



# Annual Complaints and Service Improvement Report 2024 / 2025

Vico Homes 







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# A message from our Board Member Responsible for Complaints (MRC)

**The requirements of the Housing Ombudsman's Complaint Handling Code mean that we need to have a Board Member in the role of MRC.**



In my role as MRC, I am responsible for providing challenge and scrutiny on complaints performance; to ensure we meet the requirements of the Complaint Handling Code, and listen and learn from customer complaints to make improvements and ensure the best possible outcomes for customers.

The number of complaints we received continued to rise during 2024 / 2025 compared to the previous year. We have continued to strengthen our complaint handling to support a positive complaints culture, and taken every opportunity to learn from them and make important improvements to service delivery.

During 2024 / 2025, we implemented a new Complaints Policy and Procedure in line with the updated Complaint Handling Code, introduced a new digital complaints management system, continued to provide ongoing training for colleagues dealing with complaints and improved our approach to learning from complaints.

In the year ahead, I will continue to meet with the Executive Director of Resources (in his role as Executive Responsible for Complaints) and Complaints Manager on a regular basis, to provide further challenge and scrutiny on complaints handling and report my findings to the Customer Committee and Board.

**Clare King**  
**Member Responsible for Complaints**

# Board response to our Annual Complaints and Service Improvement Report

The Annual Complaints Performance and Service Improvement Report, and the self-assessment against the Housing Ombudsman's Complaint Handling Code, has been developed with and scrutinised by our Member Responsible for Complaints and Board.

The governing body is satisfied that the assessment is a true reflection of how we handle complaints and that we are fully compliant with the Housing Ombudsman's Complaint Handling Code. As a result of the self-assessment, we have made a number of minor updates to our Complaints Policy and Procedure to make it clearer on how we comply with the Code.

The MRC, Customer Committee and Board have continued to scrutinise complaints performance, including how we compare to other housing providers, seek assurance on how we learn from complaints to make improvements and provide constructive challenge to support continuous improvement.

**The pages that follow summarise our complaints performance over the 2024 / 2025 financial year.**

**Our supporting self-assessment against the Housing Ombudsman's Complaint Handling Code can be found as a separate document on our website:**  
[www.vicohomes.co.uk](http://www.vicohomes.co.uk)

# How we manage complaints

## We manage complaints from customers in line with requirements set out in the Housing Ombudsman's Complaint Handling Code.

To help us do this we have a Complaints Policy agreed by our Customer Committee and a supporting Complaints Procedure.

The Code defines a complaint as “an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.”

Other issues raised by customers are dealt with as ‘service requests’. A service request is a request requiring action to be taken to put something right straightaway.

If a customer is still dissatisfied after we’ve dealt with something as a ‘service request’ we would then deal with it as a complaint and seek to resolve the issue for them.

We have a two stage complaint process. If a customer’s complaint goes through **Stage 1** and **Stage 2** of our process and they are still dissatisfied, the next step would be for them to refer their complaint to the Housing Ombudsman for further investigation.

**A customer can make the Housing Ombudsman Service aware of their complaint with us at any time.**

## Service requests

We dealt with

**952**

service requests in  
2024 / 2025



# Our complaints performance

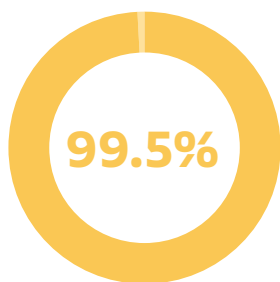
We received  
**417 complaints**

We excluded a further 41 complaints raised as 'out of policy.' These were related to legal and insurance issues, complaints about colleagues, or dealt with in other ways.

## Top areas of complaints

- **20%** - estate and housing management issues including managing antisocial behaviour (ASB).
- **19%** - quality of and time taken to complete repairs.
- **19%** - customer care and quality of major improvements and dealing with damp and mould.
- **16%** - housing allocations and condition of homes on allocations

We received  
**366 Stage 1 complaints**



We responded to **99.5% (364 of the 366) complaints within timescales set out in the Complaint Handling Code.**

Of those we responded to **79% (289 of the 366) were within 10 working days and 21% (77 complaints) were responded to** within extended timescales allowed under the Code, a maximum 20 working days.

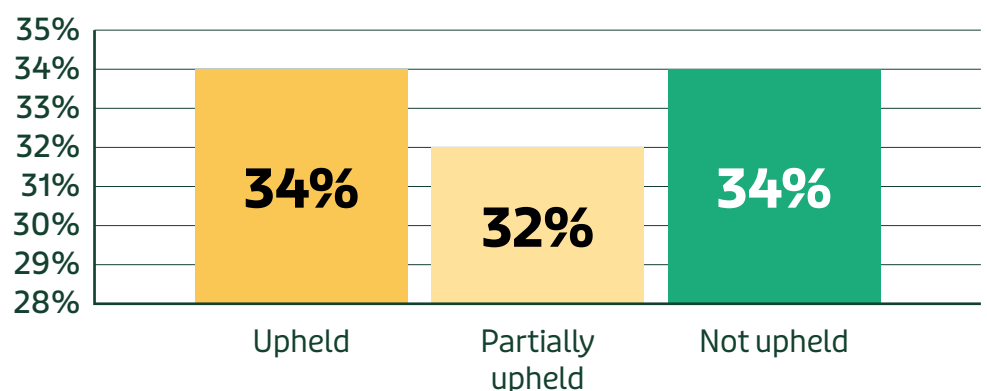
**Two complaints** were responded to outside of timescales due to exceptional circumstances.

We apologised to the customers raising the complaints and explained why we did not meet the timescales.

We offered **£19,869 in compensation** to customers for Stage 1 complaints.

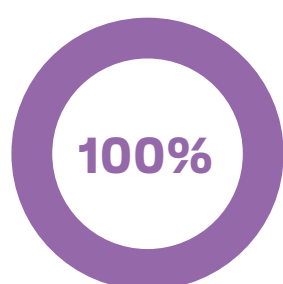
## Stage 1 complaints outcomes

Excludes 48 complaints that were withdrawn.





## We received **51 Stage 2 complaints**



We responded  
to **100%** within  
timescales  
set out in the  
**Complaint  
Handling Code.**

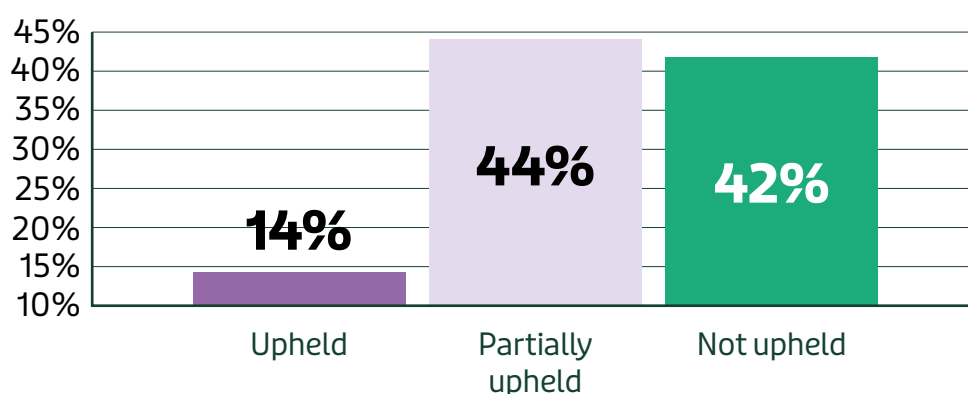
We offered  
**£13,061 in compensation**  
to customers for  
Stage 2 complaints.

Of those we responded to  
**31% (16 of the 51 complaints)** were  
within 20 working days and **69%  
(35 complaints)** were responded to  
within extended timescales allowed  
under the Code, a maximum 40  
working days.

This made sure we had time to  
investigate complex complaints and  
that the right and fair outcomes were  
reached for our customers.

## Stage 2 complaints outcomes

Excludes one  
complaint that was  
withdrawn.



# Housing Ombudsman complaints

If customers are not satisfied with a complaint that has been dealt with at Stage 1 and Stage 2 of our complaints process, they can contact the Housing Ombudsman to review their complaint.

## Six complaints were dealt with by the Housing Ombudsman

Of these, we had dealt with one during 2022 / 2023 and five in 2023 / 2024 under Stage 1 and Stage 2 of our Complaints Procedure.

At the end of 2024 / 2025 we had 16 open cases with the Housing Ombudsman awaiting their investigation.

As part of the process, the Housing Ombudsman asks us to provide a range of information related to the complaint.

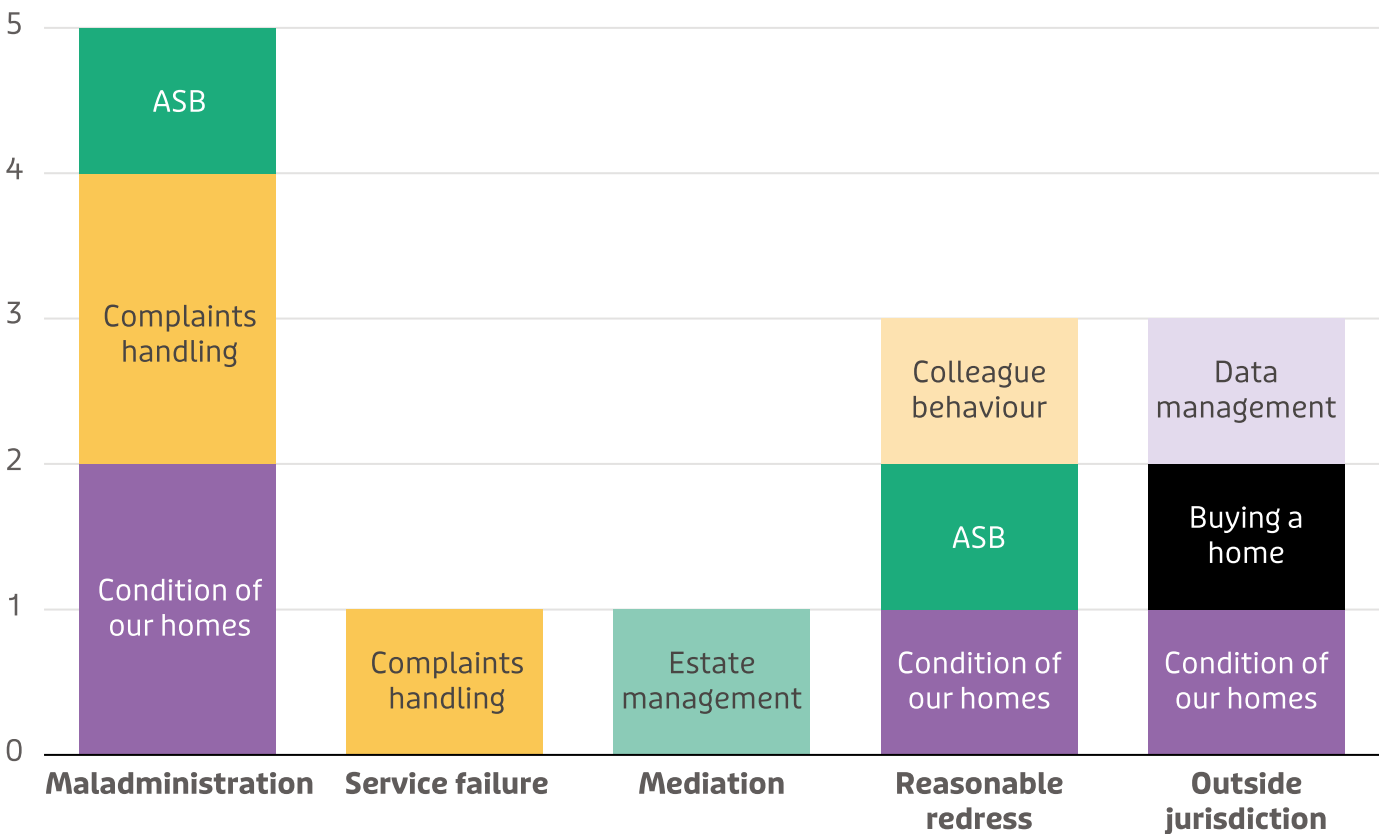
The information is reviewed by the Housing Ombudsman and they decide if we have done things correctly or not in line with our service delivery policies and procedures, and issue a decision (a determination) on the complaint.

They also issue us with orders and recommendations on what we need to do next to resolve the matter for the customer.

This can include reviewing or updating our policies and procedures, apologising to the customer or providing the customer with compensation.

## Findings made

(more than one finding can be given per complaint)



## Complaint orders and recommendations

**We have put in place the necessary orders and recommendations given by the Housing Ombudsman.**

### **These have included:**

- Paying compensation in relation to our response to customers' reports of damp, mould and compensation (DMC), and our handling of complaints in relation to DMC, ASB and fencing issues .
- Inspecting a customer's home and considering unblocking the wall vents and taking any other preventative steps such as applying mould paint.
- Removing reference to a "full and final settlement" from our letters of compensation.
- Writing to a customer to provide specific advice on heating and ventilating their home.
- Completing a detailed survey of a customer's home, to capture the current condition and understand the source of slugs within the kitchen area.
- Advising a customer on how they could provide us with evidence of an ongoing ASB issue, and for us to investigate further reports of ASB and take any necessary action in line with our ASB Policy.

**You can find out more about our performance on Housing Ombudsman complaints in our Annual Landlord Complaint Report issued by the Housing Ombudsman.**

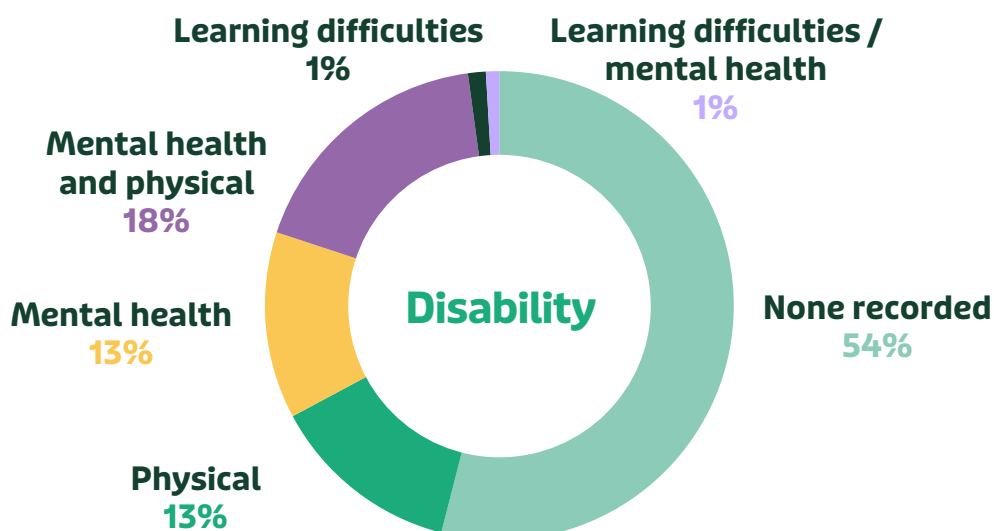
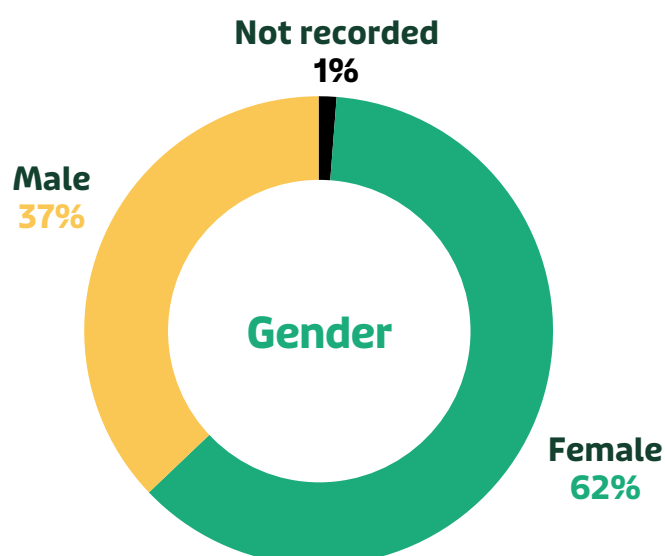
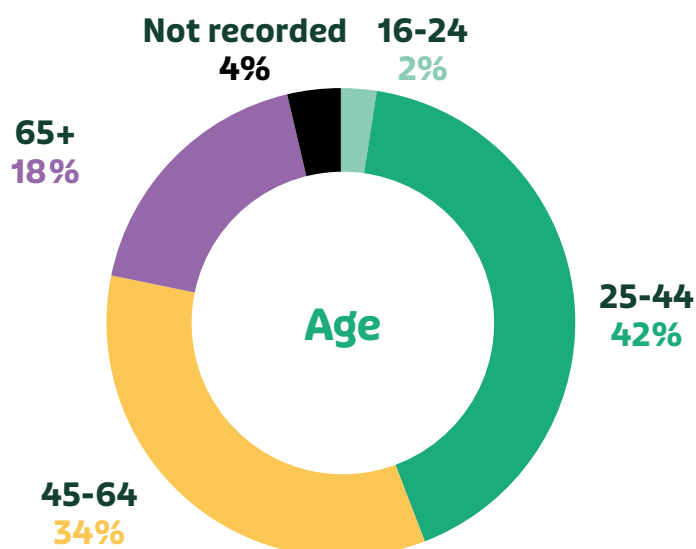
This is published on our own website [vicohomes.co.uk](https://vicohomes.co.uk) or can be found on the Housing Ombudsman's website [housing-ombudsman.org.uk/landlords](https://housing-ombudsman.org.uk/landlords)

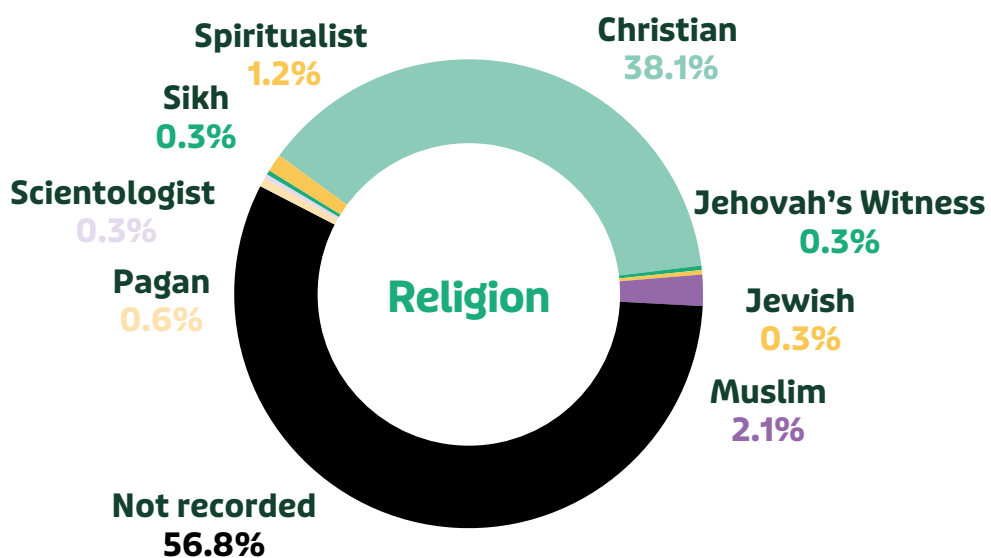
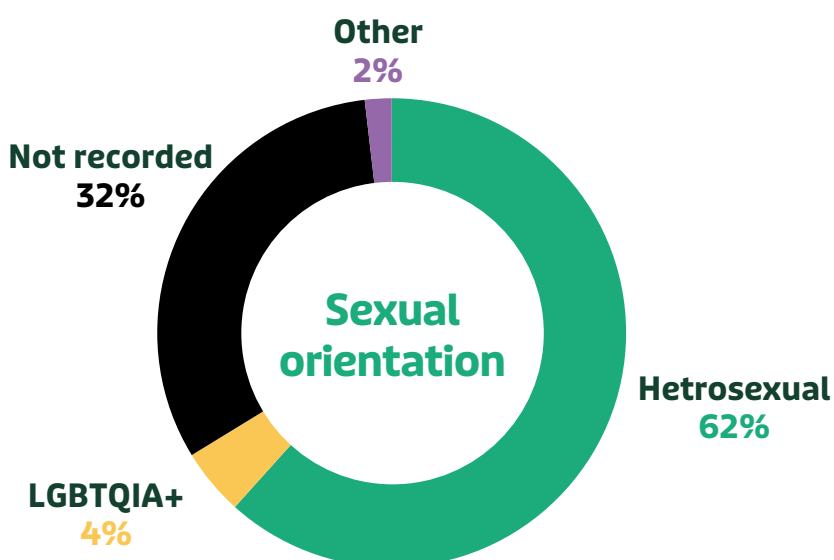
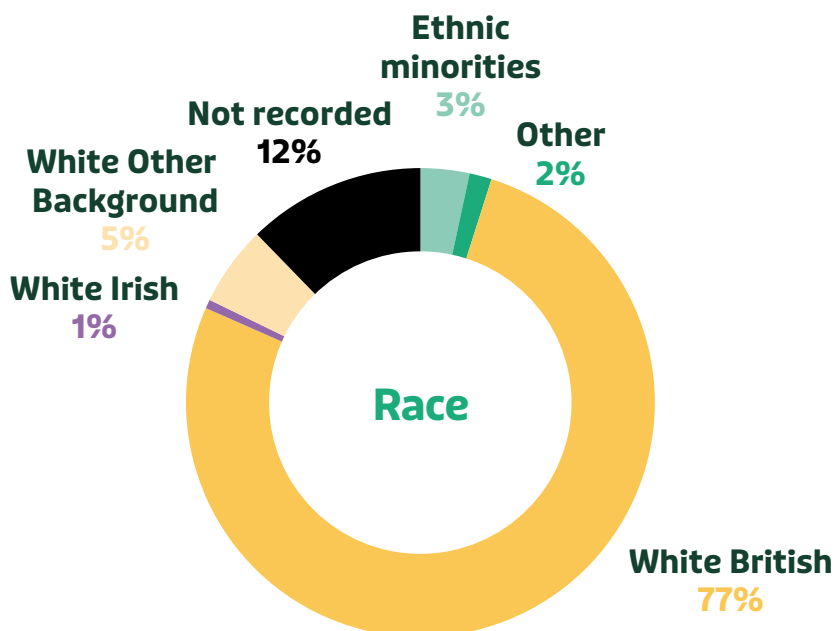
The Housing Ombudsman  
required us to award  
**£1,750**  
in compensation to customers.

# Who we received complaints from during 2024 / 2025

We review the equality and diversity characteristics of customers who submitted complaints and compare this with our customer profile information. This helps us to improve how we make customers aware of our Complaints Procedure and ensure it is accessible to all customer groups.

We also use this to better understand and improve the customer experience across different demographic groups.





# Tenant satisfaction measures related to complaints

The Regulator of Social Housing (RSH) requires us to measure and publish performance against the Tenant Satisfaction Measures (TSMs). We publish our performance against all TSMs on our **website**.

Our performance is shown for complaints from customers who rent homes from us and those who live in shared ownership homes (low cost home ownership).

We have compared our performance based on national data published by the RSH. Our complaint numbers remain low when compared to other providers.

Out of 417 complaints we received, **six Stage 1** and **one Stage 2** complaints were from customers in shared ownership homes.

## Graph legend

Rental homes:

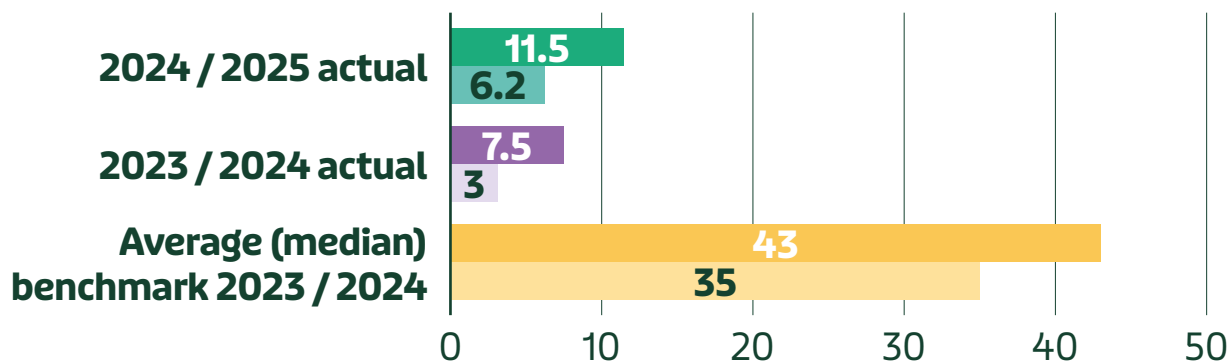


Shared ownership homes:



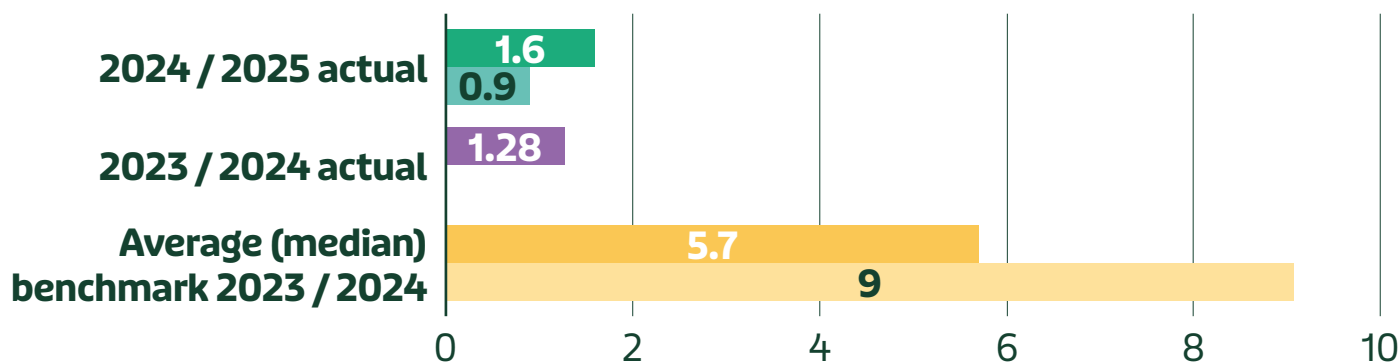
## CH01

Number of Stage 1 complaints received per 1,000 homes



## CH01

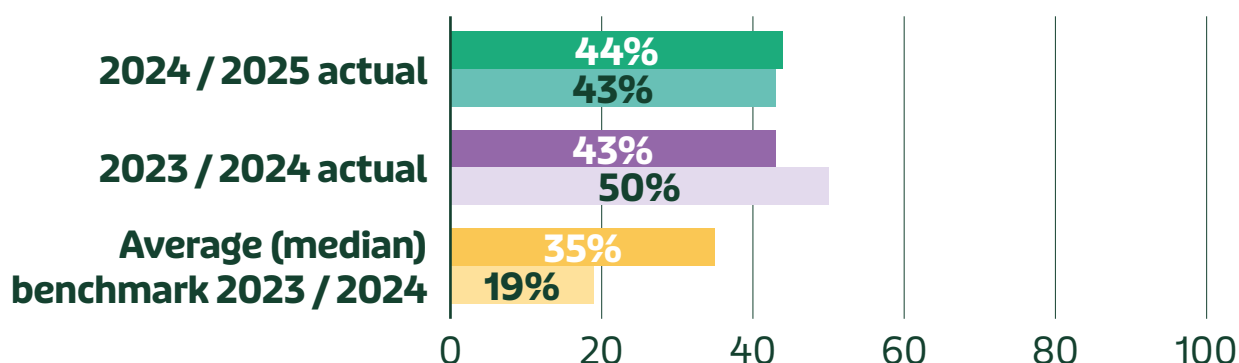
Number of Stage 2 complaints received per 1,000 homes<sup>2</sup>



<sup>2</sup>We did not receive any Stage 2 complaints for shared ownership homes in 2023 / 2024

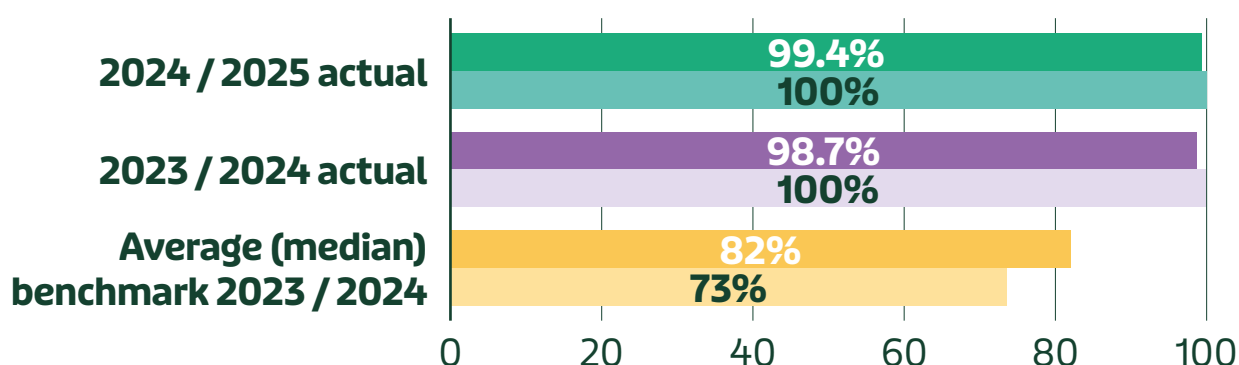
## TP09

Percentage of customers who report making a complaint in the last 12 months who are satisfied with our approach to complaint handling



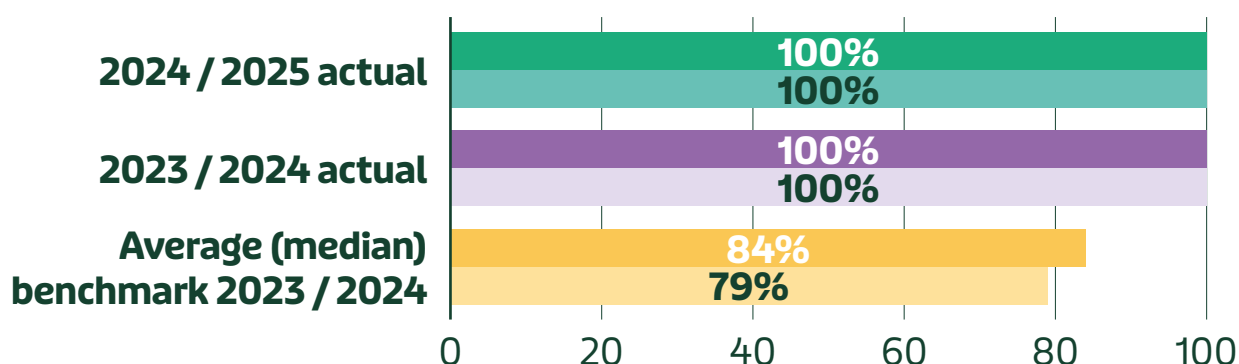
## CH02

Proportion of Stage 1 complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales



## CH02

Proportion of Stage 2 complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales



# What our customers think

When we have dealt with a Stage 1 or Stage 2 complaint we send a random sample of customers a survey to ask them about their experience, so we can learn and improve.

**This is what our customers surveyed in 2024 / 2025 said:**

## 70%

of customers were dissatisfied with **how we handled their complaint.**

**20%** were satisfied.

**10%** were neither satisfied or dissatisfied.

## 45%

of customers found us **difficult to deal with.**

**31%** found us easy to deal with.

**24%** found it neither easy or difficult.

## 67%

of customers were dissatisfied with **the outcome of their complaint.**

**13%** were satisfied.

**20%** were neither satisfied or dissatisfied.

## 45%

of customers found it neither easy or difficult **to understand our response letter.**

**27%** found it difficult.

**28%** found it easy.

These results are not to the standard we expect. The next page shows some of the feedback from customers and actions we're taking to listen to them and make improvements.

## How customers said we could improve:

“Be more understanding.”

“Listen more, get all your facts. Show a little of a caring side when dealing with people, women especially with mental health problems.”

“Better staff training”

“Communicate in good time!”

“Call back when you say you will. Just actually deal with the problems.”

## What we've been doing to improve

- As part of our rebrand to Vico Homes we've reviewed our 'tone of voice,' introduced a new style guide and provided training to colleagues on how to write to customers in a plain and simple way.
- We've reviewed and updated our complaint letter templates where needed. Our Customer Relations Team continue to provide help and advice to colleagues responding to complaints on response letters.
- We've been looking at our complaints data to better understand the reasons behind complaints and deliver customer service training to colleagues.
- We've been looking at learning from complaints and reinforcing the need for prompt and clear communication with customers.

# Learning from complaints

We review complaints to learn from them and make any changes needed to our policies and procedures to try to ensure we don't make the same mistakes again and improve our service.



## During 2024 / 2025 we've:

Reviewed some of the processes connected with how we deal with mutual exchanges (requests to swap homes with another customer) and introduced improved quality assurance processes to help us provide a better service.

Delivered refresher training to colleagues on a variety of topics to improve the services we provide to our customers, including the difference between a service request and a Stage 1 complaint.

Changed the advert wording on our Homesearch website to help customers use their expressions of interest more effectively.

Introduced a Quality Assurance Framework for handling ASB complaints, so Estate Officers can manage cases in a more consistent way.

Updated the toolkit used by our teams when allocating homes to new customers.

Updated processes used by our estates teams to check on fire safety issues in our low rise homes and changed how they request letters and notices to be issued, to ensure customers get the right information first time.



Introduced changes to how we communicate with customers when improvement works are carried out in their home, so we are aware of and can address issues more quickly.

Delivered drain camera survey training to external trades colleagues to help us to diagnose and resolve pest control issues earlier, providing an improved customer experience.

Updated our practices to make sure the correct letters are sent to our customers and to help us keep our records accurate and up to date.

Discussed how we manage issues around “wet paint” in customer’s homes, including using Black Jack as a finish coat to reduce the problem of it not drying and presenting a risk afterwards.

Improved the procedures we follow when key safes are installed in our customers’ homes.

Reviewed Housing Ombudsman spotlight reports and took forward any learning.

# Improvements for 2025 / 2026

## **Delivering further colleague complaints handling training workshops.**

The mandatory workshops will provide refresher training to colleagues to ensure we continue to handle complaints in line with our Complaints Policy and Procedure.

We will also promote applying our new Vico Homes values in complaint handling and our responses to customers, ensuring colleagues are empathetic in their approach when investigating and resolving complaints.

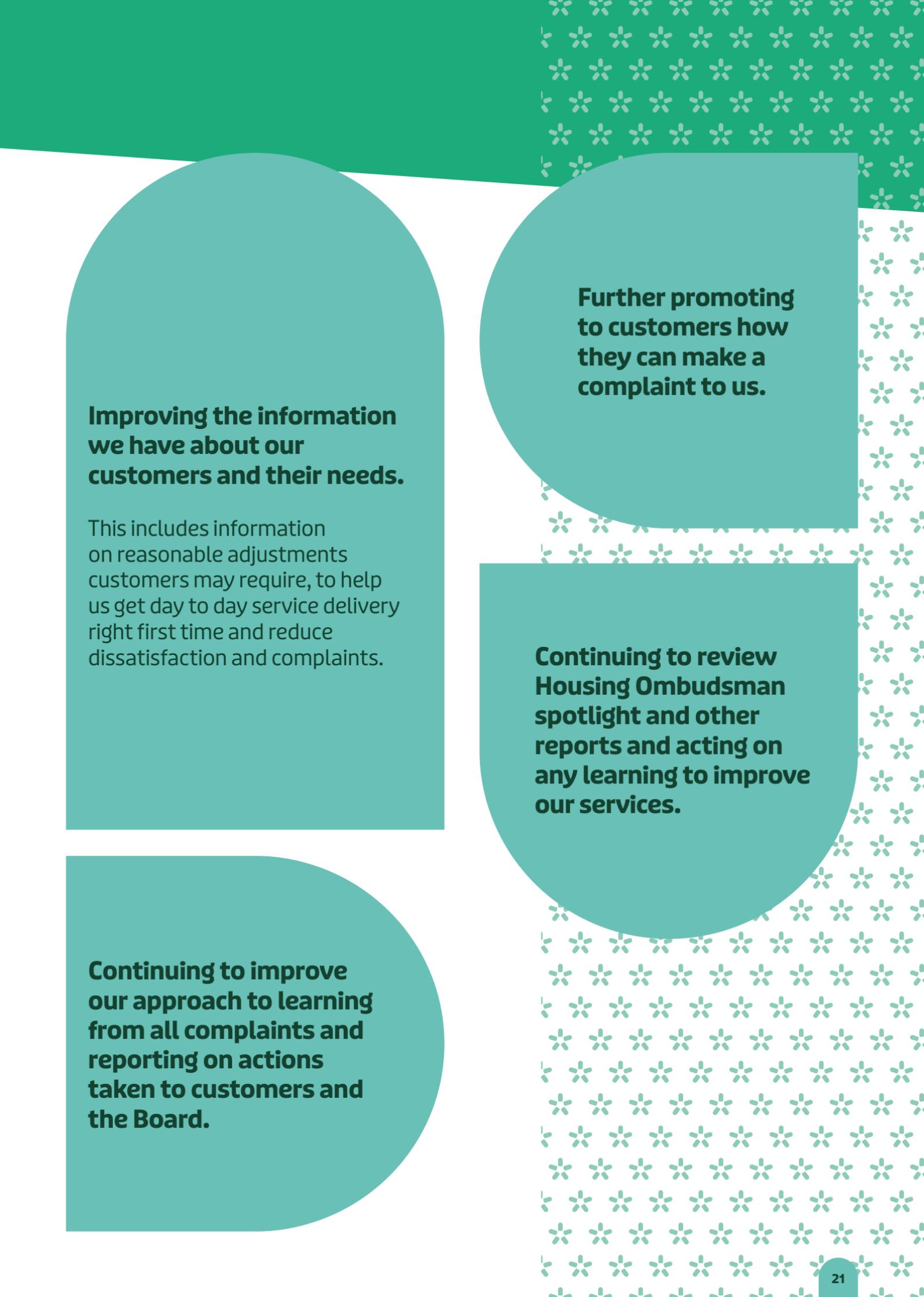
## **Introducing a complaint handling e-learning module as part of our new colleague induction programme.**

## **Completing an in-depth review of each complaint dealt with by the Housing Ombudsman receiving a determination of maladministration.**

The reviews will bring together colleagues from service delivery areas involved in the complaint, to raise awareness and get to the root of the issues causing the complaint.

This will ensure positive change to handling customer complaints and service delivery policies and processes where needed.

## **Further developing our complaint reporting and trend analysis to better understand the complaints we receive and what went wrong, so we can try and prevent future complaints.**



**Improving the information we have about our customers and their needs.**

This includes information on reasonable adjustments customers may require, to help us get day to day service delivery right first time and reduce dissatisfaction and complaints.

**Further promoting to customers how they can make a complaint to us.**

**Continuing to review Housing Ombudsman spotlight and other reports and acting on any learning to improve our services.**

**Continuing to improve our approach to learning from all complaints and reporting on actions taken to customers and the Board.**



## Struggling to read this information?

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