

FCHO 2025 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 May 2025, 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.

Contents	Pages
Section 1: Definition of a complaint	2-4
Section 2: Exclusions	4-5
Section 3: Accessibility and Awareness	6-7
Section 4: Complaint Handling Staff	8
Section 5: The Complaint Handling Process	9-12
Section 6: Complaints Stages	13-18
Section 7: Putting things right	19-20
Section 8: Self-assessment, reporting and compliance	21-22
Section 9: Scrutiny & oversight: continuous learning and improvement	23-25

*'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	<p>A complaint must be defined as:</p> <p><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></p>	Yes	FCHO definition of a complaint within our Complaints Policy reflects that of the Housing Ombudsman: ‘an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual or group of individuals’ (page 3, section 2.2).	We fully comply with the Housing Ombudsman’s definition of a complaint. Our Complaints Policy (Section 2.2, page 3) mirrors the Ombudsman’s wording, ensuring clarity and consistency in how complaints are recognised and handled. This definition is embedded across our customer service processes and staff training, ensuring that all expressions of dissatisfaction regardless of how they are made are treated appropriately and fairly.
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	Yes	Our Complaints Policy confirms that customers do not need to use the word ‘complaint’ for it to be treated as such. It also states that complaints can be submitted on behalf of customers by advocates, support agencies, or other representatives. (Page 5, Section 2.15)	We ensure that any expression of dissatisfaction is recognised and treated appropriately, regardless of terminology or who submits it. Our systems allow for the documentation of representative details Consent is verified before

	handled in line with the landlord's complaints policy.			progressing complaints made on a customer's behalf.
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." (Page 4, Section 2.6). Customer Excellence Officer and colleagues who support with complaints have -to-face training to understand this distinction.	Service requests are recorded in our housing management system and monitored to ensure resolution. Staff training reinforces correct categorisation.
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	Our Complaints Policy states: "If the service request cannot be resolved promptly or the customer requests that we raise a complaint; we will do so immediately in line with our two-stage process." (Page 4, Section 2.8). All service requests are logged in our housing management system.	Staff are trained to raise complaints where a quick resolution has not been reached when dealing with a service request. When dissatisfaction is expressed, even if the service request is still being addressed. Efforts to resolve the original issue continue alongside complaint handling.
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	Yes	Our Complaints Policy states that expressions of dissatisfaction in surveys are not automatically recorded as complaints, but customers may be contacted to discuss	We have added a new section to our policy to clarify how survey feedback is handled and ensure customers are informed of how to make a complaint if they wish to. Any customer

	landlords ask for wider feedback about their services, they also must provide details of how residents can complain.		concerns. (Page 4, Section 2.9 Exclusions)	expressing dissatisfaction in a survey is contacted to enquire if they would like a complaint raised.
--	--	--	--	---

Section 2: Exclusions

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
2.1	Landlords must accept a complaint unless there is a valid reason not to do so. If landlords decide not to accept a complaint they must be able to evidence their reasoning. Each complaint must be considered on its own merits	Yes	Our Complaints Policy outlines the types of issues that are excluded from being treated as formal complaints (Page 4, Section 2.9). Where a complaint is not accepted, we provide written explanation to the customer.	Each complaint is assessed individually. If not accepted, we provide clear reasoning, ensure we refer to the specific exclusion we are applying, and ensure accessibility through reasonable adjustments.
2.2	<p>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:</p> <ul style="list-style-type: none"> The issue giving rise to the complaint occurred over twelve months ago. Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and 	Yes	<p>Our Complaints Policy lists exclusions under Section 2.9 (Page 4), including:</p> <ul style="list-style-type: none"> - Complaints over 12 months old (reviewed case-by-case) - Legal proceedings initiated - Initial service requests - Neighbour disputes covered by tenancy/ASB policy - Repeat complaints - Survey dissatisfaction (not automatically treated as complaints) 	Exclusions are clearly defined and applied fairly. Discretion is used where appropriate, especially for health and safety concerns or exceptional circumstances.

	<p>Particulars of Claim, having been filed at court.</p> <ul style="list-style-type: none"> • Matters that have previously been considered under the complaints policy. 			
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	Our Complaints Policy states that complaints submitted after 12 months will be reviewed on a case-by-case basis. Exceptional circumstances may override the time limit (Page 4, Section 2.9).	We apply discretion where appropriate, ensuring fairness and responsiveness to individual circumstances.
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	Our Complaints Policy states that if a complaint is not accepted, we will provide a clear explanation and inform the customer of their right to refer the decision to the Housing Ombudsman (Page 4, Section 2.11)	Customers are informed of exclusions and their right to challenge the decision via the Ombudsman, ensuring transparency and accountability.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	Our Complaints Policy outlines exclusions (Page 4, Section 2.9) and confirms that all complaints are reviewed individually. Where a complaint is not accepted, a written explanation is provided.	We assess each complaint on its own merits and avoid blanket exclusions. Decisions are made case-by-case to ensure fairness.

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	Our Complaints Policy outlines Complaints can be made via phone, email, in person, and social media. This is specified on our website on the 'how to complain' section. Social media complaints are responded to privately to maintain confidentiality (Page 5, Section 2.19). Reasonable adjustments are outlined in our policy (Page 10, Section 4.4).	Multiple accessible channels are available. We proactively offer reasonable adjustments to support all customers.
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	As stated in 3.1 above customers can make a complaint through any of our communication channels. (Page 5, section 2.19) All FCHO colleagues are aware of the complaints process. And can pass details of the customers complaint to the Complaints Team. Colleagues are also required to complete an e-learning on complaints and regulatory requirements.	Customer Service training was completed by all staff in 2023/24. New staff receive training during induction. Refresher training is planned for 2025/26. Managers regularly update their team members in team meetings about the requirement to report complaints promptly.

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	Our Complaints Policy promotes openness to complaints (Page 3, Section 1.4).	We view complaints as valuable feedback and a sign of accessibility, not as a negative indicator.
3.4	Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the two stage process, what will happen at each stage, and the timeframes for responding. The policy must also be published on the landlord's website.	Yes	Our Complaints Policy is published on our website and includes accessibility features such as translation and large print.	The policy clearly outlines the two-stage process and response timeframes.
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	Our Complaints Policy states that we promote the complaints process via website, social media, posters, leaflets, letters, and phone calls this (Page 5, Section 2.19).	We ensure wide visibility of the complaints process and include information about the Ombudsman and the Code in all correspondence.
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	Our Complaints Policy allows complaints to be submitted by advocates, support agencies, or other representatives (Page 5, Section 2.15).	Customers can be represented or accompanied throughout the complaints process.

3.7	Landlords must provide residents with information on their right to access the Ombudsman service and how the individual can engage with the Ombudsman about their complaint.	Yes	We provide details of the Housing Ombudsman service on our website and at all stages of the complaints process included in all complaint correspondence.	Customers are informed of their right to contact the Ombudsman, including when complaints are extended or refused.
-----	--	-----	--	--

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	FCHO has a designated Complaints Team, including a Head of Customer Service, Customer Excellence Team Leader, and three Complaint Officers. The Executive Director of Customer Experience ensures complaints are reported to the Executive Leadership Team and Board of Management.	Clear accountability is in place for complaint handling 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	The Customer Excellence Team liaises with staff at all levels to assist with complaint resolution. Including, senior colleagues, Heads of Service, and Directors. They are empowered to take action, escalate issues, and challenge findings. Weekly meetings are held with service	The team has the autonomy and access needed to resolve complaints effectively.

			areas experiencing high complaint volumes.	
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	Customer Excellence Team have completed Housing Ombudsman training, in-house customer service, and difficult conversation training. Additional training is planned for 2025/26. Resources will be reviewed over the next 12 months. All colleagues involved directly in handling complaints attend regular internal complaints training.	FCHO treats complaints as a core service and invests in training and resources to support effective resolution and learning.

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 has a single Complaints Policy that applies to all customers.	All residents are treated equally under the policy.
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	FCHO follows a two-stage complaint process. No additional stages are used. Our Complaints Policy details the complaint stages (Page 5, Section 2.21)	The process is simple and avoids confusion.

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	FCHO does not have additional named stages; we follow a two-stage complaint process. Our Complaints Policy details the complaint stages (page 5, section 2.21).	Compliant with the Code's requirement for simplicity and accessibility.
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	All complaints are handled by the FCHO Complaints Team. Contractor-related complaints are investigated under the same policy.	Residents are not required to navigate separate complaint processes.
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.	In 2025/26, training will be delivered to major contractors on complaint handling expectations and the Housing Ombudsman Code.
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. The Code will refer to this as "the complaint definition". If any aspect of the complaint is unclear, the resident must be asked for clarification.	Yes	Complaint Officers contact customers to confirm understanding and desired outcomes. This is included in both the acknowledgment letter and response letters.	Ensures clarity and alignment with customer expectations from the outset.

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	FCHO's acknowledgment letters clearly outlines the aspects of the complaint for which we are responsible and those for which we are not responsible. Where appropriate FCHO will refer the customer to the relevant organisation. Acknowledgment letters outline responsibilities and exclusions.	Helps manage expectations and ensures transparency.
5.8	At each stage of the complaints process, complaint handlers must: <ul style="list-style-type: none"> 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	Complaint Officers are trained to act impartially, autonomously and make evidence-based decisions. Investigations are reviewed and response letters proofed by the Complaint Manager for oversight.	Staff are trained and guided by FCHO's values. All relevant evidence is considered.
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	Our Complaints Policy allows for agreed extensions and sets expectations for regular updates. (Page 6, Section 2.23). Written confirmation is provided to the customer with revised dates for responding upon agreement with the customer.	Customers are kept informed throughout the 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	Disabilities and vulnerabilities are recorded in our housing management system. Adjustments are outlined in Our Complaints Policy (Page 10, Section 4.4). We also use this in correlation with our reasonable adjustments policy Reasonable Adjustments - First Choice Homes Oldham	Adjustments are actively reviewed to ensure accessibility.
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	Our Complaint Policy outlines that requests to escalate are considered individually. If refused, a full explanation is provided. (Page 4, Section 2.9)	Refusals are aligned with the Code and communicated clearly
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	All complaint details and outcomes are securely stored in our system and notes recorded against the case. All relevant documentation and evidence is stored within a case file.	Ensures accountability and traceability.
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	Yes	The Customer Excellence Team has autonomy to offer remedies at any stage.	Enables timely resolution and avoids unnecessary escalation.

	at any stage of the complaints process without the need for escalation.			
5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Yes	Our Complaints Policy and Unacceptable Behaviour Policy outline protections for staff and procedures for managing unreasonable behaviour	Balances customer rights with staff wellbeing.
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	Our Unacceptable Behaviour Policy includes consideration of the Equality Act 2010. An Equality Impact Assessment has been completed.	Ensures fairness and legal compliance in managing 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,	Yes	FCHO's Customer Excellence Team assesses complaints upon receipt and prioritises those that can be resolved promptly. The Reasonable Adjustment Policy is applied where needed.	Ensures timely resolution and supports vulnerable customers.

	apology or resolution provided to the resident.			
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	Our Complaints Policy confirms this requirement (Page 6, Section 2.23).	Acknowledgment and logging are completed within the required timeframe.
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Yes	Our Complaints Policy commits to this timescale (Page 6, Section 2.23).	Ensures prompt resolution and compliance with the 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	Our Complaints Policy outlines extension procedures and includes informing the customer in writing the reason for the extension and the Ombudsman contact details (Page 6, Section 2.23).	Extensions are managed transparently and appropriately.
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	Our extension letter template includes The Housing Ombudsman contact details.	Ensures customers are aware of their rights and options.
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	Yes	Our Complaints Policy states that responses are issued when the answer is known, and outstanding actions are tracked and communicated (Page 7, Section 2.34)	Promotes transparency and ongoing communication.

	actioned promptly with appropriate updates provided to the resident.			
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	<p>Our complaints Policy states our responses will identify any service failure, outline resolution as appropriate, and share commitments for any follow up. (page 7, section 2.32)</p> <p>Our Stage 1 response template ensures all aspects are addressed, and relevant policies are referenced (Page 7, Section 2.32).</p>	Ensures thorough and well-evidenced responses.
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	Our Complaints Policy outlines this approach clearly (Page 6, Section 2.24).	Ensures flexibility and avoids unnecessary delays.
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: <ul style="list-style-type: none"> a. the complaint stage; b. the complaint definition; c. the decision on the complaint; 	Yes	Our Stage 1 response letters follow the Housing Ombudsman template and include all required elements in plain language (Page 7, Section 2.32).	Ensures clarity and supports customer understanding and next steps.

	d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.			
--	--	--	--	--

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	Our Complaints Policy allows customers to escalate unresolved complaints to Stage 2 within 28 working days, with discretion applied in extenuating circumstances. (Page 6, Section 2.26)	Ensures fair access to escalation and flexibility for vulnerable customers.
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	Our Complaints Policy confirms this requirement. (Page 6, Section 2.28)	Timely acknowledgment supports transparency and customer confidence.
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	Yes	Our Complaints Policy states customers are not required to justify escalation. We make reasonable efforts to understand their dissatisfaction. (Page 6, Section 2.29)	Supports a customer-focused and empathetic approach.

	unhappy as part of its stage 2 response.			
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Our Complaints Policy states A senior manager will review Stage 2 complaints independently. (Page 6, Section 2.27)	Ensures impartiality and fresh perspective.
6.14	Landlords must issue a final response to the stage 2 <u>within 20 working days</u> of the complaint being acknowledged.	Yes	Our Complaints Policy confirms this timescale. (Page 6, Section 2.30)	Promotes timely resolution and compliance.
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	Our policy outlines extension procedures and includes Ombudsman contact details. (Page 6, Section 2.30)	Ensures transparency and customer awareness.
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	Our extension letter template includes Housing Ombudsman contact details.	Supports customer rights and access to independent review.
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	Our Complaints Policy confirms this approach and outlines tracking of outstanding actions. (Page 7, Section 2.33)	Ensures timely communication and continued accountability.

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	Our Stage 2 response letter template ensures all aspects are addressed and relevant policies are referenced. (Page 7, Section 2.32)	Promotes clarity and evidence-based decision-making.
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.	Yes	Our Stage 2 response letters follow the Housing Ombudsman template and include all required elements in plain language. (Page 7, Section 2.32)	Ensures comprehensive and accessible communication.
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	Our policy confirms that Stage 2 reviews involve all necessary staff to ensure a thorough and informed response. (Page 6, Section 2.27)	Supports robust and collaborative complaint resolution.

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>Our Complaints Policy outlines the full suite of remedies available (Page 8, Section 2.47).</p> <p>FCHO Compensation Policy provided further details of remedies offered.</p>	Remedies include apologies, explanations, financial redress, and policy changes. Actions are tracked to ensure learning and resolution.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	Our Complaints and Compensation Policy consider duration, frequency, seriousness, and personal circumstances when deciding remedies (Page 8, Section 2.48). Complaints Officers are trained to offer reasonable and appropriate redress.	Ensures remedies are proportionate and empathetic.

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	Our Complaints Policy confirms that remedies will be clearly defined, time-bound, and agreed with the customer (Page 9, Section 2.49). This is confirmed in writing in both stage One and stage Two response letters.	Promotes transparency and accountability.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	Our Compensation Policy includes the Ombudsman's remedies guide and is used to determine appropriate compensation.	Ensures consistency with sector standards and best practice.

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;	Yes	FCHO produces an Annual Complaints Report and shares performance data with the Board, Customer Voice groups, and Committees.	Includes self-assessment, complaint trends, Ombudsman findings, and service improvements.

	<p>c. any findings of non-compliance with this Code by the Ombudsman;</p> <p>d. the service improvements made as a result of the learning from complaints;</p> <p>e. any annual report about the landlord's performance from the Ombudsman; and</p> <p>f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.</p>			
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	Our Complaints Policy confirms this requirement (Page 10, Section 2.57).	The Executive Director of Customer Experience and the MRC ensures publication and Board engagement.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	FCHO commits to conducting a self-assessment following any significant changes.	Ensures continued compliance and responsiveness.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	Our Complaints Policy confirms that additional assessments will be conducted following major changes or Ombudsman	Promotes transparency and continuous improvement.

			involvement (Page 10, Section 2.58).	
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	FCHO will notify customers and the Ombudsman via website and social media in exceptional circumstances.	Business continuity plans will be reviewed to strengthen this process. The Head of Customer Services is responsible for compliance updates.

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	Our Complaints Policy states that complaints are a source of intelligence to identify issues and introduce positive changes to service delivery. (Page 10, Section 2.63)	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	Our Complaints Policy outlines how complaints are monitored, analysed, and used to shape training and improve processes. (Page 10, Section 2.59)	Complaints are embedded into performance monitoring and service development.

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	Learning is shared via our Annual Complaints Report, quarterly Learning from Complaints Group, and Executive Leadership meetings.	Ensures transparency and stakeholder engagement.
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	In line with our Complaints Policy, the Head of Customer Services is responsible for assessing themes and trends arising from complaints, with the support of senior management. This process helps identify potential systemic issues, significant risks, and areas where policies and procedures may require revision. The policy confirms that senior management regularly reviews these insights to ensure appropriate action is taken.	Supports strategic oversight and risk management.
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	A Board Member has been appointed as the MRC.	Ensures governance-level accountability for complaint handling.

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 is part of established complaints working groups and receives regular updates.	Enables informed oversight and effective challenge.
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; b. regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and d. annual complaints performance and service improvement report.	Yes	The Board receives quarterly updates and the Annual Complaints Report covering all required areas.	Ensures comprehensive governance reporting.
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	Yes	Our Complaints Policy sets expectations for collaboration, shared responsibility, and professional standards. (Page 10, Section 2.60)	New staff receive induction and shadowing with the Customer Excellence Team to embed these values.

	<p>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>			
--	--	--	--	--