

Housing

Ombudsman Service



Complaint Handling Code

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Contents

3	Foreword
4	Introduction
4	Statutory powers
4	Compliance with the Code
5	Monitoring compliance with the Code
6	The Complaint Handling Code
6	1. Definition of a complaint
6	2. Exclusions
7	3. Accessibility and awareness
8	4. Complaint handling staff
8	5. The complaint handling process
10	6. Complaints stages
10	Stage 1
11	Stage 2
12	7. Putting things right
12	8. Self-assessment, reporting and compliance
13	9. Scrutiny and oversight: continuous learning and improvement
14	Appendix A: Service request or complaint - flow charts
17	Appendix B: Self-assessment form
18	Section 1: Definition of a complaint
20	Section 2: Exclusions
22	Section 3: Accessibility and awareness
24	Section 4: Complaint handling staff
25	Section 5: The complaint handling process
30	Section 6: Complaints stages
36	Section 7: Putting things right
38	Section 8: Self-assessment, reporting, and compliance
40	Section 9: Scrutiny and oversight: continuous learning and improvement

Foreword

The heartbeat of this Code is enabling a positive complaints culture across the social housing sector.

This positive culture matters regardless of size or type of landlord. It supports strong resident-landlord relationships. It means things can be put right for residents when they have gone wrong. It helps organisations to develop and improve services. And, perhaps above all, it supports the values of justice and fairness that embodies so much of the sector's social purpose.

This Code considers complaints to be more than transactions. Nonetheless, good complaint handling requires effective procedures and well-trained staff alongside a positive complaints culture that enables those procedures to achieve maximum impact. This Code sets out what landlords must do procedurally to handle complaints. Compliance with the Code is most effective within landlords that operate within established dispute resolution principles: to be fair, put things right, and learn from outcomes.

Landlords must embrace complaints through increased transparency, accessibility, and complaint handling governance, demonstrating that residents are core to its service delivery and good complaint handling is central to that.

This Code aims to support the earliest resolution of complaints while the matters are still within the landlord's own procedure. This can avoid issues escalating with potentially prolonged detriment to the resident, as well as requiring significantly more time and resource by the landlord to remedy.

This Code provides a guide to residents of what to expect if they make a complaint, as well as improving access and awareness to the procedure when they need it. The adoption of this statutory Code and associated duties ensures residents do not experience a postcode lottery in complaint handling.

Embracing the Code can also empower staff. Involvement in complaint resolution develops staff ownership, decision-making and engagement, and should ensure appropriate resources and tools are deployed to handle complaints. It provides senior staff with essential insight into day-to-day operations, allowing them to assess effectiveness and identify any organisational risks or issues. Lastly, data collected about complaints can be analysed and used to inform key business decisions to drive improvement in service provision.

Landlords are expected to annually self-assess against the Code, to engage its governance in that exercise and to publish the outcome. We also encourage landlords to see this exercise as an opportunity to engage residents in setting their approach to complaints to drive a positive complaints and learning culture. This approach must be captured by the landlord in a single policy for handling complaints.

The positive engagement of landlords in the Code and its principles has brought focus on the importance of complaints and the advent of this statutory Code will drive further change to the benefit of both residents and landlords.

Introduction

Statutory powers



The Social Housing (Regulation) Act 2023 (the Act) empowered the Housing Ombudsman to issue a code of practice about the procedures members of the Scheme should have in place for considering complaints.

It also placed a duty on the Ombudsman to monitor compliance with a code of practice that it has issued.

The Ombudsman consulted on the Complaint Handling Code (the Code) and our intended approach to the duty to monitor in late 2023. The statutory Code will take effect from 1 April 2024 and our duty to monitor compliance will commence at the same time.

Compliance with the Code



The Ombudsman believes all members must comply with all provisions in the Code as this represents best practice in complaint handling.

Where the Housing Ombudsman finds an organisation has deviated from the Code in policy or practice, it may use its powers to put matters right and ensure compliance with the Code. Where a landlord's policy does not comply with the Code, it must provide a detailed explanation for non-compliance in its self-assessment and the date by which it intends to comply.

Where there are exceptional circumstances which mean a landlord cannot meet specific requirements of Code, for example a small provider does not have a website, the

Ombudsman will take a proportionate approach. In these circumstances, landlords must undertake all reasonable endeavours 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.

Where a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, it must inform the Ombudsman of its reasons, provide information to residents who may be affected and publish this on their website. The landlord must provide all parties with a timescale for returning to compliance with the Code and the reasonableness of exemptions to the Code during this period may be assessed by the Ombudsman.



Monitoring compliance with the Code



The Ombudsman would like all landlords to have strong local complaint handling and a positive complaint handling culture – resolving complaints earlier and potentially without referral to the Ombudsman extends fairness to the benefit of all residents. This also leads to better services and strengthens relationships with residents.

We will use the duty to monitor compliance to further these aims by supporting better practice and providing opportunities for landlords to demonstrate complaint handling improvements.

Support for improvement will be provided through the Centre for Learning, accessible via our website, which hosts an ever-growing range of tools targeted at complaints handlers, senior managers and governing bodies.

We will monitor compliance in 3 ways. This will involve ensuring that the landlord:

- has scrutinised and challenged its compliance with the Code at its governing body through review of its self-assessment against the Code, its complaints handling performance and its learning from complaints, and published the outcome on its website annually
- complies with the Code in policy
- complies with the Code in practice

Where a landlord does not meet the requirements in any of the areas and does not move into compliance within a reasonable timescale, the Ombudsman may issue a Complaint Handling Failure Order (CHFO). The Ombudsman provides separate guidance on CHFOs on its website.

The Complaint Handling Code

1. Definition of a complaint

1.1. Effective complaint handling enables residents to be heard and understood. The starting point for this is a shared understanding of what constitutes a complaint.

1.2. A complaint must be defined as:

‘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.’

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.

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.

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.

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.

2. Exclusions

2.1. Landlords must accept a complaint unless there is a valid reason not to do so. If a landlord decides not to accept a complaint it must be able to evidence its reasoning. Each complaint must be considered on its own merits.

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 12 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



- 2.3. A landlord must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue unless it is 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.
- 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.
- 2.5. A landlord must not take a blanket approach to excluding complaints; it must consider the individual circumstances of each complaint.

3. Accessibility and awareness

- 3.1. Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. A landlord must consider its duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.
- 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.

- 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.
- 3.4. A landlord must make its complaints policy available in a clear and accessible format for all residents. This will detail the 2-stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord's website.
- 3.5. The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.
- 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.
- 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.



4. Complaint handling staff

- 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.
- 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.
- 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.

5. The complaint handling process

- 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.
- 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.

- 5.3. A process with more than 2 stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.
- 5.4. Where a landlord's complaint response is handled by a third party (such as a contractor or independent adjudicator) at any stage, it must form part of the 2-stage complaints process set out in this Code. Residents must not be expected to go through 2 complaints processes.
- 5.5. Landlords are responsible for ensuring that any third parties handle complaints in line with 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.
- 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.

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
- d) consider all relevant information and evidence carefully

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.

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.

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. A landlord must clearly set out these reasons, and it must comply with the provisions set out in section 2 of this Code.

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.

5.13. Landlords must have processes in place to ensure that a complaint can be remedied at any stage of its complaints process. Landlords must ensure that appropriate remedies can be provided at any stage of the complaints process without the need for escalation.

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.

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.



6. Complaints stages

Stage 1

- 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.
- 6.2. Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure **within 5 working days of the complaint being received**.
- 6.3. Landlords must issue a full response to stage 1 complaints **within 10 working days** of the complaint being acknowledged.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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
 - g) details of how to escalate the matter to stage 2 if the individual is not satisfied with the response



Stage 2

- 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.
- 6.11. Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure **within 5 working days of the escalation request being received**.
- 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.
- 6.13. The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.
- 6.14. Landlords must issue a final response to the stage 2 **within 20 working days** of the complaint being acknowledged.
- 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.
- 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.
- 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.
- 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.
- 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
 - g) details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied
- 6.20. Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.



7. Putting things right

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, adding a correction, or addendum
- providing a financial remedy
- changing policies, procedures, or practices

7.2. Any remedy offered must reflect the impact on the resident as a result of any fault identified.

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.

7.4. Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.

8. Self-assessment, reporting, and compliance

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.

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 section of its website relating to complaints. The governing body's response to the report must be published alongside this.

8.3. Landlords must also carry out a self-assessment following a significant restructure, merger, and/or change in procedures.

8.4. Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.

8.5. If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, it must inform the Ombudsman, provide information to residents who may be affected, and



publish this on its website. Landlords must provide a timescale for returning to compliance with the Code.

9. Scrutiny and oversight: continuous learning and improvement

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.

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.

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.

9.4. Landlords must appoint a suitably senior lead person as accountable for its complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.

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 (MRC).

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.

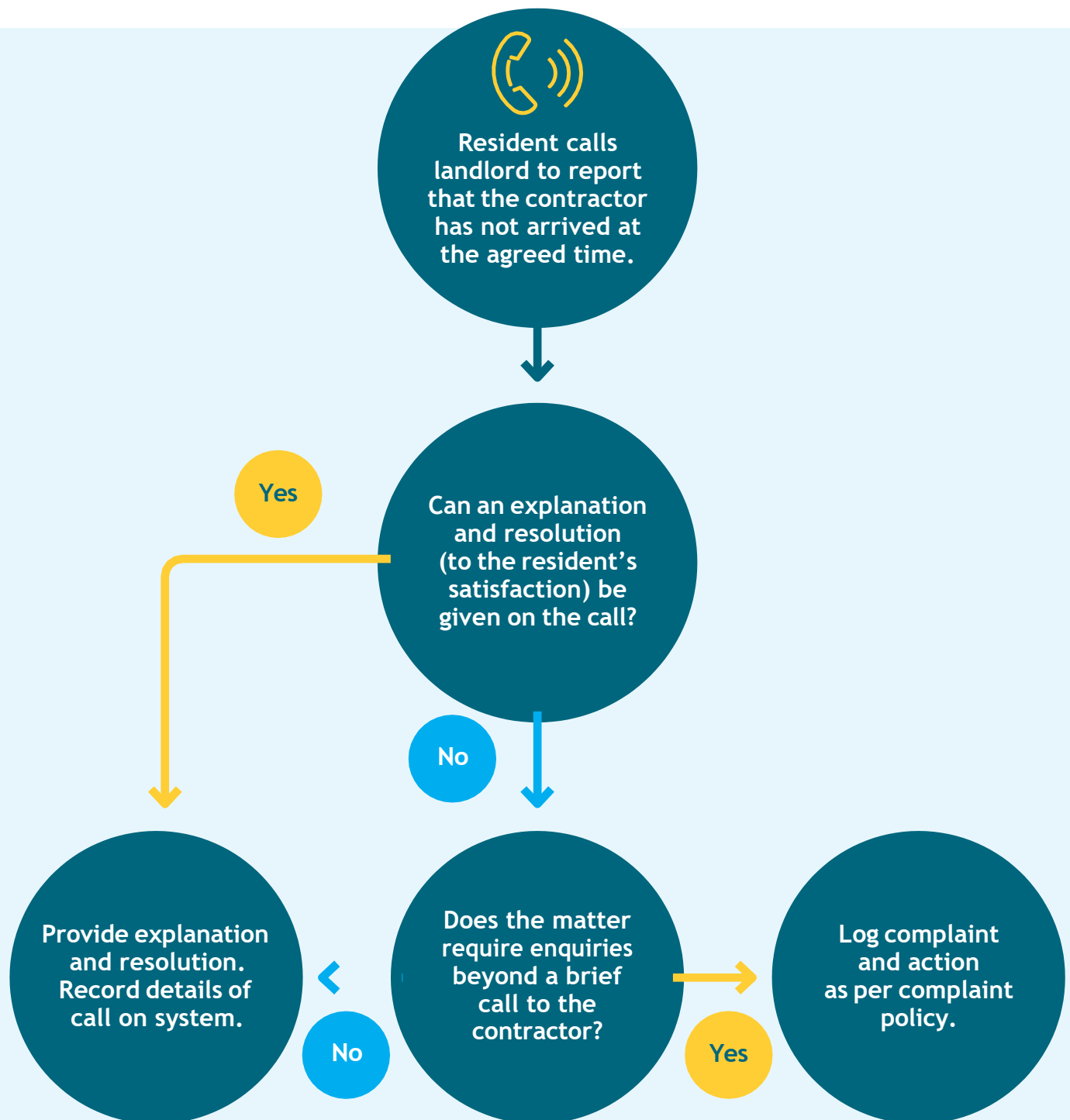
9.7. As a minimum, the MRC and the governing body (or equivalent) must receive:

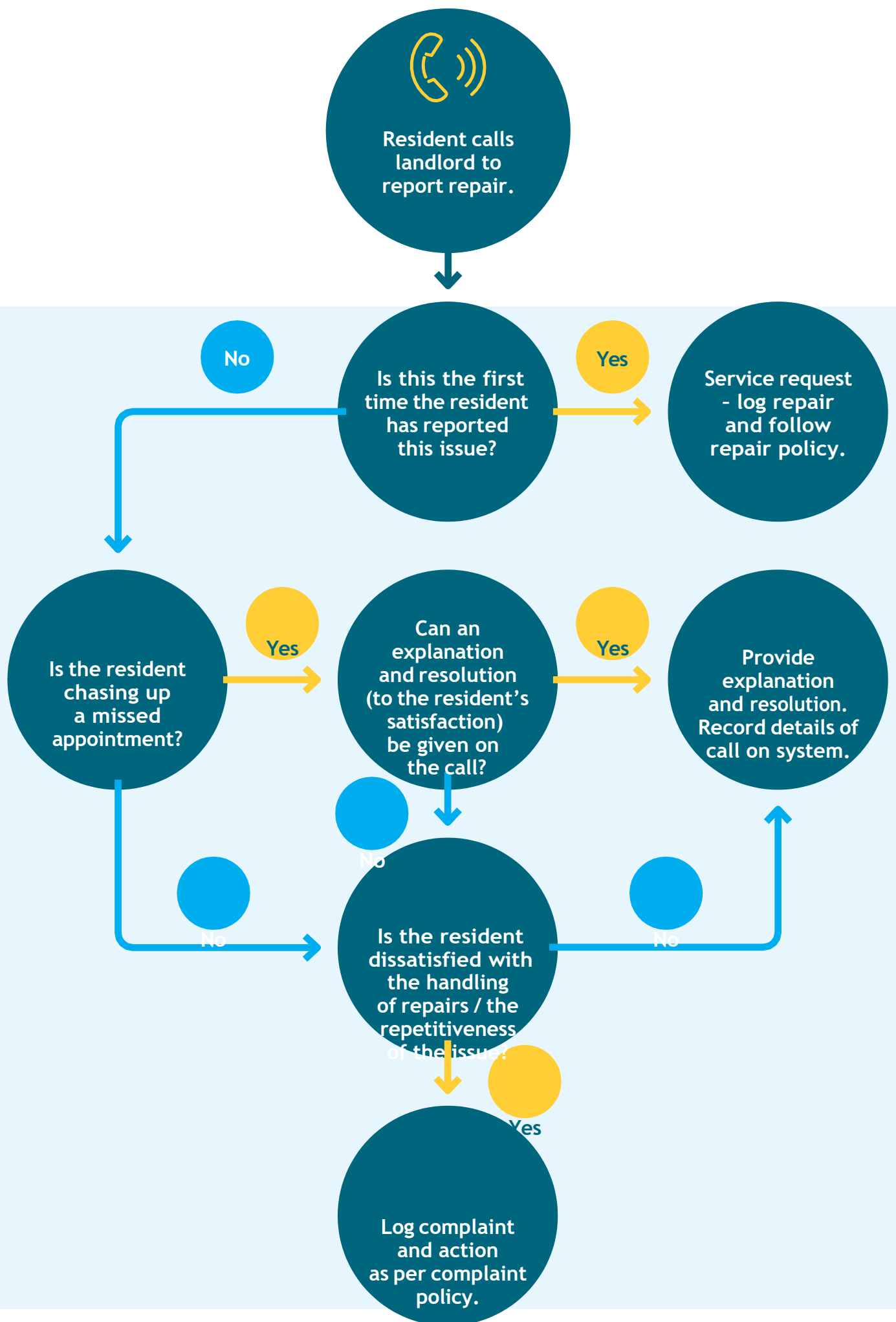
- a) regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance
- b) regular reviews of issues and trends arising from complaint handling
- c) regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings
- d) the Annual Complaints Performance and Service Improvement report

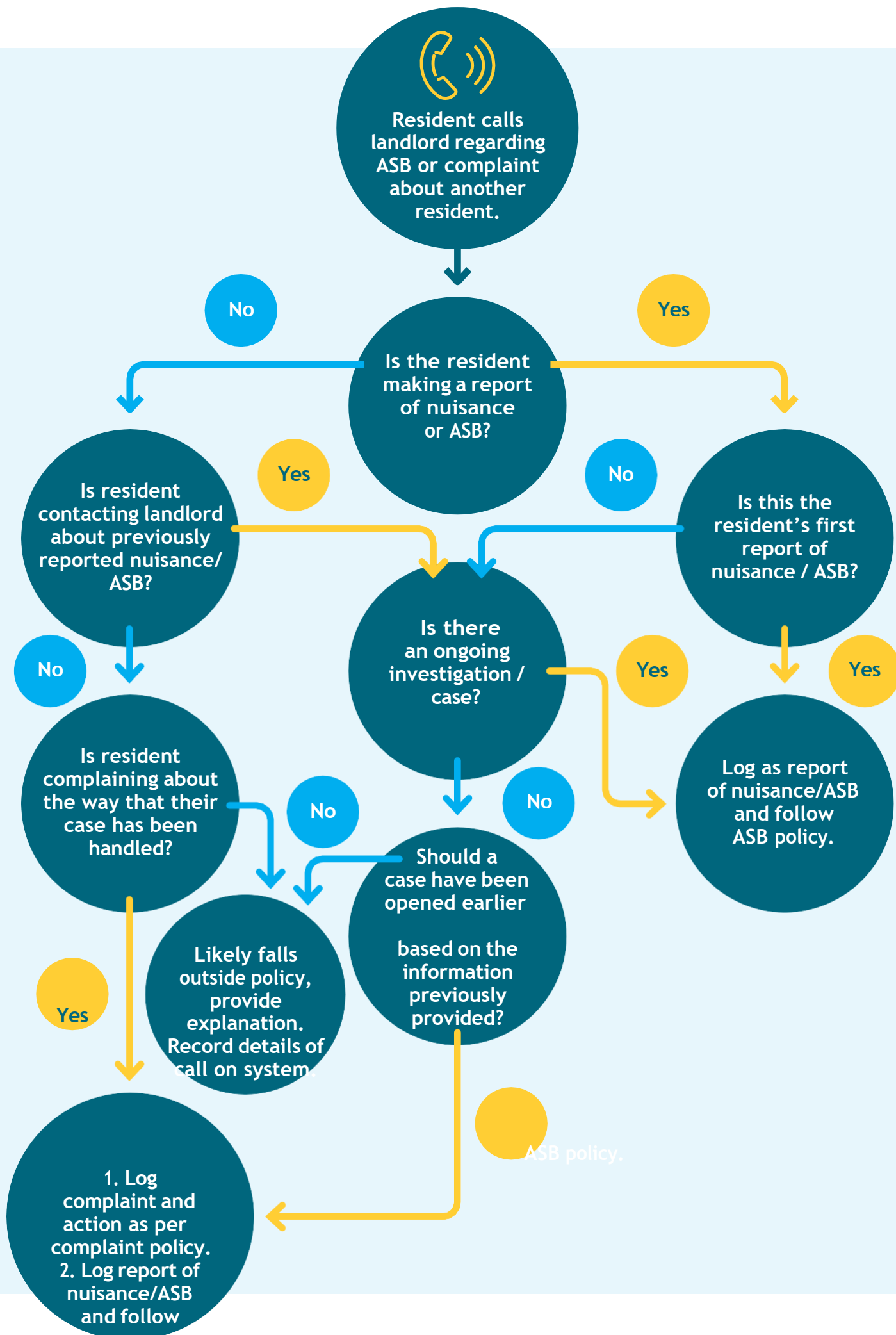
9.8. Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to:

- 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
- c) act within the professional standards for engaging with complaints as set by any relevant professional body

Appendix A: Service request or complaint flow charts







Yes

Appendix B:

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.



**Scan here to view the
annual submissions form**



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 are not complaints, but must be recorded, monitored and reviewed regularly.	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 reason not to, such as legal issues, repeat complaints, or being out of time

Section 1: Definition of a complaint

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.	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.
1.6	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	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 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.

Section 2: Exclusions

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 12 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	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.
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Section 2: Exclusions

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
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 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.

Section 3: Accessibility and awareness

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.			
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Section 3: Accessibility and awareness

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 2-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.	

Section 3: Accessibility and awareness

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.
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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	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	

Section 5: The complaint handling process

			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 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	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 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.

Section 4: Complaint handling staff

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	We have one single policy in place the 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	We do not have extra names stages. 1. Agreement with the Resident: Resolution Agreement: Any decision to resolve a concern is made in collaboration with the resident. We document the agreement and resolution process in our complaint records. This documentation includes notes on discussions with the resident and their agreement to the proposed resolution. Audit Trail: Our complaint handling system maintains a detailed audit trail, including records of all interactions with the resident and decisions made during the resolution process. This ensures transparency and accountability. 2. No Obstruction to Complaints Procedure: Direct Access: We ensure that attempts to resolve concerns do not obstruct or delay access	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.

Section 4: Complaint handling staff

			to the formal complaints procedure. Residents are informed of their right to escalate the issue to the formal complaints procedure at any time. Timeliness: We strive to address concerns promptly to avoid unnecessary delays. Any informal resolution efforts are conducted quickly and are not used to block or delay the formal complaints process.	
5.3	A process with more than 2 stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.	Yes	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 (such as a contractor or independent adjudicator) at any stage, it must form part of the 2-stage complaints process set out in this Code. Residents must not be expected to go through 2 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.

Section 5: The complaint handling process

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
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 set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as “the complaint definition”. If any aspect of the complaint is unclear, the resident must be asked for clarification.	Yes	1. Understanding the Complaint: Complaint Acknowledgment: When we acknowledge a complaint, we include a summary of our understanding of the issues raised and the outcomes the resident is seeking. This ensures that both parties are aligned on the scope and objectives of the complaint. Documentation: Our acknowledgment letter or email includes details on what the complaint is about and what the resident hopes to achieve. This documentation is stored in our complaint management system for reference throughout the process. 2. Clarification if Needed: Request for Clarification: If any part of the complaint is unclear, we promptly reach out to the resident to request further	Our approach ensures that complaints are handled based on a clear and mutual understanding of the issues, facilitating a more effective and satisfactory resolution process.

Section 5: The complaint handling process

		clarification. This step is documented, including any additional information provided by the resident. Agreement on Definition: We work with the resident to agree on a full and accurate definition of the complaint. This ensures that there is a mutual understanding of the issues and the desired outcomes before we proceed with handling the complaint. 3. Evidence of Agreement: Confirmation: After obtaining clarification and agreeing on the definition of the complaint, we send a confirmation to the resident. This confirmation includes a revised summary of the complaint and outcomes based on our discussions. Record Keeping: All correspondence related to the clarification and agreement is recorded and maintained as part of our complaint handling records. This provides a clear trail of how the complaint was defined and agreed upon.	
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Section 5: The complaint handling 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	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. Agreement on Definition: We work with the resident to agree on a full and accurate definition of the complaint. This ensures that there is a mutual understanding of the issues and the desired outcomes before we proceed with handling the complaint. 3. Evidence of Agreement: Confirmation: After obtaining clarification and agreeing on the definition of the complaint, we send a confirmation to the resident. This confirmation includes a revised summary of the complaint and outcomes based on our discussions.	
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Section 5: The complaint handling process

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
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 d. consider all relevant information and evidence carefully	Yes	1. Dealing with Complaints on Their Merits: Merit-Based Evaluation: Our complaint handlers evaluate each complaint based on its individual merits rather than preconceived notions or past experiences. This involves a thorough assessment of the issues raised and the desired outcomes. Decision Documentation: We document the rationale behind decisions made during the complaint process to ensure they are based on the specific merits of the complaint and not influenced by external factors. 2. Acting Independently and with an Open Mind: Independent Investigation: Complaint handlers are required to act independently, without influence from other parties within the organisation. This ensures that investigations are fair and unbiased. Open-Minded Approach: Handlers are trained to approach each complaint with an open mind, considering all perspectives and evidence before making any conclusions. 3. Addressing Conflicts of Interest:	By following these practices, we ensure that complaints are handled fairly, independently, and with the utmost respect for confidentiality.

Section 5: The complaint handling process

		Conflict of Interest Policy: We have a robust policy to identify and manage conflicts of interest. Handlers are required to declare any actual or perceived conflicts before handling complaints. Mitigation Measures: If a conflict of interest is identified, we take appropriate measures to address it, such as reassigning the complaint to another handler or providing additional oversight. 4. Considering All Information and Evidence: Comprehensive Review: Complaint handlers carefully review all information and evidence related to a complaint. This includes gathering relevant documents, conducting interviews, and analysing evidence to ensure a well-rounded understanding of the issue. Evidence-Based Decisions: Decisions are made based on the complete set of evidence and information, ensuring that all aspects of the complaint are considered. 5. Confidentiality: Confidential Handling: We ensure that all complaints are handled confidentially. Information is only disclosed on a need-to-know basis to facilitate a thorough investigation. Data Protection: Our complaint handling process adheres to data protection regulations to
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Section 5: The complaint handling process

			safeguard the privacy of residents and maintain confidentiality throughout the investigation.	
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	We agree suitable intervals with residents to keep them informed when a complain response will fall outside of the timescales. 1. Regular Updates: Progress Reports: We provide regular updates to residents about the progress of their complaint investigation. This includes notifying them of any significant developments or delays. Communication Channels: Updates are communicated through preferred channels of the resident, including email, phone calls, or	

Section 5: The complaint handling process

		written correspondence. 2. Timeliness: Scheduled Updates: We have a system in place to ensure that updates are provided at agreed intervals or as significant progress occurs.	
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Section 5: The complaint handling process

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
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 must comply with the provisions set out in section 2 of this Code.	Yes	1. Clear and Valid Reasons for Refusal: Policy Guidelines: Our complaints policy clearly outlines the reasons that may justify not escalating a complaint. These reasons are consistent with those used for determining whether a complaint should initially be accepted. Valid Reasons: Refusal to escalate a complaint is based on clear and valid reasons, such as the complaint being deemed frivolous or out of scope based on our established criteria. This is documented in the	By following these practices, we ensure that all complaints are handled fairly and consistently, providing clear reasons for any decision to refuse escalation and maintaining transparency throughout the process.

Section 5: The complaint handling process

		complaint handling records. 2. Consistent Criteria for Acceptance and Escalation: Consistency in Policy: The criteria for accepting complaints and for escalating them are the same. Our policy explicitly states that any decision to refuse escalation must be based on the same grounds as those for not initially accepting a complaint. Policy Availability: The complaints policy, which includes details on the reasons for refusing escalation and not accepting complaints, is readily available on our website and in printed format for residents. 3. Documentation of Decisions: Record Keeping: We maintain detailed records of all decisions made regarding the escalation of complaints. This includes documentation of the reasons for refusal and how they align with our policy. Explanation to Residents: When a decision is made to not escalate a complaint, we provide a detailed explanation to the resident. This explanation includes the specific reasons for the	
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Section 5: The complaint handling process

		refusal and references our complaints policy. 4. Review and Appeals Process: Review Mechanism: Residents have the right to appeal against decisions not to escalate complaints. Our policy includes a process for reviewing such decisions and provides residents with information on how to challenge the decision if they believe it is unjust. Transparency: We ensure that our process for handling appeals and reviews is transparent and fair, allowing residents to have their concerns addressed appropriately. 5. Monitoring and Improvement: Regular Review: We regularly review our complaints handling process to ensure compliance with the Code and to identify any areas for improvement. This includes reviewing instances where escalation was refused to ensure that the reasons provided are consistent and valid. Feedback: We gather feedback from residents regarding their experiences with the escalation process to improve our policies and procedures.	
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Section 5: The complaint handling 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	1. Comprehensive Record Keeping: Complaint Records: We maintain a detailed record for each complaint, including the original complaint, date received, and all relevant correspondence. This includes communications with the resident, any other parties involved, and internal notes or reports. Documentation of Outcomes: Each stage of the complaint process is documented, including the findings, decisions, and actions taken. This ensures that there is a complete and transparent record of how the complaint was handled and resolved. 2. Correspondence and Documentation: Resident Correspondence: All communications with the resident are logged in our complaint management system, including emails, letters,	

Section 5: The complaint handling process

		and notes from phone calls or meetings. Other Parties: Correspondence with other parties involved in the complaint, such as contractors, support staff, or external agencies, is also recorded to provide a full picture of the complaint process. Reports and Surveys: Any reports, surveys, or additional documents prepared as part of the complaint investigation are included in the complaint file to ensure that all evidence and findings are accounted for. 3. Record Management: Systematic Storage: All records are stored in a secure and systematic manner, ensuring easy retrieval and review. We use an electronic complaint management system that tracks all relevant information and maintains an audit trail. Retention and Access: Records are kept for the duration specified in our data retention policy and are accessible to relevant staff for review and reporting purposes. 4. Monitoring and Quality Assurance: Regular Audits: We conduct regular audits of our complaint records to ensure compliance with the Code and to identify any areas for	
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Section 5: The complaint handling process

		improvement. Staff Training: Staff involved in complaint handling are trained on the importance of comprehensive record-keeping and the procedures for documenting all aspects of the complaint process.	
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Section 5: The complaint handling process

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
5.13	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 unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Yes	Our policy on managing unacceptable behaviour includes 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.	Policy Awareness: We ensure that residents are 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.

Section 5: The complaint handling 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.
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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	Our housing association has implemented a robust complaint management process designed to address resident concerns promptly and effectively, while taking into account factors such as complexity and resident vulnerability. Early Resolution at Stage 1 When a resident submits a complaint, it is initially reviewed by the Customer Service team to assess whether it can be resolved promptly. For instance, if a resident reports a maintenance issue or expresses dissatisfaction with a delay, the team aims to provide an explanation or resolution within 5 working days. An apology or acknowledgment of the issue is included where appropriate. 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	By adopting this approach, we ensure that most Stage 1 complaints are resolved efficiently, while more complex or sensitive cases receive the attention and care they require.

Section 6: Complaints stages

Stage 1

			escalated to Stage 2 for further investigation.	
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure within 5 working days of the complaint being received.	Yes	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.	

Section 6: Complaints stages

Stage 1

6.3	Landlords must issue a full response to stage 1 complaints within 10 working days of the complaint being acknowledged.	Yes	Our complaints policy clearly outlines the timescales within which a resident can request escalation of their complaint. This is included in the section detailing the complaints process and escalation procedures. We would issue full respond within 10 working days.
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Section 6: Complaints stages

Stage 1

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
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	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 response, including information on further escalation options.	The policy aligns with the Code by ensuring that all required details are communicated clearly.

Section 6: Complaints stages

Stage 1

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.
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Section 6: Complaints stages

Stage 1

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
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 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 g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response	Yes	Section 5.12 of the complaints policy specifies that at the completion of stage one, 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 one.

Section 6: Complaints stages

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 5 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.

Section 6: Complaints stages

Stage 2

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.
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Section 6: Complaints stages

Stage 2

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
6.14	Landlords must issue a final response to the stage 2 within 20 working days of the complaint being acknowledged.	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.
6.15	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. Communication with the Resident:	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.

Section 6: Complaints stages

Stage 2

			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 there are disputes over response times.	Compliance is demonstrated through the policy's commitment to providing Ombudsman contact details when necessary, enabling residents to challenge delays effectively.

Section 6: Complaints stages

Stage 2

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.
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Section 6: Complaints stages

Stage 2

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.	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 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.

Section 6: Complaints stages

Stage 2

6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	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.
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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	Yes	The complaints policy includes a commitment to resolving complaints and detailing actions taken or planned. The policy outlines procedures for acknowledging issues and detailing remedial actions. Compliance is demonstrated by the policy's focus on acknowledging service failures and addressing them systematically.	

Section 7: Putting things right

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	The complaints policy specifies that remedies should be proportionate to the service failures and impact on the resident. The policy ensures that remedies are realistic and equitable, avoiding promises that cannot be fulfilled.	The policy adheres to the requirement by aligning remedy offers with the nature and severity of service failures.
7.3	The remedy offer must clearly set out what will happen and by when, in agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.	Yes	The complaints policy includes requirements for 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.	

Section 7: Putting things right

7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	We consider the Ombudsman guidance when deciding on remedies.	
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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 f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord	Yes	The organisation conducts an annual self-assessment to evaluate compliance with the Code. This process includes a comprehensive review of complaint handling practices and identifies areas for improvement. The annual self-assessment helps maintain alignment with the Code and addresses any gaps in the complaint handling process.	The policy complies by regularly reviewing and updating complaint handling practices to ensure they meet the Code's standards

Section 8: Self-assessment, reporting, and compliance

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
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 organisation reports the results of self-assessments to the governing body, publishes the outcomes on its website, and includes the assessment in the annual report on complaints handling. This transparency ensures that stakeholders are informed about the effectiveness of the complaint handling process and any improvements made.	The policy complies by fulfilling the reporting, publication, and inclusion requirements, promoting accountability and transparency in complaint handling.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	The organisation conducts a self-assessment after any major restructuring or procedural changes to ensure that the complaint handling process remains effective and compliant with the Code. This practice helps identify any new risks or gaps introduced by changes and ensures that the revised procedures are effective.	The policy complies by assessing the impact of significant changes on complaint handling and making necessary adjustments.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes		

8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website Landlords must provide a timescale for returning to compliance with the Code.	Yes		
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Section 9: Scrutiny and 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 complaints policy includes provisions for identifying and addressing systemic issues based on complaint trends and recurring problems. The policy encourages review of systemic failures and the implementation of broader improvements beyond individual complaints.	Compliance is demonstrated by the policy's focus on continuous improvement and addressing underlying issues that affect multiple 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 complaints policy includes a commitment to reporting on learning and improvements from complaints in the annual report. Additionally, it outlines the process for providing updates to residents, staff, and scrutiny panels more frequently. Regular reporting and communication about improvements derived from complaints are integral parts of the policy, ensuring that all stakeholders are kept informed and involved in the improvement process.	The policy meets the requirement by including provisions for transparency and accountability, highlighting how the organisation reports and communicates about improvements based on complaints.

Section 9: Scrutiny and oversight: continuous learning and 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 organization reports the results of self-assessments to the governing body, publishes the outcomes on its website, and includes the assessment in the annual report on complaints handling. This transparency ensures that stakeholders are informed about the effectiveness of the complaints process and any improvements made. By meeting the reporting, publication, and inclusion requirements, the policy supports accountability and transparency in complaints management.
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Section 9: Scrutiny and oversight: continuous learning and 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.	Yes	Senior management regularly reviews complaint data and identifies recurring issues and trends. These insights lead to revisions in policies and procedures and inform training programs for staff and contractors. This proactive approach helps in addressing systemic problems and improving overall service quality.	The policy complies by actively using complaint data to identify and address broader issues, ensuring that lessons learned from complaints contribute to continuous improvement.
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 (MRC).	Yes	The governing body has appointed a designated member to oversee the complaints process. This role includes ensuring that the governing body receives regular updates and detailed information on complaint handling performance. Having a dedicated member ensures that the complaints process is effectively monitored and supported at a high level, promoting a positive culture around complaint handling.	The policy complies by explicitly defining the role of a governing body member in overseeing and supporting the complaints process, ensuring accountability and consistent oversight.

Section 9: Scrutiny and oversight: continuous learning and improvement

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	Major Housing Association ensures that individuals responsible for investigating complaints at Stage 2 have access to all necessary resources to perform their role effectively and report on their findings.
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Section 9: Scrutiny and oversight: continuous learning and improvement

Code provision	Code requirement	Comply: Yes/No	Evidence	Commentary/ explanation
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 finding d. Annual Complaints Performance and Service Improvement report.	Yes	The governing body receives detailed reports on complaints, including volume, categories, outcomes, and compliance with Ombudsman orders. Regular reviews of trends and issues are conducted, and the annual performance report from the Ombudsman is reviewed. Individual complaint outcomes and management responses are tracked, and the annual self-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.	The policy complies with the requirement by providing comprehensive reporting and oversight mechanisms, ensuring the governing body is well-informed and able to effectively oversee complaint handling.

Section 9: Scrutiny and oversight: continuous learning and improvement

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 c. act within the professional standards for engaging with complaints as set by any relevant professional body	Yes	The organisation has implemented a standard objective for complaint handling that emphasises teamwork, collective responsibility, and adherence to professional standards. Training programs and performance evaluations incorporate these objectives. This objective fosters a positive and collaborative culture, encouraging employees to work together and uphold high standards in complaint handling.	The policy complies by setting clear expectations for complaint handling, promoting a constructive approach to resolving issues and improving overall service quality.

Housing

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