

1. Overview

1.1 Our Complaints Team have made good progress in 2023/24 in managing and resolving complaints. Throughout the year, like many others in the sector we have seen an increase in complaint volumes and cases escalating to the Housing Ombudsman Service (HOS) with the sector reporting a 28% rise in recorded dissatisfaction, with 71.5 Stage one complaints per 1000 properties, up from 40 in previous year. We received one determination finding two instances of maladministration and two service failures, and two other determinations confirming a service failure. We received 507 Stage one complaints of which 53 escalated further to Stage two.

1.2 Through our strengthened structure we have improved our analysis of complaints data and complaint themes have remained largely consistent throughout the year. The responsive repairs service has been the main driver of complaints in 2023/24. Delays and communication about appointments and follow on repairs are the most prevalent root causes of complaints.

1.3 Performance in responding to complaints within timescale has been inconsistent and this remains an area of focus. The implementation of our Service Improvement Framework in January 2024 is an important step forward to ensure real time learning from complaints, tenant insight, sector specific updates and feedback to implement service change to drive positive and measurable improvements, ensuring we make business decisions that keep the tenant at the heart of all we do ensuring a positive complaint handling culture.

2. Annual Performance

2.1 Complaints and Service Feedback cases have increased by 26% when compared with the previous year. This is consistent with sector averages. The table below provides complaints and compliance figures monthly and cumulatively for 23/24.



Complaints received

Month	Stage one (S1)	Stage two (S2)	S1 escalated to S2 %
Apr-23	40	7	18
May-23	70	9	13
Jun-23	45	10	22
Jul-23	47	3	6
Aug-23	32	4	13
Sep-23	21	4	19
Oct-23	50	4	8
Nov-23	43	2	7
Dec-23	27	3	7
Jan-24	36	3	8
Feb-24	46	2	4
Mar-24	50	2	4

2.2 Service Feedback Cases (SFCs) are the first stage of our complaints process and where we seek to put things right within 24 hours. These have remained at comparable volumes (215 vs 216), whilst Stage one and Stage two complaints have increased by 36% when compared to 22/23, from 356 to 560.

2.3 Similarly, the Housing Ombudsman Service has reported a 27% increase in complaints in 22/23, it is expected that this trend will continue and be reflected in their 2023/24 annual performance report. The increase in complaint volumes stretched resource and as a result impacted performance in Q1 with a drop in response compliance and timeframes. Following a full end to end review, we have increased the team capacity to ensure we have appropriate levels of resource. Adjustments have been made to both processes and systems to enable a more seamless experience for colleagues in reviewing and managing complaints, improving the overall tenant experience, this work has also resulted in a consistent upward trend of compliance with timescale to respond.

In line with the Code, internal training has been delivered and improved tenant access to the complaint's procedure. See section three for more information about successful training to colleagues that promoted importance of consistent and easy access to the complaint procedure.

2.4 Stage One Complaints Management

Compliance with timescale to respond to Stage one complaints is at 89% to March 2024. There is more to be done in this area to meet our targets and we are confident this can be achieved by the monthly improvements demonstrated to date, through an adequately resourced team and the implementation of quality assurance peer to peer reviews. These reviews ensure that Stage one investigations are consistently thorough and provide a comprehensive response and resolution to concerns raised. The reviews place critical emphasis on proactive communication with complainants, critical review of case management and evidence relied upon in confirming outcomes to complaints. The result of implementing these reviews has driven improvement a reduction in escalation of complaints from Stage one to Stage two. We know that early resolution of complaints drives overall satisfaction.

2.5 Stage Two Complaints Management

Compliance for Stage two complaints has been challenging for periods of this financial year, which we believe is linked to the increase of Stage one, complaints. Through our root cause analysis, we identified the escalation to Stage two was largely driven by dissatisfaction with compensation awards offered at Stage one. From using this data, as well as working alongside colleagues and tenants, our Goodwill and Compensation policy has been revised, to incorporate feedback from complaints, and to capture more detail as to how compensation is considered and awarded. This has been presented and consulted with tenants and ratified by our Service Quality Committee. We will monitor the outcomes of this change through our Service Improvement Framework which will be reported into our Service Quality Committee to ensure good governance.

2.6 Following our Service Improvement review, we have strengthened our complaints trend analysis and learning, through more active listening to tenants and colleagues and a more outcome focussed approach through our Service Improvement Groups, we have been able to make improvements across all areas of the business to strengthen the service we are delivering to tenants and stakeholders. The success of this is evidenced through sustained decrease in escalation to Stage two of from a high of 22% of Stage one complaints escalated in June 2023 to a low of 4% in March 24.

3. HOS Complaint Handling Code

3.1 Additional training delivered to staff, executives and relevant committees has taken place since these changes have been introduced highlighting the importance of best practice, record keeping and ensuring tenants have a voice by convenient and easy access to the complaint procedure, in line with expectations of the Code of 2023 and reiterated in the newly revised 2024 Code.

3.2 Saffron is compliant with the Housing Ombudsman's Complaint Handling Code including any revisions since April 2024. Compliance to the previous 2023 code has been consistent as per the self-assessment. Please see section nine, Sector Analysis which confirms we are upper quartile in tenant's access to the procedure.

3.3 Compliance of the complaint handling code is crucial to Saffron's compliance with the Consumer Regulation and allowing our tenants the opportunity to feedback and hold us to account as a landlord, it is key to the success of the services in which we offer. Compliance of the code is reported to the Service Quality Committee to evidence our performance and best practice and shared with our Tenant Scrutiny Group and Saffron Community Members.



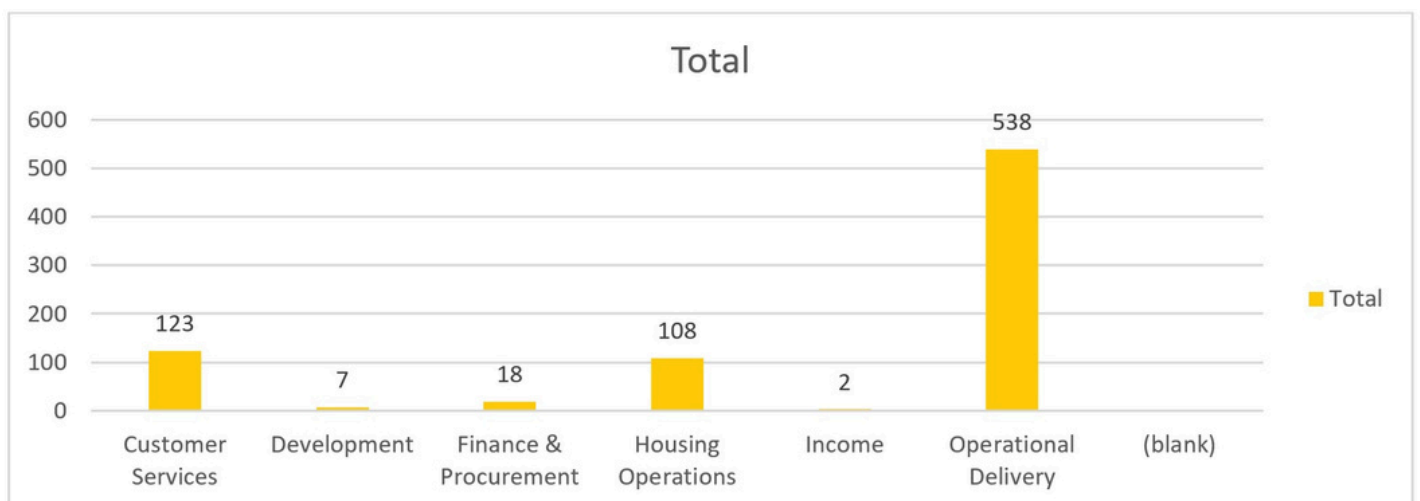
3.4 A review of all relevant policies and procedures has been completed in consultation with tenants, to ensure that the new HOS code is adopted in all areas of our business, demonstrating the importance of the new statutory requirement.

4. Thematic Review and Root Cause Analysis

4.1 The tables below evidence the common themes that the data is showing us in relation to complaints and feedback from tenants.

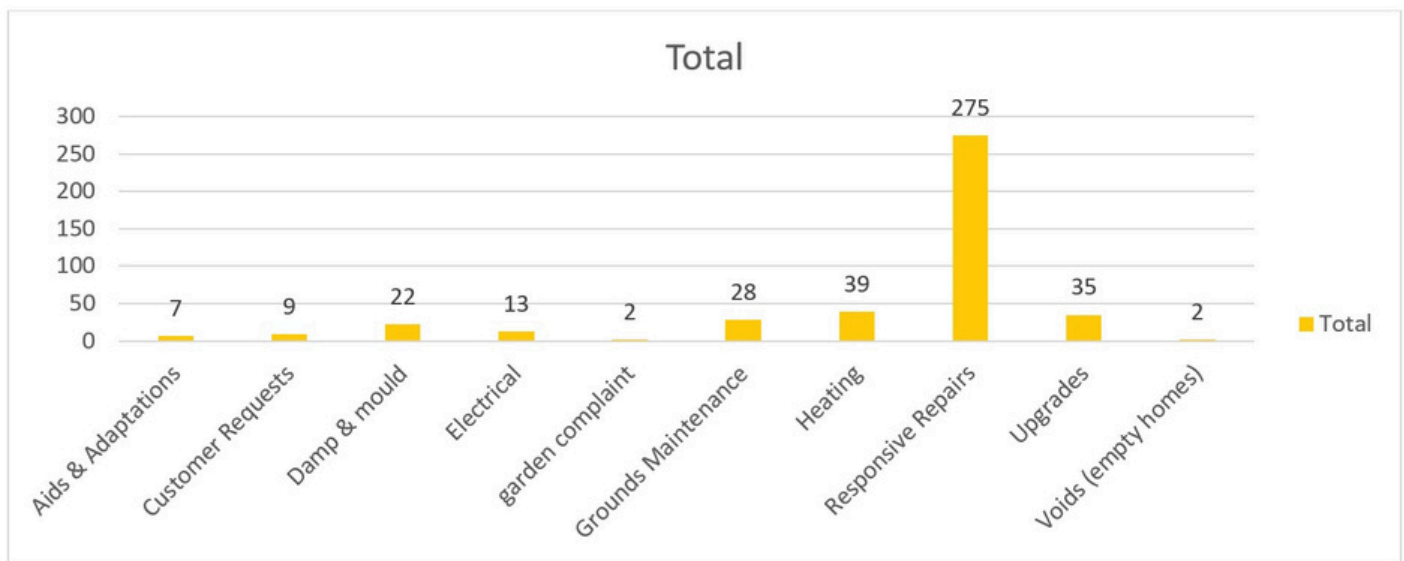
4.2 Operational Delivery is our main driver of complaints and feedback from tenants with an overall 538 interactions out of a total of 776 relating to this area. Operational Delivery includes responsive repairs, grounds maintenance, aids and adaptations, void works and damp and mould. There has been a total of 560 formal complaints across the business in this period with 432 of these relating to dissatisfaction with Operational Delivery.

Complaints by Service Area 2023/24



A further breakdown of the Operational Delivery themes is shown in the tables below;

Operational Delivery Themes



4.3 We have seen 39 complaints relating to 39 heating services, 28 grounds maintenance and 35 in connection to upgrades (kitchen/bathroom/door/windows).

4.4 It is shown through the data that there is dissatisfaction in relation to upgrade works being deferred. With several competing pressures and priorities across the business, we have had to rebalance projects that we are able to complete in each financial year. This unfortunately has meant that some work has had to be delayed as a result of this, but Saffron have continued to ensure health and safety, as well as compliance for our properties remains our highest priority. Related learning from this analysis also highlights the need to improve communication and transparency with tenants, particularly regarding deferred improvements and delays. This is captured through our Service Improvement Framework with actions agreed within the working groups and outcomes reported into our Service Quality Committee to ensure good governance.



Complaint by Specific Service Provided

Service Area	Number of Complaints
Aids & Adaptations	7
Customer Requests	9
Damp & Mould	22
Electrical	13
Garden Complaint	2
Grounds Maintenance	28
Heating	39
Responsive Repairs	275
Upgrades	35
Voids (empty homes)	2
Grand Total	432

Root Cause of Service Failures – Operational Delivery

4.5 Our thematic review and analysis, indicates that our performance is poor when keeping tenants updated about follow on repairs (those identified during first visits as planned works). Tenant’s also report that the timeframes involved with completion of repairs (first visits and follow-ons) is a key driver in dissatisfaction.

4.6 Communication is key to ensuring our tenants receive the best service, using our Service Improvement framework, working in collaboration with tenants and also continually reviewing the services we offer, we can continue to make improvements in areas such as communication and delays with appointments for tenants. A refreshed structure and approach to supporting tenant communications is being discussed with the Service Quality Committee.



5. Housing Operations Complaints

5.1 A total of 76 complaints were logged to Housing Operations, with 34 related to tenancy management, 12 to Rents and Service Charges and 8 for both ASB and Supported Housing, of these 76, 18 (24%) were not upheld. Through our Service Improvement Framework, all areas are being reviewed through working groups to agree where action is needed, how this will be embedded and measured.

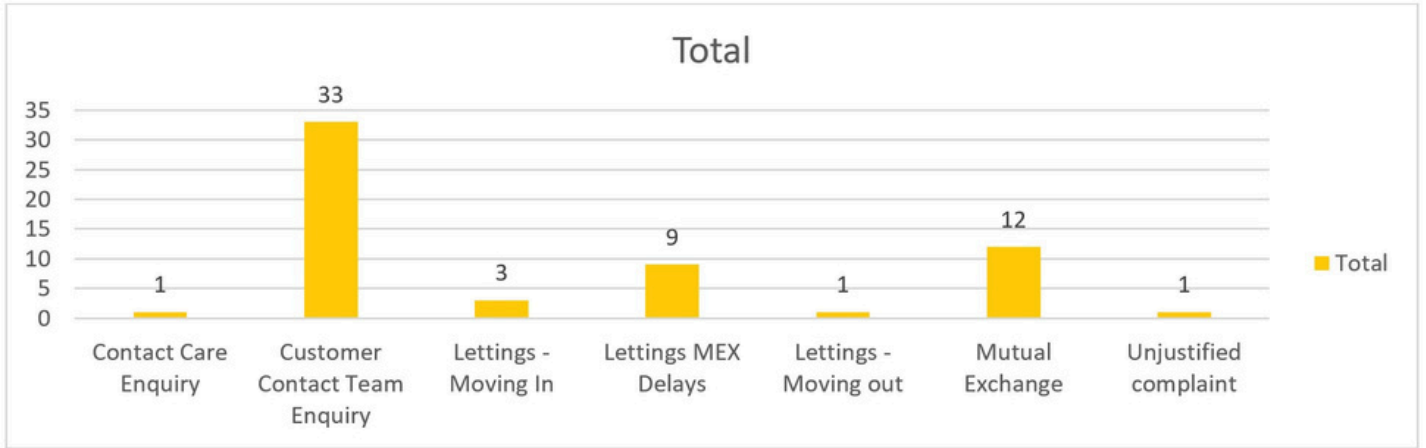
See below table: Housing Operations Complaints 2023/2024

Housing Operations Complaints 2023/24

Service Area	Number of Complaints
ASB Handling	8
garden complaint	1
Income	4
Income/rent arrears	7
Service Charges	12
Specialist Housing	3
Supported Tenancy Management	8
Tenancy management	34
Grand Total	77

Customer Services Complaint Breakdown

5.2 Overall, there were 60 complaints received in relation to the Customer Services team in April 23 to March 24. This is shown in the table below. Of these 60 there were 15 that were not upheld (25%).

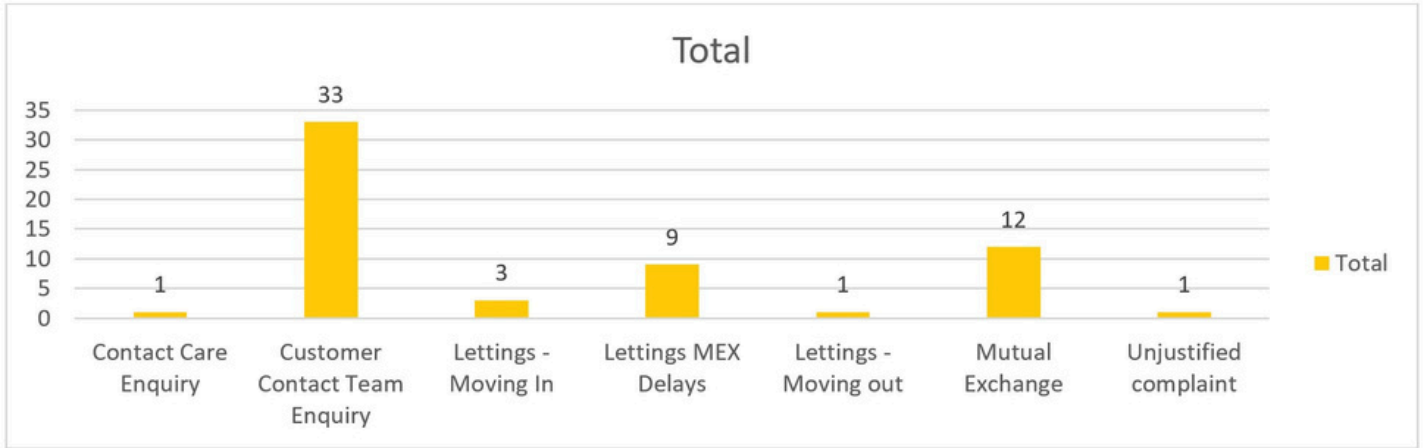


5.3 Many of these complaints relate to poor record keeping and ensuring full resolution of complaints. Accountability and ownership will be key to ensuring we improve further in this area and is a key area of focus for the Service Improvement Framework; the Responsible Accountable Communicated with and Informed (RACI) approach assists our teams when reviewing cases to fully consider the part they play in resolving the complaint and what needs to change to ensure we embed the learning.

6. Tenant Satisfaction Measures (TSM) Analysis

6.1 TSM analysis indicates comparable trends of dissatisfaction which largely correlate to complaint root caused. TP03, Repairs Completion Time stands at 65.1% satisfied. Qualitative feedback indicates that timeframe for completion of repairs drives dissatisfaction, and this is compounded by not communicating with tenants in a timely way to provide updates about next steps for complex, follow on repairs.





6.2 TP12, ASB, stands at 60.5% satisfaction. This is largely in line with sector median but the result needs improvement via targeted measurable actions. TP10, Upkeep of Communal Areas and TP11, Neighbourhood Contribution and Neighbourhood Contribution stand at 53.4% and 58.5% satisfaction respectively. This is another area requiring insight led improvements via measurable actions.

6.3 Low satisfaction rates for TP06, Listens to Me, indicates that lack of insight led change and improvement is further compounding low results. The Service Improvement Framework will support in establishing measurable improvements.

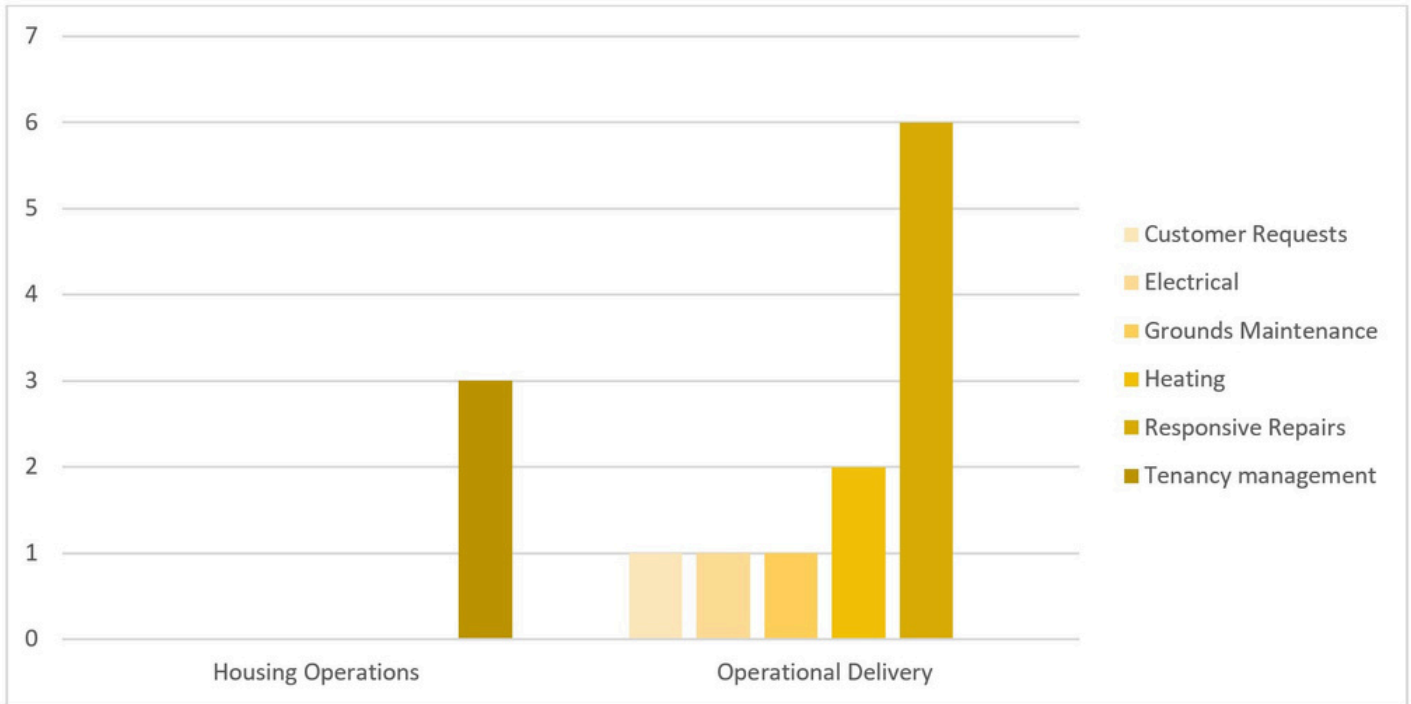
7. Housing Ombudsman Service Referral

7.1 To date we have received notice from the Housing Ombudsman Service that 14 complaints between April 2023 and March 2024 have been escalated to them.

7.2 There were seven Housing Ombudsman Service escalations as of March 2024. Of these seven, there are three that relate to a complex case under management, this case is subject to Executive and Board oversight and the Housing Ombudsman and RSH have been in contact with us directly in relation to this.



HOS referrals by Service areas



7.3 In the year 23/24 we have received one determination identifying two findings of maladministration and two findings of service failure, and two additional determinations identifying service failures. See below summary of all determinations for 23/24;

- Case 1 - Delays completing repairs and actions taken in response to reports of damp and mould. Root cause of maladministration was a lack of data to demonstrate effective actions in response to tenant's reports.
- Case 2 - Confirmed a service failure in the way we reassured customer about safety of repairs. HOS awarded compensation of £250. HOS concluded that whilst we have offered reassurance about the safety of the Air Source Heat Pump, we had not adequately explained why it was safe. Compensation had been offered at Stage two, but this was increased by the HOS.

- Case 3 - Tenant had not been clearly informed about a change to the complaint lead handler and this was a service failure. Responses were compliant in all other respects. £50 compensation awarded by HOS. Recommendation to review grant approval process which was completed at the time of the complaint.
- Case 4 - No service failure or maladministration in the way a heating upgrade was dealt with.

7.4 We take the learning from all complaint insight and the Housing Ombudsman case reviews provide extremely valuable insight.

8. Embedding the Learning

8.1 In early 2024, we saw the inception of the Service Improvement Framework (SIF). Using a back-to-basics approach, the Service Improvement Framework is a space for colleagues to meet with a shared purpose to focus on learning from complaints, tenant insight, sector specific updates and feedback to implement service change to drive positive and measurable improvements for the tenant journey. A truly collaborative approach to support innovation and share best practice in every area of our business, ensuring we make business decisions that keep the tenant at the heart of all we do and provide an effortless experience that is measurable and transparent.

8.2 The development of Service Improvement Group Working Groups (SIG) feed into our well established Service Quality Committee, and this ensures focused operational visibility for our Executive, with regard to the delivery of tenant focused service improvements. The vital golden thread throughout will be improvements to our tenant satisfaction.

8.3 The model is working well and has been well received across Saffron, we have captured a number of SIG actions already;



- Review of HOS determination relating to Meadow Close. This will involve comprehensive self-assessment against HOS Spotlight on Knowledge and Information Management.
- Review of HOS spotlight on Vulnerabilities – Relationship of Equals. This will include reviewing progress against actions arising from the Accessibility Review undertaken by Dr Katherine Deane. Achieve standard operating processes to ensure reasonable adjustments are a continual and consistent consideration by all staff.
- Review of avoidable contact into the Customer Contact Team and links to our thematic review of complaints.

9. Sector Analysis

9.1 Housemark recently reported that they are still seeing lower complaint volumes reported by many landlords across different types, sizes and locations compared to counterparts in Scotland where there is a well-established culture of recording and listening to complainants, English providers' results are low and variable. However, end of year figures revealed for March show that sector complaints are rising slowly. Low complaint levels are often indicative of masked sentiment and the use of informal complaint categorisation to drive formal volumes down.

9.2 Saffron has seen complaint volumes increase following training delivered to all tenant facing staff in March 2023. By ensuring tenants are given easy access to the complaint procedure, as per the Housing Ombudsman's Code (2022). Volumes of complaints do not necessarily indicate service problems, but rather reflect a positive complaint handling culture. See below figure from Housemark Pulse Report.

9.3 In 2023/24 Saffron received 71.5 Stage one complaints/1000 homes which places us in the upper quartile and demonstrates our tenants' ready access to the complaint process. Whilst we are in the upper quartile, we recognise that there is work to be done on enhancing our services, processes and systems to continually learn and embed that learning from our tenants voices.



9.4 Sector median compliance with timescales to respond to a complaint was 82.9%, Saffron compares favourably with an overall 87% for Stage one and two however our target of 100% is achievable and we will continue to work towards this. Landlord repairs services are also experiencing challenges, sector wide, and this provides some context when comparing to our own main driver of complaints: responsive repairs.

9.5 Overall satisfaction in relation to repairs services has been tracking downwards over the last 2-3 years, as tenants' perceptions are negatively impacted by challenges faced by landlords' repairs services and the impact to meet demands. There are a number of issues over the last year that have impacted landlord's abilities to prioritise effectively work that needs to take place. This will include a rise in inflation, costs and materials, as well as the impact of aging stock and tenants needs within their homes.

10. What is Next

10.1 We will continue to deliver key training across the business to all staff in relation to complaint handling. Particularly having a larger pool of managers available for Stage two complaint handling is key to the success of any escalated cases. This means we can increase the number of Stage two complaint handlers enhancing resilience when allocating escalated complaints and effectively meeting the response timeframes. Training of new Stage two lead handlers is incorporated in our 2024 delivery plan.

- Complaints, Feedback and Engagement Team will embed customer engagement activities to contribute to setting future SIG agendas allowing us to further evidence tenant led change. This is an ongoing piece of work that will keep on evolving over time.
- Crucial improvement in transactional customer satisfaction surveys and data gathered. We are currently working with third party organisation, In-House to establish a survey programme that will assist us in understanding where those pinch points are for our customers and measure the impact of the improvements we make.

- The Complaints and Feedback team continue to work with the Data team to improve the complaints data dashboard to enable quick and effective real time analysis of complaint performance and drivers. The Complaints and Feedback Team will continue to focus on root cause analysis of complaints, working to identify trends and use insight to work collaboratively with teams to drive service improvement and prevent recurrence of poor service outcomes.

11. Conclusion

11.1 We continue to focus on improving our compliance with timescales to respond to complaints, along with embedding a culture of recording and listening to complainants to drive a positive complaints culture. As we continue to improve reporting and insight it provides an opportunity for us to drive change and business decisions through complaint learning.

11.2 We have already begun to see the improvements that have been made from the learning of complaints, with the creation of the Service Improvement Framework. Looking at internal processes, learnings, identifying actions and colleagues taking accountability to move this forward has enabled us to identify and adopt solutions that are measurable and add value. Evidencing learning and improving our services through feedback and keeping our tenants involved in that decision making.

11.3 We will continue to invest in staff training programmes, focused on complaint investigation and resolution at the initial stage. By equipping our team members with the necessary skills and knowledge, we aim to provide efficient and satisfactory resolutions that exceed tenant expectations.



11.4 Developing a positive feedback culture: We believe that complaints are opportunities for development and improvement. By shifting our perspective into a real growth mindset, we will foster a culture that views complaints as valuable feedback. Emphasising the positive outcomes that can arise from tenant dissatisfaction, we will encourage all staff members to embrace complaints as catalysts for positive change and innovative problem-solving.

11.5 The key points on the report for Members to note are:

- We have remained compliant with the revised HOS Complaint Handling Code since its introduction in April 2024.
- In line with the codes requirement for us to have a lead Board member for complaints, we appointed one of our Tenant Board members as the Member Responsible for Complaints in November 2023.
- In line with the rest of the sector we have seen an increase in complaints in the 12-month period to March 2024 as compared to the same period in 2023 and have received our first finding of maladministration in March 2024.
- In line with the best practice, we have adopted all of the requirements contained within the HOS Code 2024.

