

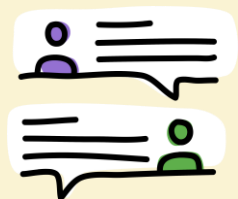
Complaints:

How are we doing?

What have we learned?

**Annual Complaints Performance and Service
Improvement Report 2025/2026**

Accessibility



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

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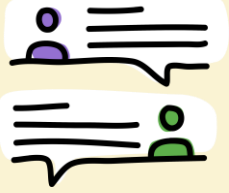
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جے تسی ایس رپورٹ وچ دتی گئی معلومات کسے ہور زبان یا فارمیٹ وچ حاصل کرنا چاہندے او جیویں کہ وڈے پرنٹ یا بریل، تے براہ کرم ساڈے نال 02035353535 تے یا : ساڈی ویب سائٹ دے ذریعے رابطہ کرو /

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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 /

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ਜੇ ਤੁਸ ਇਸ ਰਿਪੋਰਟ ਵਿੱਚ ਵਿੱਤੀ ਜਾਣਕਾਰੀ ਨੂੰ ਕਿਸੇ ਹੋਰ ਭਾਸ਼ਾ ਜਾਂ ਫਾਰਮੈਟ ਵਿੱਚ ਲੈਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਜਿਵੇਂ ਕਿ ਵੱਡੇ ਅੱਖਰਾਂ ਵਿੱਚ ਜਾਂ ਬੋਲ ਵਿੱਚ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ 0203 535 3535 'ਤੇ ਜਾਂ ਸਾਡੀ ਵੈਬਸਾਈਟ ਰਾਹ ਸੰਪਰਕ ਕਰੋ: <https://www.mtvh.co.uk/contact-us/>

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About MTVH

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

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

Our housing types

Social and affordable rented	52%
Leasehold and shared ownership	33%
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%



Our complaints approach



Complaint request assessment

Our central complaints team assess complaint requests within 5 working days. We check if we have previously tried to address the issue being complained about 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 stage 1 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/>

Foreword



Helen Cope

Board member responsible for complaints

As the Board Member Responsible for Complaints, I am pleased to present MTVH's Annual Complaints Performance and Service Improvement Report for 2025/26. Complaints play a vital role in helping us understand residents' experiences and drive improvement, and this report provides a clear and transparent overview of how we are performing, what residents have told us, and how we are responding.

This year's report highlights encouraging progress. Although complaint volumes remain high, response times have improved significantly across both stages of the complaints process. Importantly, our performance with the Housing Ombudsman also shows a positive shift. Findings of severe maladministration have reduced, no Complaint Handling Failure Orders were issued during the year, and an increase in findings of adequate redress and no maladministration provides assurance that concerns are being identified earlier and handled more fairly and effectively.

Alongside these performance improvements, we have continued to strengthen our approach to governance, accountability and compliance. Following our annual self-assessment, MTVH was one of the first landlords to undergo a formal Duty to Monitor review by the Housing Ombudsman Service. The recommendations from this review were constructive and have been fully implemented, directly informing updates to our Complaints Policy. These changes have helped ensure our policy is clearer, more resident-focused and fully aligned with the Complaint Handling Code, supporting better experiences for residents.

What matters most is how this translates into residents' day-to-day experience. Throughout the report, you will see clear examples of how learning from complaints is shaping service improvements, strengthening leadership oversight and improving communication. This reflects our commitment to treating complaints as a learning opportunity and embedding a culture of continuous improvement across MTVH.

As a Board, we remain committed to listening to residents, learning from complaints and holding ourselves to account. I would like to thank residents who have taken the time to share their feedback and colleagues across MTVH who continue to work hard to improve services. Learning from complaints will remain a priority for the Board as we continue to focus on delivering fair, responsive and continually improving services for residents.

Executive summary



Beth Steans
Head of Complaints

As Head of Complaints at MTVH, I am pleased to share this year’s report with residents and colleagues. It sets out how we have responded to complaints over the past year and how resident feedback continues to shape improvements to our services.

Over the past year, we have made changes in response to last year’s findings, with a strong focus on improving response times and using complaints more consistently as a source of learning. I am encouraged by the positive impact this has had on complaints performance and outcomes.

Looking ahead, my focus is on sustaining these improvements and continuing to use complaints to build trust and confidence in our services.

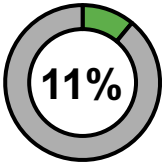
2025/26
In numbers

9300
Total complaints received

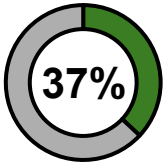
6775	at stage 1
2525	at stage 2

Average days to respond to complaints

Stage 1	11
Stage 2	27



Increase in complaints received compared with last year



of complaints progressed to stage 2

We received 9,300 complaints (6,775 at stage 1 and 2,525 at stage 2), an 11% increase on the previous year. While complaint volumes continue to rise, the rate of increase has slowed compared with previous years, suggesting that service improvements are beginning to have an effect. The percentage of complaints progressing to stage 2 was 37%.

Response times improved significantly during the year. Average responses reduced from 21 to 11 days at stage 1 year-on-year, and from 38 to 27 days at stage 2, reflecting sustained focus on improved complaint handling, oversight and the quality of communication with residents throughout the complaints process.

Executive summary

2025/26

Housing Ombudsman
Determinations

	Number of cases determined	214
	Number of cases determined as a percentage of total complaints received	2.3%
	Number of cases determined as severe maladministration	3
	Number of findings received <i>(note, there can be multiple findings per case)</i>	445
	Number of complaint handling failure orders received	0

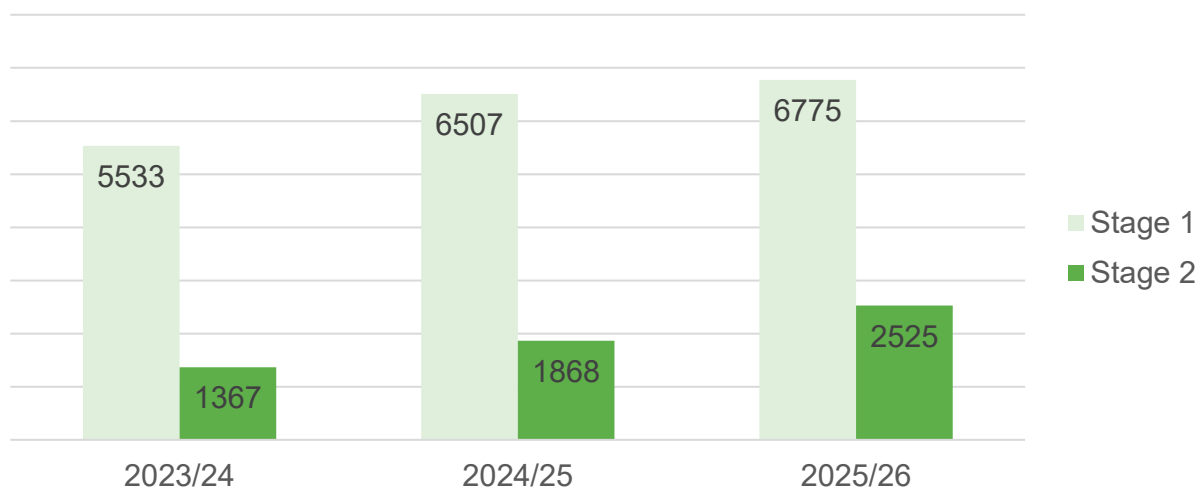
During 2025/26, the Housing Ombudsman Service determined 214 cases relating to MTVH, representing 2.3% of all complaints received. While determinations increased compared with the previous year, outcomes show improving performance and stronger internal resolution. Severe maladministration findings reduced to three cases, with no complaint handling failure orders issued, providing assurance that complaint handling arrangements remain effective.

Outcome quality also improved. Higher levels of “adequate redress” findings demonstrate that service failures are being identified and resolved earlier, while increased “no maladministration” findings indicate decisions are more consistently fair and policy-aligned.

The three severe maladministration cases highlighted weaknesses in end-to-end service delivery and communication to residents. Each was subject to senior-level review, with apologies and appropriate compensation provided, and actions agreed to embed learning, including at Board level.

Overall, despite increased complaint volumes and Housing Ombudsman activity, outcomes indicate stronger self-correction, compliance and assurance, supported by a continued focus on learning and improving residents’ experience.

Complaints performance in detail



It took 11 days on average to respond to a stage 1 complaint



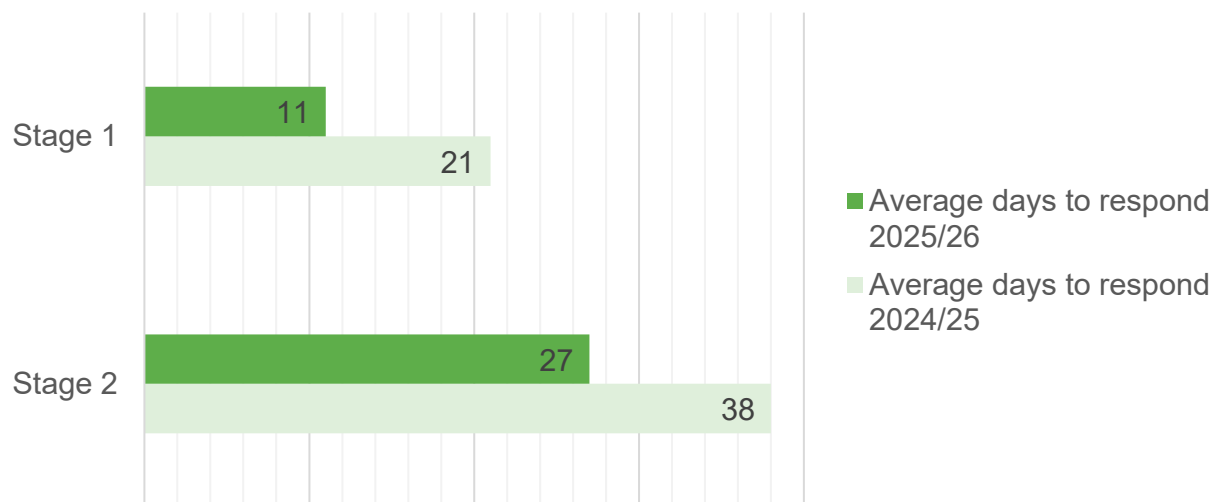
37% of complaints progressed to stage 2 of our process



Almost 3 in every 4 complaints were resolved at stage 1



It took 27 days on average to respond to a stage 2 complaint



Complaints performance in detail

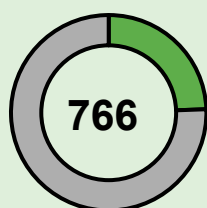
Complaint requests not progressed through the complaints process

In certain circumstances, we may not be able to consider a complaint as it is excluded from our complaints process.

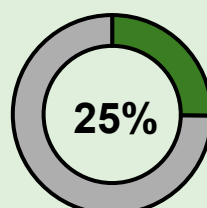
This will be for one of the following reasons:



- The cause of the complaint, or the date you became aware of it, occurred more than 12 months ago
- Court proceedings in relation to the complaint have commenced
- We have already considered the complaint
- Requests for compensation or restitution are already being handled as part of an insurance claim
- The complaint is about rent increases or service charges or their reasonableness, or is about planned Section 20 works
- The complaint is a request asking us to take action or put something right, for example, reporting a repair or antisocial behaviour



Number complaint requests progressed through alternative processes



Percentage of complaint requests progressed through alternative processes

Throughout the year, we received 3,136 complaint requests that were excluded from our formal complaint process. In 25% of these cases (766 requests), MTVH was unaware of the issue being complained about, and we resolved these requests through standard processes, such as opening a new repair or anti-social behaviour case.

The majority of the remaining complaints not progressed through the complaints process (2,370 requests) related to the following things:

- Our complaints team were already investigating the complaint (duplicate request)
- 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, we will always assist where we can in these cases)

We consider each complaint request on its own merits and will explain our decision in writing.

Housing Ombudsman performance in detail

Customers dissatisfied with our complaint response can usually ask the Housing Ombudsman Service for a review of their case. The Housing Ombudsman Service reviewed 214 cases for MTVH in 2025/26; compared with 156 cases in 2024/25 this is an increase of 37%. The percentage of complaints progressed to the Housing Ombudsman Service for review this year was 2.3%, up from 1.9% last year.

The Housing Ombudsman Service usually 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 received was 445. The chart below shows a comparison of these findings with those from the previous year. There were decreases in the more serious findings following actions taken to improve our company handling and wider services in response to findings received during 2024/25. We will continue to learn and take action from all complaints and Housing Ombudsman cases received.

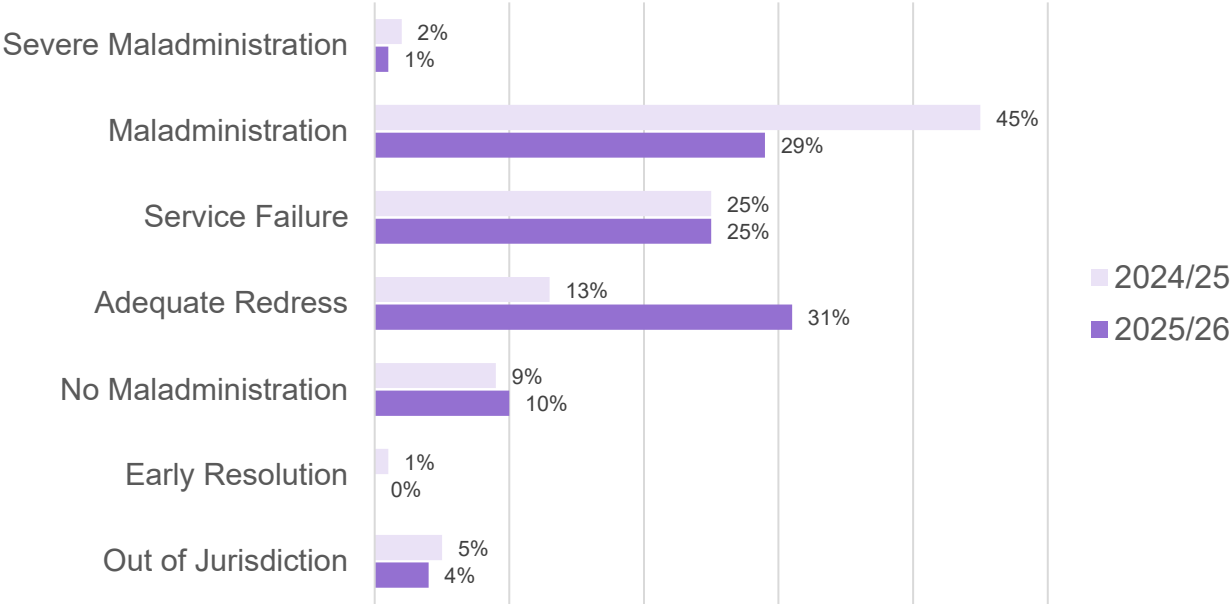


Each finding from the Housing Ombudsman service can result in 1 to 4 orders that MTVH must comply with.

This year 479 orders were received, down from 557 orders in 2024/25



If MTVH does not comply with Housing Ombudsman Orders properly or on time, the Service will issue a Complaint Handling Failure Order (CHFO). This year we received no CHFOs



What have we learned?

Service improvements

Complaints help us understand what it's really like to use our services, and they remind us that there is always more we can do to improve. We know that good services are not static, and that listening and learning must be an ongoing process. This year, we have listened carefully to what residents have told us and used that feedback to make practical changes to the way we work.

The improvements described in this section show how complaints continue to shape our approach. They help us listen more closely to our residents, strengthen communication and improve how issues are resolved. We see complaints as an opportunity to listen, learn, reflect and make things better.

By learning from complaints, we aim not only to put things right for individual residents, but also to keep improving our services for everyone, reducing the chance of the same problems happening again.

Sources of learning



Complaints, service requests and survey responses



Housing Ombudsman and other sector learning reports



Housing Ombudsman determinations and feedback



Regular meetings with colleagues, resident groups and other housing providers



What have we learned?

Service improvements

Using video calling to improve repair diagnosis



This year we introduced video calling to improve how we diagnose repairs. Complaints showed that when we are able to see an issue early, we can make better decisions about the right repair, the right person to fix it, and the right materials to use.

Using video calls has helped reduce repeat repair visits and delays, particularly for more complex repairs where a description alone is not always enough. Residents have told us they value being able to show us the issue directly, rather than having to figure out how best to explain it.

This learning has reinforced the importance of investing in tools that support clearer communication upfront. It is helping us improve repair outcomes, manage expectations more effectively and reduce the frustration that can arise when repairs take longer than expected.

Continually improving complaint handling



Complaints this year highlighted the importance of clear ownership, strong leadership and the right structure in delivering a good complaint experience. In response, we strengthened our complaints function, including appointing a dedicated Head of Complaints and introducing new technology to improve consistency and quality.

We have also started to introduce a new system to monitor the completion of agreed actions after complaints are closed, helping ensure learning leads to lasting change. These improvements have increased resident satisfaction with complaint handling and are supporting a more consistent, learning-led approach to complaints across MTVH.

What have we learned?

Service improvements

Making building safety clearer for residents

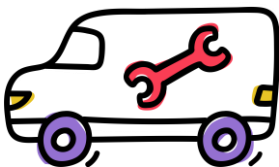


Building safety is a critical area where complaints provide valuable insight into residents' concerns and expectations. Learning from complaints highlighted the need for clearer, more transparent information about responsibilities, processes and reassurance.

In response, we have improved how we communicate about building safety. This includes publishing clearer information on our website, updating our complaints policy with a dedicated building safety appendix, and strengthening resident engagement through reading groups, building-specific engagement strategies and new building microsites.

Together, these changes are helping residents better understand building safety, know what to expect, and feel more informed and reassured.

Improving our response to damp and mould in homes



Awaab's Law is now in place and sets clear expectations for how quickly landlords like MTVH must respond to serious issues such as damp and mould. It is designed to keep homes safe and ensure residents are told what will happen, and when.

Complaints have helped us understand that residents want clearer, and more consistent communication when they report damp or mould in their home. In response, we have improved how we explain next steps, expected timescales and how we stay in touch while work is investigated or completed. This means residents have a clearer understanding of what to expect and fewer surprises.

Clearer communication and better expectation setting are helping residents feel more informed and reassured. We will continue to listen to feedback and use complaints learning to keep improving how we respond under Awaab's Law.

What have we learned?

Service improvements

Leadership listening and learning



Complaints have shown us that visible leadership and clear responsibility make a real difference to residents' experiences. Small, practical changes, when owned by the right people, can improve how services feel and how issues are resolved.

To support this, we now share a quarterly complaints report with our Executive Team, led by the Chief Executive. This report highlights key themes from complaints and makes clear which Directors are responsible for taking action and learning from what residents have told us.

This approach helps ensure complaints are listened to, shared and acted on at the highest level. It reinforces that providing a good customer experience is everyone's responsibility and supports ongoing improvement across MTVH, shaped by real resident experiences.

Looking ahead...



In the coming year, we will introduce a new national resident forum focused on learning from complaints and improving services. Residents have told us they want a stronger voice in shaping change, and this forum has been created directly in response to that feedback.

The forum will bring residents and colleagues together to look at themes and trends from complaints, understand what is driving resident experience, and work jointly on solutions. By co-producing actions, we aim to ensure improvements are practical, meaningful and rooted in what matters most to residents.

This new forum reflects our commitment to listening, learning and working in partnership with residents to improve services and experiences across MTVH.

To find out more about resident forums and how to get involved, visit <https://www.mtvh.co.uk/share-your-voice/>

Glossary of terms & additional information



Adequate redress (Housing Ombudsman finding)

A finding by the Housing Ombudsman that, while something went wrong, MTVH took sufficient action to put things right and resolved the complaint satisfactorily.

Awaab's Law

Legislation requiring social landlords to investigate and address serious hazards, including significant damp and mould and emergency hazards, within set timescales to help ensure homes are safe and residents are kept informed.

Complaint

An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by MTVH, our staff or those acting on our behalf, affecting an individual resident or group of residents. Residents do not need to use the word 'complaint' for it to be treated as such.

Complaint request assessment

An initial assessment carried out by the central complaints team to decide whether an issue should be logged as a formal complaint or dealt with through another route, such as a booking a new repair or opening an anti-social behaviour case.

Complaint Handling Code

The Housing Ombudsman Service's code setting out the standards landlords must follow when handling complaints fairly, consistently and transparently.

Complaint Handling Failure Order (CHFO)

An order issued by the Housing Ombudsman where a landlord fails to comply with Ombudsman orders properly or within required timescales.

Excluded complaint request

A complaint request that cannot be considered through the formal complaints process, for example because it is out of time, has already been investigated, is subject to legal proceedings, or is more appropriately dealt with through another route such as a service request.

Glossary of terms & additional information



Housing Ombudsman

An independent external body that investigates complaints about social housing providers. The Ombudsman can make findings, issue orders and require landlords to take action.

Housing Ombudsman determination

The Ombudsman's final decision on a complaint, including findings and any orders or recommendations for the landlord to act on.

Maladministration (Housing Ombudsman finding)

A finding that a landlord failed to act appropriately or fairly, resulting in a negative impact on the resident.

No maladministration (Housing Ombudsman finding)

A finding that a landlord acted appropriately and fairly in all the circumstances of the complaint reviewed by the Housing Ombudsman.

Root cause

The underlying reason why a problem or complaint occurred, identified to support learning prevent similar issues happening again.

Section 20 works

Major works to a building or estate where leaseholders may need to contribute to the cost, following a formal consultation process.

Service failure (Housing Ombudsman finding)

A finding that there were minor failings in service delivery, but the failure did not have a significant or lasting impact on the resident.

Service improvement

Changes made to services, processes or ways of working as a result of learning from complaints, feedback or Housing Ombudsman findings.

Glossary of terms & additional information

Service request

A request from a resident asking MTVH to take action to put something right, such as reporting a repair or antisocial behaviour. A service request is not a complaint unless dissatisfaction is expressed about how it has been handled.

Stage 1 complaint

The first stage of MTVH's complaints process, where a complaint is investigated and a response provided within published timescales.

Stage 2 complaint

The final stage of MTVH's complaints process, involving a senior review where the resident remains dissatisfied after Stage 1.

Severe maladministration (Housing Ombudsman finding)

A finding that the landlord's actions involved serious failings that had a significant adverse impact on the resident.

Additional information

For more information about our approach to complaints including our Complaints Policy, Customer Remedies Policy, and 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/>



To view additional information published by the Housing Ombudsman about MTVH during the financial year 2025/26 visit:

- <https://www.housing-ombudsman.org.uk/reports/learning-from-severe-maladministration-reports/july-2025/>
- <https://www.housing-ombudsman.org.uk/reports/learning-from-severe-maladministration-reports/september-2025/>



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