mhs
homes group

How we're performing for you

Your Customer Annual Report

2025/26



This year we welcomed 943 new customers into their homes



Welcome to your customer annual report

Providing safe, well-maintained homes and good services for our customers remains our focus. This update highlights the progress we've made, where we've improved and the areas where we know there is still more to do.

Over the last year, we've continued to focus on the issues that matter most to customers and on meeting the standards set by the Regulator of Social Housing. We've improved repairs performance, reduced call waiting times, invested over £38 million in customers' homes and made it easier for you to contact us when you need support.

We've also strengthened how we learn from complaints and increased transparency about our performance. This is helping us better understand your experiences and improve the services we provide.

While we've made good progress, we know there is still more to do. You've told us we need to communicate better, handle complaints more effectively and provide a more reliable repairs service. We have listened to that feedback and we're taking action to deliver the improvements you want to see.

In this report, you'll find out more about the improvements we've made and the steps we're taking to deliver better services in the future.

In the year ahead, we're investing more than ever before in our customers' homes, with the largest investment programme in our history. Our focus is on providing homes that are safe, well maintained, energy efficient and fit for the future.

You'll see more of us in your neighbourhoods and communities. We'll be spending more time listening to customers, understanding what's important to you and working with you to make a positive difference where you live.

Thank you for your feedback and support, and for your patience as we continue to make these improvements. Your experiences help us learn, improve and deliver better services for everyone.



Nigel Hopkins,
Chair, mhs group Board

Highlights for 2025/26

£38 million

invested in your homes

112

new homes completed

26,000

repairs completed

£80,000

in grants through our Customer Support Fund

67,000

calls answered

The figures in this report relate to the mhs homes group. Separate figures for Heart of Medway, which is part of the group, are included on pages 20 to 23.

How you think we are doing

The Tenant Satisfaction Measures (TSMs) help customers compare how well social housing landlords are performing. They measure the things that matter most, including repairs, communication, complaints and neighbourhood services.

Your feedback at a glance:

69%	Satisfied with our services overall
73%	Satisfied with our repairs service
65%	Satisfied that we make a positive contribution to your neighbourhood
57%	Satisfied that we listen to your views and act on them
32%	Satisfied with our approach to handling complaints

We know we need to do better

Most customers are happy with our services, but there are still things we need to improve. This includes how we deal with complaints and making sure you feel heard.

We're giving our teams more support, keeping you better informed and working hard to put things right when something goes wrong.

For more information about our Tenant Satisfaction Measures results and what we're doing to improve services, visit our website at **mhs.org.uk/our-performance.**

Improving our repairs service

Repairs are one of the services that matter most to our customers. That's why we're making changes to improve our repairs service.

We're already making progress. During the year, the number of repairs finished on time went up by 22%.

But we know we still need to do better. Some customers wait too long for a repair or need us to visit more than once to fix the problem.

We want to provide a repairs service you can rely on. Our aim is to fix things first time, on time and keep you updated along the way.

How we're doing on repairs

26,000+ repairs completed

68% completed on time



Find out more

Find out more about how we're doing and how we're working to improve our services:

mhs.org.uk/our-performance

In action

"My daughter-in-law is a single mum. One morning her front door would not lock, so she called mhs for help. She had to leave for work, so mhs called my wife who is a contact on the account and we agreed to meet the repairs operative at the property. Just after we arrived, he turned up and fitted a new lock. Such fantastic customer service. It was brilliant, thank you.

This is the service we want every customer to receive. We're giving our teams more training, improving how we communicate and making sure good customer service is always a priority.



Giving our teams the right skills

The Regulator of Social Housing expects housing association staff to have the right skills and knowledge to provide good services.

We want our customers to receive the best possible service. That's why we invest in training and support for our teams. This helps colleagues build their skills and confidence, so they can provide a helpful, respectful service and put customers first.

In action

"I need to thank Leigh for the patience and understanding shown to me in the complaint I have had recently. As much as I have had some issues, I do take note of the staff that have gone the extra mile. Please tell Leigh that she is very much appreciated and I am very grateful.

Getting in touch

You've told us you want clear information, regular updates and to know who is helping you. We know waiting for an answer can be frustrating.

We've increased our Customer Service team and invested in training to help us respond more quickly and efficiently and keep you informed. We have also launched additional automated communications to keep you in the loop on your repairs appointments.

How we're doing

92% of calls answered

Average wait time of **1 minute 50 seconds**

90% of emails responded to within 3 days

Visible in your neighbourhoods

We know it's important for our teams to be out and about in your local area. It helps us understand what's happening, deal with problems and get to know our customers better.

We chose 10 areas where there are more concerns about neighbourhood issues and anti-social behaviour. Our Neighbourhood Officers now visit these areas twice a week. This helps us spot and deal with problems sooner and work with local organisations to make things better.

How we're doing

We handled **220** anti-social behaviour cases



In action

"Steven always takes the time to listen and help with problems on our estate. He works hard to find solutions and has helped deal with some anti-social behaviour issues that had been happening.

Looking ahead

In the year ahead, you'll see more of us out and about in your neighbourhood.

We'll be listening to what matters to you, what's working well and what we could do better.

What you tell us will help us improve our services and make a positive difference where you live.

Improving your homes

We want every home to be safe, comfortable and well looked after. We regularly check our homes to make sure they meet the Government's Decent Homes Standard. Where work is needed, we make improvements to keep homes at a good standard.

This year, we invested over £38 million in improving customers' homes. Next year, we'll invest more in our homes than ever before. This will help make sure they are safe, use energy well and are ready for the future.



At a glance

98%

of homes meet the Decent Homes Standard

£38m

invested in customers' homes*

*You can find a full breakdown of this spending in our annual accounts.

Home improvements delivered in 2025/26

325
new kitchens

227
new windows

116
roof replacements

285
new bathrooms

267
new doors

1,350
homes recieved external repairs and decoration

449
new boilers

Looking ahead

We will continue to invest in our homes to keep them safe, warm and in good condition.

Customer scrutiny in action

In 2025/26, our Customer Scrutiny Panel looked at how we plan and carry out improvements to customers' homes. This included big jobs, such as fitting new kitchens and bathrooms.

The panel looked at what the work is like for customers. They considered the mess and disruption it can cause, the quality of the finished work and how well we keep customers updated.

The panel highlighted the importance of good, up-to-date information about the condition of our homes. They also said we should think about each customer's needs when planning work, especially if they have a health condition, disability or find it hard to get around.

Other key recommendations

- More checks on completed works to make sure it has been done well and put any problems right quickly.
- Share plans for future improvements on our website, so customers know what work is coming up and when.
- Check the information we send to customers to make sure it is clear and correct, including contact details.

In numbers

175 customers helping to shape our services through our different customer groups



Have your say

We want you to help shape the way we do things. There are lots of ways to get involved, from filling in a survey and reviewing our services to joining a customer group or speaking up for your local community.

Want to get involved? Contact our friendly Customer Experience team at **customerexperience@mhs.org.uk.**

When things go wrong

When things go wrong, we want to put them right. We know we haven't always dealt with complaints as well as we should, and we're working hard to improve.

84.5%

Stage 1 responses within target

76.1%

Stage 2 responses within target

Over the past year, we've made changes to make it easier to raise a complaint and get things sorted.

Making complaints easier to resolve

- We brought all complaints into one dedicated team.
- We recruited more colleagues to help us respond more quickly.
- We introduced a new system to help us track complaints and make sure they are dealt with.

Listening to you

- We now speak directly to every customer who makes a complaint, so we can better understand what has happened.
- We've given our complaints team and senior leaders extra training to help us handle complaints well and fairly.

During the year, the Housing Ombudsman investigated 19 complaints where there had been problems with our service. Most were about delays to repairs, poor communication or the way a complaint was handled.

We want to learn from complaints and stop the same problems happening again.

Our **Learning from Complaints Group** meets every month. Colleagues from across mhs homes look at complaints, talk about what went wrong and agree what we need to do better.

Read more about the work we're doing to improve our complaints service.

Changes we've made because of your feedback



Repairs and communication

- ✓ We introduced phone and text updates, so you can track, confirm or change your repair appointment.
- ✓ We asked an independent expert to review our repairs service and help us find ways to make it better for customers.

Homeownership

- ✓ We recruited another Homeownership Officer and changed how the team works, so customers now have a named person to contact.

Service charges

- ✓ We changed how our homeownership team works with our finance team, helping us give customers clearer information and quicker answers.

Estates and neighbourhoods

- ✓ We increased our grounds maintenance team so we can respond more quickly to issues in your neighbourhood.
- ✓ We invested in new equipment for our caretaking team to help keep shared areas clean and well looked after.
- ✓ We now regularly check areas where fly-tipping is a problem, so we can focus our efforts where they are needed most.

You said, we did

Read more about the changes we've made as a result of your feedback

Keeping homes safe



We want every customer to feel safe in their home. That's why we continue to invest in keeping homes safe, making repairs and improvements, tackling damp and mould, and helping homes use less energy.

Every year, we carry out thousands of checks to keep your homes safe. This includes checks on gas, electricity, fire safety, lifts, asbestos and water.

£2.3m

invested in fire safety improvements

Safety checks completed:

100%	Fire risk assessments	**100%**	Lifts
100%	Asbestos	**99.7%**	Gas safety
100%	Water	**99.3%**	Electrical safety

Damp and mould

Acting sooner, responding faster

Keeping your home safe is one of our most important jobs. After listening to your feedback, we looked at how we deal with damp and mould and made changes to improve our service.

We're using new technology, helping our teams work better together and improving how we deal with damp and mould reports. This helps us spot problems sooner, respond faster and give customers better support.

How we're doing

1,181 Damp and mould cases reported

585 Cases resolved

119 cases are waiting for a final inspection check. For all other open cases, we have inspected the problem and work is in progress.

Report it

Worried about damp and mould?

If you spot damp or mould, or something in your home doesn't feel safe, please tell us as soon as you can. The sooner we know, the sooner we can look into the problem and take action to keep your home safe and comfortable.

Call 01634 565333



Did you know?

83% of homes have an EPC rating of C or above, helping to make them more energy efficient and afforable to run.

Improving energy efficiency

Through our Warm Homes programme, we're making homes more energy efficient.

These improvements can help homes stay warmer, use less energy and cost less to run. They also help reduce the impact our homes have on the environment.

Improvements we made

331 homes received energy-saving improvements

227 homes received new double-glazed windows

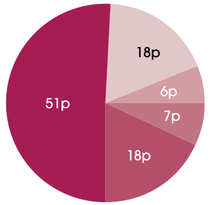
267 homes received new outside doors

449 boilers were upgraded

Where your money goes

As a housing charity, every pound we receive goes back into providing better homes, services and communities for our customers.

Here's how every £1 was spent in 2025/26:



- Improving existing homes **51p**
- Managing and maintaining homes **18p**
- Delivering your services **7p**
- Building new homes **6p**
- Interest on loans to build new homes **18p**



Who makes sure we're doing the right thing?

Our Boards help decide the direction of mhs homes and Heart of Medway. They make sure we provide good services, make the right decisions and use our money wisely.

Three of our Board members are also customers. They bring real customer experiences and views to Board discussions and help make sure customers have a voice in the decisions we make.

Our Executive Directors of Assets & Development and Customer Experience oversee our work to meet the Consumer Standards set by the Regulator of Social Housing. This includes making sure we provide safe homes, listen to customers and take action when you give us feedback or make a complaint.

As Executive Director of Assets & Development, Gemma Hancock also leads on customer health and safety, helping to make sure we meet our responsibilities for keeping customers safe.

Customers helping shape decisions

- 3 Tenant Board members bring customer views and experiences to our Board.
- Our Customer Scrutiny Panel reviews our services and reports its findings directly to the Board.
- Customer complaints, surveys and other feedback helps us understand what matters to customers and where we need to improve.



Heart of Medway in numbers

G1 V1 C1

Top marks from the regulator!

In July 2025, we received the highest possible ratings from the Regulator of Social Housing after its first inspection of Heart of Medway.

We received G1 for how we are run, V1 for how we manage our money and C1 for the services we provide to customers.

This shows that we are well run, financially strong and focused on providing good services for our customers.

Heart of Medway

102
new homes delivered

G1 V1 C1
regulatory grading

95%
of homes EPC C or above

99%
of homes met the Decent Homes Standard

64%
of repairs completed on time

67%
customer satisfaction

100%
of our safety checks were completed

169
complaints received

How you think we are doing

67% of you were satisfied with our services

76% of you were satisfied with our repairs service

54% of you were satisfied that we listen to your views and act on them

31% of you were satisfied with our approach to handling complaints

68% of you were satisfied that we make a positive contribution to your neighbourhoods

For more information about our Tenant Satisfaction Measures results and what we're doing to improve services, visit our website at

mhs.org.uk/our-performance

Learning from complaints

Complaints fell overall, but your feedback shows we still need to do better. Repairs, communication and getting things right first time are key areas we need to improve.

We've also made changes to our homeownership service. Customers now have a named local officer, we're visiting estates more often and we're working to give clearer, quicker answers about service charges.

Total number of complaints: **169**

81% complaints responded to on time (target 95%)

Read more about the work we're doing to improve our complaints service.

Repairs and services

4,097

repairs completed

64%

of repairs completed on time

Investing in your homes

27

new kitchens

30

new boilers

27

new bathrooms

Over the next five years, Heart of Medway will invest **£30 million** in building new homes and **£20 million** in improving and looking after existing homes.

Keeping you safe

£245k

invested in fire safety equipment

20

anti-social behaviour cases closed

7

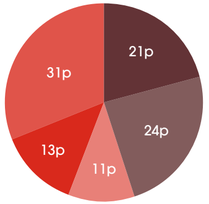
damp and mould cases resolved

100%

of our required safety checks were completed

Where your money goes

Here's how every £1 was spent in 2025/26:



- Interest on loans to build new homes **21p**
- Building new homes **24p**
- Delivering your services **11p**
- Managing our homes **13p**
- Improving existing homes **31p**

Looking ahead

We'll keep working to make sure you have a safe, good-quality home and services you can rely on. We'll listen to what matters to you and give you more chances to have your say and help shape what we do.



Get in touch

Whether you want to get in touch, make a complaint, get involved or find out how we're doing, we're here to help.

mhs.org.uk

01634 565333

contactus@mhs.org.uk

Follow us on social media for the latest news, service updates and opportunities to get involved

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homes group