

Annual Complaints Performance and Service Improvement Report

April 2025 to March 2026



Contents



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Welcome to our first Annual Complaints Report as Bromford Flagship LiveWest (BFL), following the merger of Bromford Flagship and LiveWest on 29 January 2026.

Our purpose is to enable people to thrive, and a vital part of that is listening to our customers and continuously improving the services we provide. Complaints play a crucial role in this. They are not just a measure of when expectations have not been met, but a powerful source of insight, helping us understand what matters most to our customers and where we need to do better.

Complaints arise when something hasn't gone as it should - whether that's how a service has been delivered, the time it has taken, or how customers feel they have been treated. While we are committed to delivering high-quality services, we recognise that when things go wrong, how we respond matters. Just as importantly, what we learn matters.

We are committed to ensuring that customer feedback directly shapes and influences our services. Complaints highlight where processes fall short, where systems need to improve, and where we need to think differently. In response, we may improve training for our colleagues, invest in better tools, or

redesign services entirely. By learning from complaints, we strengthen our services, reduce repeat issues and deliver better outcomes for our customers. Your feedback - both positive and negative - is essential in helping us to do this.

This report sets out how we have handled complaints during 2025-26 and, importantly, how we have used them to drive improvement.

It includes:

- our BFL complaints performance for 2025 to 2026
- the main themes from customer complaints and feedback
- how complaints, customer voice and scrutiny have helped us learn and improve
- what we have already changed, and what we will focus on next

We hope this report gives you a clear view of our current performance, how we are learning from our customers, and how we will continue to improve in the year ahead.



Suzanne Brown
Executive Director
of Operations



Paul Coates
Chief Customer Officer

Statement from the Board Member Responsible for Complaints

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In January 2026, following the Bromford Flagship LiveWest merger, I was appointed as the Member Responsible for Complaints (MRC), in line with the expectations of the Housing Ombudsman’s Complaint Handling Code. As MRC, I have reviewed the BFL annual submission to the Housing Ombudsman Service (HOS) for 2026.

As part of my role, I have reviewed the BFL Annual Complaints Performance and Service Improvement Report, the Complaints and Compliments Policy, the HOS self-assessment against the Complaint Handling Code, and the evidence supporting our complaints handling performance.

Having completed this review, I am satisfied that:

- the self-assessment accurately reflects BFL’s complaint handling arrangements
- BFL is compliant with the Housing Ombudsman’s Complaint Handling Code
- appropriate governance and oversight arrangements are in place to monitor complaints performance and compliance
- learning from complaints is identified and used to improve services for customers
- the Board receives appropriate assurance about complaint handling performance and service improvement activity

Our merger put customers at the heart of our organisation. Complaints play an important role by providing feedback that helps us improve our services.

The Board recognises the value of listening to customers and using their experiences to shape and improve our services.

We remain committed to ensuring our customers feel listened to, respected and confident that when something goes wrong, we will respond fairly, learn from the experience and act where improvements are needed.

As MRC, I will continue to work with colleagues across the organisation to ensure our complaints policy is applied consistently, that learning is used across our services, and that customers’ voices remain central to decision-making.

Joanna Crane

Board Member and
Member Responsible
for Complaints



About BFL and our approach to complaints

BFL is a place-based affordable housing provider for almost 300,000 customers across the south west, central and east of England.

BFL was formed following the merger of Bromford Flagship and LiveWest in January 2026, bringing together our knowledge, experience and local relationships.

We're the UK's largest provider of new affordable homes, delivering over 3,000 new homes each year.

We deliver locally, coordinate regionally and are supported centrally. Our colleagues bring this to life every day, using their skills, relationships and judgement to ensure every part of our organisation is focused on what our customers and places need.

When it comes to complaints, we can share ideas, learn from each other and use a wider range of experience to make better decisions.

This means we can identify common issues more quickly and take action to put them right – for good. This will lead to a more consistent and fairer approach, with concerns handled in a clear and timely way.

When customers make a complaint, they can expect us to listen, treat them fairly, keep them informed and explain what we will do next.

Complaints give us important information about where services need to improve. By working as one organisation, we can spot common issues more quickly, share learning across teams and respond more consistently for customers.



Our performance so far

This report sets out our complaints performance as Bromford Flagship LiveWest (BFL) for 2025 to 2026.

We have used one set of joint BFL figures throughout the report, so you can see how we are performing as one organisation.

Where figures relate to a specific period or have been brought together from different reporting arrangements, we will explain this clearly.

During 2025 to 2026, BFL received:



Of these complaints, 67% of stage 1 complaints and 68% of stage 2 complaints were upheld or partly upheld. This means we recognised that we did not meet our expected standards in those cases.

Complaints received by business area:

Business area	% of complaints
Repairs	61%
Neighbourhoods and communities	18%
Home investment	16%
Rents and service charges	3%
Compliance	2%
New homes	2%
Home ownership	1%
Lettings	1%

Please note complaints can be related to multiple business areas.

This performance data gives us a clearer view of where we are meeting expected standards and where we need to do better. It also helps us identify common issues across BFL, act more quickly and improve the experience customers have with us.

Tenant Satisfaction Measures (TSMs)

These were introduced as part of the Social Housing Regulation Act. The Regulator of Social Housing uses the measures to make sure that all social landlords are looking after their homes and neighbourhoods, keeping people safe, effectively handling complaints and treating customers with fairness and respect.

For this report, we are focusing on the complaint-related TSMs for BFL for 1 April 2025 to 31 March 2026. These include satisfaction with complaint handling and the number of stage 1 and stage 2 complaints for every 1,000 homes.

The figures below will be shown as BFL figures. Because of the merger, Tenant Satisfaction Measures were reported separately to the Regulator of Social Housing during this reporting period as Bromford Flagship (BF) and LiveWest.



**Customers
who rent
their homes**

**Shared
owners**

How many of our customers are satisfied with how we handle complaints?

44.8%

29.8%

How many stage one complaints do we have for every 1,000 homes?

69.7

22.4

How many of our stage one complaints were responded to within the Housing Ombudsman Complaint Handling Code timescales?

89.9%

87.1%

How many stage two complaints do we have for every 1,000 homes?

12.7

7.4

How many of our stage two complaints were responded to within the Housing Ombudsman Complaint Handling Code timescales?

91.1%

85.0%

These measures help us understand how customers experience our complaints process and how well we respond within required timescales. We will use this information alongside complaint themes, customer feedback and learning from complaints to identify where we need to improve.

Housing Ombudsman performance

Customers can contact the Housing Ombudsman at any stage of their complaint for independent advice and support. The Ombudsman reviews cases and issues decisions. In 2025/26, BFL received 142 Housing Ombudsman decisions, resulting in 349 outcomes, including those shown below, 12 cases outside the Ombudsman's jurisdiction, and one mediation outcome.

Severe maladministration: where there is evidence of serious impact to the customer.

4

Maladministration: where there is a failure which has affected the customer.

93

Service failure: when there is a minor failing found, and action is needed to put things right.

75

No maladministration: where the landlord has done things in line with its policies and procedures.

78

Reasonable redress: where there is evidence of maladministration, but the landlord has taken steps to put things right.

86

Complaint handling failure orders: when a landlord fails to follow the Ombudsman's process or cooperate with the Ombudsman.

2

We recognise that our service fell short in cases where severe maladministration was identified. Following detailed reviews, we strengthened how we manage complex, high-risk and stage 2 complaints through enhanced oversight, clearer accountability, active case monitoring and the introduction of a Single Point of Contact (SPOC) model. We also improved how vulnerabilities and reasonable adjustments are identified and recorded, and introduced quarterly customer learning sessions to help ensure feedback continues to drive service improvements. These changes support compliance with Housing Ombudsman orders and recommendations and help prevent similar issues from happening again.

The Housing Ombudsman may issue orders, which require us to put things right for customers, and recommendations, which help us improve services and learn from complaints. The number issued to BFL is shown below.

354

Orders:
action required to put things right for a customer

122

Recommendations:
suggested improvement to help us learn and improve our services

Our Housing Ombudsman maladministration rate this year was

51%



Do we accept all complaints?

We will accept a complaint unless there is a clear reason not to. Our policy explains the situations where this might happen. If we can't handle an issue through our complaints process, we'll explain why and what customers can do next.

Over the past year we have excluded complaints for the following reasons from our policy:

- complaints that have previously been considered and cannot be supported by our complaints process any further, including matters then dealt with by the Ombudsman service
- complaints about issues where more than 12 months have passed, unless they are part of an ongoing issue
- complaints where the complainant is not a customer
- complaints where legal or court proceedings have formally started (such as a Claim Form and Particulars of Claim having been filed at court) or been issued
- formal claims for liability or personal injury, which need to be assessed by our insurer
- complaints where we have no responsibility and/or are not the statutory body for decision making (such as the police, NHS or Local Authority services or courts system)



Complaint themes

This section brings together the main complaint themes across BFL for 2025 to 2026. It shows what customers complained about most often, which services those complaints related to, and what this tells us about where we need to improve.

Our most common complaint themes were repair delays, tenancy issues and communication. These were primarily linked to repairs, neighbourhoods and planned works, alongside home condition, anti-social behaviour, estate services and contractor performance.



Across these themes, customers told us about:

- delays in getting issues resolved
- not being kept informed or having to chase for updates
- unclear information about what would happen next
- work not being completed when expected, or needing more than one visit



What this tells us

The themes show that customers' experience is shaped by how reliably we deliver services, how clearly we communicate and how quickly we put things right. Delays can feel more frustrating when customers do not know what is happening or when they have to keep chasing for updates.



What we have done and how we will use this information

We have already used complaints to make changes in some areas. The following examples show the link between what customers told us, the action we took and the difference this made.

What customers told us:



“

I have damp and mould in my property

What we changed:

We introduced a new damp and mould process ahead of Awaab's Law coming into force, helping us resolve issues faster and keep customers better informed.

The difference this made:

We have dedicated teams who work on damp and mould repairs prioritising works and responses. In some areas we use remote diagnosis tools to identify priority damp and mould cases.



“

Please learn from your complaints

What we changed:

We now review complaints every three months with colleagues and customers, using a learning tracker to record improvements and help prevent the same issues happening again.

The difference this made:

We are focusing on complaint learning, outstanding actions to ensure customers receive improved services.



“

I felt misunderstood and had to contact multiple teams to get issues resolved

What we changed:

We introduced a single point of contact for complex cases, improved teamwork, and put greater focus on understanding customers' individual needs.

The difference this made:

Customers with complex needs now receive more joined-up support, clearer communication and greater consistency.





“

I am not happy about the standard of the services being provided.

What we changed:

We reviewed and restructured our Estate Services teams to improve the way we support and manage our estate services alongside other contracted property management services.

The difference this made:

Our customer satisfaction that we keep our communal areas clean and well maintained is 70%. This is close to our target of 73% and is continually improving.

“

Repairs take too long to complete.

What we changed:

We improved collaboration between our repairs teams and subcontractors to ensure repairs are completed on time and customers are kept informed

The difference this made:

Overdue jobs with subcontractors reduced from 3500 to 75, and end to end times reduced from 116 days to 35 days.

Complaints help us understand where services, processes or communication need to improve.

Customer feedback

We're committed to learning from feedback to continuously improve the service we provide. As part of this, we carry out customer surveys following the closure of stage 1 complaints to understand how customers feel their complaint has been handled and where we can improve.

What we do well

When complaints are managed well, the role of the complaint handler has a consistently positive impact. Customers value being:

- treated with respect
- kept informed
- supported through what can be a challenging experience

Positive feedback highlights **clear communication, empathy** and **proactive engagement** as our key strengths.

Customers often share positive experiences, describing complaint handlers as friendly, helpful and understanding. They feel listened to, kept updated and confident their concerns are handled fairly and clearly - even when things are complex. Feedback also highlights quick responses, clear communication and a proactive, customer-focused approach.

“

The colleague helping me has been good with it and keeps me updated.”

“

She has been very helpful in trying to get this sorted for me.”

“

I am happy with how it is being handled at the moment.”

“

I was very happy with how the complaint was dealt with. It is always worth saying something. Very respectful and understanding of my needs.”



What we need to do better

Feedback also identifies several important areas for improvement. A common theme is the need for clearer and more consistent communication throughout the complaints journey. Customers feel most uncertain about progress when updates are delayed or expectations are not clearly set.

Responses also indicate that customers do not always feel fully listened to, or that the outcome reflects the issues they raised.

Some customers report delays in resolving their concerns, or that issues continue even after the complaint has been closed. This can lead to frustration and reduce confidence that their concerns have been fully addressed.

We have also received feedback that earlier action and clearer ownership could help resolve issues sooner and prevent the need for escalation.

Complex cases highlight the importance of taking a person-centred approach and considering vulnerabilities and individual circumstances. Customers have told us it is important that they feel listened to, understood and reassured that their situation has been considered in full.

84.3%

of you are satisfied with the services we provide

83.9%

of you are satisfied your home is well maintained



Learning and improving our services

Concern	Actions we've taken
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Repairs and home condition

- introduced a new damp and mould process ahead of Awaab's Law to improve response times and customer communication
- improved collaboration between repairs teams, contractors and complaints teams to resolve issues faster and reduce delays
- strengthened repair diagnosis and quality checks, including verifying leak repairs before closure, to reduce repeat problems
- improved appointment management and customer communication to reduce missed visits and keep customers informed



Safe Communities, including ASB and customer safety

- strengthened management of ASB and customer safety cases through clearer ownership, consistent communication and improved case tracking
- increased early intervention and multi-team working to resolve issues sooner and reduce escalation



Concern

Actions we've taken



Learning and improving from complaints

- introduced quarterly learning reviews with colleagues and customers to identify themes and drive service improvements
- implemented a complaints learning tracker to monitor actions and ensure learning is embedded across services
- updated repair information on our website, including waiting times, based on customer feedback

44.8%

of you are satisfied with our approach to complaints handling



Complaint handling and customer communication

- improved complaint communication, including clearer expectations, better updates and the use of plain English customer correspondence
- introduced quality assurance checks, guidance and checklists to improve consistency, transparency and compliance with the Complaint Handling Code
- introduced a compensation calculator aligned with Housing Ombudsman guidance to support fair and consistent outcomes
- increased learning and review activity following complaints and escalations to improve future service delivery

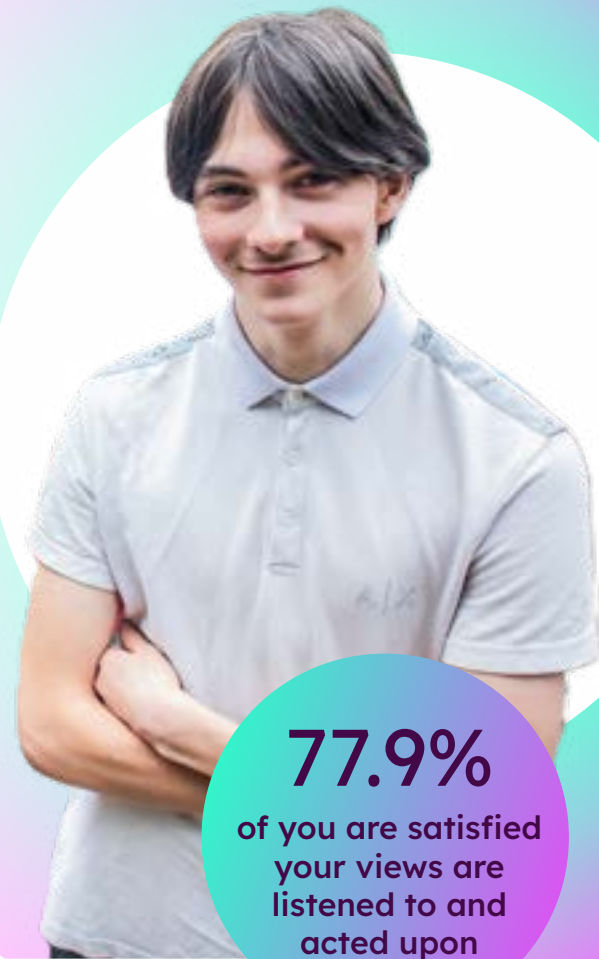
91.3%

of you are satisfied you've been treated with fairness and respect

Customer voice and scrutiny

Customers help us understand how our complaints process works in practice. Through surveys, speaking to customers, our Complaints Panel, scrutiny activities and customer groups, they share feedback that helps us identify what works well, where we need to improve, and whether changes are making a difference.

This insight helps us focus on what matters most to customers during the complaints journey, including being listened to, kept informed, treated fairly and understanding what will happen next.



77.9%

of you are satisfied
your views are
listened to and
acted upon

Learning from complaints: Communal areas service review

Our Complaints Panel reviewed how we learn from complaints, how easy it is for customers to raise concerns, and what makes a good complaints experience. Following the merger, customer groups also reviewed the new BFL Complaints Policy and shared feedback. As part of this work, our South West customer group reviewed the communal areas service to understand falling satisfaction levels, identify improvements, and assess value for money. They spoke with colleagues, visited sites, and gathered feedback from customers.

What we changed:

Based on the group's recommendations, we:

- introduced our Estate Service Standard which explains how we manage shared spaces in our communities
- increased the number of Estate Service Champions who share customer feedback
- brought some grounds maintenance work in-house
- expanded the Estate Services team, including new Operations Manager and Contract Manager roles.

The difference this made

These changes have helped us deliver a more proactive and efficient service, improve communication with customers, and strengthen the management of contractors and estate services.

We will continue to involve customers in reviewing how we handle complaints and how we learn from them. Their insight will help us strengthen our services, improve communication and make sure customer experience stays at the centre of our improvement work.

Customer group feedback

“

I really enjoy being part of the LiveWest complaints panel. It gives me the opportunity to use both my own experience as a customer and experiences of others to help improve services. I value working alongside colleagues who genuinely listen to customer feedback and use it to make positive changes.

I believe customers should always have a voice because they are the people who have lived the experience and can help shape better services for everyone.”

- Barbara

“

I really enjoy being a part of this group. Everyone is keen to make things better and it's really important that customers can input into the process, because if there is a problem/situation - we live with it 24/7 until it is resolved, unlike colleagues for whom it is a remote problem and does not affect them directly. We as customers' have invaluable insight that will help improve services going forwards.”

- Liz

“

In the short time I have been on the panel I have appreciated how the complaints team have given positive regard to panel members and the issues we bring. I am aware that dealing with inadequate/poor service, especially if it identifies an individual colleague can be sensitive, but it appears that the complaints team are able to handle this professionally.”

- Brian

“

I have been on the complaints panel since it was formed and I like the fact that the customer input is treated seriously and with respect. I hope with our ongoing participation, we can help with the complaints handling process.”

- Martin



What's next?

We use feedback to strengthen our approach, building on what works well and addressing the areas where customers tell us we need to improve. We will use complaint themes, customer feedback, Tenant Satisfaction Measures and Housing Ombudsman learning to shape our priorities for the year ahead.

We will:



Listen and learn

by using customer feedback more effectively to identify trends, share learning and drive continuous improvement across services



Support and develop colleagues

in complaint handling, with an emphasis on clear, timely and compassionate communication



Keep customers better informed

by making updates regular, easy to understand and personalised, reducing the need for customers to chase progress



Resolve issues earlier

by strengthening ownership and accountability across teams, so more concerns are put right at the earliest opportunity



Improve repairs and home condition services

by focusing on the issues customers complain about most, including delays, repeat visits, missed appointments, follow-up work and the quality of communication



Strengthen our approach to damp and mould

by improving early identification, communication, case ownership and follow-up, so customers are supported and issues are resolved as quickly as possible



Make compensation clearer and more consistent

by applying our compensation approach fairly, explaining decisions clearly and using Housing Ombudsman remedies guidance where relevant



Reinforce a person-centred approach

by considering support needs and individual circumstances, and making sure customers feel listened to, respected and supported throughout the complaints journey



Be more transparent

by sharing clear information about our complaints performance, what we have learned and the actions we are taking to improve



Use Ombudsman learning

by reviewing decisions, orders and recommendations to improve complaint handling, reduce repeat issues and support fairer outcomes for customers

Getting involved

Since coming together as Bromford Flagship LiveWest, we have introduced a new digital engagement platform, Customer Voice, and we'd love for you to be a part of it. This new platform will give you more ways to get involved. You'll be able to:

- take part in surveys, quick polls, community chats
- share your views to help shape our services
- keep up to date with the latest news and national campaigns

It's a simple and interactive space where you can have your say and make a real difference.

Making a complaint

We're committed to a positive complaint handling culture, making it simple and easy for customers to get any concerns resolved. To make a complaint and let us know how we can do better please visit our website, where you can find out the different ways to make a complaint across BFL.



Contact details for the Housing Ombudsman

Online: [housing-ombudsman.org.uk/
residents/make-a-complaint/](https://housing-ombudsman.org.uk/residents/make-a-complaint/)

Phone: 0300 111 3000

Email: info@housing-ombudsman.org.uk

Write to: Housing Ombudsman Service
PO Box 1484
Unit D
Preston
PR2 0ET