



**Annual Complaint Handling Review,
Governing Statement and Service
Improvement Plan 2025/26**

Introduction

The Housing Ombudsman asks landlords to complete and publish a yearly self-assessment against its Complaint Handling Code. This helps residents see how complaints are handled, how learning is used and what improvements are being made.

This report sits alongside BCHG's annual self-assessment against the Complaint Handling Code.

It explains how BCHG handled complaints in 2025/26, what we learned, how this is checked, and what we will improve next.

Governing Statement

BCHG Board has reviewed and approved the 2026 Housing Ombudsman Complaint Handling Code Self-Assessment. The Board is satisfied that BCHG complies with the Code and that the improvement actions will strengthen oversight, consistency, accountability, learning and resident assurance.

The Board recognises that complaints help residents be heard and help BCHG learn. The Board also considered higher complaint numbers and response times, alongside Tenant Satisfaction Measures. These showed the need to improve communication, ownership, follow-through and confidence that feedback leads to action.

In response, the Board agreed actions to strengthen complaint handling and check that learning leads to service improvement. These actions are included in the Service Improvement Plan and linked to team improvement plans, so there is clear ownership and accountability. Progress will be monitored through BCHG's governance and resident assurance arrangements, including the Member Responsible for Complaints, The Resident Experience Assurance Panel, resident involvement in Stage 2 reviews, Tenant Satisfaction Measures, complaint reporting and wider resident feedback.

The Board is satisfied that these arrangements support openness, continuous improvement and better resident confidence in complaint handling.



Adrian Eggington,
Chief Executive

1. Complaint Handling Performance

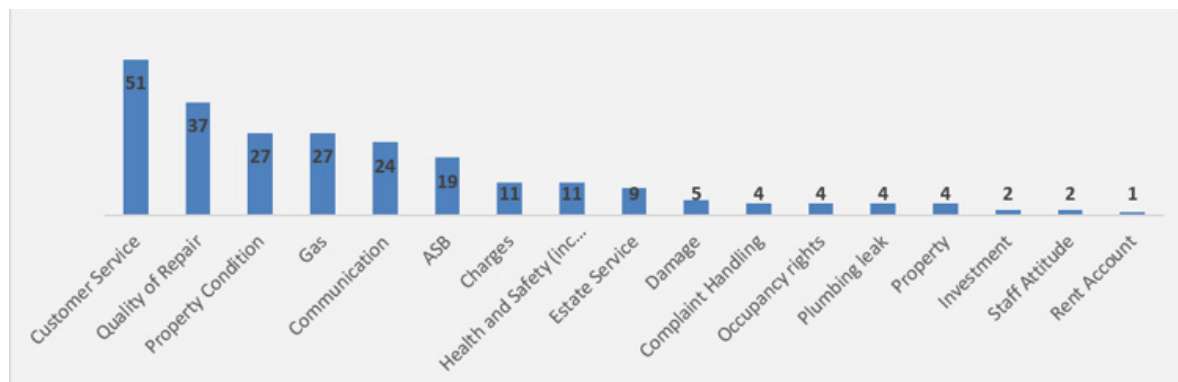
Between April 2025 and March 2026 BCHG received **244 complaints**, which is up from 103 the year before.

The introduction of “**Ask Once**”, from last years’ Service Improvement Plan, made it easier for residents to raise an issue. This contributed to the increase in complaints. While this created challenges, it also gave BCHG more opportunities to listen, learn and improve.

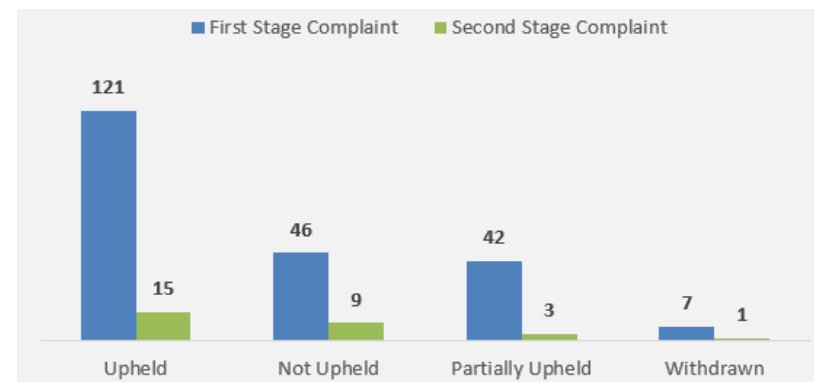
Key performance measures:

- 86% of Stage 1 complaints were responded to within timescale
- 100% of Stage 2 complaints were responded to within timescale
- Extensions were used in 21% of complaints, mainly where we needed more time because of staff leave, information from other organisations, or the complexity of the case
- No Housing Ombudsman investigations were concluded during the year
- 8 complaints were withdrawn at the request of the resident

Complaint type



Outcome breakdown



At Stage 1, 56% of complaints were upheld and 21% were not upheld. At Stage 2, 53% were upheld and 32% were not upheld.

2. What We Learned

We use complaint learning, Tenant Satisfaction Measures and wider resident feedback together to understand residents' experiences and where services need to improve.

The main learning themes were service standards, staff training and case reviews. These show that we need to keep improving communication, ownership and follow-through.

Outcome data suggests that Stage 1 decisions were broadly consistent, as escalation to Stage 2 did not lead to a significant change in overall outcomes. This gives some assurance about decision-making, while showing we still need to improve how we communicate and follow things through.

The data also shows that we need a clearer and more consistent way to record learning. This will help us spot repeat issues earlier, recognise good practice and check whether changes have made a difference.

Our focus is to use this learning to improve services, not just individual cases. The actions are included in the Service Improvement Plan and linked to team improvement plans, so they are owned, checked and turned into visible change for residents.

3. Resident Involvement and Assurance

Resident assurance is central to complaint learning. In 2025/26, complaint learning was reviewed through the Customer Feedback Improvement Panel, made up of internal colleagues. This is now being developed through REAP, in line with the first action in the Service Improvement Plan. REAP will bring residents and colleagues together to review evidence, check whether improvements have been made, and ask for further evidence where more assurance is needed.

- Complaint policy consultation
- Complaint experience feedback
- Every Stage 2 review includes a resident and an independent staff member with knowledge of the subject. This helps bring a resident view into the review and supports fair, balanced and transparent decisions.
- Tenant Satisfaction Measures
- The Resident Experience Assurance Panel (REAP)
- The Resident Scrutiny Conference
- Brand Ambassadors, who will help share complaint learning across BCHG

These routes bring resident feedback, colleague insight and complaint learning together. REAP will help check progress by reviewing evidence of improvement, while Brand Ambassadors will help share learning across teams so improvements are understood and acted on.

4. Learning and Continuous Improvement

The Self-Assessment found no material compliance failures. Alongside this, internal audit activity has helped identify where complaint handling, monitoring and learning can be further strengthened.

Following an internal audit recommendation, colleagues were asked to complete Housing Ombudsman Learning Centre training on the Complaint Handling Code and best practice in complaint handling. Completion has reached 94%, supporting greater consistency, confidence and awareness across BCHG.

The wider improvement themes are reflected in the Service Improvement Plan below, with clear leads, timescales and intended outcomes. The plan focuses on stronger oversight, better complaint management, improved tracking, and sharing learning through REAP, training and Brand Ambassadors.

5. Service Improvement Plan

Ref	Related Code Provision(s)	Service Improvement Action	Lead Area	Target	Intended Outcome
1	4.1, 8.1, 8.2	Develop REAP, started in April 2026, so residents and colleagues can review evidence, check whether improvements have been made, and ask for further evidence where more assurance is needed.	Head of Customer Voice	Q2 2026/27	Stronger resident assurance, oversight and learning during 2026/27
2	5.4, 5.5	Strengthen oversight of contractor and third-party complaints through clearer expectations and monitoring.	Head of Customer Voice	Q3 2026/27	Improved consistency and accountability for services delivered on BCHG's behalf.
3	5.6, 5.7, 6.7, 6.18	Improve Stage 1 complaint triage so complaints are understood early, investigated well and clear outcomes are agreed.	Head of Housing	Q2 2026/27	Clearer expectations, stronger early resolution and improved complaint quality.
4	5.9, 6.4, 6.15	Review how complaint extensions are recorded and explained, to improve consistency, communication and Code compliance.	Head of Housing	Q3 2026/27	Improved monitoring, transparency and assurance on complaint extensions.
5	6.1	Strengthen risk and vulnerability checks so complaints are handled fairly, proportionately and with the right support.	Head of Housing	Q3 2026/27	More consistent, proportionate handling and improved resident support.
6	5.12, 6.6, 6.17, 7.3	Improve tracking of complaint actions and remedies so they are completed on time and residents are kept updated.	Head of Housing	Q3 2026/27	Greater assurance that actions are completed and residents kept informed.
7	7.1, 7.2, 7.4	Review the Resolution and Remedies Policy against Ombudsman guidance and share learning through training, assurance and Brand Ambassadors.	Head of Customer Voice	Q3 2026/27	More consistent, fair and transparent remedies and compensation.

6. Monitoring and Review

Progress against the Service Improvement Plan will be checked through BCHG's governance arrangements, complaint performance reporting, resident involvement in Stage 2 reviews, REAP, Tenant Satisfaction Measures and wider resident feedback.

Learning from complaints will continue to be considered alongside Tenant Satisfaction Measures and wider resident feedback, so BCHG can keep improving services and give residents assurance that learning leads to action.



Black Country Housing Group

www.bchg.co.uk

info@bchg.co.uk

0121 561 1969

134 High Street
Blackheath
West Midlands
B65 0EE