

SAXON WEALD

Meeting:	Customer Experience Committee – 25 June 2024
Report title:	Annual complaints performance and service improvement report 2023/24
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 complaint handling code RM2292 – Customer Experience Team failures
Strategic aim:	Focus on our customers

Executive Summary

Complaints management within the sector is under tight scrutiny, with the Housing Ombudsman gaining increased powers with the introduction of the Social Housing (Regulation) Act 2023. Under the 2024 complaints 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.

Our complaints handling has improved during the year, with improved response times and higher levels of customer satisfaction with the process. However, there is still room for improvement, and we are working with our customer task and finish group on their recommendations.

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, our gas service, and contractor performance.

The customer segment making the most complaints proportionately is our shared equity owners. These largely relate to service charge increases, which is perhaps unsurprising given the significant increases in energy costs. Our customer data collection project means we are able to start monitoring complaints in more detail, though this is in its early stages.

We are confident we are compliant with the Ombudsman's complaints handling code and take a positive approach to complaints management. We value complaints as an opportunity to learn from feedback. We have introduced a learning log, which enables us to track improvement actions more effectively. The key areas of learning we have taken from complaints and how they have been used to improve services to customers are provided in this report.

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

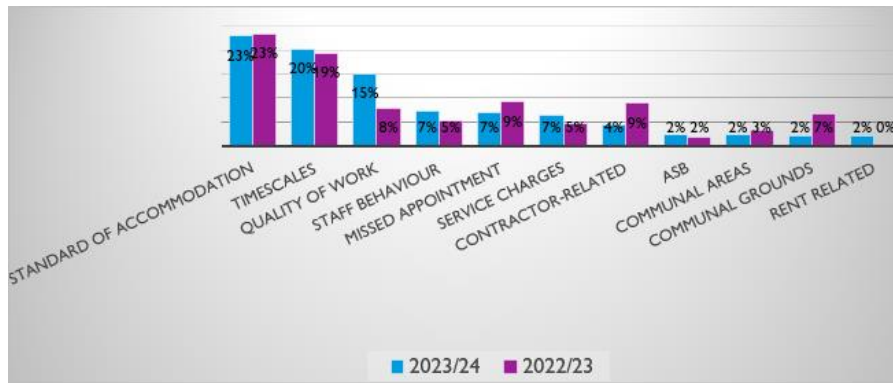
- 1.1 This report provides the information required under the Housing Ombudsman’s complaint handling code. This includes:
- A quantitative and qualitative analysis of our complaints handling performance.
 - A summary of the types of complaint we have refused to accept.
 - Details of service improvements made as a result of learning from complaints.
 - Our self-assessment against the complaints handling code.

2.0 Stage one complaints

- 2.1 We received 291 complaints in the 2023/24 financial year. This represents a 38% drop from the previous year. Numbers of complaints by department are shown in the table below. Note that although complaints are assigned to one department, some complaints will involve multiple teams.

Department	2023/24	2022/23	2021/22
Asset	49	108	46
Compliance	13	-	-
Customer support	2	11	11
Development and sales	11	6	8
Finance	4	0	0
HomeFix - Gas and plumbing	58	129	142
HomeFix - Planned	4	-	-
HomeFix - Responsive	76	97	108
Housing	64	102	156
Lettings and void works	10	17	15
Total	291	470	486

- 2.2 We attribute this drop in complaint numbers to improvements in service performance. However, we will continue to widely publicise information on how to complain and have planned refresher training for our Customer Support Team to ensure all complaints are logged appropriately.
- 2.3 Tenant satisfaction measure CH01 measures the number of complaints received relative to the size of the landlord. For the year, we received 42 complaints per 1000 homes (41 per 1000 for our low-cost rental accommodation and 69 per 1000 for low cost home ownership). Annual benchmarking information is not yet available; however, monthly figures suggest that we are sitting just below the sector median in terms of complaint volumes.
- 2.4 Of the 291 complaints received, 23% related to the standard of accommodation while a further 20% concerned timescales. As can be seen in the chart below, this is very much in line with the key complaint themes of last year.



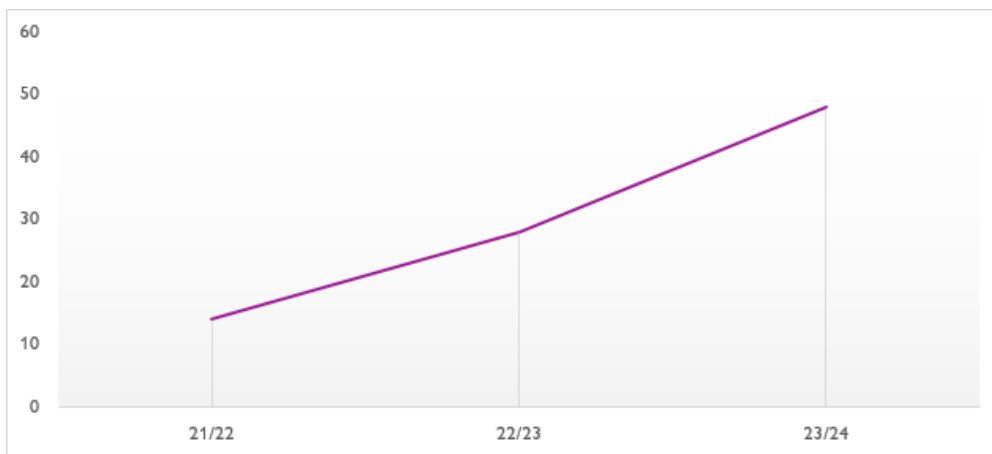
2.5 It is pleasing to note a drop in the percentage of complaints about grounds maintenance and contractor-related issues. However, we have seen an increase in the proportion of complaints about the quality of work. The task and finish group (repairs quality), which presented its recommendations earlier in the year, did conclude that there was sometimes a mismatch between customer expectations and repairs delivery. This is an area we will explore further in the next task and finish group on property standard.

2.6 In terms of complaints about standard of accommodation, damp and mould has had the biggest volume, accounting for 27% of issues. However, it is reassuring that the volume of mould-related complaints has decreased throughout the year as we have improved our service approach in this area.

2.7 Just over a third of complaints about timescales related to the gas service. However, all but one of these was received in the first half of the year. Since TSG, our new gas contractor, took over, there has been only one complaint about gas repair timescales.

3.0 Stage two complaints

3.1 The chart below shows the number of stage two complaints over the last three years. In 2023/24, there were 48 stage two complaints, which represents 16% of stage one complaints being escalated to stage two.



3.2 We understand that the trend of increased numbers of stage two complaints is common across the sector. We will verify this once we have received annual benchmark information.

3.3 The table below sets out the number of stage two complaints by department, along with the volume of stage one complaints which escalate to stage two within each department. This shows that complaints relating to responsive repairs are more likely to be resolved at stage one.

Department	Number of stage two complaints	% of stage one complaints escalating to stage two
Asset management	12	19%
Development & Sales	3	27%
HomeFix – Gas & Plumbing	3	5%
HomeFix – Responsive	10	13%
Housing	18	28%
Voids & letting	2	20%
All departments	48	21%

3.4 The Customer Experience Team investigates and responds to all stage two complaints, ensuring an independent perspective. In 62% of cases during the year, the stage two investigator agreed with our stage one response and reiterated this to the customer. Where the decision at stage two differs from that at stage one, the Customer Experience Team works closely with the relevant service manager to explain how the conclusion was reached.

3.5 The most common reason for a stage two response differing from stage one, is that the works needed to resolve the problem have not taken place quickly enough. During the year, ‘follow on’ cases were introduced to our CRM system to track complaint resolutions. A review of these cases is now included in our reporting to ensure they are being raised correctly and actioned within target timescales.

4.0 Time taken to resolve complaints

4.1 The chart below shows the percentage of stage one and two complaints completed within target since April. It demonstrates significant improvement through the year, culminating in year-end figures of 85% for stage one complaints and 89% for stage two.

Complaint type	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Full year
All stage one	67%	72%	71%	84%	90%	92%	95%	96%	100%	100%	95%	90%	85%
All stage two	100%	100%	60%	100%	100%	71%	100%	100%	75.0%	100%	100%	100%	90%

4.2 There has been a significant focus on improving our complaints handling culture in the last year, with the Leadership Team playing a key role in promoting and championing a more robust approach. Additional resources to support front line managers and increased levels of oversight and performance management have embedded this improvement.

4.3 Our aim is to respond to 95% of complaints in target in 2024/25.

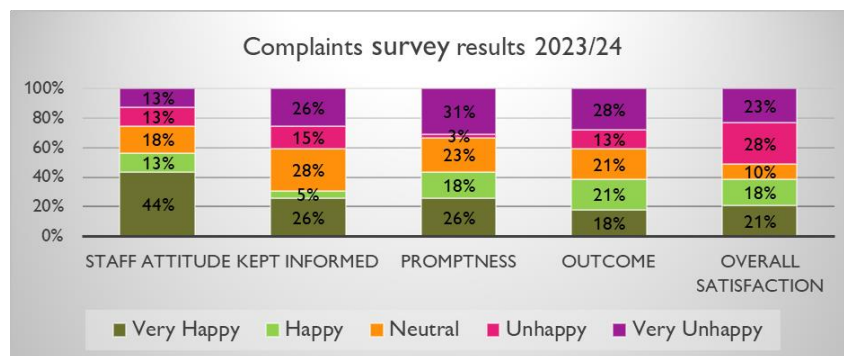
5.0 Customer satisfaction with the complaints process

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 44% satisfaction, putting us just above the benchmark average of 42%. We will be using the recommendations from the task and finish group (complaints handling) to help us improve. We have introduced a quality assurance process for stage one responses and have nominated a member of our Customer Support Team to be a complaints champion.

5.3 Transactional survey – this is sent after the closure of a complaint. The following chart shows satisfaction by each of the five ratings questions.



5.4 Overall satisfaction with complaints was 39% compared to 29% in 2022/23. The key areas driving dissatisfaction are 'being kept informed' and the 'outcome'. Again, we will be utilising the recommendations from the task and finish group to seek ways to improve these low levels of satisfaction.

6.0 Complaints refused by Saxon Weald

6.1 There were five complaints that were not handled through the complaints process. These were:

- One report about anti-social behaviour where we advised the customer that this would be pursued through our anti-social behaviour process.
- One complaint from a freeholder: our policy states that where we do not have a contractual relationship with a complainant, the matter will be responded to by a member of our Leadership Team.
- Two complaints about garages: as non-housing activity, these were responded to by a member of our Leadership Team.
- One duplicate complaint: any new points raised were added to the original investigation.

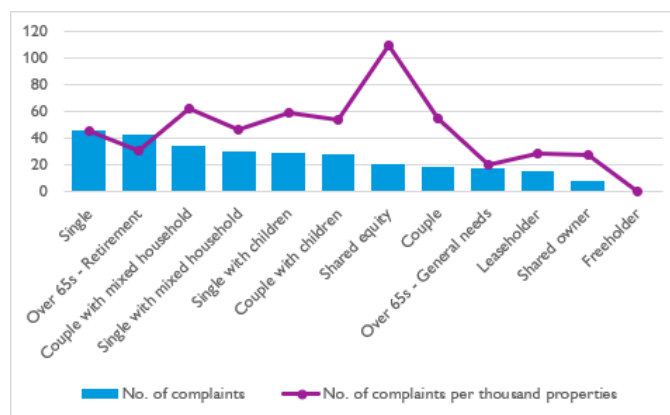
7.0 Housing Ombudsman

- 7.1 Compliance with the Ombudsman’s complaints handling code became statutory on 1 April 2024, with the introduction of The Social Housing (Regulation) Act 2023. The Ombudsman has made significant efforts during the year to increase both their public profile and resources, to support more residents in getting suitable redress from their landlord.
- 7.2 The Ombudsman reported a 91% increase in reported cases in 2023/24 compared to the previous year. They also reported a 13% increase in maladministration findings, up from 59% of cases in 2022/23 to 72% of cases in 2023/24. In the first nine months of the 2023/24 financial year, they had stipulated the award of £3.7m in compensation, compared to £1.1m in the whole of 2022/23. They had also issued 14,000 remedies, compared to 6,500 in the previous period.
- 7.3 As required by the Ombudsman, the approved annual self-assessment for 2024 (included on the agenda at section 11) will be published alongside this report.
- 7.5 We received five determinations from the Housing Ombudsman during 2023/24. Four of these were found to have an element of maladministration. Details of cases have been supplied previously in our quarterly reports.
- 7.6 The two key reasons for the maladministration findings were:
- Timescales to resolve the issue; and
 - Compliance with our complaints procedure.

We will continue to address both areas through our service improvement plans and ongoing complaints training.

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 The group with the **highest number** of complaints was 'single' households with 43 complaints. The top two reasons for their complaints were consistent with the whole population (standard of accommodation and timescales).
- 8.4 The group with the **highest proportion** of complaints was 'shared equity'. The main reason for complaints from this segment was about service charges. This is not surprising given that many have had high increases in the last year. We have improved the approach we take to communicating information about service charges and offer a face-to-face service for all customers facing high increases.

Volumes by protected characteristic

- 8.5 We are in the process of collecting equality, diversity and inclusion (EDI) data on our customers and have information on approximately 1,200 households. As the percentage of these customers who have made a complaint is low, it means we do not yet have sufficient data to provide a statistically reliable analysis. We will include relevant information in quarterly complaints reports once we have sufficient responses to be confident in our figures.

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, we hold a case review meeting with relevant teams to discuss what we can take from the situation. A case report is then produced and shared with both Executive Team and relevant service managers.
- 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, Workplace. 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 The biggest area for learning and improvement is the quality of our day-to-day service communications. Customers can be understanding of delays or problems, as long as they are kept well-informed. This is not an isolated problem to one area of the business, but applies to everything from repairs reminders, updates on major works, service charge explanations and complaints handling. We will work on improving communications through new systems, improved processes, and staff training.
- 9.5 The table below shows some more specific examples of the learning identified from complaints during the year.

Issue	Learning	Action
Complaint responses not always addressing all the issues raised	Without a full understanding of the complaint, satisfactory resolutions are not possible.	Complaints reporting template introduced. Includes: preferred comms methods, length of time experiencing issues, itemised list of issues, desired outcomes.
Confusing use of terminology in service charge communication leading to a complainant being unclear what is a rent arrear and what is a service charge arrear	Inability to understand services is frustrating and leads to dissatisfaction as customers are not clear of what they are being asked to pay for.	Service charge letter updated to improve clarity between rent arrears and service charge arrears.
Poor property condition of a home mutually exchanged. New resident unclear what was their responsibility to repair	Residents feel dissatisfied and unhappy in their new home and don't understand their repair obligations.	Introduced new process for mutual exchanges. Surveyors visit properties prior to exchange completion. Where there are any concerns about property condition, exchange is delayed until problems are resolved. Clearer information is now given to the new resident on their specific repair responsibilities.
Repairs being cancelled where there has been a 'no access', but repair still needs to be carried out	Existing process is that repairs are closed with no further contact to residents. This is leading to dissatisfaction with the repairs service.	New survey introduced so that residents will be asked if they still wish the repair to be carried out following a 'no access'.
Concerns regarding quality of repairs being carried out	Relates to several different aspects of the repair, which leads to dissatisfaction and residents feeling their repairs haven't been carried out correctly.	Process introduced for operatives to take photos before and after carrying out repairs. This provides an added level of quality assurance and speeds up investigations where complaints are reported.
Communication during complaints handling inconsistent	Customers felt they were being left uninformed about their complaints and were becoming dissatisfied with the process.	A customer task and finish group was set up to provide recommendations for complaint handling communication.
Incomplete records kept regarding a complaint concerning alternative accommodation	Inability to satisfactorily answer all elements of the complaint causes further dissatisfaction for customers.	Introduction of a new form regarding offers of alternative accommodation.
Authority to act permission unclear	Lack of clear authority can lead to unnecessary delays or inappropriate data sharing in communications.	Re-design of authority to act form to include what responsibilities have been designated.
Misunderstanding of valuation process for right to buy applications	Right to buy applicants unclear of how the process works leading to dissatisfaction.	Review Right to Buy Policy to provide further detail on the valuation process.
No further contact regarding repairs identified during property surveyor visits	Customers felt they were reporting repairs which then weren't being carried out.	Customers and surveyors call in to report repairs during inspections.

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 Annual membership of the Independent Housing Ombudsman scheme is £38,000. The Ombudsman is currently consulting on a 40% increase to this fee to cover their increased workload.

11.2 Managing complaints is resource intensive. In addition to our full-time Complaints Manager, both our Customer Experience Manager and Customer Relations Specialist 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.

12.0 Customer voice

12.1 Our customer task and finish group reviewing the quality of our complaints-related communication has provided detailed recommendations for improvement. These will be presented to the Customer Experience Committee by group members. We will then prepare a response to the task and finish report, setting out which recommendations we will adopt and by when. We will reconvene the task and finish group in three months to update them on our progress.

12.2 As stated in section 5.0, we also have two surveys that provide us with a customer view of the complaint experience. This information is collected monthly, allowing us to be responsive to any trends.

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

Complaints handling has improved during the year, with response times down and satisfaction increased. Adopting the recommendations of the customer task and finish group on complaints communications should help us improve further in the year ahead.

We have seen a reduction in the number of stage one complaints, which appears to buck the sector trend. We believe this is attributable to service improvement but will check benchmarking information when available to monitor how we compare with our peers.

The top three reasons for complaints are quality of work, timescales, and standard of accommodation. There has been a significant reduction in complaints about grounds maintenance and contractor performance.

The increased profile and powers of the Ombudsman are resulting in more maladministration findings and higher compensation awards than previously seen. Reputational risk has also increased with the regular publication of case reviews. We are compliant with the Ombudsman's complaint handling code and will continue to learn from their Spotlight reports.

The insight gained from complaints has led to many improvement opportunities. We have introduced a learning log to keep track of agreed actions and regularly share information on improvements made with customers.