

Appendix A: 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.

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	The complaints policy in section 3.1 clearly defines a complaint as per the Housing Ombudsman's definition.	Major Housing Association adheres to the prescribed definition to ensure all complaints are properly addressed. The policy emphasizes that residents do not need to use the term 'complaint' for their issue to be treated as such (section 3.2).
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	The complaints policy in section 3.2 states that customers do not need to use the word 'complaint' for it to be treated as such.	The policy ensures that all expressions of dissatisfaction are handled appropriately, regardless of terminology. Section 5.4 allows for a representative to handle complaints on behalf of the customer.
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	Section 3.10 of the complaints policy outlines when a complaint may not be accepted: Ongoing Legal Proceedings: If the issue is already being dealt with in court. Repeat Complaints: If the complaint is about something	If a complaint is not accepted, Major will provide a clear explanation of why. Major will accept all complaints unless there's a valid reason not to, such as legal issues, repeat

	are not complaints, but must be recorded, monitored and reviewed regularly.		that has already been addressed. Time Limits: If the complaint is made after the allowed time frame.	complaints, or being out of time
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	The complaints policy in section 3.2 states that customers do not need to use the word 'complaint' for it to be treated as such. The complaints policy in section	The policy ensures that all expressions of dissatisfaction are handled appropriately, regardless of terminology. Section 5.4 allows for a representative to handle complaints on behalf of the customer.
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	3.10 specifies the situations where complaints may not be accepted, such as ongoing legal proceedings, repeat issues, or complaints made outside the allowed time frame.	The policy ensures that the criteria for not considering complaints are clearly defined. These circumstances are designed to be fair and reasonable, addressing specific scenarios while ensuring transparency in the complaints process.

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	Our complaints policy stipulates that if we decide not to accept a complaint, we must provide the resident with a detailed explanation. This explanation includes: The specific reasons why the complaint is not suitable for our complaints process, referencing the relevant policy criteria. Information on the resident's right to escalate the decision to the Housing Ombudsman, including contact details and guidance on how to proceed with the escalation.	This policy ensures transparency and fairness, giving residents a clear understanding of why their complaint was not accepted and how they can seek further recourse. Our staff are trained to handle these communications sensitively and thoroughly, ensuring that residents feel heard and respected throughout the process. Examples of our detailed explanations are documented and reviewed regularly to ensure consistency and clarity. Additionally, we monitor feedback from residents on these communications to continuously improve our process.
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or	Yes	The complaints policy in section 3.10 specifies the situations where complaints may not be	The policy ensures that the criteria for not considering

	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.		accepted, such as ongoing legal proceedings, repeat issues, or complaints made outside the allowed time frame.	complaints are clearly defined. These circumstances are designed to be fair and reasonable, addressing specific scenarios while ensuring transparency in the complaints process.
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.	Yes	Section 3.10 of the complaints policy outlines when a complaint may not be accepted: Ongoing Legal Proceedings: If the issue is already being dealt with in court. Repeat Complaints: If the complaint is about something that has already been addressed. Time Limits: If the complaint is made after the allowed time frame. If a complaint is not accepted, Major will provide a clear explanation of why. Major will accept all complaints unless there's a valid	Time Limits: If the complaint is made after the allowed time frame. If a complaint is not accepted, Major will provide a clear explanation of why. Major will accept all complaints unless there's a valid reason not to, such as legal issues, repeat complaints, or being out of time.

			reason not to, such as legal issues, repeat complaints, or being out of time.	
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.	Yes	The complaints policy in section 3.10 specifies the situations where complaints may not be accepted, such as ongoing legal proceedings, repeat issues, or complaints made outside the allowed time frame.	The policy ensures that the criteria for not considering complaints are clearly defined. These circumstances are designed to be fair and reasonable, addressing specific scenarios while ensuring transparency in the complaints process.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	The complaints policy in section 3.10 specifies the situations where complaints may not be accepted, such as ongoing legal proceedings, repeat issues, or complaints made outside the allowed time frame.	The policy ensures that the criteria for not considering complaints are clearly defined. These circumstances are designed to be fair and reasonable, addressing specific scenarios while ensuring transparency in the complaints process.

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	We offer multiple channels for residents to submit complaints: In Person: Residents can visit our office to file a complaint. Telephone: A dedicated complaints line is available for residents to report issues. In Writing: Complaints can be submitted via postal mail. Email: Residents can send complaints to a specific complaints email address.	These options ensure that residents have various ways to communicate their grievances, accommodating different preferences and needs.
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.	Yes	The policy is available on Major Housing Association's website and in other accessible formats as described in sections 4.1 and 9.1.	The policy outlines the complaint process, including the stages involved (Stage 1 and Stage 2), what happens at each stage, and the timeframes for responses (sections 5 and 6). The policy is designed to be clear and accessible, providing residents with detailed information on how their

				complaints will be handled and the expected timeframes for each stage.
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.	Yes	The policy is available on Major Housing Association's website and can be found here. https://majorhousingassociation.uk/tenants-updates/complaints-and-compliments/ and in other accessible formats as described in sections 4.1 and 9.1.	The policy outlines the complaint process, including the stages involved (Stage 1 and Stage 2), what happens at each stage, and the timeframes for responses (sections 5 and 6). The policy is designed to be clear and accessible, providing residents with detailed information on how their complaints will be handled and the expected timeframes for each stage.
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.	Yes	Our website includes a dedicated Complaints and Compliments tenant's page. The page provides clear instructions on how to raise a complaint, including contact information for alternative methods of submission.	This ensures that residents can easily find the information they need to make a complaint.

3.5	The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.	Yes	We actively publicise our complaints policy and related information through: Newsletters: Regular updates include information on the complaints process and the Housing Ombudsman Scheme. Online:	Our website features comprehensive details about the complaints policy and process, the Complaint Handling Code, and the Housing Ombudsman Scheme.
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.	Yes	Section 5.4 allows for a representative to handle complaints on behalf of the customer.	
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	We ensure that residents are provided with the contact information for the Housing Ombudsman through: Tenant Handbook: The handbook provided to all new residents contains information on how to contact the Ombudsman. Website: Our website includes a dedicated page with the contact information for the Ombudsman and details on how to escalate complaints if necessary.	These practices ensure that residents are aware of their right to escalate complaints and have easy access to the Ombudsman's contact details. We review our communication materials regularly to ensure that the information is current and accessible.

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	We have designated a dedicated Complaints Team to manage complaint handling within our organisation: We have appointed a Complaints Officer who is responsible for overseeing the handling of all complaints. This role includes ensuring that complaints are processed in accordance with our policy, addressing issues promptly, and reporting on the status and outcomes of complaints. Complaints Officer is supported by a team trained in complaint management. This team ensures that complaints receive the necessary attention and are handled according to our established procedures	. The Complaints Officer reports regularly to the governing body on complaint trends, resolution outcomes, and any issues that need to be addressed. This reporting ensures that the governing body is informed about complaint handling performance and can provide oversight and guidance. Our structure ensures that complaints are managed effectively and that there is clear accountability and transparency in our complaint handling processes.
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	Complied.	Our Complaints Officer and Complaints Team members undergo comprehensive training in complaint handling and has access to staff at all levels to facilitate the prompt resolution of

				complaints. We assess the skills and qualifications of our complaint handlers to ensure they have the necessary expertise to manage complaints effectively. This assessment includes evaluating their ability to investigate issues impartially and resolve complaints fairly. Our approach ensures that complaints are handled by qualified individuals who are free from conflicts of interest, thus upholding the integrity and fairness of the complaint process.
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	Yes	Our Complaints Officer and Complaints Team members undergo comprehensive training in complaint handling. This includes courses on effective communication, conflict resolution, empathy, and adherence to our complaints policy. We assess the skills and qualifications of our complaint handlers to ensure they have the necessary expertise to manage complaints effectively. This assessment includes evaluating	This policy ensures that all complaint handlers can perform their duties impartially. The governance structure includes regular reviews to ensure that no conflicts of interest affect complaint handling. Any identified conflicts are addressed promptly, and staff involved in handling complaints are rotated or replaced if necessary to maintain

			their ability to investigate issues impartially and resolve complaints fairly. Policy on Conflicts of Interest: We have a strict policy in place to identify and manage potential conflicts of interest. The Complaints Officer and Team members are required to disclose any potential conflicts of interest before they handle complaints.	impartiality. Our approach ensures that complaints are handled by qualified individuals who are free from conflicts of interest, thus upholding the integrity and fairness of the complaint process.
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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	Complied.	We have one single policy in place which is our Complaints policy with is covered by the Code. Our residents are not treated differently if they complain.
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	Complied.	We do not have extra names stages. By adhering to these practices, we ensure that our complaint handling process is clear, efficient, and resident-focused, providing a straightforward path for

				addressing and resolving complaints.
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	Complied.	No Extra Stages in Complaints Procedure: Simplified Process: Our complaints procedure is straightforward, with no extra named stages such as 'stage 0' or 'pre-complaint stage'. This helps to avoid confusion and ensures that complaints are acknowledged and logged at stage one within five days of receipt.
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	Section 5.4 allows for a representative to handle complaints on behalf of the customer.	Residents do not need to go through the 2 complaint processes when their complaint is being handled by a third party.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	Section 5.4 allows for a representative to handle complaints on behalf of the customer.	
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must	Yes	Complied.	Our approach ensures that complaints are handled

	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.			based on a clear and mutual understanding of the issues, facilitating a more effective and satisfactory resolution process.
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	Complied.	We make clear to the resident which aspects of the complaint we are responsible for and we are not. Request for Clarification: If any part of the complaint is unclear, we promptly reach out to the resident to request further clarification. This step is documented, including any additional information provided by the resident.
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.	Yes	Complied.	By following these practices, we ensure that complaints are handled fairly, independently, and with the utmost respect for confidentiality.

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	Complied.	We agree suitable intervals with residents to keep them informed when a complain response will fall outside of the timescales.
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	Our complaints policy includes provisions for accommodating reasonable adjustments in accordance with the Equality Act 2010: Reasonable Adjustments: We outline how requests for adjustments will be handled and provide examples of possible accommodations. Training: All complaints handlers receive training on recognising and addressing requests for reasonable adjustments to ensure compliance with the Equality Act and to provide equitable service to all residents.	We regularly review our policies and procedures to ensure they are inclusive and provide appropriate support to residents with diverse needs.
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	Yes	Complied.	By following these practices, we ensure that all complaints are handled fairly and consistently, providing clear reasons for any decision to refuse

	must comply with the provisions set out in section 2 of this Code.			escalation and maintaining transparency throughout the process.
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	Complied.	
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	The policy in section 5.3 specifies that complaints will be resolved as quickly as possible by assessing the needed evidence, determining the appropriate resolution, and identifying any urgent actions required without the need for escalation. The policy outlines a proactive approach to resolving complaints promptly. Major Housing Association aims to address complaints efficiently by evaluating all necessary aspects to resolve issues and taking timely action as needed.	
5.14	Landlords must have policies and procedures in place for managing	Yes	Our policy on managing unacceptable behaviour includes	Policy Awareness: We ensure that residents are

	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.		guidelines on how to apply restrictions while respecting the Equality Act. This is communicated clearly to staff. Staff Training: Staff are trained to handle cases of unacceptable behaviour with sensitivity and to apply any restrictions in a manner that considers the resident's needs and rights.	aware of our policy on unacceptable behaviour through our complaints policy, which is accessible on our website and provided to residents upon request. Supportive Approach: While managing unacceptable behaviour, we remain focused on resolving the complaint fairly and ensuring that residents are supported throughout the process.
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.	Yes	Tailored Restrictions: Any restrictions placed on a resident due to unacceptable behaviour are tailored to their individual needs and circumstances, ensuring they are fair and proportionate. Equality Act Compliance: We review our policies and practices to ensure compliance with the Equality Act 2010, making reasonable adjustments as needed.	By implementing these measures, we ensure that our complaint handling processes are fair, transparent, and effective while adhering to the standards set out in the Code.

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	During 2025/26 the organisation received 2 complaints in total, with 1 resolved at Stage 1 and 1 escalated to Stage 2. Complaints were assessed according to complexity and vulnerability, and all cases were closed within the reporting period.	This reflects timely handling of complaints, with early resolution where possible and escalation where necessary.

			Considering Vulnerability and Complexity If the complaint involves a vulnerable resident, such as someone experiencing domestic abuse or a health condition, the case is escalated to the Vulnerable Residents team. Escalation for Investigation For more complex cases that cannot be resolved at Stage 1, the complaint is escalated to Stage 2 for further investigation.	
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> .	Yes	Complied.	Our complaints procedure is straightforward, with no extra named stages such as 'stage 0' or 'pre-complaint stage'. This helps to avoid confusion and ensures that complaints are acknowledged and logged at stage one within five days of receipt.
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Yes	One complaint was responded to at Stage 1 within the reporting period. The 2025/26 complaints report confirms that the organisation closed both complaints during the year and used the outcomes to improve service delivery.	This evidences that Stage 1 complaints were handled within the required timescale and that learning was captured.

				complaints process and escalation procedures. We would issue full respond within 10 working days.
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	Section 6.4 of the complaints policy requires responses to stage two complaints within 20 working days. If an extension is needed, a clear timeframe is provided, and any additional delay does not exceed 10 days without justification. This ensures timely resolution and clear communication about response times.	The policy meets the Code requirements by setting a response timeframe and allowing for reasonable extensions with proper communication.
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	Complied.	Residents will be informed about an extension and the timescales in writing and inform the resident of their right to contact the Ombudsman.
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	Major Housing Association will provide written confirmation of the complaint response when the answer to the complaint is known. Detailing it, definition, decision, reasons, remedy, outstanding actions, and escalation details. This ensures that residents receive a comprehensive	The policy aligns with the Code by ensuring that all required details are communicated clearly.

			response, including information on further escalation options.	
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.	Yes	The policy outlines in section 5.7 that Major Housing Association will address all points raised in a complaint, referencing relevant policies, laws, and good practice. This includes setting out the obligations of both parties where legal issues are involved. The policy indicates that legal obligations will be considered and communicated clearly in the complaint response.	Major Housing Association aims to provide clear explanations of legal obligations relevant to a complaint, ensuring that all parties understand their responsibilities and how they impact the resolution process.
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.	Yes	The policy provides for incorporating additional relevant complaints into the ongoing investigation, or logging them as new complaints if they arise after the initial stage one response is issued. This approach ensures that all issues are addressed without causing undue delays.	The policy complies by allowing for the efficient handling of additional complaints and maintaining clear processes for incorporating or logging them as needed.
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;	Yes	Section 5.12 of the complaints policy specifies that at the completion of stage one, Major Housing Association will confirm	The policy ensures that all required information is communicated clearly and comprehensively.

	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.		in writing: the complaint stage, the decision, reasons for decisions, any remedies offered, outstanding actions, and escalation details to stage two if the resident remains dissatisfied.	Major Housing Association complies with the Code by providing a detailed and clear written response that addresses all necessary aspects of the complaint resolution process at stage one.
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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	Section 5.8 of the policy outlines that if the resident remains dissatisfied, they can escalate the complaint to stage two. If Major Housing Association decides not to escalate, they will provide a detailed explanation in writing and inform the resident of their right to contact the Ombudsman. The policy aligns with the requirement to ensure clear communication about escalation decisions and resident rights.	Major Housing Association adheres to the Code by providing written reasons for not escalating complaints and informing residents of their right to involve the Ombudsman.

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	Major Housing Association is committed to ensuring all complaints are handled promptly, fairly, and in accordance with regulatory standards. When a complaint is escalated to Stage 2, we have established procedures to comply with the required timelines and protocols.	Upon receiving a request for escalation to Stage 2, the complaint is acknowledged and logged within 5 working days. This acknowledgment is sent to the resident confirming that their request has been received and is being processed.
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	Major Housing Association ensures that its complaints procedure aligns with best practices and regulatory standards, particularly in handling requests for Stage 2 consideration. Residents are not required to provide detailed explanations or justifications for requesting an escalation to Stage 2.	We recognise that dissatisfaction may arise from various factors, and we make every effort to address concerns without placing undue burden on the resident.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Section 6.2 of the complaints policy specifies that stage two complaints are reviewed by a Senior Manager who was not involved in the stage one process. This ensures impartiality and fresh review at the escalation stage.	The policy complies with the Code by ensuring that a different person handles stage two reviews, promoting fair and unbiased consideration of the complaint.

6.14	Landlords must issue a final response to the stage 2 <u>within 20 working days</u> of the complaint being acknowledged.	Yes	One complaint progressed to Stage 2 during 2025/26 and was fully investigated and closed within the reporting period. No Ombudsman findings or maladministration determinations were recorded.	This demonstrates that Stage 2 complaints were concluded within the reporting year and no further Ombudsman action arose.
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.	Yes	Major Housing Association is committed to resolving Stage 2 complaints within the specified timescales while ensuring a fair and thorough investigation. We adhere to the following practices regarding timescale extensions: Assessment of Complexity: When handling Stage 2 complaints, the complexity of the case is carefully reviewed to determine whether an extension to the standard response timescale is necessary. Factors such as the involvement of multiple departments or the need for additional evidence are considered.	By implementing these procedures, Major Housing Association ensures transparency, accountability, and compliance with regulatory requirements while maintaining open communication with residents throughout the complaint resolution process.

			Communication with the Resident: If an extension is required, the resident is informed promptly of the revised timescale. This communication includes a clear explanation of the reasons for the extension and the steps being taken to resolve the complaint. Adherence to the 20 Working Day Limit: Any extension granted is kept within the maximum limit of 20 working days unless there is a valid and exceptional reason for further delay. In such cases, the resident is provided with a detailed explanation for the additional time required.	
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.	Yes	The complaints policy includes provisions for providing contact details for the Housing Ombudsman inform a resident about an extension. The policy supports transparency and allows residents to escalate issues if	Compliance is demonstrated through the policy's commitment to providing Ombudsman contact details when necessary, enabling residents to challenge delays effectively.

			there are disputes over response times.	
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	Major Housing Association will provide written confirmation of the complaint response when the answer to the complaint is known. Detailing it, definition, decision, reasons, remedy, outstanding actions, and escalation details. This ensures that residents receive a comprehensive response, including information on further escalation options.	The policy aligns with the Code by ensuring that all required details are communicated clearly.
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	The policy outlines in section 5.7 that Major Housing Association will address all points raised in a complaint, referencing relevant policies, laws, and good practice. This includes setting out the obligations of both parties where legal issues are involved.	The policy indicates that legal obligations will be considered and communicated clearly in the complaint response. Major Housing Association aims to provide clear explanations of legal obligations relevant to a complaint, ensuring that all parties understand their responsibilities and how they impact the resolution process.

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.	Yes	The complaints policy specifies that at the completion of stage two Major Housing Association will confirm in writing: the complaint stage, the decision, reasons for decisions, any remedies offered, outstanding actions, and escalation details to stage two if the resident remains dissatisfied. The policy ensures that all required information is communicated clearly and comprehensively.	Major Housing Association complies with the Code by providing a detailed and clear written response that addresses all necessary aspects of the complaint resolution process at stage two.
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	Complied.	The complaints policy specifies a two-stage process without a third stage. The policy adheres to the ideal two-stage process. Major Housing Association complies by maintaining a two-stage process.

Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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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.	Yes	The 2025/26 complaints report shows that where things went wrong, the organisation acknowledged this and took action to put matters right, including corrections to rent accounts, financial refunds, compensation payments and improvements to internal processes and staff training.	This is consistent with the requirement to acknowledge fault and set out the actions taken or intended to put things right.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	Remedies offered during 2025/26 reflected the impact on the resident and included rent account correction, refunds, compensation and service improvements. The organisation seeks to ensure remedies are proportionate to the fault identified and practical for the resident.	This aligns the remedy with the impact on the resident and with the Code requirement for proportionate redress.
7.3	The remedy offer must clearly set out what will happen and by when, in	Yes	Where a remedy was offered, the action plan and any associated timescale were agreed and followed through to completion, with the outcome recorded in the complaints report and complaint file.	This ensures the remedy is clear, timebound and completed in line with the Code.

	agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.			clearly communicating remedy details and ensuring follow-through. The policy emphasizes the need for clarity in remedy offers and commitment to complete the proposed actions. Compliance is met through the policy's emphasis on transparency and accountability in implementing remedies
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	Any remedy offered is proportionate to the impact on the resident. In 2025/26 remedies included correction of rent accounts, financial refunds and compensation payments where fault had been identified.	This aligns remedies with the impact of the fault identified and ensures they are realistic and proportionate.

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.	Yes	The 2025/26 complaints performance and service improvement report records 2 complaints received during the year, with 1 resolved at Stage 1 and 1 progressed to Stage 2. All complaints were fully investigated and closed within the reporting period. The complaints primarily related to rent and financial matters, communication, and complaint handling/customer service. Outcomes included correction of rent accounts, financial refunds, compensation payments, and service improvements. There were no Housing Ombudsman determinations, Complaint Handling Failure Orders or maladministration findings during the year.	The report provides the annual self-assessment together with quantitative and qualitative analysis of complaint handling performance and the service improvements made as a result of learning from complaints. This meets the requirement to produce an annual complaints performance and service improvement report under the Code.

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 for 2025/26 was reviewed and scrutinised by the Board of Directors (or a representative of the Board). The Governance Statement confirms that the Board is satisfied the report is an accurate and true reflection of the organisation's complaint handling service. The report is published alongside the governing body response and a complaints register is maintained as Appendix I.	This meets the requirement for governing body scrutiny, publication and publication of the governing body's response alongside the annual report.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	No significant restructure, merger or procedural change affecting complaint handling occurred during 2025/26. The self-assessment has nonetheless been reviewed as part of the annual complaints cycle and updated in light of the 2025/26 complaints performance and service improvement report.	The organisation carries out annual review of complaint handling arrangements and would complete a further self-assessment following any significant organisational change.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	The self-assessment and annual complaints report are maintained on the organisation's website. There were no Housing Ombudsman investigations, determinations or findings of non-compliance in 2025/26. The self-assessment will be reviewed and updated if any future Ombudsman investigation requires it.	This provides the Code-compliant route for review and update of the self-assessment following any Ombudsman investigation.
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	Yes	No exceptional circumstances prevented compliance with the Code during 2025/26. If an exceptional event such as a cyber incident were ever to affect compliance, the Ombudsman and residents would be informed and a timescale for return to	This confirms continued compliance during the reporting year and sets out the contingency arrangement required by the Code.

			compliance would be published.	
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	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.			provide information to residents who may be affected and publish this on our website with a timescale for returning to compliance with the Code.
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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	The 2025/26 complaints report identifies learning from the two complaints received, including improvements to rent-setting controls, complaint monitoring, communication and staff training. The organisation uses complaint themes to identify wider service improvements and to address root causes rather than only resolving individual cases.	This demonstrates that complaint outcomes are used to identify service improvements and address systemic issues affecting residents.
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	The 2025/26 complaints report shows the organisation used complaint outcomes as intelligence to improve service delivery. The main learning points were rent and financial management, communication and complaint handling/customer service, and these were addressed through improved rent-setting controls, stronger communication with tenants, enhanced staff training and better monitoring of complaint timeliness and escalation.	This demonstrates a positive complaint handling culture and the use of complaints to drive service improvement.

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	The 2025/26 complaints performance and service improvement report was reviewed and scrutinised by the Board of Directors (or a representative of the Board), and the Governance Statement confirms that the Board is satisfied the report is an accurate and true reflection of the organisation's complaint handling service. The report is published alongside the governing body response and the complaints register is retained as Appendix I.	This ensures accountability and transparency by reporting wider learning and improvements to the governing body and, where published, to residents and other stakeholders.
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	Senior management reviews complaint data and trends. In 2025/26 the main themes were rent and financial management, communication, and complaint handling/customer service. These themes informed service improvements and training, and remain under review as part of the organisation's continuous improvement cycle.	The organisation uses recurring themes and trends from complaints to identify systemic issues, serious risks and procedures requiring revision.

			and improving overall service quality.	
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').	Yes	The governing body has appointed a designated member to oversee complaints. That member receives regular updates on complaint handling performance, including the volume, categories, outcomes and service improvements arising from complaints. This provides Board-level oversight of complaint handling culture and performance.	This satisfies the requirement for a Member Responsible for Complaints to support a positive complaint handling culture.
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	The designated member for complaints has access to suitable information and staff to perform the role effectively. The 2025/26 report and Board scrutiny provide the information base for this oversight.	This ensures the governing body receives meaningful complaint performance information and can report on findings.

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.	Yes	The Board and the Member Responsible for Complaints receive regular updates on complaint volume, categories, outcomes and complaint handling performance. For 2025/26 these updates covered 2 complaints in total, with 1 resolved at Stage 1 and 1 at Stage 2. There were no Housing Ombudsman investigations, determinations or severe maladministration findings during the year.	This ensures the governing body receives the minimum information required by the Code, including the annual complaints performance and service improvement report.
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	Yes	Individual complaint outcomes and management responses are tracked and reported through the annual self-assessment and complaints performance report. The 2025/26 complaints learning was shared across the organisation to support collaboration, shared responsibility for shortfalls and adherence to professional standards in complaint handling.	These practices support a collaborative, accountable complaint handling culture across the organisation and its third parties.

	as set by any relevant professional body.		assessment is reported and scrutinised. These practices ensure thorough oversight and accountability, aligning with the requirements and enhancing the effectiveness of the complaints handling process.	
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