

# Annual Complaints Performance & Service Improvement Report for 2025-2026

*“Thame and District Housing Association welcome complaints and feedback. We strive to continuously improve our services and to provide excellent services to our residents”*

## Charlotte Buckingham

(Executive Director of Client Services at Two Saints Limited  
& TDHA Member Responsible for Complaints)

## Our Values



### Respect

We treat people how we would want to be treated and challenge poor behaviour.



### Fairness

We treat people fairly and without bias.



### Caring

We take time to understand someone's situation.



### Honesty

We are truthful, sincere, and transparent.



### Accountability

We take responsibility for actions and results, find solutions, and commit to decisions.

## Executive Summary

TDHA continues to demonstrate strong complaints performance, underpinned by proactive engagement and close relationships with residents.

Satisfaction is exceptionally high at 97%, with top quartile performance across most measures. 29 complaints were received in 2025–26, with minimal escalation.

Effective use of resident feedback, alongside robust governance and full compliance with the Complaint Handling Code, ensures continued service improvement and accountability.

## Introduction

This report reviews our complaints performance over the past year and outlines how we are continuing to strengthen our approach to complaint handling and service improvement.


As a small housing association, our approach reflects both our scale and our strengths. While we do not operate with large, specialist departments, our size enables us to remain closely connected to our residents, maintain regular direct contact, and respond quickly. This agility allows us to learn from feedback and implement improvements efficiently.

## Our Approach


TDHA's Business Plan sets out our strategic priorities, with the below diagram illustrating our vision, mission, and values. Our mission firmly embeds our commitment to delivering *excellent service*, while our values highlight our strong focus on residents and their needs.

### Our Vision, Mission & Values


*The way we deliver our services is guided by our Vision, Mission and Values*



**Our Vision**  
*A highly respected housing provider enabling residents to live their best possible lives.*



**Our Mission**  
*To provide comfortable, safe, and affordable homes for local people. We will provide excellent service and help residents play an active role in their local community.*



**Our Values**  
*Respect  
Fairness  
Caring  
Honesty  
Accountability.*

To support our mission, TDHA’s Business Plan outlines four core objectives, each supported by a range of actions. One of these objectives is providing resident-centred services which is illustrated in the previous diagram.

Our [Complaints Policy](#) was reviewed and approved by the Board in September 2024 and is available on our website. The policy clearly outlines how we manage complaints. Key elements are also incorporated into our tenancy agreements and explained to new residents during the sign-up process.

We carry out resident satisfaction surveys every two years; the below data is from our survey that was undertaken at the end of the 2024/25 reporting period.

Resident satisfaction across the sector has come under pressure in recent years, particularly due to cost-of-living challenges and rising expectations. Reported satisfaction levels now typically sit in the 70–80% range, although smaller providers tend to outperform this benchmark. Our results are measured against this high-performing group. Here are a few highlights from the report.

- **Response Rate:** 50%—a strong return rate, providing a robust basis for understanding residents’ views.
- **Top Quartile Performance:** We’re in the top quartile for 9 out of 12 measures, and lead within the upper quartile in each of those areas.
- **Overall Satisfaction:** 97%, compared to 89% at the top of the upper quartile.
- **Well maintained:** 95%, compared to 89% at the top of the upper quartile.
- **Low Dissatisfaction:** Minimal dissatisfaction overall. A small number of concerns came from one scheme linked to legacy issues around roofing which are now resolved.

#### Lower scores

- Handling of ASB (72%)
- Complaints handling (64%)
- Variety of activities (58%)

Despite these being our lowest scores, they still compare favourably, e.g., the top quartile for complaints handling in our benchmarked data.

In practice, we receive relatively few complaints. This is largely due to our proactive approach in addressing residents’ concerns before they escalate. However, in line with our Complaints

**Resident centred services**

*Deliver services that are responsive, transparent and inclusive of residents’ voices.*

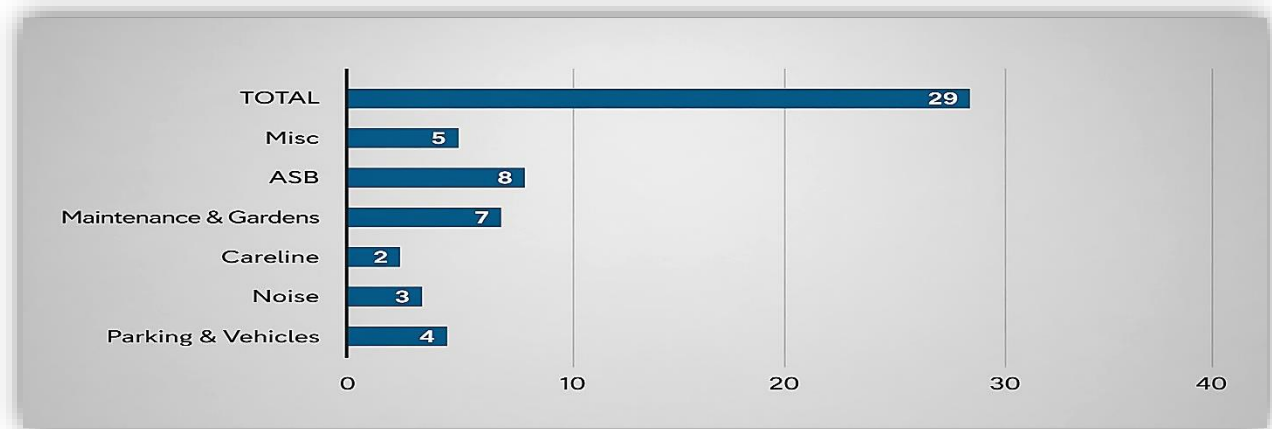
**We will:**

- Create an environment that encourages residents to get involved.
- Embed a "doing with, not doing to" approach
- Make sure we understand the issue, so we can get it right first time.

Policy, we actively encourage all forms of feedback, including complaints, as a valuable tool to help us improve.

All complaints and resident feedback are recorded in our Housing Management System, allowing us to track and address issues efficiently. We also use a complaints tracker to monitor performance against policy timescales and identify emerging trends. These trends then help us prioritise changes which are often straightforward to make such as answering the office phones earlier to improve accessibility. This tracker has been in use since 2024, with a summary of data provided below.

### Complaints analysis April 2025 March 2026



Of the 29 complaints received, 19 were upheld, three were not upheld, and five were partially upheld. Only one complaint progressed to Stage Two, and we have not received any complaints referred back to us by the Housing Ombudsman Service.

According to the [Housing Ombudsman Service](#), complaints relating to property condition (repairs, damp, mould and disrepair) remain the most common issue across the sector, accounting for around 60–63% of all complaints. In addition, Complaint Handling Failure Orders (CHFOs) are most commonly issued to larger landlords managing significant housing portfolios.

The Housing Ombudsman encourages landlords to “[find your silence](#)” — proactively seeking the views of residents who are less likely to raise concerns. At TDHA, we value feedback from all interactions and make a concerted effort to engage with residents we hear from less frequently.

Another key source of feedback is our Residents Association. Our CEO meets regularly with the Association, which provides valuable insights into residents' experiences and concerns. All feedback is recorded, and updates on progress are shared at each meeting. Over the past year, we received 136 requests from the Association, 102 of which have been progressed. The remaining 34 requests are either under investigation, require longer-term solutions, or depend on additional budget, and therefore remain active on our tracker.

For more complex or contentious issues, we use a range of engagement methods, such as mini-consultations to ensure we fully understand concerns before making decisions.

We hold a quarterly employee customer service meetings where we review feedback, identify learning opportunities, and deliver ongoing training. These sessions include working through live issues to improve our responsiveness and service delivery.

Throughout the year, we have held a full schedule of residents' meetings. These are consistently well attended, with strong levels of engagement. We greatly value the feedback we receive and remain committed to continuously improving our services.

TDHA benefits from an excellent Board, made up largely of local individuals who give their time to ensure strong governance and support our staff team. One Board member takes a lead role as our [Member Responsible for Complaints \(MRC\)](#), working closely with employees to strengthen and refine our approach.

In line with the [Social Housing \(Regulation\) Act 2023](#), we have conducted workshops with Board members and continue to self-assess our performance against the Consumer Standards, this was updated spring 2026. Additionally, we have reviewed our practices in accordance with the [Complaint Handling Code](#) introduced by the [Housing Ombudsman Service](#) in April 2024. We carry out an annual self-assessment against this Code, with a detailed action plan published on our [website](#).

Our 2025 internal audit had a focus on resident involvement, which had very positive results, no high or medium issues were found with just two low risk matters identified which have been addressed.

We are proud to have recruited a second resident board member; their time and commitment help ensure the voice of residents is represented in our decision-making processes.

### **A few examples of how we keep residents informed and involved**

- ❖ **[Seasonal Newsletters](#)**: These include important updates along with fun and engaging activities for residents.
- ❖ **Quarterly Residents' Meetings**: Providing a forum to discuss residents' concerns. Additionally, our Board shares an annual report to keep everyone updated.
- ❖ **Visible & accessible team**: The team is regularly out and about, engaging directly with residents. We believe face-to-face contact is the best way to understand concerns early and resolve issues before they become complaints. This team visibility is at all levels, e.g. the CEO attends activities with residents creating opportunities to provide feedback.

- ❖ **Accessible Office:** Our team are based at Pearce Court in Thame; residents can arrange to visit the office to discuss concerns or ideas.
- ❖ **Effective internal communication:** Our team meets weekly to discuss any issues that have come up and we also have quarterly meetings that are focussed on learning from resident feedback. Our Member Responsible for Complaints has also attended these meetings.

## Going forward

Our 2025–2030 Business Plan places strong emphasis on using all forms of feedback; compliments, concerns, and complaints to drive continuous improvement.

We are strengthening how complaints data is reported, with performance now fully integrated into quarterly CEO reports to the Board. We will continue to refine our processes to ensure they remain fair, accessible, effective and in line with our values.

We remain committed to listening to our residents and delivering high-quality, responsive services.

Thank you for taking the time to read this report. We always welcome feedback to help us continually improve.

*The TDHA team*