ROI and the cost of inaction

The financial case for handling social-housing complaints well — and the regulatory, legal and reputational cost of not. Figures below are appraised on an HM Treasury Green Book basis (3.5% real discount rate, explicit optimism-bias adjustment).

Where the value comes from

A regulated, inspected complaints function carries three kinds of exposure. TenantSafe reduces each by making the statutory clock, the audit trail and the RSH return a by-product of the day job rather than a manual scramble.

Exposure reduced	Central £/yr	Range	5-yr PV	Type
Ombudsman-ordered cost — avoided maladministration findings, orders and compensation	£12,000	£4k–£30k	£43,344	Cash-releasing
Disrepair litigation — avoided legal spend and awards from earlier, evidenced resolution	£25,000	£10k–£75k	£90,301	Cash-releasing
Caseworker capacity — ~350 hrs/yr redeployed to proactive damp, mould and vulnerable-tenant contact	£10,500	£5k–£20k	~£47k	Redeployable
Reporting effort — analyst days released from manual RSH/board returns to root-cause analysis	£3,300	£1.5k–£6k	~£15k	Redeployable

Illustrative for a 10,000-home provider. Ombudsman line is benchmark-derived from the Housing Ombudsman's published 2024-25 data (£5m+ ordered across ~4m social homes), with conservative 0.5 attribution. Disrepair, capacity and reporting figures are estimates to be re-based on your own actuals before board reliance — the case is built so swapping in real numbers is a data exercise, not a re-write.

Payback. Platform cost runs roughly **£150–£650/month**, licensed per organisation — not per complaint. Against even the low end of the risk-adjusted benefit range, before any downgrade-avoidance or social value, the payback case is comfortable. The board's real question is not "does it pay back" but "is this the control we want sitting under a regulated, inspected function."

The cost of inaction

Beyond the monetised lines, the downside is regulatory: an RSH consumer-standards downgrade, a Housing Ombudsman special investigation, or a Section 114-adjacent disrepair backlog. These are low-frequency, high-severity and hard to price — which is exactly why they are managed with a control, not a spreadsheet.

Social value (procurement-scored)

Faster hazard resolution carries wider benefit to tenants and the Exchequer — illustratively **£90,000/yr (~£284k 5-yr PV)** on a HACT Social Value Bank / WELLBY basis. Under PPN 002 a minimum 10% social-value weighting is mandatory for central-government procurement from 1 Oct 2025, so this strand is scored, not decorative.

How to read this. No figure is asserted beyond its evidence. Attribution is set conservatively, deadweight is acknowledged, and the three value strands are held on separate lines so nothing is double-counted. Full workings, ranges and per-figure valuation defence are in the TenantSafe benefits case.

