heylo

Complaints Performance and Service Improvement Report

2025/26

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Purpose

Heylo Housing Registered Provider (HHRP) is a Registered Provider of Social Housing (registration number 4668) registered by the Housing Ombudsman and is a subsidiary of Heylo Housing Group Limited (HHGL). It works with its affiliates to provide shared ownership housing on a national basis. HHRP works with sister companies which are also controlled by HHGL and which own shared ownership homes that HHRP owns a legal leasehold interest. HHGL is a subsidiary of Manifesto Technologies Limited (Manifesto). The combination of HHGL, HHRP, and various Heylo Housing subsidiaries are referred to as “Heylo Group”.

ResiManagement Limited provides management services to the Heylo Group under management agreements. Employees of ResiManagement Limited act on behalf of, and for the benefit of, the Heylo Group and its customers. Since January 2024, HHRP has operated the HHRP Customer Committee, which is made up entirely of shared owners and provides customer scrutiny, consultation and engagement on matters affecting customers.

This report summarises Heylo’s complaints performance, complaint handling compliance and service improvements for the period 1 April 2025 to 31 March 2026. It provides assurance that complaints have been reviewed, lessons learned have been identified and service improvements have been implemented as a result of customer feedback.

Background

The Regulator of Social Housing (RoSH) published its new regulatory framework effective from 1 April 2024. The Transparency, Influence and Accessibility (TIA) consumer standard requires providers to ensure complaints are addressed fairly and effectively, and the complaint handling arrangement is simple, accessible and well publicised.

In addition, HHRP is required to comply with the Housing Ombudsman’s Complaints Handling Code. Section 8 of the Code requires the landlord to publish an annual complaints performance and service improvement report for scrutiny and challenge. The report must include:

- The annual self-assessment against the Code.
- Qualitative and quantitative analysis of complaint handling performance, including complaints not accepted.
- Any findings of non-compliance with the Code by the Ombudsman.
- Service improvements made as a result of learning from complaints.
- Any annual report issued by the Ombudsman relating to the landlord’s performance.
- Any other relevant reports or publications produced by the Ombudsman in relation to the landlord.

Self-assessment against the Code

The 2025/26 self-assessment against the Code and the Customer Feedback and Complaints Policy was presented to and noted by the HHRP Customer Committee and subsequently by the HHRP and HHGL Boards.

The self-assessment identified a number of actions to further strengthen complaint handling arrangements, including:

- Strengthening learning from complaints and increasing service improvements arising directly from customer feedback.
- Improving customer satisfaction with the complaint handling service.
- Enhancing investigation quality and case management through continued development of complaint handling systems and processes.
- Strengthening monitoring of complaint trends, root causes and recurring service issues.

Complaints Performance

April 2025 to March 2026

Overview

Between April 2025 and March 2026, Heylo received a total of 301 complaints across Stage 1 and Stage 2. Additionally, during the reporting period, 290 complaints were closed, with outcomes provided to customers.

For the purpose of comparables with last year, this year's reporting includes closed complaint data, which was not clearly reported in the previous year. The use of closed complaint outcomes provides greater visibility of complaint resolution, learning opportunities, service improvements, and customer outcomes.

Of the complaints received during 2025/26, 234 were recorded at Stage 1 and 67 were recorded at Stage 2. During the reporting period, 235 Stage 1 complaints and 55 Stage 2 complaints were closed with an outcome provided. Stage 1 complaints had a 99.5% response rate within agreed timescales, while Stage 2 complaints had a 100% response rate within agreed timescales.

Outcome	Stage 1	Stage 2
Total number of complaints received	234	67
Total number of complaints closed (Outcome provided)	235	55
% of complaints responded to within timescale	99.50%	100%

Response performance improved significantly compared to the previous reporting period. Stage 1 compliance increased from 90% in 2024/25 to 99.5% in 2025/26, while Stage 2 compliance improved from 86% to 100%. The small number of responses issued outside of target timescales was largely attributable to an isolated system issue which prevented a response from being successfully delivered to a customer despite the investigation having been completed.

Although Heylo did not achieve 100% compliance with complaint response times during the year, performance remained strong and improved considerably compared with the previous reporting period. The organisation has continued to strengthen its complaint handling arrangements through:

- Weekly complaint performance reviews with customer facing management and monthly operational meetings with members of our Executive Committee.
- Quarterly reporting to the HHRP Customer Committee and Board to provide oversight and challenge.
- Ongoing development within complaint handling functions and reporting.
- Increased focus on learning from complaints, service improvement actions, and accountability across teams.
- Introduction of enhanced closed complaint reporting to improve monitoring of outcomes, trends, and lessons learned.

These measures have contributed to significant improvements in complaint response performance and provide greater assurance that customer feedback is used to drive service improvements across the organisation.

Complaint Outcomes

This year's methodology differs slightly from previous years as complaint outcomes are now reported using closed complaint data. In previous reports, complaints escalated to Stage 2 were not always reflected consistently within Stage 1 outcome reporting. The revised approach provides a more accurate picture of complaint outcomes and organisational learning.

Outcome	Stage 1	Stage 2
Upheld	71	18
Partially Upheld	69	16
Not Upheld	84	21

Across all closed complaints, approximately 62% were upheld or partially upheld, demonstrating that Heylo continues to identify opportunities to improve services through customer feedback. The remaining complaints were not upheld following investigation where the evidence demonstrated that services had been delivered appropriately and in line with policy, procedure, lease obligations, or legislative requirements.

Our Customer Feedback and Complaints Policy outline the circumstances in which a complaint may not be accepted. During 2025/26, 10 complaints were not accepted. Where a complaint was not accepted, customers were provided with a formal written explanation detailing the reason for the decision, together with information on how to challenge the decision and their right to refer the matter to the Housing Ombudsman Service.

Before declining to investigate a complaint, each expression of dissatisfaction was assessed to ensure that there were no separate complaint elements requiring investigation. This approach helps ensure compliance with the Housing Ombudsman's Complaint Handling Code and that customers' concerns are considered fairly and consistently.

Root causes

As complaints can contain multiple issues, the figures below should be viewed as indicative of the key themes arising from closed complaints rather than a direct count of every complaint received.

The table below shows the main causes of complaints recorded during the period.

Category	Stage 1	Stage 2
Poor Communication	99	25
Charges	68	11
Building	21	8
Third Party	23	9
Lease	7	1
Application	8	1

Poor Communication remained the most significant cause of complaints, accounting for 124 complaint themes across both stages. These complaints typically related to delayed responses, a lack of updates, unclear information, or customers receiving inconsistent messages. Although the majority of these complaints were resolved at Stage 1, the volume highlights the importance of continuing to improve communication standards, customer contact, and expectation management.

Charges represented the second largest category, with 79 complaint themes recorded. These complaints commonly related to rent accounts, service charges, administration charges, and customer understanding of costs associated with shared ownership. Many of these complaints were resolved through clarification of lease obligations, explanation of account transactions, or resolution of account-related errors.

The increase in this category was partly driven by the introduction of a new automated arrears system in summer 2025. As accounts were reviewed and historic arrears issues identified, customers were contacted regarding balances that may not previously have been actively pursued, resulting in a temporary increase in complaints relating to charges and arrears.

Building-related matters accounted for 29 complaint themes. These complaints were generally linked to defects, repairs, warranty issues, and snagging concerns. Building complaints continued to have a relatively high rate of escalation due to the involvement of external developers, contractors, managing agents, and warranty providers. Whilst Heylo is often not directly responsible for completing the works, customers frequently seek support and intervention from Heylo to help progress resolutions.

Third-party issues accounted for 32 complaint themes and largely related to the actions or performance of developers, solicitors, managing agents, and other third parties involved in the shared ownership journey. These complaints can be particularly challenging to resolve as Heylo often has limited direct control over the third party responsible for the issue.

Overall, the data demonstrates that the primary opportunities for improving customer satisfaction remain focused on communication, charge-related enquiries, and the management of issues involving external organisations and property defects. Continued investment in customer communication, process improvements, and third-party relationship management will remain key priorities.

Complaints by Teams

The information below outlines the service areas associated with closed complaints during the reporting period.

Team	Stage 1	Stage 2
Tenancy Management	74	22
Credit Control	70	11
Resales	54	12
Staircasing	24	6
Transactions	7	2

As with the root cause analysis, this information is derived from closed complaint data and reflects the service areas associated with complaint themes rather than the total number of complaints received.

The Tenancy Management team recorded the highest level of complaint activity, with 96 complaint themes identified. The majority were resolved at Stage 1, although 22 progressed to Stage 2. Complaints within this area were typically linked to building defects, communication issues, charges, and third-party interactions. Given the broad range of services delivered by the team, it is expected that this area experiences the highest volume of customer contact and complaint activity.

The Credit Control team accounted for 81 complaint themes, making it the second highest service area. These complaints were predominantly associated with rent accounts, service charges, payment queries, and communication regarding account management. The increase in complaints within this area was partly driven by the introduction of a new automated arrears management system in summer 2025, which identified historic account issues and increased customer contact regarding outstanding balances. Despite this, the relatively low number of Stage 2 escalations suggests that most concerns were resolved effectively at the initial investigation stage.

The Resales and Staircasing team recorded a combined 96 complaint themes during the reporting period. Key issues included communication delays, transaction timescales, lease-related matters, property valuations, and the involvement of third parties such as solicitors, conveyancers, mortgage advisors, and valuers. As these services involve multiple external stakeholders and complex legal and financial processes, they can be more challenging to resolve. Whilst some complaints progressed to Stage 2, the majority were resolved through clarification, proactive case management, and ongoing communication with customers and third parties.

The Transactions team recorded the lowest level of complaint activity, with 9 complaint themes, reflecting a comparatively smaller number of service interactions.

Year-on-Year Complaint Performance Analysis

Complaint volumes increased significantly during 2025/26. Between April 2025 and March 2026, Heylo received 301 complaints, compared with 138 complaints during 2024/25, representing an increase of approximately 118%.

There are a number of factors which contributed to this increase. For example, the introduction of a new automated arrears management system during summer 2025 resulted in a review of customer accounts and the identification of historic arrears issues requiring rectification. This led to increased customer contact regarding outstanding balances and, consequently, a rise in complaints relating to charges and account management.

The increase in complaint volumes may also reflect positive improvements in complaint awareness and complaint handling across the organisation. Through enhanced staff training and a continued focus on complaint identification, colleagues are better equipped to recognise expressions of dissatisfaction and ensure they are recorded and investigated through the formal complaints process. In addition, Heylo has introduced a 'Submit a Complaint' function within its customer portal, making it easier and more accessible for customers to raise concerns directly with us. As highlighted by the Housing Ombudsman, a high volume of complaints is not necessarily a negative indicator; rather, it can demonstrate that customers know how to raise concerns and that an organisation has an accessible complaints process that encourages feedback, learning, and service improvement. These factors suggest that the increase in complaints may, in part, reflect improved accessibility, customer awareness, and confidence that concerns will be considered and addressed appropriately.

Complaint handling performance improved considerably. During 2025/26, 99.5% of Stage 1 complaints and 100% of Stage 2 complaints were responded to within target timescales, compared with 90% and 86% respectively in 2024/25. This improvement reflects the continued focus on complaint governance, performance monitoring, and operational oversight across the organisation. The small number of responses issued outside target timescales during the year was largely attributable to an isolated system issue that prevented a response from being successfully delivered to a customer.

Analysis of complaint themes shows that Poor Communication remains the most significant driver of complaints, followed by Charges and Third-Party issues. Whilst building-related complaints remain a key area of concern, the increased volume of communication-related complaints demonstrates the importance of ensuring customers receive timely, accurate, and consistent information throughout their interactions with Heylo.

At a service level, Tenancy Management and Credit Control generated the highest levels of complaint activity during 2025/26, together accounting for a substantial proportion of complaint themes recorded. This reflects the nature of these services, which involve frequent customer contact and a range of complex enquiries. Resales and Staircasing also continued to generate complaint activity, often linked to delays and dependencies involving solicitors, developers, managing agents, lenders, and other external organisations.

Overall, whilst complaint volumes have increased considerably, the organisation has demonstrated significant improvements in complaint handling performance, governance, and learning from complaints. The introduction of closed complaint reporting provides enhanced insight into customer outcomes and enables more effective monitoring of trends, lessons learned, service improvements, and recurring areas of customer dissatisfaction.

Housing Ombudsman Determinations

The Housing Ombudsman Service (HOS) investigates complaints and resolves disputes once a complaint has exhausted Stage 1 and Stage 2 of Heylo's internal complaints process.

During 2025/26, 15 complaints were opened with the Housing Ombudsman Service. During the same period, 9 Housing Ombudsman cases were closed.

Three determinations were issued by the Housing Ombudsman during the year. The outcomes were as follows:

- One complaint was determined to be outside the Ombudsman's jurisdiction and was not investigated, as the matters raised related to events that occurred several years before the complaint was made and were considered more appropriately addressed through another route.

- One investigation concluded there was no maladministration in relation to the landlord's handling of repairs associated with reports of damp and mould, and reasonable redress had been provided in relation to complaint handling. The Ombudsman recognised that the landlord had identified its complaint handling failing, apologised, implemented staff refresher training and demonstrated learning from the complaint.

- One investigation concluded there was service failure in the landlord's handling of property issues but no maladministration in complaint handling. The Ombudsman found that the landlord had appropriately explained its responsibilities under the lease and complaint process, however it did not follow through on an action it had committed to undertake in supporting the resident with a developer-related matter. The Ombudsman ordered compensation of £100, which was subsequently actioned by the landlord.

The determinations issued during the year demonstrate the importance of maintaining strong oversight of customer communication, complaint ownership, and the management of actions arising from complaint investigations. Learning identified from these cases has been incorporated into ongoing service reviews, staff training and governance arrangements to continue improving the customer experience and complaint handling performance.

Service Improvements and Learning from Complaints

Using complaints and lessons learned as a mechanism for service improvement remains a key focus for Heylo. During the reporting period, complaint investigations identified several recurring themes, including communication failures, inconsistent information, process inefficiencies, support for vulnerable customers, managing agent and developer oversight, and arrears handling. In response, a number of service improvements have been implemented to strengthen service delivery and improve the customer experience.

Key improvements introduced include:

- Formalising monthly customer check-ins as a performance KPI and introducing weekly updates for complex legal and high-risk cases to ensure customers receive regular progress updates.

- Strengthening escalation pathways by introducing senior management involvement in sensitive cases and improving internal service level agreements between teams.

- Delivering targeted staff training on lease interpretation, affordability assessments, data protection requirements, buy-back provisions, valuation rules and signposting responsibilities to improve the accuracy and consistency of information provided to customers.

- Introducing early lease and case reviews for resale and staircasing transactions, alongside additional quality assurance checks for complex or high-risk enquiries, reducing the risk of customers receiving conflicting or incorrect advice.

- Reviewing internal processes and workflows relating to completions, payment handling, legal referrals and arrears management, including exploring automation opportunities and introducing additional controls where manual processes had previously led to errors
- Enhancing support for vulnerable customers by allocating dedicated case handlers for complex cases, introducing additional escalation routes for hardship cases and providing staff training on recognising and responding to customer vulnerabilities.
- Improving oversight of managing agents and developer-related concerns through stronger monitoring arrangements, spot-check reviews, dedicated management oversight of complex defect cases and clearer communication regarding responsibilities and routes of escalation.
- Strengthening arrears processes by reviewing automated communications, introducing safeguards to prevent inappropriate enforcement activity during investigations, improving communication with customers regarding legal processes and enhancing monitoring of payment accounts.
- Continuing to refine Heylo's AI-assisted customer contact channels and knowledge resources to improve the accuracy of information provided and reduce the likelihood of customers receiving inconsistent advice.

In addition to the above, complaint trend analysis identified the need for improvements in communication, complaint ownership, record keeping, customer updates and cross-team coordination. Lessons learned have been shared across service areas and incorporated into ongoing training, process reviews and governance reporting arrangements. This includes improving the management of arrears cases, strengthening communication standards, enhancing data handling processes, increasing oversight of third-party service providers, and reinforcing response time expectations across teams.

The impact of these improvements continues to be monitored through complaint performance reporting, lessons learned reviews, and governance oversight, supporting a culture of continuous learning and service improvement.

Compliments

During the reporting period, we received 52 Trustpilot reviews, compared to 142 reviews in the previous year. Whilst review volumes were lower, the feedback received continues to provide valuable insight into the customer experience.

Our average Trustpilot rating was 3.98 stars, compared to 4.59 stars in the previous reporting period. Of the reviews received, 75% were rated five stars, with positive feedback focusing on staff service, customer support, value for money and the application process. Conversely, 29% were rated one star, with the most common concerns relating to payments, customer communications and the application process.

All negative reviews were reviewed and, where possible, customers were contacted to understand and address their concerns. Feedback from Trustpilot continues to be used to identify learning opportunities and drive service improvements.

The year ahead

The introduction of a post-complaint customer satisfaction survey remains a priority and is planned for 2026/27. The survey will gather customer feedback on complaint handling, communication, outcomes and the overall customer experience, providing additional insight to support service improvement and learning.

We are also reviewing our complaints reporting framework to improve the quality and depth of management information available. This includes introducing secondary complaint categories, reviewing team categorisation methods, and capturing additional data points to allow for more detailed trend analysis and identification of recurring issues.

Further work is planned to strengthen how actions, lessons learned and service improvements arising from complaints are recorded, tracked and monitored. This will help ensure that improvements identified through complaints are implemented, reviewed for effectiveness, and embedded within service delivery.

Additional enhancements to our reporting and oversight arrangements are also being considered to provide greater visibility of complaint performance and ensure that actions identified through complaint investigations are addressed in a timely and accountable manner.

Customer service teams are working to improve the collection of transactional feedback, aiming to incorporate customer input into communication and procedural updates.

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