

Board Response to the 2025/2026 Annual Complaints Service Improvement Report and Self-Assessment.

Mosscares St Vincent's Housing (MSV) has presented its Annual Complaints Performance and Service Improvement Report for 2025/2026, together with its self-assessment against the Housing Ombudsman Complaint Handling Code 2024, to the Board for review and approval.

The Board approved the report and noted that the self-assessment confirms MSV's compliance with the Code. In doing so, Board members provided constructive comments to strengthen the report before submission, particularly by making clearer the relationship between the increase in complaint volumes, the learning identified, and the service improvements being delivered.

Complaints performance has been shared regularly with Board and through the Customer and Communities Committee, including detailed information on complaint volumes at Stage 1 and Stage 2, key themes, demographics, outcomes and learning.

In response to Board feedback, the report will include an earlier and clearer explanation of why complaint numbers have increased despite evidence of learning and improvement, and will describe the further work being undertaken to understand any apparent contradiction between complaint volumes and positive transactional feedback.

The revised report will also strengthen the narrative around complaint categories, including which areas have seen the greatest year-on-year growth. Complaints relating to gas will be explained in the context of MSV's drive to secure access for statutory gas safety checks and maintain compliance, where tighter appointment timescales and legal access letters can generate customer dissatisfaction. Appendix 3 will be reviewed so that the accompanying narrative and graph present these trends more clearly.

Board feedback also highlighted the value of presenting case studies in a clearer "you said, we did" format, showing customers how feedback has led to tangible change. The report will reflect this approach where appropriate and will include additional assurance on compensation, noting that although overall compensation has increased, it has not risen in proportion to complaint volumes and the average amount awarded per complaint has reduced.

To provide further assurance, MSV will compare Stage 1 and Stage 2 complaint outcomes to assess whether themes and decisions remain consistent across the complaints process. This will help demonstrate that escalation is being monitored effectively and that MSV's complaints culture remains open, responsive and focused on learning.

MSV works closely with its Complaints Board Champion, Michelle Hill, who also chairs the Customer and Communities Committee. Michelle has provided the following statement regarding the Annual Complaints Performance and Service Improvement Report 2025/2026:

"As the Member Responsible for Complaints, my role is to champion a positive complaints culture across the organisation. This means ensuring complaints are handled with openness, respect, and urgency, and that the learning from them leads to meaningful and lasting improvements. We must be honest when things have gone wrong, take accountability for putting them right, and ensure customers can see the difference their feedback makes."

“This Annual Complaints Performance and Service Improvement Report sets out how we have performed during the year, what we have learned, and the actions we are taking to strengthen our approach. I am pleased that we ended the year achieving 100% compliance with our complaint handling timescales, reflecting the continued dedication and collaborative efforts of colleagues across MSV to deliver fair outcomes and improve the experience of our customers.”

“While there is always more to do, we remain committed to improving the quality and consistency of our responses, strengthening the way we use insight from complaints, and focusing on preventing issues from recurring wherever possible.”

The Board is confident that MSV remains compliant with the Housing Ombudsman Complaint Handling Code and will continue to prioritise continuous improvement and learning from complaints. The agreed changes will strengthen the report by making the drivers of complaint volumes clearer, drawing out the areas of greatest growth, improving how learning is communicated to customers, and providing further assurance through analysis of Stage 1 and Stage 2 outcomes. Embedding learning into services and maintaining transparent communication remain central to MSV’s approach.

Annual Performance and Service Improvement Report – presented to MSV Board meeting held on 29 July 2026

Board Report Recommendation:

That the Board approve:

- the Housing Ombudsman (HOS) complaints code self- assessment, due for publication by 30th June 2026.
- the annual complaints report for 2025/26 to be submitted as part of the self-assessment.

Report Author: Matt Jones, Executive Director Customers

Supporting Information:

Appendix 2 – Housing Ombudsman Complaints Code Self-Assessment

Appendix 3 - Annual Complaints Performance Report

APPROVED – The Board approved the Housing Ombudsman (HOS) complaints code self-assessment, due for publication by 30th June 2026. subject to the implementation of the Board’s suggested amendments*

*Amendments noted below in table under **ACTIONS**

Summary Table of Board Responses, Actions & Approvals

No.	Name	Comment / Response	Approved – Yes/No
1	S Smith	SS noted that MSV was learning from complaints but that this appeared to contrast with the increase of complaints. While acknowledging that this was explained in the body of the report, she highlighted that customers who saw the data might raise questions, suggesting that the explanation be made clearer. MJ agreed and provided assurance that there was sufficient time to make changes to the report before the self-assessment was submitted at the end of September. FC stated that the reason for the increase of complaints remained unclear and contradicted the transactional data but provided assurance that further work would be undertaken to try to understand the situation. ACTION – Amend Annual HOS Complaints Self-Assessment & Annual Report & Appendix to include an earlier explanation of the apparent contrast between the increase of complaints and the fact that MSV was learning from them and making improvements. ACTION – Further work to be undertaken to understand the contradiction of the increase of complaints against the positive transactional data.	Yes
2	T Edwards	TE asked what was driving the complaints relating to gas, expressing surprise about the volume of these complaints. FC replied that this was due to the drive for access to carry out gas safety checks to ensure full compliance, with complaints arising from tight timeframes for appointments and the issuance of legal letters.	Yes
3	S Webb	No comments	Yes
4	G Hall	No comments	Yes
5	A Spencer	No comments	Yes
6	L Baptiste	No comments	Yes
7	Ibby Ismail	No comments	Yes
8	N Byrne	No comments	Yes
9	A James	AJ suggested that MSV present case studies in a “you said, we did” format that other housing associations used. Additionally, she commented that it was unclear which categories had grown the most since the prior year, suggesting that this be brought out in the narrative and graph in Appendix 3. ACTION – Consider presenting complaints case studies in a “you said, we did” format. ACTION – Consider amending the narrative in the Annual HOS Complaints Self-Assessment & Annual Report to make clear which of the categories have grown the most since AJ asked whether the rise in complaints had led to an increase in compensation payments. MJ replied that although there had been an increase in compensation, it was not proportionate to the	Yes

		increase in complaints, with an overall reduction in the average amount awarded per complaint. Furthermore, he provided assurance that MSV's complaints handling performance was stable and its complaints culture was strong.	
10	M Hill	Apologies for meeting. Is Member Responsible for complaints and as such provided the foreword to the Annual Performance report	Apologies for meeting
11	S Taylor	ST commented positively on the work of the Complaints Team and the progress that had been made and did not consider the increased escalation to Stage 2 concerning, suggesting that it may be due to customers seeking to feel satisfied that they had exhausted the process. However, she suggested looking at the outcomes of the Stage 2 complaints to determine whether they mirrored Stage 1 for assurance about MSV's approach. ACTION – Compare the outcomes of Stage 2 and Stage 1 complaints for assurance around MSV's approach.	Yes
12	D Atkinson	No comments	Yes