

# **Annual Complaints Performance and Service Improvement Report**

# “Welcome to our first report as a combined organisation, Bromford Flagship!”

We create communities where people can put down roots, feel secure, and thrive. A big part of being able to deliver is being able to look at our performance and acknowledge where we’ve exceeded expectations, and also where we fell short of the mark. In this report, we’ll take a look at how complaints led to improvements at Bromford and Flagship Group during the 11 months of the last financial year before the merger. We’ll then share our combined facts and figures for month 12, March 2025, which was the first month we operated as Bromford Flagship.

Our focus on making sure we hear the voice of our customers has never been stronger.

We understand that things go wrong sometimes. When they do, we want to put things right as soon as possible, learn from what has happened, and do what we can to stop it happening again.

We aim to make sure:

- you understand your rights when it comes to making a complaint and how to complain
- we make our processes easy and accessible for everyone
- our approach to complaint handling is fair and transparent
- we prioritise making things right for our customers and put in place actions to prevent similar mistakes happening again, continually driving improvements

This way, you know your voice will be heard.

We embrace complaints and are committed to resolving them quickly and efficiently. This report shows our commitment to a positive complaint handling culture at Bromford Flagship and how our approach meets the requirements of the Housing Ombudsman’s Complaint Handling Code.



**Paul Coates**  
Chief Customer Officer



**Dame Sandra Horley**  
Board member and  
Member Responsible  
for Complaints

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# Bromford.

The following information relates to activity at Bromford from 1 April 2024 until 28 February 2025.

This Annual Complaints Performance and Service Improvements Report was approved by the coterminous Board acting on behalf of Bromford Flagship Limited and its subsidiary Registered Providers - Bromford Housing Association Limited\*, Bromford Home Ownership Limited\*, Merlin Housing Society Limited\* and Flagship Housing Limited\*\* therefore applies to each of those entities. Any references to Bromford Flagship should be interpreted as equally applicable to all five Registered Provider entities.

\*operates as Bromford

\*\*operates as Flagship

Samphire, Victory, Newtide and Flagship Homes are also trading names of Flagship Housing Limited, and this Annual Complaints Performance and Service Improvements Report applies equally to customers of those housing divisions.

# The annual self-assessment against the Housing Ombudsman's Complaint Handling Code

**The Code was first introduced in April 2022 and is now part of The Social Housing Regulation Act 2023 providing a single, robust set of standards for complaints handling.**

To maintain our positive complaint handling culture, we've been focusing on:

- combining and strengthening our complaints policy
- improving the skills of our complaint handlers
- developing our systems to support colleagues with early resolution of complaints

The governing body monitored our complaints performance through dashboards and customer insight reports. Furthermore, we enhanced our customer scrutiny framework by launching a Customer Scrutiny Panel, which meets with senior leaders and complaints colleagues to assess performance and review case studies. The panel also recommends improvements, many of which have already been implemented.



[Read our self-assessment](#)



# Complaints performance summary

Overall, we received:



Of every thousand customers:

- 63 had cause to complain at Stage 1 of our process
- 6 out of 1,000 customers escalated their complaint to Stage 2

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## Our responses

We endeavour to respond to complaints within the Housing Ombudsman Complaint Code timescales. Last year we sent:

- 84% of Stage 1 responses within 10 days
- 59% of Stage 2 responses within 20 days

We know that when our response times were not good enough, customers found this frustrating. This is why we have been focusing on improving in this area and as a result, we have seen an improvement from 80% to 88% of stage 1 responses been sent on time and an improvement of 20% to over 90% for stage 2 complaints.

We welcome complaints and ensure customers can easily report dissatisfaction.

There are times when we may deal with issues outside the complaint policy, in line with the Housing Ombudsman Code. Examples include:

- a service request (when we have been asked to take action to put something right and it's the first time we've been made aware of it)
- matters which are being considered as part of court proceedings
- issues where an appeals process may be more appropriate



[Read about exclusions in our Complaint Policy](#)



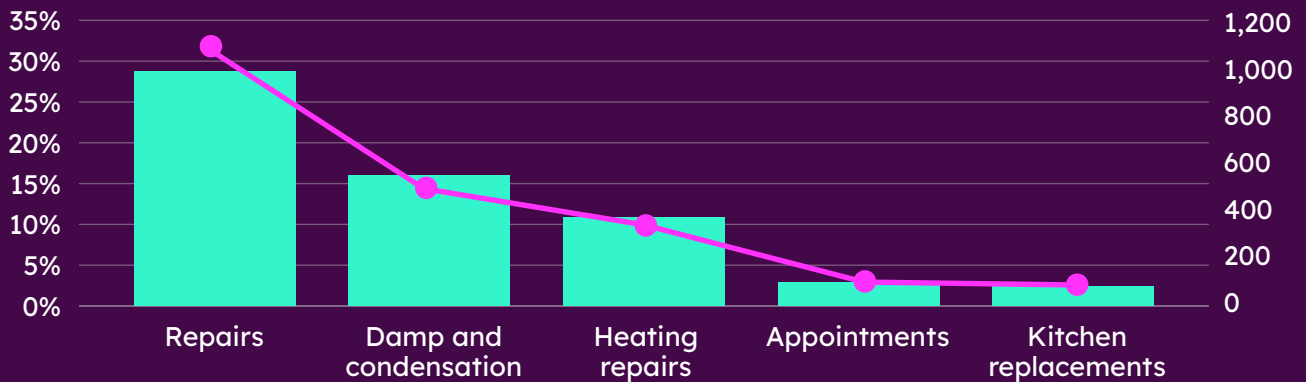
# Top themes

## Top 5 complaint themes

1 April 2024 to 28 February 2025

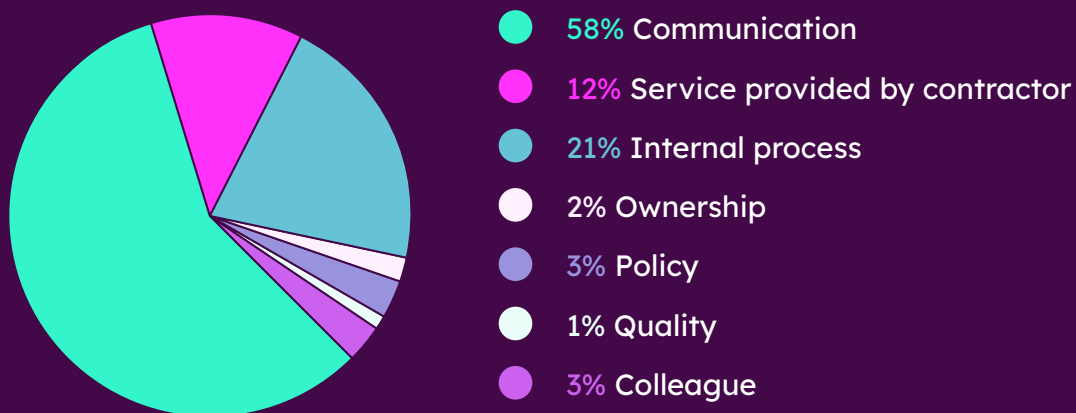
● % of total complaints received

● Number of complaints



## Cause of complaints

The reasons for making a complaint were varied, but the top cause was communication.



The overwhelming lesson learned was that our communication around repairs, delivered by our own in-house teams or by our contractors, needs to improve. Customers told us we don't keep them up to date on the progress of their repairs, and that they often feel they need to chase.

We understand that our own processes get in the way of us resolving issues quickly, and that our decision making can be hindered by the way we operate internally. On pages 11-15 we explain what we have done so far and what we plan to improve over the next 12 months.

Our customers were unhappy with our policy for installing new kitchens (also known as our 'renewals' policy) and our programme of planned work. In a smaller number of cases, customers were not happy with our colleagues. We have seen examples of issues being passed between teams without real ownership.

# Housing Ombudsman performance

The Housing Ombudsman can make a number of findings for each case. Out of 69 findings, they determined the following results:

**22**

of our complaints were reviewed by the Housing Ombudsman

Maladministration:

**24**

Severe maladministration:

**3**

No maladministration:

**16**

Service failure:

**14**

Reasonable redress:

**12**

Complaint handling failures:

**0**

While 4.3% of the findings made by the Housing Ombudsman (69) resulted in severe maladministration, this was better than the sector performance of 7%. We know we still need to focus in this area.

The Housing Ombudsman Landlord Performance Report provides detailed insights into how landlords are performing in areas such as complaint handling, service standards and responsiveness. It includes statistics on cases determined by the Ombudsman, highlighting key themes like maladministration, service failures, and areas of improvement.



Read our Landlord Complaint Report for 2023 to 2024

Housing Ombudsman determinations highlighted areas for improvement in our handling and timeliness of repairs in particular cases of damp and mould. It also highlighted delays in complaint handling, improvements needed in the up keep of our communal areas, clarity in our mutual exchange service, and improved handling of the way we handle pest complaints.





The feedback from the Housing Ombudsman has been invaluable and has led to a number of service improvements:

- a new policy for **condensation, damp and mould** which includes qualified surveyor assessment at the point of a referral, ensuring our customers receive the right service. This has led to improved response times on these cases
- we've introduced additional resources to our **Complaint Team** resulting in a 16% increase in satisfaction
- due to issues with **pest management**, the contracting team retendered the contract to ensure that remedial works necessary to prevent pests were included. During the year we introduced a new policy and an easy guide for customers on our website
- changes to our **mutual exchange** process resulting in over 94% of customers who would now recommend our moving in service to their friend
- we have undertaken a comprehensive review of our **landscaping service** which has resulted in new colleagues joining us, the purchase of new machinery and the introduction of service standards co-created with our involved customers - this has led to customers seeing more being done in their community with teams visiting sites more often - Customer advocacy in this area reached over 90% by the end of this period demonstrating stepped change



# Customer feedback

Of over 9,000 customers:

We take into account feedback from a range of sources, including our annual customer reviews, ongoing customer satisfaction surveys, suggestions from our teams, our Local Influence Networks, and our Customer and Communities Influence Network who attend meetings to scrutinise performance and support our service improvement work.

So, it isn't only feedback from customers who raise complaints that results in improvements!

Those customers who had cause to complain during the year commented:



I am satisfied, the work is being done soon so I have a resolution and I would recommend the complaints team they have been good.

My complaint handler was very good and I highly rate her. She kept me informed via email/letter and calls. I am satisfied as the roof is now fixed.

My complaint handler was very good. I have compensation of £80 that I am happy with. I am a happy Bromford customer.

I am very happy with the way my complaint was dealt with. It was straight forward. They kept me informed and I am happy with my compensation. 10 out of 10.

Very good complaint service. He was very good.

This has been resolved now. I am very happy with the way it was handled. My complaint handler was very good. He kept me informed. It was straight forward to report the complaint. He was so helpful and kind.



While we've received positive feedback from customers, our Tenant Satisfaction Measures (TSMs) show us that there is still more to do, **as only 44% of customers are satisfied with our approach to complaint handling.** It's encouraging to see areas of progress, but the feedback also highlights where we need to focus our efforts to consistently deliver the level of service our customers expect.

# Service improvements

Using insights from complaints is essential for driving service improvements, ensuring that our customers receive an enhanced service in the future.

During the year, we've focused on improvements and are intent on using the lessons learned from customer complaints to continue to improve services. In our last report we made a number of commitments from our findings, and we're pleased to share an update with you.

## Last year's commitment



Undertake a comprehensive review of our repairs service to ensure that we address repairs more quickly, uphold high standards, improve appointment processes for customers, and achieve a first-time fix rate of 85%.

## This year's update

We have started making changes to improve our repair service with customers at the centre of the decision making. A customer scrutiny group was formed, met regularly and co-created how the project was set up and delivered. Through workshops, a range of customers spoke about their frustrations and gave ideas how the service should be improved. Colleagues did the same. From this, a new vision for a sector-leading customer-focused service has been formed and work to launch it has started. We will deliver a range of improvements for customers at every stage of a repair, from first point of contact to completion. Improvements delivered during the year have seen 92% of customers agreeing they would recommend our repair services to friends.

## Last year's commitment

## This year's update



Ensure that customers who report condensation, damp and mould have an appropriate, tailored response to their concerns and a clear plan and timescales for the work to be completed.

Where we can identify the cause of damp as linked to a repair, this is raised as soon as possible to avoid delays. For more complex cases, we are providing a summary of the work raised from surveyor reports and are letting customers know about next steps and likely timescales.

Plus, we have brought as much work in-house as possible as we recognised that the use of contractors could sometimes delay and complicate this service for customers. Subsequently, we now have an additional 20 in-house engineers.

We have seen a reduction of 50% in the number of new cases received when comparing the last quarter of the year in 2024 to the same period this year.

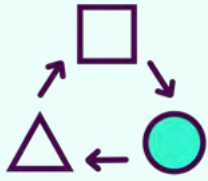


Continue to develop our technology as we move through final stages of our transformation project. Our focus will be on the quality of our record keeping.

We have moved our repairs service onto a single system directly linked to our customer system, which provides our colleagues with one place for recording key information about our customers and their homes. This will deliver huge improvements in the quality, consistency and visibility of our data, ensuring that we have the complete picture when we deal with a repair or any other type of enquiry.

## Last year's commitment

## This year's update



Make improvements to how we understand our customers' individual needs and offer inclusive services that better meet their circumstances. If we are unable to meet a specific need, we will communicate this clearly and explain why.

We have worked alongside customers to introduce a Vulnerable Customer Policy and colleague training on how we can adapt services to meet customer needs.

We are streamlining our Disabled Facility Grant and adaptations process by working closely with Local Authority partners, sometimes helping them deliver the improvements.

Additionally, our Adaptations and Lettings Team are now helping customers with substantial individual disabilities when they move home.



Remain focused on anti-social behaviour (ASB), working with community partners to resolve customer concerns as quickly as possible. We will continue to review our ASB performance to have a deeper understanding of any areas where we may need to improve, aligned to the spotlight report published by the ombudsman.

We continue to work with community partners to resolve ASB as swiftly as possible and attend Community Safety Partnerships where required. We have strong links with Policing teams to prevent and tackle anti-social behaviour.

We have listened to customers who have fed back that our service is not where they would expect and implemented an ASB Service Improvement Plan.

The Housing Ombudsman Noise Self-Assessment was a key tool which led to revised policies and working practices in this area. Whilst 52% of customers would recommend this service, we will continue to focus in this area over the coming months.



Make our service standards accessible and clear to customers so they know what to expect from each of our service areas.

We have now developed 14 new service standards together with our involved customers which can be found [here](#).

We will continue to develop these across all of our customer facing services and aim to complete this by the end of June 2025.



# Service improvements (continued)

From the valuable feedback from complaints this year, we still have more work to do.

## Customers have told us:

- they sometimes experience delays in completing repairs and poor communication regarding the status.
- we are slow to responding and resolve complaints
- they regularly chase for an update or response
- they can sometimes be passed from colleague to colleague and have to navigate our internal processes
- ground maintenance services are sometimes poor, that we don't cut the grass often enough and that some areas are poorly maintained

## During the year we:

- ✓ invested in over 2,000 colleagues receiving complaint training over the year to ensure that customers receive a better service
- ✓ introduced a quality framework to ensure that the service we provide is consistent and in line with what customers expect of us which has seen an increase of customers who are satisfied with their complaint handler from 48% to 74%
- ✓ started to deliver our end-to-end repairs journey project which includes a focus on how we communicate with customers to make improvements in the quality of that communication - this has led to customers telling us that our repairs service is easier to deal with
- ✓ introduced 14 service standards which outline the services customers can expect from us
- ✓ embarked on a Customer Obsession project as part of our customer framework - our involved customers have supported us with delivering training to customer facing leaders on the impact to customers when we don't get things right
- ✓ introduced customer obsession into our expectations of colleagues
- ✓ increased the number of in-house engineers to reduce to amount of work provided by contractors to reduce complexity and improve communication
- ✓ invested circa £1.2m in additional landscaping operatives and machinery - as a direct result of this investment, we have observed a steady rise in performance as new recruits join us - team morale has significantly improved due to the new machinery and manageable workloads provided by the additional resources - positive customer feedback has reached unprecedented levels, moving customer advocacy scores from 51% to 93%





The following information relates to activity at Flagship Housing Group Limited and its trading names of, Newtide Homes, Samphire Homes and Victory Homes from 1 April 2024 to 28 February 2025.

# The annual self-assessment against the Housing Ombudsman's Complaint Handling Code

**The Code was first introduced in April 2022 and is now part of The Social Housing Regulation Act 2023 providing a single, robust set of standards for complaints handling.**

To maintain our positive complaint handling culture, we've been focusing on:

- developing our new complaint management system to support colleagues to handle complaints well and firmly embed the requirements of the new code
- driving improvements in our responsive repairs service and reducing our appointment wait time to 6.9 days
- introducing senior complaint handling colleagues who lead on customer

engagement. They amplify your voices, enhance your experience as our customers, and ensure swift, fair resolution of your complaints

- enhancing data collection on reasonable adjustments and categories such as disability, neurodivergent conditions, and long-term illnesses to empower our teams to provide fair and equitable services and outcomes

Throughout the year, we engaged with customers through our complaint scrutiny panel, which met quarterly with senior leaders and complaint handling colleagues to evaluate our performance, review case studies, and provide recommendations for improvement, many of which have been implemented or are currently in progress.

Our governing body regularly reviewed complaints handling performance through monthly dashboards and customer insight reports.



# Complaints performance summary

Overall, we received:



## Our responses

We worked hard to respond to complaints within the timescales set out by the Housing Ombudsman Complaint Code. Last year we sent:

- 91.8% of Stage 1 responses in 10 days
- 88.9% of Stage 2 complaints within 20 days

Of every thousand customers, 74 had cause to complain at Stage 1 of our process, and eight out of 1,000 customers escalated their complaint to Stage 2.

## Top themes

The top three complaint topics last year were:

- **delayed service 40.4%**  
Causes included follow on work not arranged, missed appointments and too many visits to resolve matters.
- **communication 22.1%**  
Causes included lack of communication, no call back and misleading information.
- **service quality 15.4%**  
Causes included poor work, poor treatment of home/belongings and being unhappy with an outcome/decision.

Sometimes, we'll receive feedback that we don't consider to be a complaint. If we don't accept a complaint, we'll always give an explanation setting out the reasons why.

# Housing Ombudsman performance

The Housing Ombudsman can make a number of findings for each case. Out of 33 findings, they determined the following results:



The Housing Ombudsman Landlord Performance Report provides detailed insights into how landlords are performing in areas such as complaint handling, service standards, and responsiveness. It includes statistics on cases determined by the Ombudsman, highlighting key themes like maladministration, service failures, and areas of improvement.

Our landlord complaint reports will be published on the complaint's pages of our website.



[Read our landlord complaint report for 2023 to 2024](#)

Housing Ombudsman determinations highlighted areas for improvement in our handling and timeliness of repairs, including failings related to the condition of properties at handover, complaint handling, record-keeping, and the importance of following due process, policy, and internal guidance.



The feedback from the Housing Ombudsman has been invaluable and has led to several service improvements:

- we've introduced regular **collaborative sessions** with complaint handlers, using case studies to emphasise treating each case individually, rather than just following a process
- our **Customer First** campaign, which reinforces the importance of delivering outstanding customer service, is now taught at induction for each new colleague
- the process we go through for signing off voids (empty homes) has been strengthened by requiring **management sign off and more detail** in our condition reporting system
- we've **updated our repairs policy** to include guidance on how to store tenants' belongings to keep them safe, dry and accessible during a decant
- we now regularly assess the performance of our contractors and **hold them to account** if they don't meet our standards



# Customer feedback

We know that complaints give us an opportunity to rebuild relationships and deliver an outstanding service to put things right. We're pleased to share with you some of the great feedback you've given us during the complaints process!

The lady who was dealing with mine was amazing. Was dealt with and resolved very quickly. I really can't complain. She worked with me rather than against and understood my situation work etc.

Once it was received and acknowledged by Danielle, the most urgent aspect (long outstanding repair) was resolved as swiftly as it could have been given the complexity. I was kept informed and didn't have to repeat myself or fill in any lengthy complaint forms – this is a key.

Quickly dealt with informative and professional with consideration and understanding of my situation.

The person I complained to was very helpful and got the job done.

My complaint was taken seriously, and prompt action taken.

It was easy to register my complaint plus my complaint was taken seriously and resolved.

Thank you very much for sorting the lights out. I feel so much safer at night when I come home from work.

Caroline went directly to the surveyor who came out on the 6th of January to assess my kitchen. I feel she took my complaint seriously and worked with me to resolve the huge issue I have with my kitchen. Caroline's communication with me was very efficient and she kept me up to date throughout the complaint process.

While we've received positive feedback from customers about how their issues have been handled, our Tenant Satisfaction Measures (TSMs) show us that there is still more to do. While it's encouraging to see areas of progress, the feedback also highlights where we need to focus our efforts to improve the overall experience for our tenants and ensure we are consistently delivering the level of service they expect.





# Service improvements

We recognise the significance of going beyond simply resolving individual complaints. Complaints provide invaluable information to identify issues and drive positive changes in service delivery.

This year, we have undertaken several service reviews as a result of customer complaints and feedback from the Housing Ombudsman. This has been invaluable and led to a number of services improvements, including the following examples.

## From complaints, we learnt:



Our repairs service was not delivering the best outcomes for our customers. We had too many repairs in our backlog, resulting in longer waiting times and repairs not completed in a timely manner, first time. It was clear from complaints we made too many visits to complete repairs and were not scheduling follow on works effectively.

## So during the year we:

- brought in an experienced team to help lead the transformation of the repairs service
- reviewed how we work and split our operating area into eight local delivery districts, each with its own dedicated managers, surveyors, planners and operatives
- outsourced some of our outstanding repair and maintenance works to enable swifter completion
- fully developed a new operating system to support the repairs service, enhancing its scheduling abilities and connecting it to a new customer portal
- adapted our system to enable operatives to request additional time to complete tasks
- altered shift patterns and working hours for Gasway engineers, resulting in more appointment times for our customers
- reduced our open repairs from 12,000 to 3,500 - we are now completing repairs on averages within 26 days, compared to 49 days previously - over 90% of jobs are now completed on time and we now attend repairs within 6.9 days compared to 29 days last year

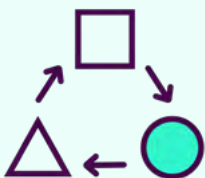
## From complaints, we learnt:

## So during the year we:



Colleagues need to prioritise communication and customer-focused service.

- regularly engaged with colleagues to ensure communication remains at the heart of their responsibilities
- improved communication with customers through better text messaging – we now send messages when a repair has been booked, as well as reminder texts and one when the operative is en route. We also give the name of the operative, and the type of work they'll be carrying out - this is helping to drive down no-access events and giving greater surety to customers over the status of their repair
- published a clear repairs policy outlining the standards our customers can expect
- continued development of a new customer portal incorporating the ability to book, cancel and reschedule my repair due for full roll out in 2025

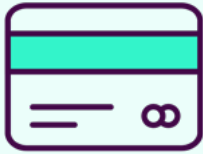


Vulnerable customers require more support tailored to their needs.

- began developing a new vulnerability strategy, with a focus on disabilities, neurodivergent conditions, and long-term illnesses (DNLs) - as part of this initiative, we've introduced alerts for DNLs to enhance communication and awareness among our colleagues
- rolled out comprehensive vulnerability training and created guidance materials
- implemented a new solution to improve the consistency of recording customer information, enabling us to make more informed decisions and deliver an enhanced level of service

## From complaints, we learnt:

## So during the year we:



Discretionary payments should reflect individual circumstances.

Updated our discretionary payment guidance to align with Ombudsman recommendations. Colleagues now assess each case individually and given autonomy to increase amounts if warranted.



Complex cases need dedicated attention, and repairs should be managed more efficiently.

Introduced a priority works team comprising of surveyors, planners, administrators, and directly employed operatives. This team has been handling complex cases and overseeing all repairs related to Stage 2 complaints.



We were not able to quickly identify and resolve damp and mould repairs.

Implemented a new triage system for damp and mould cases, including a 12-point diagnostic approach that aligns with Awaab's Law timescales. Customers now receive detailed findings reports, treatments have been improved, and self-care kits are provided where appropriate.



Service quality was not always adequate or delivered a good service.

- introduced a new live performance-tracking system which allows colleagues at all levels to see the most update to date information, allowing us to identify service failures sooner and address issues as they occur
- ensured all customers receive a call back if leaving a 1 or 2-star reviews for our repairs service
- established a new renewables team to provide better support regarding Air Source Heat Pumps and reduce repairs and installations timescales

## From complaints, we learnt:



Our communication needed improvement in some areas.

## So during the year we:

- held events with our influencers to help us understand how they'd like to communicate with us on social media
- launched our omni-channel service at the end of 2024 and already we have seen increases in customer services productivity of around 18%, reductions of abandoned calls by up to 8% and our speed to answer calls has improved by 9% - as a result, we're transferring less calls using improved technology, artificial intelligence and digital knowledge articles
- introduced a new telephony system that helps track conversation history with our customers
- changed the way we handle callbacks. When a customer requests a callback, they will keep their place in the queue, instead of waiting for the queue to drop before the system initiates a call back





The following information relates to activity at Bromford Flagship from 1 - 31 March 2025.

# Bromford Flagship performance for March 2025

As of 28 February, Flagship and Bromford joined forces to become Bromford Flagship. With over 80,000 homes across east, central, and southwest England, we have the scale, expertise, and commitment to keep building for the future. And, as part of our dedication to giving you the best service possible, complaints will remain a key focus for us.

**478**

Stage 1 complaints

**60**

Stage 2 complaints

We aim to respond to complaints within the timescales set out by the Housing Ombudsman Complaint Code. We sent:

**96.5%**

of Stage 1 responses  
in 10 days

**93.5%**

of Stage 2 complaints  
within 20 days

**12.5%**

of complaints were  
escalated to Stage 2

## Top themes

The top complaint topics were:



**Responsive  
repairs**



**Heating  
repairs**



**Condensation,  
damp and mould**

The common themes raised in these complaints were service delays and poor communication.



# Housing Ombudsman performance

Out of 16 determinations, they found:



Maladministration:

6

Severe maladministration:

0

No maladministration:

4

Service failure:

2

Reasonable redress:

3

Withdrawn/  
closed complaints:

1

Complaint handling failures:

0

## Our focus for the year ahead

Through our complaint performance reports, we have identified shared priorities that will guide our focus over the next 12 months.

While we made great strides in 2024/25, **communication, damp and mould and repairs** emerged most consistently in complaints data. Addressing these areas remains a top priority for us. As **Bromford Flagship**, we're committed to leveraging our combined expertise to deliver meaningful progress on the issues that matter most to our customers.

To improve communication, we will implement effective strategies to ensure customers are informed and supported at every stage of their journey. Additionally, we'll streamline our internal processes to minimise delays and deliver services promptly and efficiently. Transforming our repairs service remains a priority for our new organisation and we will continue to make strides to improve service delivery.

Alongside this, to make sure our new group board stays closely connected to customer needs and feedback, we've set up a new Customer Influence Panel and appointed a member of our board to the post of Member Responsible for Complaints. This will provide the board with valuable insights into customer priorities and ensure your voice is a key part of decision-making across Bromford Flagship.

We will be tracking how our plans are going by monitoring the number of complaints in these areas, as well as customer satisfaction and advocacy, and will report our progress to the Customer Influence Panel.

## Contact details for the Housing Ombudsman

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

**Phone:** 0300 111 3000

**Email:** [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

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