

## AGENDA

National Customer Group (NCG)



12 November  
2025



12.00pm  
to 14.00pm



Microsoft  
Teams

### Customers:

#### NCG Members

Stacy Hartley (Chair)

Chris Lynn

Edmund England

Ernesta Biliunaite

Johanne Lowther

Lyn Nelson

Mark Waite

Musa Sanoe

Razina Bostan

### Attendees

#### Customer Champions

Helen Hutchinson

Jackie Best

#### Accent Colleagues:

Nick Apetroaie - Chief Executive

Callie Lancaster - Customer Engagement Manager

Jo Gallagher - Head of Customer and Community Engagement

John Place - Director of Customer Relations

Linda Colburn - Director of Assets and Compliance

Naeem Nawaz – Head of Business Finance

Rob Bloom - Director of Housing Servies

### Apologies

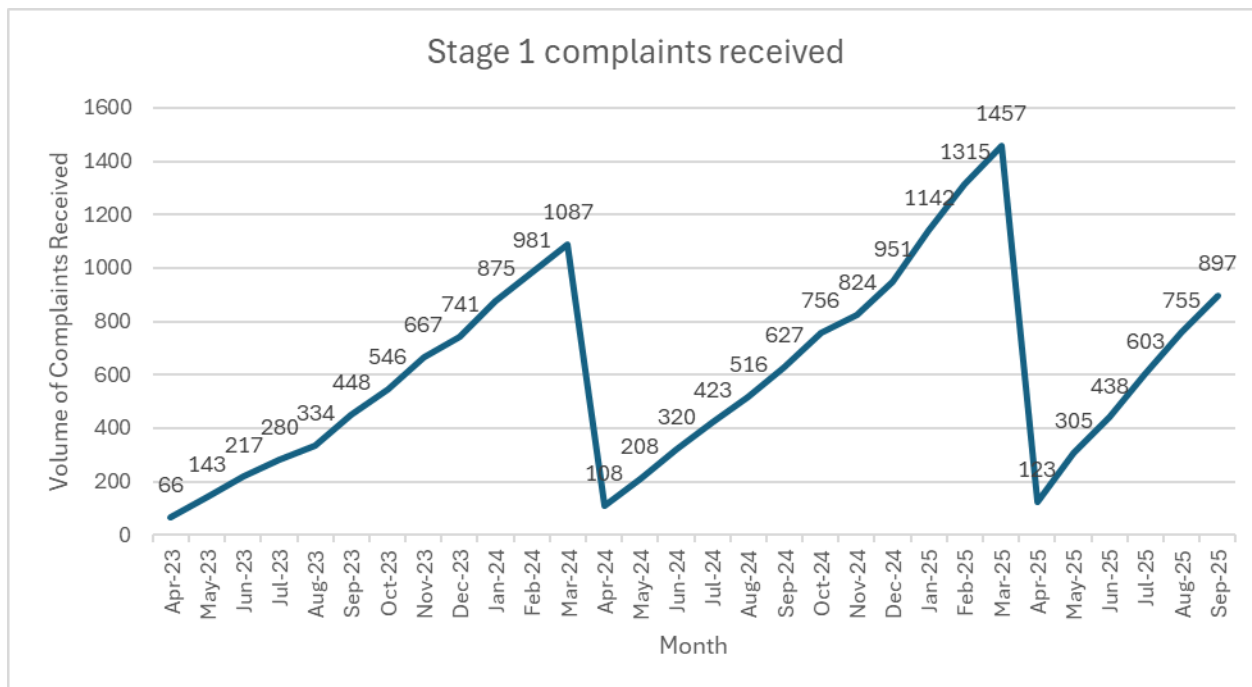
Alicia Haines (Customer)

Richard Wilkinson (Customer)

Item	Agenda	Purpose	Lead	Time allocated	Timings
1.0	Welcome and Introductions	Information	Stacy Hartley	10 mins	12:00 -12:10
	<u>CEO Update:</u>				
2.0	<i>Nick to provide a business and sector update</i>	Information	Nick Apetroaie	10 mins	12:10 -12:20
	<u>Chair Update:</u>				
3.0	<i>Stacy to provide an update on Customer Experience Committee and Customer Voice</i>	Information	Stacy Hartley	10 mins	12:20 – 12:30
	<u>Spotlight on Complaints:</u>				
	<i>John will provide an update on our complaint’s performance.</i>				
4.0	<i>Linda will provide an update on how Accent are improving the repairs service.</i>	Discussion	John Place / Linda Colburn	20 mins	12:30 – 12:50
	<b>Break</b>		All	10 mins	12:50 – 13:00
	<u>Rent Convergence Update:</u>				
5.0	<i>Naeem will provide an overview of what Rent Convergence is and how it may impact our customers.</i>	Information	Naeem Nawaz	20 mins	13:00 – 13:20
	<u>Round Table:</u>				
6.0	<i>Customer led discussion - Defining our key focus for January to March (Q4)</i>	Discussion	NCG Members	40 mins	13:20 – 13:50
7.0	Any other Business (AOB)	Discussion	All	10 mins	13:50 – 14:00

## Agenda Item 4.0 – Spotlight on Complaints

### Stage 1 complaints received



2023/24	Complaints Received	2024/25	Complaints Received	2025	Complaints Received
Apr-23	66	Apr-24	108	Apr-25	123
May-23	143	May-24	208	May-25	305
Jun-23	217	Jun-24	320	Jun-25	438
Jul-23	280	Jul-24	423	Jul-25	603
Aug-23	334	Aug-24	516	Aug-25	755
Sep-23	448	Sep-24	627	Sep-25	897
Oct-23	546	Oct-24	756		
Nov-23	667	Nov-24	824		
Dec-23	741	Dec-24	951		
Jan-24	875	Jan-25	1142		
Feb-24	981	Feb-25	1315		
Mar-24	1087	Mar-25	1457		

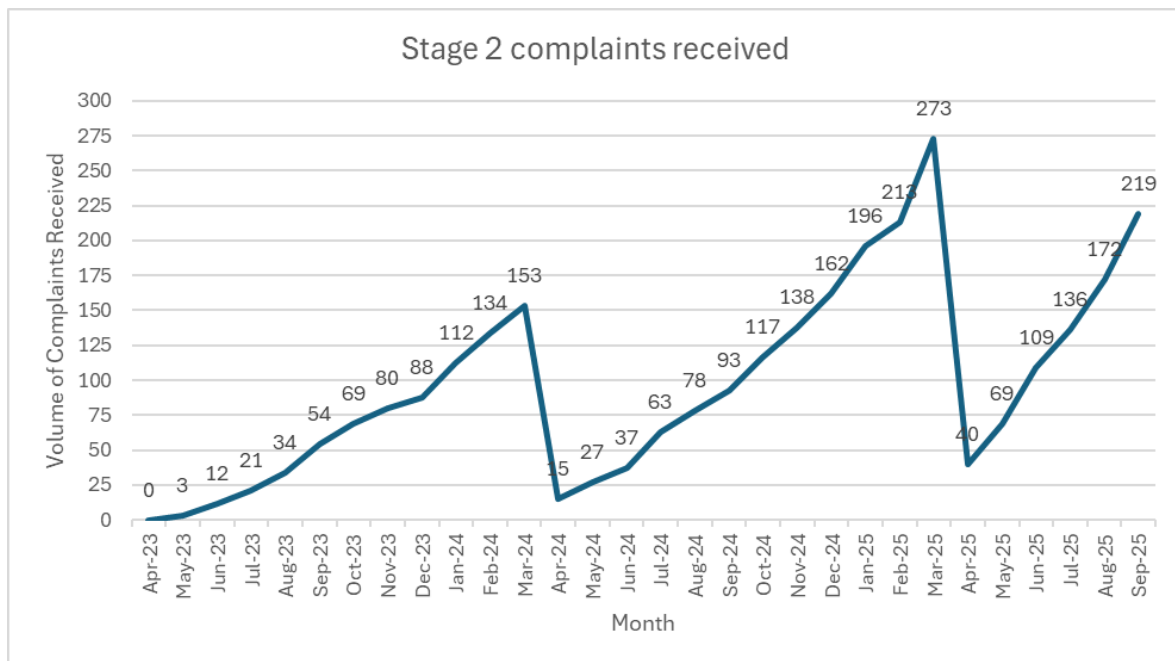
### Commentary

Accent, like many other housing providers, has seen a rise in the number of complaints this year. This isn't unique to us it's happening throughout the social housing sector. One of the main reasons for this increase is that colleagues are now more aware of what

should be counted as a complaint, and the Housing Ombudsman has produced guidance to housing providers on how to record complaints more clearly. Issues that might have gone unreported in the past are now being formally logged.

There are seasonal patterns to complaints, for instance during the summer months you can see a spike of complaints relating to anti-social behaviour particularly during school holiday periods when there are more people at home in their communities. In the winter we receive more complaints relating to heating issues and this can be because the system has been dormant for a few months and didn't start up as easily as expected. Then there is a surge in demand for heating contractors to attend to fix the issue quickly and the parts required to fix the heating system take longer than expected.

### Stage 2 complaints received



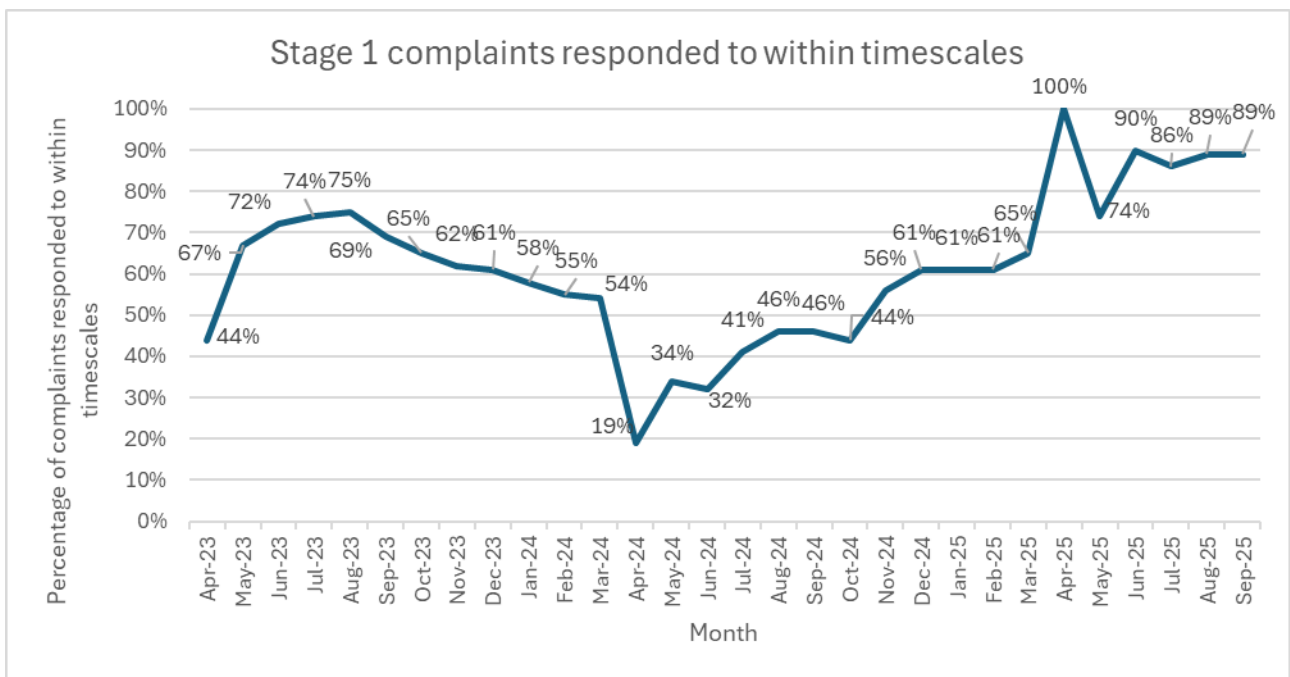
2023/24	Complaints Received	2024/25	Complaints Received	2025	Complaints Received
Apr-23	0	Apr-24	15	Apr-25	40
May-23	3	May-24	27	May-25	69
Jun-23	12	Jun-24	37	Jun-25	109
Jul-23	21	Jul-24	63	Jul-25	136
Aug-23	34	Aug-24	78	Aug-25	172
Sep-23	54	Sep-24	93	Sep-25	219
Oct-23	69	Oct-24	117		
Nov-23	80	Nov-24	138		
Dec-23	88	Dec-24	162		
Jan-24	112	Jan-25	196		

Feb-24	134	Feb-25	213	
Mar-24	153	Mar-25	273	

**Commentary**

We have seen more complaints moving to Stage 2 recently and we recognise we need to get better at resolving the issue when we receive it at Stage 1. There is a combination of reasons why complaints escalate and this can be because we haven't yet resolved what we promised we would do at the stage 1 or the compensation we previously offered fell short of what our customer expected. We do have a conversation with the customer but sometimes they reflect on the offer and will escalate their complaint because of this.

**Stage 1 complaints responded to within timescales – 10 Days**



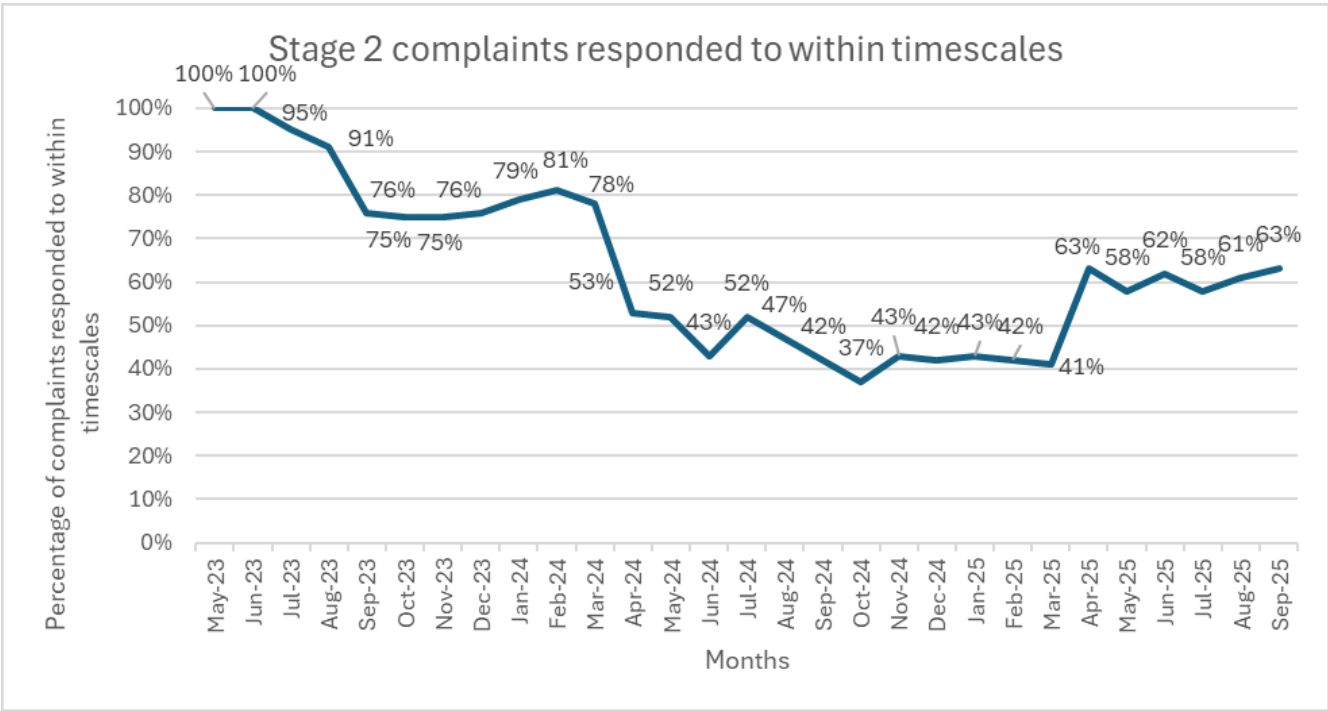
2023/24	% Responded to in timescale	2024/25	% Responded to in timescale	2025	% Responded to in timescale
Apr-23	44%	Apr-24	19%	Apr-25	100%
May-23	67%	May-24	34%	May-25	74%
Jun-23	72%	Jun-24	32%	Jun-25	90%
Jul-23	74%	Jul-24	41%	Jul-25	86%
Aug-23	75%	Aug-24	46%	Aug-25	89%
Sep-23	69%	Sep-24	46%	Sep-25	89%
Oct-23	65%	Oct-24	44%		
Nov-23	62%	Nov-24	56%		
Dec-23	61%	Dec-24	61%		
Jan-24	58%	Jan-25	61%		

Feb-24	55%	Feb-25	61%	
Mar-24	54%	Mar-25	65%	

Commentary

In October 2024, we introduced a new team dedicated to handling complaints. Since then, we have put in place new ways of working to improve how we respond to and resolve issues. The knowledge within the team has grown and we now understand the demand we receive to manage their workload accordingly. We have already started to see the positive movement during the last six months and will continue to build on this progress.

**Stage 2 complaints responded to within timescales – 20 Days**



2023/24	% Responded to in timescale	2024/25	% Responded to in timescale	2025	% Responded to in timescale
Apr-23	N/A	Apr-24	53%	Apr-25	63.40%
May-23	100%	May-24	52%	May-25	57.60%
Jun-23	100%	Jun-24	43%	Jun-25	61.50%
Jul-23	95%	Jul-24	52%	Jul-25	58.10%
Aug-23	91%	Aug-24	47%	Aug-25	60.50%
Sep-23	76%	Sep-24	42%	Sep-25	63.00%
Oct-23	75%	Oct-24	37%		
Nov-23	75%	Nov-24	43%		
Dec-23	76%	Dec-24	42%		
Jan-24	79%	Jan-25	43%		
Feb-24	81%	Feb-25	42%		
Mar-24	78%	Mar-25	41%		

## Commentary

During July and August, we saw a marked improvement in how quickly Stage 2 complaints were resolved. This was achieved by bringing in additional temporary staff and refining the way our Complaint Resolution Team operates. These changes have enabled us to address escalated complaints more efficiently, demonstrating our ongoing commitment to improving the service we provide to customers.

## Customer Satisfaction with Complaint Handling

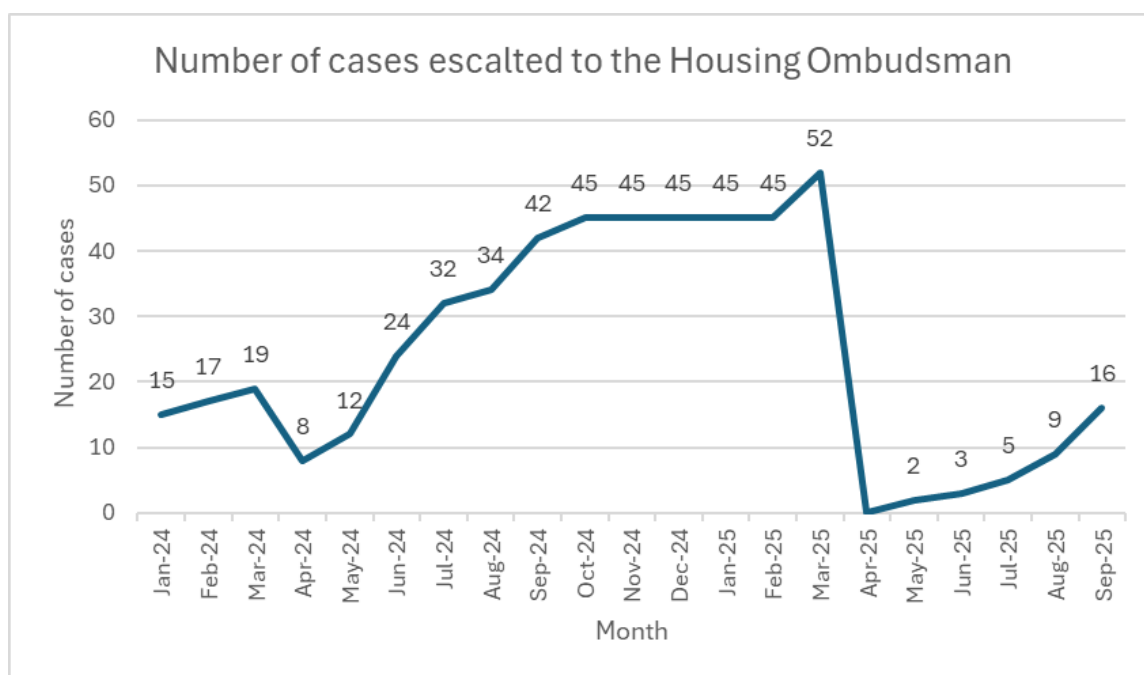


2023/24	% of Customers Satisfied with the handling of their complaint	2024/25	% of Customers Satisfied with the handling of their complaint	2025	% of Customers Satisfied with the handling of their complaint
Apr-23	17%	Apr-24	15%	Apr-25	49%
May-23	11%	May-24	45%	May-25	70%
Jun-23	34%	Jun-24	41%	Jun-25	63%
Jul-23	23%	Jul-24	35%	Jul-25	56%
Aug-23	13%	Aug-24	45%	Aug-25	55%
Sep-23	22%	Sep-24	36%	Sep-25	56%
Oct-23	43%	Oct-24	39%		
Nov-23	25%	Nov-24	53%		
Dec-23	17%	Dec-24	63%		
Jan-24	30%	Jan-25	71%		
Feb-24	21%	Feb-25	63%		
Mar-24	16%	Mar-25	70%		

## Commentary

We recognise that making a complaint can be a frustrating experience and it is understandable to feel less satisfied when something hasn't gone well. Across the housing sector, only about a third of customers are happy with how their complaints are handled. That is why we set up a dedicated complaints team. Since then, more customers have told us they are pleased with how we handle their concerns, and we are proud of the progress made so far. We remain committed to continually improving how we listen, respond, and resolve issues or concerns that have been raised.

## **Cases escalated to the Housing Ombudsman**



<b>2024</b>	<b>Number of Cases Escalated</b>	<b>2025</b>	<b>Number of Cases Escalated</b>
Apr-24	8	Apr-25	0
May-24	12	May-25	2
Jun-24	24	Jun-25	3
Jul-24	32	Jul-25	5
Aug-24	34	Aug-25	9
Sep-24	42	Sep-25	16
Oct-24	45		
Nov-24	45		
Dec-24	45		

## Commentary

Earlier this year, we saw fewer cases being referred to the Housing Ombudsman Service. We are also aware that there is a delay between a customer asking the Ombudsman for help and the case being accepted and investigated. During this time, we are reviewing our current complaints and learning from previous Ombudsman decisions. This helps us to continually improve how we handle and resolve issues for our customers

## Reasons for complaints:

### April 2024 to September 2025

Category	% of cases	Number of Cases
Repairs & Maintenance	60%	2003
Accent Colleague/Team	15%	489
Planned Works & Services	6%	190
Grounds Maintenance	5%	175
Communications to Customers	3%	99
Development	2%	71
Other	2%	53
Payments & Charges	1%	42
Lettings	1%	31
Anti-Social Behaviour Case Handling	1%	29
Sales	1%	26
Contractor Colleague/Team	1%	22
Fire Safety/Building Safety	1%	22
Complaint Handling	1%	17
Cleaning Services	0%	15
Damp & Mould	0%	10
Voids & Lettings	0%	8
Health and Safety	0%	7
Disrepair	0%	1
Servicing	0%	1

## Agenda Item 5.0 – Rent Convergence

### **How are social rents set?**

The government wants to ensure fairness in social housing rents, so similar homes have similar rents. To achieve this, they use a formula based on house prices, local wages, and bedrooms. This is known as formula rent.

Right now, some neighbours pay more than others for the same type of home. This is because of changes in rent rules over the years.

### **Why do rents need to increase?**

In the summer, the government announced a rent policy for 10 years, where housing associations will be able to increase rents every year by a maximum of Consumer Price Index (CPI), which is a measure of inflation (the rate at which prices increase), plus 1%.

The rent you pay allows Accent to deliver vital services such as repairs, invest in existing homes, pay our staff and build new homes. Like everyone, our costs have gone up in recent years and the materials we use for repairs and investment works have gotten much more expensive. We increase rents to make sure we can continue to provide the level of service you would expect.

Accent is a not-for-profit, so all rent money goes back into homes and services.

### **What is rent convergence?**

Rent convergence caps how much social rents can increase by, allowing rents to only increase up to formula rent level, which is generally considered to be affordable. The government wants to make sure no one faces a sudden large rent jump.

Rent convergence is a process to gradually align lower rents with this formula, possibly allowing an extra £1–£2 per week increase from April 2026. If the maximum rent convergence level were to be chosen by government, some customers would pay an additional £104 per year.

### **Who will be affected?**

Rent convergence only affects customers paying social rent that's below the formula rent. Currently this affects 1,839 customers based on the current government proposal. If these customers receive housing benefits or Universal Credit, the increase will usually be covered.

Even with the maximum increase, Accent's rents will still be much lower than private rents and should stay affordable.

### **How will Accent support customers?**

Our Housing Partners are equipped with the skills needed to support customers who are in financial distress, signposting to support where necessary. We support customers to plan their budgets and to apply for support from other organisations such as charities and utility providers.

Where the situation is more complex and specialist knowledge is required, Housing Partners can refer customers to our internal Inclusion Team, who can support customers to sustain their tenancy and maximise their income. Inclusion Partners support customers to claim the welfare benefits they are entitled to, including Pension Credit and Attendance Allowance, and support with benefit applications. They also support customers to challenge or contest benefit sanctions.

Accent also have their own Inclusion Fund which can be used flexibly by frontline staff to support customers.

### **When will a decision be made?**

The government will announce its decision in the Autumn Budget on **26 November 2025**. Accent will then decide how to set rents for 2026/27, making sure to consider the impact on customers and the support available.