



The compliance you can prove.

The statutory-clock and compliance-assurance layer for complaint handling - and the value it returns to a social housing provider.

ASSURANCE

Provable compliance

The Complaint Handling Code and Awaab's Law, run automatically against every case.

EXPOSURE

Reduced risk

Fewer Ombudsman findings, less disrepair litigation, downgrade risk managed.

TENANTS

Faster outcomes

Social value from quicker hazard resolution, scored in procurement.

— WHAT TENANTS SAFE IS

A compliance layer under a regulated function

TenantSafe runs the **Complaint Handling Code and Awaab's Law timescales automatically** against every case, surfaces breaches before they happen, and holds a defensible audit trail behind each one.

Tenants raise complaints through a structured, defamation-mitigated intake, so cases arrive clean and searchable. Free to tenants, and priced to the provider by housing stock size. It sits over your existing housing system, it does not replace it.

01 Statutory deadline engine

Awaab's Law 14-day and 24-hour clocks, and the Complaint Handling Code 10 and 20 working-day duties, counted on every case.

02 Exceptions-first management view

An at-risk panel that shows what is about to breach, before it does.

03 One-click regulatory reporting

Tenant Satisfaction Measures computed and exported for the Regulator of Social Housing, replacing manual compilation.

04 Per-case audit trail

A dated, printable evidence record and letters behind every complaint.

— WHY THIS MATTERS NOW

A missed timescale is no longer an operational slip

Complaint handling is now a regulated, inspected and publicly measured function. The exposure reaches lender covenants and cost of capital.

10 / 20

Statutory clocks

The Complaint Handling Code 2024 sets Stage 1 within 10 working days and Stage 2 within 20. Now statutory, not guidance.

~670

Stage-one complaints a year

Sixty-seven per 1,000 homes at sector average, for a 10,000-home provider. Every one now runs against the clock.

27 Oct 25

Awaab's Law in force

Binding timescales for damp, mould and emergency hazards. Later phases widen the scope through 2026 and 2027.

71%

Ombudsman upheld rate

In 2024-25 the Housing Ombudsman upheld 71% of complaints and ordered or recommended over five million pounds in a single year.

40%+

Linked to damp and mould

Damp and mould already account for more than 40% of Housing Ombudsman-ordered compensation.

C1 to C4

Proactive grading

The Regulator of Social Housing inspects consumer standards and grades them. A C3 or C4 is public and can affect the cost of borrowing.

— THE VALUE, IN THREE STRANDS

Kept separate, so nothing is double-counted

CASH-RELEASING

£37k

per year • around £133k over five years

Avoided Ombudsman and disrepair cost.
Deliberately modest, illustrative, and not the primary case.

CAPACITY REDEPLOYED

£13.8k

per year • around £62k over five years

Non-cash-releasing time freed from admin and reporting, redeployed to frontline tenant contact.

SOCIAL VALUE

£90k

per year • around £284k over five years

Wellbeing to tenants and the public purse from faster hazard resolution. Scored in public procurement.

The numbers are the second-order case. The primary board case is **risk and assurance**: provable compliance with the Complaint Handling Code and Awaab's Law, and reduced exposure to Ombudsman findings, disrepair litigation, and a Regulator of Social Housing downgrade - the last of which is high-impact, low-frequency, and dwarfs the licence fee if it materialises.

Evidence compliance with the Code and Awaab's Law

• Lands day one

Statutory timescale compliance up, breaches down

Stage 1 and Stage 2 in-timescale percentages rise toward 95% or better; avoidable Awaab's Law 14-day breaches fall to zero. The foundational benefit that most others depend on.

MEASURE

In-timescale %; Awaab's Law breach count

Audit-ready regulatory reporting at low effort

The Tenant Satisfaction Measures and returns are computed and exported in one click, replacing manual spreadsheet compilation and lifting data confidence.

MEASURE

Hours to compile the return; data confidence

This benefit does not depend on tenant channel adoption or on any figure being re-based. It lands on day one of disciplined use, which is why it anchors the case.

Reduce financial and regulatory exposure

Fewer Ombudsman findings and compensation orders

Earlier, in-timescale, evidenced handling reduces maladministration determinations and orders. Benchmark-derived from published 2024-25 Housing Ombudsman data.

CASH-RELEASING

around £43k over five years

Reduced disrepair litigation exposure

Earlier resolution plus a defensible evidence trail deters or defeats weak claims. Highest uncertainty, ranged widest, and to be re-based on your own legal actuals.

CASH-RELEASING

around £90k over five years

Reduced risk of a Regulator downgrade or adverse judgement

High-impact, low-frequency, and deliberately not monetised. A downgrade affects lender covenants and cost of capital far beyond any licence cost.

RISK REDUCTION

Managed, not monetised

Improve tenant outcomes and satisfaction

Improved tenant satisfaction with complaint handling

The Tenant Satisfaction Measures perception score improves year on year. Complaint-handling satisfaction is the sector's lowest-scoring perception measure today.

MEASURE

Complaint-handling satisfaction score

Tenant health and wellbeing from faster hazard resolution

Faster damp, mould and hazard remediation improves tenant health and reduces demand on the public purse. Scored, not decorative, in public procurement.

SOCIAL VALUE

around £90k per year · £284k over five years

Social value is **weighted and scored** in public procurement - a minimum 10% weighting is mandatory for central-government contracts, and local authorities evaluate under the National Themes, Outcomes and Measures. For a local-authority buyer, this strand is often decisive.

Handle complaints efficiently at scale

Complaint-handling capacity released and redeployed

Structured intake, automatic routing and the dashboard cut per-case admin. Roughly 350 hours a year are freed and redeployed to proactive damp, mould and vulnerable-tenant contact - a real net benefit, never a budget cut.

NON-CASH-RELEASING

**around £10.5k per year
redeployed**

Faster acknowledgement and first action

Median working days to acknowledge and act fall. A leading indicator for compliance, Ombudsman, disrepair and social-value benefits alike.

MEASURE

**Median working days to
acknowledge and act**

Capacity is reported separately from cash and valued, but never counted as a saving to be removed from budget. The freed time is the benefit, redeployed to the frontline.

— THE FINANCIAL CASE

Modest, honest, and built to be re-based

BENEFIT	PER YEAR, CENTRAL	RANGE	TYPE	VALUE OVER FIVE YEARS
Ombudsman findings Avoided cost, benchmark-derived	£12,000	£4k - £30k	Cash-releasing	£43,344
Disrepair litigation Avoided cost, re-base on legal actuals	£25,000	£10k - £75k	Cash-releasing	£90,301
Capacity released Around 350 hours a year redeployed	£10,500	£5k - £20k	Non-cash-releasing	around £47,000
Reporting effort Around 12 analyst days a year redeployed	£3,300	£1.5k - £6k	Non-cash-releasing	around £15,000
Social value Tenant and public-purse wellbeing	£90,000	30% optimism bias	Social value	around £284,000

TenantSafe is **free to tenants**, and priced to the provider by housing stock size and other factors. Against even the low end of the risk-adjusted range - before the unmonetised downgrade-avoidance strand - the case is comfortable. The board's decision is less "does it pay back" and more **"is this the control we want under a regulated, inspected function."**

— HOW VALUE IS REALISED

Value comes from adoption, not from software

THE BUSINESS CHANGES REQUIRED

Triage from the exceptions-first at-risk panel daily	Head of Complaints
Every case acknowledged within two working days; clock started	Complaints team lead
Board and regulatory returns run from the dashboard	Performance & Compliance
Audit trail used as the Ombudsman compliance record	Complaints manager
Workload balanced via team rollup and coverage	Operations manager

THE REALISATION TIMELINE

Q4 2026	Onboarding and configuration: hierarchy, teams, routing, dwelling counts.
Nov 2026	Go-live. Compliance and efficiency benefits begin.
Mid 2027	Compliance and efficiency reach steady state as adoption ramps.
2027-2028	Risk and social-value benefits accrue and mature as case cohorts settle.

Monthly review at the delivery board against the register; a quarterly benefits review; continuation re-decided at the first quarterly review against realised leading indicators - adoption, acknowledgement times, and the share of cases in the green rating.

What we are asking the board to approve



Approve adoption of TenantSafe as the **complaint-handling compliance layer**, and commission the work to put real numbers behind the case.

- 01 Approve adoption of TenantSafe as the complaint-handling compliance layer.
- 02 Appoint the Senior Responsible Owner and the named benefit owners.
- 03 Commission the 90-day baseline to re-base the figures on the provider's own actuals.
- 04 Confirm current proxies - the HACT Social Value Bank version, the Green Book discount rate, and the Social Value weighting - before any bid.