

How we handled your complaints

April 2025 to March 2026

What you told us, where we got things wrong, and what we are changing.



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Welcome

This report tells you how we dealt with complaints between April 2025 and March 2026. It covers what you told us, where we got things wrong, and what we are changing.

✓ Better this year

We answered complaints faster, and fewer went to Stage 2.

🎯 Still to do

We are slower than most landlords, and too many of you are unhappy with how we handle complaints.

Words we use

1

Stage 1

The first time we look at your complaint.

2

Stage 2

If you are still unhappy, a senior manager looks at it again.



Housing Ombudsman

An independent service that checks how landlords handle complaints. It is free to use.



Upheld

We agreed that something went wrong.

The year at a glance



502

complaints made to us
60 fewer than last year



70

went to Stage 2
about 1 in 7



7 in 10

were upheld
we agreed something had gone wrong



86.9%

of Stage 1 answers were on time
other landlords: 94.1%



37.1%

of tenants were satisfied with how we handle complaints
lower than last year



10

complaints were looked at by the Housing Ombudsman



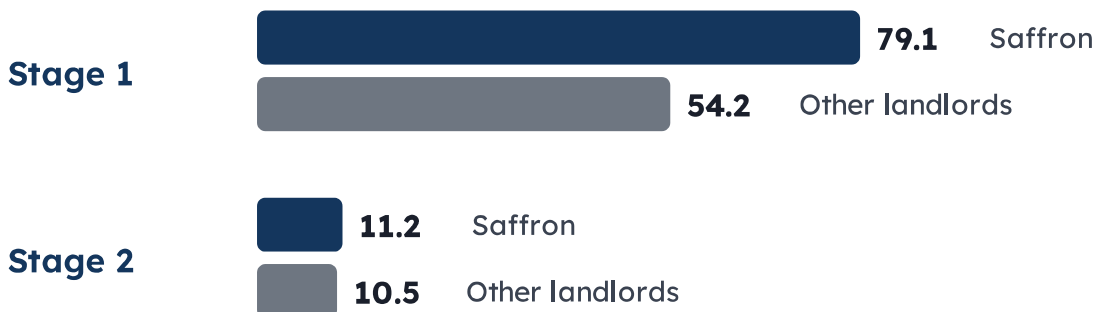
£188

average compensation payment when we paid compensation

How many complaints we had

We had 502 complaints this year, 60 fewer than last year. But we still get more complaints than most landlords our size.

To compare fairly with other landlords, we count complaints for every 1,000 homes.

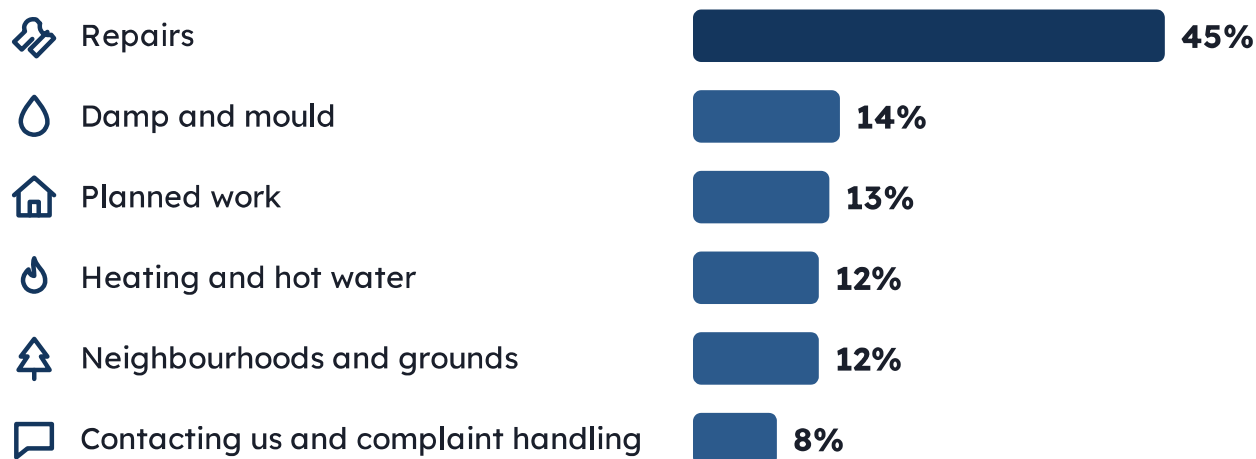


Complaints for every 1,000 homes, 2025/26

More complaints is not always bad news. It can mean tenants know how to complain and feel able to. But we want fewer things to go wrong in the first place.

What your complaints were about

Most complaints were about repairs and the condition of your home. Repairs came up in almost half of all complaints.



Share of complaints by service. Some complaints were about more than one service, so these add up to more than 100%.

We also had complaints about rent and service charges, lettings, tenancies and anti-social behaviour.

How quickly we answered

We answered more complaints on time this year. But we are still slower than most other landlords.

10 working days to answer a
Stage 1 complaint

20 working days to answer a
Stage 2 complaint

These are time limits set by the Housing Ombudsman for all social landlords. If we need longer, we must tell you why and agree it with you.



Complaints answered on time



Getting faster. Our managers now have better tools to track deadlines, so they can step in before a complaint runs late. Since April 2026 we have answered **more than 95%** of complaints on time.

Figures for other landlords come from Housemark's Tenant Satisfaction Measures report for 2025/26.

What you told us: five things we need to fix

We read every complaint from the year. The same problems came up again and again, whatever the service.

1

We did not always finish the job

Someone visited, or an inspection happened, but the problem was still there. This was behind almost half of all complaints.

For example: An inspection found work that needed doing, but no one booked it.

2

You had to chase us

Too often you had to keep calling to get things moving. Some of you took time off work or lost money because of this.

For example: A rent enquiry was passed on, but no one got back to you until you chased.

3

We did not explain things clearly

About 1 in 5 complaints were about unclear or conflicting information. You did not always know what was happening, who was dealing with it, or when you would hear next.

4

We did not understand the problem at the start

Sometimes we got it wrong from the first call.

For example: We booked the wrong tradesperson for a repair.

5

We did not use what we knew about you

Sometimes we knew about your needs but did not act on them.

For example: We did not follow your contact preferences, or did not tell a tradesperson to call before visiting.

You said, we're acting

This is the work we have started because of your complaints. Some of it is already making a difference. Much of it will take time, and we want you to help shape it.

You told us		What we're doing		What comes next
We take too long to answer complaints	→	Giving managers better tools to track deadlines. So far this year, we are answering more than 95% of complaints on time.	→	Keep checking every deadline and cut down on extensions.
Our answers to complaints were not clear	→	Working with tenants to improve our Stage 1 answers, with clearer explanations and agreed actions.	→	Check a sample of answers every month, with help from our tenant Complaints Champion.
Compensation was not fair	→	We have updated our Compensation and Remedies Policy with tenants. Some payments have gone up, and staff can offer fairer outcomes.	→	Check the new policy is working for you.
We do not finish the job, and you have to chase us	→	Redesigning our main services, including repairs, damp and mould, and anti-social behaviour, so the focus is on fixing your problem, not just booking a job.	→	Track every action we agree, and check your problem is fixed before we close it.
We do not explain things clearly	→	Setting clear standards for keeping you updated.	→	Make sure you always know who is dealing with your issue and when you will next hear from us.
We get it wrong at the first call	→	Improving the questions we ask when you first contact us.	→	Send the right person or team first time.
We do not act on what we know about you	→	Improving how we record your needs, preferences and any adjustments you need.	→	Make sure the people doing the work can see this information and act on it.

Putting things right

We upheld 71% of the complaints we looked into. That means most people who complained were right that something had gone wrong.



About 7 in every 10 complaints were upheld

The most common reasons

- | | |
|--|--|
|  Repairs or agreed work not done when they should have been |  Tenants having to contact us many times about the same thing |
|  Missed updates or callbacks |  Our teams or contractors not working well together |

What we did about it



This included paying back costs, crediting rent or service charge accounts, and cancelling charges.

Compensation matters, but it does not fix the service. What matters most is getting things right first time.

Complaints we did not take forward

8 We did not accept 8 complaints this year. Each one was about an issue we had already dealt with through our complaints process.

If we do not accept your complaint, we will write to tell you why. You can ask the Housing Ombudsman to look at our decision.

When tenants went to the Housing Ombudsman

10

complaints about us were looked at by the Ombudsman

14 of 22

findings said we got something wrong

One complaint can have more than one finding, so there are more findings than complaints.

What the Ombudsman found

Very serious failure

Severe maladministration

0

Serious failure

Maladministration



We did not give the service we should have

Service failure



We had already put things right

Redress



We did nothing wrong

No maladministration



Each block is one finding. 22 findings in total.

The Ombudsman found the same problems we found ourselves: **delays, poor communication and not finishing what we started**. In some cases, we were slow to spot that someone was making a complaint.

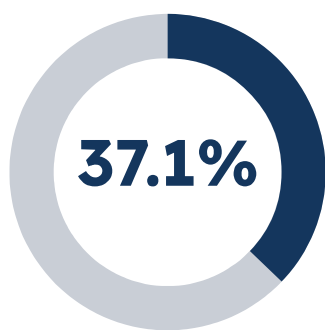


Some findings said we did not communicate with vulnerable tenants in a caring or suitable way. **We take this very seriously.**

- ✓ We did everything the Ombudsman told us to do, on time.
- ✓ We are checking whether the lessons from each case apply to other tenants.
- ✓ The Ombudsman did not find any cases where we failed to follow its Complaint Handling Code.
- ✓ It did not publish any other reports about us this year.

Each year the Ombudsman publishes a review of how we are performing. To read it, go to housing-ombudsman.org.uk/landlords and search for 'Saffron'.

How satisfied you were



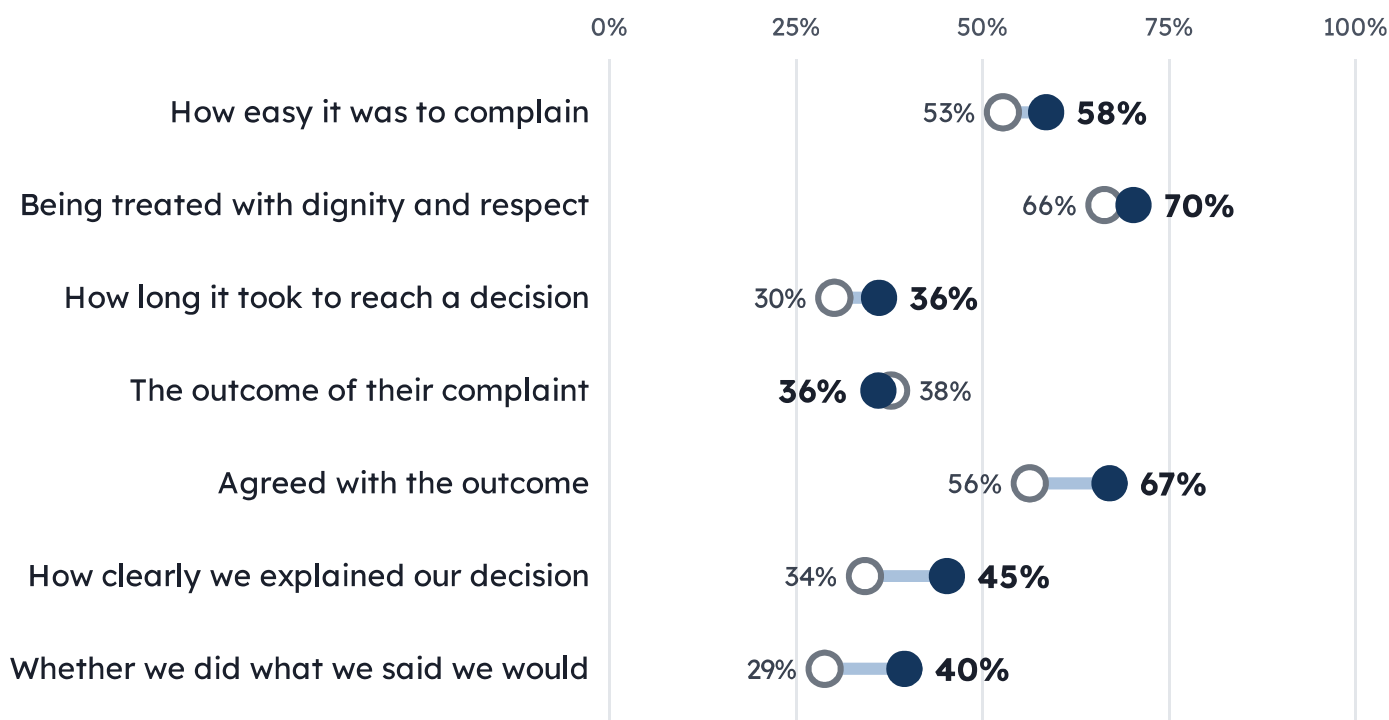
Only **37.1%** of tenants were satisfied with how we handle complaints. This is lower than last year (39.1%). **It is not good enough.**

This comes from our yearly Tenant Satisfaction Measures survey, which asks a wide range of tenants, not only those who complained.

What tenants who complained told us

We also asked tenants who made a complaint what they thought. 145 people replied. Most results got better, but two things are still poor: **how long we take**, and **whether we do what we promised**.

○ Last year (2024/25) ● This year (2025/26)



Share of tenants who complained who were happy with each part of the process

Satisfaction with the outcome went down slightly. We think this is because you judge us on whether your problem gets fixed, not just on how we handle the complaint. That is why our changes focus on fixing the problem first time.

You can read all our Tenant Satisfaction Measures results for 2025/26 on our website, under [About us > Our performance](#).

Checking ourselves against the rules

The Housing Ombudsman's Complaint Handling Code sets out how all social landlords must deal with complaints. Each year we check ourselves against it. **We meet every part of the Code except one.**

✓ Meets the Code

1 gap

🎯 Where we fall short

Every member of staff whose work affects complaints should have a goal about handling complaints well. Our complaints and customer services teams have this goal. Other teams do not have it yet.

✓ What we are doing

We will agree which roles need the goal, set it, and check it through staff reviews. We aim to have this in place by **April 2027**.

You can read our full check against the Code on the [make a complaint](#) page of our website.

Who checks our work



A Board member for complaints

One of our Board members has a special role to check how we handle complaints. They challenge us and make sure the Board takes complaints seriously. This year they pushed us to get better at spotting when a tenant needs extra support.

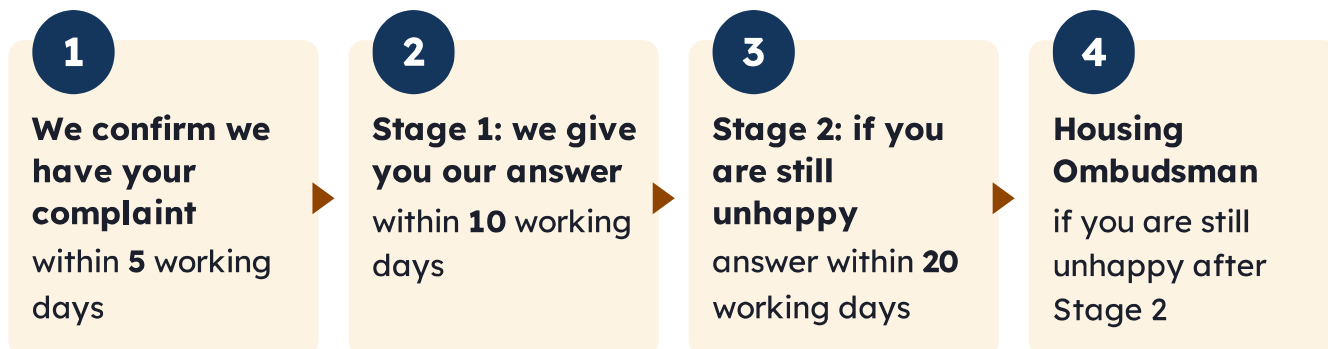


Our tenant Complaints Champion

Our Complaints Champion is a tenant. They have helped us review our complaint answers. We now check a sample of answers every month to make sure they are clear, fair and kind.

What happens next

This is what happens after you make a complaint.



The Housing Ombudsman

The Housing Ombudsman is free and independent. You can ask them for advice at any time, even while we are still dealing with your complaint.

 **Online:** complaint form at housing-ombudsman.org.uk

 **Phone:** 0300 111 3000

 **Post:** Housing Ombudsman Service, PO Box 1484, Unit D, Preston PR2 0ET

The Ombudsman no longer accepts new complaints by email. Please use the online form or phone.



Help us improve

We want tenants to help shape the changes in this report. You can join our tenant groups, test new ideas with us, or become a complaints reviewer. Contact getinvolved@saffronhousing.co.uk to find out more.



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