

SAXON WEALD

Meeting:	Customer Experience Committee – 17 June 2025
Report title:	Annual complaints performance and service improvement report 2024/2025
Report from:	Rachel Richards, Assistant Director – Customer Experience
Associated risks:	RM2224 – Failure to meet the requirements and expectations of the Regulator of Social Housing standards for governance, financial viability and consumer standards RM2232 – Failure to comply with the Housing Ombudsman’s complaint handling code
Strategic aim:	Focus on our customers
Attachment:	Ombudsman’s landlord report 2023-2024 (Appendix A)

Executive Summary

Complaints management within the sector is under tight scrutiny. Under the Housing Ombudsman’s Complaint Handling Code, every provider is required to produce an annual complaints performance and service improvement report. This must be reported to the governing body with the governing body’s response published alongside the report on the provider’s website.

The number of stage one complaints has increased from the previous year. We believe this is due to an increased awareness of the process for both our customers and staff.

We have seen an improvement in the number of complaints being resolved within agreed targets. However, this has not led to an increase in overall satisfaction with the process. Feedback from our surveys indicates complainants have been frustrated by the delivery of complaint actions. This relates to both timescales and communication about those actions.

The top three reasons for complaints are standard of accommodation, timescales, and quality of repairs. We have seen a pleasing reduction in complaints about grounds maintenance and our gas service.

During the year, we have identified 65 learning actions with 40 of these now completed. With 29 associated actions, communication was the most prevalent root cause for learning. We share learning from complaints in our quarterly Board reports and in customer communications.

The customer segment making the most complaints proportionately is couples. Sixty percent of their complaints are about either timescales or standard of accommodation. Age also has an impact on volume of complaints with those aged 18-35 more likely to complain than older customers.

We are confident we are compliant with the Ombudsman’s Complaint Handling Code and take a positive approach to complaints management. During the year, we had a 33% maladministration rate for Housing Ombudsman findings. This is an improvement on the 54% of the previous year, and the rate of 71% for similarly sized landlords.

Recommendation

The Committee is asked to note the contents of this report and provide a response to be published on our website.

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 as a result 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 on the agenda for review and recommendation to the Board for approval.

2.0 Stage one complaints

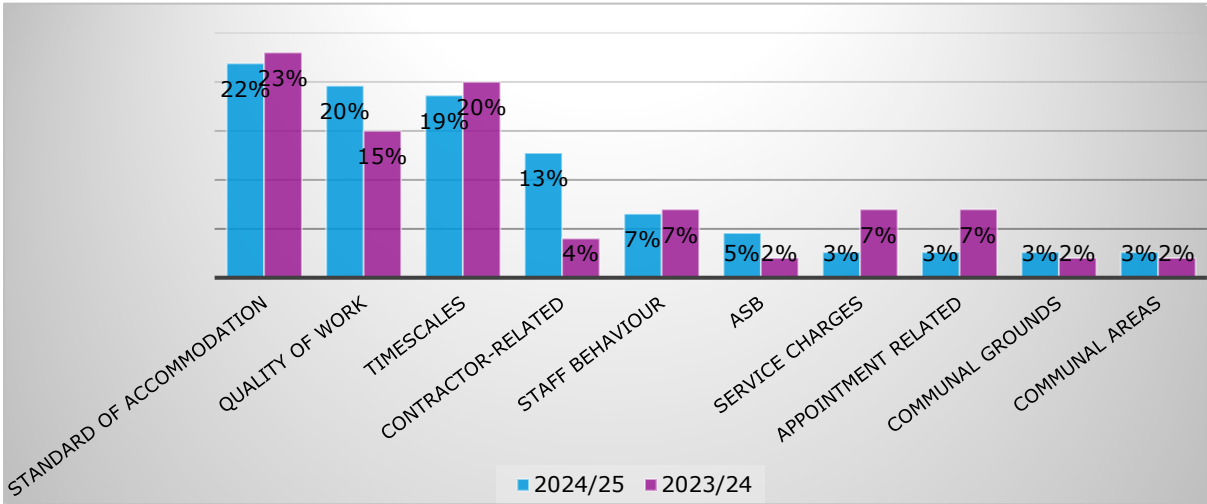
2.1 We handled 306 complaints in the 2024/25 financial year. This represents a 5% increase from the previous year. We attribute this increase to greater awareness of our complaint process by both our customers and staff. Numbers of complaints by department are shown in the table below.

Department	2024/25	2023/24
Asset	48	49
Compliance	-	13
Customer support	5	2
Customer Experience - central co-ordination	30	-
Development and sales	13	11
Finance	3	4
HomeFix - Gas and plumbing	43	58
HomeFix - Planned	2	4
HomeFix - Responsive	91	76
Housing	61	64
Lettings and void works	10	10
Total	306	291

2.2 A new department has been introduced into reporting this year, 'Customer Experience – central co-ordination'. These are usually complaints that are complex and cross between multiple departments. This became necessary due to the increasing volume of issues of this kind.

2.3 Tenant satisfaction measure CH01 measures the number of stage one complaints received relative to the size of the landlord. For the year, we handled 44 complaints per 1000 homes (43 per 1000 for our low-cost rental accommodation and 45 per 1000 for low-cost home ownership). The median for our benchmarking peer group is 31 complaints per 1000 homes for low-cost rental accommodation. This is using information for 2023/24 provided by HouseMark.

2.4 Of the 306 complaints handled, the highest reason was related to the standard of accommodation (22%). The chart below shows complaint reasons which accounted for at least 3% of complaints or more in 2024/25.

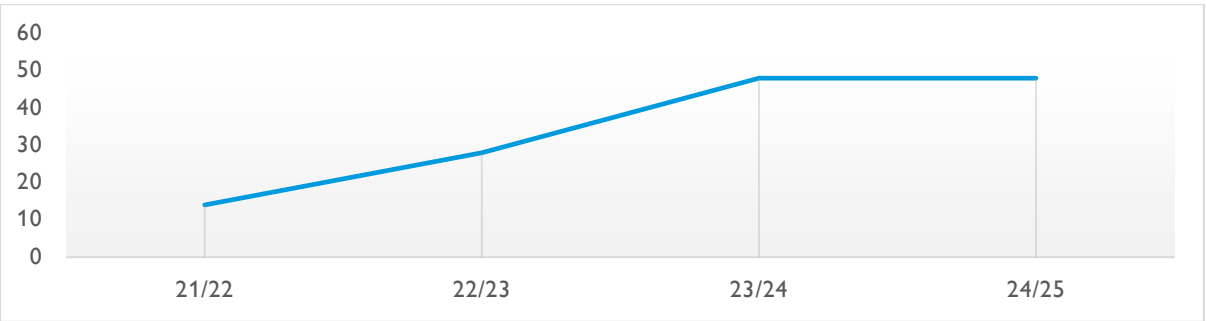


2.5 In terms of complaints about standard of accommodation, damp and mould has had the biggest volume, accounting for 43% of complaints in this category.

2.6 Complaints about quality of work has overtaken ‘timescales’ as the second highest cause for complaints. Approximately half of these complaints were in relation to work carried out by the HomeFix external and internal repairs teams. In response, the Customer Experience team now hold regular meetings with the HomeFix management team to discuss feedback from our repair satisfaction surveys. This helps in resolving issues before they progress to a complaint.

3.0 Stage two complaints

3.1 The chart below shows the number of stage two complaints over the last three years. In 2024/25, there were 48 stage two complaints, which is consistent with the previous year.



3.2 Tenant satisfaction measure CH01 also measures the number of stage two complaints received relative to the size of the landlord. For the year, we handled six complaints per 1000 homes for our low-cost rental accommodation.

3.3 The following table sets out the number of stage two complaints by department, along with the volume of stage one complaints that were escalated to stage two.

Department	Number of stage two complaints	% of stage one complaints escalating to stage two
Asset management	9	19%
Customer Experience-central co-ordination	3	10%
Finance	1	33%
HomeFix-Gas & Plumbing	6	14%
HomeFix-Planned	2	100%
HomeFix-Responsive	13	14%
Housing	12	20%
Lettings & Voids	2	20%
Total	48	16%

- 3.4 The 16% escalation rate is an improvement on the 21% escalated last year, with Housing and Development seeing notable improvements.
- 3.5 The Customer Experience team responds to all stage two complaints, ensuring an independent perspective. In 58% of cases during the year, the stage two investigator upheld the stage one complaint. This compares to just 38% of cases upheld at stage two last year. This is a concerning increase that we will keep under review. The increase is largely due to agreed resolutions not being delivered in a timely way. We anticipate that the new complaint system will improve the visibility of outstanding complaint actions. This will enable managers to track actions needed by their teams and take appropriate measures where items are overdue.

4.0 Time taken to resolve complaints

- 4.1 Our focus on complaint handling timescales has paid dividends. Of stage one complaints, 92% were resolved in target, an improvement on the 85% last year. For stage two, 100% were on target against 90% last year.
- 4.2 Overall, we achieved our target of 95% of complaints completed within timescales. The main reason for an out-of-target response was where the investigation took longer than the agreed extension.
- 4.3 We have started monitoring complaint extensions to ensure they are not being used simply as a route to hit response targets. During the year, 19% of complaints were extended. The most common reasons for extensions were where we needed information from a third party, or where the customer asked for more time when arranging a home visit.

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 **Tenant Satisfaction Measure TP09** - 'how satisfied or dissatisfied are you with Saxon Weald's approach to complaints handling?'
We achieved 41% satisfaction, a drop of 3% on last year. This is disappointing considering the number of improvement actions implemented following our

complaints task and finish group report. The benchmark average for TP09 was 42% for 2023/24 (the most recent benchmarking figures available).

- 5.3 It is worth noting that we do not have a formal complaint recorded against the majority of these survey respondents. This finding is consistent with reports by both HouseMark and the Regulator of Social Housing.

- 5.4 **Transactional survey** – This is sent after the closure of a complaint. Overall satisfaction with complaints improved to 46% from 39% in the previous year. Analysis of free text comments shows dissatisfaction being driven by the timescales and communication relating to complaint resolutions.

6.0 Complaints refused by Saxon Weald

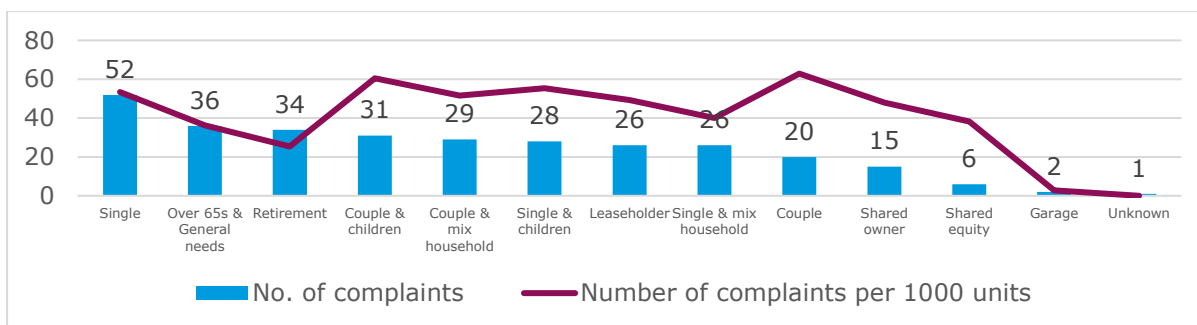
- 6.1 Our Complaint Policy sets out criteria for how complaints may be refused by Saxon Weald. This year there are no records of any complaints being refused.

7.0 Housing Ombudsman

- 7.1 Compliance with the Ombudsman's Complaint Handling Code became statutory on 1 April 2024. Our self-assessment against the code is on the meeting agenda 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 is attached to this report at Appendix A. It relates to 2023/24 and shows that Saxon Weald had a maladministration rate of 54% during that year (improved to 33% in 2024/25). This was below the maladministration rate of 71% for landlords between 1000 and 10,000 units.
- 7.3 During 2024/25, Saxon Weald received five determinations from the Housing Ombudsman. This was consistent with the previous year. There were eight findings in relation to these cases with a maladministration rate of 33%: two maladministration, four no maladministration, and two out of jurisdiction.
- 7.4 The two maladministration findings were both for the same complaint, which was originally responded to in April 2023. The reasons for maladministration were:
- Failure in handling of reported damp and mould.
 - Failure in handling of the associated complaint.
- 7.5 Saxon Weald was ordered to pay £225 compensation in respect of these findings.

8.0 Who is making complaints?

- 8.1 Understanding which customer groups are making complaints helps us to identify learning, as well as test that our services are fair, equitable and meeting 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.



Volumes by customer segment

- 8.3 For the second year running the group with the **highest number** of complaints was 'single' households with 52 complaints. The top two reasons for their complaints were standard of accommodation and contractor-related issues.
- 8.4 The group with the **highest proportion** of complaints was 'couples'. Of the 20 complaints, 60% were about timescales (7) and standard of accommodation (5).
- 8.5 It is pleasing that complaints from shared equity owners have more than halved since last year. This follows the reduction in energy charges reflected in service charges and the improvements we have made to service charge communication.

Volumes by protected characteristic

- 8.6 We have collected personal information from just over 2500 customers. The tables below show the percentage of each group complaining and how this relates to overall complaints volumes. Age appears to have the biggest influence on complaint volumes, with younger customers making proportionately more complaints than people aged 35 or over. The highest cause for their complaints is standard of accommodation.

Age group

Age group	% of total complaints	% of tenant population
18-34	20%	12%
35-54	32%	32%
55-64	20%	18%
65+	28%	38%

Sex

Females are slightly over-represented in the proportion of complainants.

Sex	% of total complaints	% of tenant population
Female	71%	62%
Male	29%	38%

Disability / long term health concern

People who do not have a disability or health concern are slightly more likely to make a complaint.

Effect	% of total complaints	% of tenant population
No disability	10.8%	7.8%
Disability but doesn't impact daily life	5.6%	7.3%

Effect	% of total complaints	% of tenant population
Disability impacts a little	9.8%	10.1%
Disability impacts a lot	7.2%	10.0%
Not collected	66.6%	64.8%

Ethnicity

Ethnicity does not appear to have an impact on volume of complaints.

Group	% of total complaints	% of tenant population
Asian/Asian British	0.0%	0.6%
Black/Black British	0.3%	0.3%
Caribbean	0.0%	0.1%
Other	0.7%	0.1%
Mixed	0.3%	0.3%
White-British	30.1%	32.1%
Prefer not to say	1.0%	0.3%
Not collected	67.6%	66.2%

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 Where we receive an Ombudsman determination on a case, the report is shared with the Executive Team and relevant service team. Where actions are identified, the Customer Experience team works with the relevant teams to ensure that actions are carried out and recorded in our complaints learning tracker.
- 9.3 We share a summary of our learning from complaints in our quarterly Board reports. We also publish a monthly complaints 'scorecard' report on our staff intranet. It is important that we also share learning with customers, so regularly include '*you said, we did*' articles in our customer newsletters, annual performance report and monthly email updates.
- 9.4 During the year, we identified 65 learning actions and as part of the learning, we record the root cause for each action as shown in the table below.

Root cause	Number of associated actions
Communications	29
Process	19
Contractor management	9
Quality	6
Timescales	2

- 9.5 Poor communication continues to be a common root cause of complaints. All process reviews should consider customer touchpoints and how they can be improved.

- 9.6 Of the 65 individual learning actions identified, 40 have been completed. The table below provides examples of some these learning points.

Issue	Learning	Action
<i>Use of the word 'decant' during a temporary move</i>	The term is an internal jargon term should not be used with customers.	Change of use from 'decant' to 'relocation' in our written and verbal communications.
<i>Concerns not being addressed as part of Estate Inspections</i>	Residents feel dissatisfied and uninformed about what is happening in the area where they live. Left feeling things are being done to them rather than for them.	Text messages to be sent to communal blocks advising when estate inspections are happening. This had enabled customers to address matters with staff directly during the inspection.
<i>Follow up work arranged for tenant's home was 'no accessed' and then cancelled.</i>	Cancelling jobs creates customer dissatisfaction and is inefficient as the job will need to be raised again.	Cancellations of works for 'no access' are now manually reviewed to prevent this happening.
<i>Personal belongings are being left in communal areas impacting the effectiveness of the cleaning service</i>	Process for removal of items requires improvement.	Management of communal area procedures now includes required timescales for removal of items once they have been reported.
<i>ASB (anti-social behaviour) investigation notes incomplete</i>	Notes need to be robust and complete to provide assurance to the customer.	Action plan template for ASB cases re-designed and shared with Housing Managers.
<i>Operative not confident or aware of standard of work required</i>	Operatives need to be competent and aware of standards	Increased number of post inspections for new operatives to ensure they are aware of Saxon Weald standards.
<i>Issues regarding quality of repair and inconvenience caused during follow up investigations</i>	Need to find effective ways to check quality	Introduction of ability to upload photos on repairs satisfaction survey enabling issues to be investigated without a visit.
<i>Birds damaging solar panels and on roofs</i>	PVs should have bird protection	Future new builds to have bird proofing installed at build stage.
<i>Smoke alarm renewal date incorrectly labelled</i>	Labelling needs to be accurate and up to date	Smoke alarm renewal stickers now included as part of the process during servicing.
<i>Operatives left damp and mould clean without advising resident of next steps</i>	We need to ensure that customers are informed of what the next steps are and what they should expect.	Operatives carrying out mould washes explain to residents the work they have completed, advise on what is happening next, and leave our damp and mould leaflet with them.

Issue	Learning	Action
<i>Resident missed an appointment but was unaware of the appointment and unable to call in to make a new appointment</i>	Communication processes and information needs to improve.	Customer contact centre phone number added to the card.
<i>Operatives left mud on the resident's carpet following repair appointments</i>	Ensure that operatives have had to right training and carry adequate numbers of shoe covers.	Washable shoe covers are now included as part of van stock and included in the regular checks by managers.

- 9.7 During the year, we have seen an increase in the number of learning opportunities identified by managers at stage one of the process. This is a positive sign demonstrating that managers are understanding the importance of the insight complaints give us.

10.0 Risk and mitigation

- 10.1 The increased powers and profile of the Ombudsman bring a risk of both reputational damage and negative regulatory interest if we manage complaints badly. Therefore, we invest significant effort in training staff, managing the process, and monitoring performance.

- 10.2 As stated in our risk register, the primary controls in place to ensure effective complaint management are:

- Quarterly complaints reporting to Board and Leadership Team.
- 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.

- 10.3 Secondary controls in place include:

- Regular staff training on the complaints process.
- Weekly open and closed case reporting.
- 20% quality assurance check on stage one complaint responses.

- 10.4 To give assurance specifically around the self-assessment, our Board lead for complaints is involved in our self-assessment process to bring objectivity and challenge.

11.0 Resources and value for money

- 11.1 Managing complaints is resource intensive but critical. In addition to our full-time Complaints Manager, both our Customer Experience Manager and Customer Relations Co-Ordinator dedicate significant time to complaints. Service managers respond to stage one complaints with their level of input varying, depending on complaint volumes in their team. We anticipate that the new complaints system delivered through our Evolve programme will reduce administration time, allowing increased focus on issues resolution and learning. The system is planned for launch in early August 2025.

12.0 Customer voice

- 12.1 We have two surveys that provide us with insight on the customer view of our complaints process. We use trends in the results to inform our regular complaints training, increasing focus on any areas of concern.
- 12.2 In December 2024, we met with members of the former complaints task and finish group to ask them to review a sample of complaint responses. The group agreed they could see marked improvements since their original review.

13.0 Equality, diversity, and inclusion

- 13.1 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 will support them to do so, or work with an advocate of their choosing. We will make reasonable adjustments in our complaint handling as agreed with the customer.

Conclusion

Numbers of complaints have increased from the previous year. We believe this is a positive sign that customers are increasingly aware of our complaints process.

Satisfaction with complaints as measured by our transactional survey has improved. It is anticipated that the TP09 measure will also start to improve as more customers experience the improvements made to the complaints process following the task and finish report.

We have seen an improvement in complaint response times. However, survey feedback indicates there is dissatisfaction with complaint resolutions. This is both in terms of timely delivery of actions and communication about those actions. The new complaints system will provide improved functionality in tracking complaint actions.

The top three reasons for complaints are standard of accommodation, quality of work, and timescales. The main cause for standard of accommodation complaints was due to damp and mould.

There remains a high profile with the Housing Ombudsman for the sector as a whole. Our maladministration rate of 33% compares favourably to peers, but there are still examples of where we can improve.

Our complaints learning tracker provides evidence that we are identifying service improvements at both the first and second stage of the process. We communicate the resulting changes to customers regularly.