

Appendix 1: Self-assessment form from the Housing Ombudsman

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	Section 3.1 Complaints and Financial Redress Policy 2024 - 2027 A complaint is defined by the handling code 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>	A customer does not have to use the word ‘complaint’ for it to be treated as such. When a customer expresses dissatisfaction, we will ask the customer if they would like to raise a complaint.
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	Section 3.1 Complaints and Financial Redress Policy 2024 – 2027 A complaint is defined by the handling code 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> A customer does not have to use the word ‘complaint’ for it to be treated as such.	

			<p>When a customer expresses dissatisfaction, we will ask the customer if they would like to raise a complaint.</p> <p>Section 4.1 Complaints and Financial Redress Policy 2024 – 2027</p> <p>The policy applies to anyone who receives or requests a service from Derby Homes. This can include:</p> <ul style="list-style-type: none"> • current tenants • leaseholders • people making a housing application • a former tenant • a non-resident • a number of people, such as a group complaint • From an advocate on behalf of a customer with their permission. <p>Section 4.2 Complaints and Financial Redress Policy 2024 – 2027</p> <p>A complaint that is submitted through a third party or representative will be handled in line with the Derby Homes complaints policy.</p>	
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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	<p>Section 3.3 Complaints and Financial Redress Policy 2024 - 2027</p> <p>There may be times when we are unaware of an issue, and it is the first time a customer has reported it to us. This is called a service request, which is defined as:</p> <p><i>“a request from a resident, to the landlord, requiring action to be taken to put something right.”</i></p> <p>This might be a first request for service, advice or a missed appointment. A service request is not a complaint, but we do record and monitor these.</p> <p>If a customer expresses dissatisfaction with the response to their service request, this will then enter the complaints process.</p>	
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	<p>Section 3.3 Complaints and Financial Redress Policy 2024 – 2027</p> <p>There may be times when we are unaware of an issue, and it is the first time a customer has reported it to us. This is called a service request, which is defined as:</p>	

			<p><i>“a request from a resident, to the landlord, requiring action to be taken to put something right.”</i></p> <p>This might be a first request for service, advice or a missed appointment. A service request is not a complaint, but we do record and monitor these.</p> <p>If a customer expresses dissatisfaction with the response to their service request, this will then enter the complaints process.</p>	
1.6	An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey should be made aware of how they can pursue a complaint if they wish to. Where landlords ask for wider feedback about their services, they also must provide details of how residents can complain.	Yes	<p>Complaints and Financial Redress Policy 2024 – 2027</p> <p>Section 3 - titled</p> <p>“What is the difference between a complaint and a service request”.</p> <p>In addition to this, where a customer expresses dissatisfaction in a transactional and perception survey, staff are trained to advise customer how they can make a complaint.</p>	

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	Yes	Section 8.1 Complaints and Financial Redress Policy 2024 – 2027	

	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.		A complaint must be made within 12 months of the issue occurring, or the customer becoming aware of the issue. Discretion will be applied where there is good reason to consider a complaint out of this timescale.	
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	<p>Section 8.2 Complaints and Financial Redress Policy 2024 – 2027</p> <p>If we decide not to accept a complaint, this will be explained to the customer along with contact details for the relevant Ombudsman. Each complaint is reviewed on its own merit.</p>	
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	<p>Section 8.2 Complaints and Financial Redress Policy 2024 – 2027</p> <p>If we decide not to accept a complaint, this will be explained to the customer along with contact details for the relevant Ombudsman. Each complaint is reviewed on its own merit.</p>	

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	<p>Section 5.1 Complaints and Financial Redress Policy 2024 – 2027</p> <p>Customers can contact Derby Homes to make a complaint in the most convenient way for them:</p> <ul style="list-style-type: none"> • In Person • By email • By writing • By the website • By the online self-service portal • By telephone • By Social Media <p>Section 9.4 Complaints and Financial Redress Policy 2024 – 2027</p> <p>As part of our process, we ask at stage 1 and stage 2 if a customer has any support needs to help identify any reasonable adjustments that may be required in the handling of the complaint. All complaints are then handled based on their individual need. We keep a record of agreed reasonable adjustments and</p>	

			keep these under review during 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.	Yes	<p>Staff are aware of the complaints process and the complaints team.</p> <p>Training has been provided to managers about the New Complaint Handling Code.</p> <p>The New Complaint Handling code and our complaint process has been discussed at Derby Homes all employee Customer Lens briefings. Frequent updates are circulated to staff in monthly news updates.</p>	
3.3	High volumes of complaints must not be seen as a negative, as they can be indicative of a well-publicised and accessible complaints process. Low complaint volumes are potentially a sign that residents are unable to complain.	Yes	<p>Section 1.4 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We do not view high volumes of complaints as a negative. We also analyse areas where there are low volumes of complaints to ensure individuals can complain.</p> <p><u>Complaints and Financial Redress Policy 2024 - 2027 - Derby Homes</u></p>	
3.4	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord's website.	Yes	<p>Complaints and Financial Redress Policy 2024 – 2027</p> <p><u>Complaints and Financial Redress Policy 2024 - 2027 - Derby Homes</u></p>	

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	<p>Section 1.5 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We publicise this policy on our website, social media, Derby Homes News and other regular communications.</p> <p>Also, section 12 of the policy.</p>	
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	<p>Section 4.2 Complaints and Financial Redress Policy 2024 – 2027</p> <p>A complaint that is submitted through a third party or representative will be handled in line with the Derby Homes complaints policy.</p> <p>Section 9.2 Complaints and Financial Redress Policy 2024 – 2027</p> <p>This policy is aligned with the following Derby Homes policies:</p> <ul style="list-style-type: none"> • Equity, Diversity and Inclusion Strategy • Reasonable Adjustment Policy • Advocacy and Authority to Act Policy 	
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	<p>Complaints and Financial Redress Policy 2024 – 2027 Section 11 titled - The Ombudsmen.</p> <p>In addition to this, the Ombudsman's details are on all communication form the complaints team</p>	

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	<p>Section 6.2 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We have a core dedicated team responsible for handling complaints, who have the authority and autonomy to act to resolve complaints quickly and fairly.</p> <p>Section 6.3 Complaints and Financial Redress Policy 2024 – 2027</p> <p>The team are responsible for the complaint handling process, including liaison with the relevant Ombudsman's and reporting complaints to our relevant governing body (Derby City Council).</p>	
4.2	The complaints officer must have access to staff at all levels to facilitate the prompt resolution of complaints. They must also have the authority and autonomy to act to resolve disputes promptly and fairly.	Yes	<p>Section 6.2 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We have a core dedicated team responsible for handling complaints, who have the authority and autonomy to act to resolve complaints quickly and fairly.</p>	

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	<p>Complaints and Financial Redress Policy 2024 – 2027 Section 6 titled - Who handles the complaint's process?</p> <p>Section 6.4 Complaints and Financial Redress Policy 2024 – 2027</p> <p>The team report on complaint handling performance, which is detailed more in section 12. The team prioritise complaint handling and influence a culture of learning from complaints across the organisation.</p> <p>Section 6.5 Complaints and Financial Redress Policy 2024 – 2027</p> <p>The team oversee training on the importance of effective complaint handling across Derby Homes.</p>	
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Section 5: The Complaint Handling Process

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.	Yes	This is our Complaints and Financial Redress Policy 2024 - 2027	

5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.	Yes	Complaints and Financial Redress Policy 2024 – 2027 Section 7 – titled The Complaints Process details the complaints process.	
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.	Yes	Complaints and Financial Redress Policy 2024 – 2027 Section 7 – titled The Complaints Process details the complaints process. Derby Homes has a two-stage complaint process.	
5.4	Where a landlord's complaint response is handled by a third party (e.g. a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.	Yes	Section 6.6 Complaints and Financial Redress Policy 2024 - 2027 All complaints that are received, including complaints about contractors, are not handled by a third party and handled by Derby Homes' complaints team. All complaints are handled by the complaints team not a third party.	
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	Section 6.6 Complaints and Financial Redress Policy 2024 - 2027 All complaints are handled by the complaints team not a third party	

5.6	<p>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.</p>	Yes	<p>Complaints and Financial Redress Policy 2024 – 2027 Section 7 – titled The Complaints Process, details the complaints process.</p> <p>7.5 - stage 1 complaints Our complaints team will contact the customer to discuss the complaint to:</p> <ul style="list-style-type: none"> • clarify any aspects of the complaint they are unclear about, • understand the outcomes the customer is seeking, • give a customer the opportunity to tell us more information, • confirm any elements Derby Homes are not responsible for or are unclear, • ask if the customer has any support needs to help identify any reasonable adjustments that may be required. <p>7.16 - stage 2 complaints On receipt of the escalation request, the investigating officer will contact the customer to discuss the stage 2 complaint to:</p> <ul style="list-style-type: none"> • clarify any aspects of the complaint they are unclear about, • understand the outcomes the customer is seeking, 	
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			<ul style="list-style-type: none"> • give a customer the opportunity to tell us more information, • confirm any elements Derby Homes are not responsible for or are unclear • ask if the customer has any support needs to help identify any reasonable adjustments that may be required. 	
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	<p>Complaints and Financial Redress Policy 2024 – 2027 Section 7 – titled The Complaints Process, details the complaints process.</p> <p>7.5 - Stage 1 complaints Our complaints team will contact the customer to discuss the complaint to:</p> <ul style="list-style-type: none"> • clarify any aspects of the complaint they are unclear about, • understand the outcomes the customer is seeking, • give a customer the opportunity to tell us more information, • confirm any elements Derby Homes are not responsible for or are unclear, • ask if the customer has any support needs to help identify any reasonable adjustments that may be required. <p>7.16 - Stage 2 complaints</p>	

			<p>On receipt of the escalation request, the investigating officer will contact the customer to discuss the stage 2 complaint to:</p> <ul style="list-style-type: none"> • clarify any aspects of the complaint they are unclear about, • understand the outcomes the customer is seeking, • give a customer the opportunity to tell us more information, • confirm any elements Derby Homes are not responsible for or are unclear • ask if the customer has any support needs to help identify any reasonable adjustments that may be required. 	
5.8	<p>At each stage of the complaints process, complaint handlers must:</p> <ol style="list-style-type: none"> deal with complaints on their merits, act independently, and have an open mind; give the resident a fair chance to set out their position; take measures to address any actual or perceived conflict of interest; and consider all relevant information and evidence carefully. 	Yes	<p>Section 6.7 Complaints and Financial Redress Policy 2024 – 2027</p> <p>At each stage of the complaints process, the complaints team will:</p> <ul style="list-style-type: none"> • deal with complaints on their merits, act independently, and have an open mind; • give the resident a fair chance to set out their position; • take measures to address any actual or perceived conflict of interest; and 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.	Yes	<p>Section 7.21 Complaints and Financial Redress Policy 2024 – 2027</p> <p>For all extensions, customers will be provided reasons for the delay and agree an extension and provide a new response date in line with the timescales above and suitable intervals for keeping them informed about their complaint. At this stage, the relevant ombudsman details are provided.</p>	
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	<p>Complaints and Financial Redress Policy 2024 – 2027 Section 9 titled – ‘Equity and Diversity’ includes:</p> <p>9.2 This policy is aligned with the following Derby Homes policies:</p> <ul style="list-style-type: none"> • Equity, Diversity and Inclusion Strategy • Reasonable Adjustment Policy • Advocacy and Authority to Act Policy 	
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has valid reasons to do so. Landlords must clearly set out these reasons, and they must comply with the provisions set out in section 2 of this Code.	Yes	<p>Complaints and Financial Redress Policy 2024 - 2027 Section 8 titled - Exclusions and timeframes</p>	

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	<p>Complaints and Financial Redress Policy 2024 – 2027 Section 12 titled - Monitoring and reporting complaints.</p> <p>Full complaint case details are kept on our Housing Management system - Open Housing and in an individual complaint case folder</p>	
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	<p>Section 7.9 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We will confirm the following in writing at the completion of stage 1:</p> <ul style="list-style-type: none"> • the complaint stage; • the complaint definition • the decision on the complaint; • the reasons for any decisions made; • the details of any remedy offered to put things right; • details of any outstanding actions; • We 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, 	

			<ul style="list-style-type: none"> • details of how to escalate the matter to stage 2 if the customer is not satisfied with the response, and • details of how to escalate the matter to the relevant Ombudsman Service if the customer remains dissatisfied <p>Section 7.18 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We will confirm the following in writing at the completion of stage 2:</p> <ul style="list-style-type: none"> • the complaint stage; • the complaint definition • the decision on the complaint; • the reasons for any decisions made; • the details of any remedy offered to put things right; • details of any outstanding actions; • We 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, • details of how to escalate the matter to the relevant Ombudsman Service if the customer remains dissatisfied. 	
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	Yes	<p>Complaints and Financial Redress Policy 2024 – 2027 Section 10 titled - Managing unacceptable behaviour.</p> <p>Unacceptable Customer Behaviour Policy</p>	

	restrictions in place and must keep restrictions under regular review.		<u>Unacceptable Customer Behaviour Policy - Derby Homes</u>	
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	Complaints and Financial Redress Policy 2024 – 2027 Section 10 titled - Managing unacceptable behaviour.	

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	Yes	<p>Section 6.1 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We aim to resolve complaints at the earliest opportunity. We recognise that every complaint is different and will require individual investigation. We will maintain our commitment to fairness, transparency and consistency during the process.</p> <p>Section 7.2 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We aim to resolve all complaints at this stage. Most stage 1 complaints can be</p>	

	resolution provided to the resident.		resolved quickly with an explanation, apology or resolution provided to the customer.	
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <u>within five working days of the complaint being received.</u>	Yes	Section 7.3 Complaints and Financial Redress Policy 2024 – 2027 The timescales once a complaint has been made are: <ul style="list-style-type: none"> • Acknowledgement 5 working days • Full response 10 working days after the complaint has been acknowledged • Potential extension (with reasoning) 10 working days 	
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Yes	Section 7.3 Complaints and Financial Redress Policy 2024 – 2027 The timescales once a complaint has been made are: <ul style="list-style-type: none"> • Acknowledgement 5 working days • Full response 10 working days after the complaint has been acknowledged • Potential extension (with reasoning) 10 working days 	
6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected	Yes	Section 7.3 Complaints and Financial Redress Policy 2024 – 2027 The timescales once a complaint has been made are: <ul style="list-style-type: none"> • Acknowledgement 5 working days 	

	<p>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.</p>		<ul style="list-style-type: none"> • Full response 10 working days after the complaint has been acknowledged • Potential extension (with reasoning) 10 working days • <p>Section 7.20 Complaints and Financial Redress Policy 2024 – 2027</p> <p>Derby Homes will decide whether an extension to complaints timescales is needed when considering the complexity of the complaint and then inform customer of the expected timescale for response.</p> <ul style="list-style-type: none"> • Stage 1 extensions - No more than 10 days without good reason • Stage 2 extensions - No more than 20 days without good reason <p>Section 7.22 Complaints and Financial Redress Policy 2024 – 2027</p> <p>Any extensions are in line with the “comply or explain” principles set out in the Code and clearly communicated to the complainant.</p>	
6.5	<p>When an organisation informs a resident about an extension to these timescales, they must be</p>	Yes	<p>Section 7.21 Complaints and Financial Redress Policy 2024 – 2027</p> <p>For all extensions, customers will be provided reasons for the delay and</p>	

	provided with the contact details of the Ombudsman.		<p>agree an extension and provide a new response date in line with the timescales above and suitable intervals for keeping them informed about their complaint. At this stage, the relevant ombudsman details are provided.</p> <p>In addition, the Ombudsman contact details are included in all correspondence from the Complaints team</p>	
6.6	<p>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.</p>	Yes	<p>Complaints and Financial Redress Policy 2024 – 2027 Section 7 titled - The Complaints Process.</p> <p>7.10 - Stage 1 complaints</p> <p>A complaint response is sent to customer when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions are tracked and actioned promptly with appropriate updates provided to the customer.</p> <p>7.19 - Stage 2 complaints</p> <p>A complaint response is sent to customer when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions are tracked and actioned</p>	

			promptly with appropriate updates provided to the customer.	
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	<p>Section 7 Complaints and Financial Redress Policy 2024 – 2027</p> <p>7.9 - stage 1 complaints</p> <p>We will confirm the following in writing at the completion of stage 1:</p> <ul style="list-style-type: none"> • the complaint stage; • the complaint definition • the decision on the complaint; • the reasons for any decisions made; • the details of any remedy offered to put things right; • details of any outstanding actions; • We 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, • details of how to escalate the matter to stage 2 if the customer is not satisfied with the response, and • details of how to escalate the matter to the relevant Ombudsman Service if the customer remains dissatisfied. <p>7.18 - Stage 2 complaints</p> <p>We will confirm the following in writing at the completion of stage 2:</p> <ul style="list-style-type: none"> • the complaint stage; • the complaint definition 	

			<ul style="list-style-type: none"> the decision on the complaint; the reasons for any decisions made; the details of any remedy offered to put things right; details of any outstanding actions; We 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, details of how to escalate the matter to the relevant Ombudsman Service if the customer remains dissatisfied. 	
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	<p>Section 7.4 Complaints and Financial Redress Policy 2024 – 2027</p> <p>Where customers raise additional complaints during the investigation, these are 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 and the new issues are unrelated to the issues already being investigated, or it would unreasonably delay the response, the new issues are logged as a new complaint.</p>	
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language:	Yes	Section 7.9 Complaints and Financial Redress Policy 2024 – 2027	

	<p>a. the complaint stage;</p> <p>b. the complaint definition;</p> <p>c. the decision on the complaint;</p> <p>d. the reasons for any decisions made;</p> <p>e. the details of any remedy offered to put things right;</p> <p>f. details of any outstanding actions; and</p> <p>g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.</p>		<p>We will confirm the following in writing at the completion of stage 1:</p> <ul style="list-style-type: none"> • the complaint stage; • the complaint definition • the decision on the complaint; • the reasons for any decisions made; • the details of any remedy offered to put things right; • details of any outstanding actions; • We 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, • details of how to escalate the matter to stage 2 if the customer is not satisfied with the response, and • details of how to escalate the matter to the relevant Ombudsman Service if the customer remains dissatisfied. 	
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Stage 2

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Yes	Complaints and Financial Redress Policy 2024 – 2027 Section 7 titled - The Complaints Process	
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure	Yes	Section 7.15 Complaints and Financial Redress Policy 2024 – 2027	

	within five working days of the escalation request being received.		<p>The timescales once a complaint has been made are:</p> <ul style="list-style-type: none"> • Acknowledgement - 5 working days • Full response - 20 working days after the complaint has been acknowledged • Potential extension (with reasoning) - 20 working days 	
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	<p>Section 7.12 Complaints and Financial Redress Policy 2024 – 2027</p> <p>Customers do not have to explain their reasons for wanting a stage 2, simply that they remain unhappy. Derby Homes will make reasonable efforts to understand why the customer remains unhappy as part of the stage 2 response.</p>	
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	<p>Section 7.14 Complaints and Financial Redress Policy 2024 – 2027</p> <p>The person considering the complaint at stage 2 is never the same person that considered the complaint at stage 1. The relevant Head of Service will appoint the most appropriate officer to investigate the stage 2 complaint.</p>	

6.14	Landlords must issue a final response to the stage 2 <u>within 20 working days</u> of the complaint being acknowledged.	Yes	<p>Section 7.15 Complaints and Financial Redress Policy 2024 – 2027</p> <p>The timescales once a complaint has been made are:</p> <ul style="list-style-type: none"> • Acknowledgement - 5 working days • Full response - 20 working days after the complaint has been acknowledged • Potential extension (with reasoning) - 20 working days 	
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	<p>Section 7.15 Complaints and Financial Redress Policy 2024 – 2027</p> <p>The timescales once a complaint has been made are:</p> <ul style="list-style-type: none"> • Acknowledgement - 5 working days • Full response - 20 working days after the complaint has been acknowledged • Potential extension (with reasoning) - 20 working days <p>Section 7.20 Complaints and Financial Redress Policy 2024 - 2027</p> <p>Derby Homes will decide whether an extension to complaints timescales is needed when considering the complexity of the complaint and then</p>	

			<p>inform customer of the expected timescale for response.</p> <ul style="list-style-type: none"> • Stage 1 extensions - No more than 10 days without good reason • Stage 2 extensions - No more than 20 days without good reason <p>Section 7.22 Complaints and Financial Redress Policy 2024 – 2027</p> <p>Any extensions are in line with the “comply or explain” principles set out in the Code and clearly communicated to the complainant.</p>	
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	<p>Section 7.21 Complaints and Financial Redress Policy 2024 – 2027</p> <p>For all extensions, customers will be provided reasons for the delay and agree an extension and provide a new response date in line with the timescales above and suitable intervals for keeping them informed about their complaint. At this stage, the relevant ombudsman details are provided.</p>	
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.	Yes	<p>Section 7.19 Complaints and Financial Redress Policy 2024 – 2027</p> <p>A complaint response is sent to customer when the answer to the complaint is known, not when the</p>	

	Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.		outstanding actions required to address the issue are completed. Outstanding actions are tracked and actioned promptly with appropriate updates provided to the customer.	
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	<p>Section 7.18 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We will confirm the following in writing at the completion of stage 2:</p> <ul style="list-style-type: none"> • the complaint stage; • the complaint definition • the decision on the complaint; • the reasons for any decisions made; • the details of any remedy offered to put things right; • details of any outstanding actions; • We 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, • details of how to escalate the matter to the relevant Ombudsman Service if the customer remains dissatisfied. 	
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;	Yes	<p>Section 7.18 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We will confirm the following in writing at the completion of stage 2:</p> <ul style="list-style-type: none"> • the complaint stage; • the complaint definition • the decision on the complaint; 	

	<p>c. the decision on the complaint;</p> <p>d. the reasons for any decisions made;</p> <p>e. the details of any remedy offered to put things right;</p> <p>f. details of any outstanding actions; and</p> <p>g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.</p>		<ul style="list-style-type: none"> • the reasons for any decisions made; • the details of any remedy offered to put things right; • details of any outstanding actions; • We 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, • details of how to escalate the matter to the relevant Ombudsman Service if the customer remains dissatisfied. 	
6.20	<p>Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.</p>	Yes	<p>Section 7.13 Complaints and Financial Redress Policy 2024 – 2027</p> <p>Stage 2 is the final response from Derby Homes. It will involve all suitable members of staff needed to issue the response.</p>	

Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	<p>Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include:</p> <ul style="list-style-type: none"> • 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	<p>Section 14.5 Complaints and Financial Redress Policy 2024 – 2027</p> <p>A remedy is the means by which we put things right after something has gone wrong. A remedy is a set of measure(s) that will seek to correct the level of what went wrong. There are a number of measures that can be considered to put things right for the complainant, which may include:</p> <ul style="list-style-type: none"> • Making an apology • Acknowledging where things have gone wrong • Providing an explanation, assistance or reason's • Taking action if there has been a delay • Carrying out the service required quickly and efficiently. • Reconsidering or changing a decision, • Amending a record or adding a correction or addendum, • Change of practice, policy or procedure as part of lesson's learned • Employee training and development 	

			<ul style="list-style-type: none"> • A financial remedy if the complainant has suffered a clear and definable financial loss or out of pocket expenses 	
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	<p>Section 14.6 Complaints and Financial Redress Policy 2024 – 2027</p> <p>The remedies that we set out should, as far as possible, put a customer back in the position they would have been in had the issue that had been identified not occurred. Where this is not possible we will consider whether another remedy, such as financial redress, is appropriate. This section sets out the types of remedies we can make.</p>	
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	<p>Section 7.9 Complaints and Financial Redress Policy 2024 - 2027</p> <p>We will confirm the following in writing at the completion of stage 1:</p> <ul style="list-style-type: none"> • the complaint stage; • the complaint definition • the decision on the complaint; • the reasons for any decisions made; • the details of any remedy offered to put things right; • details of any outstanding actions; 	

			<ul style="list-style-type: none"> • We 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, • details of how to escalate the matter to stage 2 if the customer is not satisfied with the response, and • details of how to escalate the matter to the relevant Ombudsman Service if the customer remains dissatisfied. • <p>Section 7.18 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We will confirm the following in writing at the completion of stage 2:</p> <ul style="list-style-type: none"> • the complaint stage; • the complaint definition • the decision on the complaint; • the reasons for any decisions made; • the details of any remedy offered to put things right; • details of any outstanding actions; • We 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, • details of how to escalate the matter to the relevant Ombudsman Service if the customer remains dissatisfied. 	
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7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	<p>Section 14.1 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We are committed to providing a high-quality service, but from time to time, mistakes happen. When this happens, we look at each case individually to identify what action is needed to put it right. We carry out a fair and impartial assessment which seeks to resolve the complaint that has been brought to us. As part of the investigation, we will provide fair and proportionate remedies which are appropriate to the circumstances of the complaint. This policy is aligned with the Housing Ombudsman guidance on appropriate remedies.</p>	
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Section 8: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. b. a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints; e. any annual report about the landlord's performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.	Yes	<p>Section 12.6 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We will produce an annual complaints performance and service improvement report for scrutiny and challenge, which includes:</p> <ul style="list-style-type: none"> the annual self-assessment against this Code to ensure our complaint handling policy remains in line with its requirements. a qualitative and quantitative analysis of our complaint handling performance. This includes a summary of the types of complaints we have refused to accept; any findings of non-compliance with the Code; the service improvements made as a result of the learning from complaints; our performance in relation to Ombudsman's determinations; and any other relevant reports or publications from the Ombudsman's. Derby City Council's response to the annual report. 	

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	<p>Section 12.6 Complaints and Financial Redress Policy 2024 – 2027</p> <p>We will produce an annual complaints performance and service improvement report for scrutiny and challenge, which includes:</p> <ul style="list-style-type: none"> • the annual self-assessment against this Code to ensure our complaint handling policy remains in line with its requirements. • a qualitative and quantitative analysis of our complaint handling performance. This includes a summary of the types of complaints we have refused to accept; • any findings of non- compliance with the Code; • the service improvements made as a result of the learning from complaints; • our performance in relation to Ombudsman's determinations; and • any other relevant reports or publications from the Ombudsman's. • Derby City Council's response to the annual report. <p>7. Complaints and Financial Redress Policy 2024 - 2027 Published on Derby Homes Website <u>Complaints and Financial Redress Policy 2024 - 2027 - Derby Homes</u></p>	
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	<p>The Complaints and Engagement team was reviewed as part of the introduction of the Quality and Consumer Regulation service area. This was implemented in June 2024. The annual self-assessment has been completed</p>	

			within the year of the restructure and process changes.	
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	This is carried out annually incorporating changes from the year.	
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	This is not applicable to Derby Homes.	

Section 9: Scrutiny & oversight: continuous learning and improvement

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Yes	Complaints and Financial Redress Policy 2024 – 2027 Section 13 titled - Learning from Complaints	
9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery.	Yes	<p>Complaints and Financial Redress Policy 2024 – 2027 Section 13 titled - Learning from Complaints</p> <p>13.3 Complaints and Financial Redress Policy 2024 – 2027</p> <p>Derby Homes have a Lesson's Learned framework for learning from complaints. We look beyond the circumstances of the individual complaint and consider whether any service improvements should be made as a result of any learning. We use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery.</p>	
9.3	Accountability and transparency are also integral to a positive complaint handling culture.	Yes	Section 13.4 Complaints and Financial Redress Policy 2024 – 2027	

	Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.		<p>We report back on wider learning and improvements from complaints in an annual report and more frequently through our governance framework such as Derby Homes' Board and Operational Board.</p> <p>The Annual complaints performance and service improvement report</p>	
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	Yes	<p>Section 13.5 Complaints and Financial Redress Policy 2024 – 2027</p> <p>A suitably senior executive oversees our complaint handling performance. They assess any themes or trends to identify potential systemic issues, serious risks or policies and procedures that require revision.</p>	
9.5	In addition to this a member of the governing body (or equivalent) must be appointed to have lead responsibility for complaints to support a positive complaint handling culture. This person is referred to as the Member Responsible for Complaints ('the MRC').	Yes	<p>Section 13.5 Complaints and Financial Redress Policy 2024 – 2027</p> <p>A suitably senior executive oversees our complaint handling performance. They assess any themes or trends to identify potential systemic issues, serious risks or policies and procedures that require revision.</p>	

9.6	The MRC will be responsible for ensuring the governing body receives regular information on complaints that provides insight on the landlord's complaint handling performance. This person must have access to suitable information and staff to perform this role and report on their findings.	Yes	The MRC has access to staff and information to fulfil their role. This access includes the information in section 9.7 of the Complaint Handling Code. In addition to any other information, they deem to be necessary.	
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; b. regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and d. annual complaints performance and service improvement report.	Yes	Quarterly in the complaints performance and service improvement report. Also, in 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:	Yes	Derby Homes objective: A Service which puts our customer first All staff undertake Equity, Diversity and Inclusion Training	

	<p>a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments;</p> <p>b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and</p> <p>c. act within the professional standards for engaging with complaints as set by any relevant professional body.</p>		<p>Training on the Complaint handling code is delivered and information shared as part of corporate communications</p> <p>Derby Homes complies with the Consumer Regulation for Transparency, Influence and Accountability standard.</p>	
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