



Housing Co-operative Ltd

20/20 Housing Co-operative Annual Complaints Performance & Service Improvement Report

April 2024 – September 2025

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About this report

This annual report is designed to tell you about the complaints we have received, and what action we have taken in response to them.

All the information shown relates to the period April 2024 – September 2025, for example complaints made in this period or due for resolution in this period.

To find out more about the service you should expect from 20/20 and BVT as 20/20's managing agent when you make a complaint, please visit: <https://2020.coop/make-a-complaint/>

Foreword

Response from the 20/20 committee of management, approved on 21 January 2026

Bournville Village Trust (BVT) has been 20/20's managing agent since 1st July 2023. BVT handle complaints about the services it provides to 20/20 tenant members in accordance with 20/20's Complaints Policy. We endorse BVT's self-assessment of how it handles complaints, and the findings of the self-assessment that BVT complies with all aspects of the Housing Ombudsman's Complaint Handling Code. We also approve this annual complaints report.

As a small provider the volume of complaints from 20/20 tenant members that BVT processes is low. Of the complaints that have been made, most relate to repairs. We note that BVT has introduced a new repairs policy and service standard, applicable to 20/20 tenant members as well as BVT customers. This already appears to have paid dividends in improved repairs performance metrics. We also note that BVT has improved its process for handling 20/20 repairs as a direct response to complaints.

We also believe that there is now a culture of complaints learnings at a team level, encouraged and exemplified by the work of the Complaints & Compliments Learning Group. This means that complaints learnings are not restricted to the high-level service changes discussed above. In its most 'local' form, BVT's culture of complaints learnings means individuals are receiving feedback on how to improve their performance, based on the investigation of complaints.

However, BVT must strive to meet the target it has set itself for 100% of complaints to receive a response in time. We note that one Stage 1 response was delivered late, and would hope that any complaints received next year will receive a full response within the timescales set by the Ombudsman.

Our Approach to Complaints

BVT is committed to providing the best service it can to 20/20 tenant members. We want to be told if there has been a problem with a service we have provided or when a tenant member is very happy with something we have done. Complaints, compliments and comments are valuable feedback. It gives us a chance to learn and most importantly a chance to improve services.

To ensure we listen and improve we have a two-stage Complaints process. We want to empower our staff to resolve tenant member dissatisfaction as early in the process as possible and wherever possible without the need for a formal investigation.

- We have aligned our approach to meet the requirements set out in the Housing Ombudsman Complaints Handling Code
- We welcome and value complaints
- Complaints are an opportunity to put things right if we have not got it right
- We aim to learn from complaints
- We regularly report on our complaints' performance on our website
- We provide information about how to make a complaint on the 20/20 and BVT websites
- Complaints are reviewed by BVT's Complaints Management and Learning Group which looks at trends and opportunities to share learning
- BVT reports performance to its Executive Team, Customer and Neighbourhoods Committee and Board of Trustees. 20/20 Committee of Management has appointed repairs officers to be involved in 20/20 complaints
- We seek to continually improve how we respond to and manage complaints

Complaint Stages

We aim to find a resolution to dissatisfaction at the first point of contact, however if this is not possible and the issue requires further investigation, then the complaint will be raised at Stage 1 of the complaints process.

Stage 1 – Investigating the Complaint (target 10 working days)

The relevant Manager/Head of Service will investigate the complaint within 10 working days. Wherever we can, we will call or meet with the tenant member in order to get a better understanding of the issues and reach a resolution quickly that the tenant member is happy with.

Stage 2 – Independent Review of the Complaint (target 20 working days)

A tenant member can escalate to Stage 2, an independent review of the Stage 1 decision, where either:

- 1) They feel not all aspects of the complaint were addressed at Stage 1
- 2) If the tenant member feels the response to their original complaint was not fully justified and any wrong has not been properly addressed or rectified.

All requests to escalate to Stage 2 will be accepted. We will work with the tenant member to find out how we can resolve their complaint at Stage 2 and seek to understand why we were unable to resolve the issues previously.

The Independent Review will be carried out by the BVT Director/Head of Service alongside the Head of Business Improvement.

20/20 complaints and how we have responded to them

We promise to deliver a full response to complaints **within 10 working days at Stage 1**, and **within 20 working days at Stage 2**. For more complex investigations, we may need longer, and in these cases we will keep complainants notified of progress.

We also promise to acknowledge in writing all complaints within 5 working days of receiving the complaint.

Only complaints acknowledged and responded to within these timescales, or with a valid reason for extension, are counted as 'in time'.

We received **7** complaints from 7 different tenant members in the period Apr 24-Sept 25, as follows. All were dealt with at Stage 1, with none escalated to Stage 2. The complaints mostly related to delayed repairs and accompanying lack of communication, although one customer also complained about BVT's Customer Service Team being unable to help.

6 of the 7 (**86%**) were responded to in time, with the other complaint responded to after 11 working days.

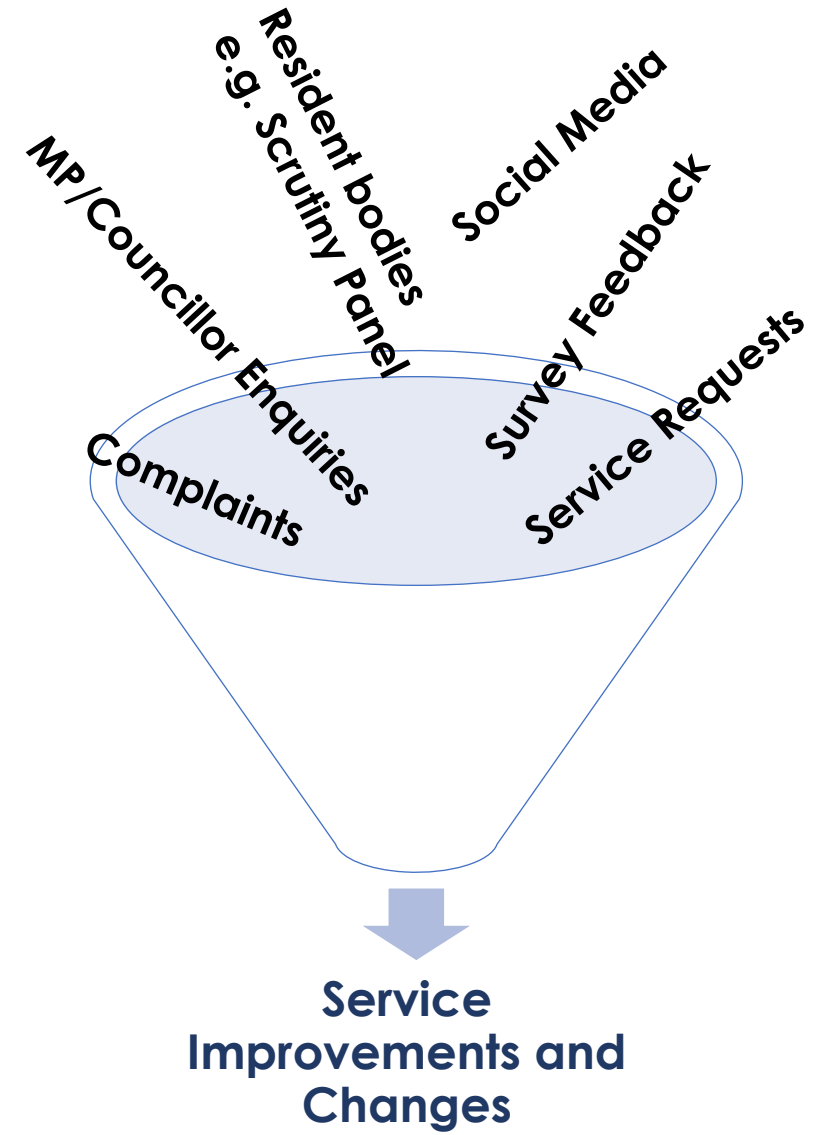
As a result of these complaints, a revised process has been put in place for responsive repairs meaning that 20/20 repairs are now handled by the Operations team in BVT's Maintenance Services, rather than the Maintenance Commercial team.

How we listen to our tenant members' views and act upon them

We make improvements to the services we deliver for our tenant members based on a wide range of feedback. Understanding complaints and feedback will be central to our renewed approach to developing good policy and processes at BVT and provide real insight into how our tenant members are experiencing our services.

For every complaint we receive, the member of staff responsible for investigating the complaint is asked to identify any learnings from the complaint that we should implement to avoid similar issues in the future.

A Complaints Management and Learning Group meets monthly to identify complaints learnings and share best practice on handling complaints; this consists of BVT's Director of People and Performance, Business Improvement team, and staff responsible for handling Stage 1 complaints.



Learning and improving from our complaints, service requests, and feedback - examples

- **Our Tenant Member Service Offer:** The root cause of many complaints about BVT's service is a failure to communicate with customers in a timely way. The new Tenant Member Service Offer, which took effect in 2025, is a direct response to such feedback. It has set minimum service standards for all areas of the business on how quickly BVT respond to customer enquiries, how colleagues are expected to work together to resolve enquiries that cut across teams, how BVT support 20/20 tenant members with additional needs in getting the information they need, etc. BVT are also working to ensure that lines of responsibility for specified enquiry types are clear, meaning that customers are not passed between different teams.
- BVT have introduced a new **repairs policy and service standard** following a Comprehensive Service Review of its responsive repairs service. This is designed to address the root causes of many of the repairs complaints raised by tenant members. Amongst the changes made are a new repair category to ensure urgent jobs of more concern to customers will be completed in 7 days instead of a target of 21 days; a refocus of planners' role to liaise with tenant members about appointments, including calling whenever an appointment is changed; a new phone system so operatives can reach planners more easily and book follow-on jobs while still at the customer's home; etc.
- **Negative feedback about individual staff members:** Our Customer Service team has noticed recurring complaints about the attitude of a specific team member. Following 1-1 coaching, complaints about this individual have been greatly reduced / eliminated.



The Housing Ombudsman and our Self-assessment

Housing Ombudsman Complaints Handling Code Self-assessment

Every year we publish our self-assessment of how we perform against criteria for complaints handling set out by the Housing Ombudsman. To view our latest self-assessment, [click here](#).

Housing Ombudsman Material relating to 20/20

No decisions have been made by the Ombudsman on 20/20 complaints in this period, and the Ombudsman has published no reports in this period on 20/20's performance.



To view the Ombudsman's complaint handling code, click here:
<https://www.housing-ombudsman.org.uk/landlords-info/complaint-handling-code/>

To search for any Ombudsman decisions relating to 20-20, click here:
<https://www.housing-ombudsman.org.uk/decisions/>