



Housing Ombudsman Service Complaint Handling Code Self-assessment 2024/2025

Self-assessment completed by:	Complaints Manager Head of Governance, Strategy and Regulation	Date completed:	March 2025
Reviewed by:	Member Responsible for Complaints (MRC) Executive Director Responsible for Complaints	Date reviewed:	2 April 2025
Approved by:	Customer Committee	Date approved:	13 May 2025
Approved by:	Board	Date approved:	22 May 2025

This self-assessment has been completed to meet the requirements of the Housing Ombudsman Service (HOS) Complaint Handling Code. It is published to our website as part of our Annual Complaints Performance and Service Improvement Report. The Member Responsible for Complaints (MRC) and Board's response to the report is also published.

Summary of compliance

Section of the code	Do we meet the requirement of the Code?
Section 1 - definition of a complaint	Yes
Section 2 - exclusions	Yes
Section 3 - accessibility and awareness	Yes
Section 4 - complaint handling employees	Yes
Section 5 - the complaint handling process	Yes
Section 6 - complaints stages	Yes
Section 7 - putting things right	Yes
Section 8 - self assessment, reporting and compliance	Yes
Section 9 - scrutiny and oversight: continuous learning and improvement	Yes

Section 1 - definition of a complaint				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
1.2	A complaint must be defined as: ‘an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.’	Yes	Complaints Policy Complaints Procedure	This definition is provided in our Complaint Policy at Section 1.3 under ‘What is a complaint?’
1.3	A resident does not have to use the word ‘complaint’ for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make complaint. A complaint that is submitted via a third party or representative must be handled in line with the landlord’s complaints policy.	Yes	Complaints Policy Complaints Procedure	This is evidenced in the policy within Section 1.3, which explains that a complaint is an expression of dissatisfaction, however made. Our policy states that the word ‘complaint’ does not have to be used in order for a complaint to be identified and treated as one. Our Complaints Policy makes it clear that complaints received via representatives will be considered in line with the policy, provided consent is given by the customer for the advocate to act on their behalf. All complaints submitted are handled in line with our Complaints Policy and Procedure. Our Colleague Hub, website and customer portal pages make these definitions clear to colleagues, customers and their representatives and other stakeholders

Section 1 - definition of a complaint				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
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	Complaints Policy Complaints Procedure	Our Complaints Policy (section 1.5) outlines the difference between a service request and a complaint. These definitions are available to customers in the policy and the 'A guide to complaints' page on the Vico Homes website and is sent out to customers with Stage 1 acknowledgement letters. Service requests are recorded and monitored through our Salesforce customer contact system. The Customer Relations Team complete audits on service requests to ensure they are accurately recorded as service requests and should not be dealt with as complaints. Information on service requests is included in our Annual Complaints Performance and Service improvement Report.
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	Complaints Policy Complaints Procedure	This is evidenced in the policy at Section 1.5. Training about how to recognise and respond to service requests and complaints was delivered to managers from across the business when the new Complaints Policy and Case Management System was launched in 2024 to ensure colleagues understand the difference between a complaint and a service request and can best support customers The Customer Relations team continue to provide team and / or individual training sessions whenever needed.
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	Yes	Complaints Policy Complaints	A guide to complaints that was tested by customers from our Customer Panel to ensure the information is clear and accessible is available on our website and for customers to access, this is provided in surveys to

Section 1 - definition of a complaint				
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	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.		Procedure A Guide to Complaints webpage	ensure that customers can easily navigate how to complain. Expressions of dissatisfaction made during surveys are also provide an opportunity for us to put things right and learn from dissatisfaction. The Customer Insight team offers dissatisfied survey respondents the opportunity to provide their contact details so that they can be contacted by the appropriate colleague support them. The Customer Insight team triages instances of dissatisfaction and sends them to the relevant teams to address with the customer so that things can be put right. Our website has recently been updated to ensure the Complaints Policy and web form for reporting are easily accessible.

Section 2 – exclusions				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /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	Complaints Policy Complaints Procedure	We accept all complaints that fall within the scope of our Complaints Policy. Each complaint is assigned to a complaints investigator that is the most appropriate and knowledgeable person at the time, to ensure that the complaint is considered on its own merits. As in Section 2.9 of the Complaints Policy, where a complaint cannot be considered or is to be dealt with in an alternative way, we advise the customer of our decision and the reasons for this. Where appropriate they are given details of the HOS, Building Safety Regulator (BSR) or other regulatory body. We will comply with any instruction from the HOS or BSR to enter a complaint into our Complaints Procedure.

Section 2 – exclusions				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
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 claim, such as the Claim Form and Particulars of Claim, having been filed at court. • Matters that have previously been considered under the complaints policy.	Yes	Complaints Policy Complaints Procedure	All complaints are accepted other than those set out in Section 2.8 of the Complaints Policy, which fall outside the scope of the policy. Exclusions have been discussed in detail and provided to colleagues in training sessions to ensure that exclusions are understood.
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	Complaints Policy Complaints Procedure	We accept all complaints referred within 12 months taking into account the individual circumstances around any complaints submitted after this period. We would accept complaints beyond 12 months where there is a good reason to do so.

Section 2 – exclusions				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
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	Complaints Policy Complaints Procedure	If we do not accept a complaint, we respond in writing to explain why the complaint is excluded. Section 2.8 of our Complaints Policy provides details of the complaints that fall outside the scope of the policy. Where a complaint cannot be considered the contact details of the HOS are provided with the explanation. We comply with instructions from HOS to enter a complaint into our complaint procedure. The guide to complaints outlines the information for the Ombudsman. Information is available on the website with an explanation of the HOS
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	Complaints Policy Complaints Procedure	This can be found in the Complaints Policy at Section 2.9 Section 2.15 of our Complaints Policy provides that at each stage of the complaints handling process, complaint handlers will deal with complaints on their own merits, act independently and have an open mind.

Section 3 - accessibility and awareness				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /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	Complaints Policy Complaints Procedure	Complaints can be made to any colleague, and all teams have had access to training sessions to ensure they understand how to best respond where something has gone wrong. Information about complaint process is communicated to colleagues on the Colleague Hub. Managers are responsible for ensuring their teams are aware of the complaint and procedure within their teams. Additional content has been integrated into the new colleague induction process to ensure full awareness. The Customer Relations Team has provided additional training sessions for any individual or team on request. Complaints can be made by talking to our colleagues, email, letter, phone, in person, website, social media or through a third party. Our new Customer Portal to be launched May 2025 will provide additional functionality to enable customers to raise a complaint. All complaint channels are detailed in the Complaints Policy and on our website. Customers who make a complaint using social media are privately messaged to ensure their privacy is protected in line with data protection regulations. As per Section 1.4 of our Complaints Policy, complaints are managed in line with data protection legislation and our Equality, Diversity and Inclusion Policy. This is available on our website and ensures everyone who comes into contact with us, including colleagues, customers and stakeholders, understands our

Section 3 - accessibility and awareness				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
				commitment to equality, diversity and inclusion and to fair treatment and respect for everyone. As per section 1.6 of our Complaints policy and page 2 of our Complaints Procedure under the heading “Receipt of a complaint”, we make reasonable adjustments under the Equality Act 2010 wherever possible to accommodate our customers’ needs and keep a record of these.
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	Complaints Policy Complaints Procedure	Complaints can be made to any colleagues and managers from all teams have had access to training sessions to ensure they understand how to best respond where something has gone wrong. Complaints cases are logged on our Complaints Case Management System. Complaints can be made by talking to our colleagues, over the phone, in writing, through the website or on social media. Customer preferences in relation to communication channels are considered wherever possible. Managers have received training in relation to the Complaints Process and Procedure. Resources are available for all colleagues about how to manage complaints, including a frequently asked questions (FAQ) document that gives clear guidance in relation to common queries. Additional content has been integrated into the new colleague induction process to ensure full awareness.

Section 3 - accessibility and awareness				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
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	Complaints Policy Complaints Procedure	A positive complaints culture has been promoted through training sessions with more than 50 managers in May and June 2024 and additional training as required, through the new policy and procedure, through the Guide to Complaints and through updates to the employee Hub, emphasising how we can learn from complaints and see these as a positive way to improve services for our customers. Complaint numbers have increased during 2024/2025 and we continue to respond to learning from complaints, with key outcomes reported to Customer Committee, through the Customer Insight Report and included in our Annual Complaints and Service Improvement Report for customers.
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	Complaints Policy Complaints Procedure	Our Complaints Policy is available on our website and details the two-stage process (Section 2.13 of the Complaints Policy), what will happen at each stage (Section 2.15 of the policy), and the timeframes for responding (Sections 2.13, 2.17, 2.20, 2.23 and 2.25). Alternative formats are available where needed. An additional short guide to complaints is also on our website and sent to customers with complaint acknowledgement letter. The approach to the guide has been tested with customers to ensure the information is clear and accessible

Section 3 - accessibility and awareness				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
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		Section 1.7 of the Complaints Policy outlines where and how we will publicise the policy via our communications channels, when asking for customer feedback and to all colleagues. The policy is displayed prominently in higher risk buildings to inform customers, residents and building users. The Complaints Policy is publicised from time to time in communication with our customers and will include contact details for the HOS, the Building Safety Regulator (BSR) and Financial Conduct Authority (FCA).
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	Complaints Policy Complaints Procedure	Our policy (Section 2.7) and procedure explain that tenants may be represented by a third party or advocate.
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	Guide to Complaints webpage Guide to Complaints document Response letters	This information is available in the guide to complaints, in the written responses to complaints and on the website.

Section 4 - complaint handling staff				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /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	Complaints Policy Complaints Procedure	The Customer Relations Team is responsible for complaints and led by a Complaints Manager who discharges the duties of the 'Complaints Officer' as set out in the HOS Complaint Handling Code. Our Executive Director of Resources has oversight of complaint handling, and an MRC has been in place with responsibility for complaints to support a positive complaint handling culture.
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	Complaints Policy Complaints Procedure	The Complaints Officer, Customer Relations Officer and Complaints Manager, have access to colleagues at all levels to facilitate the prompt resolution of complaints. The Complaints Officer and Customer Relations team have the authority and autonomy to resolve disputes and put things right promptly and fairly.
4.3	Landlords are expected to prioritise complaint handling and a culture of learning from complaints. All relevant staff must be suitably trained in the importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively	Yes	Complaint training records Complaints Policy Customer Insight Report to Customer Committee and Board	Complaints are a priority across the business. Complaint handling training sessions were delivered in 2024 to more than 50 managers and team leaders to ensure that the positive culture and learning from complaints filter throughout all levels of employees. These were delivered by the Customer Relations team and Service Director, to introduce the Code, our policy and our new complaints handling case management system. Managers promote a positive complaints culture, the new Code, our Policy and Procedure to their wider teams, and ongoing training has been provided to

Section 4 - complaint handling staff				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
				support the roll out of our new complaints case management system, which launched in June 2024. Following gaps for a period during 2024/2025 due to staff turnover within our Customer Relations Team is now fully resources based on the agreed establishment.

Section 5 - the complaint handling process				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /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	Complaints Policy	We continue to have one Complaints policy introduced under the new code in 2024.
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.	Yes	Complaints Policy Complaints Procedure	A two-stage process is in place. The process can be found in the Complaints Policy in Section 3.0.
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the complaint process unduly long and delay access to the Ombudsman.	Yes	Complaints Policy Complaints Procedure	Section 3 of the policy indicates the two-stage process which can be found from 2.13. Colleagues have been informed in detail about the benefits of a two-stage process, and the new

Section 5 - the complaint handling process				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
				complaints case management system has been developed to support this.
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	Complaints Policy Complaints Procedure Complaints Handling system reports	All complaints are handled in line with our Complaints Policy and Procedure. No third parties handle complaints on our behalf.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	Complaints Policy Complaints Procedure	All complaints are handled in line with our Complaints Policy and Procedure, which is compliant with the HOS Complaint Handling 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	Acknowledgement letters Complaints Procedure	The Customer Relations Team sets this out as part of the complaint acknowledgement process and in the acknowledgement letter. Customers are contacted directly to confirm our understanding where required. Lines of communication are kept open throughout the process to ensure all parties understand and can come to a timely resolution. This can be found in the 'Stage 1 complaints' and 'Stage 2 complaints' sections at page 2 and page 5 of the Complaints Procedure.
5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are	Yes	Complaints Policy Complaints	The Customer Relations Team set this out as part of the complaint acknowledgement process and in the acknowledgement letter. Customers are

Section 5 - the complaint handling process				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
	not, responsible for and clarify any areas where this is not clear.		Procedure	contacted directly to confirm our understanding where required. This is highlighted in the policy and the process colleagues will follow. This can be found in the policy from 2.13.
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	Complaints Policy Complaints Procedure	This is highlighted in the policy from 2. 13 under 'Stage 1 complaints' and 'Stage 2 complaints' where this indicates the processes that will be followed. This has been delivered to colleagues in training sessions.
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	Complaints Policy Complaints Procedure	Actions in relation to complaints that may need to be extended beyond the timescales set out in the code are at page 4 and page 5 of the procedure and Sections 2.18 and 2.25 of the policy and have been featured in the employee training sessions around complaint handling to ensure the understanding is cover. Extensions are only made in exceptional circumstances and in agreement with the customer.

Section 5 - the complaint handling process				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010. Landlords must keep a record of any reasonable adjustments agreed, as well as a record of any disabilities a resident has disclosed. Any agreed reasonable adjustments must be kept under active review.	Yes	Complaints Policy Complaints Procedure	This is tracked through our complaints handling case management system and can be updated by colleagues to ensure that consistency is kept throughout. All reasonable adjustments are recorded in our housing management system and can be reviewed as needed.
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	Complaints Policy Complaints Procedure	This is indicated within the policy at, 2.23. through training with colleagues.
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	Complaints Policy Complaints Procedure	Our new complaints case management system has been designed that tracks all stages of a complaint, details all correspondence, and is utilised to look at trends for learning from complaints.

Section 5 - the complaint handling process				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.	Yes	Complaints Policy Complaints Procedure	This is indicated in the Complaints Policy from 2.28 to 2.36 and has been provided during training sessions in relation to the new policy and procedure. Managers can provide guidance in relation to remedies within their own teams and / or the Customer Relations team provides guidance on request and through the Complaints section of the Colleague Hub. Our Compensation Policy and internal compensation guide is aligned to the Housing Ombudsman Service Remedies guidance. Complaint handlers are empowered to provide the right remedy considering the service failure and detriment in each case.
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	Guide to Complaints webpage Complaints Policy Complaints Procedure Unacceptable Behaviour Protocol	An Unacceptable Behaviour Protocol is in place to protect tenants and colleagues and support positive communication and resolution of complaints, as referenced in the Complaints policy at Section 2.10. Information in relation to the Unacceptable Behaviour Protocol is also available in a clear and accessible manner on the Guide to Complaints page on our website.

Section 5 - the complaint handling process				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010	Yes	Complaints Policy Complaints Procedure	As per our Complaints Procedure and Complaints policy at Section 2.10, customers who are subject to restrictions under our Unacceptable Behaviour Protocol are advised on how they can raise complaints with us. In line with the Equality Act 2010 and our Equality, Diversity and Inclusion Policy, we make reasonable adjustments wherever possible and keep a record of these. The policy meets the requirements of 5.15

Section 6 - complaints stages: stage 1				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /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	Complaints Policy Complaints Procedure	Section 2.12 of the Complaints Policy sets out that we aim to resolve all issues locally at the earliest available opportunity. Complaints are triaged by the Customer Relations team. As per the Complaints Procedure, the Customer Relations team will acknowledge all complaints with a letter that advises the customer of: • the need to check the basis of the complaint and resolution and notify us if any changes are necessary. • details of who will be investigating the complaint. • A timescale for the investigating officer to contact them. • a timescale for a response or if an extension is needed and the reason for this.

Section 6 - complaints stages: stage 1				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
				whether we feel the resolution requested is unreasonable, disproportionate or cannot be provided, to ensure their expectations are managed. Complaints information is reported weekly to our executive team, quarterly to our MRC prior to each Customer Committee meeting and quarterly to our Customer Committee and Board. We aim to resolve all complaints as early as possible and ensure early resolution and support to vulnerable customers is a priority. Any extensions are made in line with the complaint handling code and in agreement with the customer at the earliest opportunity. This is recorded on our case management system.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure within five working days of the complaint being received.	Yes	Complaints Policy Complaints Procedure	This is highlighted in the policy at Section 2.13, has been communicated through colleague training and our internal Complaints Procedure published on our Colleague Hub. It is available for customers on our Guide to Complaints website page and our Complaints Policy published on our website.
6.3	Landlords must issue a full response to stage 1 complaints within 10 working days of the complaint being acknowledged.	Yes		This is highlighted in the Complaints policy at Section 2.17.
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	Yes	Complaints Policy Complaints Procedure	This is highlighted in the Complaints policy at Section 2.18. Colleagues understand that extensions are only made in exceptional circumstances and in agreement with the customer.

Section 6 - complaints stages: stage 1				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
	extension must be no more than 10 working days without good reason, and the reason(s) must be clearly explained to the resident.			
6.5	When an organisation informs a resident about an extension to these timescales, they must be provided with the contact details of the Ombudsman.	Yes	Complaints Policy Complaints Procedure	Actions in relation to complaints that may need to be extended beyond the timescales set out in the code are at page 5 of the procedure and sections 2.18 of the Complaints policy and have been featured in the colleague training sessions around complaint handling to ensure the understanding is covered. Extensions are only made in exceptional circumstances and in agreement with the customer. Extension letters sent and complaints management system updated when a timescale is extended at Stage 1 and Stage 2. Contact details of HOS are provided with the letter.
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	Complaints Policy Complaints Procedure	Page 6 of the Procedure outlines that all Stage 1 responses will be provided when the answer to the complaint is known, not when any outstanding actions required to address the issue are completed. Customers are advised at Stage 1 and Stage 2 of follow up actions with timescales. Actions are monitored by complaint handlers/ within the Customer Relations Team as required and escalated to service teams and managers as required.
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the	Yes	Complaints Policy	The is outlined on page 5 of the Complaints Procedure, which outlines what is contained in Stage 1 decision letters and 2.27 of the Complaints Policy, which states

Section 6 - complaints stages: stage 1				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
	relevant policy, law and good practice where appropriate.		Complaints Procedure	that all communication with the customer will be in plain English ensuring decisions are clear and easy to understand. Complaint handlers ensure that all points raised in the complaint are responded to and detailed reasons for the decisions that have been made following the investigation of the complaint.
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	Complaints Policy Complaints Procedure	This is highlighted in the Complaints policy under 'Stage 1 complaints', through colleague training and available for customers
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.	Yes		As per page 5 of the Complaints Procedure, on completion of the Stage 1 investigation the customer receives a Stage 1 decision letter, in clear, plain language detailing; • the complaint stage; • the complaint definition; • the decision on the complaint; • the reasons for any decisions that have been made; • the detail of any remedy offered to put things right; • explanations of technical language used, or with plain language summaries of complex or technical provisions; • details of any outstanding actions;

Section 6 - complaints stages: stage 1				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
				• timescales for any outstanding actions to begin and be completed; • details of how to request a re-consideration of the Stage 1 response if relating to a building safety risk in a higher risk building; and • details of how to escalate the matter to Stage 2 if the customer is not satisfied with the response. This is covered in training, included in the Complaints Policy and incorporated into the outcome letter guidance templates and internal complaint guides.

Section 6 - complaints stages: stage 2				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Yes	Complaints Policy Complaints Procedure	This is highlighted in the policy under 'Stage 1 complaints' at 2.20 and 'Stage 2 complaints' at 2.25 and 2.26 through colleague training and available for 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	Complaints Policy Complaints Procedure	This is outlined at Section 2.23 of the Complaints policy.
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	Complaints Policy Complaints Procedure	Customers are not required to provide a reason for requesting a stage 2 consideration. As per pages 5 to 6 of the Complaints Procedure, Stage 1 complaint outcome letters contain the details of who customers can contact to discuss if they are unhappy with the content of the letter or outcome of their complaint. This keeps a line of communication open for the customer to allow us to understand why they are unhappy. If a resident wishes to request Stage 2 consideration, they receive an acknowledgement letter advising of the need to check the basis of the complaint and resolution and notify us of any changes. This provides the opportunity for the investigating manager to contact the customer and discuss their complaint to understand why they remain unhappy.

Section 6 - complaints stages: stage 2				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Complaints Policy Complaints Procedure	This is highlighted on page 6 of the Complaints Procedure under 'Stage 2 complaints', has been explained to colleagues through training and is available for customers in the published Procedure. The Stage 2 complaint would be investigated by the customer relations team.
6.14	Landlords must issue a final response to the stage 2 within 20 working days of the complaint being acknowledged.	Yes	Complaints Policy Complaints Procedure	This is highlighted on page 6 of the Complaints Procedure under 'Stage 2 complaints' and has been promoted through colleague training and available for customers. Customers also have an additional 20 working days to decide if they are satisfied or dissatisfied with the outcome once the investigation is completed
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	Complaints Policy Complaints Procedure	This is highlighted at page 6 of the Complaints Procedure under 'Stage 2 complaints' – section 2.25 and has been promoted through colleague training and available for customers.

Section 6 - complaints stages: stage 2				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
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	Complaints Policy Complaints Procedure	An extension letter which provides details of the Ombudsman is issued for Stage 2 and logged on complaints management system. Extensions for Stage 2 in line with the Code are noted at 2.25 of the Policy.
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	Complaints Policy Complaints Procedure	Page 6 of the Procedure states that Stage 2 responses will be provided when the answer to the complaint is known, not when any outstanding actions required to address the issue are completed.
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	Complaints Policy Complaints Procedure Complaint letters	We address all points raised in complaint definitions in the acknowledgement and response letters, providing clear reasons for any decisions and referencing the relevant policy, law and good practice related to the complaint, where appropriate, in a clear an accessible way. 2.16 and 2.7 of the Policy. Colleagues have been provided with training on our on communicating with customers with line with guidelines set out in our Vico Homes style guide.
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language:	Yes	Complaints Policy Complaints Procedure	On completion of a Stage 2 complaint, residents receive a clear and accessible letter explaining in plain English: • the complaint stage; • the complaint definition;

Section 6 - complaints stages: stage 2				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
	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.		Complaint letters	• the decision on all points of the complaint definition; • the reasons for any decisions that have been made, referencing the relevant policy, law and good practice where appropriate; • the details of any remedy offered to put things right; • details of any outstanding actions; and • details of how to escalate the matter to the Housing Ombudsman Service if the individual remains dissatisfied. Complaint response letters fully meet the requirements of the Code and are quality checked to ensure plain language and tone of voice. Section 2.25 of the Complaints Policy provides that Service Directors sign off Stage 2 decision letters.

Section 6 - complaints stages: stage 2				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	Complaints Policy Complaints Procedure Guide to Complaints webpage Stage 2 decision letters	Page 6 of the Complaints Procedure outlines that the Stage 2 decision letter will be our final decision and will include details of how to escalate the complaint to the HOS or the Building Safety Regulator if relating to a building safety risk in a higher risk building if the customer remains unhappy with the decision. The policy outlines how customers can escalate to the Ombudsman if they remain unhappy. Stage 2 complaints are investigated by the Complaints Manager and Customer Relations Officer to ensure that the response delivers the best possible outcome for the customer. Service Directors sign off Stage 2 decision letters to ensure that they are fully aware and take responsibility.

Section 7: Putting things right				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
7.1	Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include: • Apologising; • Acknowledging where things have gone wrong; • Providing an explanation, assistance or reasons; • Taking action if there has been delay; • Reconsidering or changing a decision; • Amending a record or adding a correction or addendum; • Providing a financial remedy; • Changing policies, procedures or practices.	Yes	Complaints Policy Complaints Procedure	This is highlighted in the policy under ‘putting things right’, through colleague training and available for customers. Colleague training sessions outlined in-depth the remedies that can be offered and how communication is key to ensure customers feel supported and listened to. Ongoing advice and guidance is provided by managers for their teams and refresher training can be requested from the Customer Relations team by individuals or teams at any time.

Section 7: Putting things right				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	Complaints Policy Complaints Procedure	Sections 2.30 and 2.31 of the Complaints policy outlines that when determining an appropriate and proportionate remedy we will take several factors into consideration to ensure any redress offered adequately reflects the individual circumstances of the complaint. A range of remedies are available, and any offers of redress will be fair, appropriate and proportionate to the complaint.
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	Complaints Policy Complaints Procedure	This is highlighted in the policy under 'putting things right' from Section 2.28 to 2.36.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	Complaints Policy Complaints Procedure	As at Section 2.34 of the Policy The Housing Ombudsman Service Remedies Guidance is used by complaints handlers to decide the right outcomes. The internal compensation guide has also been developed to align with the remedies guide and gives clear guidance on what must be considered when agreeing compensation, including quantifiable losses and impacts on the customer.

Section 8 - self assessment, reporting and compliance				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /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. c. This must also include a summary of the types of complaints the landlord has refused to accept; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints; e. any annual report about the landlord's performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.	Yes	Annual Complaints Performance and Service Improvement Report	An Annual Complaints Performance and Service Improvement Report is produced including the required information and reported to the MRC, Customer Committee for scrutiny and challenge. It is approved by the Board and made available to customers and other stakeholders through our website along with the Board's report.

Section 8 - self assessment, reporting and compliance				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
8.2	The annual complaints performance and service improvement report must be reported to the landlord's governing body (or equivalent) and published on the on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.	Yes	Annual Complaints Performance and Service Improvement Report Governing Body Response Website page	The annual performance report is presented to the Customer Committee that is chaired by the MRC and then the Board. The governing body's response to the report is published alongside the annual report on the website The latest reported to Customer Committee 13 May 2025 and Board 22 May 2025
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	Not applicable	Following any restructure, merger or other significant, relevant change, this will be complied with.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	Not applicable	Following any HOS investigation a self- assessment will be reviewed and updated where required. We were not required to do this in the 2024/2025 financial year.
8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website Landlords must provide a timescale for returning to compliance with the Code.	Yes	Not applicable	If we are unable to comply with the Code we will inform HOS, contact any affected customers and provide a timescale for returning to compliance. No exceptional circumstances occurred in the 2024/2025 financial year.

Section 9 - scrutiny and oversight: continuous learning and improvement				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Yes	Complaints Policy Complaints Procedure	Through training for colleagues – those receiving complaints understand that the aim is to utilise data to learn from complaints and improve services for customers. As per Section 1.1 of our Complaints Policy, we recognise that every complaint offers us an opportunity to learn and improve our services to customers. Service improvements is reported to customers through the Customer Committee and newsletter.
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	Complaints Policy Complaints Procedure	The overall purpose of our Complaints Policy is to ensure a positive complaints culture and process that supports a strong relationship between us and our customers and enables things to be put right when they have gone wrong. The policy also identifies areas of learning for the business so it can develop and improve services, while meeting the requirements of the Code, the Building Safety Act 2022 and the Financial Conduct Authority.
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	Updates to MRC Customer Newsletter Customer Insight Report Annual Complaints Performance and Service Improvement report	Learning from complaints and improvements made as a result is reported to our MRC, quarterly to our Customer Committee, through our Customer Newsletter, Annual Customer Report and in the Annual Complaints Performance and Service Improvement report, which will be added to our website and provided to the Housing Ombudsman Service.

Section 9 - scrutiny and oversight: continuous learning and improvement				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	Yes	VET Meeting Minutes noting appointed leads	Our Executive Director of Resources is accountable for complaints handling, including assessing themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision. Reporting tools available as part of the new complaints case management system will support accurate recording of information and identification of themes and trends.
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	MRC Update Reports	The Member Responsible for Complaints is in place and reports to every Board meeting.
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	Complaints Policy MRC Update Meetings/ Reports Customer Committee Reports	This is highlighted in the policy, through colleague training and available for customers. The MRC has meetings to discuss complaints and supports in creating a positive culture for complaints. Complaints performance also forms part of the Customer Insight Report that is presented and discussed quarterly at Customer Committee and Board meetings.

Section 9 - scrutiny and oversight: continuous learning and improvement				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; b. regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and d. annual complaints performance and service improvement report.	Yes	MRC Update Meetings/ Reports Customer Committee Reports	Regular meetings take place with the MRC to discuss complaints performance, including outcomes from complaints, the volume of complaints and issues and trends. The MRC provides an update on complaints performance and processes, and actions highlighted in the MRC meeting to each Board meeting. Complaints performance forms part of the Customer Insight report that is presented and discussed quarterly at Customer Committee and Board meetings. Findings from Housing Ombudsman investigations and compliance with orders and recommendations are provided to the MRC and to Customer Committee through the quarterly Customer Insight Report. The draft format of the Annual Complaints Performance and Service Improvement Report was discussed with the MRC at the self assessment meeting prior to presentation to the Board for approval and published to our website. Our Annual Report also published to our website includes a summary of complaints performance.

Section 9 - scrutiny and oversight: continuous learning and improvement				
Code provision	Code requirement	Do we comply with the Code?	Evidence	Comments /explanation
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: - have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments; - take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and - act within the professional standards for engaging with complaints as set by any relevant professional body.	Yes	Complaints Policy Complaint Procedure Compensation Guidance	Enabling a positive and collaborative culture internally and between us and customers is at the heart of the Complaints Policy with the aim of enabling things to be put right. Section 2.14 of the Complaints Policy outlines how colleagues handling complaints will: • have the authority and autonomy to act to resolve disputes promptly and fairly; • have access to colleagues at all levels to facilitate the prompt response to complaints; • act sensitively and fairly towards the customer; and • be trained in the importance of complaint handling and to receive complaints and support distressed and upset customers As set out in the Complaints Procedure, we value all complaints as they offer us an opportunity to learn and improve All colleagues and managers are responsible for ensuring actions taken on complaints are recorded and monitored. Managers are responsible for the quality assurance of complaints and responsible for any follow up action and arrangement of any redress offered, to be given consideration in line with the Vico Home value of being caring and confident and our Compensation Guidance.