Complaints Scrutiny Report July 2026

Introduction

Starting in July 2026, Home Group's national complaints scrutiny panel comprising five customers from rented and shared ownership services in the North and South, carried out a scrutiny review of Housing Ombudsman severe maladministration adjudications relating to damp and mould and repairs and maintenance. This review was commissioned by the Director of Customer Experience.

Scope and methodology

Home Group asked the panel to review a selection of severe maladministration cases using their 'customer lens.' The aim was to explore the complaint cases from a customer point of view and provide independent challenge, ask questions that may not otherwise be raised, and help identify where processes, communication or decision-making could be improved.

As members of the Customer Complaint Scrutiny Panel, we believe customers have an important role to play in reviewing severe maladministration cases. By bringing our customer perspective to these discussions, we can help Home Group better understand the real impact that service failures have on people's lives.

Involving customers in these reviews demonstrates Home Group's commitment to listening, learning and being accountable. It gives customers a meaningful opportunity to influence service improvements, helps ensure lessons are learned from complaints, and supports efforts to prevent similar issues from happening in the future.

This approach also supports the Regulator of Social Housing's expectations around transparency, influence and accountability by ensuring customers have a genuine voice in scrutinising services and shaping improvements. It reflects the Housing Ombudsman's emphasis on learning from complaints and using customer insight to drive positive change.

By working together in this way, we can help make sure customer experiences remain at the heart of decision-making and that improvements are shaped by the people most affected by them.

Customer scrutiny panel members met seven times via Teams and carried out in-depth complaint case reviews examining stage 1 and 2 complaint case files and Housing Ombudsman reports.

The complaints

Case one - A

Summary

The complaint concerned Home Group's handling of persistent damp and mould in a two-bedroom flat occupied by the customer, her partner and their two children, two of whom had asthma-related vulnerabilities.

The resident first reported damp and mould in March 2023 and repeatedly raised concerns that the problem remained unresolved, despite multiple inspections, mould treatments and proposed remedial works.

She also complained about poor communication, delays in repairs, the impact on her family's health and wellbeing, damage to personal belongings, and difficulties in getting her concerns addressed through the complaints process.

The Housing Ombudsman found severe maladministration in Home Group's handling of the damp and mould reports and maladministration in its complaint handling.

The Ombudsman concluded that Home Group failed to act proactively, delayed investigating and repairing the likely cause of the damp and mould (including significant delays to roof repairs), maintained poor records, did not adequately consider known household vulnerabilities, and repeatedly failed to communicate clearly or manage the resident's expectations.

The Ombudsman also found that Home Group failed to properly acknowledge an earlier complaint and did not provide a clear stage two response.

As a result, Home Group was ordered to apologise, pay £1,298.17 compensation, produce a clear scope of any outstanding works, and undertake a formal case review to identify and implement learning from the complaint.

Our findings

We agreed with the Housing Ombudsman's decision and found that:

- There were significant delays between the initial reports of damp and mould and completion of work.
- Home Group failed to follow their processes
- Home Group avoided recoding the customer's initial complaint
- The customer experienced very poor customer service. She wasn't listened to by Home Group and there was a chasm between the customer and Home Group – colleagues recorded a lot of case notes but failed to take appropriate action.
- Call handlers were doing a lot of chasing and were unable to get responses from the relevant people.
- The customer's vulnerabilities were not acknowledged or acted upon.

Home Group's response

The first phase of Awaab's Law came into effect in October 2025 and social housing landlords are now subject to legally enforceable timescales for dealing with emergency hazards and significant damp and mould hazards. Since this complaint, Home Group has:

- Rolled out Awaab's Law training to all colleagues.
- Created a dedicated damp and mould team at the customer service centre.
- Developed a damp and mould risk assessment process for call handlers in the damp and mould team which enables them to identify if the risk is slight, significant or an emergency. This process has changed how Home Group assesses and responds to damp and mould.
- Created and piloting a case management approach for customers with multiple repairs jobs to ensure work is coordinated and customers receive regular communication and updates.
- Extended the remit of the outbound calls team to include missed appointments for damp and mould jobs.
- Trialled the use of video recording assistant (VRA) where customers who call the customer service centre about damp and mould are transferred to a qualified colleague for a video call to assess the severity of the damp and mould issue.
- Designed an escalation pathway from complaint handlers to directors to strengthen accountability and ownership.
- Gone live on Salesforce with 'high risk complaints' where complaints in this category are flagged and prioritised in Home Group's system. Complaints in this category include cases where there are health and safety concerns, customer vulnerabilities, Legal involvement – anything that elevates risk within a complaints journey.
- Opened a telephone line for customers who have an ongoing complaint to enable speedier and easier access to the complaints team.

Initial recommendations

- Use case management approach to ensure faster complaint resolution and clear and regular communication with customers.
- Improve record keeping and ensure all systems are connected – particularly around monitoring and vulnerabilities.
- Consider keeping complaints open where significant repairs remain outstanding.

Case two – Miss P

Summary

The complaint related to Home Group's handling of a prolonged central heating failure affecting the customer's downstairs radiators between November 2022 and April 2023. The customer, who was recovering from an accident, experienced reduced heating throughout the winter months and raised concerns about delays in resolving the issue and Home Group's overall response.

The Ombudsman found that the Home Group's repairs management was significantly below expected standards. Key themes included excessive delays, poor communication, missed appointments, inadequate record keeping, and a failure to provide temporary heating or timely alternative solutions. The investigation also found that the landlord did not clearly communicate access requirements, which contributed to further delays in completing repairs.

Additional concerns were identified in the Home Group's complaint handling. Responses at both stages of the complaints process were considerably outside recommended timescales, with limited communication regarding delays and insufficient acknowledgement of the customer's experience.

The Ombudsman determined that there was severe maladministration in the Home Group's handling of the heating repairs and service failure in complaint handling. As a result, the landlord was ordered to apologise, pay £900 compensation, and undertake a formal review of the case to identify learning and implement improvements to prevent similar failures in future.

Our findings

We agreed with the Housing Ombudsman's decision and found that:

- The customer experienced significant delays throughout the whole process.
- The initial job to repair the heating was raised and then inexplicably closed without the heating being fixed.
- It appears that the heating to most rooms in the property has been temporarily fixed but the root cause of the heating failure remains outstanding.
- Communication between the customer, Home Group and the contractor was poor and expectations were unclear – especially regarding contractor access to the heaters upstairs and responsibility for the payment of storage of personal items and furniture.
- The reason for taking photographs in the customer's property was not clearly explained to the customer.
- The customer's vulnerability should have been flagged on Home Group's system earlier and properly understood and acted upon by all involved.
- A clear conversation with the customer about the health and safety of the home was lacking and Home Group accepted the customer's decision to abandon the repair work. Health and safety should trump everything, however, in this case, the fault with the heating system remains outstanding.

Home Group's response

This is an aged complaint and much has subsequently been fixed, including identifying, recording and responding to customer vulnerabilities. All call handlers and housing managers have received training on customer vulnerabilities and customers are now asked at each point of contact if they have any vulnerabilities or if there's anything that Home Group colleagues or contractors need to take into consideration when visiting their homes. Vulnerability flags can be added, removed or amended on Home Group's

system. In the future, all operatives and housing managers will have mobile devices that link to Salesforce and allow them to quickly update vulnerability information on the system.

Initial recommendations

- Make sure everyone working with customers asks about vulnerabilities, understand them and keeps this information up to date on Home Group's system.
- Deliver proactive case management so that when themes around access to customer properties are flagged, colleagues (complaints, housing and maintenance) act quickly and work together to resolve it.
- Deliver clear communication and information to customers, including why intrusive work is necessary and clear and timely information about responsibilities and expectations.
- Improve record keeping and ensure there is clear evidence of decisions, delays and actions.
- Review the contractor's process for communicating missed or delayed appointments to customers.
- Explore options to time stamp vulnerability flags on Home Group's system.

Case three - Mr and Mrs H

Summary

The complaint related to the Home Group's handling of a long-running leak, damp and mould case, which remained unresolved for approximately 18 months despite the household containing a vulnerable resident with significant health conditions.

The Ombudsman found serious failures in repairs management, communication, and case oversight. Key issues included prolonged delays in identifying the root cause, repeated unsuccessful repair attempts, poor contractor coordination, inadequate communication, and a failure to properly consider customer vulnerabilities or complete risk assessments. The resident was also left without cold water for an extended period and was ultimately required to move to temporary accommodation while repairs continued.

Complaint handling was also found to be inadequate, with delays at both stages of the complaints process and insufficient communication regarding those delays.

The Ombudsman determined there was severe maladministration in the handling of the leak, damp and mould reports and maladministration in complaint handling. Orders included a formal apology, additional compensation of £1,100, improved communication with the resident, and a clear plan for completing the remaining works.

Our findings

We agreed with the Housing Ombudsman's decision and found that:

- Communication was lost from the start, and colleagues appeared to be unclear as to whether the customer had made a complaint.
- The customer experienced significant delays between making contact and action being taken.
- One customer is disabled and has COPD (chronic obstructive pulmonary disorder) – this seems to have been dismissed.
- There was no clear ownership and contractor management appears absent in this case. Home Group must strengthen contract management and continue to explore potential improvements to enable contractor and Home Group systems to talk to each other.
- Repair jobs were scheduled and then cancelled with no clarity as to why this happened. Job cancellations went unchallenged by Home Group.
- The customers were left without drinking water for weeks – this is a basic human need.
- Home Group should have moved the customers out of their property while they were without water and until the damp and mould had been fully addressed.
- The response from the call handler at stage 2 felt lacking in empathy and almost accusatory in tone.

Home Group response

A core part of the training call handlers receive on vulnerabilities is understanding different vulnerabilities and the impact of these in different situations. Home Group has also created a skills matrix for complaint handlers and the results feed into the Team's development plan. The matrix includes both soft and practical skills and recognises that it is a difficult role that requires numerous and varied skills.

Colleagues can now link complaints to repair cases on Salesforce so maintenance colleagues and contractors can see this information and ensure repair jobs are not cancelled.

Initial recommendations

- Explore all opportunities to support call handlers, maintenance colleagues and Home Group's contractors to 'walk in customers' shoes'
- Encourage call handlers and complaints handlers to ask right from the start 'what more can we provide that we haven't already thought about?'
- Introduce mandatory vulnerability risk assessment at the beginning of the complaint journey to identify risk earlier and resolve concerns quickly.
- Work with the customer service centre team to help call handlers identify customers who have multiple repairs issues and escalate cases to prevent jobs being cancelled.
- Review repairs and maintenance contracts to ensure Home Group is setting the right tone from the outset.
- Strengthen and standardise Home Group's decants and temporary accommodation processes to ensure consistency.
- Develop functionality within Salesforce to enable system 'triggers' that ensure the complaint deadlines for each case remain visible.

Key themes

We identified eight recurring themes across all three severe maladministration complaint cases:

1. Excessive repair delays and lack of urgency in resolving complex or long-running cases.
2. Failure to adequately recognise, record and respond to customer vulnerabilities.
3. Poor communication and customer experience, leaving customers feeling ignored and unsupported.
4. Lack of clear ownership and accountability for driving cases through to resolution.
5. Weak contractor management and oversight, particularly around appointments, communication and coordination.
6. Poor record keeping and information management, resulting in missed actions and unclear decision-making.
7. Insufficient consideration of health, safety and risk, particularly where vulnerabilities were present.
8. Complaint handling processes that did not consistently support resolution and learning.

Key themes from discussions with Maintenance Services

As part of the scrutiny review, panel members met with Maintenance Contract Managers and Heads of Maintenance to discuss the findings from the severe maladministration cases, understand what improvements have been made since these complaints occurred, and explore how Home Group is preventing similar failures from happening in the future.

Contractor accountability and oversight

Panel members heard that contractor accountability has strengthened significantly in recent years through enhanced governance arrangements, increased supervision and stronger performance monitoring. While concerns remain about the challenges associated with subcontracted work, maintenance leaders demonstrated a clear focus on holding contractors accountable for poor performance, repeat repairs, missed appointments and communication failures.

Communication and customer experience

Communication was consistently identified as a major factor contributing to customer dissatisfaction and complaints. Panel members welcomed the increased focus on proactive communication, including clearer expectations around notifying customers of delays, cancellations, access requirements and repair progress. However, we emphasised that customers will judge success based on their day-to-day experience rather than process changes alone.

Vulnerability awareness and tailored support

A recurring theme throughout the discussions was the importance of identifying vulnerabilities early and adapting services to meet individual customer needs. Maintenance leaders demonstrated a strong understanding that repair priorities should be influenced not only by the nature of the defect but also by the impact the issue is having on the customer. We were encouraged by the increasing use of risk

assessments, case management and personalised support for higher-risk customers.

Damp and mould management
The panel heard about significant investment in damp and mould services following the introduction of Awaab's Law. Maintenance leaders described a move away from treating visible symptoms and towards identifying and resolving underlying causes. Dedicated case management, specialist contractor support, enhanced training and stronger governance arrangements were all highlighted as key improvements.

Case management and ownership
One of the strongest messages emerging from the maladministration cases was the need for clear ownership of complex repairs. We heard that Home Group has introduced greater oversight of high-risk and long-running cases, including dedicated case management for damp and mould and the use of Estate Liaison Officers in particularly complex situations. These changes are intended to ensure customers have clearer support and cases are actively driven through to resolution.

Information sharing and systems integration
Panel members recognised that disconnected systems and inconsistent information sharing contributed to several of the failings identified in the complaint cases. Maintenance leaders outlined ongoing work to improve integration between Home Group and contractor systems, strengthen audit trails and ensure important information, including vulnerabilities and complaint histories, remains visible throughout the repairs journey.

Health, safety and customer wellbeing
The discussions demonstrated a growing focus on viewing repairs through the lens of customer wellbeing rather than solely through property condition. Maintenance leaders described how health risks, vulnerabilities and living conditions are increasingly incorporated into decision-making, including consideration of temporary accommodation where customers cannot safely remain in their homes while repairs are completed.

Home Group's response
Maintenance leaders acknowledged that the outcomes experienced by customers in the severe maladministration cases were unacceptable and demonstrated a clear understanding of the lessons that needed to be learned. They described a wide range of improvements that have either already been implemented or are currently being developed, including:

- Strengthened contractor governance, performance management and accountability arrangements.
- Enhanced monitoring of complaints, repeat repairs and customer feedback to identify emerging concerns earlier.
- Stricter controls around repair cancellations and job closures, with increased oversight of unresolved cases.
- Improved sharing and use of customer vulnerability information across teams and contractors.
- Dedicated damp and mould case management through Salesforce, supported by specialist training and governance.
- Appointment of specialist damp and mould expertise to help identify and resolve root causes.

- Increased use of risk assessments, escalation processes and case management for higher-risk customers.
- Ongoing investment in systems integration to improve information sharing between Home Group and contractors.
- Greater collaboration between maintenance, housing, complaints and customer service teams to coordinate support for customers.
- Introduction of Estate Liaison Officers to provide additional support and continuity for customers in complex cases.

Maintenance leaders advised that while many improvements are already in place, further developments will continue over the next 12 to 24 months. The panel welcomed the openness shown throughout the discussions and the clear commitment to learning. However, we concluded that the true measure of success will be whether customers experience these improvements in practice through faster repairs, better communication, fewer repeat failures and a reduction in complaints.

Conclusion

The severe maladministration cases reviewed by the panel highlighted a number of recurring themes, including poor communication, delays in resolving complex repairs, weak case ownership, failures to fully understand the impact on individual customers, and a lack of effective oversight when repairs became protracted or stalled.

In each case, the issue was not simply the repair itself. Complaints escalated because customers felt unsupported, uninformed and uncertain about what would happen next. Missed opportunities to communicate clearly, coordinate services effectively and consider the wider impact on customers often compounded the original problem.

The panel feel encouraged by the openness and honesty demonstrated by maintenance managers and leaders during scrutiny discussions. It was clear that substantial work has already taken place to strengthen contractor management, introduce greater oversight of complex cases, improve the handling of damp and mould, enhance the capture and use of vulnerability information and develop more robust governance arrangements.

However, the panel noted that many of these improvements focus on processes, systems and assurance mechanisms. Whilst these are important foundations, customers will ultimately judge success through their lived experience. Customers want repairs completed within agreed timescales, clear communication when things change, confidence that someone is taking ownership of their case and reassurance that Home Group understands and responds to the impact issues are having on their lives.

The panel therefore concludes that Home Group has demonstrated a strong commitment to learning from complaints and implementing service improvements. The challenge now is ensuring these changes translate into consistently better customer outcomes and a measurable reduction in complaints arising from communication failures, unresolved repairs and poor customer experience.

Recommendation 1: Strengthen ownership of complex repair cases

The reviewed complaints escalated because customers felt they were managing the process themselves and were required to repeatedly chase for updates.

The panel recommends that Home Group continues to develop a clear case ownership

model for customers experiencing complex, high-risk or long-running repairs, ensuring customers have a named point of contact responsible for coordination, communication and progress updates.

Panel recommends that Home Group carries out regular monitoring of the case management model to ensure it is effective, that customers receive proactive updates, complex cases are progressed without repeated customer complaints and they are resolved within appropriate timescales.

Recommendation 2: Monitor customer experience alongside operational performance
Meeting performance targets does not always mean customers have received a good service. The panel believes it is important to measure not only whether repairs are completed, but also how customers experience the service they receive throughout the process.

The panel recommends that contractor and maintenance performance reporting includes a greater focus on customer experience measures, such as communication quality, ease of contact, customer confidence and complaint themes, alongside traditional operational performance measures.

This links to the Panel's recommendation from their 12-month complaint scrutiny review - *Consider regularly involving customers at contract management meetings as standard, to bring customer experience to life. Work with customers to shape Home Group's approach to involvement at these meetings*.

Recommendation 3: Ensure vulnerability information drives service delivery
The impact of repair failures is often significantly greater for customers with health conditions, disabilities or other vulnerabilities.

The panel recommends that Home Group continues to strengthen the identification, recording and practical application of customer vulnerability information throughout the repairs journey and regularly reviews how effectively this information is being used to influence decisions.

Recommendation 4: Increase customer assurance around damp and mould cases
Customers involved in complex damp and mould cases often reported uncertainty about what would happen next and lacked confidence that the underlying cause of the issue was being addressed.

The panel recommends that Home Group provides customers experiencing damp and mould with a clear explanation of the end-to-end process, including expected timescales, responsibilities, escalation routes and how progress will be monitored.

Recommendation 5: Use complaint learning to evidence service improvement
Closing the feedback loop helps build customer trust and demonstrates that complaints are valued as a source of service improvement.

The panel recommends that Home Group regularly publishes examples of learning from maintenance complaints and demonstrates how customer feedback has directly

influenced policy, processes or contractor management arrangements.

We also recommend that our complaints scrutiny review feeds into 'Customer First' – lessons learned from severe maladministration findings. This is a colleague review of trends, insights, learning and reflection to support Home Group teams and colleagues to improve together.

Review of Previous Missed Appointment Recommendations

The panel also reviewed progress against recommendations from our 2025 missed appointments scrutiny review. We were pleased to see strong progress, including customer involvement in contractor procurement, a stronger focus on communication and vulnerability during procurement activities, expansion of the outbound calls service, and the introduction of new technology to improve appointment communications and gather customer feedback.

A small number of recommendations remain in progress, particularly around ongoing customer involvement in contractor performance management and the wider rollout of real-time appointment communication technology. The panel recommends that these areas continue to be prioritised and that further progress updates are provided in future reviews.