

#### Introduction

At Livv, we're committed to delivering services shaped with and for our customers by making customer engagement and continuous improvement central to how we do things.

We want to hear customers' views, understand how and where we can improve and use this information to adapt the services we deliver.

We aim to provide an excellent service every time, but if we get it wrong, we'll put it right and learn lessons along the way.

This report sets out how we've managed customer complaints in 2024-25, and how we've scrutinised and challenged our compliance against the Housing Ombudsman Complaint Handling Code (Code) by reviewing:

- our annual self-assessment against the Code to make sure our Complaints and Compliments Policy meets requirements
- our complaint handling performance
- service improvements that were made because of learning from complaints
- actions recommended in any relevant reports or publications produced by the Housing Ombudsman in relation to our services, and any other relevant reports or publications produced by the Ombudsman relevant to the social housing sector
- our Board's scrutiny, challenge and response to the report.

Our Customer Complaints and Compliments Policy is available at **livvhousinggroup.com/contact-us/compliments-complaints**. This sets out our approach to complaints handling and makes sure we resolve complaints quickly and put things right for our customers, all while complying with the Code.

# Annual self-assessment against the Code

We've completed our annual self-assessment against the Code and are confident that our policy and process meet all its requirements. We've identified some areas where our approach to complaint management could be strengthened further. These are:

- improving the information we provide to customers about the services we offer and what standards of service they'll receive
- strengthening our approach to learning from complaints and using that to drive the continuous improvement of services
- strengthening our data and understanding of customer needs, so we can make sure all customers can easily access our complaints service and receive fair outcomes.

Our compliance with the Code was reviewed by our Customer Service Committee, alongside our Board Member Responsible for Complaints (MRC). They considered the evidence, reviewed the performance information and challenged our commentary to ensure it's a fair and reasonable assessment. All findings and recommendations have been reported to and approved by our Board, and the response is set out in this report.

Our Complaints Handling Code Self-Assessment is available at livvhousinggroup.com/complaints

# Complaint handling performance 2024-25

We analyse and monitor our complaints handling performance to help us improve and put things right for customers.

We welcome feedback and want to make it as easy as possible for customers to share their thoughts with us. Ultimately, if things go wrong, we want customers to feel comfortable telling us so we can make things right.

We try to put things right quickly and will resolve as many complaints as possible at the first point of contact. If we can't, we'll support customers in escalating their complaints through Stage One and Stage Two of our complaints process.

If we can't reach a resolution that customers are happy with, we'll support and encourage them to escalate their complaint to the Housing Ombudsman, an independent body that can review their complaint.

We work openly, honestly, and transparently — we're not defensive, and we don't blame each other. Working together, we get the best resolution for customers, and we learn and improve based on their feedback.

# Complaints and Service Requests received 2024-25

Not all issues raised by customers are complaints. The Housing Ombudsman explains the difference between a service request and a complaint:

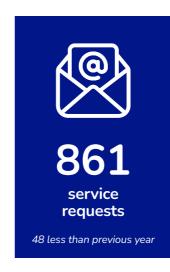
#### Service request

Something a customer is unhappy about, that they're reporting to us for the first time and asking us to take action to resolve, such as reporting anti-social behaviour (ASB) or requesting a repair.

#### **Complaint**

When a customer is unhappy with the service we've provided, the action or lack of action that we've taken, typically made after they've already made a service request.

#### Performance 2024-25









The number of service requests received was slightly lower than last year. The main service requests raised by our customers were related to:

- 1. **Housing management**: requesting action or contact relating to issues such as fly tipping, communal areas, mutual exchange or general housing related enquiries
- 2. **Repairs and maintenance**: requests for repairs or property maintenance in customers' homes or communal areas
- 3. **ASB**: reporting and asking us to take action related to ASB, for issues such as excessive noise

Our overall number of complaints dropped by seven compared to last year, with customers raising fewer Stage One complaints. However, we did see an increase in customers escalating their complaints to Stage Two of our complaints process.

We try our best to resolve complaints at Stage One, but we'll always support and encourage customers to escalate their complaints to Stage Two if they remain dissatisfied.

Our Complaints and Compliments Policy sets out the timeframes in which we'll respond to complaints in accordance with the Code. In 2024-25, we resolved 96% of all complaints within those timeframes, which is 4% higher than the previous year. However, our target is to resolve 100% of complaints within these timeframes, and we'll continue to work to achieve this.



## Reasons for complaints

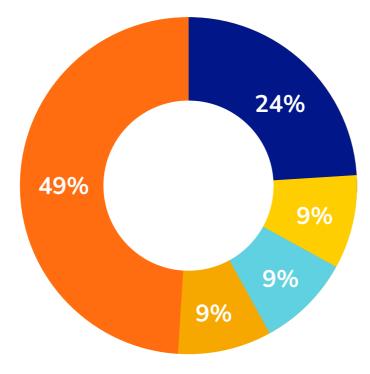
Most complaints that we receive from customers relate to the following service areas:

Responsive repairs: how we resolve emergency and routine repair and maintenance issues that have been reported to us

Planned maintenance and investment: how we deliver planned replacement or upgrades in homes, eg kitchens and bathrooms, or the scheduled maintenance of things like roofs and gutters

**Tenancy Management:** how we support customers to sustain their tenancy and manage their home

**Communal areas:** how we manage and maintain internal and external communal areas



Repairs are the largest service we provide to our customers and, according to feedback, have the most significant impact on their overall satisfaction with us.

Common themes with repair-related complaints include:



Time taken to complete the repair



Not attending appointments as planned



The quality of the repair



Communication

## Reasons for complaint escalation

The most common reasons customers escalated their complaints to Stage Two include:

**Compensation**: Customers aren't satisfied with the amount of compensation that they've been offered as a resolution to their complaint

Not resolved: The issue that the customer has complained about hasn't been fully resolved

Time: Customers are unhappy with the length of time that it has taken to resolve the issue

#### **Complaint outcomes**

When we investigate customer complaints, we determine whether there has been any service failure. If we've failed to deliver services to the standard we would expect, then the complaint will be upheld. If we identify no service failure, we'll explain this to customers in our response, and the complaint won't be upheld.

These are the outcomes of the complaints we investigated in 2024-25:

Complaint outcome	Upheld	Not upheld
Stage One	70%	30%
Stage Two	73%	27%



### **Housing Ombudsman cases and outcomes**

If customers are unhappy with the outcome of their complaint, they can escalate their concerns to the Housing Ombudsman, who will provide an independent review of their complaint.

Last year, the Housing Ombudsman investigated six complaints from Livv customers.

Housing Ombudsman determination	Brief description	No. of findings
Resolved with intervention	An agreed outcome was reached with Housing Ombudsman's intervention	0
No maladministration	The landlord has followed the relevant policies, procedures or legislation - minor or no service failure	5
Reasonable redress	Where there's some level of failing but the landlord has already acknowledged and addressed this in their own response to the complaint	2
Service failure	The lowest level of maladministration, minor failings, where some action is required to put things right	9
Maladministration	There's been some failure in relation to complaint handling or service delivery	1
Severe maladministration	Where service failure has had a significant impact on customers or has occurred over a long period of time	0
Complaint handling failure order	Where there are ongoing and similar failings in the way in which complaints are handled, or where the landlord fails to follow the code despite engagement with the Housing Ombudsman	0

<sup>\*</sup> Please note, the Housing Ombudsman can make multiple decisions for each case. So, the total number can be higher than the number of cases investigated.

More detailed guidance on possible outcomes following a Housing Ombudsman complaint can be found **here**.



#### **Learning from complaints**

We use complaints to learn where we went wrong, what caused it, and what we can do to prevent the same service failure from happening again.

After our 2023-24 Complaints Performance and Service Improvement Report, the key areas of improvement identified were:

- improved wait times for repairs
- better communication with customers, particularly around appointment dates and times
- the need to be clear with customers about what action we'll take and when, keeping customers informed of any progress
- improved complaint handling thorough investigations, clearly communicated outcomes and clear and timely responses to customers.

#### Service Improvement 2024-25

Here are some of the actions that we've taken, or are working on, to improve our services as a result of complaints and customer feedback:

- implemented a dedicated Complaint Handling Team to improve the quality and timeliness of complaint responses
- reviewed all letter templates across key services to ensure that we're providing clear and consistent communication to our customers
- increased resources in our Contact Centre to reduce call wait times and resolve as many customer enquiries as possible at first contact
- increased resources in our Housing Management Team so that we can be more visible in our communities and provide more support to our customers
- developed complaint training for all customer-facing colleagues
- introduced a repairs diagnostics tool to help us understand repairs issues better and increase the number of repairs that can be completed on the first visit
- reviewed the quality of our repairs data and reporting, improving the accuracy and visibility of repairs data to help us reduce wait times and improve communication with customers
- our customer panel Quality Improvement Panel (QuIP) have scrutinised our approach to repairs, particularly subcontracted repairs, and made recommendations that will improve the consistency of repairs service delivery.

# Our focus for the year ahead

The key areas of service improvement that we'll be focusing on in 2024-25 are:

- improving the information we provide to customers about the services we deliver, and the standards of service they can expect from us
- continue to review and improve our repairs service, focusing on the time taken to complete repairs, the quality of repair works carried out and communication to customers
- continue to review and improve our approach to contract management to ensure customers receive quality and consistent services
- further developing our data and insight to continue learning from complaints and customer feedback to drive service improvement.

### Scrutiny and oversight of our complaints performance

We measure our complaints performance monthly and report this every three months to our Executive Management Team, Customer Services Committee and Board Member Responsible for Complaints (MRC).

Our Board and Customer Services Committee are responsible for overseeing and scrutinising the services we provide to our customers and driving a positive culture of continuous improvement where we learn from customer feedback and use it to improve the quality of our homes and services.

We report regularly to our Customer Services Committee on:

- complaint volumes, drivers and complaint handling performance
- Housing Ombudsman determinations, landlord performance or spotlight reports
- customer feedback and engagement activity
- service performance metrics and improvement plans
- key business improvement projects and initiatives.

Our annual self-assessment of compliance against the Housing Ombudsman Complaint Handling Code has been shared with our Customer Services Committee, along with a copy of this report, and below is a summary of our Board's response:

#### **Ann Gibbons**

#### **Board Member Responsible for Complaints**

I've thoroughly reviewed and scrutinised our self-assessment to ensure it accurately reflects our current approach to complaints and I'm confident that we're fully compliant with the Housing Ombudsman's Complaint Handling Code (the Code). This reflects our ongoing commitment to our processes, procedures and customers and I'm pleased that the significant investment we've made to date - as well as what we have planned for the upcoming financial year - meets the needs of the people we're here to serve.



This year alone, we've made some of the following improvements to our complaints services:

- implemented a dedicated Complaint Handling Team to make sure we're responding to complaints efficiently and guickly
- grown our Contact Centre and Housing Management teams to reduce call waiting times and resolve as many customer enquiries as possible first time, as well as increase presence in our communities and support more customers face-to-face
- provided all customer-facing colleagues with complaints training to ensure there's consistency in our approach.

The above highlights just a few of the steps we've taken this year, and although there's been successes, we're still on this journey and working to further improve how we manage complaints, deliver services and act on feedback shared with us by our customers. There are still improvements we need to make but it's good to see that what we've achieved to date has already been so well received and I'm looking forward to seeing how our ongoing investment continues to deliver positive outcomes for our customers.

#### Phillip Raw Board Chair

This report provides an objective assessment of our complaints handling performance and highlights how our direct investment in the Complaints Team and complaints processes is already making a positive difference for our customers. Through reflecting on our performance, we're able to respond and adapt to the needs of the people who live in our homes and communities, and I'm pleased to see that our targeted investment is already having an impact.



As a landlord, Livv is dedicated to putting its customers' voices and experiences at the core of all services, and to see that commitment in action is great. Collaboration with our customers enables us to become more effective in handling complaints as they arise, while also understanding and proactively addressing challenges that typically generate complaints. This approach has already proven successful, and we're confident that overall satisfaction will continue to rise as we continue responding to what our customers want and need.

