

Appendix 1: Self-assessment form

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.

The icons below are used to show where we meet or do not meet the requirements of the code:



We meet the requirement



We do not meet the requirement

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>		The Housing Ombudsman’s complaint definition is clearly stated in section 2 of the Complaints and Compensation Policy: <i>“Definitions A complaint is defined 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 an individual resident or group of residents.’ (The Housing Ombudsman’s Complaint Handling Code).”</i>	We carry out annual complaint handling training for all customer facing teams and this is included in our training programme.
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.		Section 3 of the Complaints Handling Procedure states: <i>“Important – a customer does not have to say they want to make a complaint for the issue to be dealt with in line with our complaints process. Colleagues should understand the difference between a complaint and a service request.”.</i> Section 6.1 of the Complaints and Compensation Policy states: “A customer does not have to use the word ‘complaint’ for it to be treated as such.”	This is included in our annual complaints handling training programme.
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 are not complaints, but must be recorded, monitored and reviewed regularly.		This is explained in our policy and procedure and has been embedded in complaints training. Section 3 of our complaints and compensation policy states: “A service request is defined as ‘a request from a resident to their landlord requiring action to be taken to put something right’. (The Housing Ombudsman’s Complaint Handling Code). We do not class service requests as complaints.”	This is included in our annual complaints handling training programme.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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.		We do not stop addressing a service request if the customer complained about our response to their service request. We would work to resolve any issues and deal with the complaint in line with our complaints policy.	This is included in our annual complaints handling training programme.
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.		We use Rant and Rave to collect customer feedback and satisfaction scores for different areas of service, including complaint handling.	In 2026–27, we will conclude our partnership with Rant & Rave and introduce a new survey platform, Customersure, designed to enhance how customer feedback is completed and captured.

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		Exclusions are explained in section 6.3 of our complaints and compensation policy, policy, which also explain that: “We will accept a complaint unless there is a valid reason not to do so”	This is included in our annual complaints handling training programme.
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 residents. Acceptable exclusions include: · The issue giving rise to the complaint occurred over twelve months ago. · 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. · Matters that have previously been considered under the complaints policy.		This is explained in section 6.3 of our complaints and compensation policy under ‘exclusions’.	
2.3	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.		Section 6.3 of our complaints and compensation policy states: “We cannot accept complaints in the following circumstances: The complaint relates to something that happened more than 12 months before we received the complaint. We may extend this in exceptional cases, where there were mitigating circumstances that led to the delay in reporting the complaint”.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
2.4	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 fairly applied, the Ombudsman may tell the landlord to take on the complaint.		Section 6.3 of our complaints and compensation policy states: <i>“We will accept a complaint unless there is a valid reason not to do so. If we decide not to accept a complaint, we will explain the reason for our decision and provide information about the right to take that decision to the Housing Ombudsman. If the Ombudsman does not agree that the exclusion has been fairly applied, they may tell us to accept the complaint”.</i>	
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.		Section 6.3 of our complaints and compensation policy states: “We will deal with all customer complaints fairly and impartially and will consider each complaint on its own merits. We will not take a blanket approach to excluding complaints and will always consider the individual circumstances of the customer and their complaint.”	

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.		The various ways in which customers can complain are explained in our Complaints and Compensation Policy, set out in section 6.1 ‘How to Make a Complaint’.	
3.2	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.		This is set out in our Complaints and Compensation policy, set out in section 6.1 “how to make a complaint”. The policy specifically states that a complaint can be raised by telling a member of Accent Staff.	We carry out an annual complaint handling training programme and have a dedicated Complaint Resolution Team.
3.3	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.		This is explained in our staff training and in our policy wording. Our culture is to see complaints as an opportunity to improve our service delivery and this is embedded in our training to all staff. Section 1 of our complaints and compensation policy states: “We use customer complaints as an opportunity to understand why things go wrong and to improve our services. We encourage customers to use our complaints policy when we get things wrong, and this policy sets out how we will respond to complaints and what we will do to put things right.”	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.4	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.		Our policy is published on our website and hard copies are provided to customers on request. Each stage of the process is explained in the policy wording. The accessibility statement on our website explains the following functionality to maximise accessibility for our customers: · change colours, contrast levels and fonts using browser or device settings. · zoom in up to 400% without text spilling off the screen. · navigate most of the website using a keyboard or speech recognition software. · navigate most of the website using speech recognition software. · access text to speech with built in access to Browsealoud. · Listen to most of the website using a screen reader.	In 2025-26 we introduced British Sign Solutions – Interpreters Live to support customers with hearing impairments.
3.5	The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.		This is included in section 1 of our complaints and compensation policy: “The policy can be found on our website, along with information about the Housing Ombudsman Service, the Complaint Handling Code and our self-assessment against the Code. We will provide copies of the of the policy on request.” We promote the complaints handling service through our annual customer report and regular customer newsletters, helping to raise awareness, encourage feedback, and ensure customers understand how to access and use the service.	
3.6	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.		Section 6.2 of our complaints and compensation policy states: <i>“We will accept complaints made by a third party on behalf of a customer, but we will check that third party has the customer’s authority to act on their behalf. Customers may be represented or accompanied at any meeting with us.”</i>	
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.		Section 7 of our complaints and compensation policy provides information about the Housing Ombudsman service and their contact details	

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.		We have a specialised Complaint Resolution team who are responsible for handling all complaints. Our Director of Customer Relations is responsible for complaint oversight and reporting performance to our SLT / Executive Team, Customer Experience Committee and Board. Our Head of Customer Service Improvement is the main contact with the Housing Ombudsman Service.	In 2026–27, we will further strengthen our approach to managing our relationship with the Housing Ombudsman through the introduction of a dedicated Housing Ombudsman Co-ordinator, enhancing oversight, compliance, and responsiveness to Ombudsman enquiries and determinations.
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.		The Head of Customer Service Improvement has access to staff at all levels of the organisation. The Director of Customer Relations provides oversight and reports to SLT / Exec, the Customer Experience Committee and Board.	
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 importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively		Our Complaint Resolution Team is appropriately trained in effective complaint handling and works collaboratively with colleagues and stakeholders across the organisation. In addition, annual complaint handling training is delivered to all customer facing teams to ensure a consistent, high-quality approach to managing complaints	During 2026, the National Customer Group has focused on complaints, providing independent, tenant-led scrutiny of our performance in handling complaints. The group’s work has centred on the key themes of colleague conduct and Repairs and Maintenance services, highlighting recurring root causes and making recommendations to support learning and drive service improvement.

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.		We have one Complaints Policy which covers all customer complaints. Our complaints are investigated and handled by an independent team and our customers are treated fairly and we actively welcome complaints to help improve the services that we deliver.	In 2026, we will work in partnership with customers to review and enhance our Complaints and Compensation Policies, ensuring they remain fair, transparent and aligned to customer needs and expectations.
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.		Early resolution is not part of our formal complaints process. Separate processes exist for the logging and monitoring of issues that are not considered to be formal complaints. We have a two-stage process, which is clearly explained in section 6 of our policy.	
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.		We have a two-stage process, which is clearly explained in section 6 of our policy.	
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.		Third parties (eg contractors) will be consulted as part of our investigation, where service failure lies with them. This is part of our internal process, and no customers go direct to a third party in line with our Complaint and Compensation Policy and the code.	
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.		We would handle any complaints relating to a third party (eg contractor) in line with our complaints policy and the Code.	
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.		Complaint handlers are required to engage directly with customers to ensure a clear and accurate understanding of the nature of their complaint and the outcome they are seeking. Our template letters have been designed to reflect this understanding within both acknowledgement and response communications. In addition, we have strengthened our complaint handling quality assurance framework to improve the quality of communication, ensuring a stronger focus on clearly articulating the issues raised and the resolution sought by the customer	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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.		All aspects of a complaint are clearly set out within our acknowledgement and response letters, with each issue addressed in turn. Where any element of the complaint falls outside of our responsibility, this is clearly explained within our correspondence to ensure transparency and manage customer expectations.	
5.8	At each stage of the complaints process, complaint handlers must: a. deal with complaints on their merits, act independently, and have an open mind; b. give the resident a fair chance to set out their position; c. take measures to address any actual or perceived conflict of interest; and d. consider all relevant information and evidence carefully.		This is within our policy and embedded through our training programme.	
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.		Section 6 of our policy explains that we may need to extend our response timescales in some circumstances, in agreement with the customer.	
5.1	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.		We record customers' disabilities and vulnerabilities within our housing management system, alongside any reasonable adjustments required to support access to our services Our complaint handlers also proactively collect and update this information when engaging with customers about their complaints. To further strengthen this approach, these requirements are embedded within our Complaint Handling Quality Assurance Framework	In 2026 we are launching our new Customer Inclusion & Support Policy.
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.		We would not refuse to escalate a complaint unless there was a valid reason to do so as explained in the 'exclusions' section of our policy. We will consider all escalation requests on their own merits and take into account any circumstances that prevented an escalation request within our timescale of 20 working days.	
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.		A record of each complaint is available in our complaints system. This includes a chronological account of the original complaint and all contact/actions at each stage up to case closure. All written correspondence to or from the customer are attached to the complaint and available to download should they be required as evidence. Survey feedback is visible in our complaints report	In 2026 we are introducing a new complaint handling system that will further enhance our complaint handling record keeping.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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.		We encourage case handlers to provide appropriate redress at stage one of our complaints process, so that complaints can be closed efficiently and with the agreement of customers without the need for customers to escalate to stage two of the process to get their desired outcome	
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.		Our Unacceptable Behaviour Policy is published on our website.	
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.		The Unacceptable Behaviour Policy includes the requirement to carry out impact assessments for vulnerable customer in line with the equality Act 2010	

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.		We aim to deal with all complaints as quickly as possible. Where cases are more complex, we will agree an extension with the customer and confirm the extension in writing.	
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <u>within five working days of the complaint being received.</u>		This is set out in section 6 of our Complaint & Compensation policy. In 2025-26 we acknowledged 98% of our stage 1 complaints on time.	
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.		We aim to resolve all stage 1 complaints within 10 working days and this is set out in section 6 of our Complaint & Compensation policy.	In 2025–26, 89% of Stage 1 complaints were resolved within 10 working days, representing an improvement from 53% in 2024–25. Our average response time to stage 1 complaints also improved, reducing to 10.91 days compared to 15.3 days in 2024–25.
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.		In 2025–26, we strengthened our approach to managing complaint extensions, ensuring all extensions are clearly recorded, monitored, and approved within our complaint handling case management system to support improved oversight and compliance.	
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.		Our extension letter template has the information for the Housing Ombudsman set out.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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.		This is explained in section 6 of our Complaint and Compensation policy. In 2025–26, we introduced a Promised Actions Tracker to strengthen oversight of complaint resolutions. This has been incorporated as a key performance indicator in 2026–27 to support improved accountability and drive positive outcomes for our customers.	
6.7	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.		The wording in our complaint response letter template is designed to ensure we cover all points raised in the complaint and the reason for any decisions	
6.8	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 delay the response, the new issues must be logged as a new complaint.		Section 6.3 of our Complaints and Compensation policy states: <i>“Where a customer raises additional issues that are related to the original complaint, we will consider these as part of the stage 1 investigation and include them in the stage 1 response (when the stage 1 response has not already been issued). If the stage 1 response has already been issued, or the new issues raised are unrelated to the original complaint, we will log these as a new complaint”.</i>	
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.		The wording in our complaint response letter template is designed to ensure we cover all points raised in the complaint and the reason for any decisions.	

Stage 2

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.1	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.		This is explained in section 6.4.2 of our Complaints and Compensation policy: <i>“The stage 1 response will address all points raised in the complaint and include clear reasons for any decisions. It will provide information for the complainant about how to escalate the complaint if they remain dissatisfied. In these circumstances the complainant should contact us within 20 working days of the response explaining why they remain dissatisfied. We understand that in some cases it may not be possible for a complainant to respond within this timeframe, and we will not refuse to escalate the complaint unless the escalation request relates to one 19 of the exclusions explained in this policy.”</i>	
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.		Section 6.4.3 of our Complaints and Compensation policy explains: <i>“We will respond to requests for complaints to be escalated to stage two with an acknowledgement, within five working days.”</i> In 2025-26 we acknowledged 98% of our stage 2 complaints on time.	
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.		Section 6.4.3 of our complaints and compensation policy explains: <i>“It is helpful to understand why a customer is still dissatisfied following our stage 1 response, and what their expectations are in order to resolve the complaint. We will make reasonable efforts to understand why a customer remains unhappy as part of our stage 2 review.”</i> In 2025–26, we strengthened our quality assurance framework to ensure a greater focus on meaningful engagement with customers, enabling us to fully understand the reasons for dissatisfaction with Stage 1 responses. This approach supports our ability to effectively review cases at Stage 2 and maximise opportunities to achieve a full and fair resolution.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.		All stage 2 complaints are reviewed by a Senior Manager or Director in line with our Complaint & Compensation Policy	
6.14	Landlords must issue a final response to the stage 2 within 20 working days of the complaint being acknowledged.		We aim to resolve all stage 2 complaints within 20 working days and this is set out in section 6.4.3 of our Complaint & Compensation policy.	In 2025–26, 70% of Stage 2 complaints were resolved within 20 working days, representing an improvement from 38.9% in 2024–25. Our average response time to stage 2 complaints also improved, reducing to 23.60 days compared to 28 days in 2024–25.
6.15	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.		In 2025–26, we strengthened our approach to managing complaint extensions, ensuring all extensions are clearly recorded, monitored, and approved within our complaint handling case management system to support improved oversight and compliance.	
6.16	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.		Our extension letter template has the information for the Housing Ombudsman set out.	
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.		Section 6.5 of our complaints and compensation policy explains <i>“A complaint will be closed:</i> <i>• When the resolution is agreed with the complainant and our commitment to deliver the action has been made and accepted by the complainant and the response to the complaint is issued. The response will provide advice for referring the complaint to the Housing Ombudsman Service if the complainant remains dissatisfied; or</i> <i>• If the complainant decides to voluntarily to withdraw their complaint.”</i> In 2025–26, we introduced a Promised Actions Tracker to strengthen oversight of complaint resolutions. This has been incorporated as a key performance indicator in 2026–27 to support improved accountability and drive positive outcomes for our customers.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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.		The wording in our complaint response letter template is designed to ensure we cover all points raised in the complaint and the reason for any decisions.	
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.		The wording in our complaint response letter template is designed to ensure we cover all points raised in the complaint and the reason for any decisions	
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.		All relevant colleagues are involved to provide a comprehensive review and outcome. While the Complaint Resolution team facilitates the process, Senior managers and Directors with appropriate oversight and expertise	

Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	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: · Apologising; · Acknowledging where things have gone wrong; · Providing an explanation, assistance or reasons; · Taking action if there has been delay; · Reconsidering or changing a decision; · Amending a record or adding a correction or addendum; · Providing a financial remedy; · Changing policies, procedures or practices.		This approach is set out within the Complaints and Compensation Policy, and has been further strengthened through the introduction of an enhanced Complaint Handling Quality Assurance Framework.	
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.		This is explained in our response letters. Any remedy offered will be explained in relation to the service failure(s) and impact on the customer	
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.		This is part of our established policy and procedure, and we have templates to ensure that each point is considered and included in our responses	
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.		Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies. In 2026-27 we are reviewing our Complaints & compensation Policy to ensure alignment with the Housing Ombudsman’s updated guidance on compensation that came into effect from 1 April 2026.	

Section 8: Self-assessment, reporting and compliance

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. 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; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints; e. any annual report about the landlord's performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.		Our annual report will include all elements set out in the requirements.	
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.		The annual complaints performance and service improvement report is reported to the Customer Experience Committee and Board and published on our website along with the governing body's response	
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.		A review would be conducted following significant change.	
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.		We will comply with any orders or recommendations from the Ombudsman.	
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.		We have a Business Continuity and Emergency Planning framework in place, supported by a Disaster Recovery Plan, which provides guidance on maintaining service delivery during periods of disruption. Should any exceptional circumstances arise that impact our customers or our ability to comply with the Complaint Handling Code, we will ensure that customers and the Housing Ombudsman Service are kept appropriately informed	

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.		In 2025–26, feedback from complaints has been instrumental in identifying key areas for service improvement. In response, we have co-designed a new Customer Inclusion & Support Policy and developed a new Customer Charter to strengthen our customer centred approach. We have also developed a comprehensive Repairs Service Improvement Plan, which will be delivered in 2026–27. In addition, we are working closely with our National Customer Group, who have undertaken a detailed review of our second highest complaint category, specifically in relation to colleague behaviour. This work is helping to inform targeted actions and drive meaningful improvements in customer experience.	
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.		A positive complaint handling culture is embedded within our policies, procedures and day to day working practices, and is reinforced through our complaint handling training programme. We actively use complaints as a source of intelligence by analysing data to identify trends, themes and areas for improvement. These insights are regularly reported to the Executive Team and Customer Experience Committee and Board alongside. This ensures that learning from complaints is translated into meaningful change, strengthening our approach to resolving disputes and improving outcomes for our customers.	
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.		We provide quarterly reporting to the Customer Experience Committee and the Executive Team to support effective oversight and assurance, with complaints insight directly informing our Business Transformation priorities for 2026–27. The National Customer Group has been established and is actively engaging with us, including commissioning a detailed review of complaints performance. As part of its 2026–27 work programme, the Group will focus its scrutiny on the two highest-volume complaint categories: repairs and maintenance, and colleague conduct. In addition, an interim group of senior leaders has been reviewing learning from complaints to strengthen organisational insight. Building on this, plans are in place to establish a Service Improvement Board in 2026–27, providing enhanced governance and oversight to ensure learning from customer feedback is translated into measurable service improvement.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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.		In 2026–27, a new Executive Director of Customer Experience will hold overall responsibility for the complaints service, working closely with the Director of Customer Relations and the Head of Service Improvement. This structure ensures senior oversight, effective identification of themes and trends, and appropriate review of any systemic issues, risks, or required policy and procedural changes.	
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 complaint handling culture. This person is referred to as the Member Responsible for Complaints ('the MRC').		The Member Responsible for Complaints (MRC) is Simon Brooksbank, who is a Board member and Chair of the Customer Experience Committee. He was appointed to this role in 2025, succeeding Helen Jaggar.	
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.		The Member Responsible for Complaints (MRC) is Simon Brooksbank, who is a Board member and Chair of the Customer Experience Committee. Reports are submitted to the MRC through the Customer Experience Committee, and in 2026 we introduced quarterly meetings with the MRC to further strengthen oversight, governance, and accountability in relation to complaint handling.	
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 progress made in complying with orders related to severe maladministration findings; and d. annual complaints performance and service improvement report.		The Member Responsible for Complaints (MRC) and the governing body receive regular reporting through the Customer Experience Committee, including updates on complaint volumes, categories, outcomes and complaint handling performance. These reports provide oversight of emerging themes and trends, enabling identification of systemic issues and areas for improvement. Updates are also provided on the outcomes of Housing Ombudsman investigations, including progress against any orders, particularly those relating to severe maladministration. In addition, the MRC oversees the development of the Annual Complaints Performance and Service Improvement Report, which is presented to the governing body and published on our website.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments; b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and c. act within the professional standards for engaging with complaints as set by any relevant professional body.		We have a standard objective for all colleagues as part of the performance management framework.	In 2026–27, we are strengthening our approach to objectives through the introduction of shared objectives and associated KPIs. These are designed to promote greater cross service collaboration, to strengthen our complaint handling service, including prevent issues earlier, learning systematically from complaints, and ensure timely and effective responses In parallel, we are working with our contractors to develop a Code of Conduct that will further enhance partnership working. This will focus on improving collaboration, with a clear emphasis on the prevention and efficient resolution of complaints.