

Annual Complaints Report

2024-2025



Introduction

At Saffron, we understand that complaints are not just expressions of dissatisfaction, they are essential insight. They highlight where our services are falling short and where our response can either rebuild or damage trust.

This Annual Complaints Performance and Service Improvement Report for 2024/25 provides a clear and honest picture of how well we are responding to complaints, what we’ve learned, and how that learning is driving change. Importantly, this year’s report reflects a maturing approach, one that places service improvement, tenant voice, and strategic accountability at the heart of how we respond.

As part of this, we have strengthened the role of the Member Responsible for Complaints, in line with Housing Ombudsman best practice. Their oversight and challenge have been integral in driving forward a more robust, joined up improvement culture across our organisation. Their involvement ensures that complaints are not just dealt with, that they are learned from, acted on, and used to shape the services tenants rely on every day.

We want to show you that we’re listening and learning. We analyse each of the complaints we receive so we can understand the trends. By doing this, we can ensure Saffron delivers reliable, repeatable services to tenants and residents.

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“It was dealt with professionally, friendly and efficiently. It had the desired effect, and it worked.”

Complaint Handling Performance



Volume of Complaints

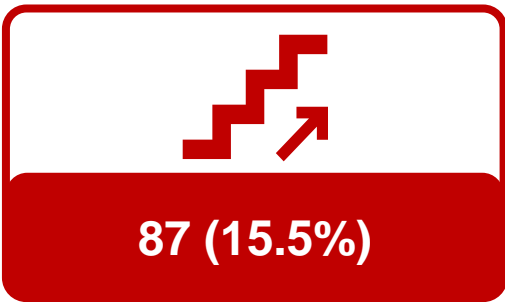
We received **562 new complaints between April 2024 and March 2025**. This is similar to the number we received in the previous year, so we haven't seen an increase in complaint volumes.

87 of these complaints were not resolved at Stage 1 of our process, so were escalated to Stage 2. **This gives us an escalation rate of 15.5% for the year**. We track this because it helps us understand the effectiveness of our complaint responses. It has improved in recent months, but we recognise this as an area we need to improve further in 2025/26.

Common reasons for our complaints to escalate to Stage 2 are: **actions agreed at Stage 1 not being completed, failure to address all aspects of the complaint, and disagreement with the compensation offered**.



Complaints raised in 2024/25



Escalations to Stage 2

Comparison with similar landlords

Saffron receives a high number of complaints when compared to similar landlords. We don't see this as a bad thing; it shows that we have an accessible complaints service which tenants and residents use regularly. However, **we recognise that we need to learn from complaints to stop repeated service failure and resolve complaints properly, so they don't escalate**.

Measure	Saffron	Regulator Benchmark*
Stage 1 Complaints per 1,000 homes	77.56	42.5
Stage 2 Complaints per 1,000 homes	11.26	5.7

Action to Improve:

We're exploring this with tenants by carrying out in-depth interviews with those who have used our complaints process. This helps us understand what goes wrong repeatedly and will help us improve outcomes for tenants as a result. If you've had a complaint in the past 12 months and would like to take part, email us.

Complaint Handling Performance



Acknowledging Complaints

Our target is to acknowledge complaints within 5 working days.

In 2024/25, it took us on average **4.6 working days** to acknowledge a new complaint. Whilst this is within the target we've set, we know we need to do this quicker to improve the experience of complainants.



Action to Improve:

We're training our Customer Contact Centre to recognise and acknowledge complaints, meaning this should be done at the first point of contact. With this change, we expect to be able to acknowledge new complaints faster over the coming year.

Response Times

After acknowledging a complaint, we aim to respond at Stage 1 of our process in 10 working days, and in 20 working days at Stage 2.

We issue a response when the complaint investigation has concluded, and we've agreed on the actions needed to resolve the issue. These timeframes are set by the Housing Ombudsman, and all social landlords are expected to comply with them.

Sometimes, a complaint investigation may take longer than this. If this is the case, we will extend the deadline of the complaint.

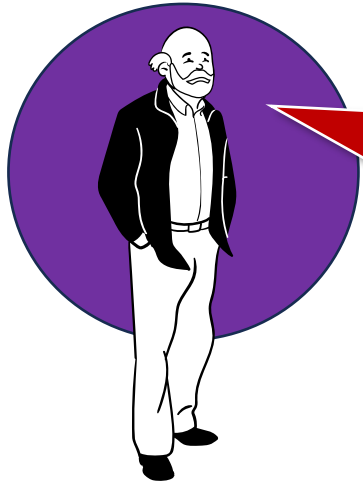
During 2024/25, **we responded to complaints within timescales set by the Housing Ombudsman 75.8% of the time.** This performance was better at Stage 1 than at Stage 2:

Measure	Saffron	Regulator Benchmark*
% of Stage 1 complaints responded withing timescale	80%	82.3%
% of Stage 2 complaints responded within timescale	68%	83.6%

Complaint Handling Performance

Response Times

In 2024/25, it took us an average of **15 working days** to respond to Stage 1 complaints and **29 working days** at Stage 2.



"I don't make many complaints, but when you do it seems to take them a while to sort the issue. It is all long winded now."

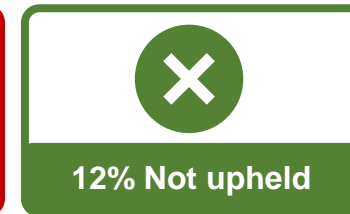
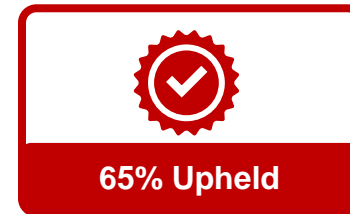
Action to Improve:

We heard this, and that's why we're training front-line teams to resolve issues faster and reduce the need for escalation.

Our complaints team meet with service managers regularly to discuss complaints and agree on the best outcome. We're tracking the time it takes us to close actions alongside satisfaction scores, so we can measure improvement.

Complaint Outcomes

In 2024/25, 65% of our Stage 1 complaints were upheld and 12% were not upheld. However, we did not record whether 23% of our Stage 1 complaints were upheld or not.



Action to Improve:

We've now changed our process so it's mandatory for our complaint handlers to record whether a complaint has been upheld or not upheld at Stage 1 and Stage 2 of the process, and to record why.

We issued compensation in 29% of the complaints resolved in 2024/25, with an average payment of £286.

We issue compensation when our service has fallen short of expectations. Whilst there are other remedies to put things right, we recognise that financial compensation might sometimes be the most appropriate form of redress.

Housing Ombudsman

In 2024/25, nine Saffron complaints were investigated by the Housing Ombudsman. Complainants can request this if we have responded at Stage 1 and Stage 2 of our process, and they are still unhappy with the outcome.

This means around 80% of determinations we received from the Ombudsman in 2024/25 were service failure or maladministration, which matches our performance in the previous year. You can download our performance report from the Housing Ombudsman for 2023/24 [here](#).

Of these determinations, 38% were related to our complaint handling, 38% to damp & mould or general repairs, with the remaining 24% related to record keeping, staff conduct, mutual exchanges, and how we managed a tenant’s rent account.

We also received a Complaint Handling Failure Order (CHFO) from the Housing Ombudsman in 2024/25. A CHFO is issued by the Ombudsman when there have been repeated requests for information or action which have not been responded to by a landlord.



Each Ombudsman investigation can result in several determinations. Below are the outcomes from the nine complaints investigated by the Ombudsman in 2024/25:

Determination	Number
Severe maladministration	0
Maladministration	10
Service failure	6
No maladministration	6
Out of jurisdiction	4

Action to Improve:

The complaints team have implemented a new management structure. There is weekly oversight of Ombudsman actions to ensure these do not fall out of date, risking another CHFO.

Member Responsible for Complaints



In April 2024, Tallia Langston, a tenant Board member, was appointed as our Member Responsible for Complaints.

This role was introduced by the Housing Ombudsman when their Complaint Handling Code became statutory for all providers of social housing and comes with 15 responsibilities to ensure we develop and sustain a positive complaint handling culture.

Since this time, Tallia has been active in ensuring our complaints service is held to account by meeting regularly with managers and senior managers, reviewing performance and providing commentary against performance reports, commissioning self-assessments against Housing Ombudsman Spotlight reports and an audit of complaint responses.

In addition to this, Tallia communicates regularly with tenants through a quarterly blog, covering topics such as tenant empowerment and the impact of complaints. She also has a dedicated email address for tenants and residents to voice their own stories.

As the MRC role has developed throughout the past year, Tallia has improved our scrutiny of complaints and brought the tenant voice into this key service area.

Satisfaction With Our Complaints Service



Our latest Tenant Satisfaction Measures survey shows **satisfaction with our complaints service is 39.1%**. This is an increase of 8% from last year, but we recognise this is still too low so we’re using feedback to drive further improvement.

Alongside our Tenant Satisfaction Measures survey, **we also offer a transactional survey to everyone who makes a complaint**. We received 185 responses to this survey in 2024/25 with the results shown opposite.

This shows that whilst complainants often felt that it was easy to raise their concerns, were treated well throughout the complaints process and agreed with the decisions made, the process took too long, we were sometimes unable to complete the actions agreed, and the complaint outcome was unsatisfactory as a result.

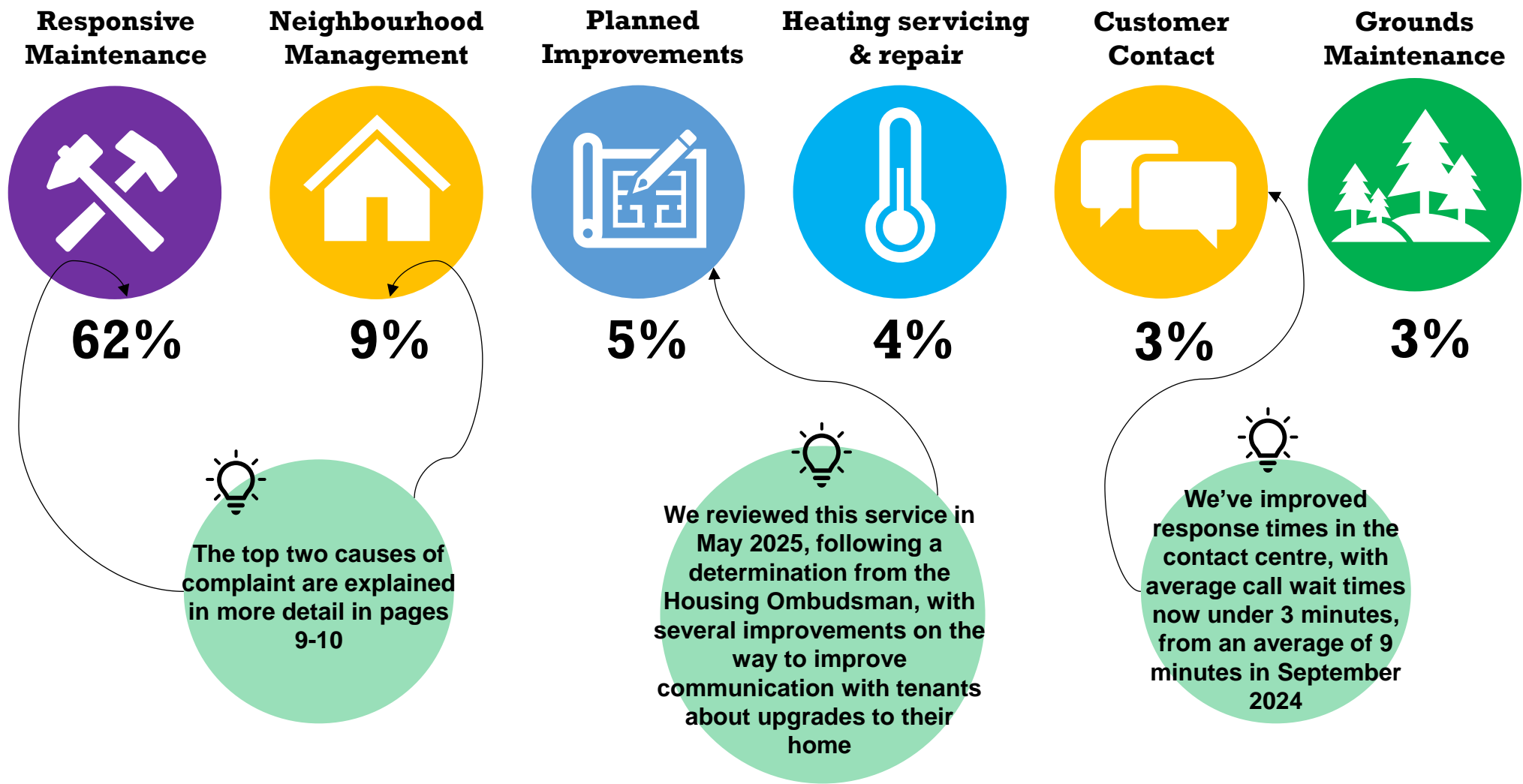
Action to Improve:

We’re improving how we monitor the actions agreed at the end of the complaints process. By recording these on our housing management system, we can ensure they are tracked to completion. We’ll measure how effective these measures are through our transactional survey, and make further improvements as needed. **We’re also carrying out in-depth interviews** with people who have used our complaints service, to understand how we can make it easier to raise a complaint and get it resolved.

Complaints Transactional Survey Results

How easy or difficult was it to raise your complaint?	52.70%
Was the complaint handler professional, and did they treat you with dignity and respect?	66.30%
How would you rate the time taken to provide an outcome or reach a decision?	30.10%
How would you rate the outcome of your complaint?	37.70%
Did you agree with the outcome you were given?	56.30%
How would you rate the clarity of the explanation given to you?	34.20%
How would you rate Saffron’s ability to follow through with the actions described in the outcome of your complaint?	28.80%

The Cause of Complaints



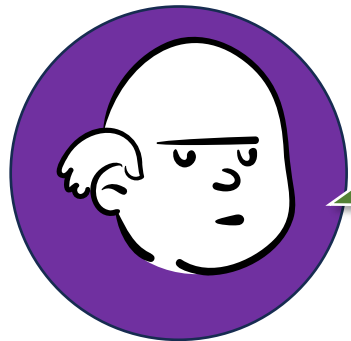
The Cause of Complaints

Responsive Repairs

Our repairs service delivers around 1,000 appointments every month and feedback from our surveys tells us it is the most important service to tenants and residents.

In 2024/25, around **two thirds of complaints about the repairs service were caused by poor communication or delays**. This could be because our initial appointment was not soon enough, or a longstanding issue has been unresolved for several years.

16% of complaints about responsive repairs also link to jobs carried out by our contractors, either about the time taken to arrange an appointment or the quality of the work carried out.



"The individuals have been polite, professional and encouraging... but it has been a persistent chase, and we still don't have any action."

Mould & Damp

Complaints about mould & damp were a recurring theme in the judgements we received from the Housing Ombudsman in 2024/25, and feature often in complaints about responsive repairs.

Learning from complaints tells us we need to be quicker to diagnose issues and start the work needed to resolve them.

Action to Improve:

We've reduced the number of responsive repairs we issue to contractors, so our own craftworkers can attend at the first appointment.

We've also introduced a new process which means we capture better quality information following an initial repair visit. This helps us book a second visit quicker and ensure we have the right materials to complete the job.

We have already introduced a dedicated damp & mould team who are reviewing cases in detail to help identify how we can help tenants more quickly. We'll evaluate the service further following its relaunch in October 2025.

The Cause of Complaints

Anti-Social Behaviour

Complaints about Neighbourhood Management often link to an ongoing Anti-social Behaviour case, with complainants frustrated about a lack of progress in the case or the outcomes achieved.

In our most recent Tenant Satisfaction Measures survey, satisfaction with how we handle Anti-social Behaviour increased to 62%. This is an improvement of 1.5% from the previous year, but we recognise this remains an area of concern for many tenants and residents.

Feedback from our transactional survey for Anti-social Behaviour helps us to understand this further. Many tenants say that our staff are kind, helpful and quick to respond, but others continue to report an inconsistent service and a lack of resolution. This echoes the feedback we see in complaints.



“They were all really, really helpful. I had about four different phone calls back, just to check my family was okay.”

Action to Improve:

To improve our approach to Anti-social Behaviour in 2024/25, we have:

- Introduced a noise reporting app which strengthens the evidence we collect to prove or disprove noise nuisance.
- Introduced a single triage officer to ensure there is a clear point of contact for tenants reporting Anti-social Behaviour
- Improved communication on any changes to Neighbourhood Officers.

In the coming year, we have committed to a full review of our Anti-Social Behaviour service – we will consult with tenants and residents to ensure we are delivering a consistent, reliable service

Conclusion

Throughout this report, we've highlighted the changes we have made or are planning to make in response to complaints. We believe that complaints are an opportunity for us to learn, develop and improve.

We will continue to invest in staff training and awareness, so that all staff members embrace complaints as a prompt for positive change.



Key Learning

- Complaint volumes remain stable, but our escalation rate of 18.3% shows that we must improve how we resolve issues first time.
- The timeliness of our complaint handling and following up on actions remain our areas for improvement. We're addressing this with process changes, enhancement to our housing management system, and strengthened performance management.
- In our Tenant Satisfaction Measures survey, satisfaction with complaints rose by 8 points to 39.1%. While there's clear progress, this is still too low and we're acting on feedback to drive further improvement.
- Housing Ombudsman determinations reflect recurring issues in repairs, mould & damp, and communication. We're targeting these areas for improvement.
- The Member Responsible for Complaints has played a key role in shaping and challenging our approach – ensuring sector learning helps us achieve sustained improvement.
- Tenant voice is at the heart of our learning, from transactional surveys to complaint insights, feeding directly into service reviews and operational changes.