



Annual Complaints Performance and Service Improvement Report

2025

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Introduction from Cedi Frederick, Board member responsible for complaints



At Sage Homes, we are committed to delivering high-quality homes alongside a responsive and accountable service. Complaints play a critical role in helping us understand where we fall short and, more importantly, how we improve.

During 2025, we saw a continued increase in complaints, driven by a combination of growth in our portfolio, increased awareness of the complaints process, and ongoing challenges within key service areas such as repairs and new build defects. While rising volumes are not unusual across the sector, they provide an important signal about customer experience and where we must focus our efforts.

Encouragingly, we have made meaningful improvements in how we handle complaints. We have strengthened oversight, improved internal processes, and introduced new systems to support more consistent and timely responses. We have strengthened our governance arrangements to ensure that complaints performance is not only reviewed at Board level, but actively challenged and used to drive improvement.

This includes enhanced oversight through our Customer and Assets Committee, with a clear focus on understanding root causes, monitoring delivery of improvement actions, and ensuring the voice of the customer informs decision-making.

However, improved performance does not mean that we are where we need to be. Too many of our customers are still experiencing delays, inconsistent communication, and frustration when things go wrong. Complaints relating to repairs, particularly delays in completing follow-on works and repeat visits, particularly heating, hot water and communal systems, continue to feature prominently, alongside new build defects, and we recognise the impact this has on our customers' trust and confidence.

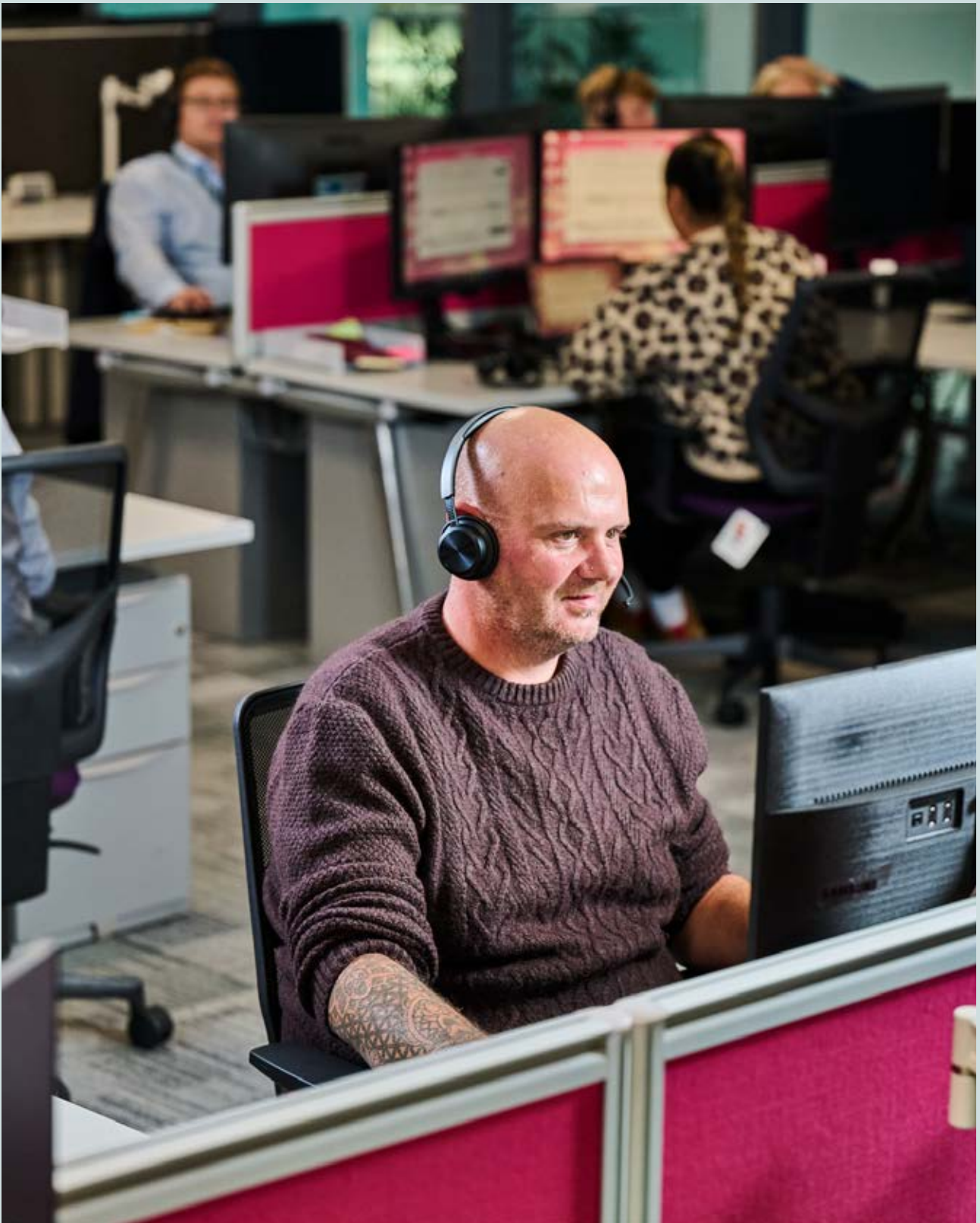
We have taken clear steps during the year to address these issues, including improving our digital services, strengthening coordination across teams, and embedding learning from complaints into service delivery. We have also enhanced our governance arrangements, ensuring that complaints performance is scrutinised at Board level and used to drive accountability across the organisation.

Looking ahead, our focus is clear. We will continue to strengthen our approach to complaint handling, improve communication with customers, and address the root causes of complaints, particularly in repairs and defect management. We are also committed to making better use of data and insight to identify issues earlier and resolve them more effectively.

Complaints are not just a measure of failure, they are a critical tool for improvement. We remain committed to listening, learning, and acting to deliver a better service for our customers.

Cedi Frederick

Chair, Customer and Assets Committee
Board member responsible for Complaints



Overview

This report sets out Sage Homes' complaints performance, learning, and service improvements during the 2025 calendar year, in line with the Housing Ombudsman's Complaint Handling Code.

Executive summary

This report reflects a transition from financial year reporting (April to March) to calendar year reporting (January to December). As a result, data for the first quarter has been included in both reporting periods.

During 2025, Sage Homes received 819 complaints, representing a 60% increase compared to the previous reporting period. This reflects a combination of factors, including growth in our customer base, alongside improved identification and recording of complaints, increased customer awareness, and continued service pressures in key areas such as repairs and new build defects. While this provides important context, it does not fully account for the increase in complaints, which also reflects underlying service challenges. Higher complaint volumes are consistent with wider sector trends and provide important insight into customer experience.

Despite increased volumes, complaint handling performance improved significantly:

 **98%**

of Stage 1 complaints were responded to within Ombudsman timescales (up from 79%)

 **100%**

of Stage 2 complaints were responded to within timescales (up from 83%)



All Housing Ombudsman orders were complied with in full, including apologies, compensation, and service reviews



Customer satisfaction with complaint handling remained broadly stable, with improvement across some tenures

These improvements demonstrate stronger control and oversight of complaint handling. However, complaint outcomes indicate that underlying service issues remain. 78% of Stage 1 complaints were upheld or partially upheld, reflecting ongoing challenges in service delivery.

We have used these insights to implement targeted improvements, including enhancements to our customer portal, strengthened coordination of complex repairs, clearer processes for managing customer claims, and improved visibility of case progress for customers.

Overall, while complaint handling performance has improved significantly, the volume and outcomes of complaints highlight that further work is required to address the root causes of service failure.

Our focus is therefore on improving service delivery, not just the speed of complaint responses.

Accountability for complaint performance sits across the organisation, with service teams responsible for resolving issues and the complaints team providing oversight, challenge, and assurance.

We will measure the impact of these improvements through complaint volumes, the proportion of complaints resolved at the first stage, Housing Ombudsman outcomes and customer satisfaction.

This report sets out how we are using complaints insight to drive service improvements, with a particular focus on repairs, communication, and the management of complex cases.

Complaint volumes

The table below shows Sage Homes complaint volumes from 1 January – 31 December 2025:

	2024	2025
Key statistics		
Formal complaints received (Stage 1)	376	636
Complaints responded to within Ombudsman code (Stage 1)	92%	98%
Complaints fully / partially upheld (Stage1)	87%	78%
Complaints not upheld (Stage 1)	13%	22%
Complaints escalated for final review (Stage 2)	105	183
Complaints responded to within Ombudsman code (Stage 2)	94%	100%

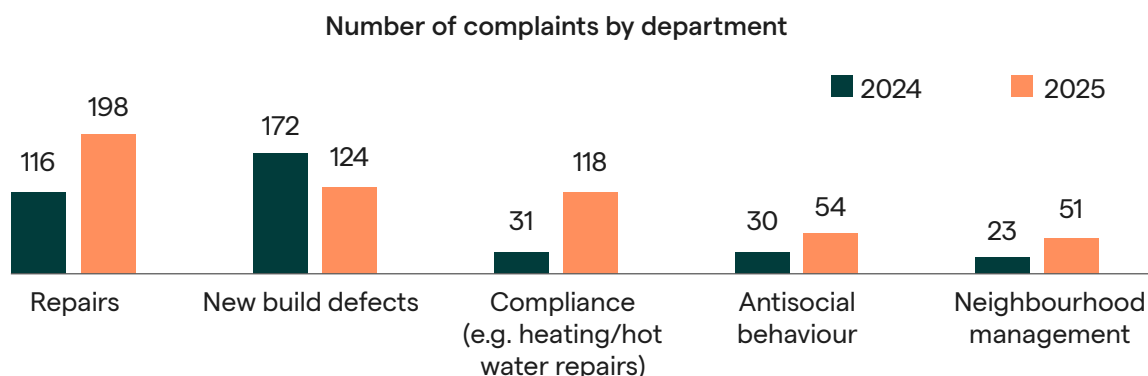
During 2025, Sage Homes received 636 Stage 1 complaints, representing a 69% increase compared to the previous year. This reflects improved identification and recording of complaints, increased customer awareness, continued growth of Sage customer numbers and ongoing service pressures within key operational areas. This increase is set against a wider sector trend, with the Housing Ombudsman reporting an approximate 30% rise in complaints, indicating that higher volumes are being experienced across the sector.

Despite increased volumes, performance improved in key areas. 98% of Stage 1 complaints were responded to within Ombudsman timescales, an improvement of 6 percentage points compared to the previous year. Stage 2 performance also improved, with 100% of complaints responded to within timescales.

Following investigation, 78% of complaints were either fully or partially upheld, a reduction of 9 percentage points compared to the previous year. While this indicates some improvement, it also highlights that underlying service issues remain.

A total of 183 complaints were escalated to Stage 2, resulting in an escalation rate of 29%, which is broadly consistent with the previous year. This suggests that while more complaints are being raised, the proportion requiring further review has remained stable.

The graph below shows the number of complaints received by department (where 50+ complaints were received). During 2025 the highest proportion of complaints related to repairs (30%), new build defects (19%) and compliance related issues (e.g. heating and hot water and communal doors) (18%).



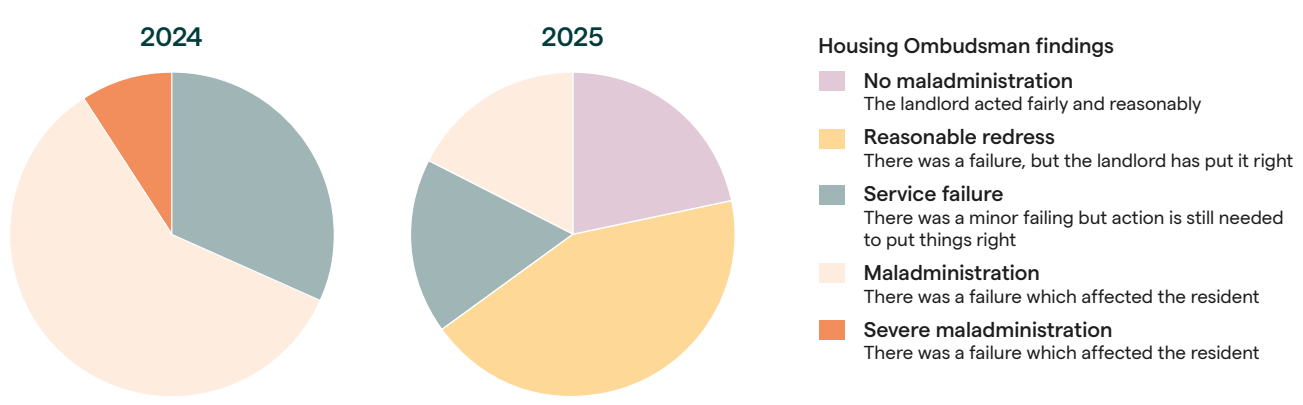
The remainder of this report outlines what we have learned and the actions we have taken to ensure we learn from our mistakes and drive lasting improvement.



Housing Ombudsman findings

During 2025, Sage Homes received 18 Housing Ombudsman determinations (+9 compared to 2024), resulting in a total of 46 findings (+24 compared to 2024), as set out in the table below:

	2024	2025
Housing Ombudsman determinations	9	18
Ombudsman findings		
No maladministration - the landlord acted fairly and reasonably	0	10
Reasonable redress - there was a failure, but the landlord has put it right	0	20
Service failure - there was a minor failing but action is still needed to put things right	7	8
Maladministration - there was a failure which affected the resident	13	8
Severe maladministration - the most serious failing	2	0
Total findings	22	46
Maladministration rate	100%	35%



What these findings tell us

The maladministration rate reflects the proportion of findings identified as severe maladministration, maladministration, or service failure, expressed as a percentage of the total number of findings.

A lower maladministration rate therefore indicates stronger complaint handling performance and improvements in our processes and service delivery.

Although the number of Housing Ombudsman determinations increased during 2025, the maladministration rate improved significantly from 100% in 2024 to 35% in 2025, demonstrating the improvements we've made in our processes and services we deliver to customers. This is lower than the sector maladministration rate of 71% (Housing Ombudsman Annual Review 2024/25), indicating improved performance in how Sage Homes has responded to complaints and put things right for customers.

Key learning from Ombudsman determinations

Analysis of Housing Ombudsman determinations during 2025 identified consistent themes in the cases investigated. The most common areas of learning were:

- Damp and mould and associated repairs, including delays in diagnosis, follow-on works, and overall resolution
- Coordination of repairs, particularly where multiple teams or contractors were involved, leading to delays and poor customer experience
- Handling of anti-social behaviour (ASB), including inconsistencies in approach, communication, and case management
- Communication with customers, where updates were not always timely, clear, or sufficiently detailed
- Complaint handling, including delays in escalation and inconsistencies in the quality and completeness of responses
- Ownership of complex cases, where responsibility was not always clearly maintained from initial report through to resolution
- Clarity and consistency in redress, including how compensation and outcomes were explained to customers.

These themes align with broader complaint trends and highlight the importance of strong case management, clear communication, and timely service delivery.



We recognise that Ombudsman determinations are often issued some time after the original complaint was raised. A number of determinations published in 2025 relate to complaints from earlier years, which should be considered when interpreting year-on-year performance.

This shift also reflects an increase in findings of reasonable redress, demonstrating that where service failures have occurred, these have more often been identified and addressed by Sage Homes prior to formal Ombudsman investigation.

While this represents a positive improvement, we recognise that the Ombudsman has still identified areas where our service did not meet expectations. We take these findings seriously and are committed to using them to drive further improvements.

Our approach going forward

We recognise that, while performance has improved, there is more to do. We will continue to use Ombudsman findings and their spotlight reports, alongside internal complaint data, to identify root causes and drive sustained improvements in service delivery.

Our focus remains on resolving issues earlier, improving customer experience, and reducing the likelihood of complaints escalating to the Ombudsman.



Customer insight and scrutiny

We use complaints, Housing Ombudsman findings, and customer feedback as a key source of insight to improve our services. During 2025, this learning has informed a number of targeted changes designed to address the root causes of complaints and improve the customer experience.

The themes below reflect the most common issues raised by customers and the actions we have taken in response.

Improving access and visibility for customers

Customers told us that it was not always easy to raise concerns or understand the progress of their cases, particularly where multiple teams were involved.

To address this, we have strengthened our digital offer to improve transparency and reduce avoidable contact. During 2025, enhancements to our customer portal focused on improving visibility of repairs and aftercare activity, including clearer case categories, improved signposting, and the development of a status progress bar.

These changes provide customers with clearer, more timely information, helping to reduce uncertainty and the need for repeat contact while supporting earlier resolution.

Improving coordination of repairs

Customers experienced delays where repairs required coordination across multiple teams or trades, particularly for time-critical services such as heating.

We have strengthened how complex repairs are managed, including introducing clearer escalation routes for urgent cases. This ensures that time-sensitive issues are identified earlier and resolved more efficiently, reducing delays and improving outcomes for customers.

Managing cannabis-related ASB

Complaints and customer feedback highlighted that our previous approach to cannabis-related ASB cases was not always clear or consistent, particularly where cases involved reports of odour and where the source could not be easily evidenced. This led to customer frustration, prolonged cases, and unclear expectations about what action could be taken.

In response, we reviewed and strengthened our approach to managing cannabis-related ASB. This included introducing clearer guidance for investigations, focusing on early intervention, setting realistic expectations with customers about the limitations of enforcement, and improving communication throughout the case.

We also strengthened partnership working and signposting, including encouraging reporting to the Police where appropriate, to support more effective and proportionate action.

Early indicators show a reduction in prolonged cases and no increase in complaints linked to the revised approach. We will continue to monitor the impact to ensure this approach is delivering fair and consistent outcomes for customers.

Improving communication with customers

Customers reported that communication was not always clear or consistent, particularly in relation to follow-on works and next steps.

We have improved our approach to customer communication, including more proactive updates and clearer explanations of works and timescales. Customers are contacted in advance of follow-on works to ensure they understand what will happen and have the opportunity to ask questions. This supports earlier resolution and reduces escalation to Stage 2 where possible.



Improving policy clarity and consistency

Some complaints highlighted gaps or inconsistencies in how policies were applied, including in relation to requests for assistance animals and claims for damaged personal property.

We have reviewed and updated relevant policies to ensure clearer guidance is in place for both customers and colleagues. This supports more consistent decision-making and ensures customers understand the processes and outcomes.

Improving the overall complaints experience

Customers told us that they wanted clearer processes and more transparency when raising and progressing complaints.

We have introduced improvements to how complaints are logged, categorised, and managed, alongside enhanced oversight of cases. This supports a more consistent approach and helps ensure that issues are resolved as early as possible.

Embedding learning and continuous improvement

Learning from complaints is embedded across the organisation. We work closely with service teams to ensure that improvement actions are clearly defined, tracked through to completion, and monitored for impact.

This approach ensures that customer feedback results in meaningful, sustained improvements to our services and helps reduce the likelihood of similar issues recurring.

Complaint Handling Code compliance

Sage Homes has completed a self-assessment against the Housing Ombudsman's Complaint Handling Code. This outlines how we meet the requirements of the Code and where we continue to strengthen our approach.

The self-assessment is published alongside this report and is available on our website at: www.sagehomes.co.uk/customer-hub/useful-documents-and-policies/self-assessment/.

During 2025, Sage Homes did not receive any Complaint Handling Failure Orders from the Housing Ombudsman, reflecting compliance with the Complaint Handling Code.

We recognise that compliance is not a static position and will continue to review and improve our approach in line with evolving guidance and best practice.

Publication and accessibility

We are committed to ensuring our information is accessible to all customers. This report is available in alternative formats on request, including large print, audio, Easy Read, and translated versions.

Customers can request a copy of this report or any alternative format by contacting our Customer Care team on **020 8168 0500** or by emailing enquiries@sagehomes.co.uk.

Information on how to raise a complaint is also available on our website or by contacting our Customer Care team, who can provide support with accessing our complaints process.



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