

Annual Housing (Landlord) Complaint Handling Performance and Activity Report 2025-26

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1.0 Summary

- 1.1 This annual report provides an overview of the Council's performance and complaint handling activity relating to Bradford Council's housing stock for the period 1 April 2025 to 31 March 2026.
- 1.2 From April 2025, all social housing landlords are required to comply with the Housing Ombudsman's Statutory Complaint Handling Code. This report is published in accordance with the Housing Ombudsman Complaint Handling Code and demonstrates compliance, senior oversight and learning from complaints.
- 1.3 This report examines complaints within the jurisdiction of the Housing Ombudsman, excluding those handled by the Local Government and Social Care Ombudsman (LGSCO). Its purpose is to assess performance over the reporting period and to support the ongoing monitoring and management of contracts with managing agents.
- 1.4 Complaint handling performance improved significantly during 2025-26, particularly in relation to response times, with 89% of Stage One and 78% of Stage Two complaints responded to within initial statutory timescales and without extensions being provided. However, the high upheld rate (82% at Stage One and 78% at Stage Two) indicates continued service delivery issues, predominantly relating to repairs, communication and delays in service provision. These themes remain a key area of focus for the Council and its managing agents
- 1.5 Key Highlights
- **Property Portfolio:** The Council owns 427 social housing properties, 84% of which are managed by Incommunities with the remaining 16% now managed internally by the Council's Housing department.
 - **Complaints Volume:** Stage One: 52 complaints received; Stage Two: 9 complaints received.
 - **Timeliness:** 89% of Stage One complaints responded to within 10 working days; 100% responded to within 20 days.
 - **Stage Two:** 78% responded to within 20 working days; 89% responded to within 40 days.
 - **Themes:** Common issues include repairs not completed, delays, and standard of work, timeliness of repairs.
 - **Outcomes:** High upheld rates (Stage One: 82%, Stage Two: 78%) indicate valid customer concerns and the need for service improvements.
 - **Housing Ombudsman:** In 2025-26, one complaint was considered by the HOS and subsequently closed as out of their jurisdiction
 - **Improvement Actions for 2026–27:** Improved recording of in-house complaints, closer working and regular meetings with CCT, Policy updates in line with HOS recommendations, compliments recorded to provide balanced reporting and performance data.

- 1.6 The high proportion of upheld complaints continue to be a concern, with the majority relating to repairs, communication and delays in service delivery. This indicates a need for strengthened contractor oversight, improved repair monitoring and enhanced communication with residents.
- 1.7 The following table provides details of performance in comparison to the previous reporting period. This demonstrates improvement across the board.

Measure	2024-25	2025-26	Trend
Stage 1 within 10 days	56%	89%	Improved
Stage 2 within 20 days	57%	78%	Improved
Stage 1 upheld rate	91%	82%	Improved
Stage 2 upheld rate	85%	78%	Improved

- 1.8 Despite improvements in timeliness and a reduction in upheld complaints compared to the previous year, the continued concentration of complaints relating to repairs, communication and service delays presents an ongoing risk to customer satisfaction and landlord compliance. These areas will remain a focus of contract monitoring and service improvement during 2026-27.

2.0 Housing Stock and Management Arrangements

- 2.1 Bradford Council previously transferred its existing housing stock to Bradford Community Housing Trust, now known as Incommunities, in 2003.
- 2.2 However, recognising the need to continue to provide social housing as the demand increases, Bradford Council has since built and retained a small number of properties for rent through social housing schemes.
- 2.3 On 31 March 2026 the Council owned 425 residential properties identified as social housing which are sited throughout the district and include some properties providing supported living for adults in association with the Council's Adults Social Care department. A further 2 properties are leased to supported housing providers.
- 2.4 Whilst the Council has contracted Incommunities to deliver day-to-day landlord services for the majority of its properties, 69 individual properties sited at Fletcher Court, Keighley are currently managed in-house by the Council's Housing Team. This follows the termination of a contract with Mears Living, which had previously acted as the managing agent for these properties up until February 2026. The properties at Fletcher Court provide accommodation and supported living for vulnerable adults.
- 2.5 Management arrangements are structured to ensure clear accountability and service delivery across the Council's housing stock. The Council retains full landlord accountability for complaint handling across all Council-owned housing stock. Accordingly, this report includes all complaints relating to Council-owned

housing, regardless of whether they are managed directly by the Council or by Incommunities on the Council's behalf.

- 2.6 The Incommunities contract and in-house arrangements are monitored and reviewed by a dedicated Housing Revenue Account (HRA) Contract Manager employed by Bradford Council to ensure they continue to meet the standards required by the Council.

3.0 Complaint Handling Framework

- 3.1 The Council operates a two-stage complaint process in line with the Housing Ombudsman's Statutory Complaint Handling Code. This includes landlord services delivered directly by the Council or on its behalf by a managing agent.

3.2 Stage 1 Landlord Complaints

- 3.2.1 Stage One is the initial landlord or managing agent complaint response. The complaint should be acknowledged within 5 working days and a full response issued within 10 working days.
- 3.2.2 Where an extension is needed, this should not exceed 10 working days and the resident must be provided with the reason for the extension and the revised response date.
- 3.2.3 The stage 1 response is issued when the Council's or property agent's position is known. The response explains any decision, outcome and provides details of any remedy offered, any outstanding actions and informs the resident of their rights to escalate to stage two.

3.3 Stage 2 Landlord Complaints

- 3.3.1 The stage two complaint should be acknowledged within 5 working days and a response issued within 20 working days.
- 3.3.2 Where an extension is needed, this should not exceed a further 20 working days and the resident must be provided with the reason for the extension and the revised response date of the stage 2 response.
- 3.3.3 The stage two investigation or review can be completed by the property agent or by the Council itself. Where a managing agent undertakes the stage 2 review, the Council will provide oversight in its role as landlord.
- 3.3.4 The stage 2 response explains the final decision, the reasons for the outcome, any remedy offered and details of when any outstanding actions will be completed. The stage two response also provides details of how the resident can refer their complaint to the Housing Ombudsman Service.

4.0 Complaints Performance

- 4.1 Incommunities publishes its own annual complaint handling performance report, which includes complaints handled on behalf of Bradford Council, where tenants of the Council's housing stock properties have raised a complaint with them within the formal housing complaint handling process.
- 4.2 Where the property agent has addressed complaints on behalf of the Council, complaints performance and outcomes are reviewed on a regular basis as part of the Council's contract management and monitoring.

4.3 Complaint volumes

- 4.3.1 **Table 1 below** represents the total number of complaints received and responded to by the Contracted Agents or Bradford Council.

Complaint Stage	Incommunities	Mears Living (up to February 2026)	Bradford Council	Total
Total number stage 1 complaints responded to	51	3	1	55
Total number stage 2 complaints responded to	7	0	2	9

4.4 Timeliness of Responses

- 4.4.1 The Housing Ombudsman's statutory complaints code sets out the timescales in which to respond to both stage 1 and stage 2 complaints. Where the initial timescale is not achievable due to the complexity of the complaint or other factors, such as the need to make arrangements for a site visit, extensions are allowed. The complainant must be informed of the extensions and the reasons why.
- 4.4.2 **Table 2 below** represents the number of landlord complaints responded to within timescale.

Complaint Stage	Incommunities	Mears Living (up to February 2026)	Bradford Council	Total
Stage 1 complaints resolved within 10 working days	46	3	0	49
Stage 1 Complaints resolved within 20 working days	5	0	1	6
Stage 2 complaints resolved within 20 working days	6	NA	1	7

Stage 2 complaints resolved within 40 working days	1	NA	0	1
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4.4.2 In 2025-26, Incommunities introduced a key priority to ensure more complaints are responded to within the initial timescale. This involved implementing an extension approval process from April 2025 to apply greater control over extensions being applied. The above table demonstrates that Incommunities responded to 90% of stage one complaints within 10 working days and 72% of stage two complaints within 20 working days.

4.4.3 This is a significant improvement from 2024-25 where only 56% of stage one complaints handled by Incommunities on the Council's behalf were responded to within 10 working days and 57% of stage two complaints responded to within 20 working days.

4.5 Categories / themes of complaints

4.5.1 An analysis of themes of complaints can provide information related to service user priorities and the level of service that is provided by the contracted agents across their own organisation's departments.

4.5.2 **Chart 1 below** represents the categories of stage 1 complaints responded to in 2025-26

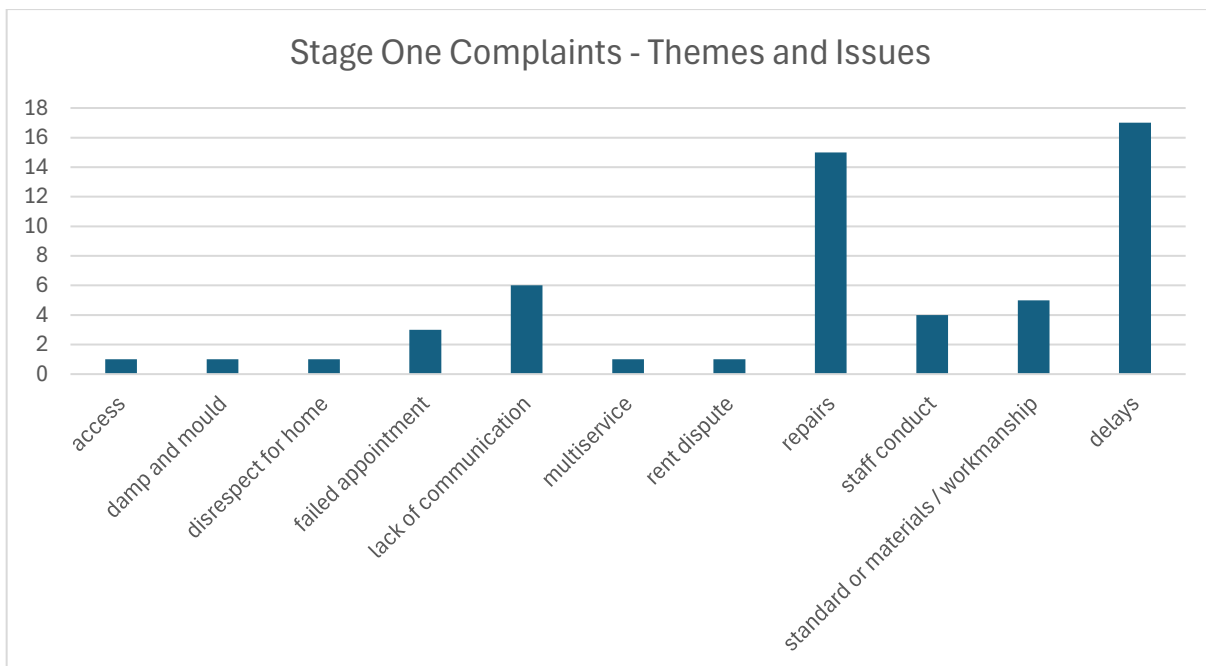
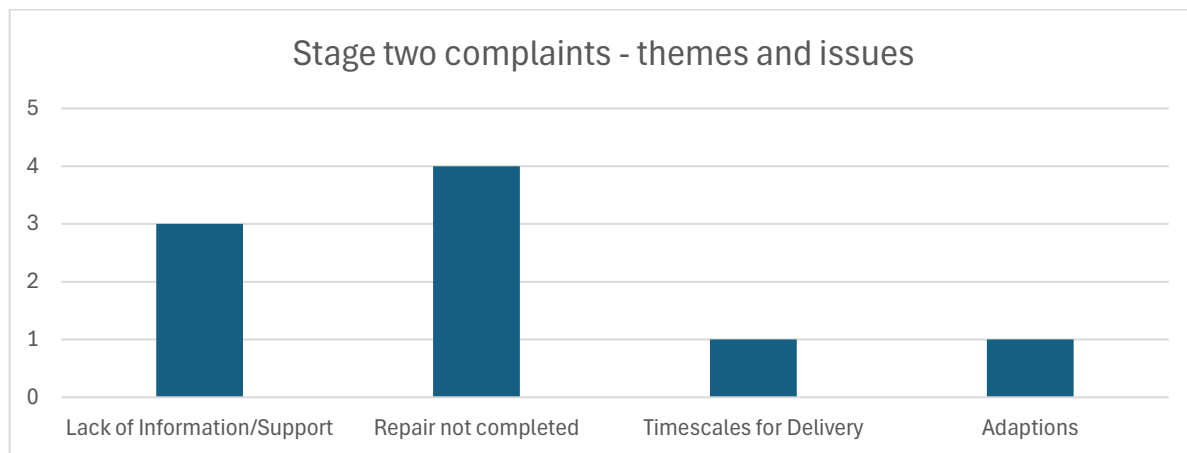


Chart 2 below represents the categories of stage 2 complaints responded to in 2025-26



4.6 Complaint Outcomes

4.6.1 Whilst reporting on the volume of complaints received and closed provides a useful insight into the management of complaints by both the contracted agents and the Council, it is equally important to assess this data against the number of complaints that have been upheld, where fault has been identified. This approach offers a clearer indication of where issues exist and are used to inform remedial actions, lessons learned and service improvements as part of the contract monitoring responsibilities of the HRA Contract Manager.

4.6.2 **Table 3 below** represents the number of Stage 1 complaints UPHELD (either fully or partially).

Complaint stage	Incommunities	Mears	Bradford Council	Total
Stage 1	42 (82%)	2 (67%)	1 (100%)	45 (82%)
Stage 2	5 (71%)	NA	2 (100%)	7 (78%)

4.6.2 The high upheld rate suggests that the complaints raised were justified.

4.6.3 It is noted however, that only 9 out of 55 complaints were escalated to stage 2, indicating that the remedial actions put in place initially where Stage One complaints are upheld are effective and proportionate.

4.7 Remedies and Compensation

4.7.1 Where complaints are upheld, remedial action, service improvements or financial compensation can be provided.

4.7.2 Where remedies applied are non-financial, they can include:

- Formal apologies
- Service and policy reviews

- Process and working practice improvements
- Communication enhancements
- Staff training

4.7.3. Compensation decisions are guided by the Housing Ombudsman Remedies Guidance and are proportionate to the level of service failure identified.

4.7.4 Compensation categories include:

- Delay-related payments
- Service failure payments
- Time and trouble payments
- Financial loss payments

4.7.4 In 2025-26 the total compensation paid in relation to upheld stage one complaints was £250.00.

4.7.5 In 2025-26 the total compensation paid in relation to upheld stage two complaints was £50.00.

5.0 The Housing Ombudsman Service

5.1 The Housing Ombudsman Service (HOS) is an independent, impartial service for social housing residents, overseeing landlord services and related housing complaints.

5.2 All local authorities and registered social housing providers must be members of the Housing Ombudsman Scheme. The Housing Ombudsman Scheme is approved by the Secretary of State under section 51 of, and Schedule 2 to, the Housing Act 1996 as amended by the Localism Act 2011, the Building Safety Act 2022 and the Social Housing (Regulation) Act 2023 (the Act). The Act requires social landlords, as defined by section 51(2) of the Act, to be members of an approved scheme.

5.3 The role of the Housing Ombudsman is to resolve disputes involving members of the scheme, including making awards of compensation or other remedies when appropriate, as well as to support effective landlord and tenant dispute resolution by others.

5.4 The Social Housing (Regulation) Act 2023 empowered the Housing Ombudsman to issue a code of practice about the procedures members of the scheme should have in place for considering complaints. It also placed a duty on the Housing Ombudsman to monitor compliance with a code of practice that it has issued. The Housing Ombudsman's complaint handling code was therefore introduced and became statutory in April 2024.

5.5 The Housing Ombudsman regulates compliance with the HOS complaint handling code and where it finds an organisation has deviated from the Code in policy or

practice, it may use its powers to put matters right and ensure compliance with the Code.

5.6 Annual Self-Assessment

- 5.6.1 As part of compliance with the HOS complaint handling code, landlords must undertake and publish an annual self-assessment to measure their performance against the requirements of the code.
- 5.6.2 The HOS instructs landlords with under 1,000 homes to submit the annual assessment form within 6 months after their financial year-end. As such the Council's annual self-assessment form is submitted to the HOS by 30 September each year.
- 5.6.2 Information relating to the Council's annual assessment and performance is published on the Council's external website: [The Housing Ombudsman Complaint Handling Code Self-Assessment | Bradford Council](#)

5.7 Housing Ombudsman Complaints

- 5.7.1 In 2025-26 Bradford Council received notification of 1 complaint addressed by the Housing Ombudsman in relation to the Council's social housing property stock. The complaint was closed with no further action, concluding that the issues raised fell outside the Housing Ombudsman's jurisdiction.

6.0 Learning from Complaints

- 6.1 In addition to the HRA Contract Manager's review of individual complaint outcomes with property agents as part of routine contract monitoring, the Council's self-assessment process enables the identification of key learning points and opportunities for service improvement. This supports ongoing compliance with the Housing Ombudsman's Complaint Handling Code and promotes continuous improvement in complaint handling performance.

6.2 Key improvement actions achieved for 2025-26

Improved complaints performance shared throughout 2025-26	The contracted agent now provides quarterly reports during monitoring meetings with the Council's HRA Contract Manager as well as providing performance data directly to the Council's Complaints team.
Analysis of upheld complaints to identify root cause and where contractual service improvement needs to be implemented	Reports of upheld rates where fault is found now provided as part of the quarterly contract monitoring meetings contract monitoring meetings

Staff awareness and customer service training	Corporate Complaints staff provided training on how to deal with any housing complaints. Training, guidance and response templates provided to HRA Contract manager by the Corporate Complaints team (further advice and guidance continued to be provided wherever needed or requested)
Improved governance scrutiny introduced to ensure HOS statutory compliance	To add details of the Housing Complaints report to the annual Governance and Audit Committee reports timetabled for 2026 onwards.

6.3 Key improvement actions identified for 2026-27

Recording of in-house stage one complaints on Civica	Housing management to ensure structured and accurate recording of complaints cases and data by using Civica
Compliance meetings with HOS to ensure BMDC policy and procedures are in line with statutory requirements	Corporate Complaints team to liaise with HOS to ensure the Council are compliant with the statutory complaint handling code.
Review of complaints policy to ensure reference to housing complaints is in line with statutory requirements	Council Complaints Policy to be reviewed to ensure it is in line with any recommendations from HOS
Regular meetings with HRA Contract Manager to monitor complaint performance and discuss any high-risk complaints	Corporate Complaints team to diarise quarterly meetings with HRA Contract Manager
Customer feedback and compliments	Information to be collated for compliments and feedback from residents in relation to Bradford Council properties to provide a balanced overview in report covering next reporting period

7. Senior Leadership Review and Assurance

- 7.1 In accordance with the Housing Ombudsman Complaint Handling Code, this report and the associated self-assessment have been reviewed at senior leadership level prior to publication.
- 7.2 The Head of Housing Partnerships services confirms that:
- Complaint handling arrangements comply with the Complaint Handling Code.
 - The reported data represents the complete landlord complaint position for the reporting period.
 - All relevant complaint streams relating to Council-owned housing stock are included.

- Appropriate oversight and monitoring arrangements are in place.
- The consolidated landlord self-assessment and annual report will form part of the Council's Annual Complaints Report to be submitted and presented to the Governance and Audit Committee (GAC) in November 2026 for elected member oversight and assurance.

7.3 Whilst statutory complaint handling requirements have largely been met during 2025-26, the Council recognises the need to reduce complaint volumes relating to repairs and service delays. Senior management will continue to monitor performance through regular contract review meetings and the annual Housing Ombudsman self-assessment process.