

THE INVESTMENT DECISION

Sector-wide early warning and board-ready assurance - for the cost of one compensation order.

A bounded cost against a disproportionate, honestly-stated upside.

ANNUAL COST

~£4.3k

Professional subscription. ~£20k present value over 5 years.

LANDLORD VALUE

~£36k

Risk-adjusted, non-cashable value to the provider - avoided cost + released time.

SOCIAL VALUE · NEW

~£57k

Wellbeing value to tenants (WELLBY), risk-adjusted present value over 5 years.

CASHABLE SAVING

£0

Claimed by design. Released time is capacity redeployed, not a headcount cut.

~£93k total monetised value, risk-adjusted, against a ~£20k cost - plus the decisive benefits that resist a single number: a lower chance of an adverse grade, and stronger board assurance. The value is mostly risk reduction, assurance and social value, not landlord cash - and this case says so honestly.

Sources: ThinkTribal ScoreView Benefits Case v2.0; HM Treasury Green Book (WELLBY); HACT UK Social Value Bank v7. Provider figures illustrative; present values over 5 years.

The regulatory floor rose sharply - and it now reaches the boardroom.

71%

of determined complaints **upheld** by the Housing Ombudsman in 2024—25.

£5m+

in **compensation** ordered or recommended across the sector.

175

Complaint Handling Failure Orders issued - process failure alone now bites.

33%

of inspected landlords graded **C3** or **C4** - serious or very serious failings.

How ScoreView helps: it gives the board standing early warning on exactly these failure modes - so you can act before a complaint becomes an order, or a theme becomes an adverse grade.

Five pressures – each with a direct board consequence.

Consumer regulation with teeth

New consumer standards from April 2024 and a live C1—C4 inspection programme. An adverse grade carries remediation, regulatory and financing consequences.

ScoreView → early warning on the consumer-standard failure themes that drive adverse grades.

Statutory complaint handling

The Complaint Handling Code is statutory. Process failure alone now generates orders and public findings.

ScoreView → sector-wide sight of complaint-handling failures before they become orders.

Rising, costlier complaints

Volumes rose again; >40% linked to damp and mould. Exposure is growing and concentrated in themes you can get ahead of.

ScoreView → flags rising themes such as damp and mould early, so you can act ahead of them.

Personal board accountability

The regime expects boards to have assurance, not just management to have activity. The board needs evidence it saw risk early and acted.

ScoreView → produces that evidence, each cycle, in a board-ready pack.

Value for Money + social value

NEW

ScoreView → targets the works that create social value, and gives finance the volumes to quantify it.

The Regulator's Value for Money Standard expects providers to evidence the value they deliver, and social-value reporting is now sector norm. The board needs a monetised, evidenced social-value account - not good intentions.

ScoreView is the enabler. The value is what you do with it.

A deliverable is not a benefit. **No adoption, no benefit** - so this case is built on a business-change plan, not a feature list.

- ✓ **Weekly determination corpus**
The Ombudsman's determination record, ingested and structured every week.
- ✓ **AI-synthesised briefings**
Emerging sector themes turned into board-readable briefings, not raw case dumps.
- ✓ **Peer benchmarking + Watch Level**
Your position against a like-for-like cohort, with an early-warning signal.
- ✓ **Board-pack export on demand**
Assurance evidence exported straight into the board pack each cycle.

Four ends the board is buying.

01

Sustained compliance & board assurance

The board can evidence that it monitors sector risk and acts on it.

HOW SCOREVIEW HELPS

Weekly briefings and board-pack export give the board standing, evidenced assurance.

02

Lower cost & reputational exposure

Less exposure from complaints and maladministration, and the orders they trigger.

HOW SCOREVIEW HELPS

Early warning on emerging themes lets you act before complaints escalate into orders.

03

Demonstrable service improvement

Benchmarked, evidenced improvement in the service tenants actually receive.

HOW SCOREVIEW HELPS

Peer benchmarking shows where to improve - and lets you evidence the gains.

04 · NEW

Monetised social value & Value for Money

The board can evidence, in money, the wellbeing its service creates for tenants.

HOW SCOREVIEW HELPS

Accelerates the works that create value and gives finance the volumes to quantify it for VFM.

From capability to board objective.

ENABLERS · SCOREVIEW

Weekly determination corpus + AI briefings

Watch Level early-warning signal

Peer benchmarking + comparison

Board-pack export + theme alerts

WHAT YOU CAN NOW DO

See emerging complaint themes across the sector early

Benchmark your position against a peer cohort

Produce board-ready assurance evidence on demand

Bring hazard & damp works forward for affected tenants

Quantify & report social value for Value for Money

BENEFITS · OUTCOMES

Earlier remedial action on emerging themes

Reduced compensation + order exposure

Research + horizon-scan time released

Faster, stronger board assurance reporting

Better complaint-handling practice

Lower likelihood of adverse Regulator of Social Housing grading

Tenant wellbeing - earlier hazard & damp remediation (social value)

Tenant wellbeing - better complaint resolution (social value)

BOARD OBJECTIVES

O1 · Compliance & board assurance

O2 · Lower cost & reputational exposure

O3 · Service improvement for tenants

O4 · Monetised social value & VFM

Eight benefits – each owned, each measured.

Every benefit is enabled by a ScoreView capability – the weekly corpus, briefings, benchmarking or board-pack export – and owned by a named internal lead.

ID	BENEFIT	OWNER	MEASURE	MODELLED VALUE
001	Earlier remedial action on emerging themes	Director of Housing	Days: signal → action	Non-financial (leads 002)
002	Reduced Ombudsman compensation + order exposure	Head of Complaints	Upheld cases + £/year	5-year present value ~£22k
003	Regulatory research + horizon-scan time released	Head of Governance	Officer hours / year	~£3.8k / year
004	Faster, stronger board assurance reporting	Company Secretary	Prep hours / cycle	~£2.0k / year
005	Better complaint-handling practice	Head of Complaints	Tenant Satisfaction Measure: complaint handling	Non-financial
006	Reduced likelihood of adverse Regulator of Social Housing consumer grading	Executive Director, Customer	Consumer grade C1–C4	Strategic • not monetised
007	Tenant wellbeing – earlier hazard & damp remediation <small>SOCIAL VALUE</small>	Executive Director, Customer	Social value £/yr (WELLBY)	5-year present value ~£30k
008	Tenant wellbeing – better complaint resolution <small>SOCIAL VALUE</small>	Head of Complaints	Social value £/yr (WELLBY)	5-year present value ~£28k

Source: ThinkTribal ScoreView Benefits Register v2.0 (eight tracked benefit profiles, incl. two monetised social-value benefits). Modelled values are non-cashable and risk-adjusted.

Why we claim £0 cashable – and why that is a strength.

- ✓ Releasing officer time lets the provider redeploy that capacity to higher-value work – real business value, but not a cash saving, so we do not report it as one.
- ✓ The avoided-grade benefit could carry a huge number – but any such figure would be speculative.
- ✓ A case is only as strong as its weakest sourced number. We would rather defend every figure than inflate the total.

Non-cashable value (5-year present value)

Avoided cost + released time, risk-adjusted

~£36k

Subscription cost (5-year present value)

Professional tier, ~£4.3k / year

~£20k

Cashable saving claimed

By design – reported honestly, not as budget cuts

£0

Value to tenants, monetised - and discounted hard for honesty.

BEN-007 · Tenant wellbeing

Earlier hazard & damp remediation

When emerging damp, mould and hazard themes are spotted early and works are brought forward, affected households spend less time in poor conditions - a measurable life-satisfaction gain.

GROSS / YR		RISK-ADJ / YR		5-YR PV
£78k	→	~£6.6k		~£30k

BEN-008 · Tenant wellbeing

Better complaint resolution

Learning from sector determinations lifts resolution quality, so more complainants feel heard and in control of their case - a recognised HACT wellbeing outcome.

GROSS / YR		RISK-ADJ / YR		5-YR PV
£97.5k	→	~£6.1k		~£28k

£175.5k → £12.7k
GROSS → RISK-ADJUSTED / YR

The gap is the point. WELLBY figures are large by construction; the board reads the **risk-adjusted** number and treats the gross as headroom - discounted for deadweight, optimism bias, and a deliberately low attribution, because the provider's teams create the value and ScoreView only accelerates and targets it.

Sources: HM Treasury Green Book Wellbeing supplementary guidance (WELLBY £13,000 central, 2019 prices); HACT UK Social Value Bank v7; reported through the Regulator's Value for Money Standard. Present values over 5 years; attribution 20% (BEN-007) / 15% (BEN-008).

Every pound is haircut before it reaches the board.

SECTOR UNIT COST

£947

average per upheld case

ILLUSTRATIVE VOLUME

~40

upheld cases / year

TARGETED REDUCTION

~20%

at steady state, 2028

HAIRCUTS →

Deadweight 10%

Attribution 50%

Optimism bias 40%

Discount 3.5% real

RISK-ADJUSTED RESULT · 5-YEAR PRESENT VALUE

£21,943

Central estimate. Sensitivity range **£10,972 — £32,915** ($\pm 50\%$), driven by case volume and adoption depth.

Efficiency stream (BEN-003+004) appraised the same way: 5-year present value **£14,141** (£9,899—£18,383).

The value that decides this case resists a single number.

BEN-006 · Strategic

Lower likelihood of an adverse Regulator of Social Housing grade

A published C3 or C4 carries remediation cost, regulatory engagement, and reputational and financing consequences. Standing early warning lets you act on the failure modes before they become a grade.

Weighed qualitatively - deliberately not monetised.

BEN-004 · Assurance

Stronger, evidenced board assurance

The regime expects the board to have assurance, not just management to have activity. ScoreView produces the exact artefact: evidence, each cycle, that the board saw sector risk early and acted.

The board's answer to "we knew, and we acted."

For roughly the cost of **one Ombudsman compensation order**, the board buys standing early warning against the failure modes that produce those orders.

Six behaviour changes - each owned, each measured.

CHANGE 01

Review sector briefings monthly

Complaints team, supported by saved searches.

OWNER

Head of Complaints

CHANGE 02

Act on early-warning themes in service plans

Housing operations, via a standing agenda item.

OWNER

Director of Housing

CHANGE 03

Board receives the assurance pack each cycle

Board & committees, via export template.

OWNER

Company Secretary

CHANGE 04

Review the peer benchmark at improvement forum

Improvement forum, cohort configured.

OWNER

Executive Director, Customer

CHANGE 05 · SOCIAL VALUE

Bring hazard & damp works forward for affected tenants

Repairs & assets, acting on early-warning themes.

OWNER

Director of Assets

CHANGE 06 · SOCIAL VALUE

Quantify social value (WELLBY/HACT) + report for VFM

Finance, into the annual VFM self-assessment.

OWNER

Director of Finance

Answered before the board asks.

Is it real?

Sector figures are Tier 2/3 (Housing Ombudsman, Regulator of Social Housing). Provider figures are illustrative until replaced with Tier 1 actuals - and labelled as such.

Is it ours?

Attribution set at 50% on the headline benefit: the tool enables, the provider's action delivers.

Would it happen anyway?

10% deadweight subtracted, plus a 40% optimism-bias haircut on the early forecast.

Is it double-counted?

The leading indicator (BEN-001) is deliberately not monetised. Efficiency and avoided cost are kept distinct.

Is it cashable?

No. Every monetary benefit is non-cashable and reported as such. The cashable total is £0 by design.

Social value adds four more .

ALL ANSWERED

Additionality - acceleration only

Displacement / drop-off

Named proxy + version (WELLBY · HACT v7)

Committed vs delivered

Subscribe at Professional, for 12 months, and review quarterly.

- ✓ Own the eight benefits in the register, each with a named owner, and review realisation every board cycle.
- ✓ Re-decide continuation at the 12-month renewal against realised and forecast value.
- ✓ Report the monetised social value through the provider's Regulator Value for Money disclosure each year.
- ✓ **The downside is bounded. The upside is disproportionate to it.**