

M&G UK Shared Ownership Limited

Complaints Improvement Plan 24/25



M&G Shared Ownership Limited (MSO)

Complaints Performance and Improvement Report

Complaints Performance 24/25

A key objective of M&G UK Shared Ownership Ltd (MSO) is to provide high standards of property management services to our customers. This paper sets out a summary of the complaints handled by M&G UK Shared Ownership Ltd (MSO) and their managing agents between 1 April 2024 and 31 March 2025. MSO owned 1571 units at the beginning of the period and 1692 units at the end of the period. However, of these units, 131 were acquired on 28 March 2025, the last working day of the period.

Complaints Summary		Total		Per 1000 homes	
Stage		Stage 1	Stage 2	Stage 1	Stage 2
No of Complaints		77	22	45.5	13.0
Not responded to within target timescales		4	3	2.4	1.8
No of cases referred to Housing Ombudsman.		1			
Proportion responded to in time ST 1		94.8%			
Proportion responded to in time ST 2		100%			

Complaints By Manager	Stage 1	% Responded in time	Stage 2	% Responded in time
Hyde	51	96.1%	20	90%
CHP	14	85.7%	2	50%
Savills	11	100%	0	100%
PPHA	1	100%	0	100%
Total	77		22	

Complaints By Manager	%
1. Property Services and Maintenance.	26%
2. Safer Homes and Neighborhoods.	11%
3. Service Charges.	9%
4. Resales.	8%
5. Homeownership.	8%

Improvement Plan

MSO 2024-25 Summary and Improvement Plan

- At the end of 2023-24, the number of MSO's shared ownership homes stood at 1571. It is worth noting that the stock increased by 969 units on the 28 March 2024, the last working day of the year.
- In 2024-25, the number of MSO's shared ownership homes increased again from 1571 to 1692, with 131 homes purchased on the last working day of the year.
- All complaints received in the period were managed by MSO's managing partners on behalf of MSO. Hyde Housing Group (Hyde), Chelmer Housing Partnership (CHP), Savills UK Ltd (Savills) and Park Place Housing Association (PPHA)
- MSO received a total of 77 Stage 1 complaints in the period. 94.8% of complaints were responded to within target timescales, an 17.9% improvement on the previous year.
- MSO received a total of 22 Stage 2 complaints in the period. 100% of Stage 2 complaints were responded to within Housing Ombudsman's Complaint Handling Code timescales. 14 Stage 2 complaints were resolved with 8 cases remaining open and under consideration at year end.
- 1 complaint at Tintern Bank, Hove, was referred to the Housing Ombudsman. Following a case review, a maladministration judgment was handed to Hyde Housing based on the way they handled the complaint. MSO was not included in the ombudsman considerations nor decision.
- MSO has seen a notable improvement in managing partners dealing with complaints relating to estates management services. In 2023-24, over half of all complaints related to this service area. Estates services now sit outside the top 5 themes of complaints in 2024-25.

- Over quarter of complaints (26%) received by managing partners related to communal repairs and maintenance services.
- MSO will continue to work with managing partners to increase opportunities for customers to raise complaints, including raising them directly with MSO through our website.
- We will regularly review our managing agents complaints improvement plans to ensure their performance in acknowledging and responding to all complaints improves.
- We will ensure that these improvement plans are specifically tailored to shared ownership customers and that annual reports are prepared by managing partners for MSO's portfolio.

Hyde Summary and Improvement plan

- From a total of 738 residents representing 42% of the portfolio, Hyde received a total of 51 Stage 1 complaints, up from 48 in the previous year.
- Of these, 48 complaints were acknowledged and responded to within target timescales. However, there were 3 instances where Hyde did not meet timescales set out in the code.
- All Stage 1 complaints were successfully resolved with 29 being upheld or partially upheld and 22 not being upheld.
- Hyde also received 20 Stage 2 complaints from MSO customers. All were acknowledged and responded to within ombudsman's timescales. As at year end, 12 Stage 2 complaints had been resolved; 8 upheld or partially upheld and 4 not upheld.

- The majority of complaints received related to service delivery, estates services, service charges, repairs and building safety.
- As previously reported to MSO Board, Hyde had one complaint referred to the Housing Ombudsman. The case related to Hyde's handling of an ASB complaints at Tintern Bank, Hove. After consideration, the ombudsman found in favour of the complainant, based on maladministration in the way the case was handled by Hyde and awarded £300 in compensation.
- Following a review of complaints logged in 2024-25, Hyde identified the following key learning outcomes:
 - Learning culture – A need to develop a strong learning culture to improve service delivery and improvements in customer experience.
 - Learning from Complaints Officers
 - Case work monitoring to identify areas of improvement.
 - Learning from Complaints Data – Greater use of complaints data to inform themes, trend reporting and service improvements.
 - Case Reviews – A need to undertake case reviews to capture and embed lessons learned.
 - Learning from Housing Ombudsman – Training, policy and procedure reviews undertaken by Head of Service as an outcome of ombudsman's findings and judgements.
- Improvements Planned for 2025-26 are summarised as follows:
 - Develop a real-time complaints performance management system to monitor performance and identify emerging trends and themes.
 - Introduce fortnightly Lessons Learned meetings to discuss outcomes and operational changes with teams.
 - Monthly reporting to Leadership Team and introduce case review groups led by Senior Managers.
 - Share Housing Ombudsman's articles and best practice with Heads of Service to improve service delivery and enhance customer experience.
 - Expand customer contact training and contact management.

CHP Summary and Improvement plan

- From a total customer base of 165 residents, CHP received 14 Stage 1 complaints, an increase of 1 from the previous year.
- Overall, CHP managed to resolve 12 Stage 1 complaints.
- 2 complaints were escalated to Stage 2. Both were acknowledged within published timescales but unfortunately one case took some time to reach a resolution. (58 days in total)
- As a result, CHP recognised that some complaints may be in danger of falling outside their published timescales. They conducted a deep dive service review, undertook a peer comparison and introduced an improvement plan.

- The Complaints Improvement Plan 2024-25 was based on key themes emerging from complaints, resulting in the following changes:
 - Communal Repairs – Internal working group established and met regularly to review complaints and repairs status, customer support and communication.
 - Defect Handling – Defects and Aftercare Manager recruitment to New Homes Team to address handover defects.
 - Service Charge costs – Improved signposting for operational teams and additional support offered to customers via Welfare Benefits Advisor.
 - Communication – Dedicated subject matter experts identified across business (ie Repairs expert).
 - Continuous Improvement – Knowledge and Quality Business Partner appointed to lead internal service reviews. To date, the number of complaints in 2025-26 is comparable with the previous two years.
- Since 1 April 2025, 7 Stage 1 complaints have been received mostly relating to instances of anti-social behaviour.
- So far, all Stage 1 complaints have been acknowledged and responded to within published timescales. As at August 2025, complaints performance stands at 100%.
- Finally, as a result of an emerging complaints theme, CHP has introduced an ASB Improvement Plan resulting in ASB policy development, training and learning programme, improved case management and supervision, and expanded access to online digital platforms.

Savills Summary and Improvement plan

- Savills managed 687 shared ownership properties representing 41% of the portfolio.
- 11 Stage 1 complaints were logged during 2024-25.
- The majority of complaints received by Savills related to shared ownership resales; amounting to 7 in total (54%). The remaining complaints related to stircasing enquiries, improvements and alterations.
- 100% of complaints were acknowledged within 5 days and 100% of complaints were resolved within 3 days after acknowledgement. No complaints were escalated to Stage 2.
- Compensation was paid to one customer, due to delays in registering a title with HM Land Registry.
- As a result of complaints logged throughout the year, Savills:
 - Recognise the importance of timely responses, particularly in relation to time sensitive activities such as property resales and stircasing transactions.
 - Refined internal workflows and re-allocated resources to support service delivery and improve customer outcomes.
 - MSO portfolio management moved across to Residential Management Team.
- Improvements Planned for 2025-26 are summarised as follows:
 - Operational review planned, resulting in improvements to service delivery and customer experience.
 - Embed culture of responsiveness, accountability and learning from complaints within the organization.
 - Minimise delays in administrative processes affecting property resales and stircasing transactions.
 - Service review to identify bottlenecks and support culture of continuous improvement.

PPHA Summary and Improvement plan

- PPHA managed 102 properties on behalf of MSO, the smallest proportion of MSO's portfolio.
- Although the number of properties managed by PPHA has increased from 68 in the previous year, the number of complaints has reduced.
- Over the period, PPHA handled only 1 Stage 1 complaint, down from 5 in the previous year. There were no Stage 2 complaints recorded.
- The complaint, relating to management costs resulting from a property sale, was acknowledged by PPHA within target timescales.
- An extension of time was agreed with the complainant to enable PPHA to gather sufficient information to thoroughly consider the case.
- The matter was successfully resolved with PPHA agreeing to waive the administration fee associated with the sale.
- As a result of the complaint, PPHA have:
 - Updated their Customer FAQ's and re-issued them to all sales agents.
 - Built closer working relationships between the Sales and Management teams to ensure more accurate service charge estimates are provided to customers.
 - Improved record keeping and introduced closer checks on reservations, memorandum of sale and completion statements.
- As part of the Complaints Improvement Plan for 2025-26, PPHA are:
 - Reviewing and amending procedures to improve record keeping and version control.
 - Preparing a new suite of sales documents to inform customers of any anticipated charges before completion.

M&G UK Shared Ownership Ltd.

24/25 Board Response to Complaints Performance.

August 2025

At M&G Shared Ownership Limited (MSO), our key objective remains to deliver high standards of property management services to our customers.

We are committed to continuing to work closely with our managing partners to understand where things have gone wrong and implement changes that improve service delivery for our customers.

In 2023/24 the shared ownership portfolio contained 1571 homes. It is worth noting that the 969 homes were acquired on 28 March 2024, the last working day of the year. Since the 1 April 2024, our shared ownership housing portfolio has increased to 1692 homes.

In the last 12 months, we received 77 Stage 1 complaints, up from 68 complaints in the previous year. We acknowledge that the number of Stage 2 complaints has also increased, up from 9 in 2023/24 to 22 in 2024/25.

We maintain the view that the number of complaints remains too high for the small number of properties we manage. However, it is worth noting that although the number of complaints has increased, the size of the portfolio has also increased. Overall, we are pleased that the proportion of complaints has reduced relative to the size of the portfolio.

We continue to work with our managing partners to respond promptly to complaints within policy timelines that follow the Housing Ombudsman's Complaint Handling Code 2024. As a result, the time taken to respond to a Stage 1 complaint has improved from 76.9% in 2023/24 to 94.8% in 2024/25.

We have worked collaboratively with our managing partners to address weaknesses in service delivery. In 2023/24, over half (51%) of the complaints we received related to issues with estates management.

By implementing service improvement plans, holding more frequent management meetings with partners and scrutinising performance, complaints relating to estates management have reduced to 7 in 2024/25.

Notwithstanding these improvements, just over a quarter of all complaints (26%) received last year related to Property Services and Maintenance. Many of the complaints received related to the repairs and maintenance of communal and external areas.

Typically, although most of these areas are not owned by MSO, as our customers' landlord, we take an active role in ensuring that these areas are well managed and maintained and that our customers receive a high quality service from estate and building owners. We will continue to hold third party freeholders and estate managers to account to the benefit of our customers.

We have ensured that all of our customer facing staff and those of our managing partners have received training in line with the Housing Ombudsman's code to ensure staff have the right skills and knowledge to manage and resolve customers' complaints and promote a positive complaints handling culture.

We have promoted and improved visibility of our complaints policy, procedure and performance, in addition to publishing our self-assessment and our Board's response on our company website.

Get in touch

We want to hear from our customers – be it a complaint, ideas on how we could improve our services, or feedback of any sort. Please get in touch below

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