complaints reaching the right team.

Root cause

Analysis of Stage 1 complaints shows that most complaints are due to a small number of service areas. This sustained position highlights clear opportunities for targeted and preventative action to improve the customer experience significantly. Over the last three months, Property Services have improved, and 53.1% of complaints are about this service, demonstrating an improvement in service delivery.



Property	62.0%
Housing Management	17.8%
Heating	8.2%
Damp and mould	6.1%
Estate services	3.0%
Customer services	2.3%
Sales/development	0.5%

Themes

The data shows that delay and service failure is by far the most common issue across both areas, particularly within Property Services, where it accounts for nearly three quarters of all cases. There are significant opportunities in this area. Communication and incomplete actions are the next most common drivers, suggesting that issues are made worse by poor follow-on actions and a lack of customer updates. In Housing Management, while delays still form the largest share, complaints are more evenly split, with communication issues representing over a third of the total.

Reasons for escalation

Across April 2025 to March 2026, escalations to Stage 2 were most often driven by cases remaining unresolved at Stage 1, averaging around 60–65% of escalations across the year. Improving performance in this area is vital going in to 2026/27.





Housing Ombudsman activity

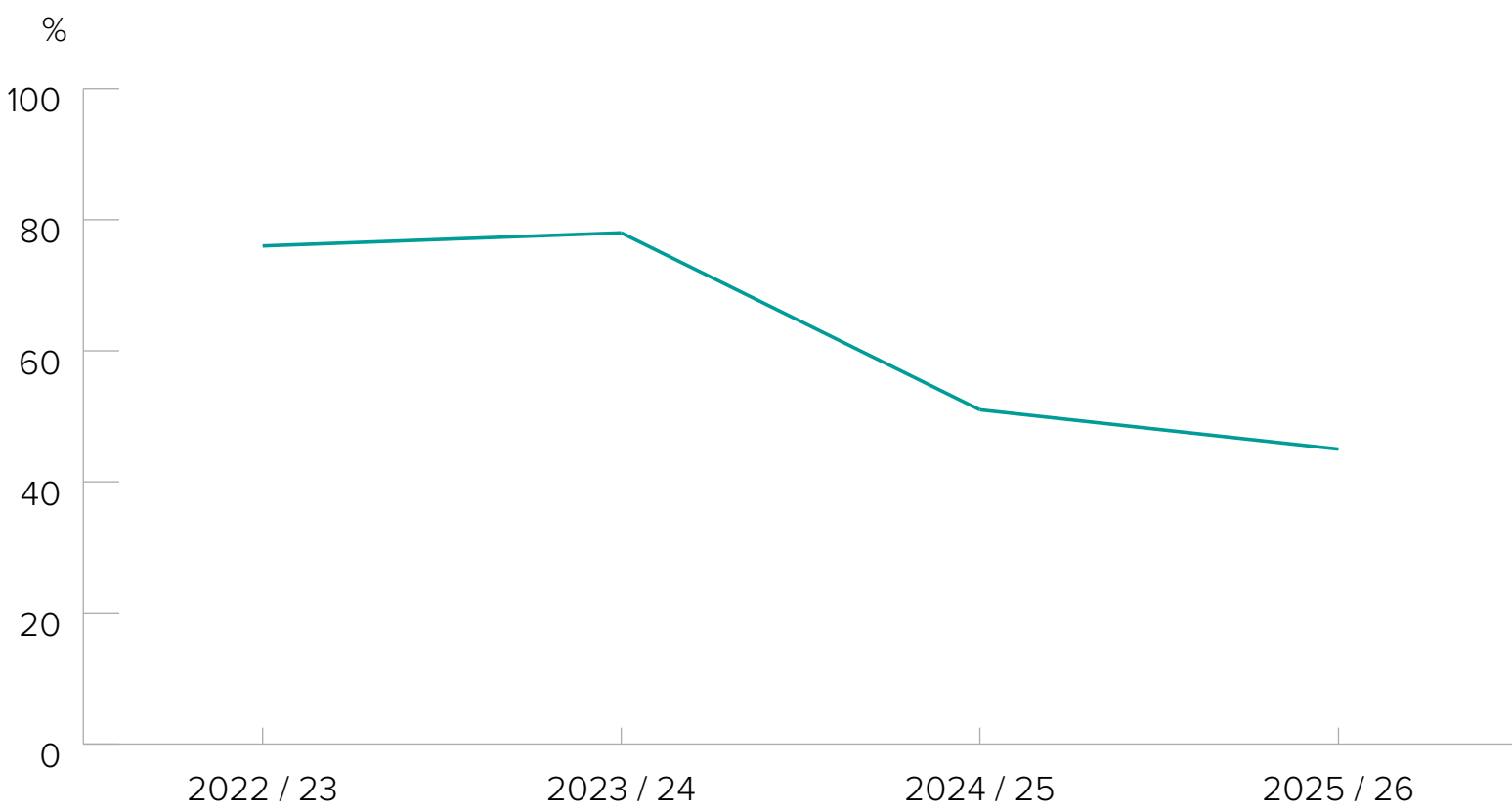
Over the past year, the Housing Ombudsman has had a much higher number of cases involving us, but the outcomes show clear improvement. While the number of investigations and findings has increased, the proportion of cases where maladministration was found has continued to fall, reaching its lowest level to date. Most Ombudsman decisions resulted in learning or redress rather than serious failings, and cases classed as severe maladministration.

The main areas raised by the Ombudsman were property condition and, to a much smaller extent, complaints handling, with many other service areas not featuring at all. There were two severe maladministrations, both resulting from property issues.

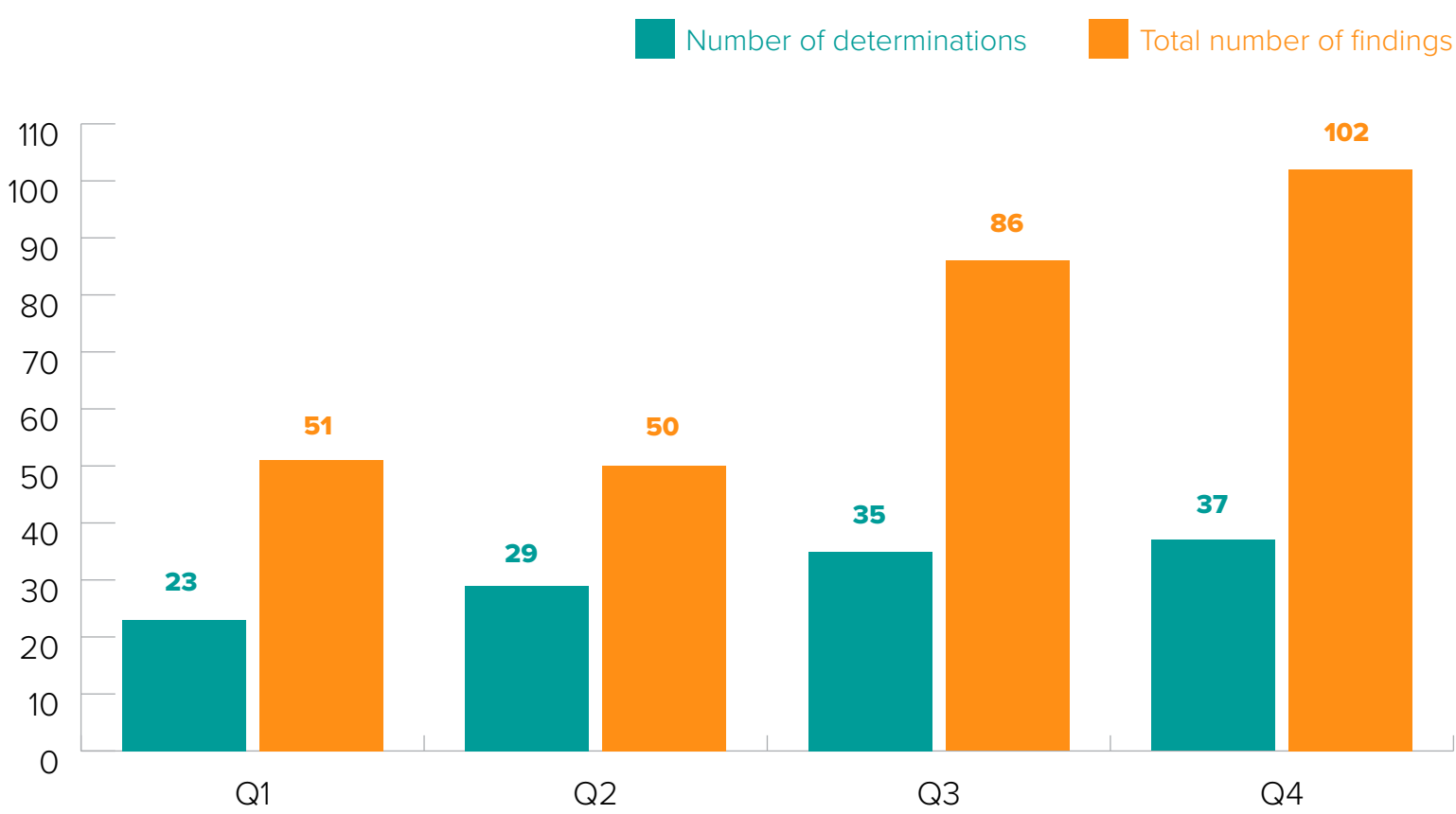
Requests for information from the Ombudsman increased during the year but reduced towards the end. Reviews by the Housing Ombudsman can include older complaints, which means some findings relate to issues that have already been identified and addressed through earlier learning.

A breakdown of HOS activity is opposite:

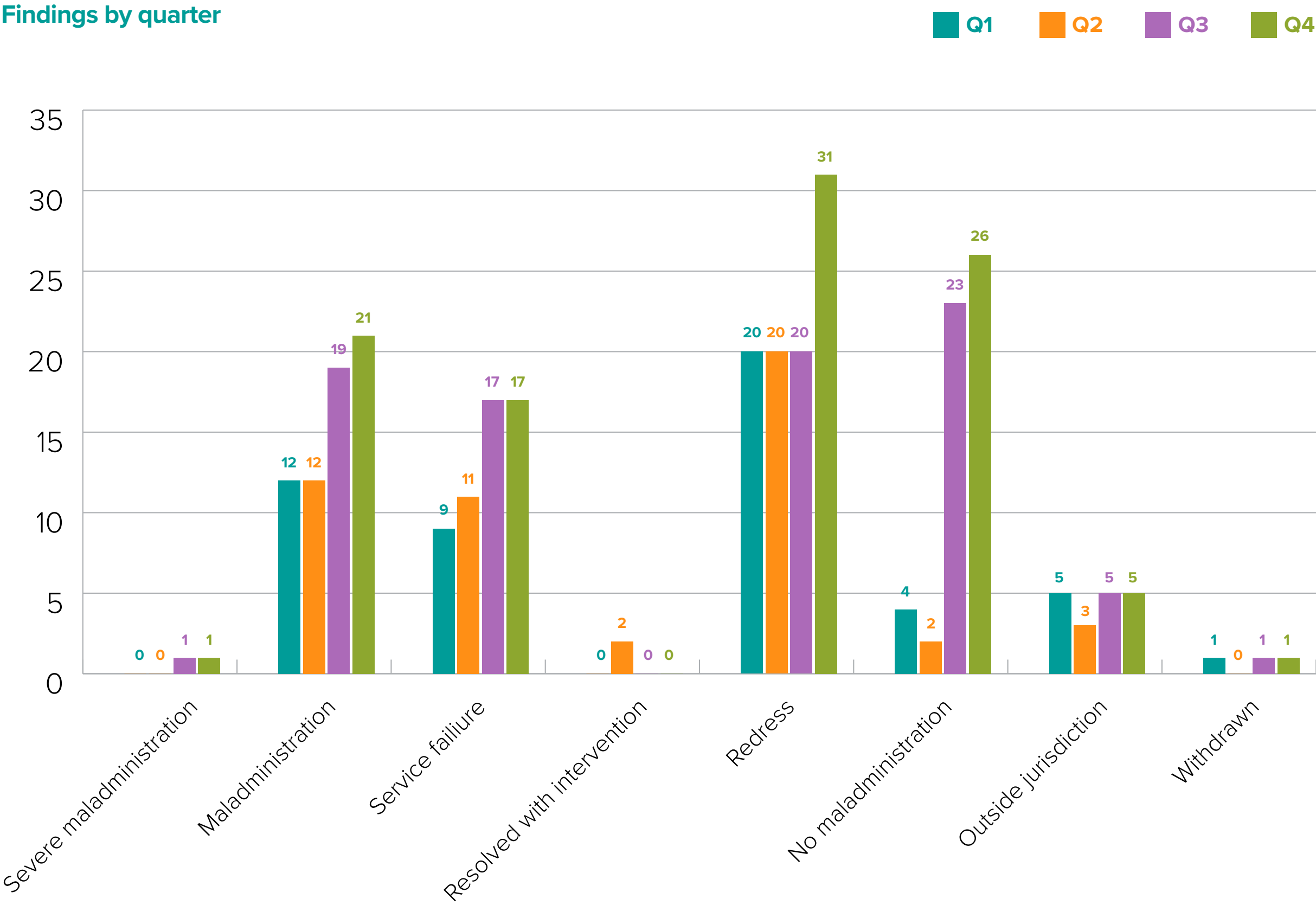
Maladministration rate



Number of determinations and findings per quarter 2025/2026



Findings by quarter



Service improvements

Learning from complaints has let us target improvement activity, particularly within Property Services and Housing Management. This activity has strengthened organisational focus on early resolution, ownership, and completion of actions. Although there is still more that can be done, it is evident that focus is in the right place as we continue to strengthen our service design aligned to your feedback.

Throughout the year, several initiatives have resulted in improved performance in complaints. This is due to greater collaboration, improved reporting and more accountability and ownership. The following are some of the improvements we have seen:

- Continued work to improve in-house productivity and capacity, supporting the delivery of repairs through internal resources where appropriate
- Use of contractors to help manage demand and support service delivery during periods of increased workload
- Greater collaboration between Repairs and Contact Centre teams to improve communication, address service issues and support a more joined-up customer experience
- Development of self-serve and self-select booking options to provide you with greater flexibility when arranging appointments
- Delivery of targeted scheme improvements, including decoration works and external repairs, to address identified property and estate issues
- Completion of the five-year EICR programme, ensuring electrical inspections were undertaken across the housing stock
- Preparation and mobilisation of operational teams to support the introduction of Awaab's Law from 27 October, including reviewing processes and strengthening arrangements for managing damp and mould cases.



Complaints and Service Improvement Report 2025-26



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