



Complaints Annual Performance and Service Improvement Report 2024/2025

table of contents

section	page
1 ... foreword	2
2 ... context	3
3 ... performance for 24/25	4 - 7
4 ... satisfaction	7
5 ... learning	8 - 11
6 ... next steps for 24/25	11
7 ... conclusion	12

1. foreword

MSV are committed to listening to our customers to learn from their experiences and to use their feedback to enhance our services accordingly.

As the Board Member responsible for complaints, I am pleased to note a significant improvement in MSV's complaint handling over the past year. This progress reflects the ongoing dedication, focus, and collaborative efforts of all our colleagues and teams to enhance our service and deliver better outcomes for our customers.

It's pleasing to see that the customer voice is driving learning and leading to the review and enhancement of our services. Of course, complaints handling is part of our wider approach to ensuring customer voices are heard and their concerns acted upon. But putting things right when they go wrong is an important part of building trust and credibility on the eyes of customers.

The report highlights numerous examples of the excellent work accomplished over the past year, which has resulted in improved services for customers. It also identifies key areas of focus to ensure continuous learning and development.

It is encouraging to see that further work has established clearer guidelines for both customers and colleagues regarding unacceptable behaviour during the complaint process. Additionally, work has been undertaken to analyse compensation and payments being made, ensuring we have a fair and transparent approach to the way we manage compensation offers and requests.

MSV have presented their self-assessment and Annual Complaints Performance and Service Improvement Report to the Customer and Communities Committee. It will also be scrutinised and approved by the main Board.

We are pleased to approve this report and acknowledge the progress made throughout the year. Additionally, we note that the self-assessment is compliant with the code.

Following the review of the document, I would recommend the following actions:

- **Conduct a deep dive into learnings ensuring any changes to services are embedded and are communicated to our customers.**
- **Focus on external contractors for repairs and other services and identify areas for further improvements, particularly in respect of repairs.**
- **Continued work to improve communication and embed service excellence at all times and across all teams.**
- **Perform further analysis of compensation payments to determine whether there is a link between this and the rates of resolution for complaints.**



Michelle

Michelle Hill

Customer & Communities
Committee Chair and Board member

2. context

Mosscares St Vincent's Housing Group (MSV) is committed to providing a high-quality service to all our customers.

Complaint handling performs an important strategic role for MSV, providing vital intelligence on our performance, culture, and reputation.

Effective complaint handling is a critical element of our customer service offer and very much aligned with the objectives of our wider customer experience strategy to work with customers to strengthen our business.

Despite our best efforts, things can sometimes go wrong and result in complaints regarding service failure across a range of service areas.

When this does arise, we will listen to our customers and take action to improve our services where we need to. This principle of learning from complaints is integral to our approach.

We have reported our complaints performance extensively within the business, across teams and at Board and at Customer Committee meetings.

We work closely with our Complaints Board Champion to the main Board. The appointed Board member is Michelle Hill who also chairs our Customer Committee.

Our website hosts our policies, 'Have your say'/'What is a Complaint' leaflets and housing ombudsman information, as well as our most recent self-assessment against the complaints handling code.

As part of our commitment to continuous improvement, we will be rolling out refresher training for all complaint handlers starting in April 2025. This training aims to enhance the consistency, fairness, and effectiveness of our complaint-handling process while ensuring we meet the expectations outlined in the Complaint Handling Code.

The training will be mandatory for all staff involved in complaint handling, ensuring a consistent and high-quality approach across the board.

Complaints handling forms part of our corporate induction for new colleagues joining the business.

Monthly complaints surgeries are held for colleagues to drop in and obtain any support and guidance they may need.

Customer communication training will be delivered to all MSV staff during the year enabling us to embed the culture that complaints start with positive resolution and the principles of customer service excellence.



3. performance for 2024/2025

During the financial year 2024/2025 we received 376 complaints, an increase from the previous year's 280. This equates to a 34% increase in volume which whilst stark, reflects sector trends.

The year end TSM measures show that we have had 41.6 Stage 1 Complaints per 1,000 properties compared to 31.6 last year. With 95.9% of those responded to within target in 2024/2025 against 64.86% last year.

Monthly reports on complaints are issued to Executive Team and Senior leaders, as well as quarterly reports to our Customer and Communities Committee and main Board.

Weekly exception reports for overdue responses are also now provided to the Executive Team as a matter of course.

Our Power BI dashboard provides teams with up-to-date complaint performance.

Complaints handling response times performance for 2024/25 stood at 95.5% responded to in target, reflecting a significant improvement from the previous year (65.7%).

This reflects the continued dedication, focus, and collaborative effort across teams to enhance our service and deliver better outcomes for our customers.

The main themes driving complaints continue to be delays in completing repairs and issues related to communication.

Key themes:

- **Delays in Completing Repairs –**
A significant proportion of complaints relate to the time taken to resolve repair issues. Factors contributing to this include contractor availability, supply chain challenges, and the complexity of some repair cases.

- **Communication –**

Customers frequently raise concerns about a lack of updates on repair progress, difficulty reaching the right teams, and unclear expectations on timescales. Improved communication remains a key area of focus.

Following a comprehensive review of our complaint categories, responsive repairs are still generating the most complaints year to date.

Of the 376 stage 1 complaints we received last year, 61% were related to Repairs and 8% were around damp and mould. The complaints summary for 2024/25 is shown on page 5.

There has been significant improvement in our response times with over 95% of complaints responded to within target timescales.

Whilst overall performance has improved, the recurring themes highlight the need for continued efforts to improve repair timescales and enhance customer communication.

This includes improving communication and the infrastructure that drives it between teams.

Work is ongoing to address these areas and drive service improvements, including the roll-out of a new repairs system - enabling customers to self-appoint repairs by the end of 2025 - and the introduction of a new Service Centre system.

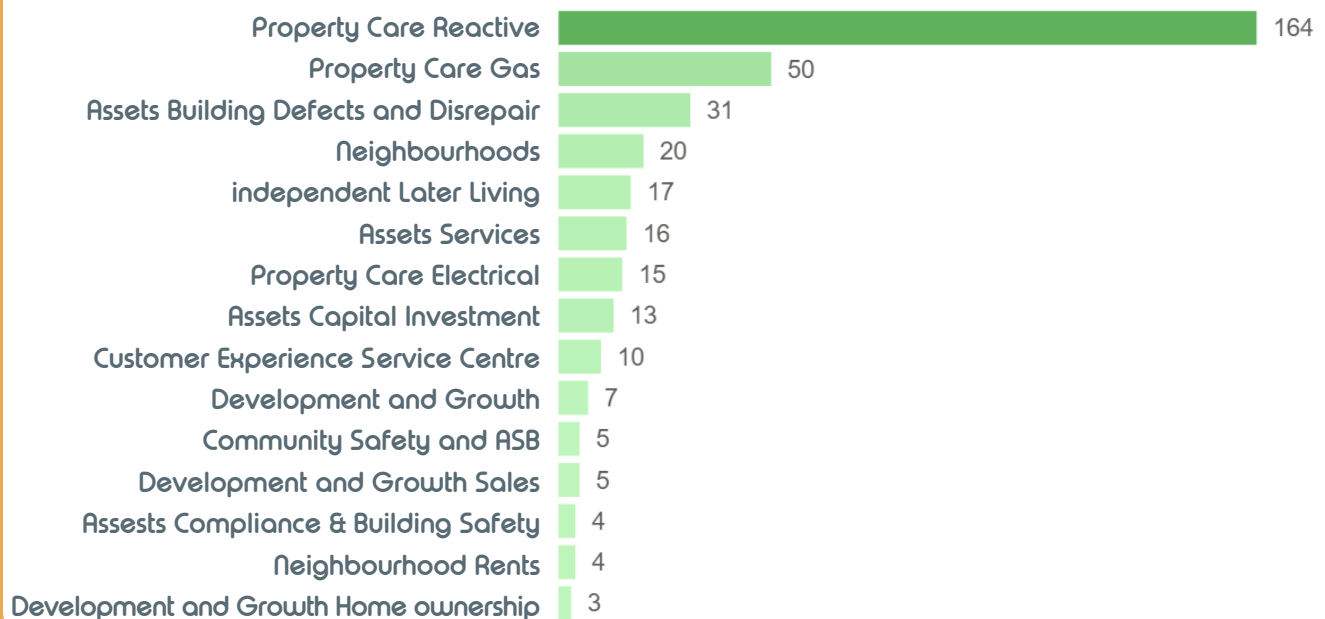
This marks the first step in MSV's journey towards becoming a truly omni-channel service centre, where customers can connect with us in more ways than ever before.

complaints summary for 2024/25

stage 1 complaints

Month ▲	Reported	Responses	Avg Days	In Target	Extensions
April 2024	41	41	9.1	95.1%	8
May 2024	28	28	7.7	92.9%	4
June 2024	28	28	8.5	85.7%	4
July 2024	32	32	8.0	90.6%	1
August 2024	26	26	6.7	100.0%	3
September 2024	32	32	7.5	93.8%	0
October 2024	24	24	8.2	91.7%	1
November 2024	27	27	7.5	96.3%	1
December 2024	16	16	10.6	100.0%	7
January 2025	43	43	9.5	100.0%	8
February 2025	30	30	9.9	100.0%	6
March 2025	49	49	9.3	100.0%	5
Total	376	376	8.6	95.7%	48

complaint categories



We continue to work closely with the Housing Ombudsman and currently have five open cases with them.

In total we received 7 determinations from the Housing Ombudsman in 2024/25. Within those cases we have received 24 findings and 10 maladministration findings.

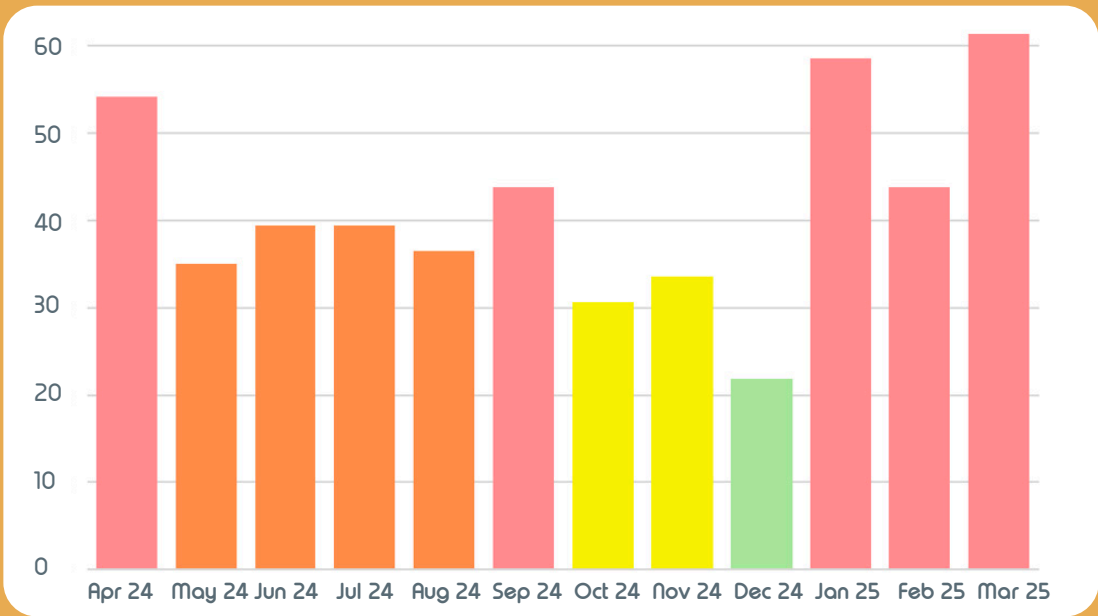
The Maladministration rate for 2024/2025 is 48% which is lower than the national maladministration rate for landlords of a similar size and type which runs at 70%.

We have seen an increase in the number of maladministration issued but these cases have been older complex cases which have been escalated in line with the permitted 12-month escalation period.

The number of complaints per 1000 properties is shown below for both stage one and two complaints over the period: April 2024 – March 2025

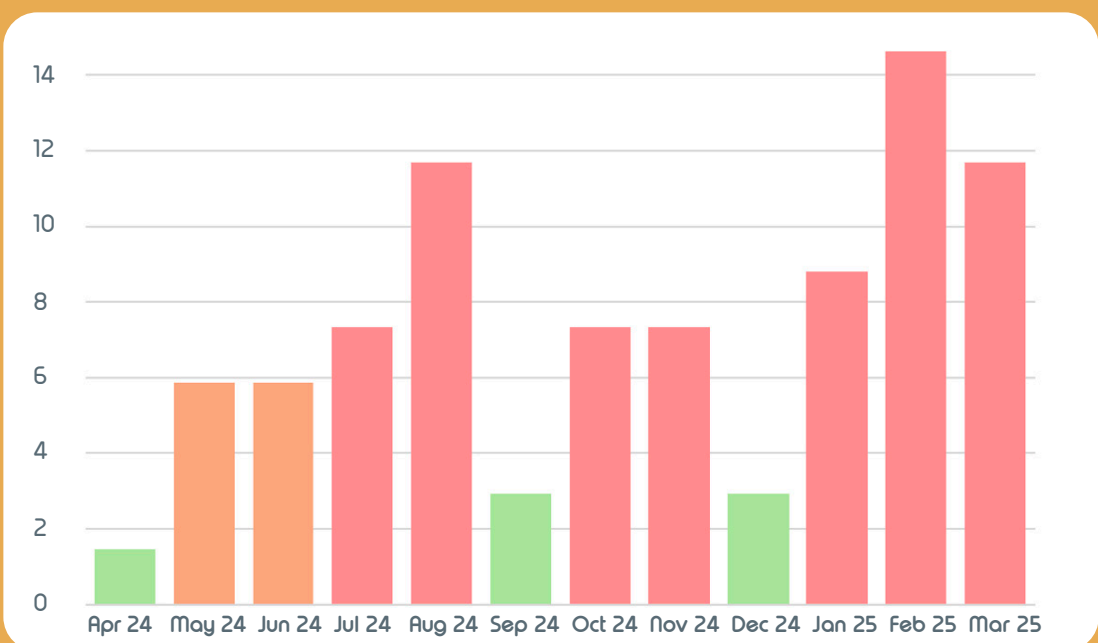
Stage 1 Complaints

annualised rate per 1,000 properties (LCRA)

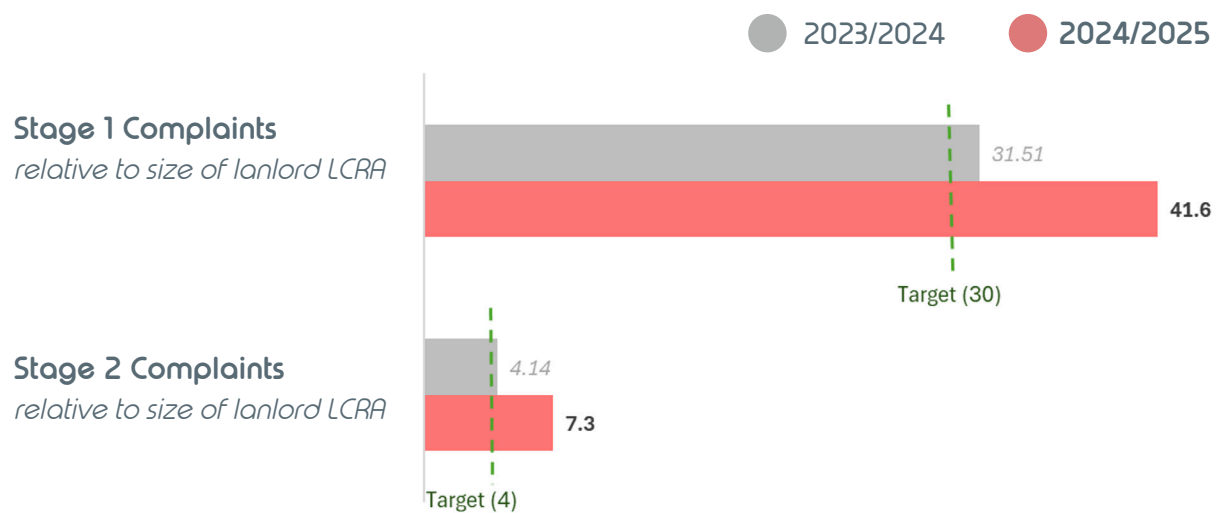


Stage 2 Complaints

annualised rate per 1,000 properties (LCRA)



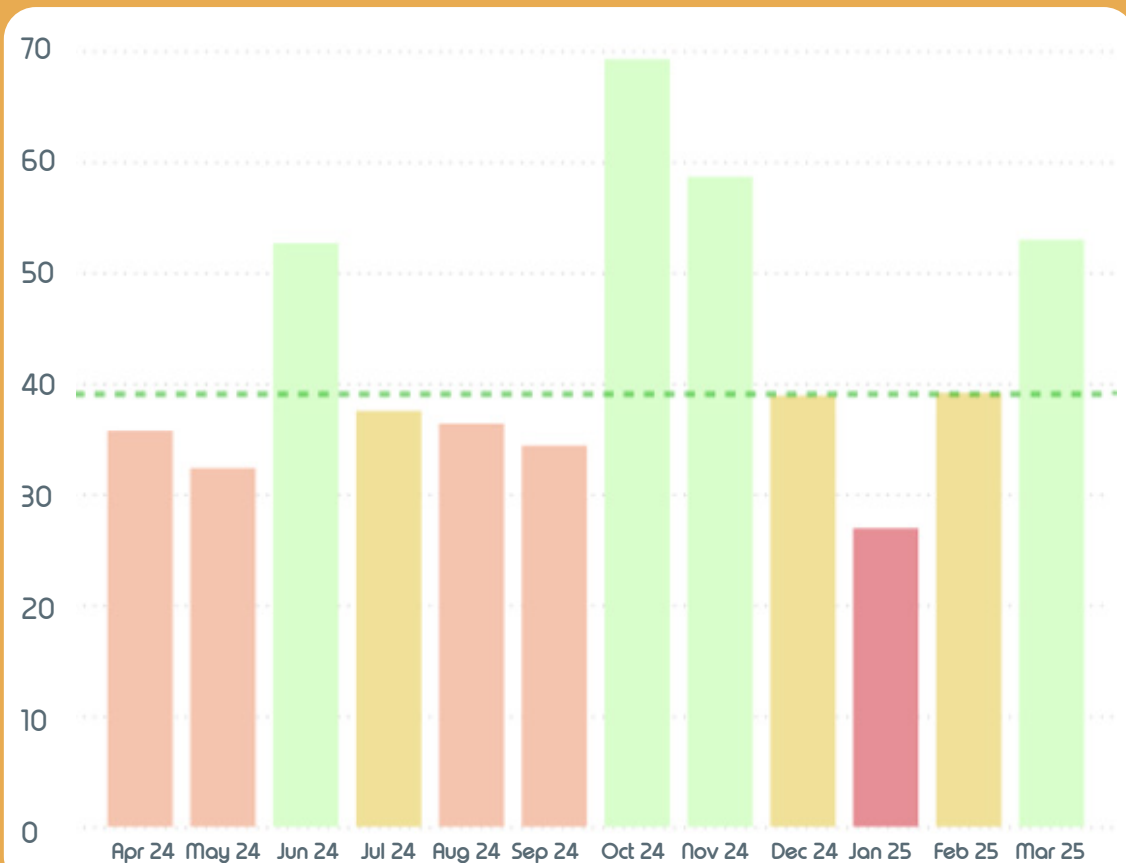
complaint rate per 1,000 properties (LCRA)



4. satisfaction

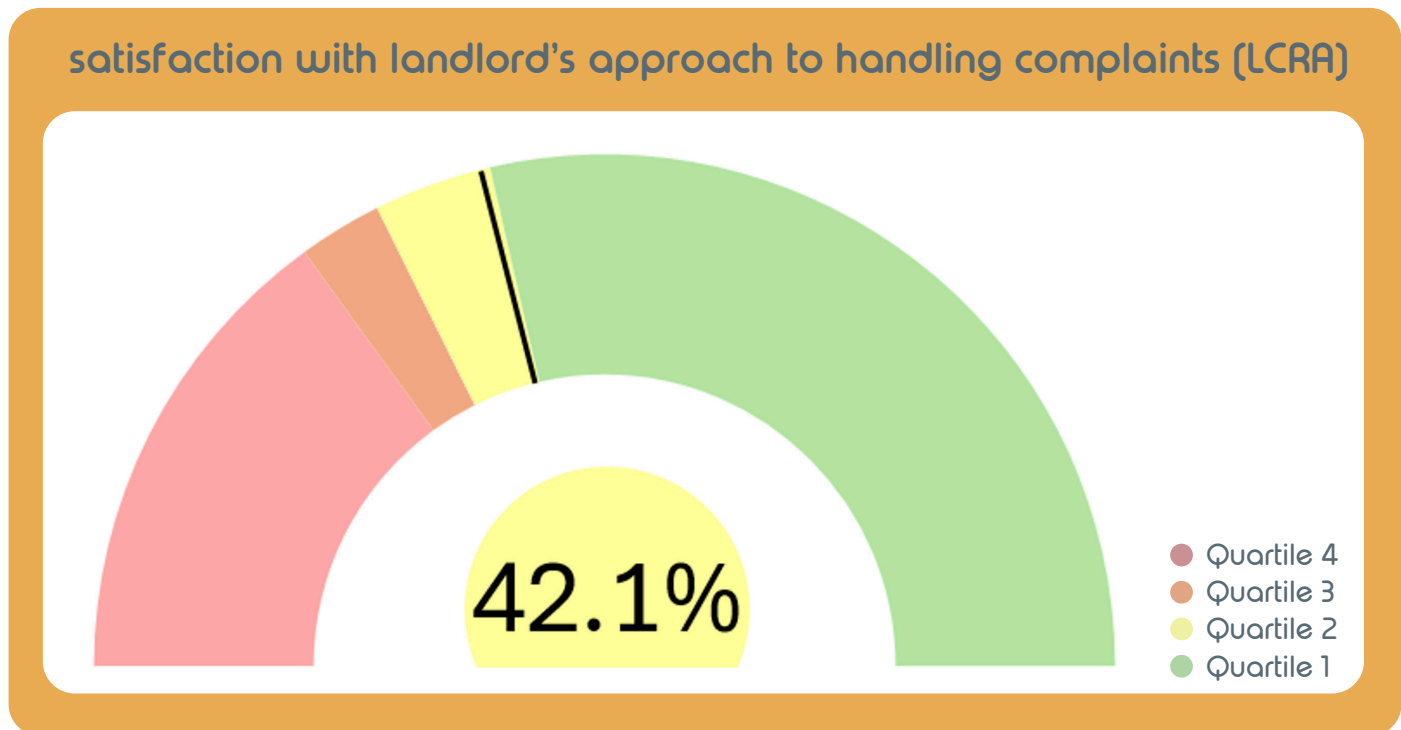
Satisfaction surveys are now sent out upon on the closure of each complaint stage.

complaints satisfaction by month (LCRA)



42.1% satisfaction in Housemark shows MSV at quartile two overall – currently based on the anticipated year end benchmarking outturn with Housemark.

This compares to 38.5% quartile 3 (borderline with Q2) last year.



5. learning

Learning has become a focus from our complaints outcomes and influences how we change as a result of the insight our complaints provide. It is crucial we use our customer insight to shape services and drive improvements in key areas.

Some of the learning embedded so far includes:

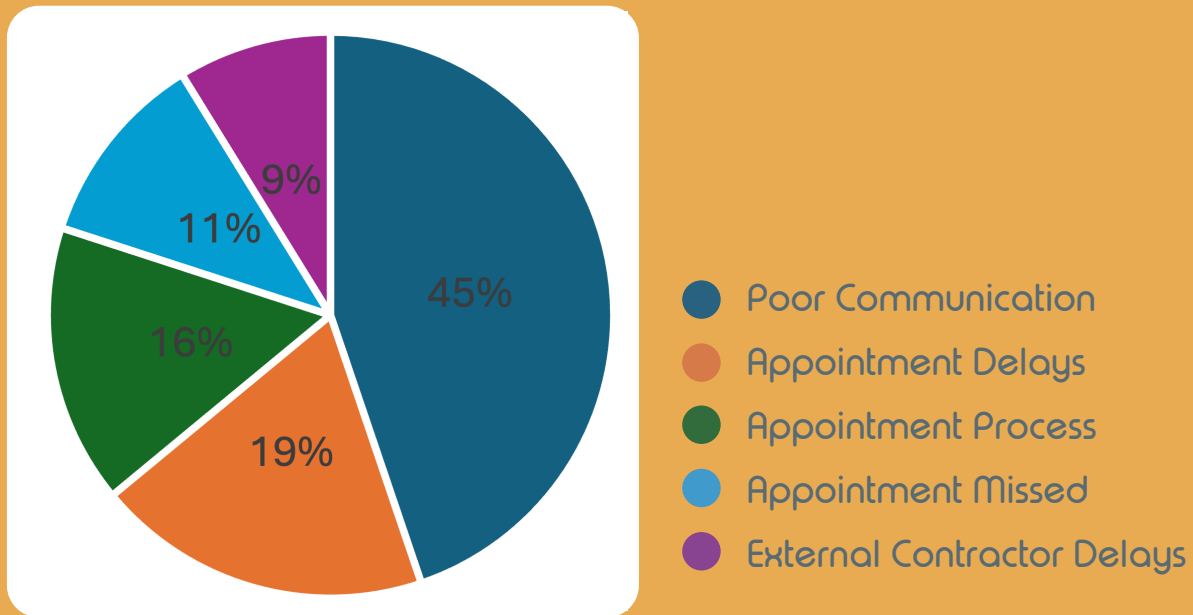
- **Review of policies and processes: Defects and Fair Rents**
- **Improved processes for working with and monitoring external contractor performance**
- **Reviewed sign up documents**
- **Physical post inspections now carried out for repairs – customers have to sign off the form indicating satisfaction with the completed works.**

As we analyse our complaints data and identify areas for improvement, communication emerges as a critical factor driving the volume of complaints. Effective communication is fundamental to customer service, and we must enhance our performance in the vital area.

To address this, we will provide customer communication training to all MSV staff throughout the year.

This training aims to instil a culture of positive resolution and uphold the principles of customer service excellence, ensuring that all colleagues possess the necessary knowledge and understanding to deliver exceptional service to our customers.

learnings



We know the headline theme is communication, to pinpoint the specific areas where our communication is lacking, we have analysed the data and identified several trends.

Notably, repair work where issues are long standing, ongoing, incomplete or works requiring multiple visits causing significant inconvenience and frustration for customers. This frustration often leads to dissatisfaction and further complaints.

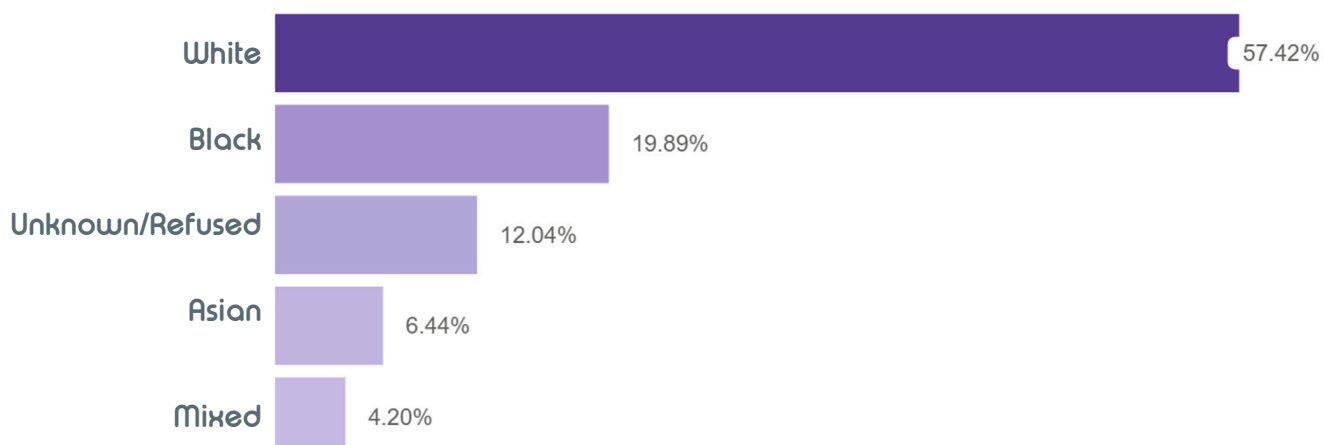
Additionally, we have identified that a lack of ownership exacerbates this issue. To mitigate this, we have set up complex case reviews

where a complaint is received, and it sits across more than one service area.

As we continue to learn from our complaints and data, understanding our customer demographics is crucial. Our analysis reveals that over 30% of complainants are from ethnically diverse backgrounds compared to 58% from a white background.

To enhance our insights, we aim to triangulate our data to provide an accurate and comprehensive view of the customer journey, validated by customer feedback. We will work closely with our customer voice team to ensure that our customers are heard.

ethnicity split



The high-level data indicates that over 40% of complaints originate from the Manchester area, which aligns with Manchester accounting for 46% of our stock.

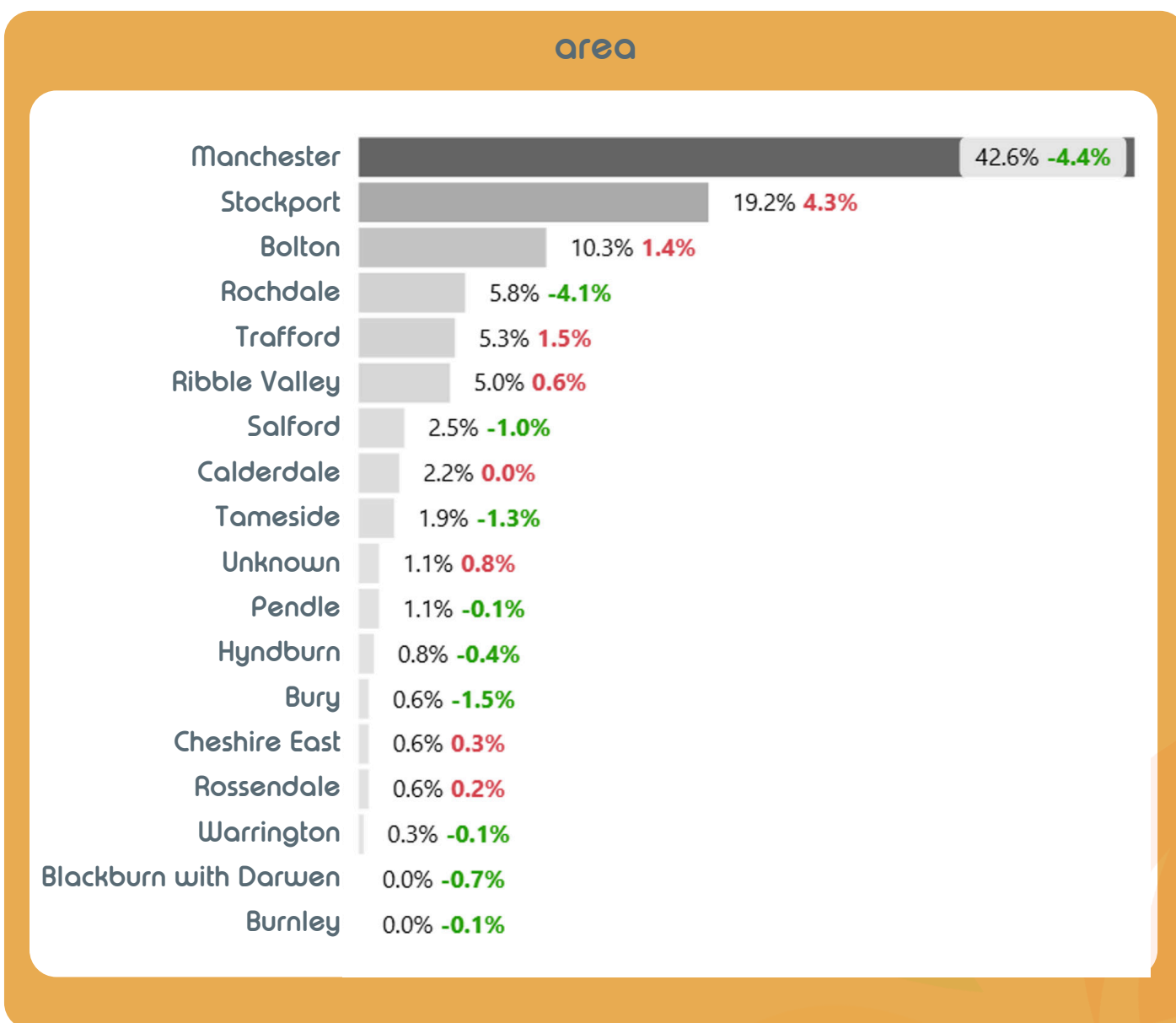
One of our objectives is to conduct a more detailed analysis to understand the root causes of these complaints, whether they stem from specific regions or certain demographics more significantly.

Both Manchester and Stockport, which have some of our oldest properties and generate the most complaints. We observe higher dissatisfaction levels in the Moss Side area of

Manchester, characterised by older housing stock and a higher proportion of ethnically diverse customers.

A deeper understanding of this data will enable us to implement more targeted and proactive interventions.

Feedback from stock condition surveys and planned works programmes have influenced MSV investing in various works such as insulation works and new doors and windows in this area.



A key metric for successful complaint handling is the escalation rate, which measures the proportion of complaints that move from stage 1 to stage 2 due to dissatisfaction with the initial response.

Lower escalation rates indicate higher customer satisfaction, as complaints are resolved effectively at the first stage.

Over the past year, 17.1% of our complaints were escalated, highlighting areas for improvement in both our complaint themes and handling processes.

Improvements will be made through:

- **Complaints handling included in staff induction process**
- **Performance monitoring and live data sharing.**

- **Improved initial responses** – we will review our stage one responses, feeding back to case handlers and establishing a library of good examples.
- **Training and development** – Refresher training will be carried out during 2025.
- **Monthly complaint surgeries for colleagues.**
- **Feedback** – will be provided to individual case handlers after quality checks and during monthly meetings to teams.
- **Empowerment** – staff will be empowered to make decisions to resolve complaints at the first stage.
- **Follow Up** – customers will receive a follow survey once a complaint has been closed to ensure that they are satisfied.

6. next steps for 25/26

We will continue to focus on improving performance across all aspects of complaint handling by:

- **Building a more resilient and learning-focused complaints service.**
- **Strengthen regulatory compliance and governance.**
- **Enhancing customer confidence and satisfaction.**
- **Improving operational efficiency and reduce repeated service failures.**
- **Learning from complaints and breaking the cycle of perpetuating the same mistakes**

Our customer experience Strategy has been implemented and is predicated on improving communication with our customers and enhancing their service experience.

We aim to become a customer-centric organisation that rectifies issues promptly and improves satisfaction at first contact.

However effective complaint handling will remain a key strategic priority for the organisation.



MSV have invested in new ways of working and new systems which will see our customers benefit from an improved way of working and communicating with us.

This includes:

- **More informed investment following on from a high level of stock condition survey coverage at 88% and planned stock investments to make homes more energy efficient.**
- **Working with new suppliers with better stock availability.**
- **New sub-contractors with better performance controls and adherence measures.**
- **A new repairs system, giving real time appointments for any follow-on work required and which will lead to self-appointing repairs in the future.**
- **A new Service Centre system which marks the beginning of a journey to becoming a truly omnichannel service centre, where our customers can connect with us in more ways than ever before.**
- **Linked to the above, customers will have access to a new web chat service, making it easier and faster for customers to get the help they need with video calls being introduced over the forthcoming months, bringing us even closer to the people we support.**

7. conclusion

We are committed to strengthening our approach to complaint handling, improving learning from feedback, and ensuring continuous improvement in service delivery.

We value collaboration with our customers and are committed to using their experiences to shape and improve our services.

The completion and publication of this report is an important step in terms of ensuring visibility and transparency in respect of reporting our complaints performance to the wider customer body.

It is also an integral part of completing the complaints self-assessment for this year in line with the Housing Ombudsman's code requirements.



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