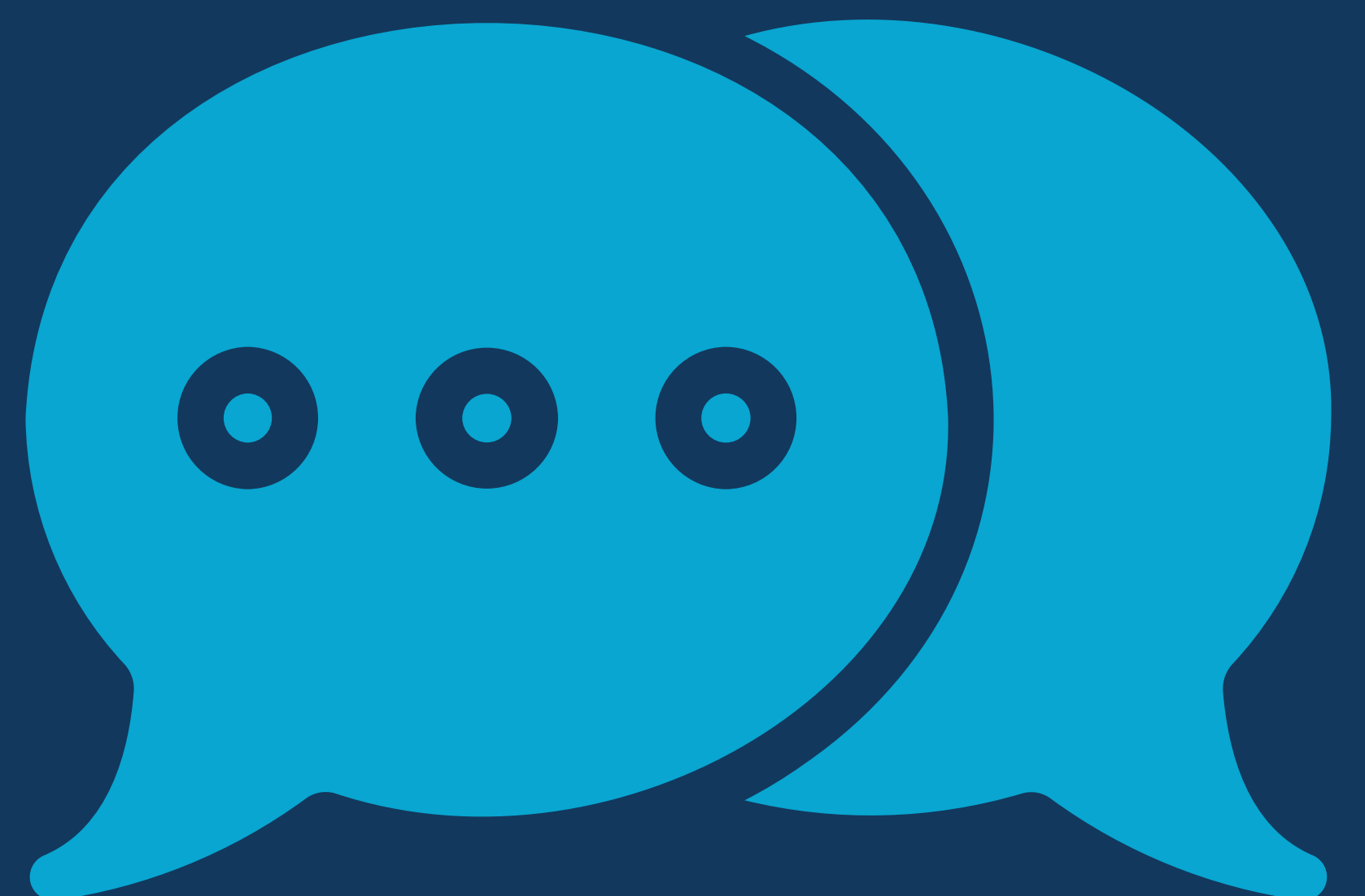


Complaints and **Customer Insight** **Report**

2025/26



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01

Introduction

Our commitment to our customers

At One Vision Housing (OVH), we understand that customer feedback is essential to the services we provide. We are committed to actively listening and responding to our customers' views, gathered through surveys, engagement mechanisms, online platforms, and, importantly, through our complaint handling process.

Customer experiences, whether positive or negative, directly influence our service delivery, and we are dedicated to understanding and utilising customer data and intelligence to drive meaningful improvements. We treat all complaints with the utmost seriousness, analysing them to identify recurring issues and areas where we can enhance our services.

We recognise the evolving landscape of the housing sector, and we are fully aligned with the Regulator of Social Housing's Consumer Standards. These standards rightly prioritise resident engagement, and we are working diligently to demonstrate our commitment to this principle. We strive for transparency and accountability, and we firmly believe that by listening attentively to our customer's voices, including those expressed through complaints, we can collectively build a better customer experience for all.

02 Complaint Management

How we manage our complaints

The Customer Experience Team manage customer complaints on behalf of all teams within OVH. This includes services provided by contractors and partners.

Customers can make a complaint using a variety of methods, including:

- In writing
 - Over the telephone
 - By email or online contact form
 - Face-to-Face with a staff member
 - Through the customer self-service portal “My Account”
 - Engaging with our social media accounts
-

In line with our Complaints, Appeals and Feedback Policy, we operate a two-stage formal complaint process:

Stage 1

10 Working Days

We will acknowledge customer complaints within five working days and aim to give a full response within 10 working days.

Stage 2

20 Working Days

If a customer remains unhappy with the outcome of their complaint or are unhappy with the way OVH have dealt with the complaint, they are able to escalate their complaint to be re-investigated by an alternative member of staff. Again, OVH will acknowledge the complaint in writing within five working days and aim to respond fully within 20 working days.

The above timescales are outlined within the Internal Complaint and General Appeal Investigation Stages section of our Complaints, Appeals and Feedback Policy.

03

Volume of Complaints

Total number of complaints received

Volume of complaints closed between 1st April to 31st March 2026.

| Closed Complaints | Total number of complaints closed | Target | Number Upheld | Number Partially Upheld* | Number Not Upheld |
|-------------------|-----------------------------------|--------|---------------|--------------------------|-------------------|
| Stage 1 | 660 | N/A | 315 | 163 | 182 |
| Stage 2 | 183 | 96 | 78 | 51 | 54 |

*A partially upheld complaint typically involves multiple issues, where the Investigating Officer agrees with some aspects raised but not others.

Volume of complaints opened between 1st April to 31st March 2026.

| Opened Complaints | 2023/24 | | 2024/25 | | 2025/26 | |
|-------------------|---------|-------|---------|-------|---------|-------|
| | Number | Trend | Number | Trend | Actual | Trend |
| Stage 1 | 696 | ↑ | 716 | ↑ | 648 | ↓ |
| Stage 2 | 151 | ↑ | 140 | ↓ | 191 | ↑ |

The number of complaints open and closed in the period varies slightly as complaints may be opened and closed in different periods.

Comparing our Performance

To ensure our complaints performance remains competitive, we benchmark our complaints data against similar organisations. We analyse figures relating to response times and satisfaction, comparing our results with sector averages and top performers from Housemark. This helps us spot strengths and weaknesses, lets us set realistic goals, learn best practice, and improve how we handle complaints for residents, enhancing our overall customer experience.

Complaint Comparison with Housemark

| Measure | OVH Performance 2024/25 | OVH 2024/25 Quartile | Trend | OVH Performance 2025/26 |
|--|-------------------------|----------------------|-------|-------------------------|
| Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling. | 36.6% | 1 | ↑ | 48.6% |
| Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales. | 98.9% | 1 | ↑ | 99% |

*2024/25 Housemark Benchmarking Information.

Data-Driven Conclusions

We have demonstrated solid, measurable progress in our approach to complaint handling during 2025/26. Satisfaction with our handling approach has risen to 48.6% this year, up from 36.6% in 2024/25.

This improvement reflects our continued efforts to enhance the quality of communication and outcomes for customers. We remain committed to achieving high standards by responding to 99% of Stage One complaints within the required timescales. The data illustrates an upward trend in customer satisfaction alongside our ongoing efforts to improve efficiency.

04 Housing Ombudsman

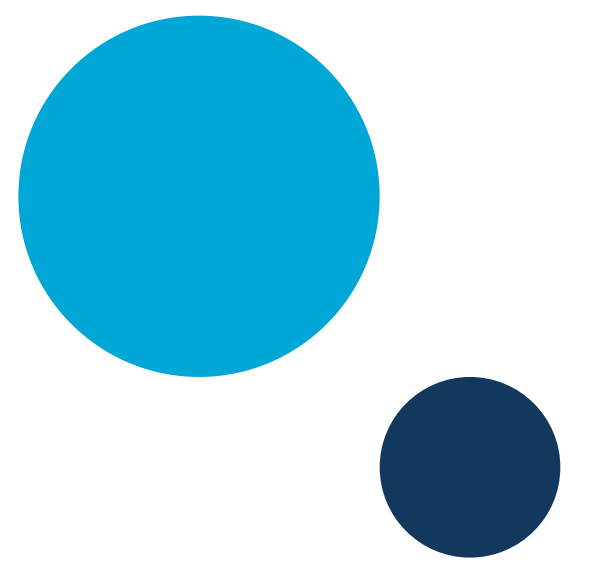
Key information and figures

Our goal is to resolve customer dissatisfaction effectively within our complaint handling process, thereby avoiding customers feeling as though they need to contact the Housing Ombudsman in order to receive a satisfactory outcome. However, when contact is received from the Ombudsman, we proactively engage with the service to help resolve complaints for our customers.

Housing Ombudsman - Volume of Cases and Determinations

| Opened Complaints | 2024/25 | | 2025/26 | | 2025/26 |
|---|---------|------------|---------|------------|---------------------------------------|
| | OVH | % of Cases | OVH | % of Cases | All Landlords (Comparative portions)* |
| Maladministration and Service Failure | 10 | 66% | 15 | 44% | 39% |
| Partial Maladministration (Service Failure) | - | - | - | - | 20% |
| Severe Maladministration | - | - | - | - | 1% |
| No Maladministration | 2 | 13% | 12 | 35% | 8% |
| Redress (Service Failure but redressed correctly) | - | - | 2 | 6% | 7% |
| Resolved with Intervention | 1 | 7% | 1 | 3% | 2% |
| Outside Jurisdiction | 2 | 13% | 4 | 12% | 8% |
| Withdrawn | - | - | - | - | 3% |
| Total | 15 | | 34 | | |

*Due to variations in how data was recorded in the previous year, some discrepancies may exist when comparing it to the current dataset. The 99% total for the 2025/26 data is due to the rounding down of figures. This matter is currently under review by the Housing Ombudsman. Figures are taken from quarters one and two of the Housing Ombudsman's landlord determinations data.



UK Housing Ombudsman - Lessons Learnt

Analysing lessons learnt from determinations and recommendations

This information focuses specifically on the determinations and recommendations recently received by OVH from the UK Housing Ombudsman. By carefully analysing the key themes and lessons highlighted in these findings, we aim to identify areas for improvement in our service delivery, strengthen our processes, and ultimately enhance the experience for our customers. This focused approach ensures that we learn directly from the Ombudsman's insights, embedding a culture of continuous improvement.

-
- Ensure complaints being made on behalf of a group of residents are acknowledged as such and customers are made aware of how a complaint will be handled.
 - Provide comprehensive complaint responses that fully address every issue raised by the customer, giving clear reasons for all decisions and proposed remedies.
 - Revise the compensation policy to remove the term "gestures of goodwill" and align all remedy payments with the Housing Ombudsman's guidance on fair and measurable outcomes.
 - Ensure customers are provided with opportunities to make alterations to their properties as outlined in policies and procedures.
 - Ensure all Anti-Social Behaviour (ASB) reports are responded to, and follow-up actions adhere strictly to internal policies, procedures, and agreed-upon service level agreements.
 - Maintain clear, regular, and proactive communication with customers, providing timely updates on progress, next steps, and any expected delays throughout the repairs and complaints journey.
 - Work with Customer Service Centre and Customer Experience Team to ensure complaints are identified and logged correctly, in line with established policies and procedures.
 - Implement enhanced administrative procedures to ensure extensions are accurately recorded and effectively communicated to customers.
 - Ensure appropriate safeguarding referrals are made during the ASB process and reports of ASB are actioned within service level agreements. Offer customers compensation by their chosen method of payment and only apply compensation to rent balances if requested.
 - Identify repair trends when residents report similar issues experienced by their neighbours.
 - Ensure we capture sufficient information within our record keeping process to evidence actions, interactions with residents and decision making in line with the Housing Ombudsman's spotlight report on Knowledge and Information Management.
 - Provide training to Investigating Officers to ensure effective communication with customers is evidenced throughout the complaint process.
 - Ensure repairs raised through the complaint process are logged and actioned accordingly.
 - Provide clear documentation of maintenance activities and keep customers informed on updates to ongoing works.

UK Housing Ombudsman – Guidance on Decision Outcomes

Understanding the Housing Ombudsman's terminology

The Housing Ombudsman now publishes all decisions on cases investigated, as part of their increasing transparency.

They are published every two weeks, providing a vital learning resource for OVH and the Housing Sector. Housing Ombudsman findings demonstrate the difference complaints can make for individual residents and wider benefit. The decisions are anonymised, so residents' names are not used, but landlords are identified. The Housing Ombudsman may decide not to publish a decision if they believe, even anonymised, the resident could be identified or if it is not in the interests of an individual or a landlord.

The decisions published can be searched and filtered by date, the complaint category, type of outcome, tenure and order, plus the type of landlord. An explanation of the range of outcomes on decisions and landlord types is set out below.

- **Maladministration** - where the landlord, for example, has failed to comply with its legal obligations, its policies and procedures or unreasonably delayed in dealing with the matter. This could be a finding of service failure, maladministration or severe maladministration, depending on the seriousness of the failure and the impact on the resident
- **Partial Maladministration** - where there are multiple findings following investigation within one determination and at least one, but not all, of these is maladministration
- **No Maladministration** - where the landlord is found to have acted appropriately
- **Redress** - where the landlord made redress to the resident which resolved the complaint satisfactorily in the Ombudsman's opinion
- **Resolved with Intervention/Early Resolution** - where the complaint was resolved with the Ombudsman's intervention
- **OSJ = Outside Jurisdiction** - where the Ombudsman did not have the authority to investigate. This could be for a variety of reasons including: the complaint had not been made within a reasonable timescale; the complaint did not meet the conditions of the Ombudsman's Scheme; or the matter was more appropriately dealt with by the courts, a tribunal, another complaint handling body or regulator.

Housing Ombudsman Complaint Handling Code

The Ombudsman’s Complaint Handling Code sets out best practice for a landlord’s complaint handling procedures, to enable a positive complaints culture across the social housing sector, regardless of the size or type of landlord. The Code encourages landlord-tenant relationships so that residents can raise a complaint if things go wrong.

The Complaint Handling Code (‘the Code’) became statutory on 1 April 2024, meaning that all members of the Housing Ombudsman Scheme are obliged by law to follow its requirements. OVH has demonstrated compliance with the Code via a self-assessment submitted to the Housing Ombudsman. The self-assessment remains valid until 30th September 2026 at which point an annual update will be shared with the Housing Ombudsman.

More information on our self-assessment can be found on the One Vision Housing website – <https://ovh.org.uk/get-involved/our-complaint-handling-code/>



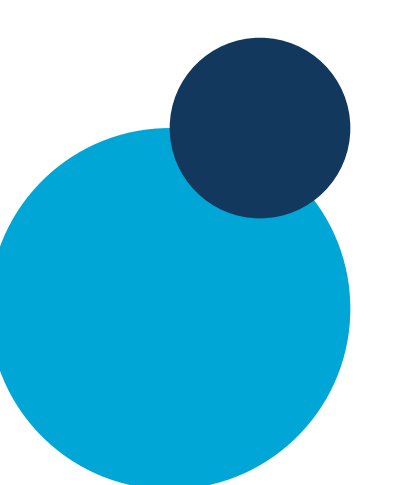
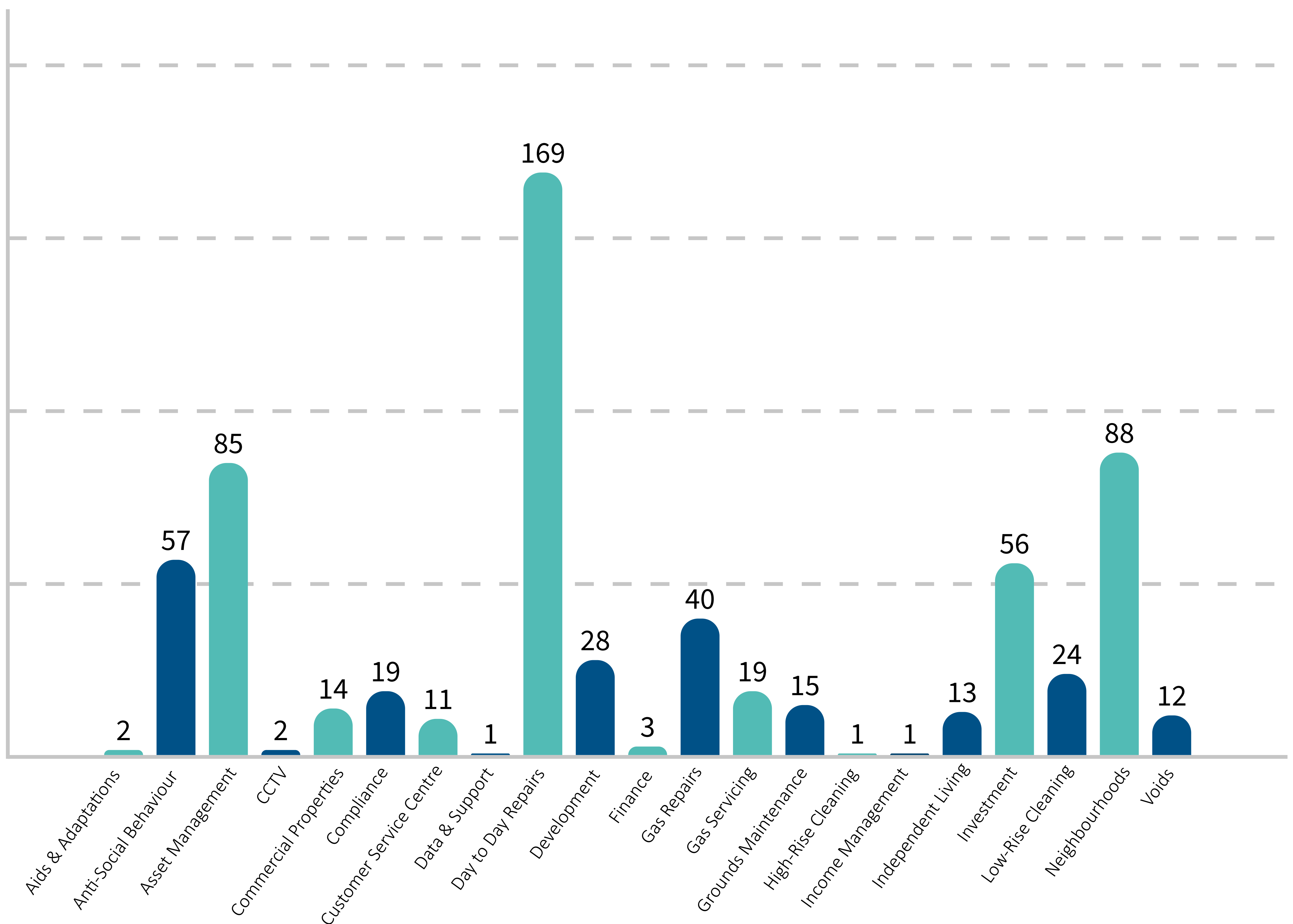
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Complaints by Service Area

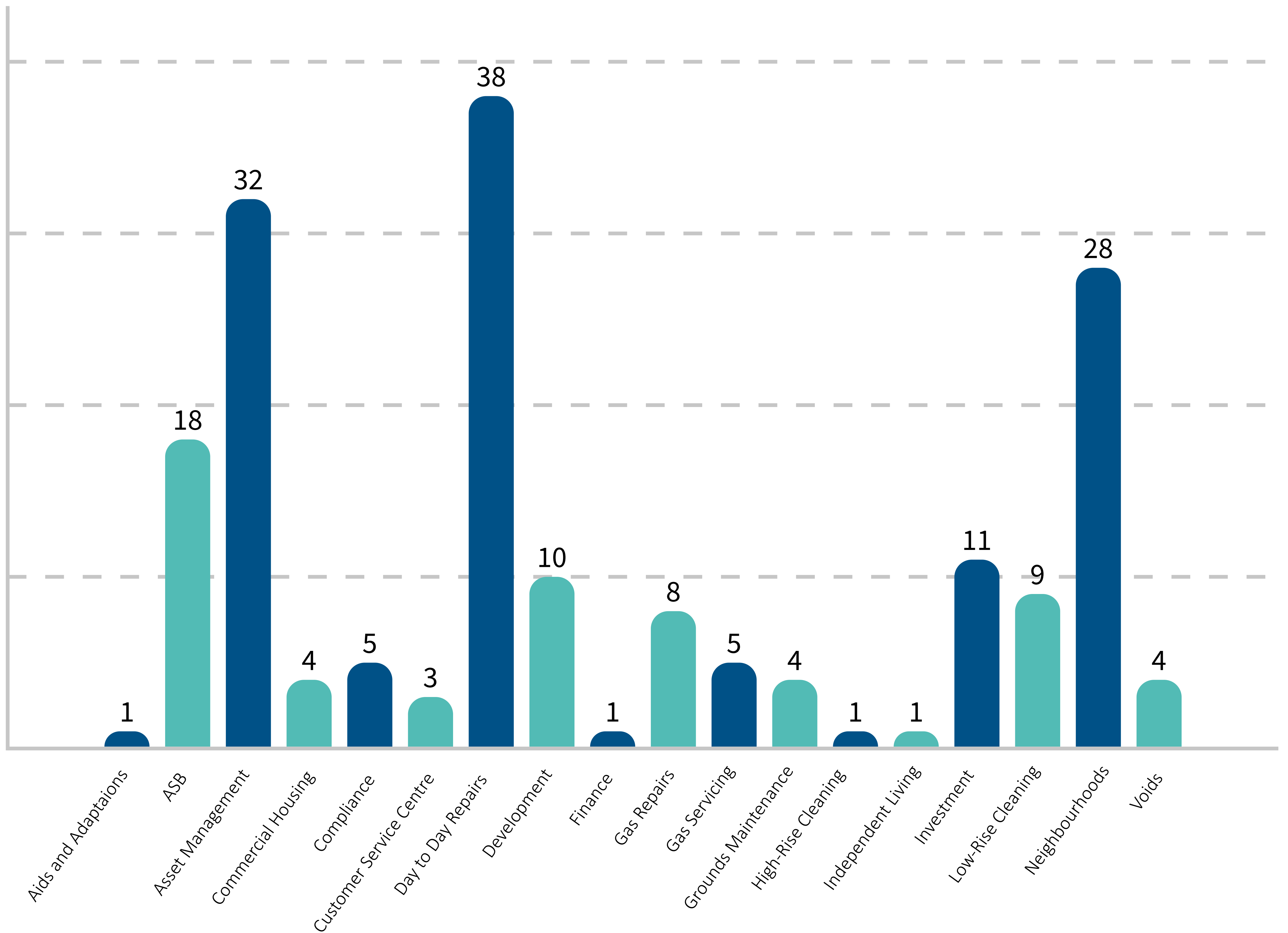
Service-specific complaint analysis

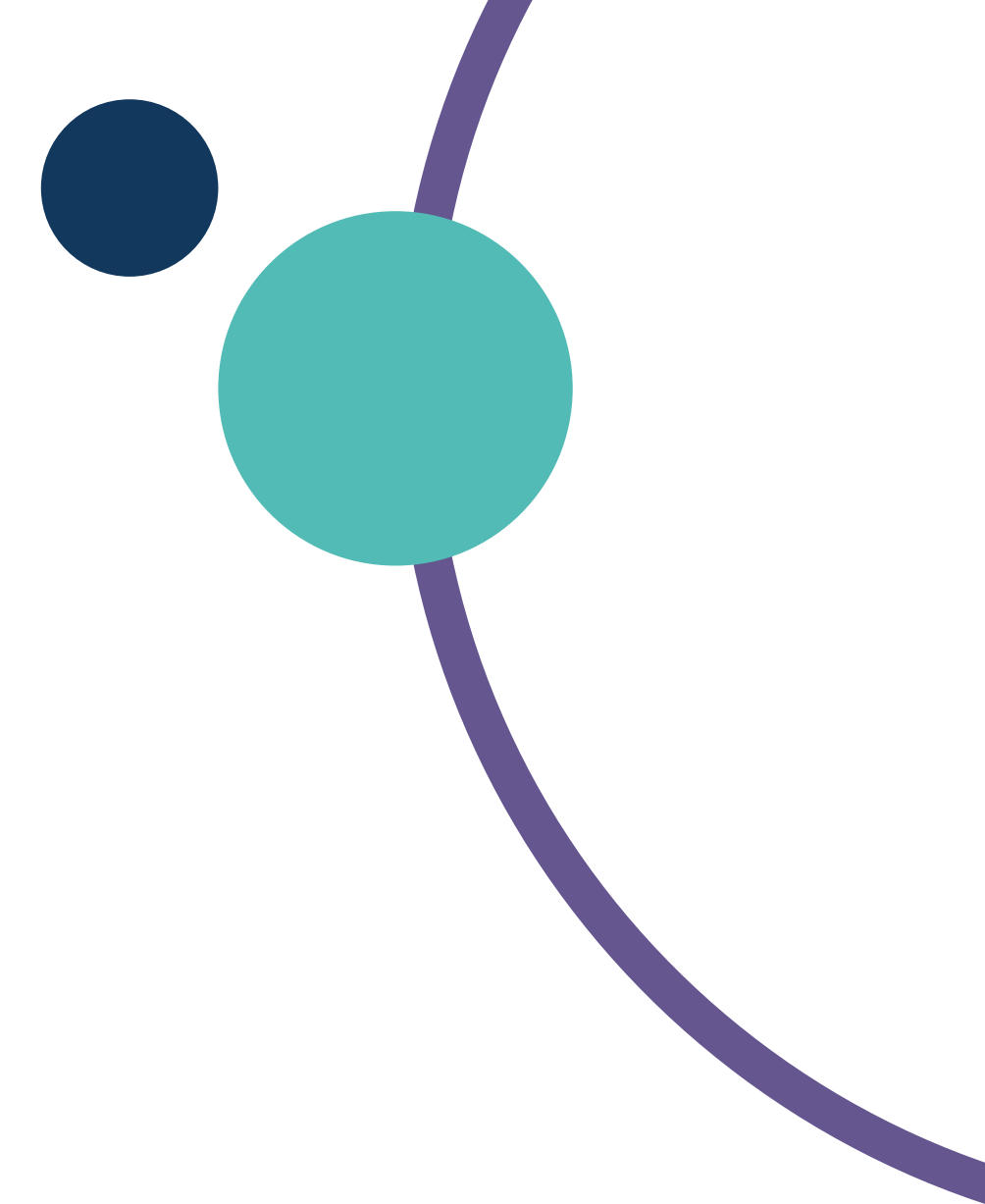
On a monthly basis, teams across the organisation are provided with information on the nature of closed complaints and the types of complaints resolved over the period. These findings are also shared with our tenant-led Service Review Groups.

Closed Stage 1 Complaints



Closed Stage 2 Complaints





Top Four Service Areas

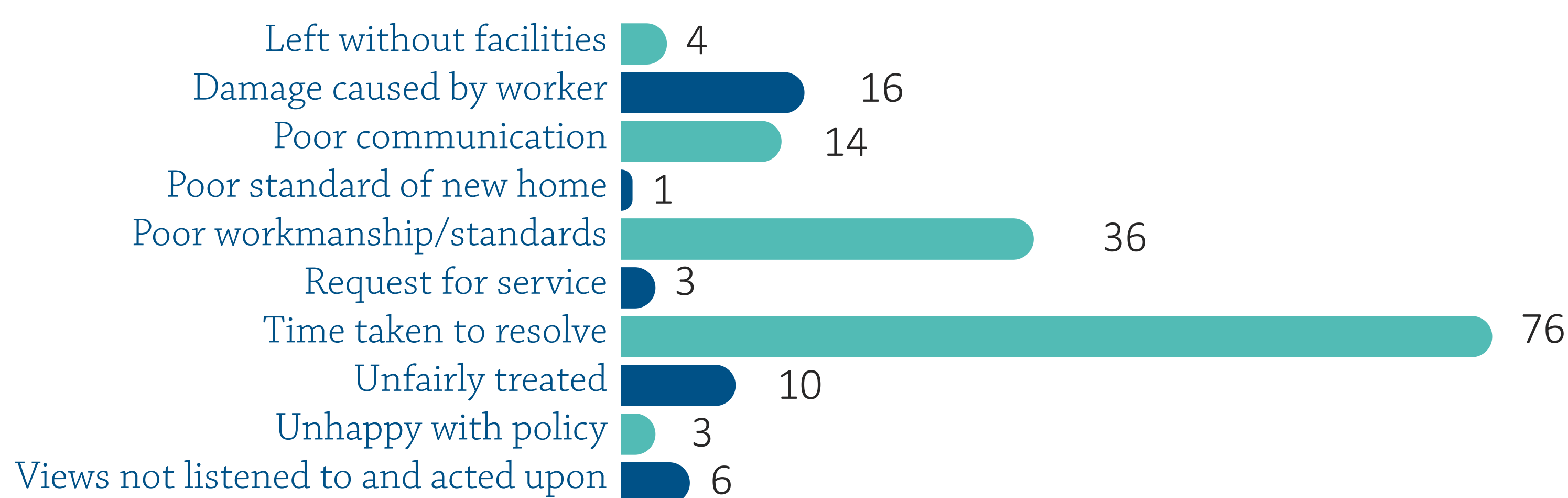
Broken down by fault category

To pinpoint key areas for improvement, the following analysis highlights the top four service areas receiving the highest volume of complaints, offering insights into the most pressing issues impacting our customers. This section will detail these top areas, shedding light on the recurring issues that require focused attention and resolution.

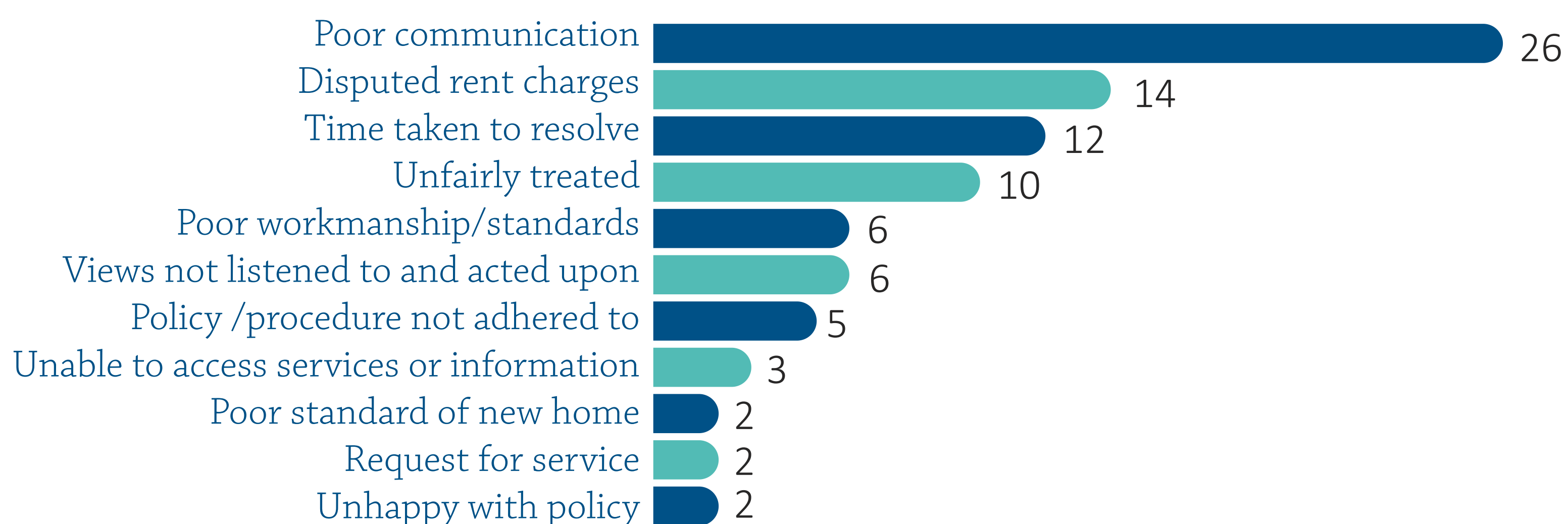
Our top four service areas receiving the highest volumes of complaints 2025/26 are:

- Day-to-Day Repairs
- Neighbourhoods
- Asset Management
- ASB

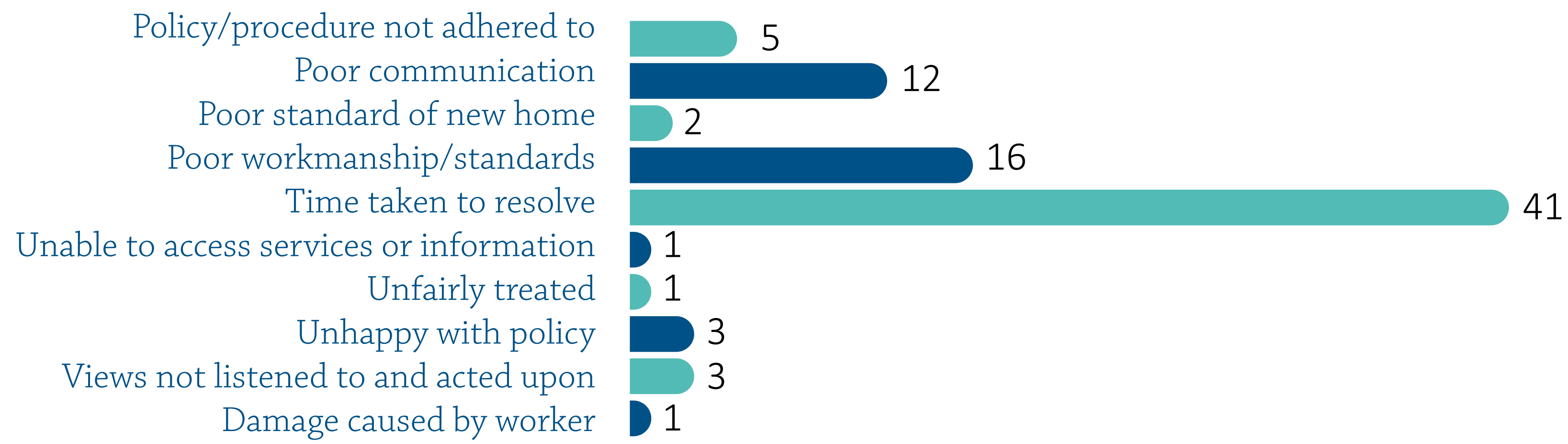
Day-to-Day Repairs



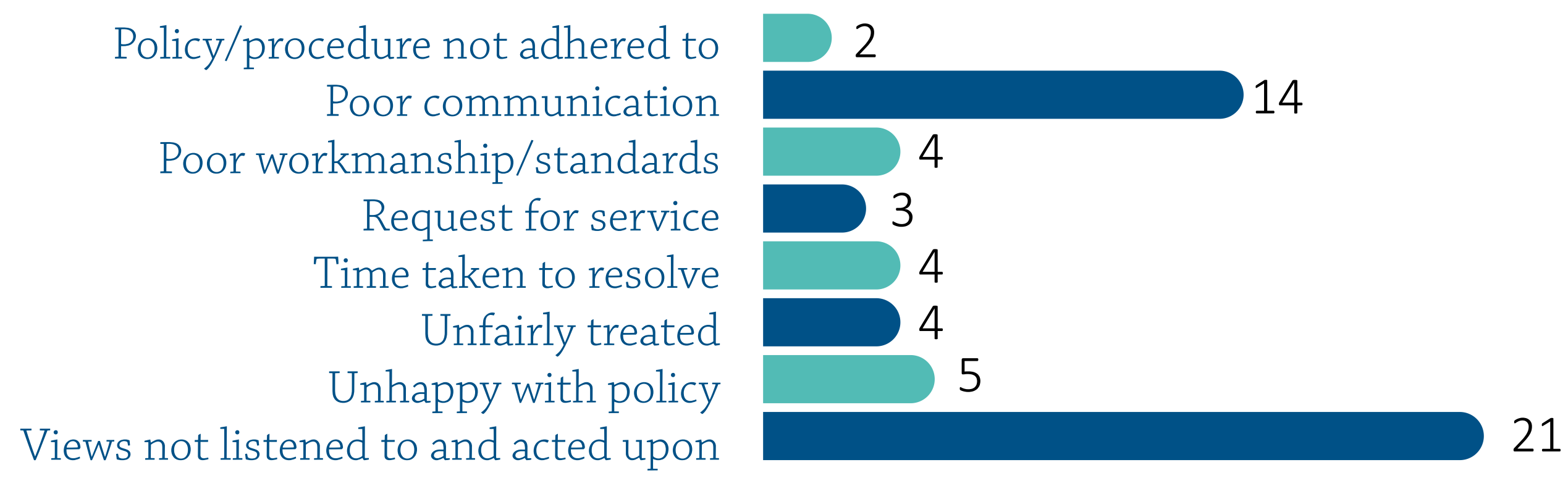
Neighbourhoods



Asset Management



Anti-Social Behaviour



Breakdown of Complaint Issues Across all Service Areas

We track and categorise all our complaints, analysing them to identify themes and trends across each area. Regular reports provide a concise breakdown of complaint types and frequency of use, enabling targeted improvements and enhanced customer satisfaction.

| Category of Complaint | 2023/24 | Top 10 Ranking 2023/24 | 2024/25 | Top 10 Ranking 2024/25 | 2025/26 | Top 10 Ranking 2025/26 |
|---|------------|------------------------|------------|------------------------|------------|------------------------|
| Time taken to resolve | 155 | 1 | 115 | 1 | 222 | 1 |
| Poor communication | 98 | 2 | 84 | 3 | 113 | 2 |
| Poor workmanship/standards | 78 | 3 | 89 | 2 | 96 | 3 |
| Views not listened to and acted upon | | | | | 42 | 4 |
| Unfairly treated | 35 | 7 | 35 | 9 | 40 | 5 |
| Damage caused by worker | 36 | 6 | 45 | 7 | 32 | 6 |
| Unhappy with policy | 19 | | 13 | | 22 | 7 |
| Disputed arrears/service charges | 7 | | 17 | | 22 | 7 |
| Policy or procedure not adhered to | 20 | 10 | 60 | 4 | 18 | 8 |
| Request for service | 56 | 3 | 19 | | 18 | 8 |
| Left without facilities | 37 | 4 | 60 | 4 | 13 | 9 |
| Poor standard of new home | 18 | | 22 | 10 | 12 | 10 |
| Unable to access service or information | 15 | | 25 | | 10 | |
| Work unfinished | 31 | 8 | 51 | 6 | - | - |
| Appointment rescheduled | 10 | | 10 | 8 | - | - |
| Appointment missed | 27 | 5 | 2 | 8 | - | - |
| Unable to reach staff | 23 | 9 | 10 | | - | - |
| Poor information provided | 15 | | 5 | | - | - |
| Wait for parts | 6 | | 12 | | - | - |
| N/A | 2 | | | | - | - |
| Totals | 688 | | 697 | | 660 | |



Comparing data between 2024/25 and 2025/26

We have streamlined complaint fault categories to simplify reporting and make it easier to pinpoint areas needing improvement. The primary change combines several specific categories (such as missed appointments, unfinished work, and waiting for parts) into the broader category of Time Taken To Resolve. Similarly, poor information and inability to reach staff are now grouped under Poor Communication.

Where required, we can undertake analysis to differentiate between experiential feedback and resident perception. Data and intelligence is shared with service leaders as required to help inform potential strategic improvements.

Key Trends for Action

Time: Time Taken to Resolve remains the number one fault category for complaints. In response to this, the Customer Experience Team carried out root cause analysis to identify meaningful changes our teams can make to improve our services.

Communication: Poor Communication remains a top area for improvement, indicating that improved services must be complemented by effective customer communication.

Quality: Poor workmanship/standards is ranked in the top three fault categories. This highlights the need for service improvement to focus on 'right first time' performance and quality assurance in line with customer priorities.



Feedback Driven Service Improvements: Time Taken to Resolve

One Vision Housing actively use customer feedback across all platforms to refine service delivery and embody our "enterprise" value of never standing still. In order to realise tangible improvements, the Customer Experience Team carried out a root cause analysis of our highest complaint fault category "Time Taken to Resolve".

By auditing cases from the previous 12 months the team were able to measure service themes and the true cost of complaints. As a result, they have pinpointed actions to improve the overall customer experience.

Key Themes From Analysis:

Right first-time fix: This was identified as a major driver of both cost and volume of complaints. Failures identified here were not always due to a single factor, but a combination of diagnostic inaccuracies, quality of work, part availability and/or not completing work on time.

Poor Communication: The data revealed poor communication as another top area for improvement. This included communication between internal teams, timely updates and quality of correspondence.

Scheduling and Planning: Data and intelligence identified that scheduling works could be improved in the area of time allocation, diagnostics and work specification.

Quality Assurance: To ensure we have a proactive approach to quality assurance, key policy and process should be designed to ensure reasonable adjustments continue to be implemented as required for vulnerable customers.

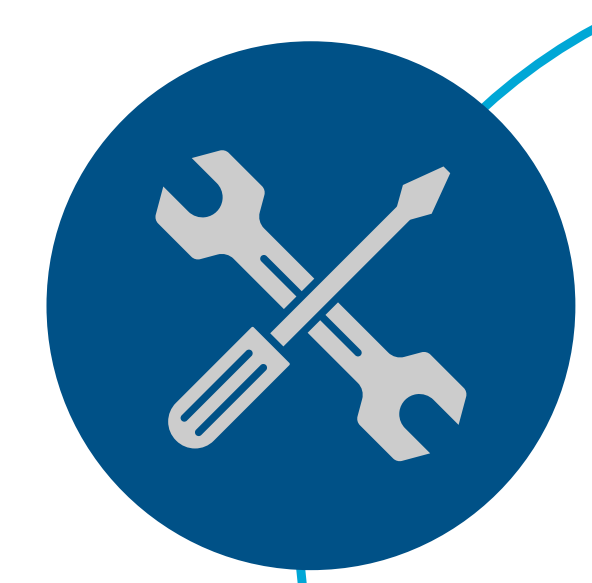
As a result of reviewing the data, intelligence and emerging themes, Repairs and Maintenance have approved the following improvement actions:

Data-Driven Quality Insights: We have enhanced our reporting by cross-referencing "Right First Time" data with customer feedback and adding specific communication metrics to our satisfaction surveys. This allows us to identify quality gaps and act on dissatisfaction trends more effectively.

Enhanced Diagnostics & Scheduling: By upgrading our repairs system and optimising appointment windows, we've improved first-point diagnostics and ensured operatives have the necessary time and information to complete works to a high standard.

Proactive Communication & Tracking: Through the launch of "Localz" software and strengthened arrival notifications, we now provide real-time updates. We actively monitor this live feedback to resolve issues through follow-up visits before they escalate into formal complaints.

Quality Assurance: Our job approval process now integrates photo reviews, providing a robust layer of quality control and visual accountability for completed works.



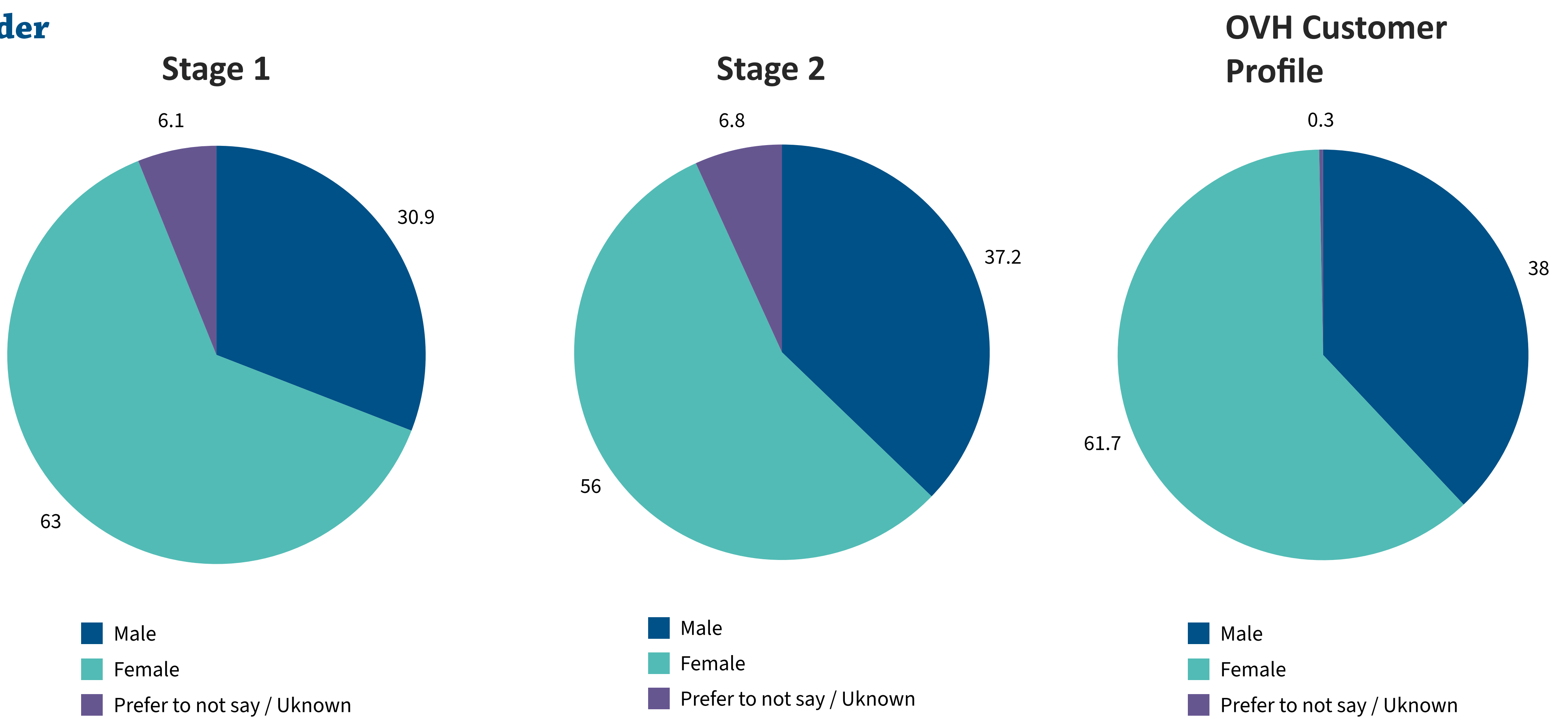
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Demographic Information

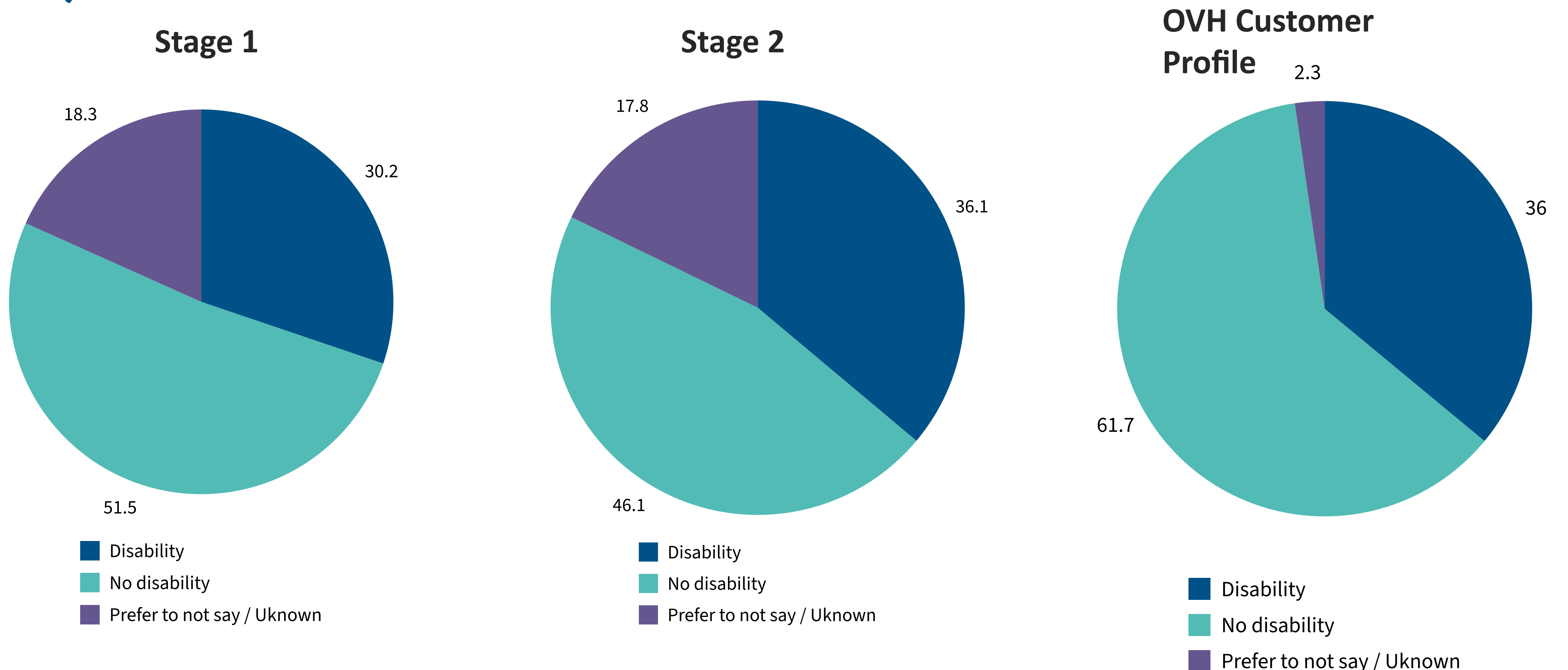
Demographic breakdown of complaints

We have compiled a detailed demographic breakdown of our complainants, focusing on a variety of characteristics. This in-depth analysis allows us to pinpoint the specific demographic groups from which the majority of our complaints originate. This data-driven approach empowers Officers to tailor improvements and address concerns more effectively, ultimately fostering a more inclusive and responsive environment for all.

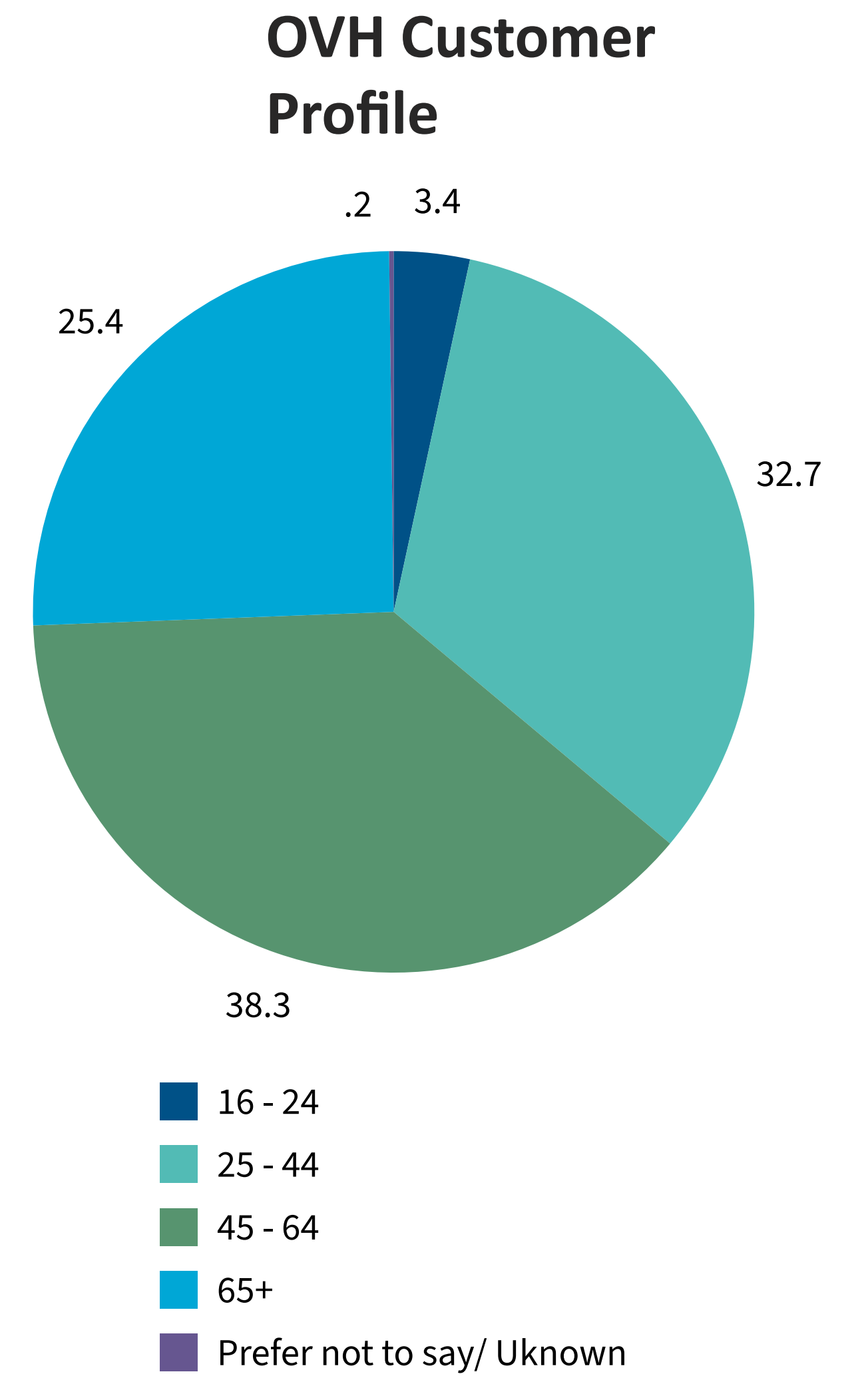
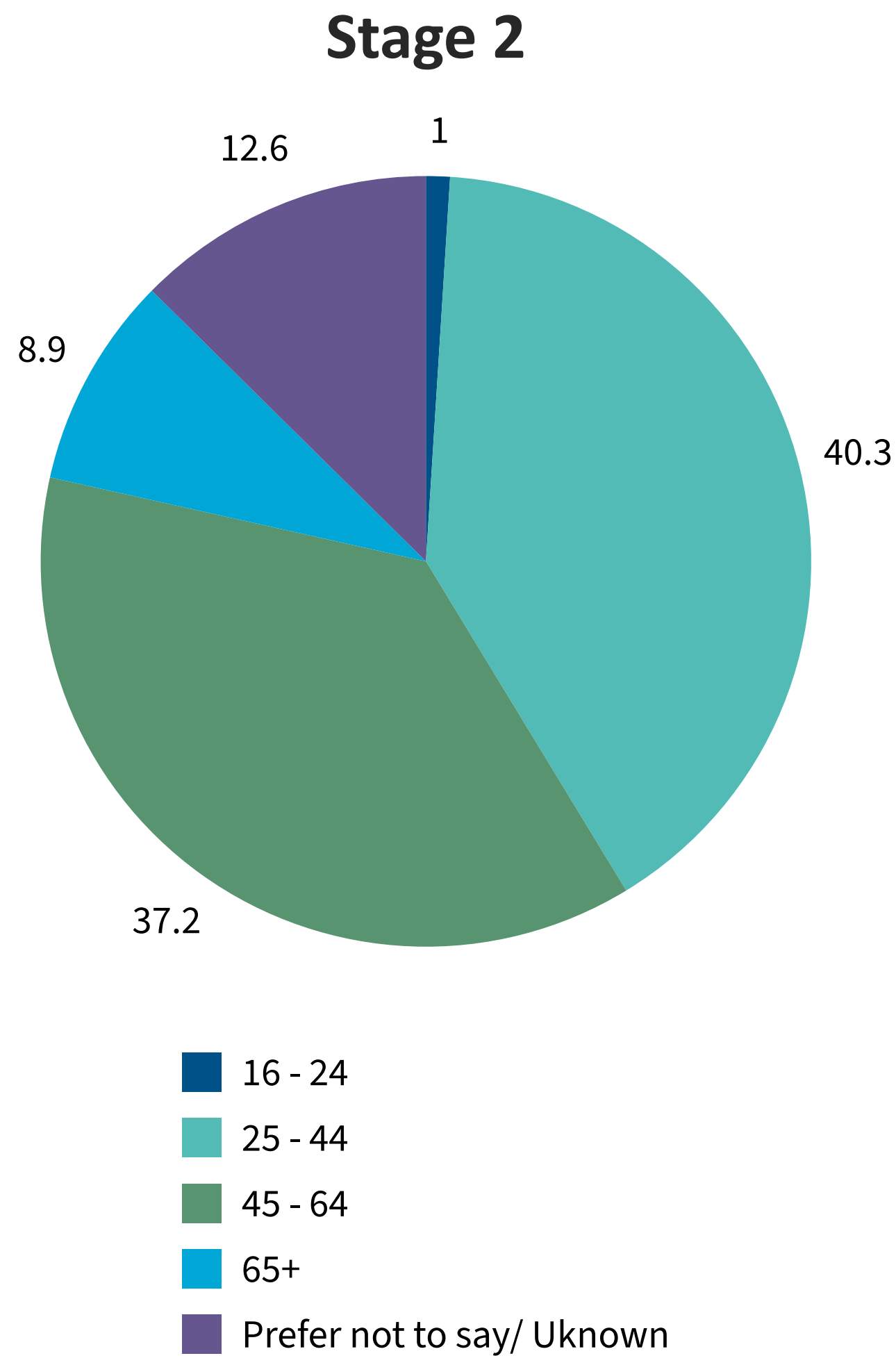
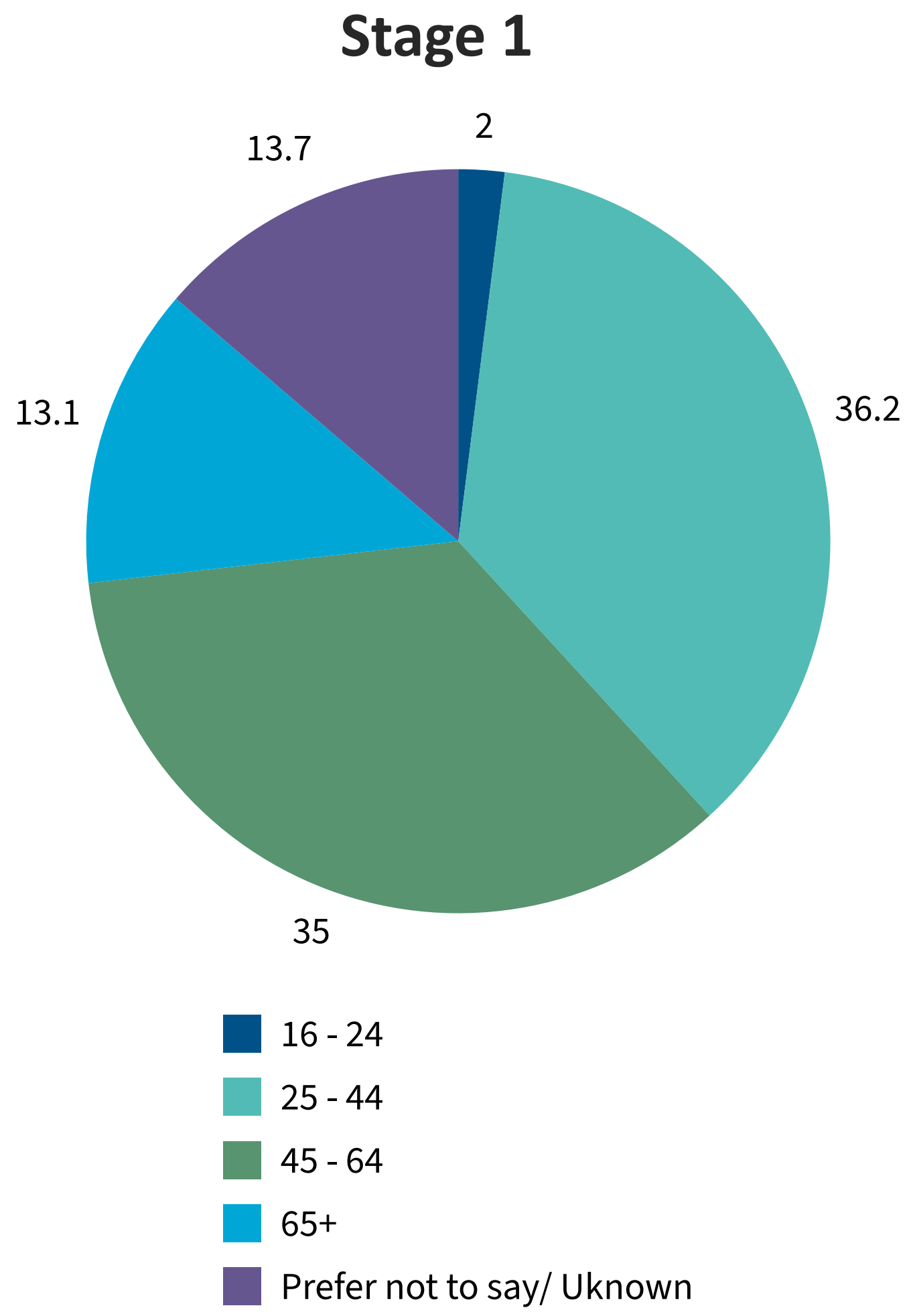
Gender



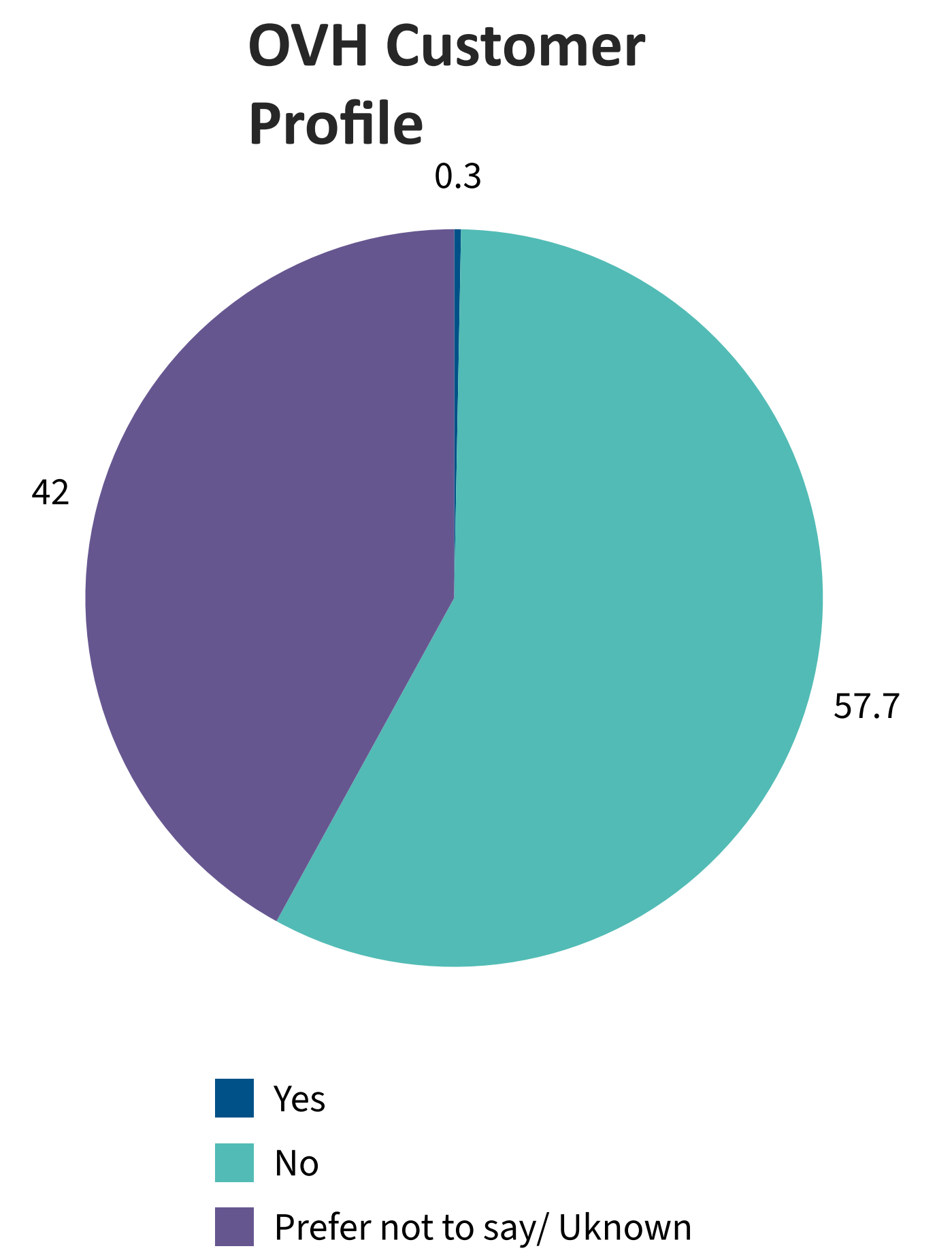
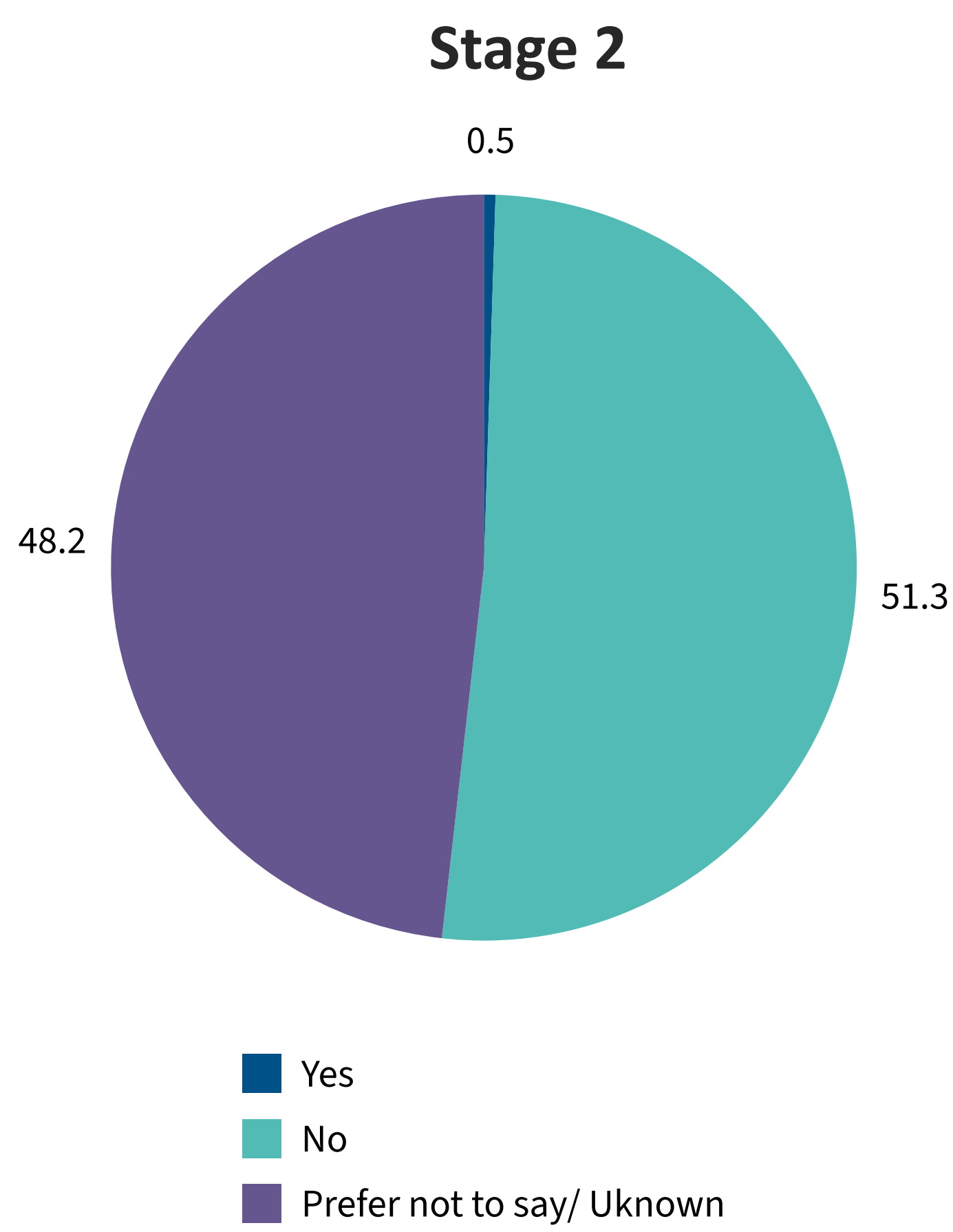
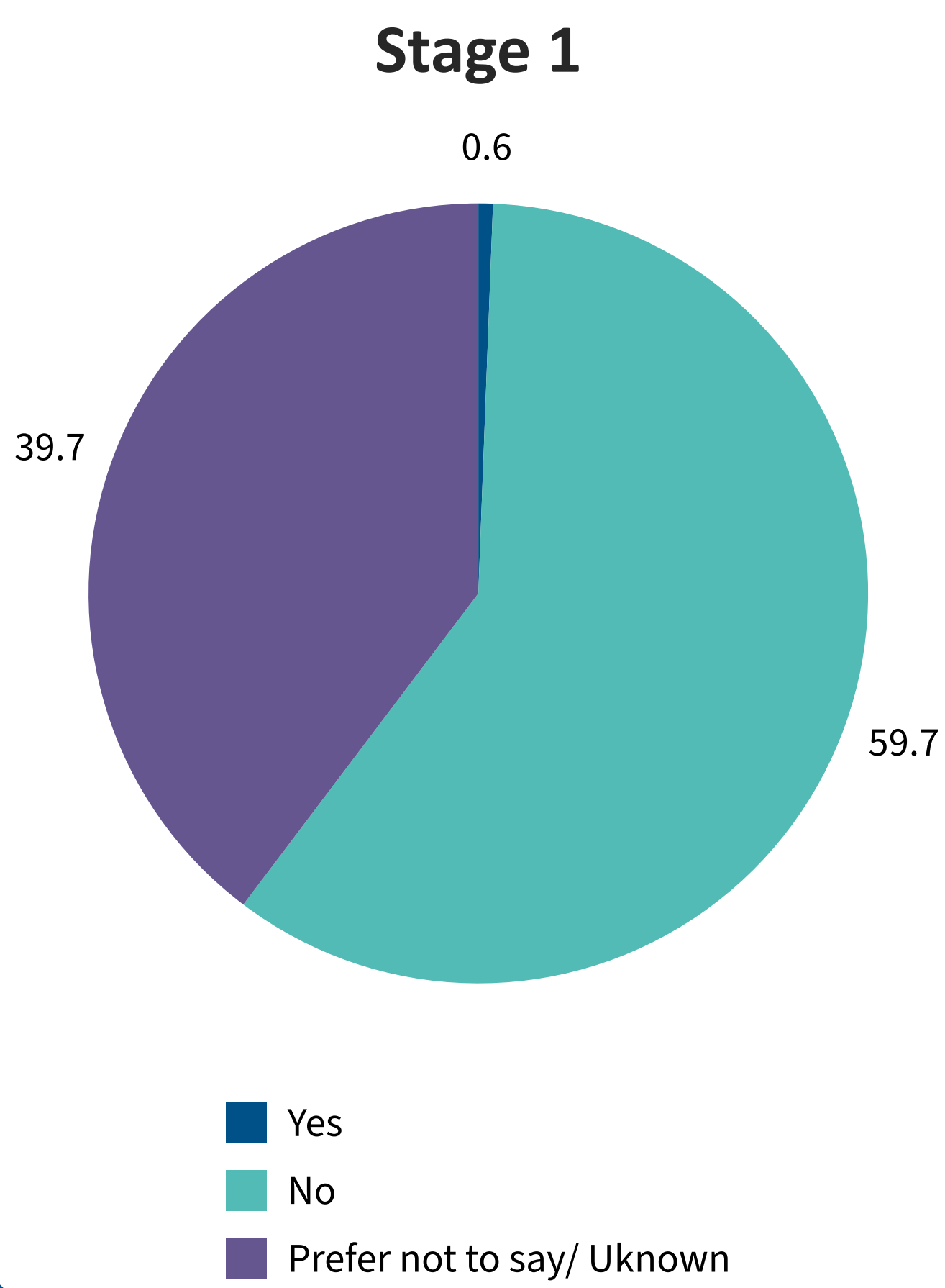
Disability



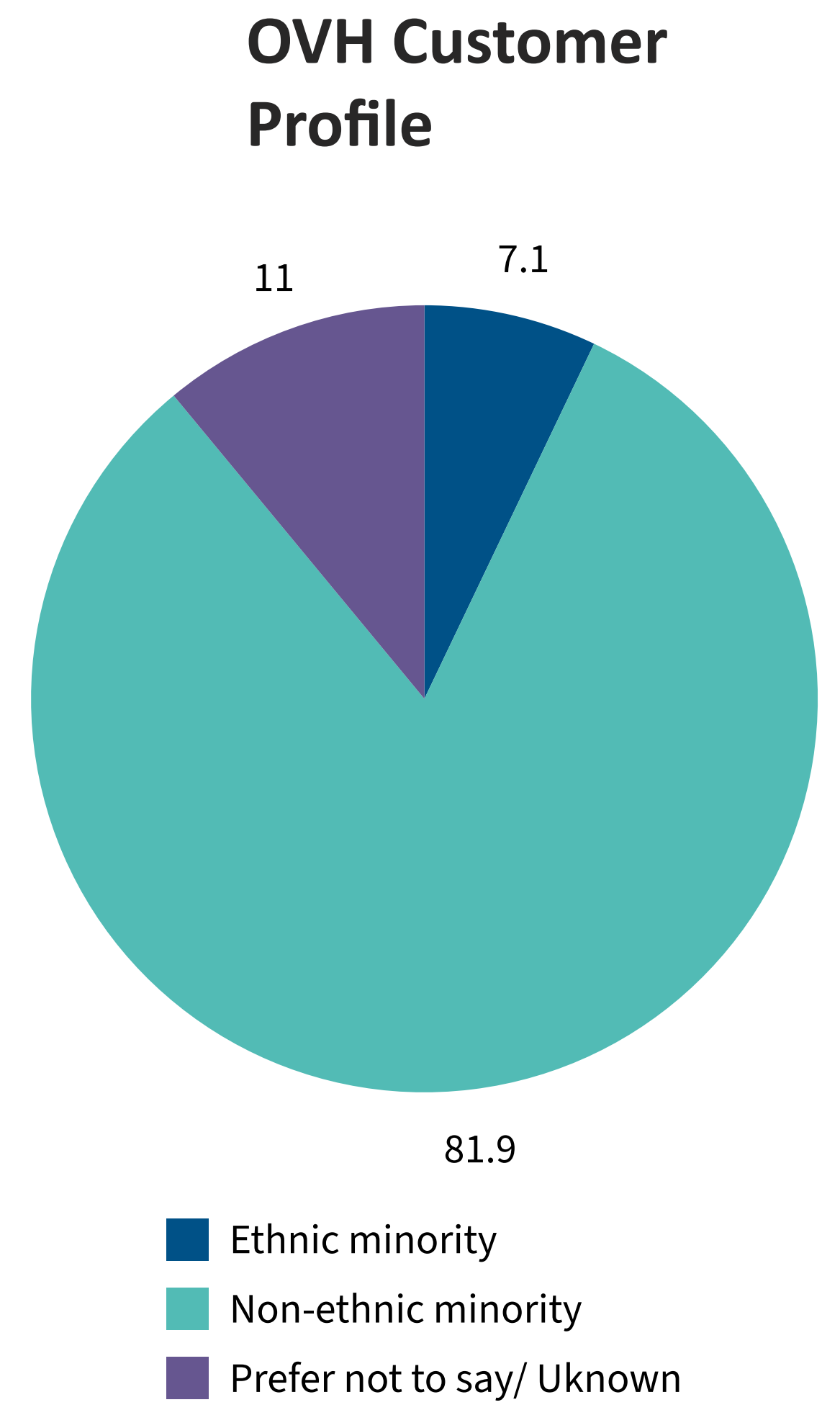
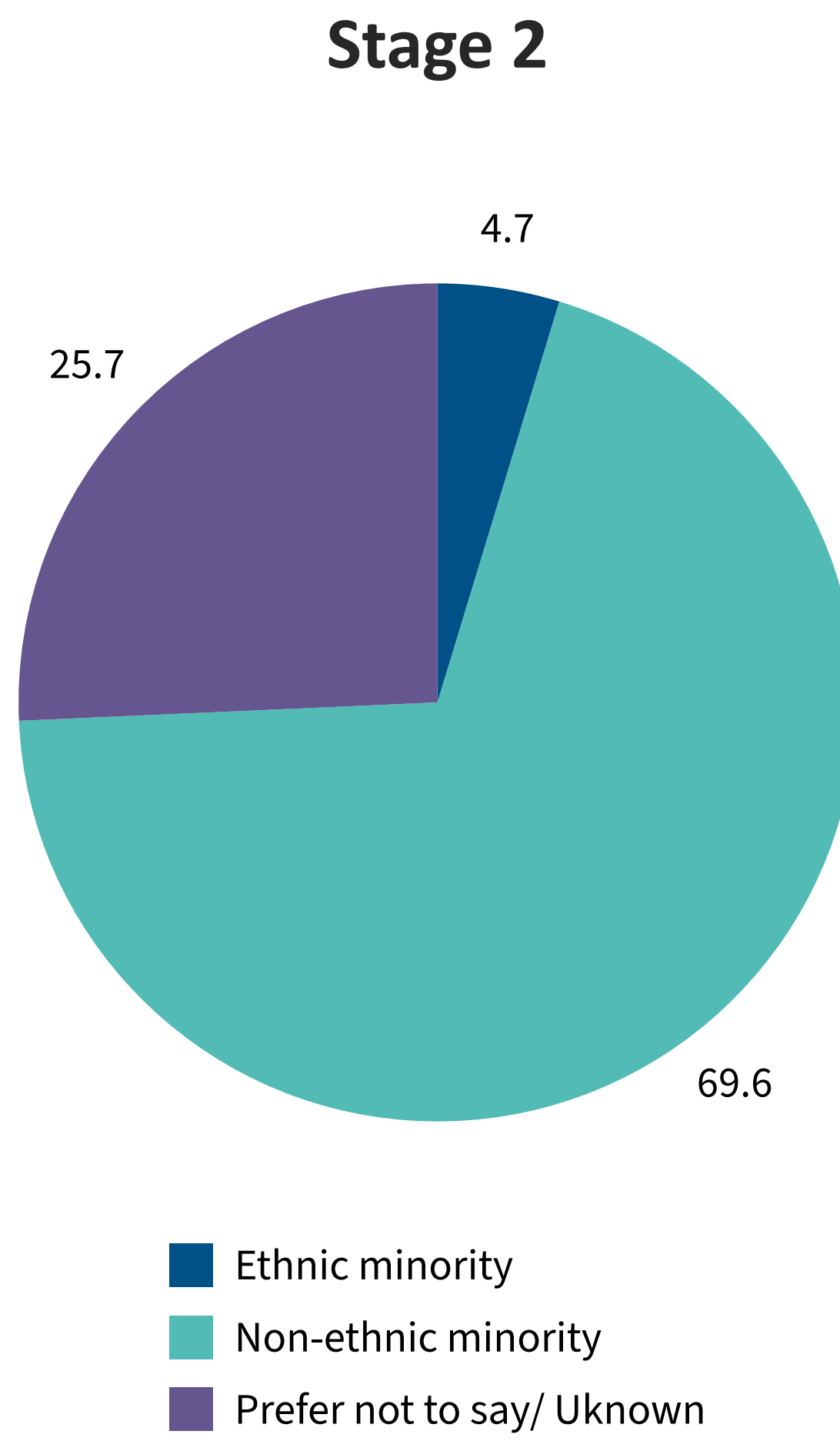
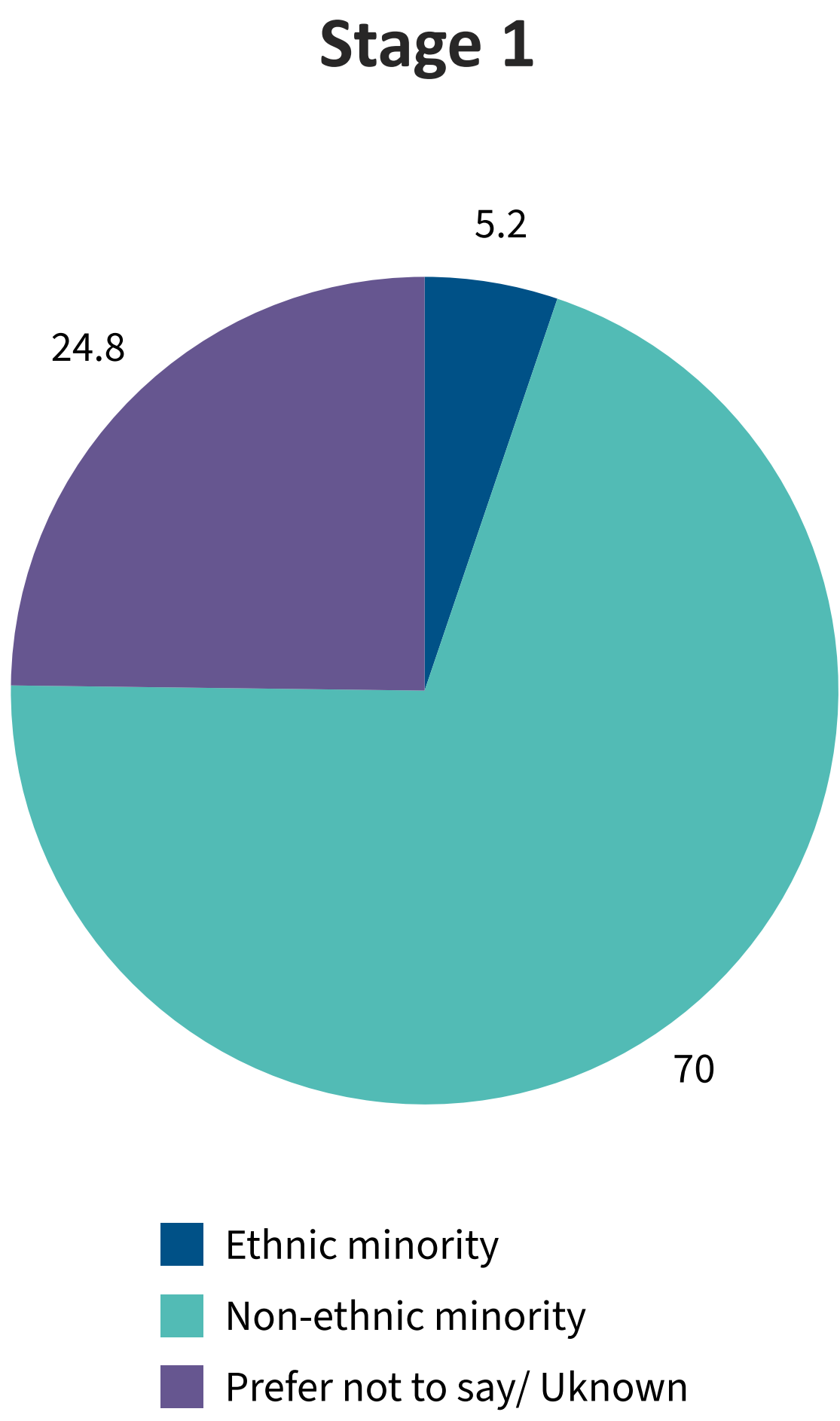
Age Range



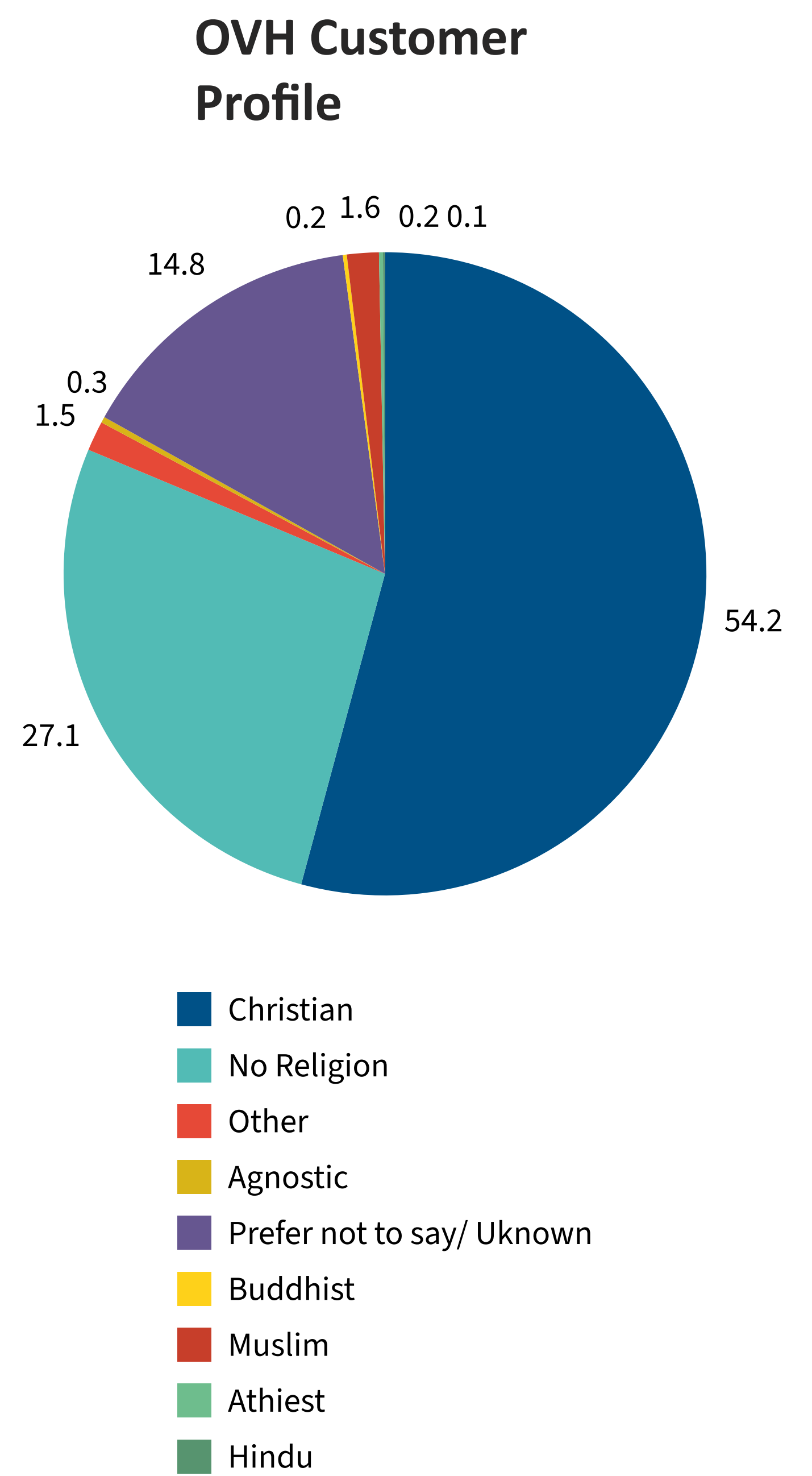
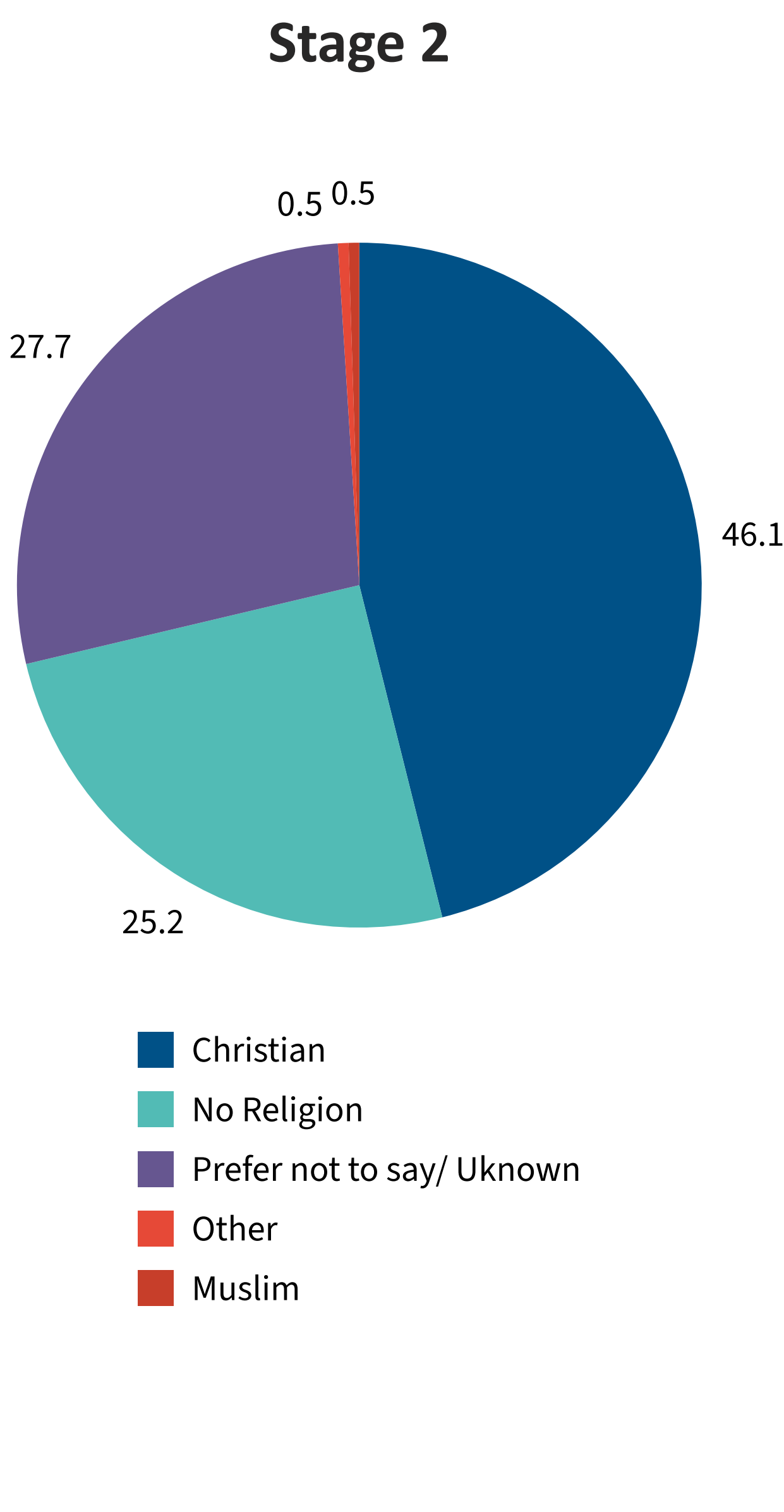
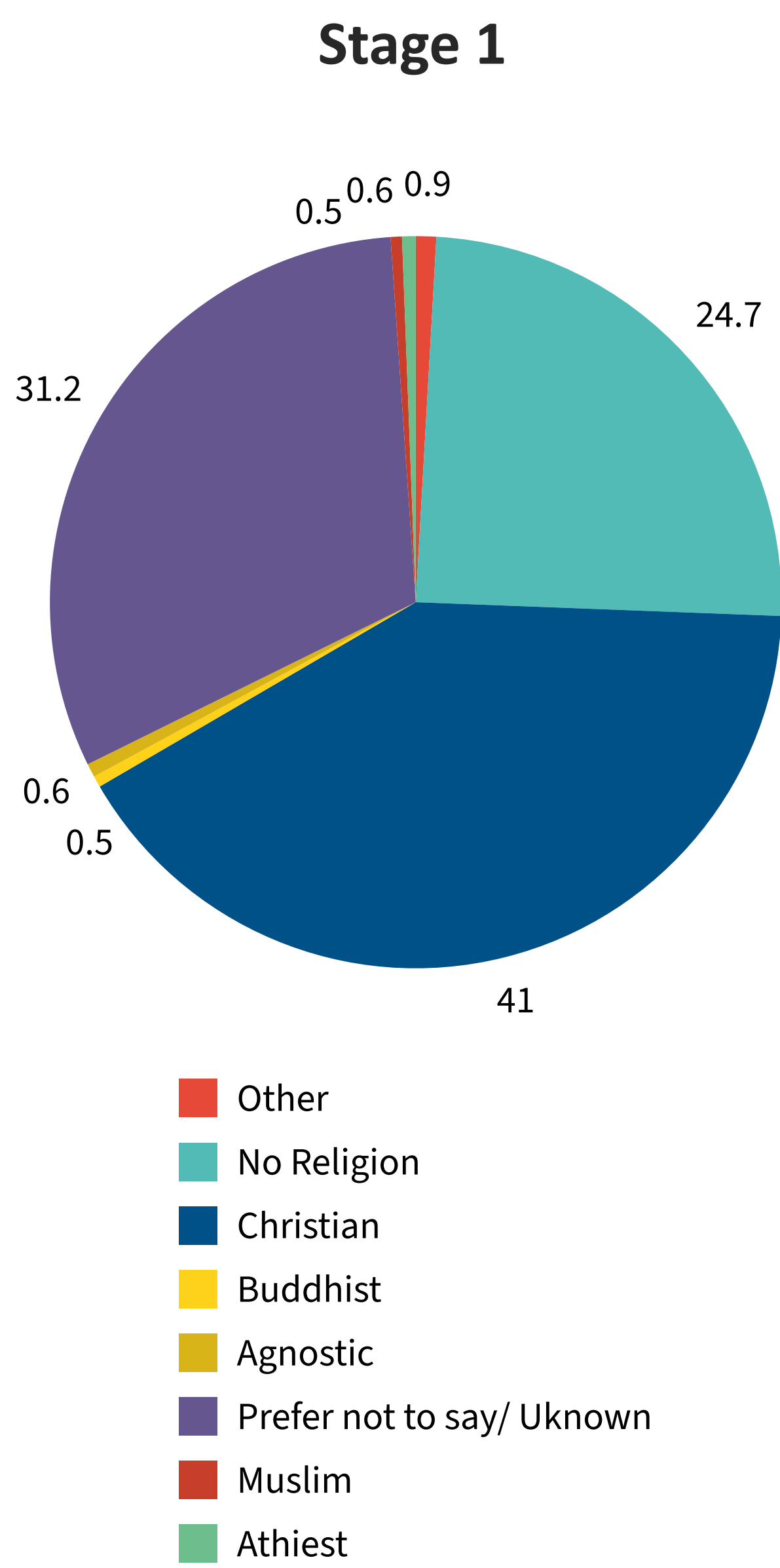
Transgender



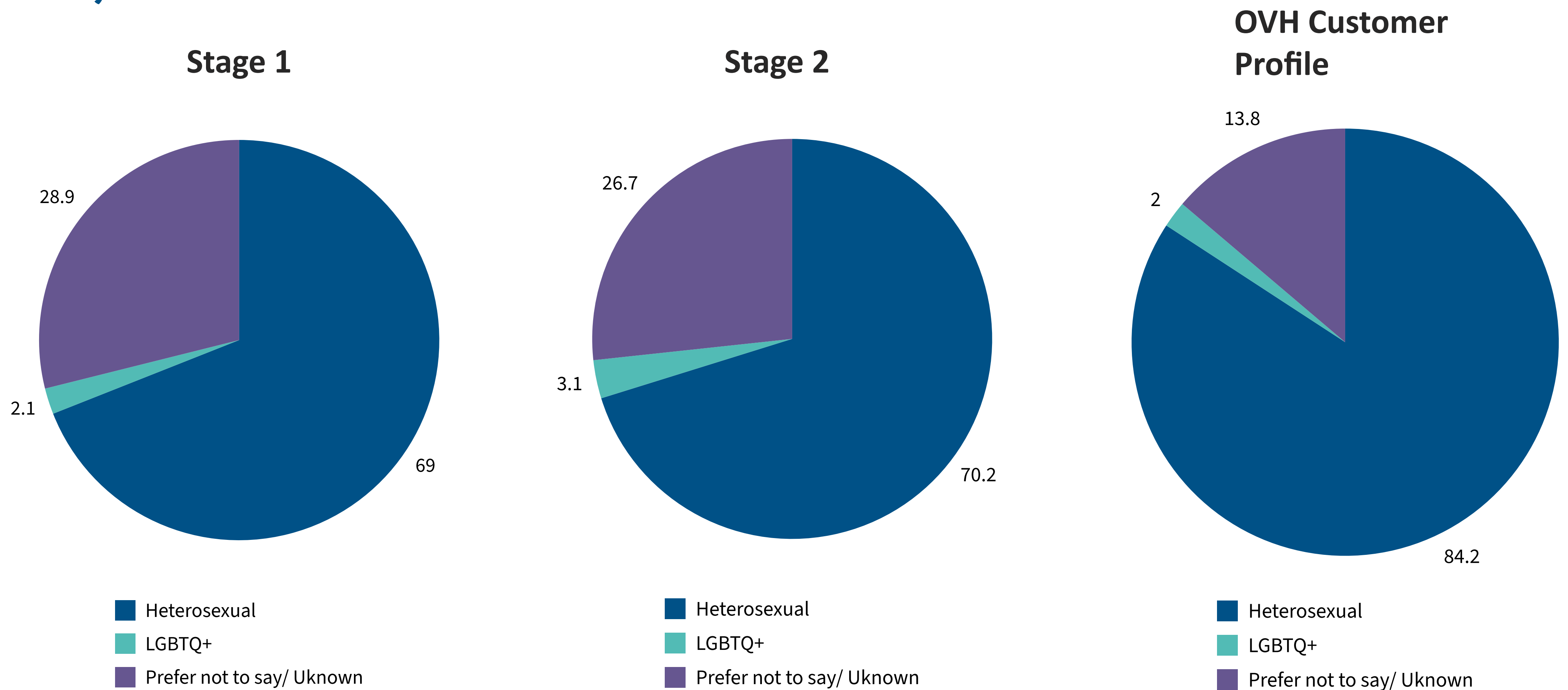
Ethnicity



Religion



Sexuality



Summary of Key Insights

What the EDI data tells us

Customer Profiles: Compared to the general customer profile, a much higher proportion of complainants choose "Unknown" or "Prefer not to say" regarding their demographic details. For instance, unknown ethnicity is reported at 24.8% in Stage 1 complaints versus 11.0% overall; similar patterns appear for religion and sexual orientation.

Age Groups: There are clear differences in how age groups engage with the complaints process. Customers aged 65 and over appear to make fewer complaints, making up 25.4% of the customer base but only 13.1% of Stage 1 complaints and just 8.9% at Stage 2. In contrast, younger adults aged 25 - 44, who account for 32.7% of the population, are the most active, submitting 36.2% of Stage 1 complaints and rising to 40.3% at Stage 2. Overall, 25 - 44 are much more likely to escalate their complaints, while those aged 65+ are less inclined to do so.

Gender: Whilst women lodge the majority of Stage 1 complaints, men are more likely to escalate. The male share of complaints increases from 30.9% at Stage 1 to 37.2% at Stage 2.

Disability: Customers with disabilities make up 36.0% of the customer base but account for only 30.2% of Stage 1 complaints. However, they account for 36.1% of complaints raised at Stage 2, equal to the wider customer profile.

Ethnicity: Ethnic Minority customers constitute 7.1% of the overall population, yet they account for only 5.2% of Stage 1 complaints.

Next Steps

To ensure future service improvements are data-driven and inclusive, Officers will continue to make contact with customers in line with our follow up to dissatisfaction process. This targeted engagement will focus on customers reporting lower satisfaction levels, enabling Officers to pinpoint the root causes and specific drivers of dissatisfaction in greater detail. Comprehensive updates, including actionable service recommendations, will be provided to the Board as part of future Complaints and Customer Insight Reporting.

07

Satisfaction with Complaints

Using data to enhance complaint handling

It's important that our customers are satisfied with the complaints process, irrespective of the final outcome. A positive experience during a complaint can significantly impact overall customer satisfaction and trust. We aim to survey all customers following the resolution of their complaint, seeking feedback on the process itself.

This valuable insight allows the Customer Experience Team to gauge the effectiveness and fairness of our procedures. Furthermore, we analyse the data gathered from complaints, not just to address individual issues, but to identify recurring themes and areas for improvement within our housing services. This commitment to learning from complaints is crucial for shaping our services and ensuring we are continuously meeting the needs of our customers. Feedback is typically shared with relevant service areas during regular team meetings. However, feedback is also shared on an ad-hoc basis, where applicable, to ensure continuous learning.

Complaint Satisfaction by Survey Type

| Survey Type | Question | 2024/25 | 2025/26 | Trend | Target |
|-----------------------------------|---|---------|---------|-------|--------|
| Tenant Satisfaction Measure (TSM) | How satisfied or dissatisfied are you with OVH approach to complaints handling? | 36.6% | 48.6% | ↑ | 50% |
| | | 34/93 | 51/105 | | |
| Transactional Survey | Satisfaction with the complaints process (%) | 78.6% | 70.7% | ↓ | 75% |
| | | 195/248 | 181/256 | | |

Survey data may vary as **TSM surveys** are perception surveys which aim to capture our customers' overall feelings and long-term view of OVH and our services. This type of survey asks about general satisfaction, focusing on the bigger picture. Satisfaction scores tend to be more moderate and reflect a broader sentiment.

Transactional surveys are triggered by a specific interaction a customer has had with OVH, such as after a repair is completed, a complaint is handled, or they move into a new property. When surveying customers for this type of survey, customers are asked to focus on a single recent experience and reflect on their satisfaction related to that specific event. This feedback doesn't necessarily reflect their overall perception and can often result in higher satisfaction because they capture a more immediate reaction to a potentially positive resolution, as opposed to a cumulative assessment of all interactions and experiences.

08

The Cost of Complaints

The financial impact of complaints

We recognise that occasionally the level of service provision may fail to achieve the necessary standard and that this may result in customers being financially inconvenienced. In these circumstances, OVH will consider making an offer of compensation in line with Housing Ombudsman guidance.

Compensation Payments for 2025/26

Total compensation figure includes compensation paid to formal complaints at Stage 1, Stage 2, and Ombudsman cases.

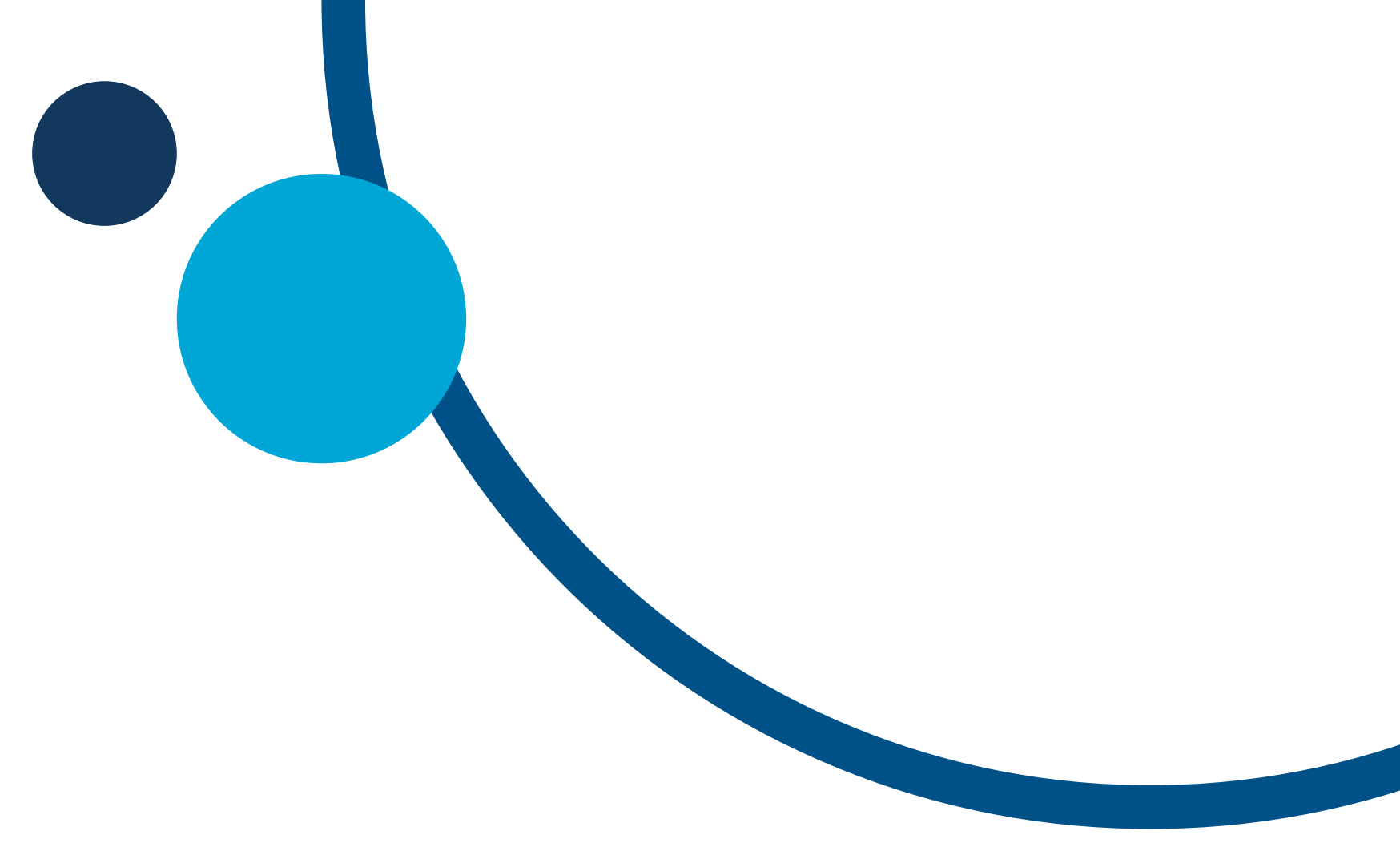
| Year | Total Compensation | % of cases where compensation was paid | Number of complaints where compensation has been paid | Average payment per case where compensation has been paid |
|---------|--------------------|--|---|---|
| 2022/23 | £23,687 | 31% | 175 | £135 |
| 2023/24 | £34,018 | 29% | 244 | £140 |
| 2024/25 | £67,831 | 40% | 333 | £201 |
| 2025/26 | £78,445 | 46% | 388 | £213 |

This year has seen an increase in the percentage of complaints receiving compensation, driven in part by the UK Housing Ombudsman's most recent guidelines. These new directives have placed a greater emphasis on the impact of maladministration on residents, leading to a more thorough assessment of detriment.

We have adopted a thorough and impartial process for evaluating every case to meet the Housing Ombudsman's standards. Although compensation has become more common, we remain focused on carefully tracking related costs and payments.

Learning directly from the Housing Ombudsman's recommendations and determinations will be central to this, enabling Officers to proactively address systemic issues, minimise future complaints, and ultimately keep costs down wherever practicably possible, whilst still ensuring fair redress for our customers.





New Compensation Guidelines

The Housing Ombudsman's updated Compensation Guidance was published on 3 February 2026 and took effect from 1 April 2026. It marks a fundamental shift in how compensation is assessed and awarded in response to social housing complaints.

The updated Guidance sets out:

- When compensation will be ordered
- How appropriate sums are to be calculated
- Some defined sums for e.g. loss of heating
- How landlords' own compensation offers are assessed within its casework.

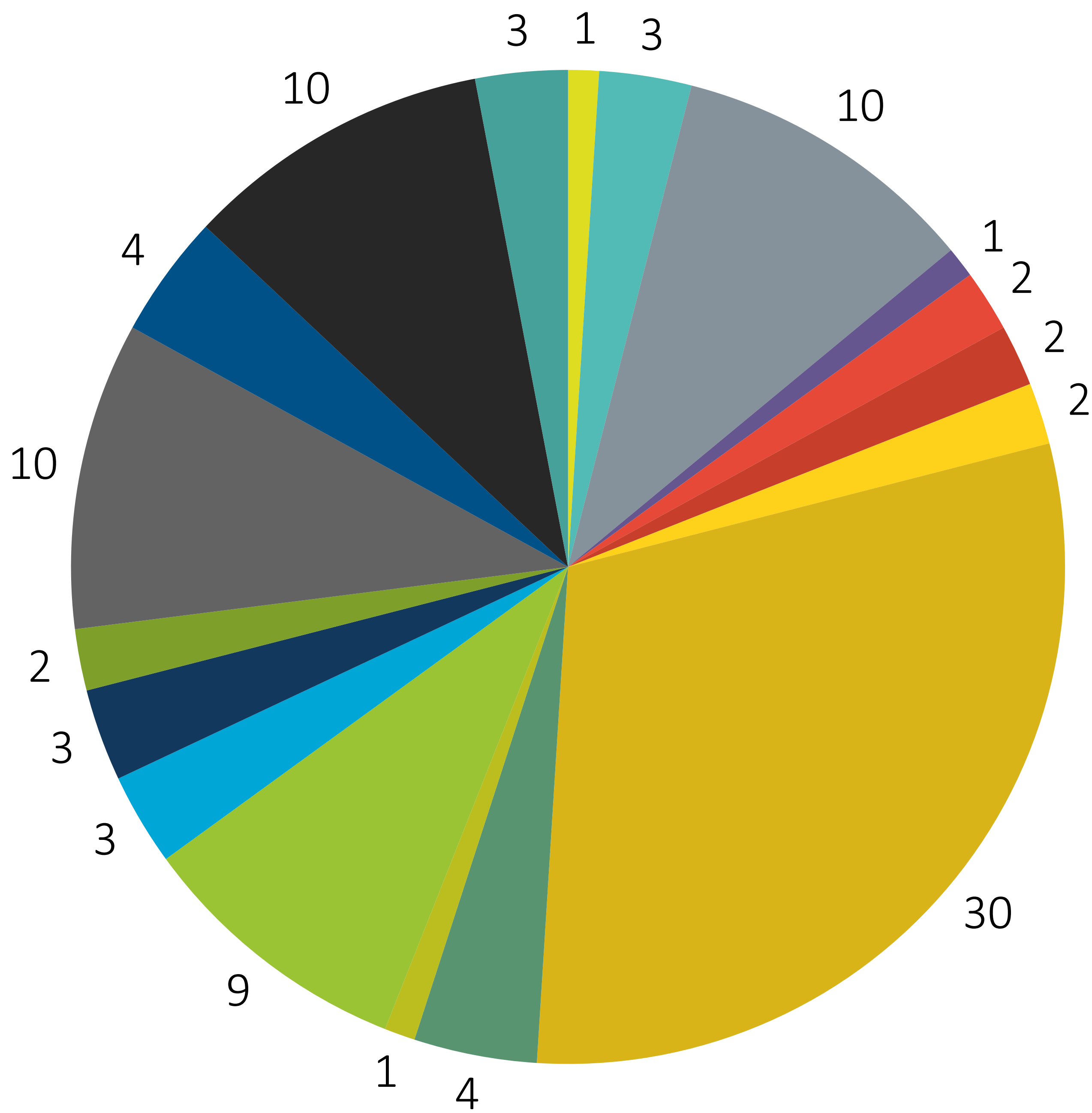
To promote fairness and eliminate uncertainty, the new Guidance aligns Housing Ombudsman orders and landlord offers through transparent, principled decision-making, by introducing "specific compensation orders" such as defined daily rates for loss of heating, power, or missed appointments. The framework is designed to address systemic issues such as nominal or inconsistent awards.

This restorative approach aims to return residents to their original position rather than punish landlords, ensuring all remedies are coherent and proportionate. In response, One Vision Housing have reviewed and aligned relevant policy and processes to ensure they reflect the Housing Ombudsman's new approach from 1 April 2026.



Compensation by Service Area

Percentage of complaints awarded compensation for each service area



- | | |
|--|---|
| ■ Aids & Adaptations | ■ ASB |
| ■ Asset Management | ■ CCTV |
| ■ Commercial Housing | ■ Compliance |
| ■ Customer Service Centre | ■ Day to Day Repairs |
| ■ Development | ■ Finance |
| ■ Gas Repairs and Servicing | ■ Gas Servicing |
| ■ Grounds Maintenance | ■ Independent Living |
| ■ Investment | ■ Low Rise Cleaning |
| ■ Neighbourhood Services | ■ Voids |

Cost per Complaint

OVH is committed to providing a value for money service to customers and is aware of the cost to the organisation following poor customer service. The following breakdown was compiled by the Customer Experience Team with the assistance of the Finance Team, who provided the average hourly rates including on-costs for those colleagues who deal with complaints.

Stage 1 Complaint – Average total cost per complaint is: **£115.71**

This includes the following costs:

| Action | Cost |
|---|----------------|
| 30 minutes of Complaint Coordinator time | £8.52 |
| 3 hours of Investigating Officer time | £70.44 |
| 1 hour of Asset Management time | £19.63 |
| 30 minutes of SPS Customer Experience Officer | £7.37 |
| 30 minutes of SPS Supervisor time | £9.75 |
| TOTAL | £115.71 |

Stage 2 Complaint – Average total cost per complaint is: **£266.35**

This includes the following costs:

| Action | Cost |
|---|----------------|
| 30 minutes of Complaint Coordinator time | £8.52 |
| 3 hours of Investigating Officer time | £99.77 |
| 1 hour of Asset Management time | £25.23 |
| 30 minutes of SPS Customer Experience Officer | £7.37 |
| 30 minutes of SPS Supervisor time | £9.75 |
| Cost of Stage 1 Complaint Handling | £115.71 |
| TOTAL | £266.35 |

Total Cost of Complaint Handling per Stage

| | Number of Complaints 2024/25 | Total Cost 2024/25 | Number of Complaints 2025/26 | Total Cost 2025/26 |
|--------------|------------------------------|--------------------|------------------------------|--------------------|
| Stage 1 | 697 | £97,510 | 660 | £76,369 |
| Stage 2 | 132 | £41,697 | 183 | £48,742 |
| TOTAL | 829 | £139,207 | 843 | £125,111 |

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Improvement Actions & Achievements

How we're improving our complaints process

The Customer Experience Team has implemented several key initiatives to help drive service improvements, enhance accountability, and ensure robust compliance with Housing Ombudsman guidelines.

Data-Driven Insights: We've streamlined how we log and categorise complaints to better identify root causes, to benchmark more effectively and provide more accurate reporting to Executive Management and Board.

Quality & Compliance: Mandatory quality checks of customer communication and monthly staff training help ensure each response is consistent and thorough.

Operational Accountability: Monthly cross-team reviews between Customer Experience and Repairs and Maintenance help drive service improvements and accountability.

Proactive Feedback: A new survey process, embedded at Stage 2 helps Officers identify improvements at Stage 1 of the process, allowing Officers to resolve issues early for the customer, avoiding the need to escalate to the Housing Ombudsman.

Early Resolution Approach: The Customer Experience Team is working closely with the Customer Service Centre to ensure complaints and service requests are logged and resolved in alignment with policy and customer expectations. This process emphasises a personalised approach, establishing clear communication plans and providing additional support from the outset.

Collaborative Solutions: We've launched a dedicated Microsoft Teams Collaboration Space to streamline communication and centralise resources for our Investigating Officers. This hub provides immediate access to essential updates and files, ensuring the team has everything they need to conduct thorough investigations. Furthermore, by housing refresher training materials within a shared space, we ensure all Officers remain consistently aligned with the latest guidance and industry best practices.

Compensation Calculator: We have developed a new Compensation Calculator in alignment with the Housing Ombudsman's updated remedies guidance introduced in April 2026. This tool standardises our approach across all complaint investigations, ensuring consistency and providing robust assurance that all financial remedies are fair, transparent, and fully compliant with the Housing Ombudsman's standards.



Housemark Accreditation

Setting the Standard for Customer Feedback

We have successfully achieved the Housemark Accreditation for Complaints after a comprehensive six-month review. This three-year certification validates our dedication to industry best practices and our ongoing drive to improve service quality. The assessor's findings, which highlight our strengths and areas for continued growth, are summarised below:

"The assessment found that OVH demonstrates strong strategic leadership and governance of complaints, with senior leaders and the Board using complaints insight, customer scrutiny, and performance data to drive learning and service improvement. OVH operates a transparent, accessible, and customer focused complaints process that is compliant with the Housing Ombudsman's Complaint Handling Code, underpinned by robust performance management, effective use of data through Pentana, and a clear commitment to early resolution and putting things right. Customers are actively involved through well established scrutiny arrangements, learning from complaints is embedded across policy, training, and service delivery, and there is clear evidence that complaints handling is fair, timely, outcome focused, and accessible to a diverse customer base. Strong triangulation between customer feedback, operational practice, and governance assurance provided consistent evidence that complaints learning leads to tangible service improvements, supporting the award of accreditation"

The assessment resulted in two recommendations below that will be picked up as part of our 2026/27 Service Delivery Plan:

- Carry out a review of how complaints are allocated at Stage 1 and Stage 2 to assess the effectiveness and outcomes of the recently revised process.
- Strengthen how complaints insight and learning are shared and communicated, including clearer articulation of how learning leads to service changes, improvements, and the impact achieved.



10 Customer Insight

Driving improvement through data analysis

Top Three Reasons for Formal Complaints

According to analysis of Stage 1 complaints received during 2025 / 26



1 - Time taken to resolve












2 - Poor communication



3 - Poor workmanship/standards

Linking themes from complaints with dissatisfaction themes by service area

| Service Area | Tenant Satisfaction Measure (TSM) Survey Top Three Themes | Transactional Survey Top Three Themes |
|------------------------------|---|--|
| Formal Complaints | 1. Problem not resolved 2. Views not listened to and acted upon 3. Lack of communication  | 1. Unhappy with resolution 2. Problem not resolved 3. Lack of communication  |
| Repairs | 1. Time taken to resolve  2. Problem not resolved 3. Quality of repair  | 1. Problem not resolved 2. Quality of repair  3. Time taken to resolve  |
| Communal Areas | 1. Quality of work  2. Internal communal space 3. External communal aspace | Cleaning: 1. Quality of work  2. Internal communal space 3. Scope of works Grounds Maintenance: 1. External communal space 2. Grass & shrubbery 3. Rubbish & clutter |
| Anti-Social Behaviour | 1. Problem not resolved 2. Views not listened to and acted upon 3. Time taken to act upon | 1. Problem not resolved 2. Views not listened to and acted upon 3. Lack of communication  |



Uncovering Key Areas for Service Improvement

Formal Complaints

Key Area for Improvement: Lack of Communication

The Customer Experience Team is dedicated to making the complaints process clearer and more reliable for every customer. We've implemented key process changes designed to improve customer satisfaction ensuring every detail is addressed, from initial contact right through to final resolution.

Early Resolution Approach: We have introduced a tailored approach to complaint handling to improve early resolution of complaints. This includes proactive Stage 2 surveys to understand specific customer needs to better manage their complaint and improve customer satisfaction.

Standardised Quality & Compliance: To ensure clear and professional communication, we have implemented mandatory quality checks for all formal responses. This is supported by a new Compensation Calculator (aligned with April 2026 Ombudsman standards) ensuring that every resolution is consistent, transparent, and fair.

Centralised Knowledge & Collaboration: A dedicated Microsoft Teams hub now centralises all essential updates, guidance, and training materials for our Investigating Officers. This allows for real-time collaboration and ensures our team remains fully aligned with the latest industry best practices and regulatory requirements.

Data-Driven Accountability: By streamlining how we log and categorise complaints, and introducing Stage 2 surveys, we can more easily pinpoint where communication breaks down. Monthly cross-team reviews between Customer Experience and Repairs and Maintenance ensure insights lead to documented service improvements and greater accountability.



Repairs and Communal Areas

Key Areas for Improvement: Time Taken to Resolve & Quality of Work

Collaborative Resolution: By implementing weekly drop-in meetings to track feedback and complaint themes, we have shortened resolution cycles allowing Officers to turn feedback into immediate action. This ensures service level agreements are met and preventative measures are applied to stop recurring issues.

Proactive Communal Reviews: By monitoring customer feedback, we trigger immediate on-site inspections to verify that communal blocks are both safe and well-presented. Any failures in service are escalated to the Estates Manager to ensure staff accountability and continuous improvement. All low-rise blocks have undergone full inspections in relation to fire and HHSRS compliance. This dual-purpose review allowed us to simultaneously assess aesthetic standards, ensuring that communal areas are not only safe but consistently clean and well-maintained for our residents.

Strategic Oversight and Specialist Quality: We have reorganised the Repairs and Maintenance Team, appointing a dedicated Repairs Manager and Senior Surveyor to oversee high-risk cases such as disrepair, HHSRS, and damp and mould. This structural change ensures specialist oversight for complex works, significantly improving quality assurance and reducing the likelihood of errors or costly reworks.

Targeted Investments: We are launching a targeted investment programme for communal blocks not currently scheduled for major refurbishment, using direct customer feedback to identify and prioritise the areas in greatest need of attention. By funding these improvements (including painting, carpet replacement, and deep cleaning) we aim to address wear and tear that standard cleaning cycles cannot resolve. This proactive approach ensures that our investment is guided by resident experience, tackling the root causes of dissatisfaction and ensuring communal spaces feel truly refreshed rather than just maintained.

Anti-Social Behaviour

Key Area for Improvement: Time Taken to Resolve & Poor Communication

Collaborative Service Design & Feedback: We have established a joint ASB working group with the Customer Experience team to review our services directly alongside customers. These regular meetings ensure that customer feedback is integrated into our processes in real-time, allowing us to resolve issues more effectively and transparently. This culture of excellence is already being reflected in positive staff recognition and recent compliments.

Specialist Training & Accreditations: To ensure faster, high-quality case management, the entire Neighbourhoods team has completed intensive training focused on best practices and system efficiency. We are further validating our service through the White Ribbon accreditation and a RESOLVE peer review scheduled for August. Additionally, a recent Domestic Abuse audit returned positive initial findings, confirming that our sensitive cases are being managed with the necessary rigour and speed.

Proactive Evidence & Enforcement: To improve resolution times for environmental issues and ASB, we are procuring mobile CCTV units, with deployment anticipated in Q1 2026/27. These units will significantly enhance our ability to gather evidence and take swift enforcement action against fly-tipping and persistent ASB, reducing the duration of ongoing cases.

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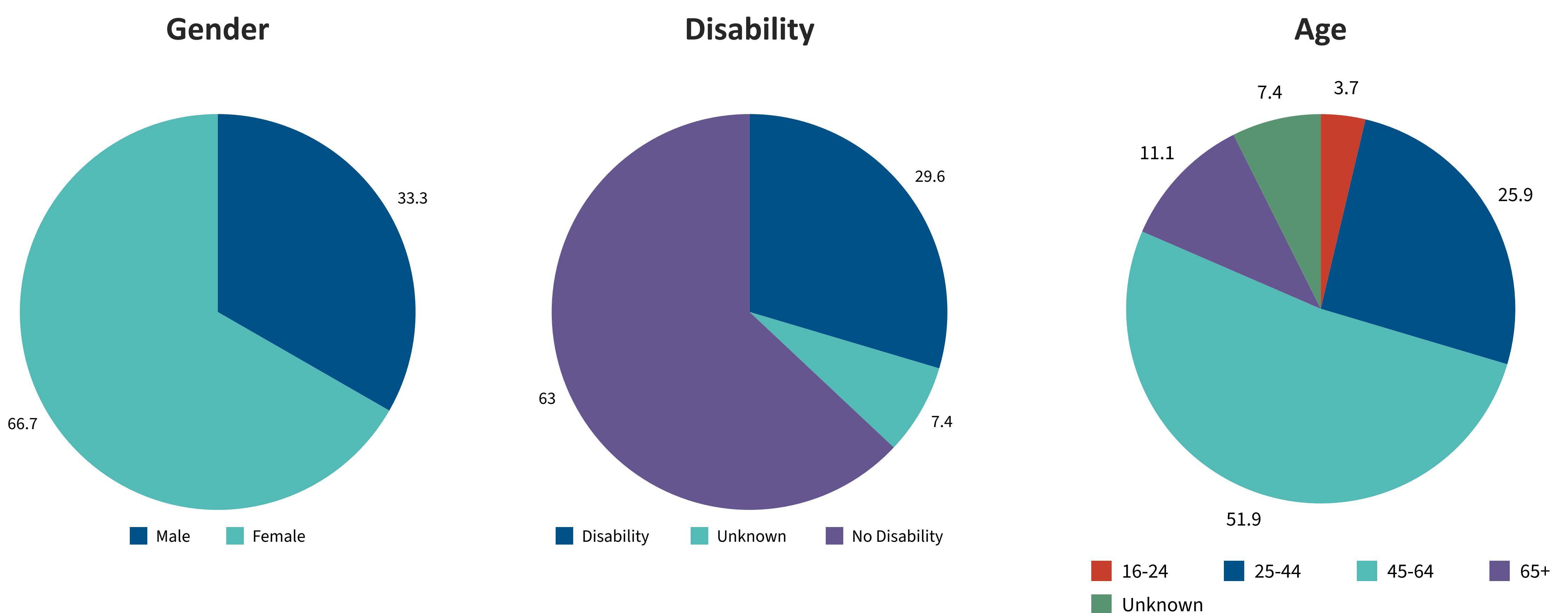
Connecting Complaints to Disrepair

Analysis of asset-based complaints and disrepair

In order to improve service delivery, the Customer Experience Team undertook a critical analysis of asset-based complaints and formal disrepair claims from the previous 12 months to pinpoint areas for operational improvement and strategic intervention. An escalation from an initial complaint to a legal disrepair claim may indicate a missed opportunity for early resolution.

In 2025/26, 93 disrepair cases were reported; 23 cases reported one complaint and two cases reported two complaints (27 complaints total). 19 complaints directly linked to repairs and of those, 16 complaints preceded the disrepair case. Eight disrepair claims were filed within a year of the original complaint, seven of which escalated to Stage 2 of the Complaint Handling Process.

Complaint Breakdown by Characteristic:



Cost of Disrepair

Complaints relating to repairs only

| Cost of works undertaken | OVH legal costs | Customer legal costs | Total |
|--------------------------|-----------------|----------------------|------------|
| £13,329.38 | £24,652.30 | £17,125.00 | £55,106.68 |

Number of Stage 1 and Stage 2 Complaints

| Stage reached | Number of complaints |
|---------------|----------------------|
| 1 | 19 |
| 2 | 8 |

Key Findings

Complaint Escalation: 30% of complaints (8 out of 27) reached Stage 2, suggesting customers were not happy with the resolution. Seven of those Stage 2 complaints eventually escalated to a disrepair case.

Age: Over half of all complaints (51.9%) come from the 45–64 age bracket. Combined with the 25–44 group, nearly 78% of the workload is driven by working-age adults.

Gender: The percentage of women who reported a complaint and a disrepair case is 66.7% compared to men at 33.3%.

Disability: Nearly 30% of customers who put in a complaint identify as having a disability.

Recommendations for Improvement

Asset & Risk Management Implement a "High-Risk Property Flag" System: Track and flag repeat asset-based complaints and unresolved issues against individual properties.

What we're doing

We are in the process of working with our data and strategy team to develop a dashboard to flag repeat asset-based complaints. This is being developed alongside the high volume repairs dashboard which has been in development and will allow us to cross reference cases.

Financial Efficiency & Resolution Mandate a Formal Early Resolution Process: Continue to have surveyors inspect asset-based complaints to capture initial work quality, customer feedback, and any signs of systemic or recurring issues. If any actions arise following inspection, these should also be tracked to ensure they are completed correctly.

What we're doing

This is embedded and the process is being followed by the Assets team which has enabled a more accurate complaint investigation process. The process is being further developed and progressed into its second phase. This will release additional capacity and strengthen our ability to undertake more visits and respond effectively moving forward

Operational Reliability Enhance Communication and Appointment Reliability: Enhance preparation and scheduling practices to improve the success rate of "first-time fixes". This requires better resource matching and effective customer communication regarding the scope and expected outcome of the work.

What we're doing

We are optimising our approach to recall repairs by focusing on two core areas. First, we are developing a new report to measure Right First Time effectiveness using operational data rather than customer perception alone. Secondly, we are working to better embed the follow-on works process more tightly with our contractors to significantly boost the proportion of repairs completed successfully on the first visit.

The new right first time data report is in place allowing us to identify whether those repairs which should have been done right first time were completed on the first visit. Further development of the Active Housing diagnostic tool has been completed, enabling repairs to be more accurately diagnosed and appropriate appointment times to be allocated to the issue reported. Localz has been implemented across nearly all repairs workstreams to enable appointment confirmations, reminders and 'on route' messages to be sent to customers in relation to their repairs appointments to further enhance communication.

Vulnerable Tenant Support Utilise Demographic Data for Tailored Support: Enhance the complaint process by actively identifying vulnerabilities and disabilities during the complaint process. This will trigger an appropriate and tailored resolution, supported by dedicated resources, ensuring complaint issues are addressed with the necessary accommodations and expertise.

What we're doing

Clear escalation routes are embedded within the repairs process to ensure that repair related complaints involving vulnerable residents are supported by the right specialist input, such as surveyors, damp and mould specialists, housing officers or safeguarding teams. This helps ensure complaints are resolved sustainably and reduces the likelihood of repeat complaints or prolonged customer dissatisfaction.

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You Said, We Did!

Actions based on customer feedback

Communal Spaces

Complaint data shows recurring trends highlighting dissatisfaction with the cleanliness and maintenance of communal areas.

We we're doing

Building on last year's launch in Bootle, our Alleyway Strategic Action Plan has evolved into a high-impact collaboration with Sefton Council, Sovini Property Services, and Sovini Waste Solutions. Over the past 12 months, we have transitioned into a phase of intensive action, focusing on reclaiming shared spaces and fostering community pride to enhance resident well-being.

Our scaled-up operations have delivered significant environmental improvements, including the clearance of fly-tipping from 267 alleyways and the transformation of neglected plots into three new community gardens. To ensure long-term sustainability, we have also prioritised youth engagement through a primary school poster competition, successfully raising awareness about environmental responsibility across Sefton.

Every low-rise block has been thoroughly inspected to meet fire safety and HHSRS requirements. During these inspections, we also evaluated the appearance of communal areas, making sure they remain safe, clean, and well-kept for our residents.

