

Report title	Annual complaints performance and service improvement report 2025/26
Report to	Customer Experience Committee
Written resolution closing date	03 July 2026
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Purpose	REVIEW & RECOMMENDATION
Confidential	NO

Links to strategic core areas:							
☒	Technology, tools & data	☒	Communication & trust	☒	Leadership & culture	☐	Value for money

Executive summary
Overall, we are confident that we have a robust, positive, and compliant approach to complaints handling. The Executive Team has received a deep dive presentation evidencing our performance. Satisfaction levels are above the sector median and increased by 5% last year. Our maladministration rate for Housing Ombudsman findings of 36% compares favourably with the rate of 70% for similarly sized landlords. The new complaints handling software has enabled us to increase visibility of learning. Complaints management within the sector remains under tight scrutiny, with the Ombudsman reporting a 500% increase in cases over the last five years. This focus looks set to continue, with the Ombudsman forecasting a 60% increase in cases for 2026/27. Against this backdrop, it is unsurprising that the number of stage one complaints we received in 2025/26 increased to 338, up 11% from the previous year. More notably, we saw an 80% increase in stage two complaints (up from 48 in 2024/26 to 86 in 2025/26). This means that a quarter of complaints received went to stage two of our process. Thirty-five percent of customers escalated their complaint to stage 2 because we did not uphold the complaint at stage one, while a further 27% were unhappy with the level of compensation we offered. We have subsequently updated our Compensation and Remedies Policy to align with Housing Ombudsman guidance. The top cause of complaints was poor standard of accommodation, driven largely by issues with damp and mould, and doors and windows. The launch of our new damp and mould process in October 2025 should lead to a reduction in these issues over time, while a replacement programme for windows and doors will commence in 2026/27. The next biggest issue was timescales, with customers unhappy with the time taken to complete repairs and improvement works. We have made significant improvement during 2025/26 on completing repairs within target, which should reduce this issue.

Positively, satisfaction with our handling of complaints improved 5% from the previous year, making it our biggest improving Tenant Satisfaction Measure (TSM) for 2025/26.

In August 2025, we launched a new complaints management system. This has led to an increase in the number of learning points logged by complaint handlers. The need to improve our communications is clear, with customers unhappy that we are not keeping them sufficiently informed of progress when they have an issue.

Recommendation

The Committee is asked to review and recommend, via written resolution, the contents of this report to Board and to provide a response to the report for publishing on our website.

Appendices

Appendix 1 – Housing Ombudsman’s landlord report 2024-2025

How we are considering customers

We undertake both transactional and perception satisfaction surveys to help us improve our complaint handling. We also share our learning from complaints with customers to demonstrate our commitment to improvement.

How we are considering colleagues

Colleagues are provided with appropriate complaint handling training and regular support from the customer experience team.

How we are considering risk

This report considers strategic risk CEX0006 – Failure to engage effectively with customers so that they can influence our decision-making processes or to achieve target levels of customer satisfaction (Board risk appetite: High).

One of the triggers for this risk is poor handling of customer complaints. The following controls are in place to mitigate this:

- Complaints Policy regularly revised to ensure compliance with Complaint Handling Code.
- Transactional complaint satisfaction survey in addition to TSM measure.
- Complaints Manager in post.
- Complaints Board lead in place (involved in our self-assessment process to bring objectivity and challenge.)
- Regular staff training on the complaints process.
- Weekly open and closed case reporting.
- 20% quality assurance check on complaint responses.
- Complex case reviews.

Reassurance is provided to Board through quarterly complaints reporting.

How we are considering finance and value for money

Managing complaints is resource intensive but critical. In addition to our full-time Complaints Manager, both the Customer Experience Manager and Customer Relations Co-Ordinator dedicate significant time to complaints. Service managers respond to stage one complaints and stage two complaints are handled by the Complaints Manager.

In October 2025, HomeFix introduced a dedicated Customer Relations Co-Ordinator role. This role has been key in making significant improvements to complaint learning within this team.

We awarded £43,500 in compensation to customers in 2025/26. We are expecting this to increase as complaint volumes rise. We have set the budget for 2026/27 at £58,000.

How we are considering sustainability and social value

Not applicable.

How we are considering equality, diversity and inclusion

We publicise our complaints process widely and in numerous formats to make it as accessible as possible. This includes an easy-read version for people with learning disabilities or literacy issues. Where a customer may find it difficult to make a complaint, we support them to do so, or work with an advocate of their choosing. We make reasonable adjustments in our complaint handling as agreed with the customer.

External advice

This report has followed and included the same prescribed requirements of content as the Housing Ombudsman Annual self-assessment.

1.0 Introduction

1.1 This report provides the information required under the Housing Ombudsman's Complaint Handling Code. This includes:

- A quantitative and qualitative analysis of our complaints handling performance.
- A summary of the types of complaint we have refused to accept.
- Details of service improvements made because of learning from complaints.
- Details of Housing Ombudsman findings and determinations.

Our self-assessment against the Complaint Handling Code is provided to this Committee as a separate report for review and recommendation to the Board for approval.

2.0 Stage one complaints

2.1 We handled 338 complaints in 2025/26. This represents an 11% increase from the previous year. We attribute this increase to continuing greater awareness of our complaint process by both our customers and colleagues.

2.2 TSM CH01 measures the number of stage one complaints received relative to the size of the landlord. In 2025/26 we handled 50 complaints per 1000 homes (low-cost rental accommodation (LCRA)). The median for our benchmarking peer group is 55 complaints per 1000 homes (24/25 Housemark).

2.3 Numbers of complaints by department are shown in the table below.

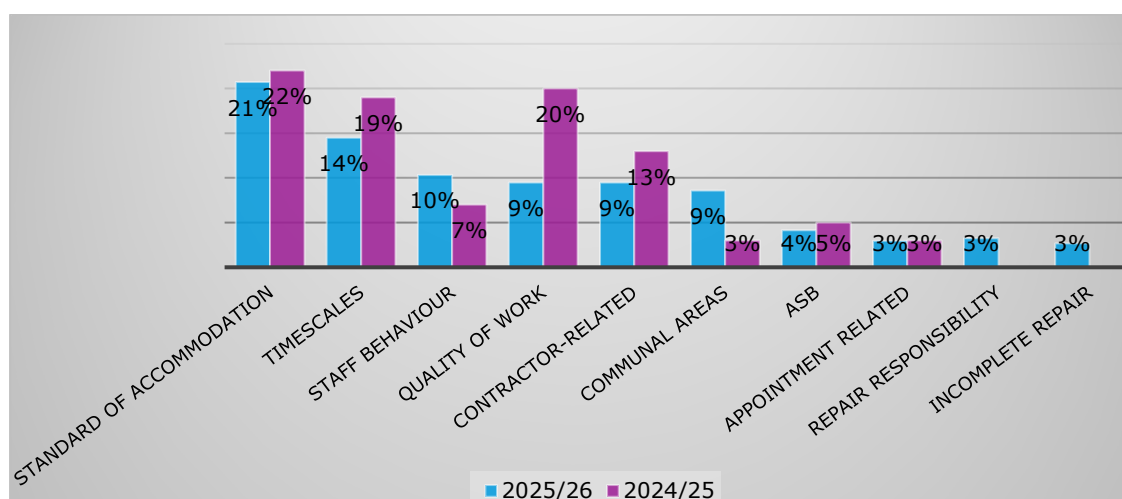
Department	2025/26	2024/25
Asset & Sustainability	66	48
Property Safety	34	-
Customer Support	3	5
Customer Experience - central co-ordination	34	30
Damp & Mould	12	-
Development and Sales	9	13
Finance	2	3
HomeFix - Gas and plumbing	27	43
HomeFix - Planned	3	2
HomeFix - Responsive	59	91
Housing	73	61
Lettings and void works	16	10
Total	338	306

2.4 Two new departments were introduced into reporting this year, Property Safety and Damp & Mould. This ensures that reporting is reflective of our current organisational structure.

2.5 With a 38% rise, Asset & Sustainability has seen the largest increase in complaints. Poor communication and delays in works programmes have been the key cause of complaints in this team. We will be undertaking process

mapping, including the handoffs between HomeFix and Asset, to support improvements in the customer journey.

- 2.6 Poor standard of accommodation accounts for 21% of complaints, with damp and mould the biggest sub-category. The launch of our new damp and mould process in October 2025 should lead to a reduction in these issues over time. The second biggest sub-category within standard of accommodation was windows and doors. A replacement programme for windows and doors will commence in 2026/27.
- 2.7 Dissatisfaction with timescales accounts for 14% of complaints, lower than in 2024/25. Customers' concerns with how long it took us to resolve issues principally related to property issues or repairs.
- 2.8 Complaints about communal areas saw a significant increase last year. This was led by the introduction of compulsory cleaning for blocks, where some customers were unhappy with the new charge.
- 2.9 The chart below shows the categories that accounted for at least 3% of complaints or more in 2025/26.



3.0 Stage two complaints

- 3.1 In 2025/26, there were 86 stage two complaints, up from 48 in 2024/25. This means that 25% of stage one complaints were escalated. This compares to a national median escalation rate of 19% (Housemark mid-year 2025/26 figure).
- 3.2 TSM CH01 shows we handled 13 stage two complaints per 1000 homes for our low-cost rental accommodation. This is higher than the median of 10 per 1000 homes reported by HouseMark benchmarking figures (mid-year results).
- 3.3 During the year, we started monitoring the reasons for escalations. The table below shows the results:

Escalation reason	No. of escalations	% of escalations
Dissatisfaction that complaint not upheld at stage one	30	35%
Dissatisfaction with the level of compensation	23	27%

Escalation reason	No. of escalations	% of escalations
Dissatisfaction with the stage one resolution offered	22	25%
Dissatisfaction with delivery of stage one resolution	11	13%

- 3.4 In addition to escalation rates, we also monitor whether complaints are upheld at stage two. In 58% of cases during the year, the stage two investigator upheld the stage two complaint. This was often due to uncovering additional evidence during the second investigation, or to having an independent view on compensation. We have reviewed our Compensation and Remedies Policy to make it easier for managers to follow and increase consistency.

4.0 Time taken to resolve complaints

- 4.1 Ninety-three percent of complaints were resolved in target, up from 92% recorded in the previous year.
- 4.2 There were 25 stage one and four stage two complaints completed out of target. The most common reasons were due to input being required either from third parties or internal teams.
- 4.3 There were also five examples of where complaints were raised incorrectly, or colleagues were working towards incorrect target dates. Additional complaints training was provided for these colleagues. It's worth noting that the new complaints system was introduced during August and there was a period where staff were getting used to the new system.
- 4.4 During the year, the response timeframes for 18% of stage one and 14% of stage two complaints were extended. The most common reason was input required from another team or third party.

5.0 Customer satisfaction with the complaints process

- 5.1 Customer satisfaction with the complaints process is measured through both the Tenant Satisfaction Measures survey and a transactional survey.
- 5.2 TSM TP09 (satisfaction with the landlord's approach to handling complaints) achieved 46% for 2025/26, an increase of 5% on last year. We believe this was due to improvements made following our Task and Finish Group's (customer scrutiny group) complaints communications project and the consistent complaints training and support given to managers.
- 5.3 The national average for TP09 is 38% (Housemark mid-year 2025/26 result).
- 5.4 The transactional survey is sent after the closure of a complaint and overall satisfaction with complaints remained at 46%.

6.0 Complaints refused by Saxon Weald

- 6.1 Our Complaints Policy sets out criteria for how complaints may be refused by Saxon Weald. This year, no complaints were refused.

7.0 Housing Ombudsman service

- 7.1 Compliance with the Ombudsman's Complaint Handling Code became statutory on 1 April 2024. Our self-assessment against the code is included in the written resolution as a separate report for the Committee to approve and recommend to the Board.
- 7.2 The most recent landlord report for Saxon Weald produced by the Housing Ombudsman service (HOS) is provided in **Appendix 1**. It relates to 2024/25 and shows that Saxon Weald had a maladministration rate of 33% during that year. This was below the median rate of 70% for landlords between 1000 and 10,000 units.
- 7.3 During 2025/26, Saxon Weald received eight determinations from the Housing Ombudsman. This is an increase from the five received in the previous year. There were 22 individual findings in relation to these cases. Of these findings, eight were maladministration (also known as service failures). This means we ended the year with a maladministration rate of 36%, which remains well below the national average.
- 7.4 The table below lists in chronological order the reasons for the maladministration findings.

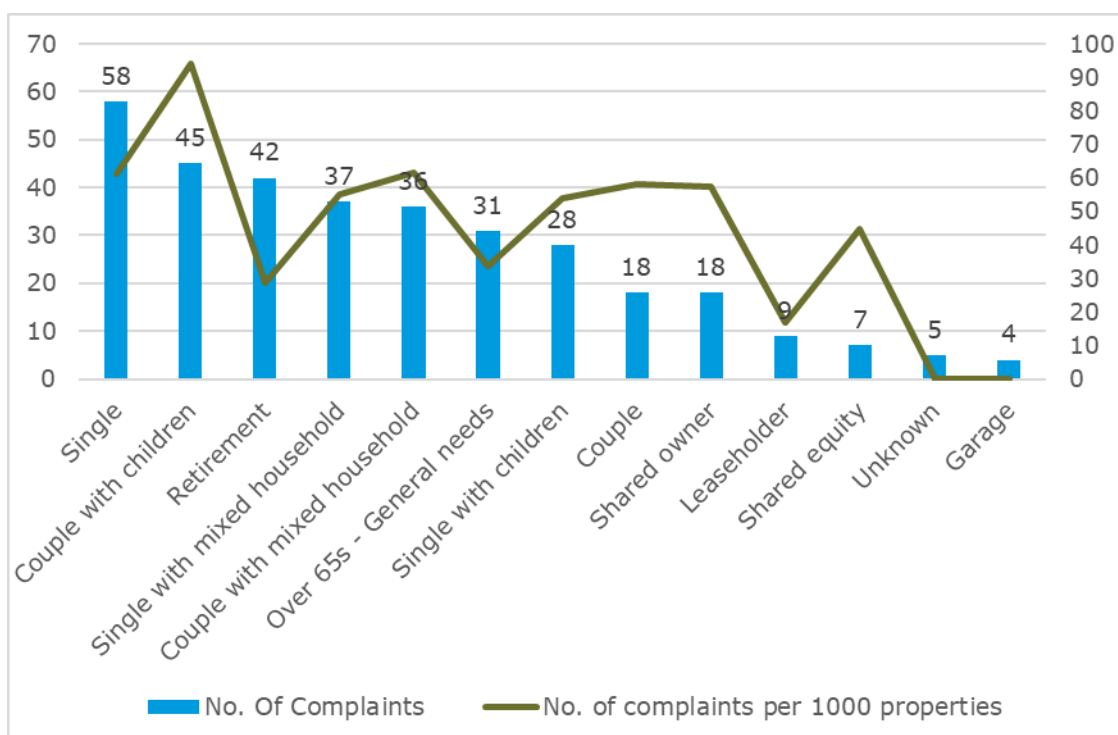
Subject	Finding	Reason	Compensation
Communal repairs	Maladministration	Delay installing a new communal heating system.	£175
Complaint handling	Maladministration	Complaint paused and extended outside of Handling Code's guidelines.	£100
ASB handling	Maladministration	Poor record keeping, which led to a delay in situation being resolved.	£300
Condition of newly let property	Maladministration	Resident was rehomed and property did not meet lettable standard. Reported repairs then took too long to be resolved.	£500
Staff behaviour	Service failure	Contact details of Housing Manager not provided.	-
Communal repairs	Service failure	Delay in repairing door intercom system.	£100
Complaint handling	Service failure	Complaint was not escalated at the point of first request.	£100
Complaint handling	Service failure	Stage one complaint investigation did not address all areas of the complaint.	£100

- 7.5 We hold a learning meeting following each Ombudsman finding. Learning from an Ombudsman case was one of the triggers for the recent Task and Finish Group's project on our anti-social behaviour process.
- 7.6 The appropriate use of extensions was included in the most recent training for complaint handlers following the Ombudsman findings. The escalation process regarding complaints will be included in the next annual complaint handling training session later this year.

8.0 Who is making complaints?

8.1 Understanding which customer groups are making complaints helps us test that our services are fair, equitable and meet the needs of all customers.

8.2 The chart below shows the number of stage one complaints handled per 1000 units by each household segment during the year.



8.3 The group with the highest proportion of complaints was 'couples with children'. Of the 45 complaints, major contributors were standard of accommodation (9), timescales (8), and quality of work (7).

8.4 Analysis of customer segments showed that people aged 35-54 were most likely to make a complaint, while those aged over 65 were least likely. This may be due to the likelihood of having children in the home, which appeared to be linked to higher complaint numbers. Results also showed that people with a disability that impacts them a lot were slightly more likely to make a complaint.

8.5 The tables below show the percentage of different customer groups complaining and how this relates to overall complaints volumes.

Age group	% of total complaints	% of tenant population
18-34 yrs	12%	12%
35-54 yrs	51%	31%
55-64 yrs	14%	18%
65+ yrs	23%	39%

Sex	% of total complaints	% of tenant population
Female	65%	61%
Male	35%	39%

Effect	% of total complaints	% of tenant population
No disability	5.2%	7.4%
Disability but doesn't impact daily life	10.3%	12.4%
Disability impacts a little	9.6%	14.0%
Disability impacts a lot	22.6%	14.2%
Information not collected	52.3%	52.0%

Group	% of total complaints	% of tenant population
Asian/Asian British	0.0%	0.6%
Black/Black British	0.0%	0.4%
Caribbean	0.0%	0.1%
Other	0.0%	0.1%
Mixed	0.0%	0.4%
White-British	43.9%	40.7%
Prefer not to say	1.9%	1.0%
Information not collected	54.2%	56.7%

9.0 Learning and improvement from complaints

- 9.1 Complaints are a critical source of feedback from customers, and we use them to inform learning and service improvement. Learning is identified either by the service manager investigating at stage one or by the Customer Experience team who may spot trends in our reporting. We also have fortnightly case review meetings to discuss our most complex cases. We track agreed improvement actions from complaints on a learning log, which is reviewed monthly.
- 9.2 Operational managers are issued with a monthly report that outlines the learnings their teams have logged from complaints.
- 9.3 During the year, we identified 128 learning actions. In 36% of these cases, improving communication was the heart of the issue. This is usually related to keeping a customer well informed about an ongoing issue, be that a property or a tenancy problem. In a small number of cases, poor initial communication led to dissatisfaction. To improve communication, we have carried out 'tone of voice' training for all staff this year. We have also reminded staff through internal briefing sessions of the need to keep customers informed. We are considering customer touch points in the design of new processes in BRIK (our CRM system). An example of a communications issue is given on the next page.

Issue	Learning	Action
Following an out-of-hours attendance, the customer was left uninformed regarding what would happen next.	The immediate repair was resolved, however, there was further work to be carried out. Not providing information about next steps led to the customer feeling undervalued.	Review of the out-of-hours script and communication about any further works required.

- 9.4 The second biggest area for learning was process improvement. This is where a complaint highlights a gap, exception or room for error in a process. An example of a process issue is given below.

Issue	Learning	Action
Property not heating up and the customer given conflicting advice from operatives who attended.	Conflicting advice led to confusion for the customer about the best course of action on how to keep their home warm.	Standardised approach to be introduced for heat loss calculations.

- 9.5 The root cause for each learning action identified during the year is shown in the table below.

Root cause	Number of associated actions
Communication	47
Process	46
Contractor management	17
System	6
Performance management	5
Training	3
Reporting	2
Legislative	1
GDPR	1

- 9.6 The number of learning points increased from the previous year. However, the quality of learning recorded by managers is still an area that we will be working to improve.