

The Governing Body's (Saffron Board) Response to the Annual Complaints Performance & Service Improvement Report 2025/26 and the Complaint Handling Code self-assessment.

28th September 2026

Saffron Board Members:

Kim Newman (KN) - Chair

Chantelle Harrison (CH)

Tom Fadden (TF)

James Francis (JF) – CEO

Tallia Langston (TL) (Member Responsible for Complaints)

Don Evans (DE)

Martin Aust (MA)

Jason Margetts (JM)

Robyn Llewellyn (RLL)

Ashley Harrison (AH)

Rob Lankey (RLA)

Steve Hammond (SH)

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This is the response of the Board of Saffron Housing Trust Limited, as Saffron's governing body, to the Annual Complaints Performance & Service Improvement Report 2025/26 and the Complaint Handling Code self-assessment. The Board received the full report and self-assessment, which had first been reviewed by the Service Quality Committee, and considered them at its meeting on 28 September 2026.

- The Director of Tenant Experience introduced the Annual Complaints Performance & Service Improvement Report 2025/26 and Complaint Handling Code Self-Assessment report, which had been reviewed by the Service Quality Committee (SQC) on 16th September 2026 and was recommended to the Board for approval. The Board noted that all landlords were required to publish the annual report and self-assessment under Housing Ombudsman requirements, and that the governing body's response would be published alongside them.
- The Board was advised that complaint handling had improved in 2025/26. Tenants made 502 new complaints, 60 fewer than the previous year, and 70 complaints (13.9%) escalated to Stage 2, suggesting that more issues were being resolved at the first stage. A further 8 complaints had been declined where the issue did not meet the definition of a complaint or was better dealt with through another process.
- The Board acknowledged that complaint volumes were high compared with the sector, at 79.1 Stage 1 complaints per 1,000 homes against a Housemark benchmark of 54.2. The Stage 2 rate of 11.2 per 1,000 homes was closer to the benchmark of 10.5. Further analysis of repeat complaints was being developed with Neighbourhoods teams to understand how many households sat behind the headline figure and where more proactive case management was needed.
- The Board noted that complaint response timeliness had improved, with the proportion of complaints responded to within Housing Ombudsman timescales increasing by 6.9% at Stage 1 and 22.7% at Stage 2. However, performance remained below the sector benchmark (86.9% against 94.1% at Stage 1, and 88.7% against 96.0% at Stage 2). Following the introduction of improved dashboards, performance in 2026/27 to date was consistently above 95%, and the focus was now on consistency.
- The Board noted that 71% of investigated complaints had been upheld, indicating that the majority of tenants who complained had a valid concern. The most common complaint themes were repairs or agreed actions not being completed, tenants having to make repeat contact, poor communication including missed updates or callbacks, and delays between teams or contractors. 56% of complaints resulted in financial compensation, with an average award of £188, and the Compensation & Remedies Policy had recently been revised with tenants to focus more clearly on putting things right.
- The Housing Ombudsman had investigated 10 complaints regarding Saffron during the year, resulting in 7 findings of maladministration, 7 of service failure, 6 of no maladministration, 2 of redress and none of severe maladministration. 63.6% of determinations were service failure or maladministration, a small improvement from 65% the previous year. The findings were consistent with Saffron's own analysis, highlighting delays, poor communication and actions not being followed through. All Ombudsman orders and recommendations had been completed within the required

timescales. The Board was advised that the Housing Ombudsman's emphasis had shifted towards learning from complaints and using that learning to improve services.

- The Board acknowledged satisfaction with Saffron's approach to complaints in the Tenant Satisfaction Measures survey was 37.1%, slightly lower than the previous year. Saffron's own complaint satisfaction survey (145 responses) indicated improvement in the recent complaint handling experience, particularly ease of raising a complaint, being treated fairly and respectfully, and understanding the decision made. It was noted that wider tenant confidence had not yet caught up, as tenants judge Saffron on whether the original problem is put right as well as how the complaint is handled.
- The Board noted the work undertaken with the Member Responsible for Complaints (MRC), including challenge on the link between complaints and safeguarding, and the introduction of a Complaints Champion from the involved tenant network. Together they had helped develop a complaints quality assurance framework, which was now used to test a sample of complaints each month for clarity, fairness, empathy and focus on resolution.
- The MRC confirmed to the Board that they had assured themselves that the self-assessment reflects Saffron's complaint handling practice. The MRC was satisfied that the self-assessment is an accurate reflection of current practice.
- The self-assessment confirmed compliance with the Complaint Handling Code, with the exception of provision 9.8, which requires a standard complaint handling objective for all relevant staff. This had been introduced for the Complaints team and Customer Services but not yet applied consistently across all relevant roles, and partial compliance was therefore reported. On culture, rather than treating this as a box-ticking exercise, the focus would be on the behaviours needed to create a preventative complaints culture, working with the MRC and involved tenants. The action would involve defining the wider group of relevant roles, agreeing a proportionate standard objective and embedding it through the performance review process, working with the People team. An update would be provided to SQC before the end of the financial year, with the objective expected to be agreed and embedded by April 2027.
- The Board noted the management response and assurance plan, which set out actions, owners, measures and oversight arrangements for each of the main themes: timeliness, follow-through on agreed actions, communication and ownership, understanding the whole problem at first contact, recognising vulnerability, individual needs and reasonable adjustments, Ombudsman learning, and the partial compliance with provision 9.8.
- The Board asked about the extent of automation in monitoring compliance and timeliness. It was confirmed that the current system did not provide automated prompts for cases and that oversight relied on manually checked dashboards; this would be considered as part of the systems review over the next six to twelve months.
- The MRC noted that tenants judge the whole experience and that a key learning from complaints was tenants' frustration at having to repeat requests and chase services. The MRC asked whether there was, or should be, a defined standard for how often tenants are updated on outstanding work, as none was currently set out in policy. A Tenant Board Member shared their positive lived experience of the improved complaints process, which now set out clear timescales and updates.
- The Director of Tenant Experience advised that, for high-volume services such as repairs, agreed service standards for communication would be developed through engagement and research with tenants, supported by automation, so that commitments were appropriate and could be reliably kept. The complaint themes would underpin a communications plan, with transparency on how the themes had been identified and how progress was being made.
- The Board thanked all involved for the considerable work undertaken and asked that learning be shared with, and robustly managed through, third-party contractors, as tenants view contractors as representing Saffron.
- The Board recognised the progress over the past year, noting that the complaints process was a route to resolution and learning, while acknowledging there was further to go. The Chair endorsed this, noting the positive feedback on the complaints team from the Tenant Group earlier in the meeting.

The Board approved the Annual Complaints Performance & Service Improvement Report 2025/26 and the Complaint Handling Code self-assessment for publication on Saffron's website and submission to the Housing Ombudsman.