

Annual Customer Report



heylo

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An Introduction from Andrew

A warm welcome to our annual report. Over the past year, we have kept our focus on making your experience better. We have built on the improvements we made and introduced new tools to make it easier and quicker for you to get the help you need.

We make it a priority to listen to your feedback and this remains at the heart of what we do. That is why we launched our Customer Committee and they have continued to make a big impact, shaping our strategy and influencing decisions through a direct link to our Board.

2025 was also the second year of the Tenant Satisfaction Measures, and we are delighted to see positive progress in our scores. You will find more details later in this report. Every piece of feedback is reviewed by our teams and Board to help us keep improving.

We are incredibly proud to have helped over 1,200 more families move to a new home, to put down roots and thrive in their communities, which has always been our purpose and mission. I hope you find this report insightful. If there is more that you would like to see from us, please let us know.

“In 2025 we have kept our focus on our customers, improving services, and helping thousands of families feel at home.”

Andrew Géczy
Chief Executive Officer



Year at a Glance: Homes

851 Homes Provided

697 Home Reach
154 Your Home

10,177 Homes managed by Heylo



Resales



408 Customers sold their home

310

of these homes were sold as Shared Ownership homes to new customers

Looking after our homes

84%

of managing agents rated by us as having strong performance

96.7%

of homes with an up to date Fire Risk Assessment where we own the freehold

87.7%

of homes with an up to date Fire Risk Assessment where we own a leasehold

0 High risk fire risk assessment remedial actions overdue beyond 3 months (freehold)

0 High risk health and safety remedial actions overdue beyond 3 months (freehold)

Staircasing

37

customers bought more shares in their home

147

customers bought the remaining shares in their home to own it 100%



Year at a Glance: Customers

Customer contact

23,613

Customer contact tickets generated by email contact or through our website



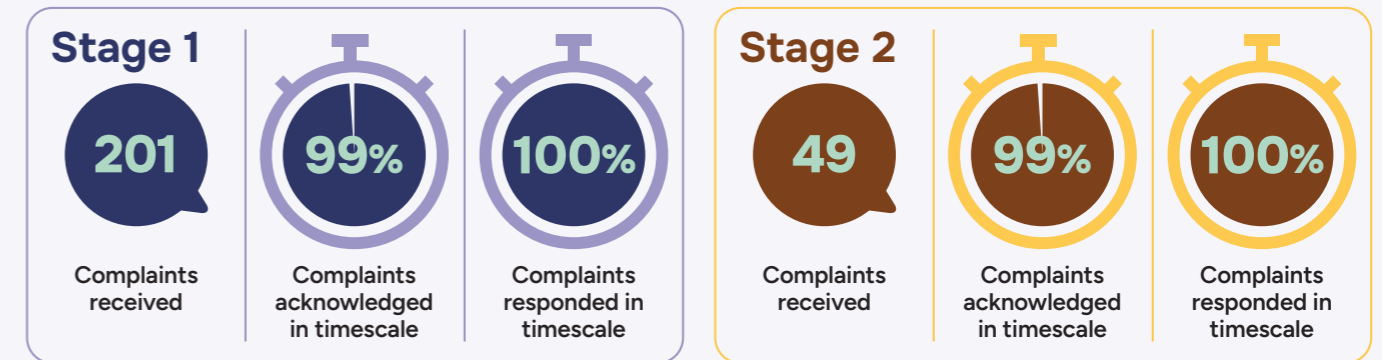
19,937

Total calls received by our contact centre

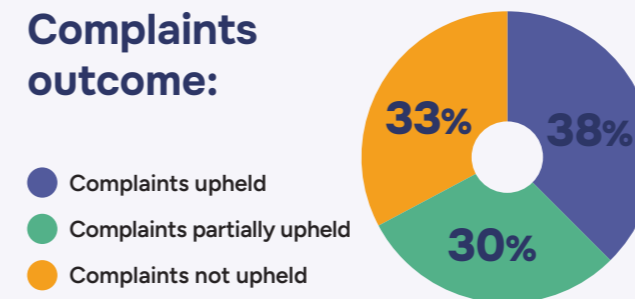
3,346

customers registered to use My Heylo Home, our new customer portal

Complaints handling



Complaints outcome:



Complaints escalation



Customer satisfaction

"Heylo are a fantastic company to work with. They are prompt, effective and efficient in everything they do. We cannot fault the service they have provided"

Julie
July 2025

Trustpilot



We were rated as excellent in 2025
1,378 total reviews

Overall satisfaction 62.5%

See page 9 for details

Customer Strategy

Through the Customer Strategy & Action Plan, we will put our customers at the heart of the business, driving higher levels of satisfaction, providing a range of choice and opportunities to engage with us, and being transparent in our performance.

our customers have a home of their own, and some will be quite happy to have very little interaction with us. We will be there for when our customers do need us.

We will develop our systems and processes, further strengthen our teams, and strive to deliver a market leading service.

We recognise that as a Shared Ownership business,

Customer focus

Customer First

We aim to make every interaction a positive experience by improving our services and using our scale to deliver better performance and satisfaction for all customers.

Customer Engagement

We want you to understand your relationship with Heylo and have plenty of opportunities to share your views, influence decisions, and help shape the way we work together.

Clear Communication

We keep things simple and accessible, making sure you can get the information you need in a way that works best for you — whether online, by phone, or through other channels.

Systems and data

We will ensure that we know our customers and properties, collecting and storing data that improves our services, and using technology to provide more options and meet our customers needs.

Customer commitments

Quality homes: We aspire to provide safe, well-maintained, and energy-efficient homes that meet or exceed industry standards.

customers to independently evaluate and hold us to account for the services we provide.

Affordability: We offer affordable housing options through Shared Ownership schemes, ensuring our homes remain accessible to people with a range of income levels.

Complaints handling: We have a fair, transparent, and efficient complaints process designed to resolve issues promptly and effectively. Customers receive timely advice and support if things go wrong.

Customer service excellence: We provide friendly, professional, and responsive customer service always, treating every customer with respect, dignity, and fairness. We will continue to invest in developing and training our colleagues.

Customer involvement: We value customer input and feedback and actively encourage participation in decision-making through forums, the Customer Committee, tenant satisfaction surveys (TSMs), and consultations. We want every customer to feel listened to on the issues that matter most.

Open and honest communication: We provide clear, accessible, and timely information on the issues that matter to our customers, including details about their homes and local community, how we address problems, how we are run, and our performance on key issues. We communicate honestly and transparently, keeping customers informed about decisions that may affect them.

Sustainability and environmental responsibility: We minimise our environmental impact by promoting sustainable practices, energy efficiency, and responsible waste management.

Accountability: We work in partnership with our

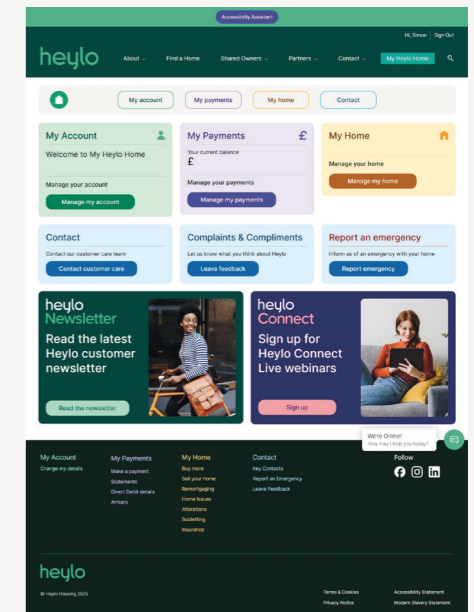
Equality and diversity: We demonstrate inclusivity by providing services that are accessible and responsive to the needs of all customers, regardless of background, ethnicity, gender, age, disability, or other protected characteristics.

Customer resources

My heylo Home

My Heylo Home, our new customer portal, gives you secure access to everything you need in one place.

From your lease and building warranty documents to rent statements and helpful guides for Shared Ownership, it's all there. You can even make payments online quickly and easily.



home line by heylo

We have made significant changes to how our customers can contact us. We introduced Home Line, our new AI operated contract centre. Whenever you call us on the phone, we can guarantee that your call will be answered without delay, and our friendly AI agent will direct your call to the right place. Specialised AI agents (though with a real human voice!) will then talk to you about your query, answering where they can, transferring you to the team if needed, or taking a message. We tested this technology extensively earlier in the year, including our Readers Panel and Customer Committee, who provided very useful feedback. We continue to evolve every day, and we are already finding that customers are happier with the new system, which we launched in September.

hugo

Towards the end of the year we introduced Hugo, our friendly AI powered chatbot available on our website 24/7. Like our phone agents, Hugo is here to answer your questions at any time, making it easier to get the help you need at a time to suit you.

heylo Together

Launched in 2025, Heylo Together helps customers make a real difference in their local communities. You can nominate community groups for funding—whether for ongoing projects or one-off costs like events that bring people together.

Customer Feedback

How your feedback shapes Heylo

We welcome all feedback at every stage of your journey with us. Your views help shape the way we work, from how we present information to how we communicate with you. We also learn from compliments and complaints. Every complaint is reviewed, and the lessons we take from them are shared with our Customer Committee and Board.

In 2025, those lessons highlighted the need for stronger processes, clearer communication, and better use of resources. We are focusing on improving data accuracy, legal clarity, and staff training so you receive timely, transparent, and accurate information, especially for complex processes like staircasing, lease changes, and selling your home.

We are also strengthening internal monitoring, meeting service level agreements, and improving coordination across teams and with third parties to deliver better service and greater customer satisfaction.

Ways to get involved

There are lots of ways to get involved and share your feedback, experience, and ideas to help shape how we work. You can join our Customer Committee, Readers Panel, or become a Subject Matter Expert.

Find out more at

▶ heylohousing.com/customer-engagement

or email us at

▶ customercommittee@heylohousing.com

We welcome all feedback at every stage of your journey with us.



Tenant Satisfaction Measures (TSMs)

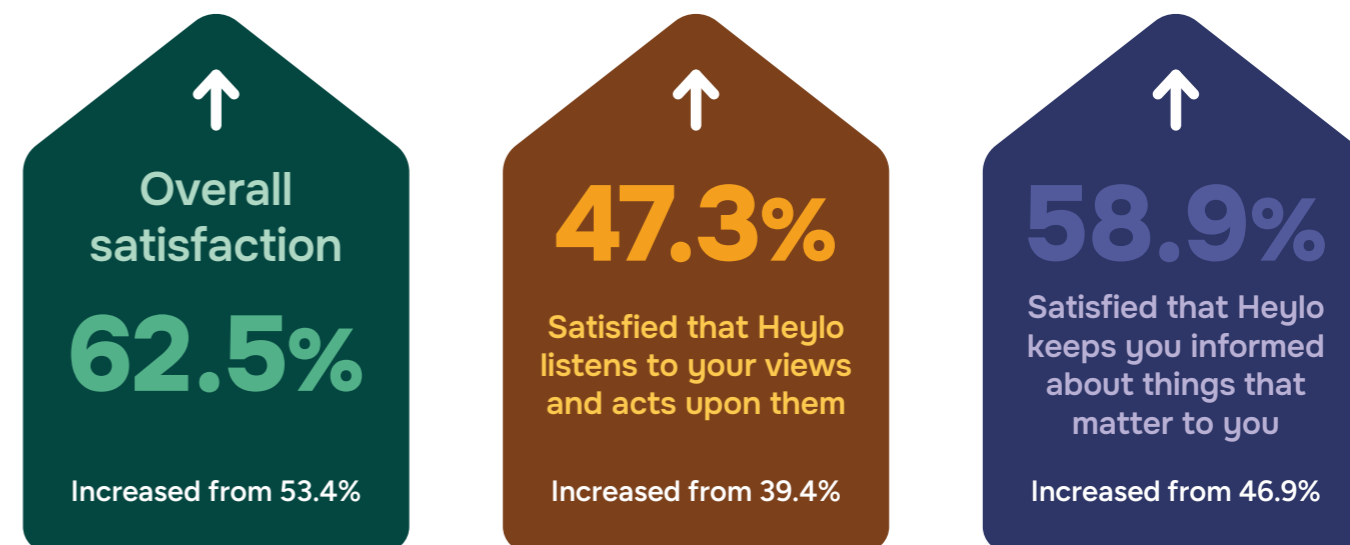
We are committed to giving you great service, especially in the areas you have told us matter most. We also believe in being open about how we are doing, the good and the not-so-good.

In April 2024, the Regulator of Social Housing introduced Tenant Satisfaction Measures (TSMs), a set of standards all social housing landlords must report on each year. These measures show how well we are

delivering quality homes and services.

Because every provider completes the survey in the same way, you can see exactly how Heylo compares to others providing homes for Shared Ownership. For TSM reporting, providers with more than 1,000 Shared Ownership homes must record results separately giving you a clearer, more useful comparison.

2025 Results highlights



You can see more about the TSMs and all of our results in a report on our website

▶ heylohousing.com/downloads/Heylo/Heylo-TSM-Report-2024-25.pdf

Complaint handling statistics

In 2025 we received 201 formal complaints, and 49 complaints were escalated to stage 2 under our process. Whilst an increase on the previous year, our complaints numbers are still well below the sector average, and we have been working hard to ensure that we address all complaints in a fair and transparent manner.

“Their support, service, effort and will to help me at every turn has been unmatched. It has always felt that they would go the extra mile to ensure the best outcome for me.”

Luke, April 2025

Customer Committee Introduction

This is our second Heylo Customer report, and as with last year, it has been written for and influenced by our customers.

As the Chair of the Customer Committee, I appreciate that Heylo have created a report that clearly sets out the work that they have been carrying out, as well as a snapshot of their performance for the past year, a recognition of the challenges faced and the areas where we, as customers, would look to see things done better or differently.

The Customer Committee is wholly formed of Heylo customers, from all parts of England and Wales where Heylo homes are based. The Committee was formed in January 2024 to provide a direct means through which Heylo customers' voice could be heard by their teams, leadership and Board, in particular in relation to how we feel decisions made might affect us all. The Committee meets at least four times a year to consider all things that impact or inform Heylo's customers.

“We feel embedded as part of the group, and an important part at that. We can see how the Committee and our input is a vital part of how Heylo operates.”



After nearly two years in operation we feel embedded as part of the group, and an important part at that. We can see how the Committee and our input is a vital part of how Heylo operates, how our views shape wider decision making, and that the Board really value our input and opinions. We have had some good debates about performance, reviewed, commented and made changes to policies and processes, considered complaints performance, and some had honest and challenging conversations on issues that impact Heylo's customers everyday life. For example, topics such as rent increases, the impact these have on Heylo's customers, and how we can support customers to mitigate those impacts.

I meet regularly with the Chair of the Heylo Board, and over the coming months we will continue to ensure that the voice of the customer is heard across the business.

We want to hear from you. If you have feedback for us, ideas and suggestions, or things that you think we should consider and discuss as your Customer Committee, please let me know at customercommittee@heylohousing.com. We look forward to engaging with you and make being a Heylo customer better for us all.

Best Wishes,
Libby Johnston
Chair, Customer Committee

Listening & Improving

How we are listening (and what we have changed as a result)

To improve how we handle complaints, we have added a new “Lessons Learned” step to our process. After every complaint is closed, the handler records what we have learned and why the issue happened, so we can prevent similar problems from happening again.

Service improvements

Here are some examples of lessons learned from our complaints:

- **Managing Arrears:** Improve clarity in tracking and resolving arrears, avoid contacting deceased tenants, and ensure leaseholders understand their responsibilities.
- **Resourcing:** Allocate resources effectively across teams to prevent delays in resolving arrears, communication, and service delivery.
- **Training & Processes:** Ensure policies are up to date and staff are fully trained to handle complaints, ownership verification, and customer support effectively.
- **Communication Standards:** Make communications consistent and transparent, especially around legal processes, staircasing, and document handling.
- **Customer Experience:** Meet Service Level Agreements (SLAs) and reduce delays in responding to queries and Data Subject Access Requests (DSARs).
- **Data Accuracy & Security:** Enhance data handling protocols to prevent breaches and ensure GDPR compliance, especially in high-risk cases.
- **Legal & Lease Clarity:** Provide clear legal guidance and improve understanding of lease terms, staircasing, and subletting policies.
- **Sales & Resale Processes:** Improve coordination with estate agents and solicitors to keep property marketing and updates on track.
- **Land Registry & Ownership Issues:** Resolve delays

caused by incomplete Land Registry data and improve monitoring of property records.

- **Timescale Management:** Set clear expectations for application processing and lease changes, with regular updates for customers.

Customer Committee

Our Customer Committee reports directly to the Heylo Housing Registered Provider (HHRP) Board and is made up entirely of Heylo customers. Members come from across the country, representing different areas and housing types, flats and houses, so a range of perspectives shape the Committee's work. You can see who sits on the Committee on our website.

This year, the Committee has discussed a wide range of topics, including new and updated policies, rent reviews, performance data, complaints and feedback, and plans for future customer engagement activities.

Heylo Connect events

Last year we launched Heylo Connect, a live broadcast event that we host online, and over the year we have brought together customers and colleagues to discuss a range of topics including selling and staircasing, mortgages, complaints handling and how we deal with managing agents.

Keep an eye on the website for our next events coming up.

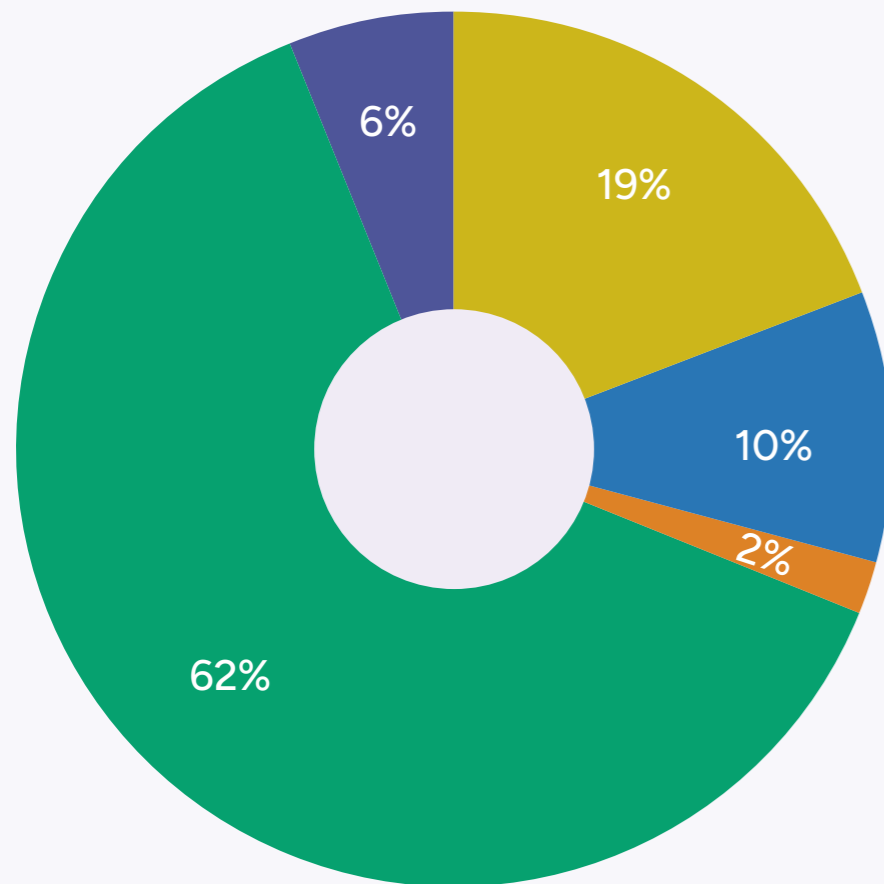


Spend

How our income is spent

In 2025 we collected over £40 million in rental income. Here is how we used that money to manage homes, support customers and deliver our services.

- **£8.88 million**
Cost of providing our services
- **£4.85 million**
Business expenses
- **£976,000**
Repairs, Maintenance, utilities and insurance
- **£29.22 million**
Interest on loans and loans repayment
- **£2.92 million**
Surplus for reinvestment



Sustainability

Our ESG and sustainability journey

Over the past year, we have continued to:

- Engage customers on sustainability and make sure your views shape our activities.
- Gather feedback through surveys, the Customer Committee, and a dedicated sustainability inbox.
- Share practical tips via our sustainable living blog to help reduce impact and bills.
- Work with managing agents and local authorities to improve waste management on sites.
- Use sustainability data to identify opportunities for greener spaces and energy efficiency.
- Deliver our Sustainability Strategy Action Plan to move towards our net zero goals.



If you would like to know more about what we have in store, you can read more in our Sustainability focus and ESG Report, visit:

➤ heylohousing.com/downloads/governance/Heylo-ESG-Report-2023-24.pdf

Shaping our Future Together

Our priority for the year ahead is to keep improving our services and making your experience even better. We will continue using new technology to make it easier for you to get in touch, share feedback, and find information—without needing to pick up the phone.

One of our key goals is to see satisfaction scores rise in the Tenant Satisfaction Measures. We are also expanding ways for you to share feedback, with quick “in-the-moment” surveys after you contact us, when a complaint is resolved, and after key steps like staircasing. Improving how we handle complaints remains a big focus, and we are working hard to make this process smoother and more transparent.

We will keep developing My Heylo Home, our customer portal, so it's even simpler and more helpful, making it easy to find answers to everyday questions.

We will continue creating more opportunities for you to get involved and have your say, including Heylo Together, our funding initiative to help our customers strengthen their communities through local projects. From book clubs and toy libraries to festive lights, we look forward to supporting your neighbourhoods to be proud places to call home.



Future plans

Enhanced tools and resources

We are making our customer portal your one-stop place to find answers to everyday questions and using artificial intelligence to power thoughtful improvements to our service, making interactions more efficient and helpful.

Online case tracking

Soon, you will be able to track the progress of your complaint, sale, or staircasing application easily online, giving you clear updates and peace of mind.

Supporting your neighbourhood

We are committed to building stronger communities. Through Heylo Together, we are proud to back projects that bring people together and help neighbourhoods thrive.

Keep in Touch:

We'd love to hear your feedback on all things Heylo, our annual customer report, or anything else that you think we could provide information on.

You can reach us on:

Phone:

Home Line by Heylo:
0203 744 0415

Email:

General Enquiries:
customercare@heylohousing.com

Staircasing or selling your home:
resales.staircasing@heylohousing.com

Visit:

Main website:
heylohousing.com

My Heylo Home:
heylohousing.com/myheylohome



