

# Annual Complaints Performance and Service Improvement Report

**2024/25**

## **1. Foreword from the Board member responsible for complaints**

As Chair of the Customer and People Committee throughout 2024, I have overseen what has been a challenging year for Sage in managing complaints across all areas of our business - Sage Rented Limited (SRL), Sage Homes RP Limited (SHRP) and Sage Housing Limited (SHL - which became Sparrow Shared Ownership in August 2024). The sector as a whole saw a significant rise in complaints, and Sage was no different. The Ombudsman reported substantial caseload increases, too. Additionally, Sage saw a surge in complaints in the first quarter, arising from new build defects and from its third-party housing services provider, following the transfer of management of our homes in-house. The Sage Boards instigated a renewed focus on tackling, not only the number of complaints but the underlying drivers of those complaints too. The Customer and People Committee (latterly Customer and Assets) and the Boards oversaw changes in our systems and processes, encouraging the Executive Team to learn lessons, not just from complaints and Ombudsman rulings, but to actively use our customers, through our Customer Scrutiny Panel and Insight Groups, to help redesign our procedures, improving Sage customers' experiences from the outset.

I personally invited the Ombudsman into Sage towards the end of 2024 to discuss Sage's increase in complaints in recent years. We discussed the drivers of complaints alongside the work that all the teams were doing to resolve customer issues and learn from mistakes made in the early years of Sage's journey. The Boards and I have seen improvements in the performance of all teams throughout the year, resulting in stronger customer satisfaction figures and continue to work with our customers to improve our service and their satisfaction going forward.

This Annual Complaints Performance and Service Improvement Report, together with the Self-Assessment against the Housing Ombudsman's Complaint Handling Code, has been reviewed, scrutinised and formally approved by the Board. The governing body is satisfied that the report accurately reflects Sage Homes' performance, learning and compliance with the Code, and has confirmed its ongoing oversight of the actions set out within it.

**David Godden**

Chair, Customer and Assets Committee  
Board member responsible for Complaints

## 2. Executive summary

This report sets out Sage Homes' complaints performance, learning, and service improvements during the 2024/25 financial year. In line with the Housing Ombudsman's Complaint Handling Code, it provides a transparent record of complaints investigated by the Ombudsman, internal performance data, lessons learned, and how customer feedback is used to shape and improve our service.

During the year, Sage received 513 complaints, a 7% increase from the previous year, driven in part by the management transfer of more than 6,000 homes from Places for People but also continued high complaint levels related to the resolution of new build defects. Despite this, significant improvements were achieved:

- Complaints team performance improved in the year with Stage 1 response times increasing from 63% to 79%, and Stage 2 from 75% to 83%
- Customer satisfaction with complaint handling improved to 47% in SHRP
- Defect volumes (closely related to complaints cases) reduced by 84.6%, and long-standing cases (>150 days) dropped from 24% to 0.8%
- All Ombudsman orders were complied with in full, including apologies, compensation, and service reviews

Improvements to our services have been shaped, not just by regular reviews of performance data, caseload, and formal findings, but also by customer feedback, complaint trends, and engagement through a dedicated Customer Insight Group to understand the lived experience of our customers going through the complaints process. Complaint management has also changed as cases now have a named owner and access to new tools for early resolution and post-case learning capabilities.

This report reflects a firm commitment to transparency, accountability, and ongoing improvement. Complaints are viewed as vital tools to help us build a more responsive, inclusive, and resident-led service.

### 3.Complaints performance including TSMs

3.1. The Regulator of Social Housing has introduced a comprehensive set of Tenant Satisfaction Measures (TSMs) to enhance transparency around landlord performance and empower residents. The 2024/25 reporting year marked the second year of TSM reporting for Sage Homes, covering the period from April 2024 to March 2025. Of the 22 TSMs, three relate specifically to complaints, and performance against these measures is outlined below for both of Sage Homes' registered providers still part of the group at year end (this excludes Sparrow Shared Ownership (SHL)):

3.2.

Year ending March 2025		SRL	SHRP		AR Sector Benchmarks		SO Sector Benchmarks	
		AR		SO	Median	Top Quartile	Median	Top Quartile
CH01	St.1 complaints relative to landlord size	26.7	21.5	27.7	42.5	24.4	35.2	22.3
CH01	St.2 complaints relative to landlord size	7.5	3.2	6.7	5.7	3.2	9	4.8
CH02	St.1 responded to within timescales	79%	83%	78%	82%	93%	73%	87%
CH02	St.2 responded to within timescales	82%	92%	80%	84%	98%	79%	94%
TP09	Satisfaction with complaints handling	30%	47%	17%	35%	41%	19%	25%

=>Top quartile
=>Median < Top quartile
<Median

- 3.3. CH01 is the number of complaints received per 1,000 homes. SHRP Shared Ownership homes (SO) and SRL Affordable/Social Rent homes (AR) received the highest number of St1 and St2 complaints relative to the size of the RP, with performance below top quartile, however above the median, whilst SHRP AR received the lowest number of complaints with performance in the top quartile.
- 3.4. Most complaints were responded to within the required policy timescales, including appropriate extensions for more complex cases. Response times for SHRP fall between the median and top quartile, while performance for SRL falls just below the median.
- 3.5. Complaint volumes spiked following the early 2024 transition of approximately 6,000 customers from Places for People to Sage Homes, which teams struggled to manage and took several months to resolve. This impacted Sage's ability to achieve top quartile response times. However, performance in 2025 is on track to meet that benchmark.
- 3.6. During 2024/25 the majority of complaints related to new build defects (40%), repairs (26%), compliance related issues (12%) and antisocial behaviour (8%).
- 3.7. Customer satisfaction with complaint handling ranks in the top quartile for SHRP AR customers but remains below the median for SHRP SO and SRL AR customers. Throughout 2024/25, there has been a strong focus on improving the customer experience, as highlighted across this report.

3.8. 2024/25 performance versus 2023/24 is shown in the table below:

Sage Homes	2023/24	2024/25
St. 1 complaints logged	365	414
St. 2 complaints logged	113	99
Total complaints logged	478	513
St. 1 complaints responded to within timescales	63%	79%
St. 2 complaints responded to within timescales	75%	83%

3.9. In 2024/25, the number of complaints received rose by 7% compared to the previous year, reflecting a broader trend across the housing sector, illustrated by the Housing Ombudsman's increase of over 2,000 formal investigations during the same period.

3.10. There has been a significant improvement in complaints response times compared to 2023/24, with four out of five complaints now being addressed within the Ombudsman's Complaints Handling Code. This progress reflects the expansion of the Complaints team and a strengthened culture across all departments in responding promptly to both customers and the Complaints team. While mistakes may occur, it is the way employees respond to these issues that customers truly value.

3.11. The complaint outcomes are highlighted in the table below:

Complaint outcome	Stage 1		Stage 2	
	2023/24	2024/25	2023/24	2024/25
Not Upheld	15%	12%	28%	17%
Partly Upheld	30%	34%	26%	34%
Upheld	55%	53%	46%	49%

3.12. The proportion of complaints upheld remains consistent year on year, with one in two upheld across Stage 1 and Stage 2 complaints. In the first quarter of 2025/26, Stage 1 upheld levels have dropped to 44%, showing that lessons have clearly been learned by teams.

3.13. Throughout the year, we received 13 complaints that were not processed through our formal complaint procedure. These complaints were not pursued for the following reasons:

- The complaint was related to an ongoing legal proceeding.
- The complaint has already been investigated.
- The complaint occurred more than 12 months ago.

## 4. Housing Ombudsman Complaints and Service Improvement Report (2024/25)

In line with the Housing Ombudsman's Complaint Handling Code, this report sets out the complaints investigated by the Ombudsman during the 2024/25 year, along with the actions taken in response to the findings. It also explains the service improvements made and learnings taken from complaints to deliver better outcomes for residents.

### **Ombudsman decisions: 2024/25**

During the year, the Housing Ombudsman ruled on five formal complaints concerning Sage's housing services. Three of these involved homes that were managed at the time by Places for People on Sage's behalf. In each case, the Ombudsman identified service failings and issued clear orders for redress. The reference numbers, decisions, and a summary of the failings are set out below:

#### **Case ref: 202225956**

The Ombudsman found maladministration in the handling of anti-social behaviour (ASB) and complaint handling. The managing agent failed to take timely or effective action to address serious ASB and delayed the Stage 1 response by 76 days. Sage was ordered to apologise and pay £875 compensation.

#### **Case ref: 202211318**

A severe maladministration finding was made in relation to ASB, repairs and safeguarding. The Ombudsman found that safeguarding risks were not acted on, communication was poor, and record-keeping was inadequate. Compensation and a formal apology were ordered.

#### **Case ref: 202312522**

Severe maladministration was identified due to repeated failures to provide communication in Braille, despite numerous requests. There was also a service failure in complaint handling. The Ombudsman ordered a payment of £2,575, a written apology, and a meeting with the customer to agree a reasonable adjustment plan.

#### **Case ref: 202300700**

The Ombudsman found maladministration in complaint handling and a service failure regarding shared garden space. There were delays in responses and a lack of clarity around responsibilities. A compensation payment of £150 and service review was ordered.

#### **Case ref: 202309013**

A service failure was found in the handling of emergency heating repairs, sink repairs, and complaint responses. The customer went without heating for too long and did not receive timely replies. The Ombudsman ordered a payment of £550 compensation and a review of the repairs escalation process.

Across all five cases, the Ombudsman found that improvements were needed in antisocial behaviour case handling, complaint response times, vulnerability support, and communication practices.

## **Learning from Housing Ombudsman rulings**

From these decisions, several key themes emerged:

- **Oversight of Managing Agents:** In cases involving the former agent (Places for People), a lack of active oversight contributed to delays and missed actions. Sage learned that landlords must retain strong, direct visibility of frontline casework.
- **Vulnerability and accessibility:** Failure to support disabled residents, including case 202312522, showed the need for consistent and proactive use of reasonable adjustments and better data-sharing across teams.
- **Timeliness:** Delays in responding to complaints, particularly at Stage 1, were a recurring issue. These delays undermined resident confidence and breached the Ombudsman's response time expectations.
- **Record-keeping and communication:** One complaint revealed that incomplete records and poor internal communication led to missed risks and inadequate support for residents.

## **Actions taken**

Sage has made significant changes to address the issues identified:

- In January 2024, Sage's agreement with Places for People ended and all tenanted homes are now directly managed. This included forming a new Housing Operations team with dedicated officers for antisocial behaviour (ASB), repairs, safeguarding and resident support.
- A new harm-centred ASB policy was launched, which ensures that cases are triaged and risk-assessed promptly, with clear action plans in place.
- Mandatory reasonable-adjustment training was introduced for all staff, covering legal duties, how to record and act on accessibility needs, and how to flag these to contractors.
- The complaints procedure was redesigned, including automatic reminders, senior quality control checks at each stage, and live dashboards that alert leadership to any breach of timescales.
- Emergency repairs escalation processes were improved, with a 24-hour check, offer of temporary heaters or facilities, and contractor accountability for delays.

## **Evidence of compliance**

All orders made by the Housing Ombudsman have been complied with in full. This includes issuing written apologies, paying compensation, reviewing internal policies, and meeting affected customers. Actions taken have been recorded and confirmed with the Ombudsman as part of their follow-up process.

In accordance with the Complaint Handling Code, this information is published to demonstrate transparency, accountability, and commitment to learning from complaints. Internal governance arrangements include regular oversight by the Executive Team, Customer and Assets Committee, and Customer Scrutiny Panels.

### **Looking ahead**

Sage Homes recognises that in 2024/25 we have not always met the standards our customers expect and deserve. These rulings have been a catalyst for substantial improvement and reform. We are committed to continuing this journey and involving customers every step of the way. We will continue to publish annual updates in this report and track progress through our “You Said – We Did” communications.

### **Complaint Handling Failure Order in 2024/25**

A Complaint Handling Failure Order (CHFO) was received in relation to complaint 202342950. This was issued due to a missed Housing Ombudsman deadline to provide evidence. The delay was short, the documents were submitted the following day, but technically the deadline had passed. At the time, the customer had informed Sage that they wished to withdraw their complaint, and Sage understood that evidence was no longer required. We're pleased that the resident felt their concerns had been resolved and no longer wished to pursue the case, but we recognise that the CHFO still applies. Sage takes our responsibilities under the Complaint Handling Code seriously and has since strengthened our internal governance and processes to ensure that all future Ombudsman requests are met on time.

## **5. Improving complaint handling and customer satisfaction**

We have taken a resident-led approach to improving how we handle complaints and, more importantly, how we improve customer satisfaction across our housing services. This work has been shaped by complaint trends, feedback satisfaction surveys and insight from our dedicated Customer Insight Group on complaints, which was attended by customers who had experienced the complaints process and was chaired by a member of the Customer Scrutiny Panel (CSP). The CSP Chair fed back their findings to the CSP and initiated a number of actions.

Complaint response times have improved due to process redesign, enabling complainants to experience faster, clearer, more accessible and better issue resolution. This was implemented as a result of customer feedback.

### **Putting residents at the centre**

Sage's online complaint process has been redesigned to make it easier for customers to raise an issue in a simple and intuitive way. The new triage system guides residents through their options, helps clarify if it's a formal complaint or a service request, and ensures issues are sent to the right team immediately. This has reduced delays and frustration at the first point of contact, a key theme in previous customer feedback.

### **Making responses clearer and easier to understand**

Complaints response templates have been rewritten in conjunction with the Customer Insight Group. Customers were concerned that previous responses were too long, unclear, or too technical. The depth of the investigation and length of response was viewed by customers as



feeling like excuses were being made and making it hard for them to find their resolution.

Resulting changes include:

- A clear summary at the top of each letter or email with the key information
- Straightforward explanations under clear headings
- Plain English, with accessible versions (Braille, Easy Read, large print, or audio) available on request

This makes it easier for residents to understand decisions and feel they've been listened to and treated fairly.

### **Listening and learning, not just replying**

After every complaint is closed, customers are invited to complete a short satisfaction survey. Questions include whether they felt heard, whether the complaint response was clear, and whether they are satisfied with the outcome. This feedback is reported and reviewed by our Leadership team. We've already used this to:

- Identify and resolve root causes of repeated repair issues
- Create clearer contractor instructions.

### **Update antisocial behaviour case-handling procedures**

There has also been an improvement in positive feedback and early complaint withdrawals, a sign that issues are being resolved at first contact more often.

### **More personal and responsive service**

Customers have a named Homes and Communities Officer, and all complaints are tracked via an upgraded Customer Relationship Management (CRM) system, allowing officers to identify issues early and follow up before they need to escalate. Customers are also called within 48 hours of a complaint being received, to facilitate an opportunity to resolve the issue.

### **Results so far**

Since introducing these improvements:

- Customers tell us they feel more listened to, and that our communications are more understandable and tailored.
- By redesigning our processes through a resident lens, not just a compliance lens, real improvements in customer satisfaction with the way we listen, respond, and act have been identified. For Sage, complaints aren't just about fixing what's gone wrong, they are a key tool in making our whole service better.

## 6. Meeting Code requirements

Sage is fully committed to meeting the Housing Ombudsman's Complaint Handling Code and has embedded its principles throughout the complaints policy, systems, and culture. During 2024/25, a self-assessment against the Code was undertaken, which confirmed full compliance across all areas.

Sage has taken clear and practical steps to ensure our complaints handling meets the Code's expectations in four key ways:

### 1. Accessibility and clarity

It is now easier for residents to raise complaints in a way that suits them. Complaints can now be submitted via our online customer portal, email, phone, letter, or in person, and in accessible formats such as Braille, Easy Read, and audio. A revised Complaints policy is published on our website, written in plain English and convertible into a range of different accessible formats using ReciteMe. The definition of a complaint fully aligns with the Code and is promoted through customer communications.

### 2. Timely and fair responses

Stronger processes have been built to ensure that complaints are acknowledged and responded to within the Ombudsman's 10- and 20-working-day timeframes. Automatic reminders, new triage systems in the CRM system, and a weekly performance dashboard help track complaints in real time. Quality assurance checks are now built into both Stage 1 and Stage 2 complaints to ensure fairness and consistency.

### 3. Resident-focused resolution

Complaint feedback, Ombudsman decisions, and satisfaction survey results all drive service improvements. Customers have been actively involved in shaping how we respond to complaints, for example, by co-designing our new response templates with the Customer Insight Group. We also offer early "service recovery" calls to resolve concerns before they escalate.

### 4. Learning from complaints

Robust systems are in place to capture learning from every complaint. As our systems improve, we are better able to identify the root causes of complaints and use this data to enhance our services. Themes are reviewed quarterly by our Executive team, operational leads, and Customer Scrutiny Panel. Where issues are systemic, we respond with service-wide improvements, for example, through changes to ASB case handling, training on reasonable adjustments, or improved contractor instructions. These lessons are published annually and shared with residents via "You Said – We Did" updates in newsletters.

We see the Complaint Handling Code not just as a regulatory framework, but as an opportunity to provide a better, fairer, and more responsive service for all our residents.

## 7. Example learnings from complaints

In 2024/25, we distilled critical lessons from complaints, Ombudsman rulings, resident feedback, and best-practice case reviews. Each lesson was matched with a specific, measurable action to drive ongoing improvement.

1. Complaint responses were too long, lacked empathy, and didn't feel personal

Lesson: Customers told us our responses felt defensive or inaccessible, sometimes making complaints worse.

Action:

- New complaint response templates now begin with a one-page summary of the complaint, outcome, redress, and resolution. All complaint responses go through a quality assurance process to ensure plain English and accuracy. Mid-point and end-of-case calls are now made for most complaints to build rapport, clarify misunderstandings, and improve closure. This year, our Complaints team focused on improving the quality and frequency of communication with customers. In the upcoming year, the team will maintain these high standards and also implement changes to manage complaints more efficiently, reducing the time customers wait for a response.

2. Senior service teams weren't directly accountable for resolving complaints

Lesson: Complaints were often passed between teams without clear ownership.

Action:

- Service area managers now call the customer directly upon receipt of a Stage 1 complaint to understand the issue and take responsibility. Stage 2 reviews now include directors, heads of service, and the Chief Customer Officer, who review steps taken and ensure a full resolution plan is in place.

3. The defect-handling process was uncoordinated and slow

Lesson: Customers experienced long waits and little clarity on who was responsible for resolving issues.

Action:

- Sage took back control of defect management from developers, investing over £3 million.
- The Aftercare team was restructured regionally to build developer relationships and improve handover quality.
- Total defects have reduced by 84.6%, from 7,164 (Jan 2023) to 1,105 (March 2025).
- Long-standing defects (>150 days) have fallen from 24% to 0.8% of total cases, a reduction of over 23%.

4. Clixifx platform caused confusion; teams couldn't see the full customer picture

Lesson: Customers and staff lacked visibility of defect updates, leading to duplicated or conflicting information and poor customer communication.

Action:

- Defect tracking was integrated into the core Sage CRM system and customer portal. Staff can now see real-time updates, including communications between Aftercare and customers, improving coordination across teams. Customers can access all Sage services including defect tracking through one customer portal.

5. ASB and community safety cases were poorly recorded and inconsistently managed

Lesson: The system didn't support efficient risk assessment or case recording, and officer caseloads were high.

Action:

- Sage rebuilt the ASB risk assessment process in the customer portal and CRM, ensuring risk is assessed and stored automatically. Officers now manage fewer live cases, supported by better digital tools and patch realignment based on customer needs, not just geography.

6. Sage lacked reliable data on vulnerable customers and their service needs

Lesson: The complaint 202312522 highlighted major weaknesses in how we track and respond to accessibility needs.

Action:

- Sage launched the Key Customer Information (KCI) project:
- All visually impaired residents were directly contacted to confirm needs.
- All data and communications were scanned to review any for vulnerabilities.
- A new tool is in development to let residents update their own personal information through the customer portal.
- Internal Audit is reviewing the KCI project to ensure completeness.

7. The transition of services from Places for People created legacy complaints and confusion

Lesson: Residents were unclear on which organisation was responsible, and service continuity was disrupted. Sage did not have real-time records of their customers.

Action:

- All housing management was brought in-house in early 2024.
- Additional resources were added to Complaints and Repairs teams to manage handover cases.
- Performance has now stabilised, with October 2024 recording 100% compliance with complaint response targets.

8. Repairs complaints highlighted communication gaps and missed opportunities for resolution

Lesson: Customers reported feeling ignored or left without updates during repairs issues.

Action:

- The customer portal now allows residents to upload photos and videos, helping diagnose issues more accurately
- A senior repairs manager now calls every customer who raises a repairs-related complaint to offer early resolution.
- Insights from complaints and transaction surveys are shared weekly with Repairs team to spot and fix recurring problems.

9. Shared owners lacked clarity during sales and post-sales service

Lesson: The complaints about staircasing and shared ownership sales processes revealed poor visibility and confusion.

Action:

- The Sage Sales Progression Portal launched in 2023 ensures all communication and documents are centralised in one digital location for customers.
- Residents now contact the Repairs team directly for communal repairs, resolving delays previously experienced via Homeowner Services.
- Clearer advice has been published about Land Registry delays and who is responsible (e.g. customer solicitors).
- Homeowner Services team broken into dedicated patches to build closer relationships with customers and provide a single point of contact.

### **Ongoing improvement**

All lessons are shared quarterly with our service leads and the Customer Scrutiny Panel. We track actions to completion and report them as part of our “You Said – We Did” updates. This ensures that learning from complaints leads to real, measurable improvements in customer experience.

## **8. Publication and accessibility**

This report and the accompanying Self-Assessment are published on our website at <https://www.sagehomes.co.uk/customer-hub/useful-documents-and-policies/self-assessment/>. Printed copies and alternative formats (including large print, audio, Easy Read and translated versions) are available on request by contacting our Customer Care team at 020 8168 0500/ [enquiries@sagehomes.co.uk](mailto:enquiries@sagehomes.co.uk).