



Complaints:

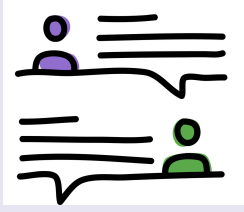
How are we doing? What have we learned?



Annual Complaints Performance and Service Improvement Report

→ 2024/25

Accessibility



We want to make sure that this report is accessible to all residents

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<https://www.mtvh.co.uk/contact-us/>

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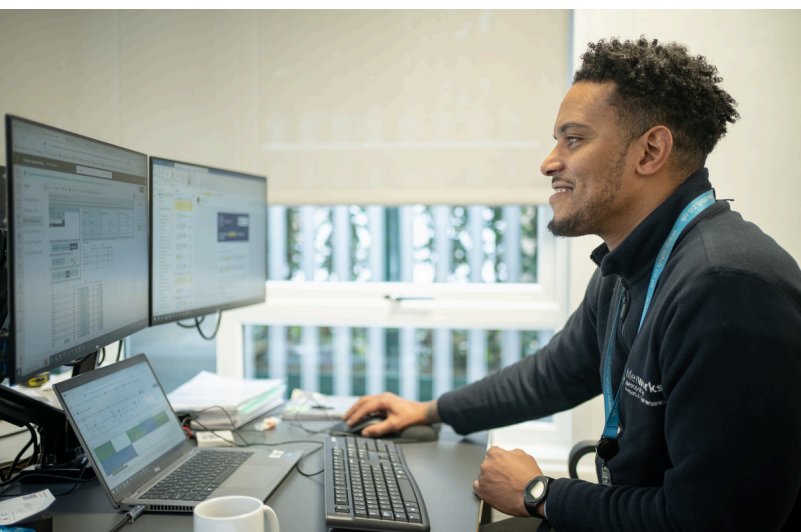
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https://www.mtvh.co.uk/contact-us

Haddii aad jeclaanaahayd inaad hesho macluumaadka ku jira warbixintan oo ku qoran luqad kale ama qaab kale sida farta waaweyn ama farta indhooleyaasha, fadlan nagala soo xiriir 0203 535 3535 ama mareegahayaga <https://www.mtvh.co.uk/contact-us/>.

گر آپ اس رپورٹ میں دی گئی معلومات کسی اور زبان یا فارمیٹ میں حاصل کرنا چاہتے ہیں، جیسے بڑے پرنٹ یا بریل میں، تو براہ کرم ہم سے 02035353535 نمبر پر یا ہماری ویب سائٹ کے ذریعے رابطہ کریں: https://www.mtvh.co.uk/contact-us

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About MTVH

MTVH provide affordable housing for people living in London, the South East, East Midlands and East of England.

We also offer a range of care and support services. Our specialist areas include older people, mental health and transitional services which provide intensive support to marginalised or vulnerable people.

Our housing types

| | |
|-------------------------------|------|
| Social & affordable rented | 52% |
| Leasehold & shared ownership | 33% |
| Care & supported housing | 10% |
| Keyworker housing | 3.5% |
| Other (including market rent) | 1.5% |

Where our homes are

| | |
|---------------------------|-----|
| Midlands and East Anglia | 27% |
| North London and Counties | 39% |
| South London and South | 34% |

Homes
we own or
provide

59,000+





Our complaints approach

Complaint request review

Our central complaints team reviews complaint requests within 5 working days. We check if we have tried to address the issue already or if another action is needed to resolve it. After review, we either open a new complaint or suggest alternative actions, such as logging a repair for a new repair issue.

Stage 1 complaint

Once a complaint is opened, a complaints team member will contact the customer to clarify the complaint and what they would like MTVH to do to put things right. The team member will investigate and respond within 10 working days. If more time is needed, they will notify the customer and agree a new response date.

Stage 2 complaint

If a customer is dissatisfied with our stage 1 response, they can request a stage 2 complaint. At this stage, a different member of the complaints team will review the initial response and any new information from the customer, providing a reply within 20 working days. This is the final step of our complaint process.

Housing Ombudsman

If a customer is not satisfied with our response to their complaint at stage 2, they have the option to contact the Housing Ombudsman for a review. Further details about the Housing Ombudsman Service are available on their website: <https://www.housing-ombudsman.org.uk/residents/>



Helen Cope

Board Member Responsible for Complaints

As the Member Responsible for Complaints at MTVH, I am pleased to be able to share this comprehensive Annual Complaints Performance and Service Improvement Report for the financial year 2024/25 with our residents, colleagues and key partners on behalf of the MTVH Board.

To make this report as informative as possible, the Customer Voice team collaborated with residents and completed a continuous learning scrutiny review into the report format from last year. Most changes in the report this year have been informed by the work of this group, and I would like to take this opportunity to thank our involved residents for giving up their time to help us.

The past year has seen significant activity and change in the organisation including welcoming our new Chief Executive, Mel Barrett. This report outlines some of the actions that have been taken in response to learnings identified through complaints and it is reassuring to read in the report that the impact of these changes is starting to be felt by our residents.

Despite improvements being made, the number of complaints received this year increased by 21% compared with last year. Behind every complaint is a resident who needs MTVH to put something right for them; my role on the Board, and as Chair of the Customer Services Committee, is to make sure that we never lose sight of this fact and that MTVH continues to learn and take actions that lead to improvements in our services.

This year we made changes to the quarterly reporting shared with the Customer Services Committee, making sure that the Board, Committee members, including our three resident members, are informed not just about the numbers of complaints and the reasons for these but also about what is being done to improve services and prevent further complaints.

We also had the pleasure of meeting with Richard Blakeway, the Housing Ombudsman, this year, and to hear from him about the key learnings for the housing sector from his perspective.

I am pleased to note the significant improvement in compliance with the Housing Ombudsman Service this year compared with last year. While there has been a slight improvement in the percentage of severe maladministration and maladministration findings, a continued focus will be placed on making sure we do everything we can to learn and prevent recurrence of the issues that led to these findings.

A new Customer Experience Strategic Plan has been introduced across MTVH. This will impact on how we approach complaints, amongst other things, and I look forward to seeing continued improvements in our complaint handling in the coming year.



Kush Rawal
Executive Director of Customer Services

With responsibility for our complaints handling at MTVH, I am happy that this report gives me the opportunity to share with residents how we have responded to complaints during the past year and what we have done, and are continuing to do, to improve service delivery right across MTVH.

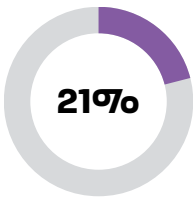
During 2024/25 we continued to improve our compliance with the Housing Ombudsman Complaint Handling Code. Initiatives included promoting awareness of how to lodge a complaint in our Resident Bulletins and making changes to our website to make it as easy as possible for anyone to raise a complaint. A focus group with residents was conducted to develop a transparent procedure and communication format for instances when complaint requests are not accepted.

2024/25
IN FIGURES

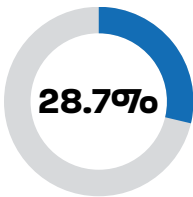
8,375
total complaints received
6,507 at stage 1
1,868 at stage 2

Average days to
respond to complaints

| | |
|---------|-----------|
| Stage 1 | 21 |
| Stage 2 | 38 |



21% Increase in complaints received compared with last year



28.7% of complaints progressed to stage 2

Complaints increased by 21% this year compared to last. However, the rise was sharper at the start of the year than at the end, suggesting service improvements made throughout the year are positively impacting resident experience.

This year, our average response time to complaints was longer than it should be, Over the past 12 months, we have prioritised improving the quality and frequency of communication during the complaint process. We are committed to significantly reducing our response times in the upcoming year, while maintaining quality communications.

A self-assessment against the Housing Ombudsman Complaint Handling Code has been completed and is available for residents to view on our website. This report and the self-assessment have been shared with our Board, confirming that our complaint policy and processes comply with the Code requirements.

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A new management structure in the complaints team was established in June to ensure quicker responses to Housing Ombudsman requests and to help us to identify learnings from our complaints. As a result, the number of Complaint Handling Failure Orders received from the Ombudsman service decreased from 9 in 2023/24 to 1 in 2024/25. The Housing Ombudsman Service determined 157 cases for MTVH and made 406 findings. There was a slight decrease in the percentage of severe maladministration and maladministration findings, accompanied by a slight increase in minor service failure findings.

Housing Ombudsman Determinations

| | |
|----------------------------|------------|
| Number of cases determined | 157 |
|----------------------------|------------|

| | |
|---|--------------|
| Number of cases determined as a percentage of total complaints received | 1.97% |
|---|--------------|

| | |
|--|-----------|
| Number of cases determined as severe maladministration | 10 |
|--|-----------|

| | |
|--|------------|
| Number of findings received | 406 |
| <i>(note, there can be multiple findings per case)</i> | |

| | |
|--|----------|
| Number of complaint handling failure orders received | 1 |
|--|----------|

We continue to evolve how we learn from complaints and take action to improve the services we deliver to our residents. This year we received a wider order from the Housing Ombudsman Service, requiring MTVH to complete a review into the timeliness and presentation of service charge information to residents. An independent review was completed by HQN and the learnings from this have been shared with the Ombudsman with the action plan to improve already underway.

In the coming year we will continue to develop our services to customers. Improvements in our systems will enable improved learnings and root causes of complaints to be identified, speeding up the pace at which changes can be made. Additionally, our systems will enable more effective monitoring of actions agreed through the complaint process, reducing the need for residents to seek updates after their complaints have closed.

Complaints Performance

In detail

Total complaints

Stage 1 6,507

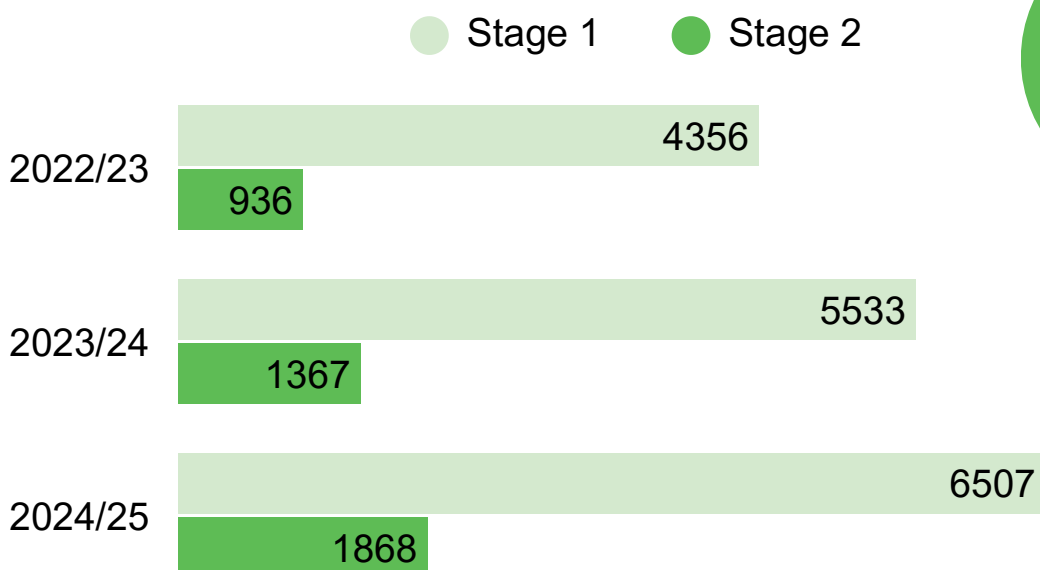
Stage 2 1,868

28.7%

Escalation rate from stage 1 to stage 2 during the year

21%

increase in complaints compared to the previous financial year



On average we responded to stage 1 complaints within 21 days and to stage 2 complaints in 38 days. This is longer than our policy timescales and we are working to reduce our time to respond in the coming year.

Although complaint numbers increased this year, this slowed towards the end as improvements in our services to residents were implemented. Complaints rose by 58% in April 2024 compared to the previous year but levelled off to a 1% increase by March 2025. Repairs, property compliance and housing services were the main reasons for complaints being raised.

The Housing Ombudsman Complaint Handling Code (section 3.3) says that high complaint volumes can be evidence of a well-publicised, accessible process.

We aim to meet residents' needs by improving our processes and see complaints as opportunities to learn and improve services. Our complaint procedures are on our website and shared with residents through welcome packs and noticeboards where possible.

This year, we saw a slight increase in complaints and service requests made directly to Board and Executive team members. Our new CRM system enabled quicker responses to residents. We are reviewing our approach to these contacts to further improve our service.

Understanding non-accepted issues



As part of our Complaints Policy, requests for complaints relating to the following issues are not usually accepted:

- Where the cause of the complaint occurred more than 12 months ago
- When court proceedings had already been confirmed
- Where a complaint had already been fully handled under our Complaints Policy
- Complaints relating to insurance claims
- Reports of anti-social behaviour (these are handled under our ASB Policy)
- Complaints about rent increases or service charges or their reasonableness (these are handled under our rent and service charge dispute process)
- Complaints relating to planned Section 20 works (these are handled under our Section 20 process)

Complaint refusals

Throughout the year, we received 3,002 complaint requests that were not progressed through our formal complaint process. In 25% of these cases (764 requests), MTVH was unaware of the issue being complained about, and we resolved these through standard procedures, such as requesting a repair or opening an anti-social behaviour case.

The remaining complaint refusals (2,238 requests) were not advanced for the following reasons:

- the complaint was already under investigation
- the complaint had already been investigated
- the complaint was not something we could investigate (for example it may relate to a service provided by a local council)

Working together with residents

Our Complaints team carefully reviews each complaint request. A focus group with residents held during the year helped us to refine how we communicate complaint refusals. We will always inform residents of the next steps if we are unable to proceed with a complaint request.

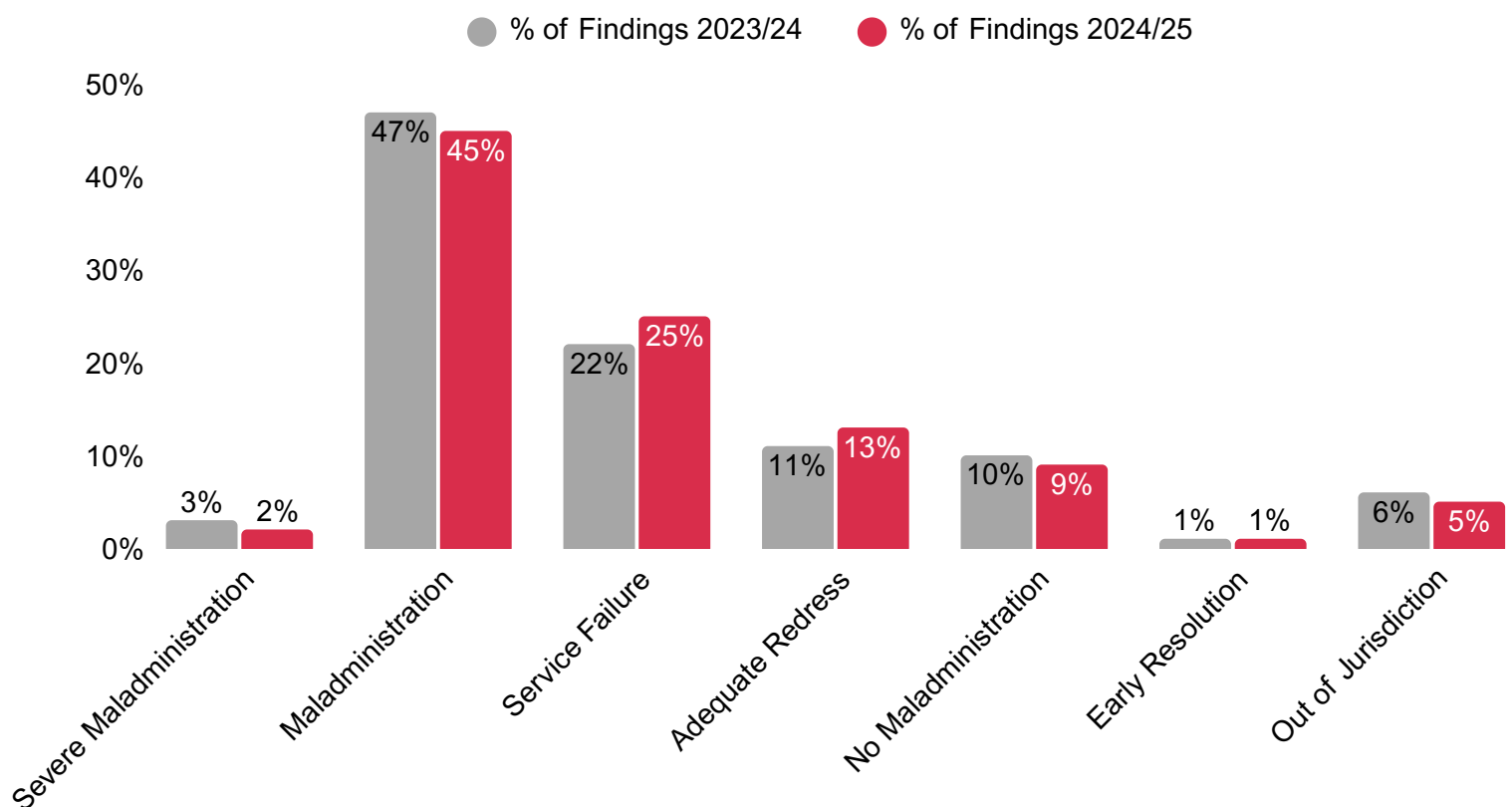
Housing Ombudsman Findings

In detail

Customers dissatisfied with our complaint response can usually ask the Housing Ombudsman Service for a review. The Housing Ombudsman Service reviewed 156 cases for MTVH last year, a 4% increase from 150 cases the previous year, accounting for 1.9% of all complaints.

The Housing Ombudsman Service provides several findings for each case reviewed, typically averaging between 2 to 3 findings per case. Findings vary in seriousness; severe maladministration and maladministration indicate failings that have negatively impacted residents, while service failure refers to minor failings.

This year, the total number of findings reached 406. The chart below illustrates a comparison of these findings with those from the previous financial year. There were 10 severe maladministration findings, with a slight decrease in the percentage of severe maladministration and maladministration findings overall. Efforts will be made to reduce these findings further and improve complaint handling in the upcoming year.



Each finding from the Housing Ombudsman Service can result in 1 to 5 orders that MTVH must comply with. These orders are actions specified by the Ombudsman Service intended to resolve issues for the complainant. This year, **557 orders were received**.

If MTVH does not comply with Housing Ombudsman Service orders properly or on time, the Service will issue a Complaint Handling Failure Order (CHFO). This year, **we improved our compliance and received only 1 CHFO in June 2024**, compared to **9 last year**. We aim to continue this positive trend and fully comply with all future Ombudsman orders.

Service Improvement and learnings

Four core areas for service improvement were identified through complaint trends and other methods. Here are the key learnings and actions taken:

→ Meeting the needs of our residents

Based on insights from our severe maladministration determinations and the Housing Ombudsman Service's Spotlight on Attitudes, Respect, and Rights, we have implemented changes to adapt our services across MTVH to better meet the diverse needs of our residents. Our Diverse Needs and Vulnerabilities Policy has been reviewed and updated, and it is available in the policy section of our website. Colleague training has been revised, and we are continuously making adjustments to our services to ensure that MTVH is as accessible as possible for all residents.

→ Improving our communication and resident information

Our complaints have shown us that providing clear communication is important to residents. This year, the Responsive Repairs Policy was updated and published on the website to make it accessible for everyone. The information on the website is continuously updated to ensure it remains current and reflective of our services. Additionally, the complaints team implemented a quality assurance process to ensure clear communication during the complaint experience.





→ Using new systems to keep better records and inform decisions

Our Customer Relationship Management (CRM) system is now used to manage complaints from start to finish, allowing us to maintain better records of customer needs and home management. This year, the complaints team has utilised data from complaint handling to produce quarterly insight packs that identify the root causes of complaints. This information is shared with senior leaders across MTVH to help us improve our services.

→ Managing contractor performance



During the summer, our in-house repairs team, Metworks, took over responsibility for repairs the Home Counties area. This decision was heavily informed by customer feedback showing that satisfaction with Metworks was consistently higher than with the contractor in place in that region. Satisfaction has improved since this change took place.

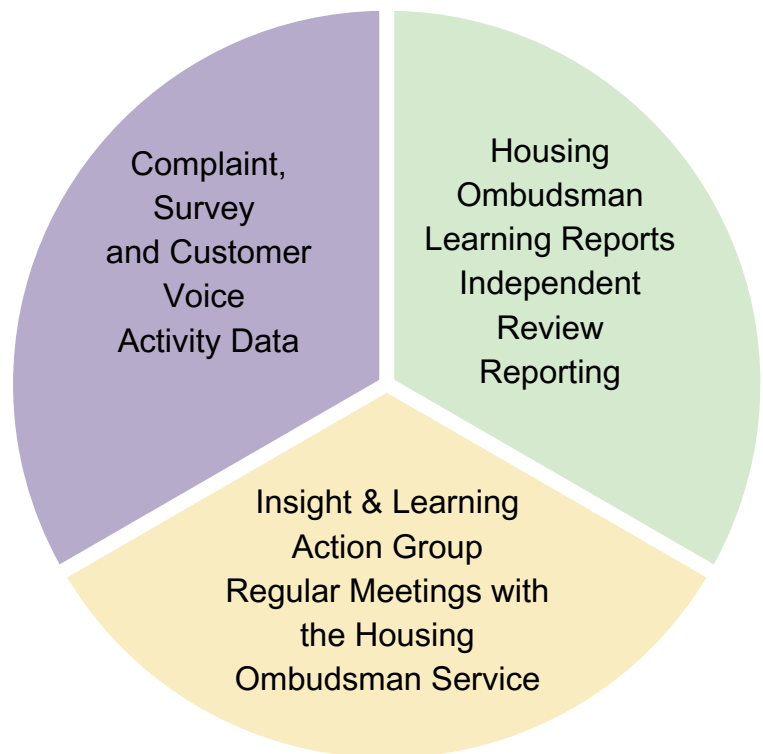
This winter, we also worked closely with one of our gas contractors following an increase in complaints from customers in our south region. The contract managers agreed a 6-week improvement plan in January and by March, service was back on track with fewer complaints being received.

This year, we introduced a Service Quality and Improvement manager to our complaints team. This role focuses on quickly identifying lessons from complaints, reviewing best practices from the Housing Ombudsman Service, and ensuring changes improve resident experience.

We worked with our Customer Voice team to find out from our residents how we could improve our compensation policy this year. The updated customer remedies policy prioritises correcting issues rather than just providing financial compensation and considers individual circumstances and the impact of service failures on residents. Resident feedback has also influenced the content of our complaint response letters and the information about complaints available on our website.

Sources of learning

The **Insight and Learning Action Group**, composed of senior leadership team members from across MTVH, meet quarterly to review complaints, customer feedback, and survey data, identifying potential improvements to processes and policies within the organisation. In November 2024, the Executive Team, along with our Board and Customer Services Committee met with Richard Blakeway, Housing Ombudsman, to learn about significant changes in the sector and discuss how MTVH can ensure compliance. A significant source of learning comes from cases where the Housing Ombudsman has determined severe maladministration. Comprehensive case review meetings are conducted for these instances, led by our Director of Strategy, Performance, and Projects. The insights and actions taken to prevent recurrence are reported directly to our Customer Services Committee, which is a sub-committee of our Board.



Maximising learning opportunities

As part of one of our severe maladministration cases this year, MTVH were ordered to complete a “wider order review” into the timeliness and presentation of service charge information to residents. The ability to make wider orders is a new power that the Housing Ombudsman Service has following the implementation of the Social Housing Regulation Act (2023). They are designed to help prevent further complaints where the Housing Ombudsman determines that this is likely during an investigation. To maximise the learning opportunity, we requested that an external organisation, HQN, complete this review. The review was completed in March 2025 and shared with the Housing Ombudsman Service. An action plan completed as part of the review is underway.

Enhancing root cause reporting

As our systems continue to improve, teams across MTVH will be working together to better identify complaint root causes and use this data to respond and improve our services.

Improved monitoring of actions after complaints have been responded to

The Housing Ombudsman Code says we must close complaints once a plan of action is agreed to put things right for the complainant. We are enhancing our CRM system to better track the completion of these actions after complaints are closed to improve resident experience.

Reducing the time taken to respond to complaints

This year our complaints team focused on improving the quality and frequency of communication to customers. In the coming year the team will maintain this quality and communication level and will also be making changes to how they manage complaints, reducing the time customers have to wait to receive a response.

Improving customer experience across MTVH

The Customer Experience Strategic Plan is scheduled for launch in 2025. This plan, based on resident feedback, aims to enhance accountability and service delivery, as well as improve communication with residents.

Continuing to work with our Customer Voice team to listen and act on involved resident feedback

This year we completed a scrutiny review of our previous complaints performance report to help us improve it. We regularly discuss our approach to complaints with our involved customer groups and will continue to do this. To find out how to become an involved resident visit <https://www.mtvh.co.uk/contact-us/share-your-voice/>



Glossary of terms

Annual Self-Assessment (against the Housing Ombudsman Code):

The Housing Ombudsman Service Complaint Handling Code requires all social housing providers to self-assess their complaint policy and processes against the requirements of the Code. The self-assessment must be reviewed and approved by the Board at least annually. Once approved, the self-assessment is published on our website along with this report.

Complaint Handling Code:

The set of standards for how social housing landlords should handle complaints. It is issued by the Housing Ombudsman Service.

Complaint Handling Failure Order (CHFO):

An order issued by the Housing Ombudsman when a landlord fails to comply with their orders properly or on time.

Compliance (with the Housing Ombudsman):

Adhering to the requirements and recommendations of the Housing Ombudsman Service.

Continuous Learning Scrutiny Review:

A process involving working with residents to review and improve reports, processes or services.

CRM (Customer Relationship Management) system:

A computer system used to manage interactions with customers and maintain records.

Customer Experience Strategic Plan:

MTVH's plan to improve the overall experience of our residents.

Customer Voice Team:

Our dedicated team who work with involved residents to provide feedback and insight about how MTVH is doing.

Housing Ombudsman:

An independent and impartial service set up by law to resolve disputes between residents and social housing providers like MTVH. They have the power to investigate complaints, make findings on whether a landlord has acted fairly, and order landlords to take action to put things right.

Maladministration (Housing Ombudsman Finding):

A finding by the Housing Ombudsman indicating failings by the landlord that have negatively impacted a resident.

Networks:

MTVH's in-house repairs team.

Root Cause:

The underlying reason why a problem or complaint occurred.

Section 20 Works:

Major works to a building or estate where leaseholders may have to contribute to the cost.

Service Failure (Housing Ombudsman Finding):

A finding by the Housing Ombudsman indicating minor failings in service delivery.

Severe Maladministration (Housing Ombudsman Finding):

A finding by the Housing Ombudsman indicating serious failings by the landlord that have had a significant negative impact on a resident.

Social Housing Regulation Act (2023):

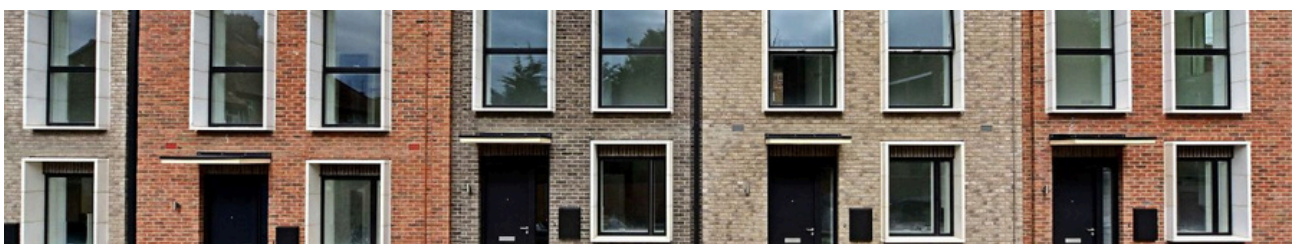
Legislation that introduced new powers for the Housing Ombudsman, including the ability to issue wider orders.

Spotlight on Attitudes, Respect, and Rights (Housing Ombudsman):

A report by the Housing Ombudsman focusing on the importance of these aspects in landlord-resident relationships.

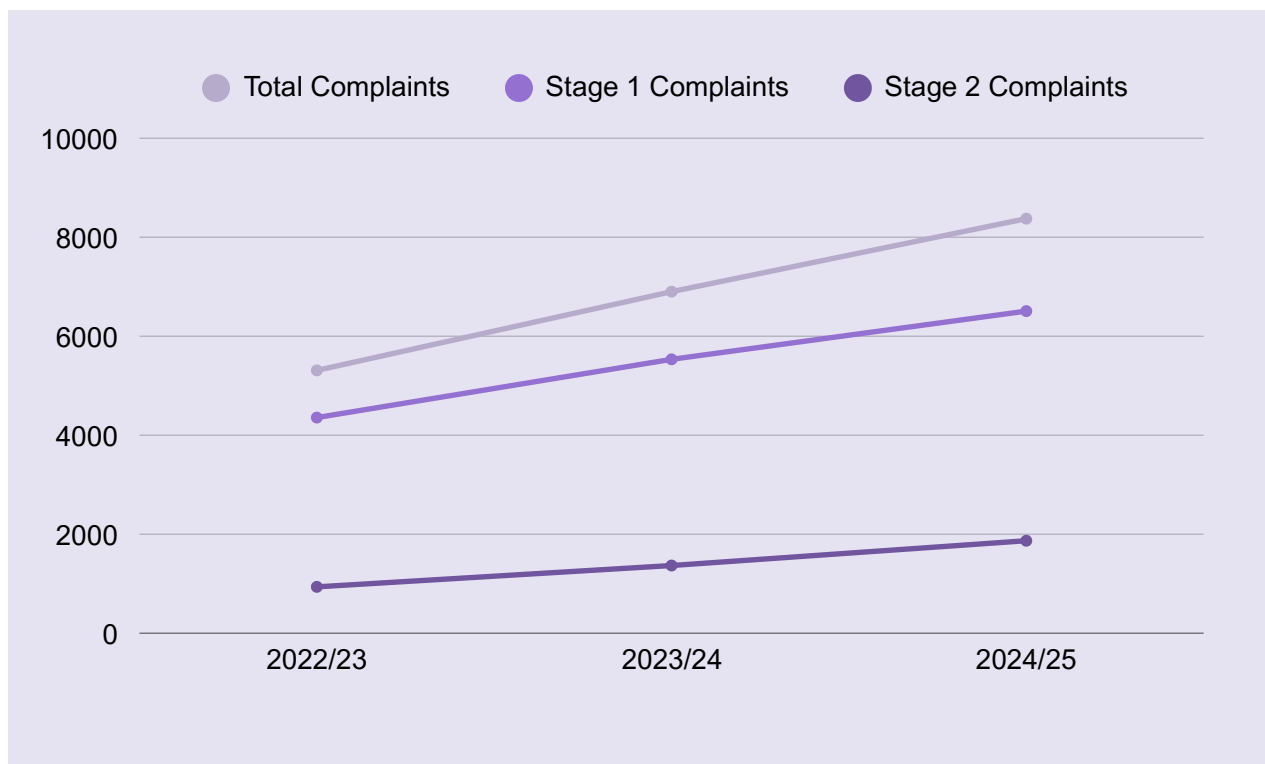
Wider Order Review:

A review ordered by the Housing Ombudsman, often following a severe maladministration finding, to look at systemic issues that could affect other residents.



Additional performance information

Total complaints per financial year:



Housing Ombudsman Service findings by category and relevant directorate:

| HOS Finding Category | Sales and Development | Customer Service | Property | Other | Total Findings |
|--------------------------|-----------------------|------------------|------------|----------|----------------|
| Severe Maladministration | 0 | 3 | 7 | 0 | 10 |
| Maladministration | 1 | 87 | 94 | 2 | 184 |
| Service Failure | 1 | 61 | 40 | 0 | 102 |
| No Maladministration | 2 | 21 | 13 | 0 | 36 |
| Adequate Redress | 3 | 36 | 13 | 0 | 52 |
| Early Resolution | 0 | 1 | 2 | 0 | 3 |
| Out of Jurisdiction | 1 | 10 | 7 | 1 | 19 |
| Total Findings | 8 | 219 | 176 | 3 | 406 |

Additional resources and useful information

To view the MTVH Complaints Policy visit:

<https://www.mtvh.co.uk/wp-content/uploads/2024/12/Complaints-Policy-April-2024.pdf>

To find out more about MTVH complaints performance and view our annual self-assessment against the Housing Ombudsman Complaint Handling Code visit:

<https://www.mtvh.co.uk/contact-us/report-a-problem/make-a-complaint-about-mtvh/complaints-performance/>

To view the Housing Ombudsman Service Landlord Performance Report for MTVH visit:

<https://www.housing-ombudsman.org.uk/landlords/>

To view additional information published by the Housing Ombudsman regarding MTVH during the financial year 2024/25 visit:

- <https://www.housing-ombudsman.org.uk/2024/04/09/ombudsman-highlights-failings-from-8-landlords/>
- <https://www.housing-ombudsman.org.uk/2024/05/21/knowledge-and-information-failings-in-latest-severe-maladministration-report/>
- <https://www.housing-ombudsman.org.uk/2024/07/09/severe-maladministration-report-on-leaks/>
- <https://www.housing-ombudsman.org.uk/2024/07/18/non-compliance-with-handling-orders-rises/>
- <https://www.housing-ombudsman.org.uk/2024/08/13/severe-maladministration-on-windows/>
- <https://www.housing-ombudsman.org.uk/app/uploads/2024/10/V2.Insight-report-Insight-on-shared-ownership.pdf>
- <https://www.housing-ombudsman.org.uk/app/uploads/2024/10/Severe-maladministration-publication-October-2024.pdf>
- <https://www.housing-ombudsman.org.uk/app/uploads/2024/11/CHFO-report-Q1.pdf>
- <https://www.housing-ombudsman.org.uk/annual-complaint-review-reports/annual-complaints-review-2023-24/landlords-with-high-maladministration-rates-2023-to-24/>
- <https://www.housing-ombudsman.org.uk/app/uploads/2024/12/Severe-maladministration-publication-December-2024.pdf>
- <https://www.housing-ombudsman.org.uk/app/uploads/2025/03/Severe-maladministration-publication-February-2025.pdf>



MTVH.CO.UK

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