



Annual Service Improvement Report

2025-2026





1. foreword

Listening to and responding effectively to complaints is one of the most important ways we understand the issues that matter to our customers and where we need to do better from a service perspective. At MSV, we are committed to listening to our customers, learning from their experiences, and using their feedback to improve the services we provide.

I would like to thank everyone who took the time to share their experience with us during the year. I recognise that raising a complaint often comes after frustration or a disappointing service experience. Every complaint represents an opportunity for us to listen carefully, respond fairly, and improve the services people rely on.

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.

In line with the Housing Ombudsman's Complaint Handling Code, I have reviewed both the self-assessment and this Annual Complaints Performance and Service Improvement Report.

These will be presented to the Board for scrutiny and approval. I am pleased to confirm that the self-assessment demonstrates compliance with the Code.

I would like to thank our residents, colleagues, Board members, and partners for their continued support and contribution throughout the year. By continuing to listen, learn, and act on what our customers tell us, we will strengthen trust, improve our services, and deliver better outcomes for the communities we serve.

Michelle

Michelle Hill
Board Member, Chair of the
Customer and Communities
Committee and Member
responsible for Complaints



2. context

Mosscare St Vincent's Housing Group (MSV) is committed to delivering accessible, reliable, and high-quality services that put customers at the heart of everything we do.

Complaints provide valuable insight into where services may have failed and what matters most to our customers. Effective complaint handling is an essential part of delivering a positive customer experience, helping us understand where services have fallen short, ensuring we resolve issues fairly, and identify opportunities to improve.

MSV continues to promote a positive complaints culture, encouraging customers to tell us when things have gone wrong. In line with the Housing Ombudsman's Complaint Handling Code, we identify complaints at the earliest opportunity and view every complaint as an opportunity to learn, improve, and rebuild customer confidence.

MSV recognises that, despite our best efforts, service failures can occur. When this happens, customers should feel heard, be treated fairly, and have confidence that appropriate action will be taken where improvement is needed. Learning from complaints is central to improving services, preventing repeat issues from reoccurring where possible, and strengthening trust with our customers.

Complaints performance, emerging themes, and learning are reported regularly across MSV, including to operational teams, Executive Team, the Board, and the Customer Committee. This ensures customer feedback directly informs decision making, service improvement, and organisational priorities.

MSV also works closely with the Complaints Board Champion, Michelle Hill, who sits on the main Board and chairs the Customer Committee, helping to maintain senior level oversight of complaints performance, customer insight, and organisational learning.

Customers can access clear information on the MSV website, including our complaints policy, *'Have Your Say'* and *'What Is a Complaint?'* leaflets, Housing Ombudsman information, and our latest self-assessment against the Complaint Handling Code. This helps customers understand their rights and how to raise concerns with confidence.

During 2026, MSV will continue to strengthen complaint handling capability through annual refresher training, role specific guidance, monthly complaints surgeries, and ongoing support for colleagues. This will help ensure complaints are recognised early, handled consistently, and resolved fairly in line with the Housing Ombudsman's Complaint Handling Code.

Complaint handling is also included within the corporate induction programme for all new colleagues. MSV is committed to embedding a positive complaints culture where customer feedback is welcomed, concerns are resolved openly and fairly, and learning is used to improve services and help prevent similar issues from recurring.



3. performance for 2025/2026

During the financial year 2025/2026 we received 634 complaints, an increase from the previous year's 376. This equates to a 69% increase in volume for the year compared to the previous year and is a significant increase.

The year end Tenant Satisfaction Measures (TSM) show that we have received 72.4 Stage 1 Complaints per 1,000 properties in 2025/26 compared to 41.6 last year. For complaints handling response times, 100% of complaints were responded to within target as prescribed in the Housing Ombudsman's complaints code in 2025/2026 compared to 95.9% last year.



[View our latest TSM results at www.msvhousing.co.uk](http://www.msvhousing.co.uk)

Whilst complaint volumes increased by 69% during 2025 to 2026, this should be viewed alongside our commitment to making it easier for customers to raise concerns and our consistent achievement of 100% complaint handling compliance throughout the year.

The increase has been driven by a relatively small number of recurring service issues, particularly delays in repairs, ineffective communication, and failures in appointment management, rather than a deterioration across all services. These themes are understood and continue to inform targeted service improvement activity particularly in Property Care Reactive, Gas, Capital Investment and Electrical services.

For clarity gas related complaints generally relate to access arrangements, appointment management, communication, and the delivery of the gas servicing process, rather than failures to complete mandatory gas safety inspections.

Complaint performance continues to be subject to regular governance reporting through Executive Team, Senior Leadership Team, the Customer and Communities Committee, and Board. This ensures performance, emerging themes, customer insight, and learning are regularly reviewed, with improvement actions monitored throughout the year.

Weekly exception reports are also provided to Executive Team to monitor live and extended complaints. During 2025/2026, 37 complaints required an agreed extension (6% of all complaints) compared with 48 in the previous year (13% of all complaints based on the 2024/25 total) demonstrating continued improvement in managing complex cases.

Our Power BI dashboard provides colleagues with real time complaint performance information, enabling services to monitor trends, identify recurring themes, and target improvements through regular operational performance meetings.

The continued achievement of 100% compliance with complaint response times reflects the commitment, collaboration, and focus of colleagues across the organisation to deliver fair outcomes and improve the customer experience. This is an improvement from the previous year's performance outcome.

The increase in complaints isn't spread evenly across the business and is concentrated in a small number of service areas primarily Property Care Reactive, Gas, Capital Investment and Electrical. This is unsurprising given the volume of completed customer transactions in respect of responsive repairs in particular.

The main themes driving complaints continue to be delays in completing repairs and issues relating to communication. These are summarised on the next page (pg 5).

Main Service Area Complaint Increases

<i>Service Area</i>	<i>FY24/25</i>	<i>FY25/26</i>	<i>Change</i>
Property Care Reactive	156	225	+69
Property Care Gas	53	103	+50
Assets Capital Investment	12	49	+37
Property Care Electrical	15	38	+23

Sub-Categories

<i>Theme</i>	<i>Increase vs FY24/25</i>
Repair completion delays	+111
Appointment delays	+103
Health & safety impacts	+89
Poor communication	+87
Missed appointments	+54
Parts delays	+26
No heating / hot water	+24

Delays in Completing Repairs

A significant proportion of complaints continue to relate to the time taken to complete repairs. Contributing factors include contractor availability, supply chain challenges, the complexity of some repair cases, and the need for multiple visits to fully resolve issues.

Analysis of complaint feedback has shown that communication is often as important to customers as the repair itself. During the year, we have continued to develop a more collaborative approach across services, strengthening communication, improving visibility of repairs, and ensuring customers receive clearer updates throughout their repairs journey.

MSV have invested in Accuserve, an ICT solution which brings the ability to improve the scheduling of repairs. It provides real time data to allow us to accurately manage performance including first time fix, emergency repairs and customer communication. This has enabled us

to enhance our customer journey and provide a more customer centric approach. This remains a key area of focus as we continue to improve the overall customer experience.

Communication

Customers continue to raise concerns about the quality and consistency of communication, including receiving timely updates, knowing who is managing their issue, and having clear expectations about timescales. Improving communication remains a key organisational priority as does the need to improve perception that customers are on occasion passed around the business.

Following a comprehensive review of our complaint categories, responsive repairs continue to generate the highest proportion of complaints. Of the 634 Stage 1 complaints received during the year, 63% related to responsive repairs and a further 5% related to damp and mould. A full breakdown of complaint themes is provided on page 6.

Whilst overall performance has improved, these recurring themes continue to shape our improvement activity. Alongside responding to complaints, we are placing greater emphasis on understanding root causes, identifying recurring issues earlier, and using customer feedback to drive preventative service improvements. The increasing complaint volumes across service areas pertaining to repairs will be the subject of further investigation as a priority in 2026/27, particularly since the increase is misaligned with TSM metrics, which indicate an improving trajectory with the repairs service.

This includes improving communication and the infrastructure that supports it across services. During the year, we reviewed the next phase of our customer portal to ensure

future development aligns with our wider digital ambition, creating simpler customer journeys, increasing automation, and making it easier for customers to self-serve. During the coming year, we will work alongside customers to introduce self-appointing repairs and continue expanding our digital offer through additional customer contact channels, providing greater choice, improving accessibility, and supporting a more connected, omni-channel customer experience.

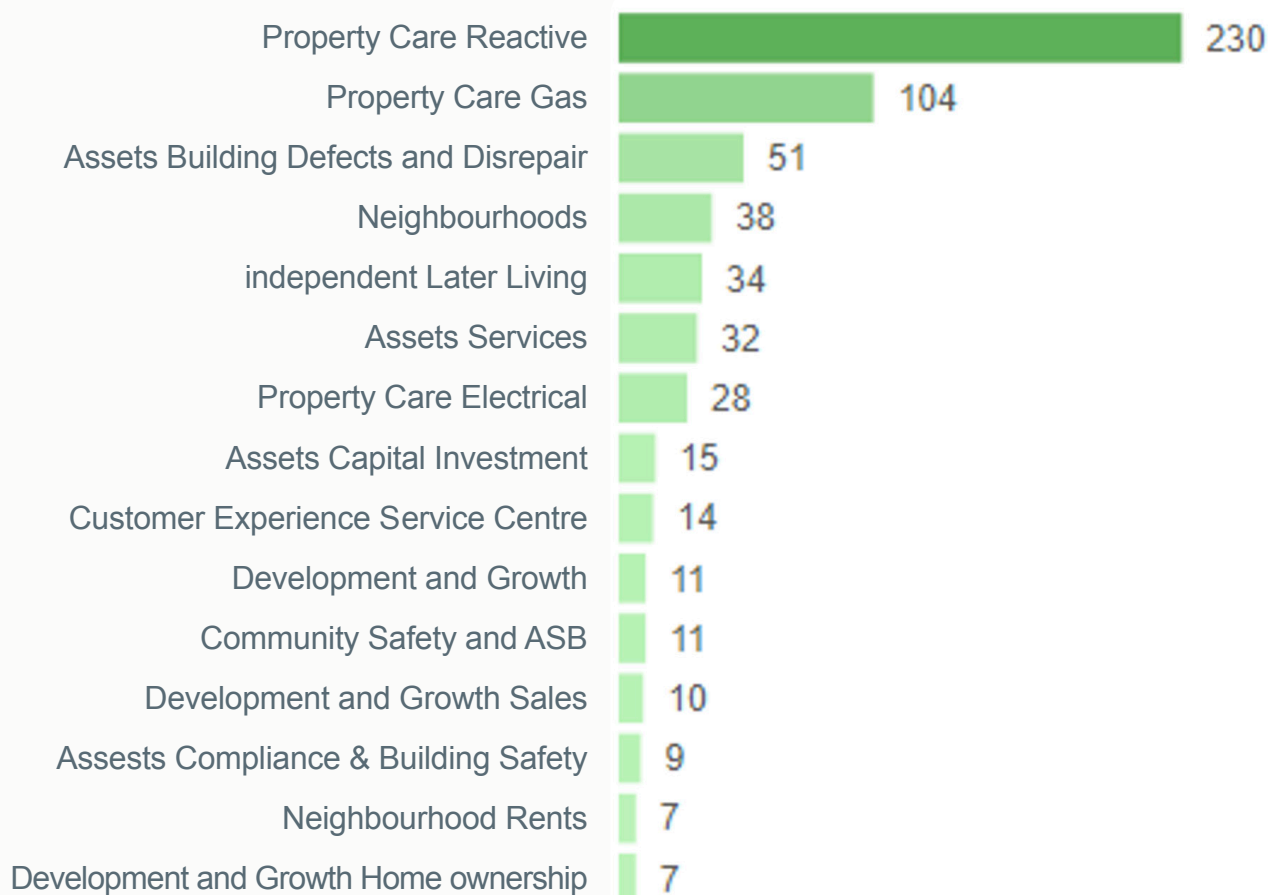
This continues MSV's journey towards becoming a truly omni-channel service centre, where customers can connect with us in more ways than ever before through accessible, joined up, and customer focused services.

Complaints summary for 2025/2026

Stage 1 Complaints

<i>Month</i>	<i>Reported</i>	<i>Responses</i>	<i>Avg Days</i>	<i>In Target</i>	<i>Extensions</i>	<i>Not due</i>
April 2025	45	45	9.4	100%	8	0
May 2025	55	55	9.1	100%	7	0
June 2025	41	41	8.2	100%	4	0
July 2025	43	43	7.6	100%	3	0
August 2025	43	43	7.6	100%	1	0
September 2025	38	38	7.7	100%	1	0
October 2025	58	58	8.3	100%	2	0
November 2025	56	56	7.7	100%	1	0
December 2025	58	58	8.0	100%	3	0
January 2026	63	63	7.6	100%	1	0
February 2026	63	63	8.7	100%	4	0
March 2026	71	71	7.6	100%	2	0
Total	634	634	8.1	100%	37	0

Complaint Categories



While complaint volumes increased, this has not been reflected across all customer measures. Tenant Satisfaction Measures have shown positive improvement, and complaint handling performance remained strong, with 100% compliance against published timescales.

This suggests customers continue to have confidence in raising concerns when services fall short, whilst also recognising improvements in the way complaints are handled. The increase reflects a combination of ongoing service pressures, improved accessibility to the complaints process, and a stronger organisational focus on listening to customer feedback.

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

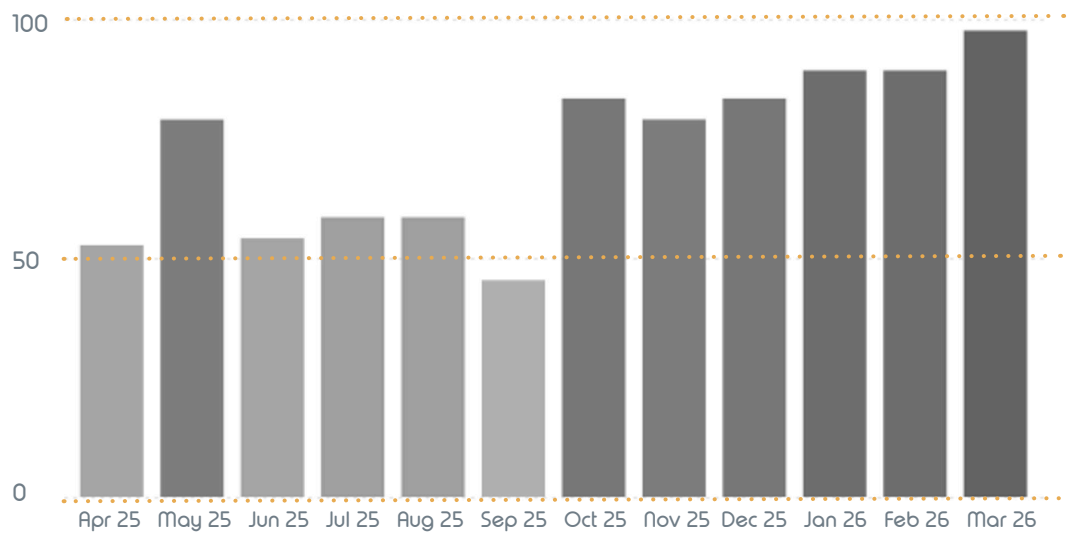
In total we received 7 determinations from the Housing Ombudsman in 2025/26. Within those cases we have received 8 findings and 8 maladministration findings, a total of 16 for the year.

The maladministration rate for 2025/2026 is 68.8%, compared with 48% in 2024/2025. This remains below the national rate of 75%. Although the number of maladministration findings has increased, these relate to older, complex cases escalated within the permitted period (dating back to 2023) and waiting for substantial periods of time for the determination outcome.

The number of complaints per 1000 properties is shown below for both stage one and two complaints over the period: April 2025 – March 2026

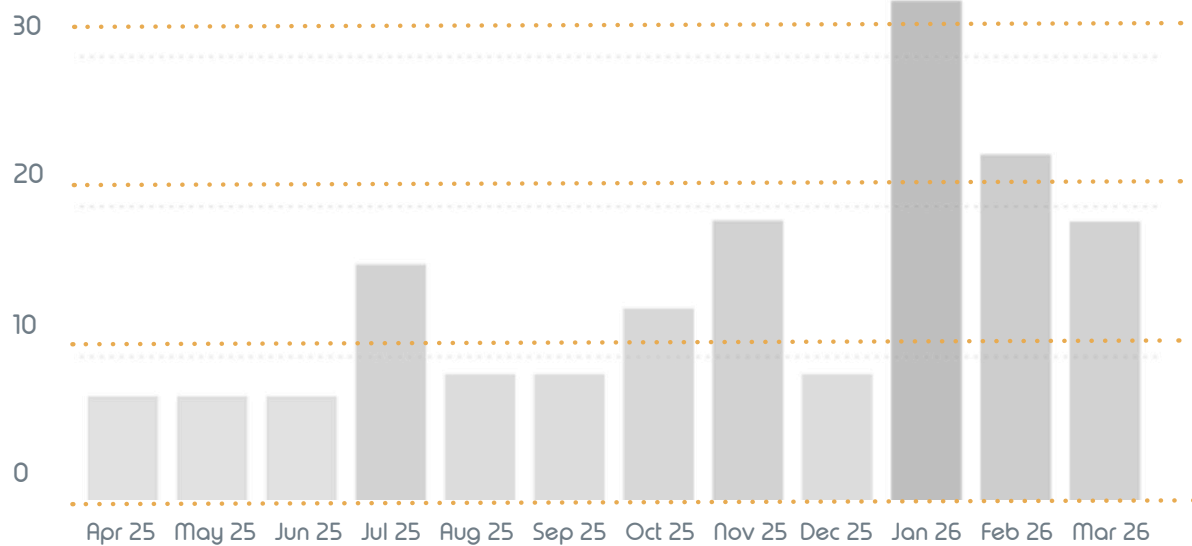
Stage 1 Complaints

annualised rate per 1,000 properties



Stage 2 Complaints

annualised rate per 1,000 properties



Complaint rate per 1,000 properties (LCRA)

Year on Year Complaint Rates (LCRA)

% Stage 1 Complaints relative to size of landlord LCRA



% Stage 2 Complaints relative to size of landlord LCRA

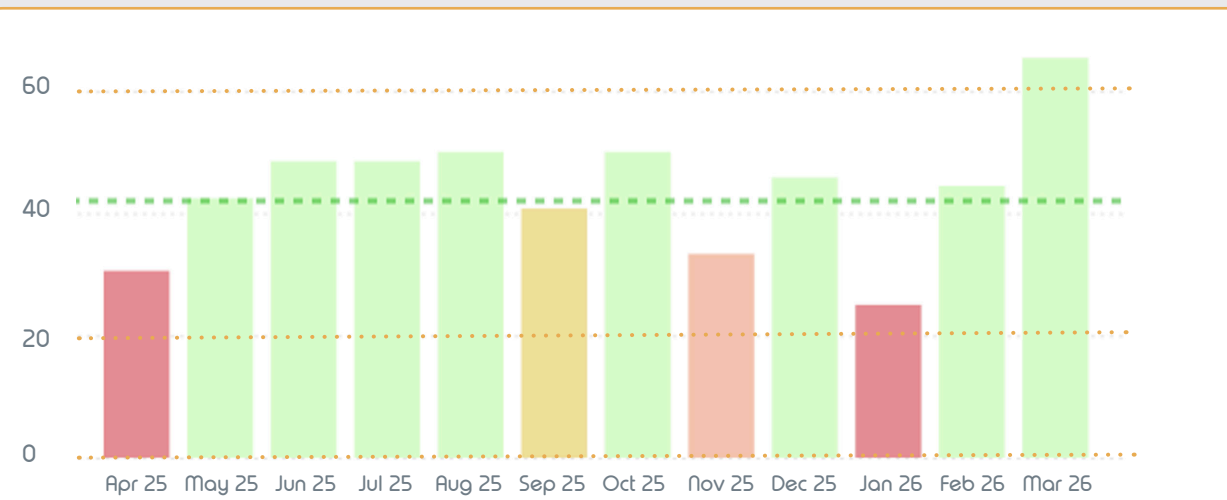


Complaint trends continue to be reviewed alongside customer insight, operational performance, Tenant Satisfaction Measures, and Housing Ombudsman learning. This ensures improvement activity remains focused on the issues that matter most to customers and helps prevent repeat service failures.

4. Satisfaction

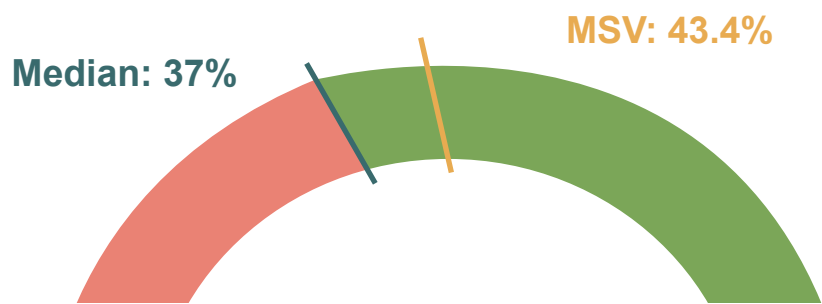
.Satisfaction surveys are sent out upon on the closure of each complaint stage.

Complaint Satisfaction by Month (LCRA)



43.4% for satisfaction with complaint satisfaction in Housemark shows MSV at quartile two overall – currently based on the anticipated year end benchmarking outturn with Housemark. This compares to 42.1% quartile 2 last year, an increase of 1.3% on satisfaction with complaint handling compared to the previous year. It should be noted that the median position is low on this metric as indicated below, most likely due to the inherent dissatisfaction by the time somebody raises a complaint.

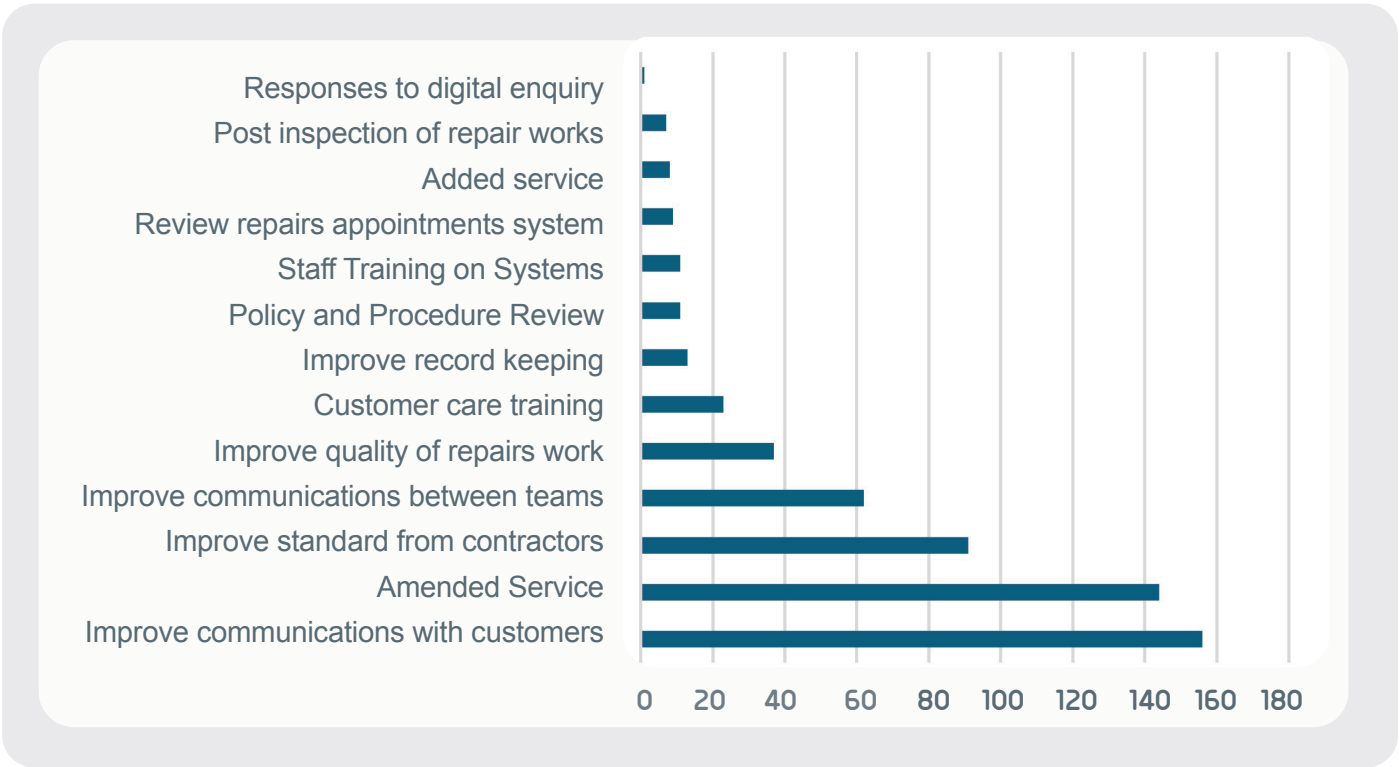
TP09 – Satisfaction with handling of complaints



5. Learning

Learning from complaints continued to strengthen throughout 2025/26 and remains fundamental to improving services across MSV. Complaints provide a valuable source of customer insight, helping us understand where services are performing well, where improvements are required, and how customer experiences can shape future decision-making.

Throughout the year, our approach has continued to mature beyond resolving individual complaints towards understanding the underlying causes of customer dissatisfaction. Greater emphasis has been placed on identifying recurring themes, undertaking root cause analysis, and ensuring learning is shared across the organisation, so improvements address the causes of issues rather than repeatedly resolving the symptoms.



The learning themes identified throughout the year, illustrated in the chart above, have influenced improvements across a wide range of services. These include:

- **Policy and procedure reviews**
- **Strengthened contractor management**
- **Improvements to repairs processes**
- **Enhanced communication between teams**
- **Improved record keeping**
- **Additional customer care and systems training**
- **Strengthened quality assurance arrangements**
- **Improvements to customer-facing processes.**

Together, these changes demonstrate our commitment to ensuring complaints lead to meaningful service improvements for customers.

As illustrated in the chart, communication remained the most significant learning theme throughout the year. Whilst many complaints related to repairs or operational service delivery, customers consistently highlighted the importance of timely updates, clear ownership, realistic expectations, and regular communication throughout their customer journey. This reinforces that customer experience is shaped not only by the outcome of a service request or complaint, but by how well customers are informed and supported throughout the process. Improving perception that customers sometimes feel they are passed around the business remains a challenge and is a significant area of focus for improvement this year.

Throughout 2025/26, we also strengthened governance by enhancing quality assurance, increasing management oversight, and sharing complaint learning more consistently with operational services. This has improved consistency in complaint handling, strengthened accountability, and ensured learning is translated into practical service improvements.

The strategic priorities identified in last year's report focused on strengthening complaint handling, embedding organisational learning, improving governance, and ensuring compliance with the Housing Ombudsman's Complaint Handling Code. Good progress has been made across each of these priorities during the year. As our approach continues to mature, we have begun laying the foundations for the complaints service to become more than a functional service that responds to customer dissatisfaction by ensuring a process is followed in accordance with prescribed timescales.

Our aspiration is for complaints to become an increasingly important source of organisational intelligence, helping identify emerging risks, highlight recurring themes, inform strategic decision-making, and support proactive service improvement across MSV. We are also seeking to be able to better track recurring complaint themes raised by the same customers multiple times to ensure a holistic picture of all historic complaints is more visible, ensuring any emerging wellbeing needs are met.

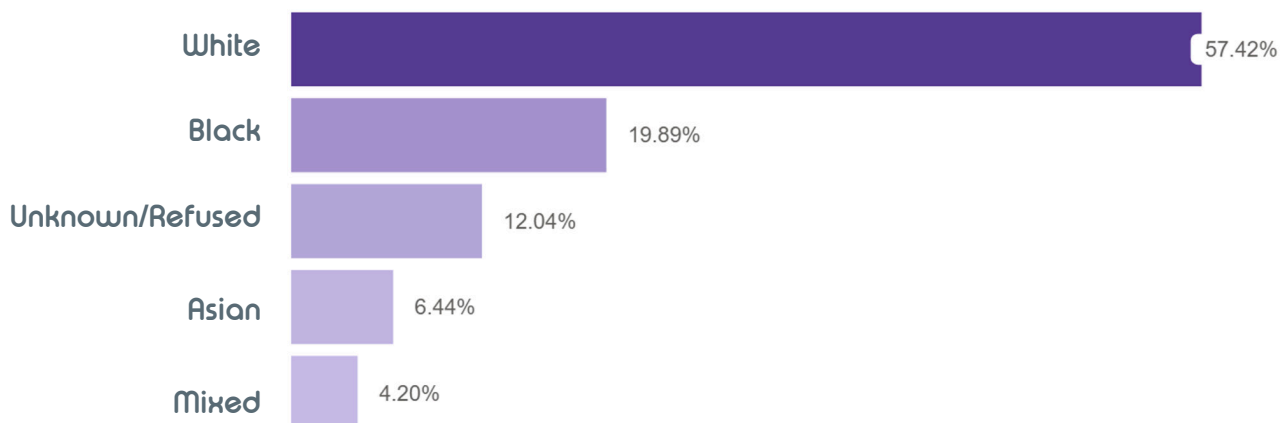
Learning from complaints is therefore becoming an increasingly important part of how MSV understands customer experience, evaluates organisational performance, and continuously improves the services we provide.

You said...	We Did...
Communication during repairs wasn't always clear.	Strengthened communication throughout the repairs journey, with clearer ownership and more proactive customer updates.
We didn't always learn from complaints.	Introduced regular complaint learning reviews, shared learning across services, and strengthened governance to ensure actions are tracked to completion.
It wasn't always easy to contact us.	Continued improving our Service Centre, expanded digital contact options, and are introducing WhatsApp to give customers more choice.
Customers wanted services designed with them, not for them.	Increased customer involvement in service improvements, including shaping future developments such as Phase 2 of the customer portal.

Understanding who is making complaints is an important part of ensuring our services remain fair, accessible, and responsive to the diverse communities we serve. During 2025/26 we continued to strengthen our understanding of customer demographics, recognising that meaningful insight comes not simply from complaint volumes, but from understanding the experiences of different customer groups.

During the year, 53.29% of complaints were received from customers identifying as White, 20.06% from Black customers, 7.96% from Asian customers, and 3.93% from customers identifying as Mixed ethnicity. A further 14.75% of complaints related to customers whose ethnicity was either unknown or who chose not to disclose this information.

Ethnicity Split



These figures are not used in isolation or to draw conclusions about any particular customer group. Instead, they help us understand whether customers are accessing our complaints service equitably and identify where further analysis may be required to understand gaps in access to services or inconsistencies

around customer experiences and outcomes. Over the coming year, we will continue improving the quality of our demographic data to provide a more complete understanding of how different communities experience our services.

Alongside customer demographics, we continue to analyse complaints geographically. Approximately 46% of complaints originated from Manchester, reflecting that around 46% of MSV's housing stock is located within the city. This broadly aligns with the distribution of our homes and provides an important baseline when considering complaint volumes across different localities.

Whilst high-level data helps us understand where complaints are arising, it does not explain why they occur. Throughout the year we have therefore strengthened our approach by considering complaint themes alongside information such as property age, stock condition, service performance, planned investment programmes, customer feedback, and local operational pressures.

This analysis has highlighted that some areas containing older housing stock and more complex repair demands experience higher levels of customer dissatisfaction. Rather than viewing complaints in isolation, we are increasingly using this information alongside wider business intelligence to better understand the factors influencing customer experience and to target improvement activity where it will have the greatest impact.

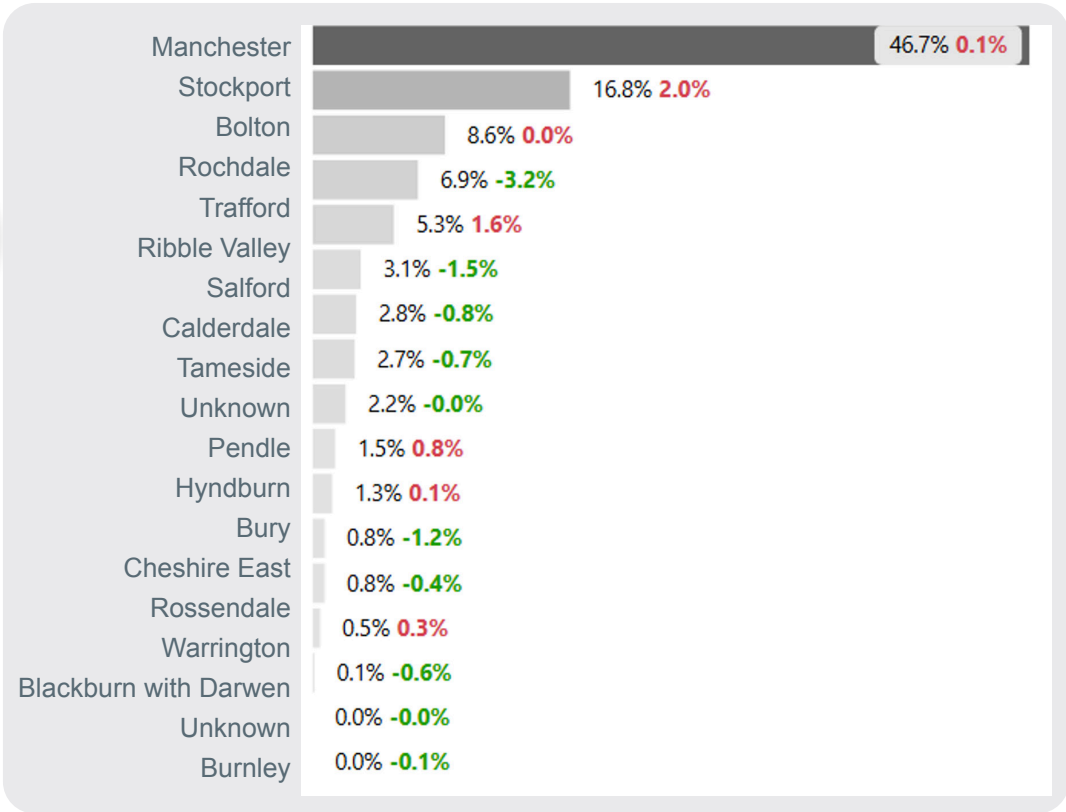
Learning from complaints continues to complement information gathered through stock condition surveys and planned investment programmes. Together, these insights have helped inform investment decisions across a number of neighbourhoods, including programmes of insulation, replacement windows and doors, and other planned improvements designed to improve customers' homes and their overall experience.

As our use of customer insight continues to develop, our ambition is to bring together complaint data, operational performance, customer feedback, demographic information, and asset intelligence to create a richer understanding of customer experience. This will strengthen our ability to identify emerging issues earlier, target improvement activity more effectively, and ensure investment decisions are increasingly informed by the experiences of our customers.

Below is the complaints distribution, showing complaints as a percentage of our stock.



Area



The proportion of complaints progressing from Stage 1 to Stage 2 remains an important indicator of both customer satisfaction and the effectiveness of our complaint handling.

During 2025 to 2026, 21.5% of Stage 1 complaints progressed to Stage 2, compared to 17.1% in 2024/2025. The increased rate of escalation may indicate the need for more comprehensive responses at Stage 1 and with that in mind, we will strengthen quality checks on Stage 1 responses to ensure that the pursuit of achieving timescales for responses isn't compromising quality.

Whilst customers will always retain the right to request an escalation where they remain dissatisfied, this measure provides valuable insight into how effectively concerns are resolved at the earliest opportunity and where further improvements may be required.

6. Next Steps for 26/27

The progress made during 2025 to 2026 particularly around our core performance across the TSM metrics provides a strong foundation for the year ahead. The significant increase in complaints is not considered to indicate a deterioration in service performance across the organisation. Analysis suggests the increase is concentrated within a number of recurring operational issues, alongside wider factors including improved complaint recognition and increased customer confidence in raising concerns. Furthermore, our improving performance trajectory across the whole suite of TSM perception measures provides a level of assurance in this regard.

Over the past twelve months, our strategic priorities have focused on strengthening complaint handling, embedding organisational learning, improving governance, and ensuring compliance with the Housing Ombudsman's Complaint Handling Code. Whilst these priorities remain important, our focus is now evolving.

Throughout the year we continued strengthening our quality assurance arrangements, improving management oversight, sharing learning more consistently across services, and providing regular feedback to complaint handlers. Complaint handling has also become more firmly embedded within colleague induction, ongoing development, and operational learning, helping improve consistency and build confidence across the organisation.

Learning from escalated complaints has further strengthened our understanding of recurring themes and the opportunities to improve initial investigations, communication, and ownership. This insight continues to inform service improvements and supports our ambition to resolve more concerns effectively at the earliest possible stage.

During 2026 to 2027, we will increasingly focus on prevention rather than reactive response. Whilst maintaining high standards of complaint handling will remain essential, our ambition is to make greater use of the insight complaints provide to identify emerging issues earlier, influence organisational decision-making, and reduce recurring service failures before they affect more customers.

The complaints service is often one of the first areas to identify changing customer experiences and developing operational pressures. Over the coming year we will continue developing our use of complaint insight alongside operational complaints performance, customer feedback, demographic information, and wider organisational intelligence to provide a more complete understanding of customer experience across MSV.

This will strengthen our ability to identify emerging risks, support earlier intervention, and ensure service improvements are informed

by evidence rather than reacting once issues have become established and services may have failed. We will continue strengthening root cause analysis, quality assurance, governance, and organisational learning, ensuring complaints remain an important driver of continuous improvement across the organisation.

Our ambition is that complaints increasingly become a source of organisational insight that not only improves complaint handling, but also helps shape services, supports strategic investment decisions, and improves outcomes for customers.

7. Conclusion

Throughout 2025 to 2026, MSV has continued to strengthen its approach to complaint handling, governance reporting, and organisational learning. Our performance has remained high throughout the year with 100% of complaints responded to within timescales at both Stage 1 and Stage 2 and an improved position has been achieved in respect of satisfaction with complaint handling. Performance on both TSM metrics places MSV in upper quartile positions despite the significant increase (69%) in complaint volumes.

The year has seen continued progress in the way complaints are identified, investigated, and used to inform service improvement. Alongside maintaining compliance with the Housing Ombudsman's Complaint Handling Code, we have continued embedding a stronger culture of learning, ensuring customer feedback increasingly influences operational practice and organisational improvement.

Complaints continue to provide valuable insight into the experiences of our customers, enabling us to better understand where improvements are needed and where services are performing well.

Looking ahead, our ambition is to build on the progress made during 2025/26 by continuing the shift from reacting to complaints towards using complaint insight more proactively and intervening before issues reach a complaint stage. This is considered integral to delivering a reduction in complaints longer term. By strengthening our understanding of customer experience, identifying emerging risks earlier, and ensuring learning informs strategic decision-making, we will continue improving services and delivering better outcomes for the communities we serve.

The publication of this report demonstrates our commitment to openness, transparency, accountability, and continuous improvement in respect of complaint handling. It is also an integral part of demonstrating compliance with the Housing Ombudsman complaint code. Most importantly, it reflects our solid foundations in terms of complaint handling performance, improving satisfaction with complaint handling and continued commitment to listening to our customers, learning from their experiences, and using their insights to shape the future delivery of our services.



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