

FCHO 2026/7 Annual Self-Assessment Against the Housing Ombudsman's Complaint Handling Code

Completed by: Head of Customer Services.

We are pleased to present our annual self-assessment against the complaint handling code, as required by the Housing Ombudsman Service. This report, approved by our board in 4 September 2026, demonstrates our ongoing commitment to providing residents with a fair and efficient complaints process.

This self-assessment is part of our broader annual complaint's performance and service improvement report. You can find the full report on our website, which also includes the Board's response to the self-assessment and other valuable information on our complaint handling processes.

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*'Resident' is the collective word used by the Ombudsman to describe a person who is a tenant, shared ownership or leaseholder. For this report, FCHO uses the word 'customer'.

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	Shown within section 3.1 of the Complaints Policy. Located on our website: How to complain - First Choice Homes Oldham	We fully comply with the Housing Ombudsman’s definition of a complaint, which is set out within Section 3.1 of our Complaints Policy. The policy confirms that a complaint is “ <i>An expression of dissatisfaction about the standard of service, actions, or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual or group of individuals</i> ”.
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	Shown within Sections 3.1, 5.3 and 5.4 of the Complaints Policy and within the complaints procedure.	We ensure that any expression of dissatisfaction is recognised and handled appropriately, regardless of the language used or who raises it. A resident does not need to use the word “complaint” for it to be treated as such, and where dissatisfaction is identified, residents are given the opportunity to have the matter considered as a formal complaint. Complaints raised by third parties or representatives are managed in line with the Complaints Policy, including arrangements for residents

				the resident's consent where appropriate. Colleagues are supported to identify complaints accurately and ensure customers can access the complaints process easily.
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	Our Complaints Policy defines a service request as "a request from a customer requiring action to put something right." Shown within section 7 of the Complaints Policy.	We clearly distinguish between a service request and a complaint within our Complaints Policy. A service request is defined as a request from a customer requiring action to put something right and is not treated as a complaint unless dissatisfaction is expressed. The policy confirms that service requests are recorded, monitored, and reviewed to ensure appropriate oversight and timely resolution. Colleagues are supported to correctly identify and manage service requests and complaints to ensure compliance with the policy and the Complaint Handling Code.
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	Yes	Shown within Sections 7.2, 7.4, 7.5 and 7.6 of the Complaints Policy.	Staff are trained to raise a complaint where a customer expresses dissatisfaction with the response to a service request, even where the service request remains ongoing. Our policy confirms that where a customer expresses dissatisfaction with the response to a service

	the service request if the resident complains.			request, the matter will be logged as a formal complaint, even where the service request remains ongoing. The service request continues to be managed alongside the complaint process to ensure that action to resolve the original issue is not delayed or stopped while the complaint is being investigated. This supports prompt resolution and ensures residents' concerns are formally acknowledged and addressed.
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	Shown within Section 8.1 of the Complaints Policy.	Our policy confirms that feedback or dissatisfaction expressed through surveys or other feedback mechanisms is not automatically treated as a complaint. However, residents are informed of how they can raise a complaint should they wish to do so. Where dissatisfaction expressed through these channels meets the Housing Ombudsman definition of a complaint, and where appropriate and agreed with the resident, the matter will be logged and managed through the formal 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	Shown within Sections 1.3 and 8.1 of the Complaints Policy.	We accept complaints unless there is a valid reason not to do so, in line with our Complaints Policy. Each complaint is considered individually on its own merits, taking account of the resident's individual circumstances, including any identified vulnerabilities. Where a complaint is not accepted, we provide a clear explanation outlining the reasons for the decision and retain a record to evidence our rationale. Residents are also informed of their right to refer the decision to the Housing Ombudsman for independent review.
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include: • The issue giving rise to the complaint occurred over twelve months ago. • Legal proceedings have started. This is defined as details of the	Yes	Shown within Section 8.1 of the Complaints Policy.	Our Complaints Policy clearly sets out the circumstances in which a matter may not be considered as a complaint or progressed through the complaints process. These exclusions are aligned with the Housing Ombudsman Complaint Handling Code and are applied fairly and reasonably. The policy includes exclusions relating to complaints raised more than 12 months after the issue occurred, matters where legal

	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.			proceedings have commenced, and issues that have previously been considered through the complaints process. Each case is considered individually, with discretion applied where appropriate.
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	Shown within Section 8.1 of the Complaints Policy.	Complaints raised within 12 months of the issue occurring, or the customer becoming aware of the issue, are accepted unless there is a valid reason for exclusion. Where complaints are received outside of this timeframe, each case is considered on its own merits, taking account of the reasons for the delay and any relevant circumstances, including vulnerability, before deciding whether the complaint should be accepted.
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	Shown within Sections 1.3 and 8.1 of the Complaints Policy.	Where a decision is made not to accept a complaint, residents are provided with a clear explanation outlining why the matter is not suitable for the complaints process. Residents are also informed of their right to refer the decision to the Housing Ombudsman for independent review. This supports transparency, fairness, and accountability within our complaint handling approach.

2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	Shown within Sections 1.3 and 8.1 of the Complaints Policy.	The policy confirms that FCHO will not take a blanket approach to excluding complaints and that each complaint will be considered individually on its own merits. The policy further states that the individual circumstances of the resident, including any vulnerabilities, will be taken into account when deciding whether a complaint should be accepted or excluded. This ensures exclusions are applied fairly, reasonably, and in line with the Housing Ombudsman Complaint Handling Code.
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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	Shown within Sections 4, 6 and 17 of the Complaints Policy.	The policy explains how residents can access and use the complaints process through a range of communication channels including online, telephone, post, in person, social media, and through staff, MPs or councillors. The policy also confirms FCHO's commitment to ensuring the complaints process is accessible and easy to use. Reasonable adjustments, vulnerabilities, and

				support needs are identified, recorded, and considered throughout the complaint lifecycle in line with the Equality Act 2010. Alternative formats, adapted communication methods, additional support, and representation arrangements are also referenced within the policy to support accessibility and inclusion.
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	Shown within Sections 2.1, 2.2, 6.1, 6.3, 6.4 and 11.1 of the Complaints Policy.	Residents are able to raise complaints through any communication channel and with any member of staff. The policy confirms that complaints addressed directly to colleagues, Executive Team members, or Board Members will be recorded and managed in line with the Complaints Policy. The policy also confirms that colleagues are supported in managing complaints effectively and confidently, helping to ensure complaints are recognised and escalated appropriately without unnecessary barriers to access.
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	Yes	Shown within Sections 1.2, 2.2 and 15.5 to 15.7 of the Complaints Policy.	FCHO recognises complaints as valuable opportunities to improve service delivery and customer experience and actively encourages

	sign that residents are unable to complain.			customers to express dissatisfaction where services have fallen short. The policy confirms that complaint handling performance, learning outcomes, and service improvement actions are monitored and reported through governance arrangements. Complaint data and trends are reviewed to support oversight, identify learning opportunities, and ensure the complaints process remains accessible and effective.
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	These requirements are detailed within Section 4 and Section 10 of the Complaints Policy and are available on our website: <i>How to complain - First Choice Homes Oldham</i> . How to complain - First Choice Homes Oldham	Our Complaints Policy is published on the FCHO website and is available to residents in a clear and accessible format. The policy sets out our two-stage complaints process, including what residents can expect at each stage and the timescales for responding. The policy is available through multiple channels on request and can be provided in alternative formats where required. We will also consider and implement reasonable adjustments to support residents in accessing the complaints process.
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	Shown within Sections 6.1, 10, 12.4, 12.5 and 15.4 of the Complaints Policy.	The policy explains how residents can access information about the complaints process through a range

				of customer contact channels and via the FCHO website. The policy also includes information about the Housing Ombudsman Service, including escalation rights and contact details, ensuring residents are aware of how to access independent support. In addition, the policy confirms that FCHO will publish its annual Complaint Handling Code self-assessment, complaints performance information, and service improvement reports, supporting transparency and awareness of the Complaint Handling 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.	Yes	Shown within Sections 4 and 5 of the Complaints Policy.	The policy confirms that complaints may be raised by representatives acting on behalf of customers and recognises the role of advocates, MPs, and councillors in supporting residents through the complaints process. The policy also confirms that reasonable adjustments and support arrangements will be considered throughout the complaint lifecycle to ensure residents are able to fully engage with the process. Consent arrangements are managed in line with the policy where appropriate.

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	Shown within Sections 12.4 and 12.5 of the Complaints Policy.	The policy confirms that residents may contact the Housing Ombudsman Service at any stage of the complaints process for advice and guidance. Housing Ombudsman contact details are included within the policy and are also provided in Stage 2 responses and where complaint handling timescales are extended. Residents are informed of their right to refer complaints to the Housing Ombudsman following completion of the internal complaints process.
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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	Shown within Sections 11.1, 12.4, 12.5, 15.2 and 15.9 of the Complaints Policy.	The policy confirms that complaint handling performance, compliance with the Housing Ombudsman Complaint Handling Code, learning outcomes, and service improvement actions are regularly reported to senior leadership and the governing body. FCHO has a designated Customer Resolution Team responsible for complaint handling, including liaison with the Housing Ombudsman Service and oversight of complaint

				performance and governance reporting.
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	Shown within Sections 10.5, 10.12, 11.1, 12.1 and 15.2 of the Complaints Policy. Operational complaint handling arrangements are supported through liaison with colleagues, managers, Heads of Service and Directors across the organisation.	The Customer Resolution Team works collaboratively with colleagues at all levels of the organisation to support the prompt investigation and resolution of complaints. The team has access to relevant services, managers, and senior colleagues to enable effective complaint resolution, escalation where appropriate, and oversight of complaint outcomes.
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	Shown within Sections 1.2, 2.2, 11.1 and 15.5 to 15.7 of the Complaints Policy.	The policy confirms that FCHO supports colleagues in managing complaints effectively and confidently and uses complaints as a source of learning and service improvement. Learning from complaints is recorded, monitored, and used to inform policy updates, corrective actions, and service improvements. Complaint handling is treated as a core service area, with colleagues receiving training and guidance to support effective complaint management.

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	FCHO operates a single Complaints Policy covering all complaints managed under the Housing Ombudsman Complaint Handling Code. Shown within Sections 1, 2 and 10 of the Complaints Policy.	The Complaints Policy applies consistently to all residents and complaint types covered by the Code. Residents are not treated differently when accessing the complaints process, ensuring fairness, consistency, and transparency in complaint handling.
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	Shown within Sections 7 and 10 of the Complaints Policy.	The policy confirms that FCHO operates a two-stage complaints process in accordance with the Housing Ombudsman Complaint Handling Code. No additional informal or named stages are used, supporting clarity, accessibility, and early resolution of complaints.
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.	Yes	Shown within Section 10 of the Complaints Policy.	The policy confirms that FCHO operates a two-stage complaints process only. This ensures compliance with the Complaint Handling Code and avoids unnecessary delays or barriers to residents accessing the Housing Ombudsman Service.

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	Shown within Sections 1.1, 3.1, 6.3 and 10 of the Complaints Policy and supported through contract management arrangements.	Where complaints involve contractors or third parties acting on behalf of FCHO, these complaints remain within FCHO's complaints process. Residents are not required to navigate separate complaints procedures and FCHO retains oversight and responsibility for complaint resolution.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	FCHO retains responsibility for investigating complaints involving contractors. Heads of Service hold regular contract meetings and set performance measures for complaint handling.	FCHO remains responsible for ensuring that contractors and third parties handle complaints in line with the Housing Ombudsman Complaint Handling Code and FCHO complaint handling expectations. Performance and complaint handling standards are monitored through ongoing contract management arrangements.
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	Shown within Sections 10.4 and 10.13 of the Complaints Policy.	The policy confirms that complaints will be acknowledged, logged, and defined at both Stage 1 and Stage 2 of the complaints process. FCHO confirms its understanding of the complaint and the outcomes sought by the customer and seeks clarification where required to ensure complaints are fully understood and appropriately investigated.

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	Shown within Sections 10.4, 10.13 and 12.1 of the Complaints Policy.	The policy confirms that FCHO will clearly set out which aspects of a complaint are within its responsibility. Where aspects of a complaint fall outside FCHO's responsibility, this will be clearly explained to the customer to support transparency and manage expectations.
5.8	At each stage of the complaints process, complaint handlers must: a. deal with complaints on their merits, act independently, and have an open mind; b. give the resident a fair chance to set out their position; c. take measures to address any actual or perceived conflict of interest; and d. consider all relevant information and evidence carefully.	Yes	Shown within Sections 10.12, 11.1 and 12.1 of the Complaints Policy.	Complaints are investigated by appropriately trained colleagues with authority to investigate and respond fairly. The policy confirms that all relevant information and evidence will be considered, customers will be given the opportunity to explain their complaint, and decisions will be made fairly, consistently, and objectively.
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	Shown within Sections 10.6 and 10.14 of the Complaints Policy.	The policy explains that where complaint response timescales cannot be met, customers will be informed of the reasons for delay and a revised response date will be agreed. Customers are also provided with Housing Ombudsman contact details where extensions are applied, ensuring transparency and ongoing communication throughout the complaint process.

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	Shown within Sections 4.2, 4.3, 10.3, 10.16 and 15.8 of the Complaints Policy. Further supported by the Reasonable Adjustments Policy. Reasonable Adjustments - First Choice Homes Oldham	The policy confirms that vulnerabilities and reasonable adjustments will be identified, recorded, reviewed, and considered throughout the complaint lifecycle. FCHO will provide reasonable adjustments where appropriate to support customers in accessing and engaging with the complaints process, including alternative communication methods, additional support, and accessible formats.
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	Shown within Sections 8, 10.8, 10.9 and 10.13 of the Complaints Policy.	The policy confirms that requests to escalate complaints will not be unreasonably refused. Where a complaint is not accepted or escalation is refused, customers are provided with a clear explanation outlining the reasons for the decision and information about their right to refer the matter to the Housing Ombudsman Service.
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	Shown within Sections 2.1, 2.2, 12.1 and 15.5 of the Complaints Policy and supported by FCHO's complaint management systems and record	FCHO maintains full and accurate complaint records throughout the complaint lifecycle. Records include the original complaint, correspondence, investigation evidence, decisions, outcomes, and agreed actions to

			management processes.	ensure accountability, transparency, and effective complaint management.
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	Shown within Sections 12.1 and 13 of the Complaints Policy.	The policy confirms that remedies may be offered at any stage of the complaints process where service failure has been identified. FCHO aims to resolve complaints fairly and effectively and may provide apologies, explanations, corrective actions, service improvements, or financial compensation where appropriate.
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	Shown within Section 18 of the Complaints Policy and supported by the Unacceptable and Unreasonable Behaviour Policy.	FCHO has policies and procedures in place for managing unacceptable or unreasonable behaviour from customers or their representatives. Any restrictions applied are evidence-based, proportionate, and subject to regular review to ensure fairness and appropriate access to services.
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	Shown within Sections 3.2, 4 and 17 of the Complaints Policy and supported by the Unacceptable and Unreasonable Behaviour Policy.	The policy confirms FCHO's commitment to promoting equality, diversity, and inclusion and ensuring customers are treated fairly and with respect. Any restrictions relating to unacceptable behaviour are applied proportionately and with consideration of vulnerabilities, disabilities, and obligations under the Equality Act 2010.

Section 6: Complaints Stages

Stage 1

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.	Yes	Shown within Sections 4, 7, 10 and 13 of the Complaints Policy.	The policy confirms that FCHO aims to resolve issues promptly and appropriately, including resolving some service issues quickly and informally where possible. Complaints are assessed upon receipt to determine the appropriate level of investigation, taking into account factors such as complexity, vulnerabilities, risk, and the need for reasonable adjustments. The policy also confirms that vulnerabilities and support needs are considered throughout the complaint lifecycle.
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	Shown within Section 10.4 of the Complaints Policy.	The policy confirms that complaints will be acknowledged, logged, and defined within five working days of receipt at Stage 1. FCHO also confirms its understanding of the complaint and the outcomes sought by the customer at the point of acknowledgement.
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Yes	Shown within Section 10.6 of the Complaints Policy.	The policy confirms that a full Stage 1 response will be issued within 10 working days of the complaint being acknowledged.

				This supports timely complaint resolution and compliance with the Housing Ombudsman Complaint Handling Code.
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	Shown within Section 10.6 of the Complaints Policy.	The policy confirms that extensions will only be applied where there is a good reason for delay and customers will be informed of the reason and revised response date. Any extension will not exceed a further 10 working days unless exceptional circumstances apply, ensuring transparency and compliance with the Complaint Handling Code.
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	Shown within Sections 10.6 and 12.5 of the Complaints Policy.	The policy confirms that customers will be provided with the Housing Ombudsman Service contact details where complaint handling timescales are extended. This ensures customers are aware of their rights and how to seek independent advice and support.
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	Shown within Sections 12.2 and 12.3 of the Complaints Policy.	The policy confirms that complaint responses will not be delayed solely because outstanding actions remain incomplete. Where actions remain outstanding following a complaint response, they will continue to be monitored separately and customers will be kept informed of progress.

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	Shown within Sections 12.1 and 13 of the Complaints Policy.	The policy confirms that FCHO will address all points raised within the complaint, consider all relevant information and evidence, provide clear reasons for decisions, and identify where service failure has occurred. Responses also explain any remedies offered and actions being taken to put things right.
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	Shown within Sections 10.7 and 10.15 of the Complaints Policy.	The policy explains that additional issues raised during a complaint investigation will be incorporated into the existing complaint where appropriate and where doing so will not unreasonably delay the response. Where this is not appropriate, the issues will be logged separately 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;	Yes	Shown within Sections 10.4, 10.6, 10.8, 12.1, 12.2, 12.3 and 13.6 of the Complaints Policy.	The policy confirms that Stage 1 responses will clearly explain the complaint outcome, decisions made, reasons for decisions, remedies offered, any outstanding actions, and how customers can escalate the complaint if dissatisfied. Responses are provided in clear and accessible language to support customer understanding.

	f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.			
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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	Shown within Sections 10.8, 10.9, 10.10 and 10.11 of the Complaints Policy.	The policy confirms that customers may request escalation to Stage 2 where they remain dissatisfied following the Stage 1 response. Stage 2 is identified as the final stage of FCHO's internal complaints process, and escalation requests will not be unreasonably refused.
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure within five working days of the escalation request being received.	Yes	Shown within Section 10.13 of the Complaints Policy.	The policy confirms that requests for escalation to Stage 2 will be acknowledged, logged, and defined within five working days of receipt. This supports transparency and ensures customers understand how their complaint will be reviewed.
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	Shown within Sections 10.10 and 10.13 of the Complaints Policy.	The policy confirms that customers are not required to explain why they remain dissatisfied in order for their complaint to be escalated to Stage 2. FCHO may seek clarification of outstanding issues where appropriate

				to ensure these are fully considered during the review.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Shown within Section 10.12 of the Complaints Policy.	The policy confirms that Stage 2 complaints will be reviewed by a senior manager or another appropriately senior colleague who has not previously been involved in the complaint. This supports impartiality, fairness, and an independent review of the complaint.
6.14	Landlords must issue a final response to the stage 2 <u>within 20 working days</u> of the complaint being acknowledged.	Yes	Shown within Section 10.14 of the Complaints Policy.	The policy confirms that a final Stage 2 response will be issued within 20 working days of the complaint being acknowledged at Stage 2. This supports timely complaint resolution and compliance with the Complaint Handling Code.
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	Shown within Section 10.14 of the Complaints Policy.	The policy confirms that extensions to Stage 2 timescales will only be applied where there is a good reason for delay. Customers will be informed of the reasons for delay, the revised response date, and any extension will not exceed a further 20 working days unless exceptional circumstances apply.
6.16	When an organisation informs a resident about an extension to these	Yes	Shown within Sections 10.14 and 12.5 of the Complaints Policy.	The policy confirms that Housing Ombudsman Service contact details will be provided where complaint

	timescales, they must be provided with the contact details of the Ombudsman.			handling timescales are extended at Stage 2. This ensures customers are aware of their rights to seek independent advice and support.
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	Shown within Sections 12.2 and 12.3 of the Complaints Policy.	The policy confirms that complaint responses will not be delayed solely because actions remain outstanding. Outstanding actions will continue to be monitored separately and customers will receive updates on progress until completion.
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	Shown within Sections 12.1 and 13 of the Complaints Policy.	The policy confirms that all points raised within the complaint will be considered, with clear reasons provided for decisions made. Relevant evidence, service failures, remedies, and follow-up actions are addressed within complaint responses.
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;	Yes	Shown within Sections 10.11, 12.1, 12.2, 12.3, 12.4 and 12.5 of the Complaints Policy.	The policy confirms that Stage 2 responses include the complaint outcome, reasons for decisions, remedies offered, outstanding actions, and details of how customers can refer the matter to the Housing Ombudsman Service if dissatisfied. Responses are provided in clear and accessible language.

	f. details of any outstanding actions; and 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.	Yes	Shown within Sections 10.11, 10.12 and 12.1 of the Complaints Policy.	The policy confirms that Stage 2 is the final stage of FCHO's internal complaints process. Stage 2 complaints are reviewed by appropriately senior colleagues with oversight and involvement from relevant service areas where required to ensure a thorough and informed final response.

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;	Yes	Shown within Section 13 of the Complaints Policy and supported by the Compensation Policy.	The policy confirms that where something has gone wrong, FCHO will acknowledge the issue and explain what actions have been taken, or will be taken, to put things right. Section 13 sets out the range of remedies available, including apologies, explanations, support, addressing delays, reconsidering decisions, updating records, financial compensation, and changes to

	• 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.			policies or procedures. The policy also confirms that service failures will be acknowledged and that learning from complaints will be used to improve services and prevent recurrence. The Compensation Policy provides further guidance on the assessment and application of financial remedies where appropriate.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	Shown within Sections 13.3 to 13.6 of the Complaints Policy and supported by the Compensation Policy.	The policy confirms that remedies will be fair, proportionate, and reflective of the impact experienced by the customer as a result of any identified service failure. When determining appropriate remedies, FCHO considers factors including the duration and frequency of the issue, the seriousness of the service failure, the overall impact on the resident, and any personal circumstances or vulnerabilities. Financial compensation is considered in line with the Compensation Policy and Housing Ombudsman remedies guidance. This ensures that remedies are tailored to the individual circumstances of each complaint and are not applied using a standardised approach.

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	Shown within Sections 12.2, 12.3 and 13.6 of the Complaints Policy.	The policy confirms that any remedy offered will clearly explain what action will be taken and the timescales for completion. Section 13.6 states that all remedies will clearly set out what will be done and by when, and that actions will be agreed with the customer where appropriate. Section 12 further confirms that complaints will not be closed until agreed actions have either been completed or there is a clear plan and timescale in place for completion. Where actions remain outstanding following a complaint response, these continue to be monitored separately and customers are kept informed of progress, ensuring accountability and transparency throughout the process.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	Shown within Section 13.6 of the Complaints Policy and supported by the Compensation Policy.	The policy confirms that all decisions relating to remedies and redress will be informed by the Housing Ombudsman's remedies guidance. FCHO uses the Ombudsman's guidance alongside its Compensation Policy to ensure that remedies are fair, proportionate, and consistent with sector best practice. This supports consistency in decision-making and ensures customers receive

				appropriate outcomes where service failure has occurred.
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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; and f. any other relevant reports or publications produced by the	Yes	Shown within Sections 15.2, 15.3, 15.4, 15.5 and 15.10 of the Complaints Policy.	The policy confirms that FCHO will monitor complaint handling performance and complete an annual self-assessment against the Housing Ombudsman Complaint Handling Code. Section 15 further confirms that FCHO will publish an annual complaints performance and service improvement report, including the annual self-assessment, complaints performance analysis, learning outcomes, and service improvement actions. The policy also confirms that complaint handling performance, compliance with the Code, and learning from complaints are regularly reported to senior leadership and the governing body. The Annual Complaints Report includes qualitative and quantitative analysis of complaint handling performance, Ombudsman outcomes, service improvements arising from complaints, and any relevant

	Ombudsman in relation to the work of the landlord.			Ombudsman publications or findings relating to FCHO.
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.	Yes	Shown within Sections 15.2, 15.4 and 15.10 of the Complaints Policy.	The policy confirms that complaint handling performance, compliance with the Complaint Handling Code, and service improvement actions are regularly reported to senior leadership and the governing body. Section 15.4 further confirms that FCHO will publish the annual Complaint Handling Code self-assessment, the annual complaints performance and service improvement report, and the governing body's response to complaints performance. This supports transparency, accountability, and appropriate governance oversight of complaint handling performance.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	Evidenced through FCHO's annual self-assessment, governance assurance arrangements and complaint policy review process. The Complaints Policy confirms annual self-assessment at Section	The policy confirms that FCHO will complete an annual self-assessment against the Housing Ombudsman Complaint Handling Code and will review compliance arrangements as part of ongoing governance and assurance activity. Where significant organisational changes occur, including restructures, mergers, or procedural changes, FCHO will undertake a further self-

			15.3 and ongoing use of complaint learning to inform policy updates at Section 15.5.	assessment to ensure continued compliance with the Complaint Handling Code and maintain effective complaint handling arrangements.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	Shown within Sections 12.6 and 15 of the Complaints Policy.	The policy confirms that where the Housing Ombudsman issues a determination, FCHO will comply with any orders and recommendations within the required timescales and use the findings to support organisational learning and service improvement. Section 15 also confirms that complaint handling performance and compliance with the Complaint Handling Code are monitored regularly. Where required following Ombudsman involvement or investigation outcomes, FCHO will review and update its self-assessment and complaint handling arrangements to ensure continued compliance and learning.
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	Yes	Supported through FCHO's governance, business continuity and regulatory compliance arrangements. Relevant policy context	FCHO recognises its responsibility to maintain compliance with the Housing Ombudsman Complaint Handling Code and to communicate openly and transparently where exceptional circumstances impact service delivery or complaint handling.

	must provide a timescale for returning to compliance with the Code.		is set out within Sections 15 and 16 of the Complaints Policy.	Where exceptional events, such as a cyber incident or major disruption, affect compliance with the Code, FCHO will inform affected residents and the Housing Ombudsman and provide information regarding any temporary service disruption and expected timescales for returning to compliance. Business continuity and governance arrangements support this process, ensuring that complaint handling risks and recovery actions are appropriately managed and monitored.
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Section 9: Scrutiny & oversight: continuous learning and improvement

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Yes	Shown within Sections 2.2, 13.4, 13.5, 13.6 and 15.5 to 15.7 of the Complaints Policy.	We use complaints to drive continuous improvement and enhance customer experience.
9.2	A positive complaint handling culture is integral to the effectiveness with which landlords resolve disputes. Landlords must use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery.	Yes	Shown within Sections 1.2, 2.2, 15.5 and 15.7 of the Complaints Policy.	The policy confirms that FCHO actively encourages customers to express dissatisfaction and views complaints as valuable opportunities to improve service delivery and customer experience.

				Complaints are monitored, analysed, and reported to support learning, service development, and continuous improvement. The policy also confirms that colleagues are supported in managing complaints effectively and confidently, helping to embed a positive complaint handling culture across the organisation. This ensures complaints are treated as a core source of customer insight and organisational learning.
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	Shown within Sections 15.2, 15.4, 15.6, 15.7 and 15.10 of the Complaints Policy.	The policy confirms that complaint handling performance, learning outcomes, and service improvement actions are regularly reported to senior leadership and the governing body. FCHO also publishes its annual complaints performance and service improvement report and shares learning arising from complaints with customers and stakeholders where appropriate. Evidence of service changes resulting from complaints is reported through governance channels to support transparency and accountability. This approach ensures stakeholders are informed of lessons learned and improvements made as a result of complaints.

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	Shown within Sections 15.1, 15.2, 15.5 and 15.9 of the Complaints Policy.	FCHO has senior management oversight of complaint handling performance, compliance, and organisational learning. Complaint trends, themes, and learning outcomes are monitored and reported through governance arrangements to identify potential systemic issues, serious risks, and areas requiring service or policy improvement. Senior leaders review this information regularly to ensure appropriate corrective action and continuous improvement activity is undertaken. This supports effective strategic oversight and accountability for complaint handling across the organisation.
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	Shown within Sections 15.2 and 15.9 of the Complaints Policy and governance reporting arrangements.	The Complaints Policy confirms that FCHO has appointed a Member Responsible for Complaints (MRC) within the governing body to support a positive complaint handling culture and provide oversight of complaint handling performance. A Board Member has been appointed as the MRC in line with the Housing Ombudsman Complaint Handling Code. The MRC provides governance oversight, supports accountability and transparency, and ensures complaint

				handling remains a strategic priority across the organisation.
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	Shown within Sections 15.2, 15.9 and 15.10 of the Complaints Policy and supported through governance reporting arrangements, complaints performance reporting, and Board oversight processes.	The MRC receives regular updates relating to complaint volumes, performance, themes, learning outcomes, and compliance activity. The role has access to the information, reporting, and relevant colleagues required to effectively scrutinise complaint handling performance and provide challenge and oversight where appropriate. This supports informed governance oversight and continuous improvement.
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	Shown within Sections 15.2, 15.4, 15.9 and 15.10 of the Complaints Policy and through governance reporting arrangements.	The governing body and MRC receive regular information relating to complaint handling performance, complaint categories and outcomes, learning themes, Ombudsman determinations, and service improvement activity. FCHO's annual complaints performance and service improvement report also provides oversight of compliance with the Housing Ombudsman Complaint Handling Code, learning outcomes, and actions taken in response to complaints and Ombudsman findings. This ensures the governing body receives appropriate assurance and insight regarding complaint handling

				performance and organisational learning.
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments; b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and c. act within the professional standards for engaging with complaints as set by any relevant professional body.	Yes	Shown within Sections 2.2, 7.5, 10, 11 and 15.5 of the Complaints Policy.	The policy sets clear expectations regarding collaborative working, accountability, and professional standards in complaint handling. FCHO supports colleagues through training, guidance, and governance arrangements to ensure complaints are handled fairly, consistently, and professionally. The policy also promotes shared responsibility for learning from complaints and improving services, rather than attributing blame to individuals or teams. This helps embed a positive complaint handling culture and supports effective cross-service working in resolving complaints and improving customer outcomes.