



# Complaints Performance and Service Improvement Report

2025-26







## Introduction

At Livv, we're committed to improving customer experiences by listening to customers, acting on their feedback and working with them to shape the services they receive, and the homes and communities they live in.

We aim to provide quality services 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 complaints in 2025-26 and how we meet the requirements of the [Housing Ombudsman Complaint Handling Code \(Code\)](#).

The report also explains how we are delivering a complaints service that is fair, accessible and focused on putting things right, through;

- Our assessment against the requirements of the Complaint Handling Code.
- A review of our complaint handling performance
- An explanation of any findings or orders by the Housing Ombudsman
- Service improvements made as a result of complaints and feedback
- How our Board's reviews and challenges our complaints performance

Our Customer Complaints and Compliments Policy is available [on our website](#).



## Annual self-assessment against the Code

Every year, we complete a review against the Code to make sure we're confident that our policies support fair outcomes, push for service improvement and meet the requirements set out to us by the Housing Ombudsman. As part of our commitment to learning and improvement, we've identified opportunities where we can strengthen our approach to complaint management. These include:

- improving how we identify, record and deliver reasonable adjustments, so customers can access our services in a way that meets their needs
- developing a compensation policy to make it clear, how we will put things right when things go wrong
- introducing a clear approach to managing unacceptable behaviour, helping us to create a safe and respectful environment for colleagues and customers.

Our self-assessment has been read by the Customer Committee and our Board Member Responsible for Complaints (MRC). They reviewed the performance information and challenged our evidence to make sure our assessment was fair and reasonable. Our Complaints Handling Code self-assessment is available on our [website](#).

## Complaint handling performance 2025-26

We want it to be easy for customers to share their feedback with us and feel confident speaking up when something hasn't gone as expected.

Where possible, we aim to resolve concerns at the first point of contact. If this isn't possible, we'll support customers through our two-stage complaints process, making sure they are kept informed throughout.

If a customer remains unhappy with the outcome, we will always explain how they can escalate their complaint to the Housing Ombudsman, which is an independent service that can review their case.

We take responsibility when things go wrong, focus on finding the right solution, and use feedback to learn and continuously improve our services.

## Complaints and Service Requests

Not all issues raised by customers are classed as 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.

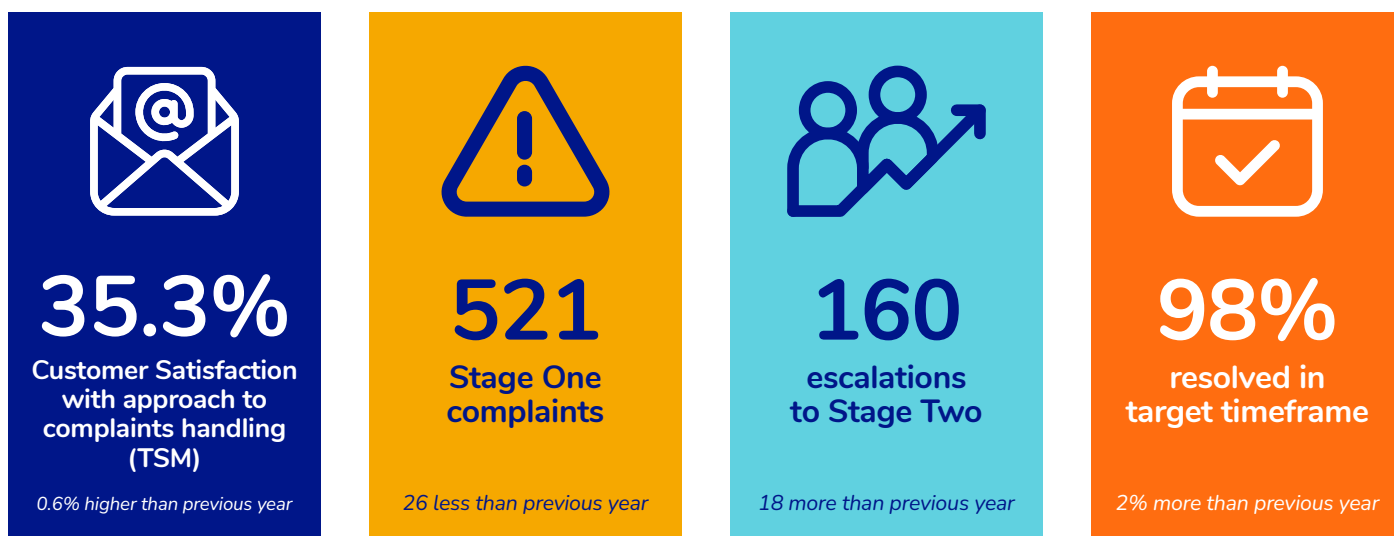
### Complaint

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.

In 2025-2026, customer service requests were mainly related to:

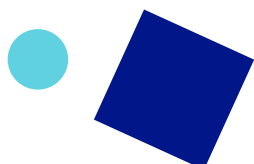
1. **Housing management:** requesting action or contact relating to issues such as fly tipping, communal areas, mutual exchange or general housing related enquiries
2. **Repairs and maintenance:** requests for repairs or property maintenance in customers' homes or communal areas
3. **ASB:** reporting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

## Complaints performance 2025-26



Our overall number of complaints dropped compared to last year, with customers raising fewer Stage One complaints. However, we did see more customers moving 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.



## Reasons for complaints

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

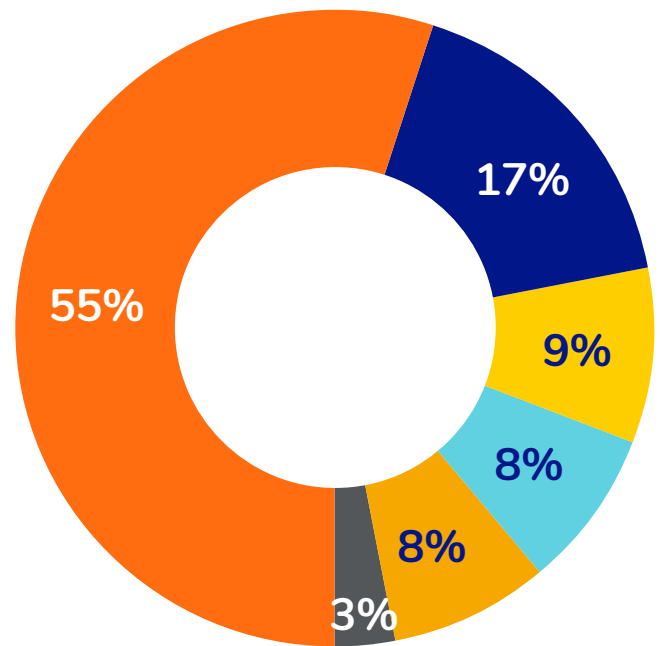
**Planned maintenance and investment:** how we deliver planned replacement or upgrades in homes, e.g. kitchens and bathrooms, or the scheduled maintenance of things like roofs and gutters

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

**Facilities management:** how we keep all Livv assets, such as homes and our offices, safe and compliant

**Development:** how we resolve and manage snagging issues and repairs reported to us and communicate updates on service charges

**Other:** how we support customers and communities with any other issues they raise



Repairs are the largest service we provide, and our customers tell us that their experience of repairs has 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**

By identifying these common themes, the steps we take to improve will be more targeted to what our customers need and want from us.



## Reasons for complaint escalation

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

**Compensation:** Customers feel that the amount of compensation that they've been offered as a resolution to their complaint is not enough.

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

**Time:** It has taken too long to fully resolve the issues that have been raised.

## Complaint outcomes

When we investigate complaints, we look at whether the service we've provided has met the standards our customers should expect. Where we identify a service failure, we will uphold the complaint and take action to put things right. Where no service failure is found, we will not uphold the complaint and explain this clearly in our response.

In 2025–26, we have seen a reduction in the number of complaints upheld at both stages of our process, this reflects the action that we have taken to improve services particularly within repairs:

| Complaint outcome | Upheld | Not upheld |
|-------------------|--------|------------|
| Stage One         | 68%    | 32%        |
| Stage Two         | 70%    | 30%        |

## Housing Ombudsman cases and outcomes

If customers are unhappy with the outcome of their complaint, they can take their concerns to the Housing Ombudsman, who will provide an independent review of their complaint. Last year, the Housing Ombudsman investigated 14\* complaints from Livv customers, resulting in 29 findings:

| Housing Ombudsman determination         | Brief description                                                                                                                                                                     | No. of findings |
|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <b>No maladministration</b>             | The landlord has followed the relevant policies, procedures or legislation - minor or no service failure                                                                              | 12              |
| <b>Reasonable redress</b>               | Where there's some level of failing but the landlord has already acknowledged and addressed this in their own response to the complaint                                               | 7               |
| <b>Service failure</b>                  | The lowest level of maladministration, minor failings, where some action is required to put things right                                                                              | 5               |
| <b>Maladministration</b>                | There's been some failure in relation to complaint handling or service delivery                                                                                                       | 5               |
| <b>Severe maladministration</b>         | Where service failure has had a significant impact on customers or has occurred over a long period of time                                                                            | 0               |
| <b>Complaint handling failure order</b> | 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               |

\* 6 cases investigated by the Housing Ombudsman in 2025-26 related to complaints raised in the previous year.

The Housing Ombudsman measures our maladministration rate based on how many findings they issue, when reviewing complaints. Maladministration simply means when an organisation acts in a flawed way, either via a service or through decisions. In 2025-26, our maladministration rate was 33%, down from 59% in 2024-25, showing a big improvement.

Each year the Housing Ombudsman publishes individual landlord performance reports, you can find ours [here](#).



## Learning from complaints

Every year we use complaints to learn where we went wrong, what caused it and what we can do to stop it happening again. In our last report we outlined the areas of improvement we were going to focus on and the table below shows what action we've already taken and what difference it has made.

| What we focussed on                                                                                  | What we did                                                                                                                                                               | What difference it made                                                                                                                |
|------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Providing clearer information about our services and the standards customers can expect.             | Developed and published service standards for key services, which can be found <a href="#">here</a> .                                                                     | Customers know more about our services and what standard they should receive, helping them hold us to account.                         |
| Our repairs services, the time taken to complete, quality of repairs and communication to customers. | Completed Phase 1 of our repairs improvement programme, improving how repairs are delivered and how we communicate with customers.                                        | Customers are receiving a more reliable repairs service, with repairs completed more quickly and more issues fixed on the first visit. |
| How we manage contracted repairs                                                                     | Strengthened how we manage contractors by using performance meetings to review customer feedback, satisfaction scores and complaints, and agreeing areas for improvement. | Customers are receiving a more consistent service, issues with contracted repairs identified and resolved more quickly.                |
| Learning from complaints and improving our services                                                  | Completed regular complaint analysis, identified the cause of service failure and used this to make improvements to our services, particularly in repairs.                | We're helping to prevent common issues happening again and improving the services customers receive.                                   |

## Our focus for 2026 and beyond

We're committed to continuing to look for ways to improve our services. By reviewing customer feedback, complaints and performance information, we have identified the areas that matter most to our customers and the areas that we need to focus on for the year ahead.

- **Repairs service improvement** - we will continue to improve our repairs service, focusing on quality, responding on time and keeping customers informed
- **Anti-Social Behaviour** - improve how we respond to reports of anti-social behaviour, so that customers feel heard and supported
- **Reasonable adjustments** – improve how we identify, report and deliver reasonable adjustments so that customers receive services and support in a way that works for them
- **Resolution** – we will improve how we track and follow up on our actions, making sure we do what we say we will to fully resolve issues.

## Scrutiny and oversight of our complaints performance

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

Our Board and Customer Committee are responsible for overseeing the services we provide to our customers. They're always looking at ways we can improve based on customer feedback. We report to our Customer Committee on:

- number of complaints, common themes and complaint handling performance
- Housing Ombudsman outcomes, landlord performance and spotlight reports
- customer feedback and engagement activity
- service performance data and improvement plans
- key business improvement projects and initiatives.

Both our self-assessment of compliance against the Code and a copy of this report has been shared with our Customer Committee and MRC. This is what they had to say:

### Philip Raw Board Chair

This report highlights how we continue to take steps to improve our handling of complaints for the year. It's great to read how our Complaints Team continue to make a positive difference for our customers, whilst never becoming complacent and always striving to improve. Every year we take time to reflect on our complaints data so we're able to accurately respond and adapt to the needs of our customers and wider communities, and I'm pleased to see that these efforts have started to have a positive effect. By going beyond the complaint and addressing the root causes of issues our customers face, we're confident that overall satisfaction rates will continue to improve.



## Ann Gibbons

### Board Member Responsible for Complaints

I've carefully checked our self-assessment for 25/26, and I'm confident we're following the rules set out by the Housing Ombudsman's Complaint Handling Code (Code). I'm pleased our efforts to create positive change are working, as we can see improvements in some data from last year. However, there's still more work to be done, and I look forward to seeing how the plans set out for the year ahead better meet the needs of our customers.



Looking back on this year, we've taken steps to improve through:

- **Communicating clearly** - reviewing all complaint letter templates so customers get clear and easy to understand information at every stage of the complaint process
- **Faster response times** - we have reduced wait times in our contact centre, making it quicker and easier for customers to reach us when they need support
- **Proactive support** - we have introduced annual Living Well visits so that we can meet customers in their homes, better understand their needs, identify and address issues quickly.

It's great to see that people are already happy with the changes we've made so far. As we head into the next year, I'm excited to see how our future improvements will help even more.



