

Complaints

Annual performance and
service improvement report

2025-26

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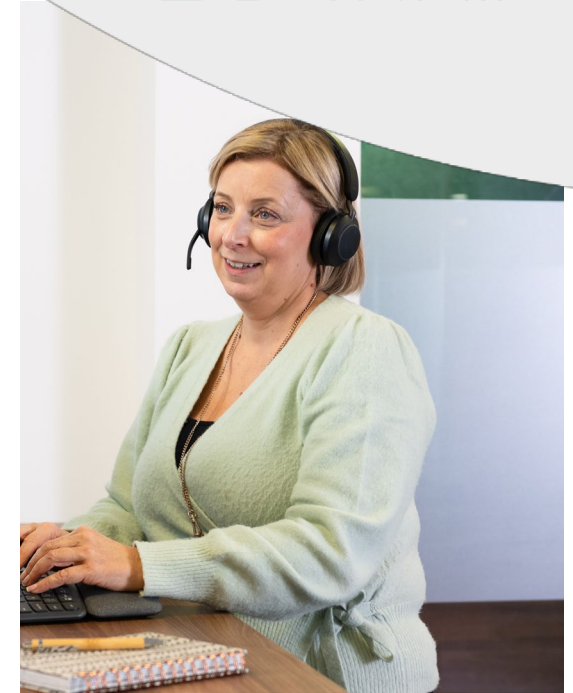
Complaints are a key form of feedback.

They help us understand how well our services are working and where we need to improve.

Over the past two years, we have introduced a centralised complaints team, making it easier for customers to raise concerns and helping us manage cases more consistently.

We would like to thank all the customers who have taken the time to tell us when they were not happy, giving us the opportunity to look into issues and put things right.

This report aims to be open about how we have responded to complaints this year. It sets out how we handle complaints, what we have learnt from them, and how we are using this feedback to improve our services.



Quick summary:

Our complaints process

When someone tells us they're not happy with our service, we want to look into it quickly and thoroughly. If we think our service fell short, we'll explore ways to put it right.

If someone isn't happy with our first investigation, they can ask us to look at how this was done and double check the decision.

We follow the Housing Ombudsman's guidelines on how to manage complaint cases.

1

Stage 1

We do a full investigation

*(We'll log and acknowledge your complaint in 5 working days. You'll get a full response **10 working days** after that.)*

2

Stage 2

A manager reviews your case further

*(If you want, you can get a second opinion on your case. A manager will acknowledge your request in 5 working days. You'll get their full response **20 working days** after that.)*

3

Next steps

If you are unhappy with the final outcome, you can escalate your complaint to the Housing Ombudsman.

Our Board's response

Our Board is a group of people that oversees how we're run. They make sure we're doing the right things, in the right way, for the right reasons. Here is their response to this report:

"Complaints are a key form of feedback. We take them seriously and are committed to learning from what customers are telling us, including when setting our strategic direction. As part of this, we welcome the role of the Housing Ombudsman in holding us to account for the consistency and standard of our service.

"As a Board, we are pleased to see a positive culture around complaints handling reflected in this report and its transparency. The steps we have taken in recent years to centralise and improve the service appear to be having an impact, and it is clear where we need to go to improve services for customers. Customers are telling us that the service is easy to approach, satisfaction rates remain strong and our processes for implementing learning from complaints have become more robust.

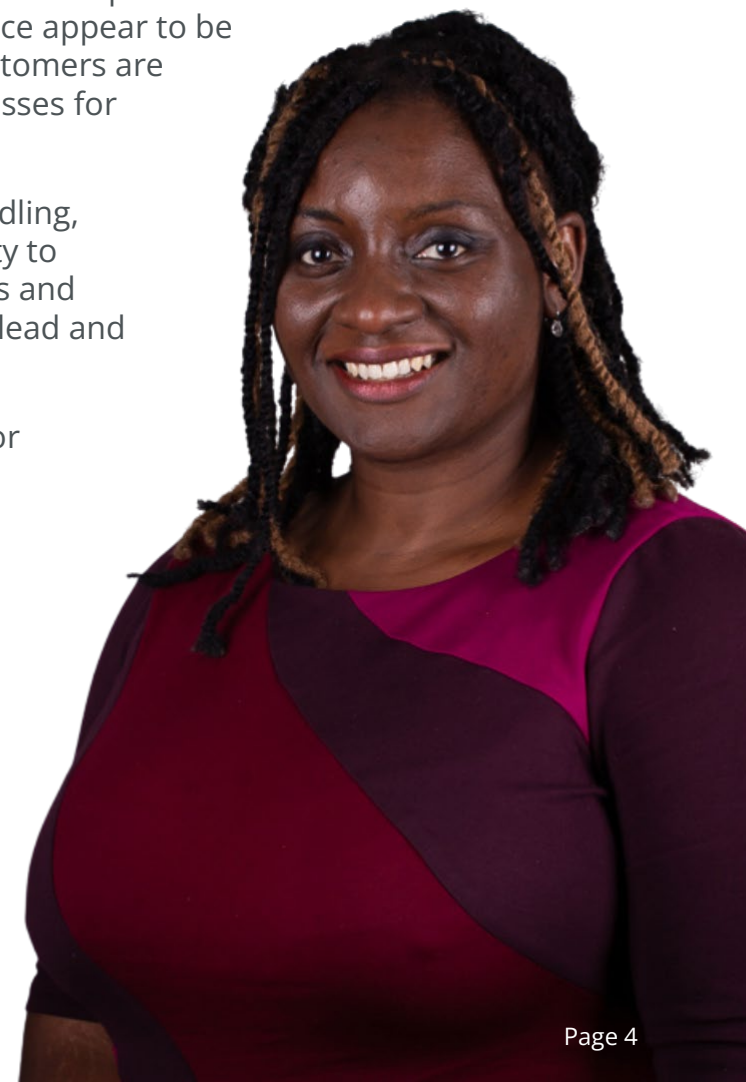
"We receive regular information on complaints trends, themes and performance in case handling, so note the overall increase in complaints in 2025-26 and the effect this has had on our ability to offer timely responses. While our performance remains high, we will continue to monitor this and push for sector-leading performance. We expect the recruitment of an additional resolution lead and more targeted case handling to help this.

"This year saw the launch of our Customer Advisory Panel. At Board, we are highly grateful for how quickly new Panel has engaged with complaints insights, which have fed into their later scrutiny achievements. Their reviews have been constructive, and we look forward to seeing their recommendations put into practice.

"We are assured that B3Living continues to meet the requirements of the Complaint Handling Code and that our processes are fair, accessible and effective. We have reviewed any cases escalated to the Ombudsman and, where they have found maladministrations, we monitor actions and ensure learnings lead to meaningful change."

Caroline, our Member Responsible for Complaints

One of our Board members is the Member Responsible for Complaints (MRC) who keeps an eye on how we're handling complaints and makes sure the Board, as our governing body, gets the assurance it needs. Our Current MRC is Caroline Abomeli, chair of our Operations Committee.



Complaints handling

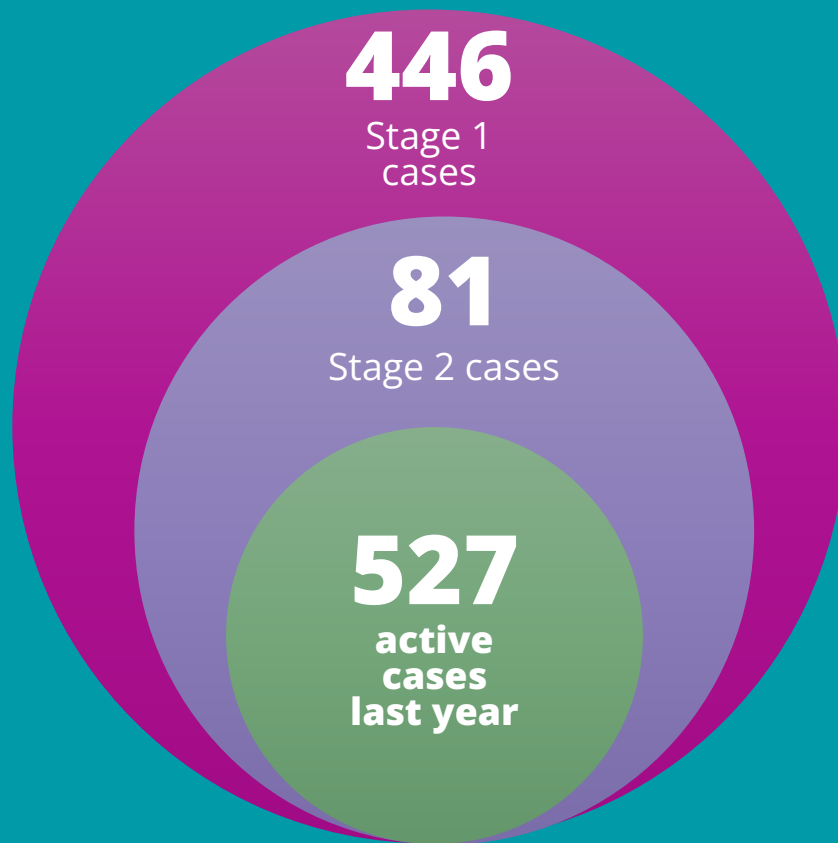


More detail on
complaints in
2025-26:



**What came
in...**

How many?



In 2025-26, we received 12% more complaints than last year.

This is even more than when we had lots of complaints due to issues with our grass cutting contract.

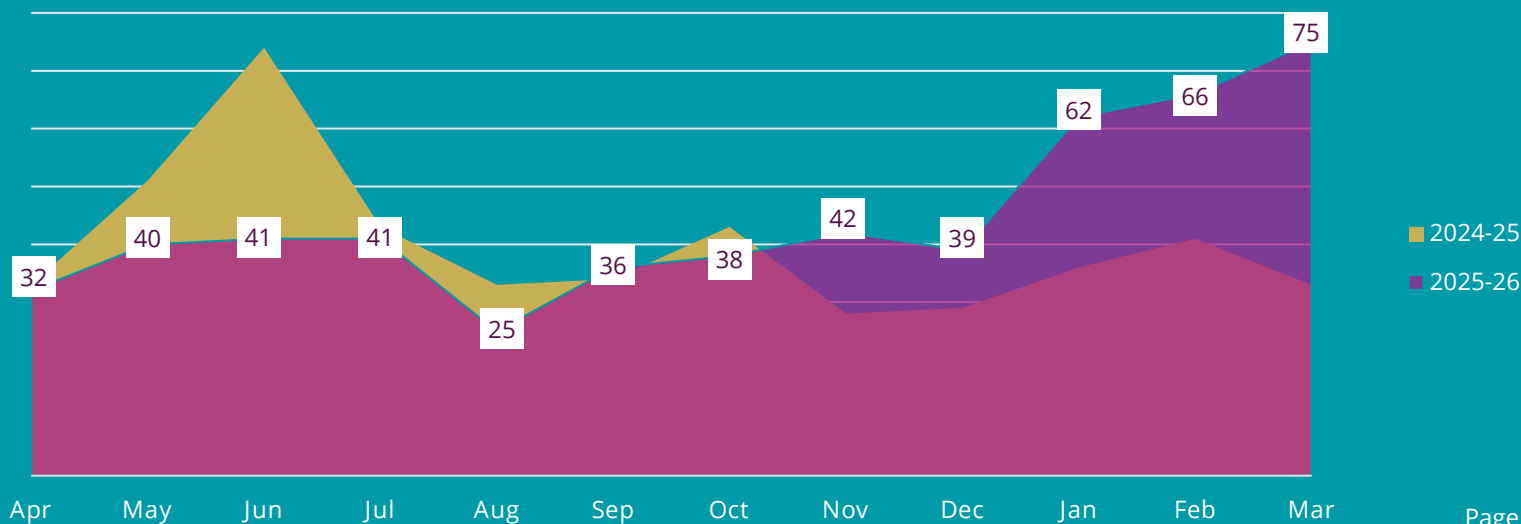
The pattern of complaints also shifted.

In previous years, we got the most complaints during spring and summer. But last year we got more during the winter months. We recorded our highest number of complaints to date in March 2026.

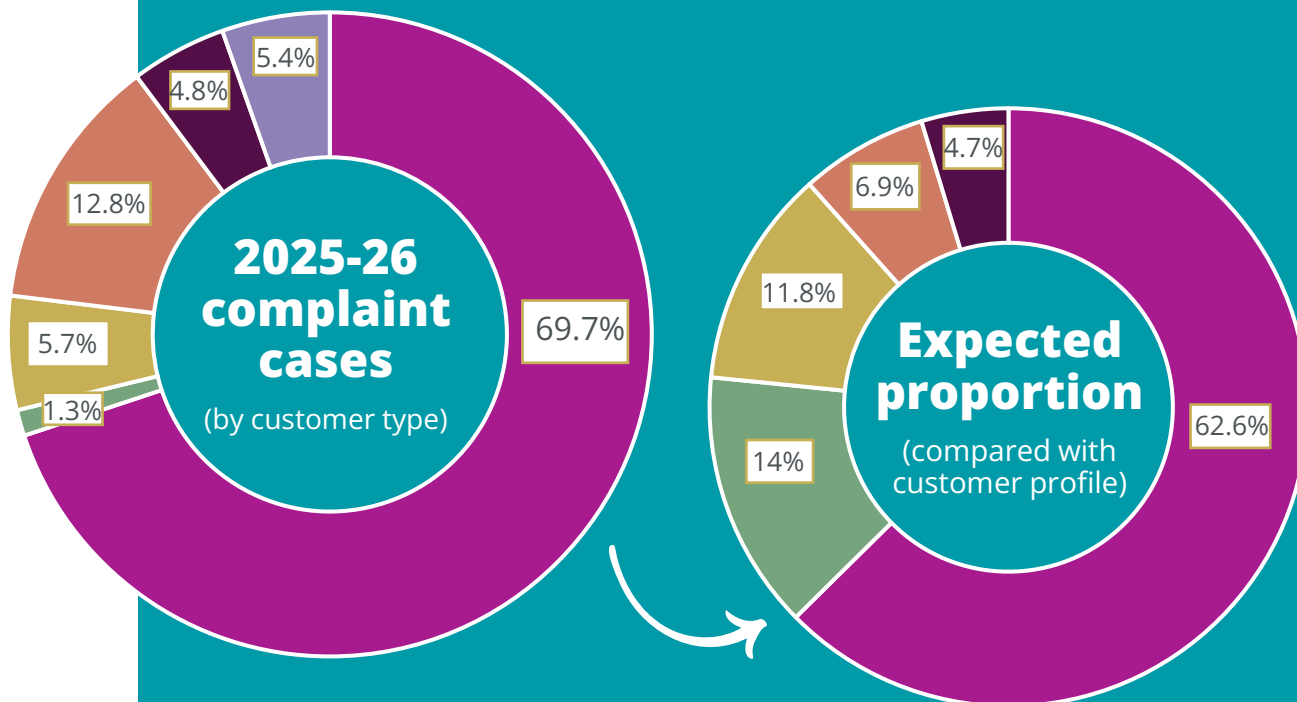
This reflects a wider sector trend, with other landlords also reporting increased complaint volumes.

More people are making complaints nationally, with the Financial Ombudsman Service reporting its highest complaint levels in six years and the Legal Ombudsman also seeing rising numbers of complaints.

Trends in complaint volumes



From who?



- Social tenants – general needs
- Shared owners
- Leasehold
- General public
- Social tenants – supported housing
- Garage

Most of our complaints were from social rented homes.

We would expect this as they typically interact with our services the most often.

The second biggest group is shared owners, even though we don't have as many of them proportionally. This suggests more dissatisfaction among this group.

Leaseholders and supported housing tenants account for relatively small proportions of total complaint volumes.

The Tenant Satisfaction Measures (TSMs)...

When we report our complaint numbers to the Regulator of Social Housing, some groups are excluded to help us compare against other social landlords.

The figures (right) include tenants in social rented homes only.

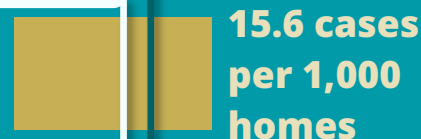
Stage 1 complaint s



Housing sector last year (53.5)

B3 last year (78.1)

Stage 2 complaints



Housing sector last year (8.3)

B3 last year (10.2)

Please note this benchmarking is expected to change this year, given reports of a rise in complaints across the country. Scale adjusted for legibility

About what?

The topics on the right highlight the three most common themes driving complaints in the past year.

We aim to look beyond individual cases to spot broader themes in the feedback we get from complaints.

We regularly review the themes and trends internally and share insights with services so we can address root causes.



Delays in fixing routine repairs.



Poor communication, no response or a delay in response.



We did not always follow our process/policy.

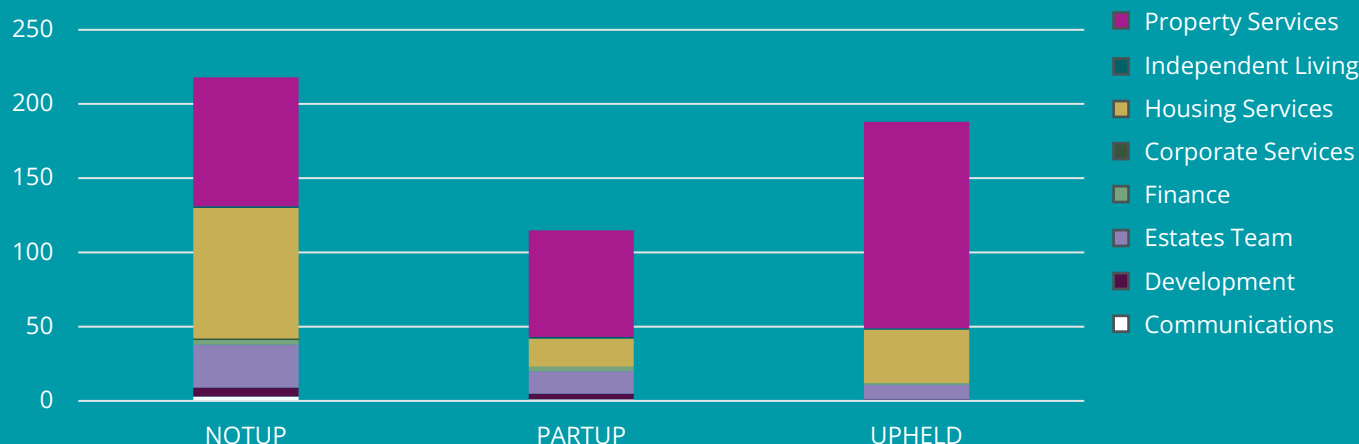
More than half of cases were upheld or partly upheld



57.5%
upheld or
part
upheld

41.4%
not
upheld

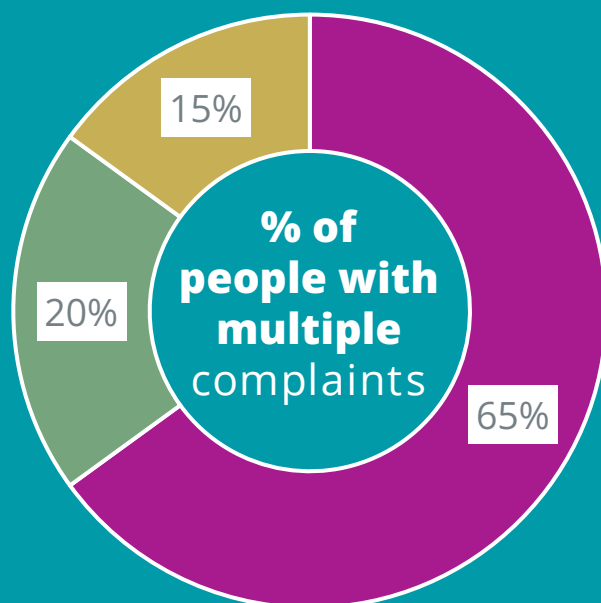
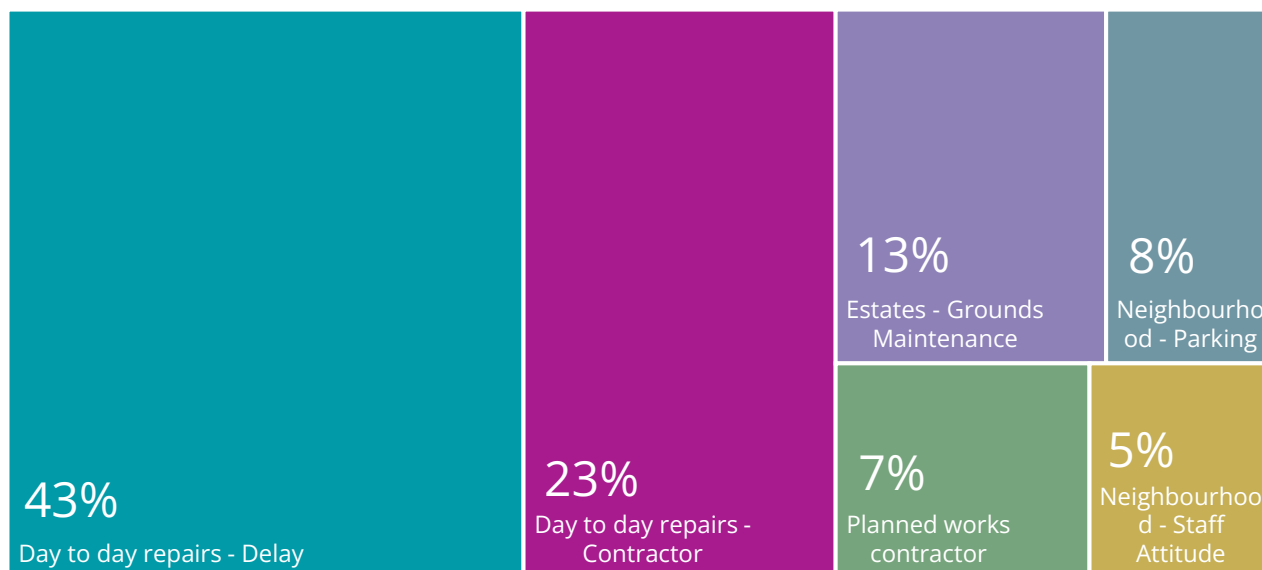
Outcome of complaints 25-26 (Stage 1 & Stage 2)



Looking deeper

Out of all the upheld and part upheld complaints in 25/26, **16%** were about delays in repairs.

Themes of the complaints we upheld



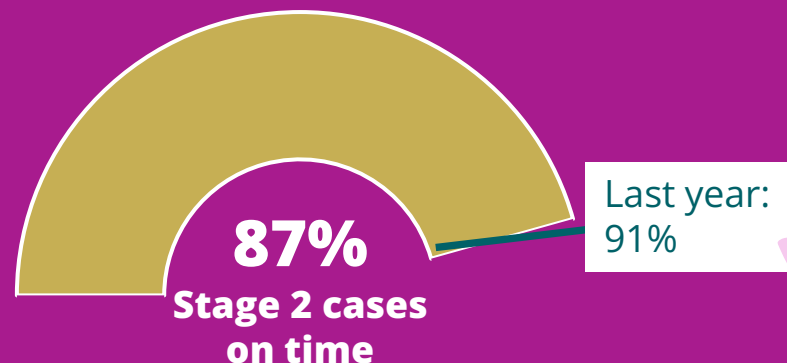
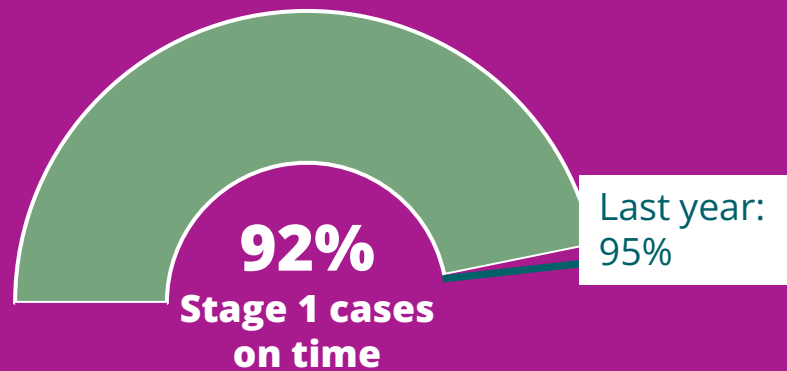
- % once
- % twice
- % three or more times

35% of complaints are from people who raised multiple cases in 2025-26.

**More detail on
complaints in
2025-26:**

**How we
handled cases...**

Were we on time?



Our response times saw a slight dip this year compared to last year. But the Complaints team are still performing well despite more demand.

We measure ourselves against the timescales set out in the Housing Ombudsman's Complaints Handling Code.

5 days to acknowledge all cases, +10 days to respond (Stage 1) or +20 days (Stage 2).

In **35** cases, we asked customers for more time to respond.

- 34 x Stage 1
- 1 x Stage 2



We conduct a survey with customers once their complaint case is finished to see how it went and where we can improve.

Customers said it's easy to make a complaint



Customers said they're happy with how their complaint was handled



Customers said they're happy with the final outcome



It's becoming easier for people to raise concerns. But it sounds like we need to do more work to make sure complaints are handled effectively and people are kept updated during the process.

Customers who either received a 'part upheld' or 'upheld' decision were approximately 60% more likely to report satisfaction with complaint handling (75% vs 47%).

Cases we didn't investigate

Most complaints are accepted and investigated through our complaints process. In some cases, a complaint may not require further investigation. For example, the reasons this year were:

62 cases cancelled



22 were duplicates of existing cases



18 were withdrawn by the customers



12 were admin errors



10 were requesting a service (not complaints)



This year, we experienced a higher number of cancelled cases. These were mostly to do with cases being accidentally logged twice or other admin errors.

We are doing training and we offer support to teams across the business to help address and prevent these mistakes.

We take the decision to refuse an investigation very seriously. Since introducing Resolution Leads in 2024, the number of cases refused has remained low. All refusals during this year were appropriate and in line with our procedures.

We don't believe in putting barriers in the way of complaints. We review every complaint carefully and aim to give them all a fair investigation. During the year, the following complaints were not accepted because:

7 cases refused



4 had already been investigated



2 were about service we don't offer



1 persistent or unreasonable complaint

Working with the Housing Ombudsman



The Housing Ombudsman Service is available for anyone not happy with how we handled a complaint. They investigate what happened and whether we handled the complaint well.

We look out for updates from the Housing Ombudsman to make sure we're following the best practice in how we deal with complaints.

8

Cases were investigated by the Ombudsman



2

Decisions from the Ombudsman

Although 8 cases were investigated, we are still awaiting determinations for some cases.

Within these decisions, there were:

- 3 service failures
- 1 maladministration

We also reached 1 x informal resolution, which included providing compensation to the customer.

Lessons learnt



This year, we have...

We use complaints to understand where our services have fallen short and where changes are needed.

In some cases, this leads to practical improvements to day-to-day processes; in others, it prompts wider changes that benefit customers more broadly. Examples of these improvements include...



We improved the process for our properties we buy back from customers (usually in exceptional circumstances) to ensure better information is being recorded on our housing management system.



Following an emergency leak that wasn't attended to by our out-of-hours contractor, we agreed to set up a new process with our contractor to ensure appointments are not missed.



In our independent living schemes, we learnt the importance of setting clear communication on the assessment process and giving customers the opportunity to view sheltered schemes so they can make an informed choice before moving in.

This year, we have...



Sometimes we need help from outside our internal teams to sort sewage smells, such as with Environmental Health when standard investigations do not identify the cause. Supervisors have learnt to consider involving Environmental Health sooner, particularly where issues impact residents' comfort and living conditions.



We improved our process for monitoring drainage works and agreed a new 1-5 priority system for the follow up jobs with our contractor. This helps us act on their recommendations more efficiently.



Following an upheld complaint, we spotted that we didn't have a clear or consistent process for inspections at the end of the 'defects' period for a new build home. This left a risk of missing the opportunity to fix issues with the builder. So, we've made a new checklist which is now being used by defect inspectors as part of a more thorough and standardised approach.

25

(in total)

improvements
projects this year

*(See over the page for some of our bigger initiatives
driven by what we've learned from complaints)*



This year, we will...



Getting the tone right

We want you to have a good experience every time you talk to us. So, we've brought in customer service specialists, the Mary Gober Institute, to train our teams in best practice.

Tracking calls and contact

Lots of our complaints came from us failing to update people while we were resolving an issue. We also could be better at not letting the odd thing slip through gaps. Lots of our contact with customers is still over the phone, so less easy to track.

So, we're doing a project all about better capturing the contact we have with you. We're halfway through this work. It will also involve upgrading our telephone system. We hope this work will:

- Give us a better record of our contact with you.
- Stop you having to repeat yourself if you talk to a different person.
- Help us step up monitors and triggers to stop things getting missed by accident.



This year, we will...

A steer from customers

Our Customer Advisory Panel (CAP) reviewed feedback from complaints and TSMs to decide what to focus on next.

They chose to look at communication during repairs, to help make the process clearer and improve the customer experience.



Repairs and contractors

Through this work, the Panel also highlighted that we need to get better at how we manage our contracts.

Because of this, customer feedback now plays a bigger role in how we choose our contractors, helping us get things right for customers from the start.

The Panel also suggested improving how we diagnose repairs and how we recognise and support customers who may need extra help.

This shows how customer feedback and complaints can lead to real changes and improvements in our services.

A woman with brown hair, wearing a blue patterned jacket, is standing in a modern office and writing on a whiteboard. The office has large windows and a clean, professional look. The whiteboard has some faint writing on it, including the word "Carline".

Appendices

- A. Self-assessment against the Complaints Handling Code
- B. Housing Ombudsman Landlord Performance Report

**Better
Homes
Communities
Business**

Appendix A: Self-assessment form

This self-assessment form should be completed by the complaints officer and it must be reviewed and approved by the landlord's governing body at least annually.

Once approved, landlords must publish the self-assessment as part of the annual complaints performance and service improvement report on their website. The governing body's response to the report must be published alongside this.

Landlords are required to complete the self-assessment in full and support all statements with evidence, with additional commentary as necessary.

We recognise that there may be a small number of circumstances where landlords are unable to meet the requirements, for example, if they do not have a website. In these circumstances, we expect landlords to deliver the intentions of the Code in an alternative way, for example by publishing information in a public area so that it is easily accessible.

Section 1: Definition of a complaint

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
1.2	A complaint must be defined as 'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.'	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.1.1 (page 3). 2. Training - February to April 2026 – Refresher training on complaints across B3Living, including development, customer service, planned works, and independent living teams. - Ongoing - Toolbox Talks for trade operatives and complaints e-learning for frontline staff.	B3Living aligns with the code definition, and this is evidenced in the complaints policy, which states: "A complaint is defined as 'an expression of dissatisfaction, however made, about the standard of service, actions, or lack of actions by the organisation, its own staff, or those acting on its behalf, affecting a resident or groups of residents.'" Regular training is carried out with colleagues to embed awareness and ensure this happens in practice.
1.3	A resident does not have to use the word 'complaint' for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make complaint. A complaint that is submitted via a third party or representative must be handled in line with the landlord's complaints policy.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: section 2 (page 1-2), section 3.1.1, 3.1.3 (page 3) 3.1.4 (page 3), 3.1.6 (page 4). 2. Further evidence - February to April 2026 – Refresher training on complaints across B3Living, including development, customer service, planned works, and independent living teams. This training included how to respond to expressions of dissatisfaction. - Trade operatives are issued with complaints calling cards, with stock levels maintained by the Repairs Operations Manager. 66% of customers surveyed through our post transaction surveys said our complaints service was easy to access.	B3Living aligns with the code and customers do not have to use the word complaint for it to be handled as a complaint. Colleagues are briefed on this regularly. Customers can use an advocate/representative to make a complaint on their behalf, which includes an option for the customer to refute if they wish. See section 2 (page 1-2), section 3.1.4 (page 3), 3.1.6 (page 4).

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
1.4	Landlords must recognise the difference between a service request and a complaint. This must be set out in their complaints policy. A service request is a request from a resident to the landlord requiring action to be taken to put something right. Service requests are not complaints, but must be recorded, monitored and reviewed regularly.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: section 2 (page 2) and 3.1.2 (page 3), Appendix 1 Service requests or complaints flow charts (page 15,16) 2. Further evidence – training, guidance and customer communication - Ongoing - Toolbox Talks for trade operatives and complaints e-learning for frontline staff. - Trade operatives are issued with complaints calling cards, with stock levels maintained by the Repairs Operations Manager.	B3Living recognises the difference between service requests and a complaint, and embedding this understanding has been addressed in staff training. Service requests that are incorrectly logged as complaints are monitored on the CRM system and removed from reporting. B3Living's guidance is that all contacts are recorded, and our 'Contact Capture' project is helping to embed best practice and ensure a consistent approach. Our policy states: "A complaint is not a service request, B3Living will record all service requests in their housing system and monitor each request to completion. B3Living will record the area of service provision and the dates it was received and resolved.
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: section 2 (page 2), Appendix 1 Service requests or complaints flow charts (page 15,16) 2. Further evidence – training, guidance and continuous improvement - Ongoing - Toolbox Talks for trade operatives and complaints e-learning for frontline staff. - B3Living Customer Ethos. 'Contact Capture' project has begun in 2026. This project is to improve customer contact including monitoring of service requests and revising workflows.	B3Living recognises and practice that a service request must remain ongoing even if a complaint case were to open. B3Living recognise that a service request and a complaint can run in parallel. Taking ownership is part of B3Living's customer ethos. Our new service standards include response times for service requests and updates.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
1.6	An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey should be made aware of how they can pursue a complaint if they wish to. Where landlords ask for wider feedback about their services, they also must provide details of how residents can complain.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: section 2 (page 2.3)	B3Living run their surveys through IFF research IFF Research Independent Social & Market Research Agency. Our script says: 'Thank you for your time, we really value your feedback. I hope you have a great day. B3Living accepts written or verbal complaints from customers, or their representatives, and customers can be accompanied by a representative at any meeting. You can check for further information on B3Living's website (www.b3living.org.uk) or call them on 01992 453 700 (freephone: 0300 100 0023)..'

Section 2: Exclusions

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
2.1	Landlords must accept a complaint unless there is a valid reason not to do so. If landlords decide not to accept a complaint they must be able to evidence their reasoning. Each complaint must be considered on its own merits	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: Section 2 (page 2), 3.1.6 (page 4) 2. Performance monitoring This year, there was a slight increase in the number of complaints refused, with two more complaints refused than last year, in line with the overall rise in complaint volumes. We refused a total of 7 complaints.	Where there are valid reasons not to accept a complaint (section 2, page 2) B3Living provides a response to customers evidencing their reasons. B3Living's policy says that we will: "Provide a detailed explanation to the customer if we decide not to accept a complaint based on the reasons set out in section 2. We will set out why the matter is not suitable for the complaints process. Following this a customer will be advised that they have the right to take that decision to the Housing Ombudsman and we will make the customer aware of how to contact the Housing Ombudsman." Our numbers remain low, reflecting our approach of minimising reliance on refusals.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include: - The issue giving rise to the complaint occurred over twelve months ago. - Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court. - Matters that have previously been considered under the complaints policy.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: section 2 (page 2)	Under section 2 in B3Living's policy, the circumstances in which a matter will not be considered as a complaint or escalated are set out. B3Living have included the Housing Ombudsman's acceptable exclusions.
2.3	Landlords must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue, unless they are excluded on other grounds. Landlords must consider whether to apply discretion to accept complaints made outside this time limit where there are good reasons to do so.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: section 2 (page 2) 2. Performance monitoring During this period, complaints submitted outside the standard timescale were investigated where there were valid reasons for doing so, and we have evidence to support these decisions.	B3Living align with the Housing Ombudsman and state in their policy: "B3Living will consider accepting complaints made outside of the time limit of 12 months where there are good reasons to do so."
2.4	If a landlord decides not to accept a complaint, an explanation must be provided to the resident setting out the reasons why the matter is not suitable for the complaints process and the right to take that decision to the Ombudsman. If the Ombudsman does not agree that the exclusion has been fairly applied, the Ombudsman may tell the landlord to take on the complaint.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.1.6 (page 4) 2. Communication materials Standard letter template used	B3Living's policy states that we will: "Provide a detailed explanation to the customer if we decide not to accept a complaint based on the reasons set out in section 2. We will set out why the matter is not suitable for the complaints process. Following this a customer will be advised that they have the right to take that decision to the Housing Ombudsman and we will make the customer aware of how to contact the Housing Ombudsman."

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.1.6 (page 4)	B3Living practice reviewing complaints on their own merits. B3Living's policy states that we will: "Manage the complaints process efficiently and objectively, resolving problems as soon as possible and understanding which complaints require further investigation". We exclude a very low number of complaints. And from the period of April 25 -March 26, only 7 cases we refused.

Section 3: Accessibility and awareness

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.1	Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. Landlords must consider their duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: section 2 (page 1-2), 3.1.6 (page 4) 2. Further evidence • DLO calling cards. • Acknowledgement letters amended to have alternative language options. • Customers can make a complaint through our website using a webform, there is also a complaints button on our homepage making it visible. • We also offer customers the option of receiving information in Braille and through translation services. • Through our toolbox talks, operatives working on site are equipped to receive customer complaints and log them directly with the complaints team.	B3Living define this in the complaints policy; removing barriers and understanding customer needs. Our policy says: "If a customer needs support to provide us with feedback, we will work with them to identify the most suitable way to meet their needs; this may be through support from a B3Living colleague, from an external agency (e.g. a carer, interpreter, or translator), or by arranging translations of key documents".

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: section 2 (page 1-2), 3.1.6 (page 4), 9.3 (page 13) 2. Further evidence • DLO calling cards. • Complaints e-learning module. • February to April 2026 – Refresher training on complaints across B3Living, including development, customer service, planned works, and independent living teams.	B3Living's complaint policy includes the following: "To remove any barriers, a customer may provide feedback on our services using the method they find easiest, including: By phone – call a member of staff directly or via our main office number. In person – make an appointment to visit our office or talk to our staff. In writing – by email, letter, online, or using our app. Using an advocate / nominating a representative (e.g. a carer). Seeking assistance from B3Living staff or a third-party agency (e.g. a British Sign Language translator, alternative language interpreter)." "Managers are responsible for ensuring that all staff are aware of the complaints process, policy, and definition of a complaint."
3.3	High volumes of complaints must not be seen as a negative, as they can be indicative of a well-publicised and accessible complaints process. Low complaint volumes are potentially a sign that residents are unable to complain.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) 2. Performance monitoring • In 2025-26 the number of complaints increased by 12%. • 66% of customers surveyed through our post transaction surveys said our complaints service was easy to access.	The customer voice from complaints is reviewed at internal customer experience meetings and recorded in quarterly board papers. Complaint data is also reviewed annually by our Customer Advisory Panel, and further breakdowns are provided on request by CAP, for example during a scrutiny review. This includes complaints numbers by theme as well as any lessons learnt.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.4	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord's website.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: the procedure is detailed in 3.2 (page 5-9), 2. Communication materials • All complainants are provided with a complaints summary. Alternative language versions are offered. • We also offer customers the option of receiving information in Braille and through translation services.	B3Living adhere to the Housing Ombudsman code and detail to customers a two-stage process, explaining clearly what happens at each stage. The policy is published on our website.
3.5	The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.1.6, (page 4). 3.1.7 (page 5). 3.2.9 (page 7-8). 3.2.12 (page 9). 3.3.2 – 3.3.5 (page 9). 2. Periodic customer communications • How to complain is included in annual rent increase letter that is sent to customers yearly.	In the complaints policy, B3Living state that they will: “Make customers aware of the complaints policy and procedure through the B3Living website, policies, leaflets, and articles in customer newsletters, and as part of regular correspondence with customers.” Information about the Housing Ombudsman is provided in all complaint letters sent out to customers from B3Living.
3.6	Landlords must give residents the opportunity to have a representative deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: section 2 (page 1-2), 3.1.6 (page 4).	Customers can use an advocate/representative to make a complaint on their behalf, which includes an option for the customer to refute if they wish. See section 2 (page 1-2). 3.1.6 (page 4)

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.7	Landlords must provide residents with information on their right to access the Ombudsman Service and how the individual can engage with the Ombudsman about their complaint.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.3.2 – 3.3.5 (page 9).	Information on accessing the Housing Ombudsman is given to customers at each stage of their complaint. We have produced letter templates to ensure this is consistent and that this information is provided.

Section 4: Complaint handling staff

4.1	Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the governing body (or equivalent). This Code will refer to that person or team as the 'complaints officer'. This role may be in addition to other duties.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 9.2 and 9.4 2. Further evidence - Annual Complaints Report 2025-2026 - Started recruitment of a third Resolution Lead following HQN review.	As of April 2024, B3Living had two Resolution Leads, and a third post approved for recruitment. The Resolution Leads are responsible for managing the complaints process, applying B3Living's complaints policy, liaising with the Housing Ombudsman, and ensuring complaints are reported to B3Living's governing body, with the customer influence manager having oversight.
4.2	The complaints officer must have access to staff at all levels to facilitate the prompt resolution of complaints. They must also have the authority and autonomy to act to resolve disputes promptly and fairly.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.6.1 and 9.2. 2. Further evidence As seen in this annual report. - Resolution Leads work collaboratively with Heads of Service to respond to Stage 2 complaints. - We hold weekly meetings with departments experiencing the highest volumes of complaints, including Repairs, Neighbourhoods, and Estate Services.	From April 2025 B3Living has two Resolution Leads who have the responsibility for managing the complaints process and applying B3Living's complaint policy, with a third being recruited. They have access to colleagues at all levels to facilitate prompt and robust resolution of complaints. The Resolution Leads have the authority and autonomy to act to resolve disputes promptly and fairly and act with fairness and impartiality. Supporting the Resolution Leads is the Customer Influence Manager who also has the authority and autonomy to support effective complaint handling for B3Living's customers.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
4.3	Landlords are expected to prioritise complaint handling and a culture of learning from complaints. All relevant staff must be suitably trained in the importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively	Y	1.Policies and procedures Complaints policy (b3living.org.uk) 2. Learning and training - The two Resolution Leads responsible for B3Living's complaints process are trained in the Housing Ombudsman Complaint Handling Code and B3Living's internal procedures and undertake regular HQN complaints training and drop-in sessions to maintain best practice. The team also uses the housing ombudsman learning hub and newsletters. - Refresher training has been delivered across service areas on a complaint definition, complaint handling and the difference between a complaint and a service request. - A complaint handling e-learning module went live on our Learning Management system in August 2024 for new starters and was available for existing colleagues to self-enrol on. - Complaints performance is reported in our KPI dashboard to Board at each meeting, with monthly reporting to our Executive and Leadership Teams. - Our Customer Experience Group reviews complaint themes. - We have ongoing e-learning on complaints for staff.	From April 2024 B3Living have two Resolution Leads who have the responsibility for managing the complaints process and applying B3Living's complaint policy. The Resolution Leads also have the responsibility of complaint reporting which includes looking at complaint themes and applying the framework of learning to all complaints. Supporting the Resolution Leads is the Customer Influence Manager who also has the authority and autonomy to support effective complaint handling for B3Living's customers.

Section 5: The complaint handling process

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.	Y	1.Policies and procedures Complaints policy (b3living.org.uk)	B3Living has a single complaints policy and procedure that is compliant with the complaints handling code.
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7)	Every effort is made to resolve complaints as early as possible and with local resolution. B3Living has only a two-stage process and this is defined within our complaints procedure.
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7)	B3Living has only a two-stage process and this is defined within our complaints procedure.
5.4	Where a landlord's complaint response is handled by a third party (e.g. a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: Section 2 (page 2) Policy: 3.2.9 (page 7)	B3Living has only a two-stage process and this is defined within our complaint's procedure. There is no third party involved in B3Living's complaints procedure.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7)	There is no third party involved in B3Living's complaints procedure.
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as "the complaint definition". If any aspect of the complaint is unclear, the resident must be asked for clarification.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.6 (page 6), 3.2.12 (page 8)	Our Policy states: "Acknowledgements will set out B3Living's understanding of the complaint and the outcomes the customer is seeking, this will be known as the complaint definition. We will also confirm which stage the complaint is being logged at and who will be responsible for investigating the complaint. If any aspect of the complaint is unclear, we will ask the customer for clarification so a full definition of the complaint can be agreed and then investigated."

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.6 (page 6)	B3Living's complaint policy says that "we will be clear which aspects of the complaint we are and are not responsible for and clarify any areas that are not clear". Complainants receive a summary of their complaint.
5.8	At each stage of the complaints process, complaint handlers must: a. deal with complaints on their merits, act independently, and have an open mind; b. give the resident a fair chance to set out their position; c. take measures to address any actual or perceived conflict of interest; and d. consider all relevant information and evidence carefully.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: Sections 3.1.6, 3.2.9 (page 7) The Resolution Leads will continue to have refresher training and undertake regular HQN complaints training, drop-in sessions to maintain best practice. We also offer regular training on our Code of Conduct.	B3Living's complaint policy says that: "Investigations are impartial' that 'We will investigate the complaint fully' and that 'customers are given the opportunity to explain their point of view about the outcome they are seeking before a decision is reached'. Lastly that "The member of staff considering the complaint at stage 2 will not be the same person who considered the complaint at stage 1."
5.9	Where a response to a complaint will fall outside the timescales set out in this Code, the landlord must agree with the resident suitable intervals for keeping them informed about their complaint.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Section 3.2.10 of our policy is clear that staff members will keep the customer updated and informed regularly in the way that they have been asked to be kept in contact with, even if there is no new information to provide.	B3Living aims to deliver all complaint responses within the timescales set out in the code including extensions. In the instances that a complaint falls outside these timescales then the Resolution Leads will contact the customer and agree update intervals, give a revised response date, and the delay will be addressed in our complaint response.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010. Landlords must keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments must be kept under active review.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: Section 4 (page 11) – sets out how we adjust our complaints process and provide information in different formats. Section 3.1.6 of our policy states how we will operate a clear, accessible complaints procedure. 2. Further evidence In June 2026, we will be publicising our approach with customers of our ‘count me in’ campaign which will encourage customers to share their considerations and reasonable adjustments.	Where a customer has informed us of a disability, B3Living record the disability with consent on their internal housing management system, in line with our Personalised & Inclusive Services Policy and procedure. This sets out how we will collect and record reasonable adjustments, and how this will be applied. From Jan 2026 – March 2026, office-based staff received training on how to have effective conversations with customers about reasonable adjustments and how to accurately record these on our systems.
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has valid reasons to do so. Landlords must clearly set out these reasons, and they must comply with the provisions set out in section 2 of this Code.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 8)	B3Living comply with the provisions set out in the code on exclusions and won't refuse to escalate a complaint unless there is a valid reason.
5.12	A full record must be kept of the complaint, and the outcomes at each stage. This must include the original complaint and the date received, all correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.11 (page 8)	B3Living record their full complaint handling in a series of workflows on their internal housing management system. This also includes all correspondence sent from B3Living and from the customer. The Policy states: “We will maintain records of the complaint, and any reviews or outcomes at each stage. These will include the original complaint and the date received; all correspondence with the customer and with other parties; and any reports or surveys prepared. Records will be stored in line with our data retention policy”.
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: Section 3.2.8	"All complaint responses will be provided to the customer when the answer to the complaint is known and not when outstanding actions are completed. The customer will be kept up to date with their complaint via complaint action plans which will address what has been resolved and what is still left to action."

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.4 (page 10) Persistent and/or Unreasonable Complaints Policy Policy: 5.2.4	If a complainant and/or their representative is found to be unreasonable we will take appropriate action in line with our approach to tenancy management. We have a warning system on our internal housing management system where we issue informal warnings and then formal written warnings. This is determined by the evidence collected such as: such as incident reports, witness statements. When we place the markers on our housing management system we write to customers to inform them of this and this is reviewed yearly, customers also have the right to appeal.
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.	Y	1. Policies and procedures (Persistent/unreasonable behaviour complaints policy) Persistent and/or Unreasonable Complaints Policy Policy: 5.2.2 and section 6 2. Further evidence We are updating the diversity information we hold on our customers to include areas such as neurodiversity to ensure we understand and are making reasonable adjustments where needed.	B3Living have a persistent/unreasonable behaviour policy in place. The policy states: that we will apply the policy consistently, fairly and with professionalism. We do not discriminate against any person on grounds of their age, disability, gender reassignment/transgender, marriage or civil partnership, pregnancy or maternity, race, religion or belief, sex, sexual orientation or any other matter that may cause a person to be treated with injustice. Additionally, B3Living complete EIAs for their policies and proportionality assessments are carried out within ASB cases when warnings are issued.

Section 6: Complaints stages - stage 1

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.6 (page 6) Our process allows first resolution if resolved at the point of contact, excluding the complaint from the investigation list. 2. Further evidence • Complaint Investigation Notes (2).docx • Template complaints response letter includes apologies.	We take the complexity of the case into consideration when considering our approach to offering a resolution. Our Resolution Leads check for vulnerabilities during the discovery phase of each complaint and we have a notes template to support them in carrying out investigations in line with this.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <u>within five working days of the complaint being received</u> .	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.6 (page 6) 2. Performance monitoring • In 2025-26, 95% Stage 1 cases were acknowledged within 5 working days. 3. Complaint document templates • Letter template for acknowledgements.	Written acknowledgements are provided within five working days of the complaint being received. They will include a complaint definition and the outcomes the customer is seeking to resolve their complaint. We have a letter template to ensure our approach to acknowledgements is consistent
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) 2. Performance monitoring • In 2025-26, 94% Stage 1 cases were responded to within 10 working days of the acknowledgement.	B3Living aim to issue a full response to all stage 1 complaints within 10 days of acknowledgement. In 2025-26 92% of stage 1 complaints were both acknowledged and responded to within Complaints Handling Code timescales.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 10 working days without good reason, and the reason(s) must be clearly explained to the resident.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7) 2. Performance monitoring In 2025-26, 35 Stage 1 cases were extended, 34 met policy guidance, 1 did not and has been counted as non-compliant.	Where complaints are complex B3Living will extend a case to reach a full response for the customer. The extension will be no longer than 10 working days and the customer will be informed. This is reflected in our process.
6.5	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7) 2. Complaint document templates Contact details for Ombudsman are all letters.	If an extension is required, we will write to the customer explaining the reasons for the extension and confirming the date they can expect to receive a written stage 1 response. Contact details of the Housing Ombudsman will also be provided in this letter.
6.6	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: Policy: 3.2.8 (page 6), 3.2.9 (page 7)	Written complaint responses are sent to the customer when the answer to the complaint is known. Where there are any outstanding actions, these are listed within the written response with target dates and then kept on an action plan where we will keep the customer up to date. Updates are provided every two to three weeks or as applicable to the situation.
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.12 (page 8) 2. Communication materials - Letter template for complaint response. - We're clear on the definition and scope.	At the completion of each complaint stage, B3Living will write to the customer addressing all points raised in the complaint definition. We will also provide reasons for any decisions made, including references to any policy, law, or good practice. This is clearly referenced in the policy. Guidance on this is included in the letter template.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.8	Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.7 (page 6)	The Policy states: "Any additional complaints raised during the complaint investigation will be incorporated into the response if they are relevant, and if a response has not already been issued. Where responses have been issued or where the additional complaints would unreasonably delay the response, the issues should be logged as new complaints".
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.12 (page 8-9)	B3Living inform and confirm to the customer the complaint stage, definition, decision, reasons, remedy, action plans and escalations at the completion of stage 1 complaints and this is built into all template letters.

Stage 2

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7)	If customers are not satisfied by the response at stage 1 then they are able to escalate their complaint to stage 2 (final stage).

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure within five working days of the escalation request being received.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7) In 2025-26, 93% Stage 2 cases were acknowledged within 5 working days.	Written acknowledgements are provided within five working days of the complaint escalation being received.
6.12	Residents must not be required to explain their reasons for requesting a stage 2 consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7)	Customers are not required to explain their reasons for an escalation. B3Living will make every effort to understand the reasons for dissatisfaction
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7)	The Policy states: "The member of staff considering the complaint at stage 2 will not be the same person who considered the complaint at stage 1".
6.14	Landlords must issue a final response to the stage 2 <u>within 20 working days</u> of the complaint being acknowledged.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 7) In 2025-26, 90% Stage 2 cases were responded to within 20 working days.	Stage 2 complaints are responded to within the 20 working days, although we aim to provide the response as soon as we possibly can following a thorough investigation by a senior member of staff. In 2025-26 87% of stage 2 complaints were both acknowledged and responded to within Complaints Handling Code timescales.
6.15	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 20 working days without good reason, and the reason(s) must be clearly explained to the resident.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 8) In 2025-26, one Stage 2 case was extended but this was done within policy guidelines.	Where complaint cases are complex B3Living will extend a case to reach a full response for the customer. The extension will be no longer than 20 working days and the customer will be informed.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.16	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.9 (page 8) 2. Complaint document templates Contact details for Ombudsman are all letters.	The Policy states: “If an extension is required, we will write to the customer explaining the reasons for the extension and confirming the date they can expect to receive a written stage 2 response. Contact details of the Housing Ombudsman will also be provided in this letter”.
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.8 (page 6), 3.2.10 (page 8)	Written complaint responses are sent to the customer when the answer to complaint is known. Where there are any outstanding actions, these are listed within the written response with target dates and then kept on an action plan where we will keep the customer up to date.
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.12 (page 8-9)	B3Living address all customer dissatisfaction as defined in the complaint definition.
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.12 (page 8-9)	B3Living inform and confirm to the customer the complaint stage, definition, decision, reasons, remedy, action plans and Housing Ombudsman details at the completion of stage 2 complaints and this is built into all template letters.
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.3.2 (page 9) Stage 2 are reviewed by our senior management who would look into the complaint independently and sign off the final response.	Stage 2 is B3Living's final response. Once a complaint has exhausted our internal complaints procedure, if the customer still feels the matter has not been put right, they may refer their complaint directly to the Housing Ombudsman immediately after they have had their final response from us.

Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include: • Apologising; • Acknowledging where things have gone wrong; • Providing an explanation, assistance or reasons; • Taking action if there has been delay; • Reconsidering or changing a decision; • Amending a record or adding a correction or addendum; • Providing a financial remedy; • Changing policies, procedures or practices.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.12, 3.2.9 and 3.2.8 2. Further evidence • Letter templates for upheld complaints.	B3Living identify this in their policy but also consider this in their learning. Staff working in complaints understand being “resident focused” this means that they will complete a full investigation at stage 1 and will provide lessons learnt, this could include changing policies, procedures and practices. We look at our 3 P’s: People, Process, Policy.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Y	1.Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.12 – remedies reflect the extent of the failures in our service.	At the completion of each stage, we will write to the customer advising them of the details of any remedy offered to put things right, which reflect the extent of any failures in our service. B3Living have a framework of learning which is referred to as a complaint progresses and staff address any learnings that the organisation need to embed. This does also include a review of redress /remedy.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.3	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.2.8 (page 6), 3.2.12 (page 8)	The Policy states: “We will write to the customer advising them of The details of any remedy offered to put things right, which reflect the extent of any failures in our service”. “The customer will be kept up to date with their complaint via complaint action plans.”
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Y	1. Learning and training Resolution leads refer to remedies and guidance when determining remedies. Guidance on remedies Housing Ombudsman December 2024 – Resolution Lead training on apologies – Ombudsman portal.	As good practice B3Living refer to the Housing Ombudsman centre for Learning when determining remedies.

Section 8: Self assessment, reporting and compliance

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: - the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. - a qualitative and quantitative analysis of the landlord’s complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept; - any findings of non-compliance with this Code by the Ombudsman; - the service improvements made as a result of the learning from complaints; - any annual report about the landlord’s performance from the Ombudsman; and - any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.6.3 (page 10) 2. Reports and Publications Annual complaints performance and service improvement report to be approved by our Operations Committee in July 2026.	This will be sent via the Housing Ombudsman online portal and uploaded on our website and will be shared with customers in our e-newsletter. This will be considered by the Customer Advisory Panel in August 2026.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.2	The annual complaints performance and service improvement report must be reported to the landlord's governing body (or equivalent) and published on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.	Y	1. Reports and Publications Annual complaints performance and service improvement report to be approved by Board in July 2026. To be published on website. The governing bodies response is included in the report.	As referenced in evidence
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Y	1. Reports and Publications Annual complaints performance and service improvement report to be approved by Board in July 2026. To be published on website. The governing bodies response is included in the report.	B3Living are committed to carrying out an annual self-assessment against the Housing Ombudsman code to ensure our complaint handling and process remains in line with the requirements. We have had no significant restructure or change in the year.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Y	Not applicable.	B3Living have not to date been asked to review and update their self-assessment following a Housing Ombudsman investigation. However, if requested B3Living will review their self-assessment.
8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website. Landlords must provide a timescale for returning to compliance with the Code.	Y	1. Policies and processes We have a business continuity plan that is tested regularly and includes communications.	If this situation were to occur at B3Living and the organisation were unable to comply with the Housing Ombudsman complaint handling code, then we would inform the Housing Ombudsman and the customers who may be affected and publish this on our website with a timescale for compliance with the code.

Section 9: Scrutiny & oversight: continuous learning and improvement

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.1.5, 3.1.6 (page 4), section 6 (page 12), 9.3 (page 13) 2. Customer Influence In August 2025, the Customer Advisory Panel reviewed our complaints data for the 2024–2025 financial year. We also shared an update with our Customer Community and published it in the 'You said, we did' section of our website: CAP AUGUST 2025 3. Further evidence: • Monthly complaint reports to leadership and executive including root cause analysis. • Quarterly customer experience group. • Customer voice and experience report to board. • 25 learning activities were undertaken as a result of complaints.	As part of the complaint process at B3Living, lessons learnt is built into the complaints workflow in the internal housing management system. Managers and team members are also given a framework for learning to review and action as part of the complaint handling process. Lessons learnt are also discussed at the internal customer experience meeting. Our centralised complaints service uses Pentana Risk management to track, monitor and report on lessons learnt. Our complaints performance was scrutinised by our Customer Advisory Panel (CAP) in August 2025. CAP will be reviewing our performance for 25/26 in August 2026's quarterly meeting.
9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery.	Y	As above 1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.1.5, 3.1.6 (page 4), section 6 (page 12), 9.3 (page 13) 2. Further evidence • Minutes and Reports from Board, Operations Committee and joint Executive and Leadership Team meetings. Please see evidence in 9.1.	As part of the complaint process at B3Living, lessons learnt is built into the complaints workflow in the internal housing management system. Managers and team members are also given a framework for learning to review and action as part of the complaint handling process. Lessons learnt are also discussed at the internal customer experience meeting. Lessons learnt are reported to Board and Operations Committee as part of the Customer Experience Report and the Customer Advisory Panel scrutinised our performance in 2025 and will be scrutinising it again in 2026. The Executive and Leadership Teams receive a monthly report to discuss and identify trends and service improvements.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: section 6 (page 12) 2. Further evidence Minutes and Reports from Board, Operations Committee and joint Executive and Leadership Team meetings. Please see evidence in 9.1.	Lessons learnt are discussed at the internal customer experience meeting to identify further service improvements. We report back on lessons learnt in features in our magazines, customer reports and website. Lessons learnt are reported to Board and Operations Committee as part of the Customer Experience Report and the Customer Advisory Panel scrutinised our performance in 2025 and will be scrutinising it again in 2026.
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	Y	1. Further evidence - Minutes and Reports from Board, Operations Committee and joint Executive and Leadership Team meetings. - Compliance calendar.	The Executive Director (Corporate Services) has oversight of the complaints function. We monitor performance and risks and report to our Executive and Leadership Teams monthly and we have a transactional survey to monitor the effectiveness of our complaint handling procedures. Our compliance calendar tracks policy review dates.
9.5	In addition to this a member of the governing body (or equivalent) must be appointed to have lead responsibility for complaints to support a positive complaint handling culture. This person is referred to as the Member Responsible for Complaints ('the MRC').	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.6.4 (page 11)	Our Policy states: "A member of the Board is appointed as lead for complaints and support a positive complaint handling culture". Our member responsible for complaints is Caroline Abomeli and this is disclosed against her profile on our website.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.6	The MRC will be responsible for ensuring the governing body receives regular information on complaints that provides insight on the landlord's complaint handling performance. This person must have access to suitable information and staff to perform this role and report on their findings.	Y	Board (b3living.org.uk) 1. Reports and publications Minutes and Reports from Board and Operations Committee	The senior lead person at B3Living is the Chair of our Operations committee, Caroline Abomeli, and they have direct access to staff as required. They receive all our quarterly customer voice and experience reports and group Board reports due to their membership of both entities. In 2025 they also attended the Housing Ombudsman's conference for members responsible for complaints. The MRC has informal touch points with the complaints team at least once a year. We report complaint handling performance in the quarterly complaints report which includes Ombudsman investigations and findings. We also report this in our performance dashboard, TSM results and via this compliance check.
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: - regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; - regular reviews of issues and trends arising from complaint handling; - regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and - annual complaints performance and service improvement report.	Y	1. Reports and publications Minutes and Reports from Board and Operations Committee	We report complaint handling performance in the quarterly 'Customer Experience and Voice Report' which covers complaints reporting and includes Ombudsman investigations and findings. We also report this in our performance dashboard, TSM results and via this compliance check. This year at the MRC's request, we provided a deep dive analysis into complaint volume and trends.
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: - have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments; - take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and - act within the professional standards for engaging with complaints as set by any relevant professional body.	Y	1. Policies and procedures Complaints policy (b3living.org.uk) Policy: 3.6.6 (page 10) 2. Further evidence Annual goals templates Training materials.	All relevant employees have a standard objective in relation to complaint handling. This is monitored by line managers at regular check-ins.

Housing
Ombudsman Service

LANDLORD PERFORMANCE REPORT

2025/2026

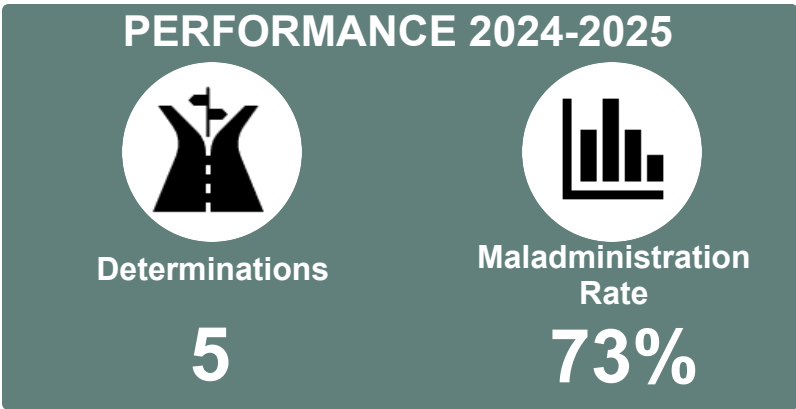
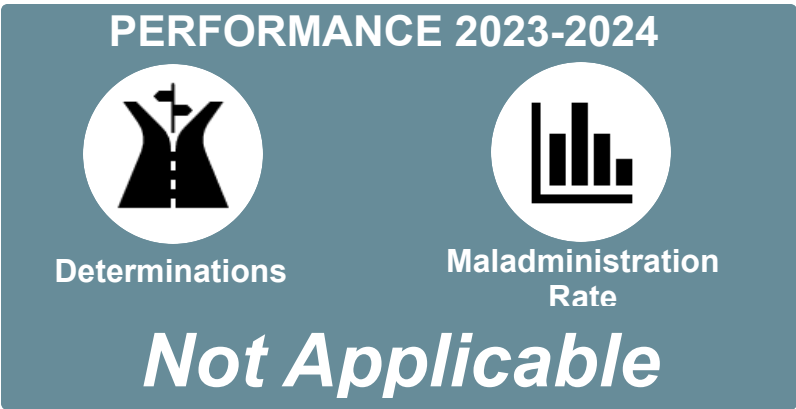
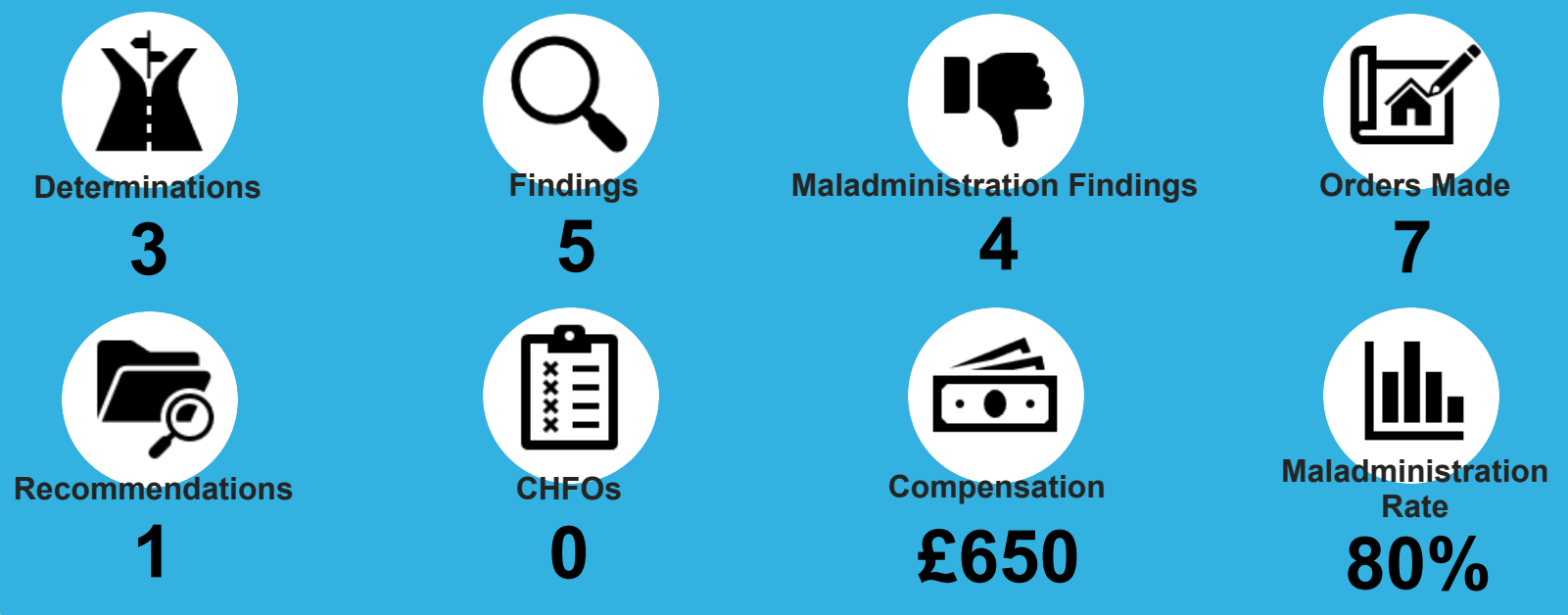
B3 Living Limited

B3 Living Limited

Landlord: B3 Living Limited

Landlord Homes: 5,594 Landlord Type: Housing Association

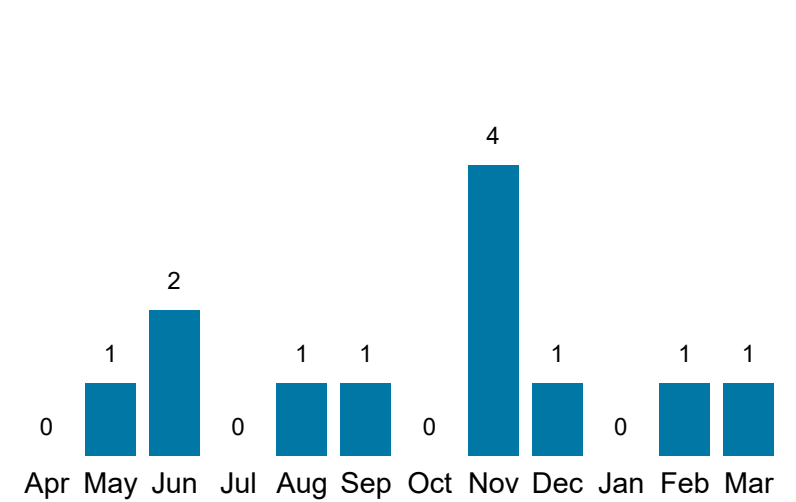
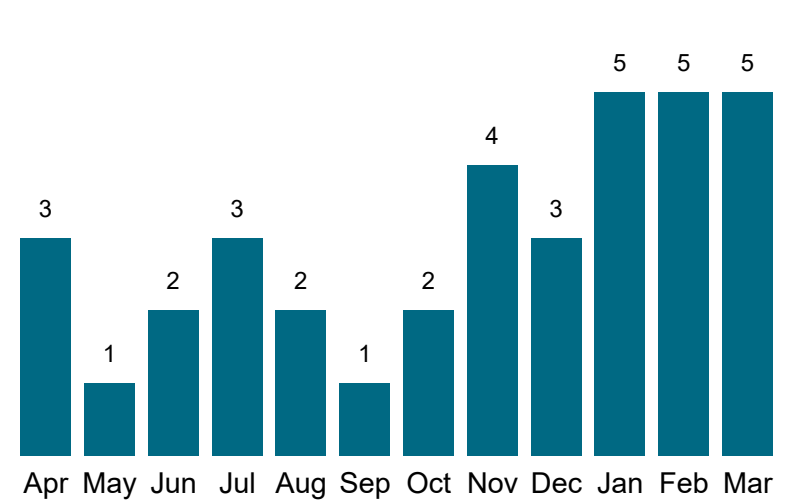
PERFORMANCE AT A GLANCE



Incoming Caseload | Cases Received / Duly Made between April 2025 - March 2026

Received Cases: **36**

Duly Made Cases: **12**



Findings Comparison | Cases determined between April 2025 - March 2026

National Performance by Landlord Size: Table 2.1

Outcome	Less than 100 units	Between 100 and 1,000 units	Between 1,000 and 10,000 units	Between 10,000 and 50,000 units	More than 50,000 units	Total
Severe Maladministration	3%	2%	2%	2%	2%	2%
Maladministration	53%	25%	35%	35%	36%	35%
Service failure	21%	23%	23%	23%	22%	23%
Mediation	0%	2%	1%	1%	1%	1%
Redress	6%	14%	14%	16%	24%	19%
No maladministration	15%	29%	21%	18%	12%	16%
Outside Jurisdiction	3%	5%	4%	4%	3%	4%
Withdrawn	0%	0%	0%	0%	0%	0%

B3 Living Limited	
Outcome	% Findings
Severe Maladministration	0%
Maladministration	20%
Service failure	60%
Mediation	20%
Redress	0%
No maladministration	0%
Outside Jurisdiction	0%
Withdrawn	0%

National Performance by Landlord Type: Table 2.2

Outcome	Housing Association	Local Authority / ALMO or TMO	Other	Total
Severe Maladministration	2%	3%	0%	2%
Maladministration	32%	42%	32%	35%
Service failure	23%	23%	22%	23%
Mediation	1%	1%	2%	1%
Redress	23%	10%	23%	19%
No maladministration	16%	17%	16%	16%
Outside Jurisdiction	3%	5%	5%	4%
Withdrawn	0%	0%	0%	0%

Outcome	% Findings
Severe Maladministration	0%
Maladministration	20%
Service failure	60%
Mediation	20%
Redress	0%
No maladministration	0%
Outside Jurisdiction	0%
Withdrawn	0%

Landlord Findings by Category | Cases determined between April 2025 - March 2026

Table 2.3

Category	Severe Maladministration	Maladministration	Service failure	Mediation	Redress	No maladministration	Outside Jurisdiction	Withdrawn	Total
Managing Relations	0	1	1	0	0	0	0	0	2
Estate Management	0	0	0	1	0	0	0	0	1
Moving/Buying/Selling Home	0	0	1	0	0	0	0	0	1
Responsive repairs/activity	0	0	1	0	0	0	0	0	1
Total	0	1	3	1	0	0	0	0	5

Findings by Category Comparison | Cases determined between April 2025 - March 2026

Top Categories for B3 Living Limited

Table 3.1

Category	# Landlord Findings	% Landlord Maladministration	% National Maladministration
Managing Relations	2	100%	57%
Estate Management	1	0%	54%
Moving/Buying/Selling Home	1	100%	46%
Responsive repairs/activity	1	100%	72%

National Maladministration Rate by Landlord Size:

Table 3.2

Category	Less than 100 units	Between 100 and 1,000 units	Between 1,000 and 10,000 units	Between 10,000 and 50,000 units	More than 50,000 units	% Landlord Maladministration
Estate Management	100%	36%	52%	55%	55%	0%
Managing Relations	80%	54%	61%	60%	53%	100%
Moving/Buying/Selling Home	67%	27%	41%	43%	52%	100%
Responsive repairs/activity	75%	58%	71%	72%	73%	100%

National Maladministration Rate by Landlord Type:

Table 3.3

Category	Housing Association	Local Authority / ALMO or TMO	Other	% Landlord Maladministration
Estate Management	53%	60%	60%	0%
Managing Relations	52%	69%	56%	100%
Moving/Buying/Selling Home	44%	54%	40%	100%
Responsive repairs/activity	70%	78%	61%	100%

Findings by Sub-Category | Cases Determined between April 2025 - March 2026

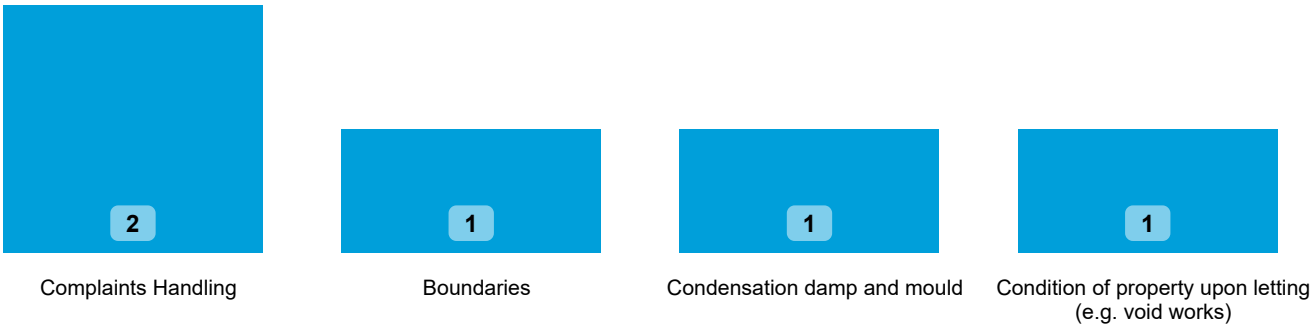
Table 3.4

Highlighted Service Delivery Sub-Categories only:

Sub-Category	Severe Maladministration	Maladministration	Service failure	Mediation	Redress	No maladministration	Outside Jurisdiction	Withdrawn	Total
Condensation damp and mould	0	0	1	0	0	0	0	0	1
Total	0	0	1	0	0	0	0	0	1

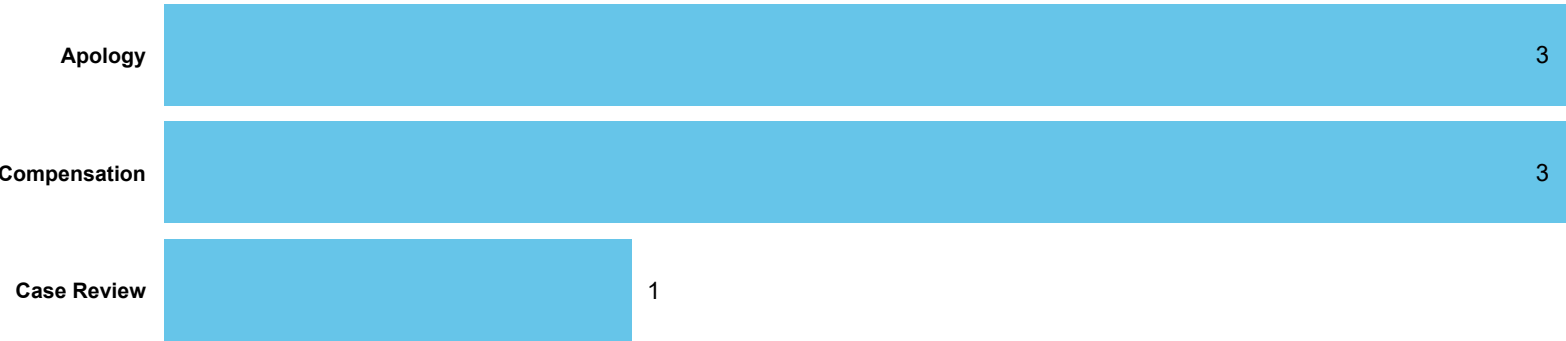
Top Sub-Categories | Cases determined between April 2025 - March 2026

Table 3.5



Orders Made by Type | Orders on cases determined between April 2025 - March 2026

Table 4.1



Order Compliance | Order target dates between April 2025 - March 2026

Table 4.2

Order Complete?	Within 3 Months	
	Count	%
Complied	7	100%
Total	7	100%

Compensation Ordered | Cases Determined between April 2025 - March 2026

Table 5.1

Ordered Recommended



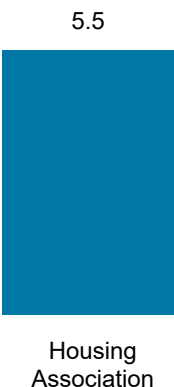
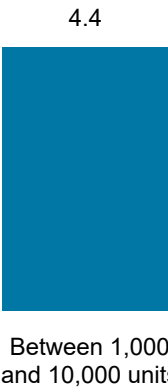
Cases Per 1k Homes | April 2025 - March 2026

B3 Living Limited : 6.4

MEDIAN CASES Received per 1k Homes:	5.4	Median Cases per 1k for Landlords of a similar size and type:	5.1
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Median Cases per 1k by Landlord Size:

by Landlord Type: Table 6.1



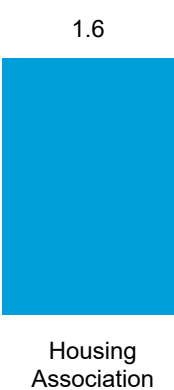
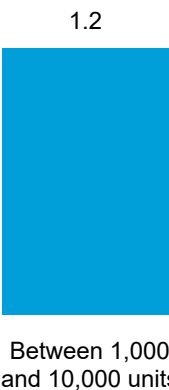
Mal Per 1k Comparison | April 2025 - March 2026

B3 Living Limited : 0.7

MEDIAN MALADMINISTRATION per 1k Homes:	1.5	Median Maladministration per 1k for Landlords of a similar size and type:	1.3
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Median Mal Findings per 1k by Landlord Size:

by Landlord Type: Table 6.2



% Mal Rate Comparison | April 2025 - March 2026

B3 Living Limited : 80%

NATIONAL MALADMINISTRATION RATE: 62%	National Maladministration rate for Landlords of a similar size and type:	54%
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National Mal Rate by Landlord Size:

by Landlord Type: Table 5.1



Introduction | *Notes on your figures in this report*

The Housing Ombudsman's 2025-26 landlord reports are for landlords with 5 or more findings made in cases determined between 1 April 2025 and 31 March 2026.

The data comes from our casework management system. The reports include statistics on cases determined in the period. If we published a performance report for the landlord last year, then its individual report will also include limited statistics about cases determined between 1 April 2023 and 31 March 2025 for year-on-year comparison. Where a landlord has merged, we have merged the 2023-25 data and it may therefore be different to the published figures last year.

Determinations | *Cases Determined*

The number of cases determined (decided upon) for this landlord by the Ombudsman. 3 determinations were recorded for B3 Living Limited, this includes OSJ and Withdrawn determinations. 3 determinations were made excluding OSJ and Withdrawn.

In this report we are counting the determinations excluding OSJ and Withdrawn overall - this is a change from 23/24 where we included OSJ/Withdrawn Determinations. We have adjusted the determined figures for 23/24 referenced on the first page of this report to exclude OSJ and Withdrawn so that it is comparable. This means these figures may not match the published reports for that year, however 24/25 figures are comparable.

Findings | *Category Findings*

The number of findings on cases determined. Each category on a determined case has one finding. When we count findings, we exclude any cases where the entire case was declared outside our jurisdiction (OSJ) or all elements of the complaint were entirely Withdrawn, usually prior to the case being allocated for investigation.

On this basis, we are only counting the findings made in the 3 determinations. 5 findings were recorded for B3 Living Limited in these 3 determinations.

Maladministration Rate | *Calculated from Category Findings*

Under our Scheme, maladministration includes findings of severe maladministration, maladministration and service failure. The number of findings of maladministration are expressed as a percentage of the total number of findings (excluding findings of 'outside jurisdiction' and 'withdrawn'). This is referred to as 'mal rate'.

The number of findings recorded for B3 Living Limited to calculate the Maladministration rate is 5. This excludes the findings of Outside Jurisdiction or where elements of the case were Withdrawn during our investigation, but we made other findings on the case.

The number of 'Mal' findings recorded for B3 Living Limited is 4, which gives the Maladministration rate of 80.0% (4 / 5). The national Mal rate is calculated on the same basis and is comparable to previous reports.

Orders | *Calculated from Orders on Cases Determined*

We issue Orders when the case investigation has resulted in a category finding of some level of maladministration. They are intended to put things right for the resident. We can issue multiple orders for each category of a case, so if we issue compensation of £50 for one category, and £50 for another category - we will count this as two orders even though the Landlord may just see it as one order of £100 compensation for the case.

The number of orders recorded for B3 Living Limited is 7, these orders are across 4 category findings.

Cases Received / Maladministration Findings per 1k | *Calculated from Unit Numbers*

These measures show the number of cases received, and findings upheld, by the Ombudsman relative to the size of the Landlords housing stock. Using a rate per 1,000 homes allows Landlords of different sizes to be compared on a like-for-like basis. The national and type/size comparisons shown in this report are based on the median. The median is the middle value when all Landlords are ranked lowest to highest - half of Landlords performed above the median and half below it. We used the median as it is less affected by unusually high or low rates and therefore provides a more representative benchmark for comparison.

Unit Numbers | *Homes owned by the Landlord*

The number of homes (or 'units') owned or managed by the member landlord under the Housing Ombudsman Service's jurisdiction as of 31 March 2026. This is based on information available from the Regulator of Social Housing and provided by landlords.