



Complaints, Performance and Service Improvement Report

Date	24 July 2025
Report of	Director of Customer Experience and Insight
Report focus	Strategy and Governance
Report for	Assurance and Decision

Purpose

1. This report seeks Board's approval for the 2024/25 complaints performance and service improvement report (PSI Report) and the annual self-assessment against the Housing Ombudsman's (HO) Complaint Handling Code (The Code). The report provides oversight and assurance to the Board, the HO and customers on complaint handling, performance and learning based on complaints received between 1 April 2024 and 31 March 2025.

Introduction

2. The Regulator of Social Housing's (RSH) Transparency, Influence and Accountability (TIA) consumer standard sets out the regulatory requirement for complaints handling that "registered providers must ensure complaints are addressed fairly, effectively, and promptly".
3. Section 8.1 of The Code requires landlords to produce an annual PSI report for scrutiny and challenge. This PSI report meets the statutory requirements with that section of The Code.

Findings and analysis

Complaints performance and tenant satisfaction measures

4. April 2024 saw the introduction of new Consumer Standards and changes to The Code. Our policy and underpinning procedures were revised and strengthened to align to these requirements. Promotion of the service and training was undertaken during the year to increase awareness of the complaints service and process amongst customers, employees and contractors.
5. The number of complaints received has increased in 2024/25. This was expected due to the regulatory changes, increased focus on complaints across the sector and increased customer and employee awareness.
6. Performance data is provided at Figure 1, Appendix 1. Challenging targets are set to make sure complaints are dealt with promptly and that extensions are only used in exceptional circumstances.

7. Given the significant increase in complaints received during the year, overall performance is strong despite most results being within amber tolerance. Key performance highlights are:
- Satisfaction with complaint handling met target achieving 92.59% with 50 of 54 customers satisfied. Not all customers wished to complete a satisfaction survey, increasing the number of survey responses is an area for improvement
 - Overall, 97.83% of complaints were dealt with in timescales set out in The Code, against a target of 100%. Four complaints were complex and required a second extension which The Code permits
 - 91.88% Stage 1 complaints were completed within ten working days against a target of 95.00%, 13 were extended
 - 91.66% Stage 2 complaints were reviewed within 20 working days against a target of 100%. Two Stage 2 complaints required an extension due to their complexity
 - Complaints triaged within five working days was 95.24% and did not meet the target of 100%. This was due to employee turnover in the team during quarters 3 and 4
 - The average number of days to investigate a Stage 1 complaint was within tolerance at 10.16 days against a target of 10 days. Overall, average timescales demonstrate complaints are dealt with promptly
8. Tenant Satisfaction Measures provide a way of comparing performance across the sector. Key highlights from analysis of TSM performance are:
- The number of complaints received is low compared to the sector average for both Stage 1 and Stage 2. However, performance on complaints handling satisfaction and responding to complaints on time is in the upper quartile
 - Satisfaction with complaints handling (TSM) was 55.43% and exceeded target and the sector upper quartile average. Survey response analysis shows of the 184 tenants responding to this TSM question, only 15 had made a formal complaint. The RSH 2023/24 National Tenant Survey Findings report corroborates with this finding

Stage 1 Complaints overview

9. In 2024/25, 160 Stage 1 complaints (comprising of 288 individual elements) were investigated and closed (Appendix 1 – Figure 2), a 100% increase since 2023/24.
10. There has been a similar increase in the percentage of transactions resulting in a complaint from 0.03% to 0.05%.
11. The percentage of complaint elements upheld was 56.25% and is broadly similar to the previous year with a slight increase of 2.7%.

Stage 2 Complaints overview

12. In 2024/25, 24 complaints were escalated to Stage 2 (Appendix 1 – Figure 2), accounting for 15% of Stage 1 complaints. There was a small increase of 5% for escalations compared to 2023/24.
13. Board was informed in the 2023/24 PSI report that an increase was expected due to the expected increase in Stage 1 complaints and following changes to The Code and consequently, the Complaints and Feedback Policy. These changes removed the requirement for customers to provide a qualifying reason to escalate a complaint to Stage 2 to improve fairness, ease of access and transparency for customers.
14. Reasons for escalation were due to the customer either disagreeing with the findings/dissatisfied with the investigation, being unhappy with the remedies offered, or because they wished to exhaust the procedure as they already wished to escalate to the HO.
15. A total of seven (14.29%) decisions made at Stage 1 were overturned at Stage 2 demonstrating that the majority of decisions made at Stage 1 were considered appropriate on review. The main reason for overturning Stage 1 decisions was the initial investigation had not fully considered the impact of the issue on the tenant and how it affected them.

Excluded Complaints

16. Excluded complaints are monitored to ensure that the service remains fair, consistent and accessible whilst also identifying opportunities for further learning. In 2024/25 a total of 58 complaints were excluded (Appendix 1 – Figure 3). Most exclusions were due to requests for services that we do not offer or about an asset that we do not own (45). The remaining 14 were excluded based on the criteria outlined in our Policy.

Service Requests

17. A service request is defined as “a request from a resident, that requires action to be taken to put something right”. The Complaints and Feedback Team monitor service requests to drive early resolution for the customer. Flowcharts developed by the HO are followed for consistency.
18. During 2024/25, 280 service requests were received in comparison to 333 in 2023/24. (Appendix 1 – Figure 4). The Responsive Repairs Service (RRS) received the most service requests in 2024/25 accounting for 58% of all service requests. The most common reason for service requests in the RRS was the initial repair had not fully resolved the problem.
19. A total of 255 service requests (90.07%) were resolved satisfactorily without delays and 8.93% were not resolved and escalated to a complaint. The escalations mainly related to empty homes, damp and mould, and responsive repairs.

Complaint themes by service area

20. Of the total complaints investigated, the two main themes of the upheld complaint elements (Appendix 1 – Figure 5) across all service areas were inaction and/or delays (25.92%) and poor quality of works (22.84%). A breakdown of complaints by service area is provided at Appendix 1 – Figure 6.

Property Services

21. Property Services received the highest number of Stage 1 complaints (120) in 2024/25. These complaints comprised of 203 complaint elements. 16 Stage 1 complaints were escalated to Stage 2 for review and four decisions were overturned.
22. Within Property Services, the service areas with the most upheld complaint points were responsive repairs (56.80%) and damp and mould (19.20%). The proportion of complaint points upheld for Property Services was 61.58% and of those upheld, the main themes were inaction and/or delays of works (29.60%) and poor quality of works (28.00%).
23. While these two themes remain the same as in 2023/24, the issues being reported are not the same. In 2023/24, for complaints regarding inaction and delays, it was identified that appointments for follow-up works or where specialist materials needed to be ordered, were not being consistently tracked through to completion. The service improvements put in place have reduced complaints about this issue.
24. In 2024/25, issues relating to the communication of complex repairs had not always managed customer expectations effectively. For example, a complex leak may take more than one visit to fully diagnose the source and could require multiple repairs to be scheduled after diagnosis.

Housing

25. Housing received 37 complaints with a total of 49 complaint points, of which 20 were upheld. This was an increase of 17 complaints since 2023/24. Seven complaints were escalated to Stage 2 and one complaint decision was overturned. There are no service areas where there was a significant trend with a small number of complaints being received across a range of service areas within Housing.
26. The proportion of complaint points upheld for Housing was 40.82% and of those upheld, the main themes were lack of professionalism (25.00%), taking the wrong action/giving the wrong advice (20.00%), and not keeping customers updated (20.00%).

27. Upheld complaints about lack of professionalism within Housing reduced after Q2 and no significant themes were identified from analysis undertaken as part of a case review on complaints relating to lack of professionalism. Areas of focus are to consider how difficult messages are communicated to customers, taking account of their needs and ensuring customers are kept informed with accurate information in a timely manner, in line with policy and procedure.

Customer Experience

28. A total of 22 complaints were investigated and closed with a total of 27 complaint points, of which 15 were upheld. Three complaints were escalated to Stage 2 with no change to the decisions made at Stage 1.
29. The two service areas with the most upheld complaint points were customer services (53.33%) and complaint handling (33.33%). The proportion of complaint points upheld for customer experience was 55.56%, of those upheld, the main themes were professionalism (26.67%) and taking the wrong action/giving the wrong advice (26.67%).
30. A common reason for these themes was incorrect information being provided by customer services and tone of voice when communicating with customers. Complaint trends have informed team members of training in customer services to improve knowledge and skills. Introducing digital/AI knowledge assistance within customer services to assist advisors is also planned as part of Plan A delivery actions for customer experience and digital services.

Development

31. Five Stage 1 complaints were investigated and closed; an increase compared to two in 2023/24. The five complaints included a total of nine complaint points, with two upheld. Of the Stage 1 complaints, one was escalated to Stage 2, and the outcome was overturned.
32. The main themes of upheld complaint points were inaction and delays (50.00%) and poor quality of work (50.00%).

33. Two of the five complaints related to air source heat pumps (ASHP), and both related to poor quality of repair work and a lack of communication around the timescales to fix these. Whilst complaint numbers are low in this service area overall, ASHP complaints were also identified as a trend in 2023/24.

Learning from complaints

34. We encourage a positive complaints culture, which identifies opportunities to learn from complaints to improve services and prevent recurring complaints on the same issue. Case reviews are also completed on serious or complex complaints, or where there are adverse trends.

Internal case reviews

35. In 2024/25, internal case reviews were carried out in response to increased complaints relating to complex repairs, particularly roofing works and issues involving damp, mould, and leaks. Complaint trends identified recurring issues with communication, managing customer expectations, and issue diagnosis. A review was also undertaken on complaints relating to professionalism but identified no significant trends.

Roofing repairs

36. During the year there was a noticeable increase in complaints about roofing. Common themes included issues with communication at first point of contact, communication and coordination of appointments, operatives leaving without advising tenants on what work had been completed, or what the next steps would be. This led to customers reporting the same repair again as they believed the repair work had been completed but was poor quality, without realising works were still ongoing.
37. A joint review with the contractor identified a range of service improvements focused on improving communication of appointments and providing clearer information and updates to customers on repair planning and progress. These changes had an immediate impact, with a reduced number of complaints received about these issues.

Inaction and delays

38. A case review was also completed on inaction and delays. The review found inaction and delays were mainly caused by resource issues in the repairs team and more complex repairs that were more difficult to diagnose and resolve such as damp, mould, and leaks. Although many repairs were within target timescales, customers felt there were delays due to a lack of communication on progress.
39. The review also identified a need to improve how delays in inspections and follow-up visits were communicated to customers. In response, communications were strengthened to ensure customers were informed of any ongoing delays that affected them.
40. The findings also aligned with those from the roofing review, particularly around the need to improve the escalation process for roofing repairs. This was important for ensuring a broader view was taken when diagnosing complex repairs such as water ingress. As a result, diagnostic tools were improved for customers using the app and through customer services, with updated scripts to help identify the source of water ingress more accurately.

Lack of professionalism

41. A case review was undertaken of complaints relating to complaints about lack of professionalism, with the findings reported to the Housing and Communities Committee on 28 November 2024. The review found that teams with the highest number of interactions with customers received the most complaints about lack of professionalism but identified no significant trends amongst individual employees or teams. Three actions were delivered during the year focused on capturing of learning and development needs from complaints in the HR system to evidence individual learning from complaints and training on attitudes, values and respect to contractor office-based employees and operatives.

Tracking of complaint actions, wider learning and service improvements

42. In 2024/25, we completed a total of 205 of 206 complaint remedies. The one outstanding was due to a customer not accepting the

remedy that was offered. This includes providing compensation, appointments for inspections or repair work, and comprehensive plans of action/works to detail what remains to be done.

43. A total of 72 wider learning opportunities were also identified as a result of complaints. These highlighted where individuals or teams required training or where current processes, policies and procedures needed to be reinforced.
44. All service improvements (from complaints and case reviews) are monitored via the Service Improvement Plan, 'learning from complaints' meetings and in monthly complaints reports to Heads of Service. Insights from complaints learning are also considered in tenant scrutiny reviews (InsightXchange).
45. In total, 17 service improvements were identified in 2024/25. Ten have been implemented during 2024/25 and the remainder are in progress and due for completion in 2025/26. Five service improvements have already proven effective, with a reduction in complaints about those issues.

External case reviews

46. Gap analyses are undertaken against the HO Spotlight and Severe Maladministration reports to understand how our own practices align with sector good practice. Actions are identified to address any gaps with progress on implementation monitored via the service improvement plan.
47. Gap analyses were completed against HO severe maladministration reports on hazards, adaptations and decants throughout the year. Analysis showed that existing policies, procedures and practices already aligned with the HO recommendations in most areas. A total of nine actions were identified to strengthen services or clarify policy.

Housing Ombudsman Cases

48. During 2024/25 we received the determination for two complaints, and the outcome of an appeal (Appendix 2).
49. In March 2025, following a referral to the HO in August 2023, a determination of no maladministration given in relation to the lack of provision of internet connectivity to a new build home.

50. In May 2024 a determination was received for a case referred in October 2023. The HO found maladministration with ASB and complaint handling. All orders were completed in time.
51. In December 2024, we received the outcome of our appeal submitted in April 2024, for a case initially opened in 2022, which was in relation to the finding of maladministration for complaint handling. The original determination was overturned with a finding of no maladministration.
52. When an organisation receives five or more findings from the HO within one year, the HO publishes a landlord performance report. The 2024/25 reports have not yet been published. As we received four findings during 2024/25, it is not likely a report will be published. The 2023/24 report is therefore the most recent and is available at Appendix 3. It should be noted that the maladministration rate does not reflect the appeal finding which overturned one maladministration finding.

2024/25 self-assessment against the Code and identified improvements

53. The 2024/25 self-assessment of compliance against the Code confirms we are compliant with the requirements of The Code. The full self-assessment is available at Appendix 4.
54. Whilst all complaints met the timescales set out within The Code, 4.74% of complaints did not meet the triage timescale of five working days. This was due to turnover in the team and peaks in the volume of complaints received in Q3. This was addressed in Q3 and Q4 by increasing team capacity and reshaping roles.
55. A number of additions have been made to the 2024/25 self-assessment which builds on the compliance position set out in 2023/24:
 - Revised Complaints, Compliments and Feedback procedure and the Compensation and Remedies in Relation to Complaints Procedure
 - Strengthened evidence on the completion of complaints training and workshops
 - Evidence on how reasonable adjustments have been made to improve accessibility of the complaints service for tenants, including providing translations and resources for non-digital residents

- Improved the resources available to Complaint Handlers, such as letter templates, timelines and investigation guidance
- Improved the insight into complaints trends provided to individual service areas to inform service improvement

Material considerations

Strategy

56. Delivery of an effective complaints handling process links directly to the objectives set within the customer experience chapter of Plan A 2022/25 which were focused on encouraging all types of feedback about services to ensure customers can challenge and influence positive service improvement. Ongoing analysis of complaints as outlined in this report, has informed the development of Plan A key and delivery actions. A key area of focus in Plan A 2025/28 is to maximise the use of customer insight and use this to improve outcomes for customers by reducing avoidable complaints.

Data quality

57. An assessment of complaints data has been undertaken against the DAMA data quality model. The data has been assessed as “very good” with a score of 86.7%.

Customer Voice

58. At a meeting in May 2025, members of the InsightXchange tenant scrutiny forum considered the 2024/25 self-assessment against The Code. As part of this they reviewed complaint handling statistics, trends and service improvements. The group confirmed that they were satisfied with the evidence provided to support compliance with The Code and were satisfied efforts made to learn from complaints.

Impact Assessment

59. Analysis of service usage by protected characteristic for complaints demonstrates the service is accessible overall but found that older people are less likely to complain. Work was

undertaken in 2024/25 to increase customer awareness of how to make a complaint with information also provided in accessible formats across digital and non-digital channels. Whilst there has been an increase in number of complaints raised by older tenants, this still remains lower in proportion to other groups. Awareness training on how to recognise a complaint and escalate to the Complaints and Feedback team was also completed during 2024/25.

60. Reasonable adjustments are also considered in the complaints service for each individual complainant. Where required, measures are put in place to adapt the service, for example, supporting customers to appoint an advocate to assist them with their complaint, utilising translation and interpretation services, or adapting communication according to needs. In 2024/25, a total of 79 reasonable adjustments were made for communication and 20 customers were assisted by advocates.

Legal and regulatory

61. The Complaints, Compliments and Feedback Policy (2024) and supporting procedures reflect the requirements of the RSH Transparency, Influence and Accountability Standard and the Code to ensure compliance and consistent delivery of the service.
62. The RSH regulatory inspection which concluded in November 2024 considered the approach to complaint handling and the Regulatory Judgement states "Livin has evidenced that when tenant complaints are received, it considers them and makes service improvements in response. Livin's board considers updates on the nature of complaints received and ensures that an approach is in place to ensure learning from complaints."

Finances and Value for Money

63. In 2024/25 a total of £29,845.02 was paid in compensation, of which £12,978.44 was recharged to our contractor. The amount paid by Livin was £16,866.58; this is an increase of £5,559 (49%) in comparison to 2023/24, this equates to a cost of £91.17 per complaint (Stage One and Two) in 2024/25 compared to £124.25 in 2023/24. There was a need to increase the budget for complaints compensation for 2025/26 as outlined in the management accounts report approved by Board in March 2025.

Risk

64. The Customer Complaints, Compliments and Feedback Policy helps mitigate against the strategic risk “1-TCEDS-05 Failure to properly investigate, resolve and learn from complaints”. This report along with the complaints policy provides assurance that appropriate control and assurance mechanisms are in place to manage this risk.

Conclusions

65. The complaints handling performance, resolutions achieved, and customer satisfaction indicators presented within this report demonstrate that overall, an effective service is provided in line with The Code. The self-assessment against The Code confirms we are compliant with the requirements.
66. The report also demonstrates the concerted improvement work undertaken during the year by learning from complaints we have received and wider sector learning. There is evidence of complaint trends improving as a result of the service improvements made. Overall, this provides assurance of the approach to learning from complaints and improving services for customers.
67. The increase in complaints received during 2024/25 was anticipated due to the increased focus on complaints in the sector and increased awareness through training and promotion of the complaints service. This increase in complaints has been positive and has provided an opportunity to better understand customer expectations and further improve services.

Recommendations

68. It is recommended that Board:
 - Confirms it is assured of the ongoing effectiveness of the complaints service
 - Approves this report for publication to our customers and the HO
 - Approves our self-assessment against the Code for publication.
 - Provides their response to the contents of the report which will accompany the published report (Appendix 5)

Implementation

69. The Director of Customer Experience and Insight is responsible for compliance with the complaints policy and The Code with oversight from the Member Responsible for Complaints. This report including the self-assessment must be submitted to the HO and published on our website no later than 30 September 2025.