

## Appendix A: Self-assessment form - 2026

This self-assessment form should be completed by the complaints officer and it must be reviewed and approved by the landlord's governing body at least annually.

Once approved, landlords must publish the self-assessment as part of the annual complaints performance and service improvement report on their website. The governing body's response to the report must be published alongside this.

Landlords are required to complete the self-assessment in full and support all statements with evidence, with additional commentary as necessary.

We recognise that there may be a small number of circumstances where landlords are unable to meet the requirements, for example, if they do not have a website. In these circumstances, we expect landlords to deliver the intentions of the Code in an alternative way, for example by publishing information in a public area so that it is easily accessible.

## Section 1: Definition of a complaint

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
1.2	A complaint must be defined as: <i>'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.'</i>	Yes	Complaints, Compensation and Compliments Policy 2025 section 2.5	We define a complaint as: 'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting a resident or group of residents.'
1.3	A resident does not have to use the word 'complaint' for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make complaint. A complaint that is submitted via a third party or representative must be handled in line with the landlord's complaints policy.	Yes	Complaints, Compensation and Compliments Policy 2025 section 2.3 and 2.4	When a customer expresses dissatisfaction, they are given the choice if they wish to raise a complaint. Examples of third party include family member, friend/carer, mental health advocate and MP
1.4	Landlords must recognise the difference between a service request and a complaint. This must be set out in their complaints policy. A service request is a request from a resident to the landlord requiring action to be taken to put something right. Service requests	Yes	Complaints, Compensation and Compliments Policy 2025 section 3.5 and 7.8	A service request is a request from a customer requiring us to take action to put something right. A first-time request for a service is not a complaint.

	are not complaints, but must be recorded, monitored and reviewed regularly.			Service request or complaint flowchart
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.	Yes	Complaints, Compensation and Compliments Policy 2025 section 3.5 and 3.6.	<p>If further enquiries are needed to resolve the matter or the customer requests it, we will open a formal complaint if it is within the remit of the policy.</p> <p>Internal staff training material reinforces our approach, measured by 'Clever Nelly'</p>
1.6	An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey should be made aware of how they can pursue a complaint if they wish to. Where landlords ask for wider feedback about their services, they also must provide details of how residents can complain.	Yes	Standard narrative in transactional and TSM survey scripting (telephone and online)	<p>All survey participants are given the following: "If you would like to raise a complaint relating to any of the feedback you have provided in this survey, you can do so in the following ways:</p> <p>Believe housing website Email Telephone Social Media In person etc.</p>

## Section 2: Exclusions

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
2.1	Landlords must accept a complaint unless there is a valid reason not to do so. If landlords decide not to accept a complaint they must be able to evidence their reasoning. Each complaint must be considered on its own merits	Yes	Complaints, Compensation and Compliments Policy 2025 section 2.6, 2.7 and 2.8	<p>There are times when this policy does not apply and when we will not consider opening a complaint. Where a matter is not within the remit of this policy, we will provide an explanation setting out the reasons why and we will provide details of how to refer the matter to the Housing Ombudsman Service (HOS). If appropriate, we will direct the customer to a more suitable alternative process or organisation.</p> <p>Team Leader audits of cases closed as 'refused' monitor this approach.</p>
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to	Yes	Complaints, Compensation and Compliments Policy 2025 section 2.8	We have defined these in accordance with the Code guidance. However, all complaints will be

	<p>residents. Acceptable exclusions include:</p> <ul style="list-style-type: none"> <li>• The issue giving rise to the complaint occurred over twelve months ago.</li> <li>• Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court.</li> <li>• Matters that have previously been considered under the complaints policy.</li> </ul>			considered on their own merits
2.3	<p>Landlords must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue, unless they are excluded on other grounds. Landlords must consider whether to apply discretion to accept complaints made outside this time limit where there are good reasons to do so.</p>	Yes	Complaints, Compensation and Compliments Policy 2025 section 2.8	All complaints are considered on their own merits, but we always accept complaints regarding matters that occurred within 12 months, if they fall within the remit of the complaints policy.
2.4	<p>If a landlord decides not to accept a complaint, an explanation must be provided to the resident setting out the reasons why the matter is not suitable for the complaints process and the right to take that decision to the Ombudsman. If the Ombudsman does not agree that the exclusion has been</p>	Yes	Complaints, Compensation and Compliments Policy 2025 section 2.6	There are times when this policy does not apply and when we will not consider opening a complaint. Where a matter is not within the remit of this policy, we will provide a detailed explanation of why and

	fairly applied, the Ombudsman may tell the landlord to take on the complaint.			provide details of how to refer the matter to the HOS and, if appropriate, direct the customer to the correct process or organisation. Excluded complaints are logged accordingly on our internal ICT system 'Salesforce' and audited.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	Complaints, Compensation and Compliments Policy 2025 section 2.6, 2.9 and 2.10	All customers will be treated with dignity and respect. Household vulnerabilities, reasonable adjustments and communication preferences will be always considered. We will consider the individual circumstances of each complaint on its own merits, and we will consider our duties under the Equality Act 2010. There may be alternative routes that are more appropriate for a complainant and where appropriate, signposting or advice will be provided.

### Section 3: Accessibility and Awareness

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.1	Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. Landlords must consider their duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.1.	<p>We offer a range of ways for customers to give us their comments and complaints. These include:</p> <ul style="list-style-type: none"> <li>• in person</li> <li>• by telephone and/or text message on 0300 1311 999</li> <li>• through the believe housing customer smartphone app</li> <li>• through the believe housing customer portal <ul style="list-style-type: none"> <li>• by email to <a href="mailto:feedback@believehousing.co.uk">feedback@believehousing.co.uk</a></li> <li>• on our website at <a href="http://www.believehousing.co.uk">www.believehousing.co.uk</a></li> <li>• using social media</li> </ul> </li> <li>• in writing to: Feedback, believe housing, Coast House, Spectrum Business Park, Seaham, SR7 7TT.</li> </ul> <p>We ask additional questions through our survey model to give us assurance that our complaints process is accessible for customers.</p>

				<p>We conduct a 6 monthly 'temperature test' against this self-assessment mid-year to provide assurance that we remain compliant.</p>
3.2	<p>Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.</p>	Yes	<p>Our internal training package, which has utilised some of the HOS guidance supports staff to ensure they are aware of the correct process and complaints are dealt with as such.</p> <p>Complaints, Compensation and Compliments Policy 2025 Section 3.1</p>	<p>Mandatory training module for all staff with 100% completion rates and utilisation of 'Clever Nelly' which offers the business assurance around the level of understanding of complaint management.</p> <p>This year we also launched a repairs operative training package 'Beyond the doorstep' which incorporated complaint handling principles.</p>
3.3	<p>High volumes of complaints must not be seen as a negative, as they can be indicative of a well-publicised and accessible complaints process. Low complaint volumes are potentially a sign that residents are unable to complain.</p>	Yes	<p>The volume of complaints continues to rise.</p>	<p>We do not view any increase in volume of complaints as a negative. We have made improvements to our reporting framework to ensure we continue to learn from insight.</p> <p>We conduct quarterly deep dives of our TSM data which helps us better understand if</p>

				<p>complaints are being dealt with as such.</p> <p>We conduct re-occurring training for our front-line staff to ensure they are aware of the Code and how to promote the complaints process.</p>
3.4	<p>Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord's website.</p>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 3.18 to 3.28</p>	<p>Policy available on website, social media and regularly published in customer publications.</p>
3.5	<p>The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.</p>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 6.1 and 7.3</p>	<p>Requirements included in the policy</p>
3.6	<p>Landlords must give residents the opportunity to have a representative deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord.</p>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 2.4</p>	<p>We will not prevent a customer from being accompanied if they wish and encourage customers to appoint a third party to act on their behalf if it can help to resolve the issue quicker for them.</p> <p>A recent HOS determination has supported some learning on this</p>

				subject, and we have embedded the recommendations accordingly.
3.7	Landlords must provide residents with information on their right to access the Ombudsman service and how the individual can engage with the Ombudsman about their complaint.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 7.3	We regularly seek guidance and advice from the Housing Ombudsman Service (HOS) to try and resolve issues in the right way. If a customer remains dissatisfied with our investigation into their complaint, they can also contact the HOS to review our handling of it for them. We signpost customers to the HOS in newsletters, online (website and social media) and within each complaint response letter.

## Section 4: Complaint Handling Staff

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
4.1	Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the governing body (or equivalent). This Code will refer to that person or team as the 'complaints officer'. This role may be in addition to other duties.	Yes	The Customer Insight Team led by the Customer Insight and Engagement Manager is the 'complaints officer'.	<p>The Customer Insight Team's sole focus is on dealing with complaints, HO investigations and MP enquiries.</p> <p>Engagement with the HOS is done so via the HOS portal.</p> <p>Complaints are reported to the governing body through a rigid reporting framework.</p>
4.2	The complaints officer must have access to staff at all levels to facilitate the prompt resolution of complaints. They must also have the authority and autonomy to act to resolve disputes promptly and fairly.	Yes	The Customer Insight team has access to colleagues at all levels to resolve issues fairly, and as quickly as possible. Assistant Directors and/or Director's review Stage 2 letters before they are sent to the customer to make sure that we can take all reasonable actions to resolve the complaint quickly and fairly.	The relevant Service Area Directors see all Stage 2 letters before they are issued, to ensure we are taking all appropriate actions to resolve a customer's complaint. This process helps with learning from complaints too.
4.3	Landlords are expected to prioritise complaint handling and a culture of learning from complaints. All relevant staff must be suitably trained in the	Yes	The structure of the Customer Insight Team is carefully monitored via KPI's to ensure it is resourced adequately.	Mandatory training introduced in 2024 with 100% completion rate for all staff.

	importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively			Complaint Handling staff regularly utilise the HOS guidance (spotlight reports and case work), webinars and E: learning as part of their ongoing learning and development.
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### Section 5: The Complaint Handling Process

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.	Yes	Complaints, Compensation and Compliments Policy 2025	We have a single Complaints Policy which is inclusive to all residents and used by the whole organisation.  Our survey framework helps us monitor, understand and improve the customer journey
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.18 to 3.28	We have a two -stage complaints process. We work with our customers within the first five days of receiving notification of dissatisfaction to clarify the exact nature of the complaint and what is needed to resolve this, we

				also discuss expectations around outcomes that are achievable within the complaints process. Service requests and complaints are clearly defined in our policy, using the HO guidance and within internal training for staff.
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.18 to 3.28	The Complaints, Compensation and Compliments Policy outlines our two -stage process and timescales we aim to meet for a timely resolution.
5.4	Where a landlord's complaint response is handled by a third party (e.g. a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 2.7, 3.15 and 3.16	We do not outsource formal investigations that are within the remit of the Complaints Policy
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 2.7, 3.15 and 3.16	All complaints from believe housing customers are managed in line with our complaints policy. This includes complaints about third parties.

5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as “the complaint definition”. If any aspect of the complaint is unclear, the resident must be asked for clarification.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.18, 3.25 and 3.27	<p>The Customer Insight Advisor will contact the customer (or third party) to acknowledge that the concerns have been received, set out an understanding of the complaint and confirm what is needed to put things right.</p> <p>If any aspect of the complaint is unclear, the advisor may ask the customer for clarification. The advisor will ask the customer to provide any relevant information to assist them in making an informed decision. ‘The complaint definition’ is set out in the acknowledgement to allow the customer to respond if we have not fully understood the issue.</p>
5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 2.6, 3.20 and 7.7	<p>As Above.</p> <p>If appropriate, we will direct the customer to a more suitable alternative process or organisation.</p> <p>We ensure customer expectations are set at the acknowledgement stage.</p>

				We aim to visit a customer, where possible (and appropriate)
5.8	<p>At each stage of the complaints process, complaint handlers must:</p> <ol style="list-style-type: none"> <li>a. deal with complaints on their merits, act independently, and have an open mind;</li> <li>b. give the resident a fair chance to set out their position;</li> <li>c. take measures to address any actual or perceived conflict of interest; and</li> <li>d. consider all relevant information and evidence carefully.</li> </ol>	Yes	Complaints, Compensation and Compliments Policy 2025 Section 1.2, 1.3, 2.9 and 3.20	<p>While investigating the complaint the customer insight advisor will:</p> <ul style="list-style-type: none"> <li>• deal with complaints on their own merits, considering individual customer circumstances, household vulnerabilities and reasonable adjustments</li> <li>• act independently, fairly and reasonably</li> <li>• take measures to address any actual or perceived conflict of interest</li> <li>• consider all information and evidence carefully</li> <li>• consider if there are any alternative options to support the customer.</li> </ul>
5.9	Where a response to a complaint will fall outside the timescales set out in this Code, the landlord must agree with the resident suitable intervals for keeping them informed about their complaint.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3	We will always aim to provide a full written response within 10 working days at stage 1 or 20 working days at stage 2 from when we send the acknowledgement, unless there are valid reasons to extend which will be clearly

				explained and agreed with the customer.
5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010. Landlords must keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments must be kept under active review.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 2.9 and 2.10	During the initial acknowledgement of the complaint, we collect information on preferred communication method, and details of any vulnerabilities, support needs or reasonable adjustments required. We will log this information on the complaint case and update our systems to ensure this information is recorded appropriately.
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has valid reasons to do so. Landlords must clearly set out these reasons, and they must comply with the provisions set out in section 2 of this Code.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.6, 3.16, 3.17 and 3.24	If further enquiries are needed to resolve a service request or the customer requests it, we will open a formal complaint if it is within the remit of the Complaints policy. If all or part of the complaint is not resolved to the customer's satisfaction, it must be progressed to Stage Two of the complaint's procedure. We have not refused any stage 2 complaints this year. Last year we also extended the

				time a customer has to request a review from 20 days to 6 months, following customer feedback.
5.12	A full record must be kept of the complaint, and the outcomes at each stage. This must include the original complaint and the date received, all correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys.	Yes	A full record of the complaint, including the original complaint, date raised & method raised, all communication with customer and outcome is recorded within a 'case' in Salesforce	All complaints are managed on Salesforce, which includes all interaction with the complainant, or 3rd party. All supporting documentation and evidence around decision making is uploaded to the case.
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 4	We will take remedial actions as soon as possible and act quicker to resolve any urgent issues. For example, following a health and safety incident.
5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 5  Unreasonable Complainant Behaviour Policy	For those customers acting in an unreasonable and persistent manner we will consider further action in line with our Unacceptable Complainant Behaviour Policy. A case conference with appropriate colleagues will be held and documented before considering application of

				<p>the Unacceptable Complainant Behaviour Policy.</p> <p>Our Customer Complaints Panel will regularly review our application of both policies.</p>
5.15	<p>Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.</p>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 5 and 2.10</p> <p>Unreasonable Complainant Behaviour Policy</p>	<p>We will consider the individual circumstances of each complaint on its own merits, and we will consider our duties under the Equality Act 2010.</p> <p>Our Customer Complaints Panel will regularly review our application of policy.</p>

## Section 6: Complaints Stages

### Stage 1

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 2 and 3	<p>Complaints will be referred to our Customer Insight Team to complete a triage process and determine how the matter should be handled, preferred communication method and any vulnerabilities/support needs are discussed with the customer. Complaints about safeguarding, health and safety or urgent hazards are dealt with as a priority.</p> <p>Team Leader audits and data analysis will monitor the reasons for escalation and stage 1 to stage 2 conversation rate to help us understand how we can improve resolution as stage 1.</p>
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the	Yes	Complaints, Compensation and Compliments Policy 2025	Complaints will be referred to our Customer Insight

	complaints procedure <b><u>within five working days of the complaint being received.</u></b>		Section 3.18	Team. We will contact the customer within five working days of the customer logging the complaint to acknowledge that the issue has been received and to confirm exactly what we need to investigate and what is needed to put things right. Our internal ICT system (Salesforce) supports The Customer Insight Team Leader to ensure complaints are responded to within 5 working days with a complaint dashboard. Our BMRC and SLT also have access to the dashboards which clearly shows how we are performing.
6.3	Landlords must issue a full response to stage 1 complaints <b><u>within 10 working days</u></b> of the complaint being acknowledged.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.19	Complaints are responded to within 10 working days of the complaint being acknowledged. Our internal ICT system supports the Customer Insight Team Leader to ensure we are adhering to timescales. Customers are provided with a resolution date within the acknowledgement.

6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 10 working days without good reason, and the reason(s) must be clearly explained to the resident.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.19	On rare occasions when it is not possible to respond to the complaint within 10 days, the advisor will clearly explain the reasons to the customer and give a date within an additional 10 days where they aim to fully respond to the customer. The advisor will advise the customer of their right to refer the matter to the Housing Ombudsman Service.
6.5	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.19	The advisor will advise the customer of their right to refer the matter to the Housing Ombudsman Service within the 'complaint extension' letter.
6.6	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.21	A complaint response will be provided to the customer when the answer to the complaint is known, not when the outstanding actions required to address the issue are complete. Any outstanding actions, such as repairs, will continue to be tracked by the Customer Insight Advisor with

				<p>appropriate updates offered to the customer.</p> <p>We utilise a tracking functionality within our internal System, Salesforce to support us with this.</p>
6.7	<p>Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.</p>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 3</p>	<p>We always aim to contact the customer directly once a complaint has been accepted to understand their reasons for dissatisfaction and define the complaint.</p> <p>We have produced templates and guidance for our investigators based on Ombudsman best practice. We also work closely with our Legal Team to ensure requirements are met where the remit of the complaint extends into legal considerations.</p>
6.8	<p>Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably</p>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 3.23</p>	<p>Where a customer raises additional complaints during the investigation, the Customer Insight Advisor will incorporate these into their investigation. If the issues are unrelated to issues already being investigated or it would</p>

	delay the response, the new issues must be logged as a new complaint.			unreasonably delay the response, the issues will be logged as a new complaint.
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: <ul style="list-style-type: none"> <li>a. the complaint stage;</li> <li>b. the complaint definition;</li> <li>c. the decision on the complaint;</li> <li>d. the reasons for any decisions made;</li> <li>e. the details of any remedy offered to put things right;</li> <li>f. details of any outstanding actions; and</li> <li>g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.</li> </ul>	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3 and 4	<p>We use a letter template based on the Housing Ombudsman's sample on their website which is automatically generated within our internal ICT system to support complaint handling staff.</p> <p>Our Customer Complaints Panel supports us to review our complaint letters and approach at least once a year.</p>

### Stage 2

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.24	If all or part of the complaint is not resolved to the customer's satisfaction, it will be progressed to stage 2 of the complaint's procedure. To progress to Stage 2 of the complaint's procedure, the customer must request this within six

				months of the closure of the stage 1 complaint. Exceptions will be considered.
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure within five working days of the escalation request being received.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.24 and 3.25	Stage 2 complaints are logged and acknowledged within 5 working days. Our internal ICT system supports the Customer Insight Team Leader to ensure timeframes are met.
6.12	Residents must not be required to explain their reasons for requesting a stage 2 consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.24 and 4.2	We always ask our customers at the beginning of the complaint what is required to put things right for them so that expectations can be managed about what is a reasonable and fair.  Where possible and if appropriate, we will visit a customer in person to discuss their ongoing concerns.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.25	Stage 2 complaints will be investigated by a senior member of staff.
6.14	Landlords must issue a final response to the stage 2 <b><u>within 20 working days</u></b> of the complaint being acknowledged.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.26	A formal written response will be provided within 20 working days of the date the

				<p>stage 2 request is acknowledged.</p> <p>Salesforce complaints dashboards support the Customer Insight Team Leader in ensuring we meet the 20-working day target.</p>
6.15	<p>Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 20 working days without good reason, and the reason(s) must be clearly explained to the resident.</p>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 3.26</p>	<p>If we require further time to investigate the complaint, we will inform the customer and advise of a new target date to provide our response; this will not exceed a further 20 working days.</p> <p>If this cannot be agreed, then we will provide a response based on the information available to us and provide contact information for the Housing Ombudsman Service to prevent delays in accessing their service.</p>
6.16	<p>When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.</p>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 3.26</p>	<p>If we require further time to investigate the complaint, we will inform the customer and advise of a new target date to provide our response; this will not</p>

				exceed a further 20 working days. If this cannot be agreed, then we will provide a response based on the information available to us and provide contact information for the Housing Ombudsman Service to prevent delays in accessing their service.
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.21, 3.25 and 3.28	<p>We will respond to complaints within timescales set out by the HO and not delay a complaint response unnecessarily.</p> <p>We utilise an outstanding tracking functionality with our internal ICT system to ensure the business does not lose sight of outstanding promised actions.</p>
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3.22 and 3.27	In our stage 2 response, we will explain our findings, address all points confirmed by the customer, and provide clear reasons for our decision. We will outline any learning or opportunities for service improvement that have

				<p>been identified from the complaint. We will always attempt to talk through and explain our findings before sending the final letter.</p> <p>We have produced templates and guidance for our advisors based on Ombudsman best practice.</p>
6.19	<p>Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language:</p> <ul style="list-style-type: none"> <li>a. the complaint stage;</li> <li>b. the complaint definition;</li> <li>c. the decision on the complaint;</li> <li>d. the reasons for any decisions made;</li> <li>e. the details of any remedy offered to put things right;</li> <li>f. details of any outstanding actions; and</li> <li>g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.</li> </ul>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 3 and 4</p>	<p>We use a letter template based on the Housing Ombudsman's sample on their website which is automatically generated within our internal ICT system to support complaint handling staff.</p>
6.20	<p>Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.</p>	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 3</p>	<p>When a stage 2 complaint is received, the Insight Team engages with the relevant service area to determine what actions need to be instigated to resolve the</p>

				issues raised. All our stage 2 responses are reviewed by either an Assistant Director or Director, often both to ensure we have adequately resolved all issues and to consider any learnings.
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### Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	<p>Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include:</p> <ul style="list-style-type: none"> <li>• Apologising;</li> <li>• Acknowledging where things have gone wrong;</li> <li>• Providing an explanation, assistance or reasons;</li> <li>• Taking action if there has been delay;</li> <li>• Reconsidering or changing a decision;</li> <li>• Amending a record or adding a correction or addendum;</li> <li>• Providing a financial remedy;</li> <li>• Changing policies, procedures or practices.</li> </ul>	Yes	Complaints, Compensation and Compliments Policy 2025 Section 4 and internal training guides	<p>If we have identified through the complaints process that something has gone wrong, then we will look to address this and put things right in our response. We will ask the customer what resolution they are seeking for their complaint to help us achieve this. The outcome letter will set out what we have done to put things right. Remedies are logged within the ICT system and actions referred to the relevant service.</p> <p>We continue to utilise the HOS spotlight reports, case</p>

				<p>work and online tools/guidance to support us with our approach to redress. Following new guidance from the HOS regarding redress, compensation and apologies, we will be updating our Compensation and Remedies guidance to align. The new guides will be approved by our Customer Complaints Panel in July 2026.</p> <p>We have also strengthened our approach to 'learning from complaints' and 'acting on insight' this year.</p>
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	<p>Complaints, Compensation and Compliments Policy 2025 Section 4</p> <p>Compensation and remedies guidance</p>	<p>During the acknowledgement of the complaint, we work with our customers to clarify the exact nature of the complaint and what is needed to resolve this. Where the outcome is unreasonable, unrealistic and would be unfair to our other customers, we will advise the customer to ensure their expectations</p>

				are set. We utilise the guidance from the HO and our own internal guidance to offer appropriate redress. Each case is considered on its own merit and individual customer circumstances, and impact are considered on a case-by-case basis.
7.3	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 3 and 4	<p>The complaint outcome letter will set out what we have done to put things right. Remedies are logged within the ICT system and actions referred to the relevant service to track and monitor to completion/customer satisfaction.</p> <p>The Customer Insight Advisor will remain in contact with the customer to ensure any outstanding actions are resolved.</p>
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	Complaints, Compensation and Compliments Policy 2025 Section 4 Compensation and remedies guidance	We refer to the Ombudsman's guidance on remedies and utilise Ombudsman publications for guidance. As explained in 7.1.



## Section 8: Self-assessment, reporting and compliance

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	<p>Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include:</p> <ul style="list-style-type: none"> <li>a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements.</li> <li>b. a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept;</li> <li>c. any findings of non-compliance with this Code by the Ombudsman;</li> <li>d. the service improvements made as a result of the learning from complaints;</li> <li>e. any annual report about the landlord's performance from the Ombudsman; and</li> <li>f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.</li> </ul>	Yes	Annual Complaints Performance and Service Improvement report	<p>Our Annual Complaints Performance and Service Improvement report is published alongside this self-assessment. These documents have been reviewed by our Board and BMRC.</p> <p>Both documents have been informed by our Customer Complaints Panel, Customer survey feedback and mid-year 'temperature test'.</p>

8.2	The annual complaints performance and service improvement report must be reported to the landlord's governing body (or equivalent) and published on the on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.	Yes	The Annual Complaints Performance and Service Improvement Report and self-assessment.	<p>Our Annual Complaints Performance and Service Improvement report is published alongside this self-assessment. These documents have been reviewed by our Board and MRC. With a response from Board alongside the documents.</p> <p>Both documents have been informed by our Customer Complaints Panel, Customer survey feedback and mid-year 'temperature test'.</p>
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	We have not had a restructure or merger however our policies are regularly review in line with our governance guidelines.	<p>Our complaints policy was reviewed last year.</p> <p>Our compensation and remedies policy and our Unreasonable Behaviour Complainant policy will be reviewed this summer, with the support of our Customer Complaints Panel.</p>
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	Noted.	We have not received any orders or recommendations to do so but we continue to learn from HOS determinations.

8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website Landlords must provide a timescale for returning to compliance with the Code.	Yes	Business Continuity plans	Business continuity plans are in place for the business.
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## Section 9: Scrutiny & oversight: continuous learning and improvement

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Yes	Complaints and Compliments Policy. Section 6.	<p>Our internal ICT system Salesforce provides functionality to record and share learning from complaints. The Insight directorate meets with the key service areas monthly to explore insight.</p> <p>We have introduced a Customer Insight and improvement tracker which is reported to Board every 6 months. This incorporates learning from complaints and customer survey feedback data. We use our TSMs and transactional survey results to monitor success.</p> <p>We meet with our Senior Leaders monthly to share learning from insight which has strengthened our approach to evidencing improvements made from</p>

				customer engagement and complaints.
9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery.	Yes	Annual Complaints Performance and Service Improvement report	We have made significant improvements in this area this year. Please refer to our full report for further detail.
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.	Yes	Complaints Performance and Service Improvement Report Customer Complaints Panel Customer Voice Matters webpage PSC, Board, Customer Voices	We continue to monitor high level themes and trends through our Salesforce dashboards which have been designed to support us with learnings and improvements.  In line with this Code, we publish our annual Complaints Performance and Service Improvement Report.  We meet with our Customer Complaints Panel every quarter. Complaints performance, learnings and service improvements are a standard agenda item.  Every 6 months we update our 'customer voice matters'

				<p>page on our website which demonstrates what we have learnt and acted upon following customer feedback.</p> <p>We report to PSC and Board every 6 months and our Customer Voices (scrutiny) group regularly.</p> <p>We update our SLT monthly.</p> <p>We meet with our BMRC at least quarterly.</p>
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	Yes	The Executive Director of Governance and Strategy.	<p>All our SLT members have access to Salesforce dashboards. We update our SLT monthly.</p> <p>We do not have systemic issues.</p> <p>Any serious risks would be reported to our Risk and Assurance Team accordingly.</p>
9.5	In addition to this a member of the governing body (or equivalent) must be appointed to have lead responsibility for complaints to support a positive	Yes	Monica Burns continues to be our BMRC	We meet with Monica at least quarterly. Monica is a Board member. Monica regularly receives

	complaint handling culture. This person is referred to as the Member Responsible for Complaints ('the MRC').			operational updates, has access to our complaint's dashboard on Salesforce in live time and receives a copy of any HOS determinations as soon as we receive them.  This year Monica supported us in recruiting for a Customer Insight Team Leader.
9.6	The MRC will be responsible for ensuring the governing body receives regular information on complaints that provides insight on the landlord's complaint handling performance. This person must have access to suitable information and staff to perform this role and report on their findings.	Yes	Monica Burns is our BMRC, as explained above.	Monica Burns is our BMRC, as explained above. Our relationship with Monica is transparent and positive.
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; b. regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman's investigations and	Yes	Executive Director for Governance and Strategy oversees the information shared.	As explained in 9.5 and 9.6. Monica is updated regularly, has access to our live complaint's dashboard and additionally, is invited to join our Customer Complaint Panel meetings.

	<p>progress made in complying with orders related to severe maladministration findings; and</p> <p>d. annual complaints performance and service improvement report.</p>			
9.8	<p>Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to:</p> <p>a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments;</p> <p>b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and</p> <p>c. act within the professional standards for engaging with complaints as set by any relevant professional body.</p>	Yes	<p>Internal staff objective framework.</p> <p>Contractual arrangements with 3<sup>rd</sup> parties.</p> <p>Corporate strategy</p>	<p>We continue to work collaboratively across teams to resolve complaints quickly and effectively for our customers. Our values and behaviours are set out in our corporate strategy and have been further enforced by the competence and conduct standard which we continue to embed and review.</p>