



COMPLAINT HANDLING PERFORMANCE AND SERVICE IMPROVEMENT REPORT

2025/26

Governing Body Response

Joint Foreword



We are pleased to present Railway Housing Association's Annual Complaint Handling Performance and Service Improvement Report for 2025/26.

Complaints are a vital source of feedback. They help us understand where things have gone wrong, where services can be improved and, importantly, what matters most to our residents. Every complaint provides an opportunity to learn, improve and strengthen the services we deliver.

We'd like to start with a big thank you to our Resident Committee, our resident scrutiny group, every resident that made a complaint last year and our colleagues for working together to help us improve how we listen to complaints, learn from them and make real improvements for our residents.

During the year we have continued to build on the improvements introduced following the Housing Ombudsman's Complaint Handling Code. We have strengthened our approach to complaint handling, invested in colleague training, improved the way we monitor actions arising from complaints and continued to focus on resolving concerns as quickly and fairly as possible.

However while the Housing Ombudsman's Complaint Handling Code sets clear expectations for fairness, transparency and accountability, our ambition is to go further and we're encouraged by the progress made during the year.

Complaint satisfaction has continued to improve, fewer complaints required escalation to Stage 2 and we have seen positive improvements across several service areas, particularly repairs, contractor management and communication with residents. These improvements have been shaped directly by the feedback residents have given us.

As both the Resident Committee and the Board, we continue to provide oversight of complaints performance and ensure that learning from them is embedded across the organisation. We want residents to have confidence that when they raise concerns, they are listened to, treated fairly and that their feedback leads to meaningful change.

Our Resident Committee has provided strong challenge and scrutiny of complaint handling and just as importantly, the quality of investigations, communication and follow-through has improved. Residents can now see clear examples of where feedback from complaints has led to changes in the way services are delivered.

While we are proud of the progress made, we recognise there is always more to do. We remain committed to learning from every complaint, improving our services and ensuring residents receive the high standard of service they expect from Railway Housing Association.

We want Railway to be an organisation where our residents feel comfortable raising concerns, our colleagues welcome feedback and learning from complaints becomes part of how every service continues to improve.

We would like to thank everyone who has taken the time to share their experiences with us during the year. That feedback continues to help shape our services and improve outcomes for all residents.

Richard and Yvonne

Richard Wilkinson, Chair of the Resident Committee

Yvonne Castle, Chair of the Board

Executive Summary

We want residents to know it's okay to complain. In fact, our culture of welcoming feedback and complaints means we encourage it. Complaints help us understand when things haven't gone as they should and give us the chance to put them right, as well as helping us learn and improve into the future.

We also don't just wait for residents to make a complaint. We actively identify potential complaints through our day-to-day interactions, reviews and processes - and even proactively ask residents if they have any issues. If we spot that someone is unhappy with our service or has had a poor experience, we will let them know about our complaints process and support them to use it if they want to.

By actively encouraging feedback, listening openly to residents' experiences and acting on what they tell us, we strengthen our services, build trust and ensure that lessons learned lead to meaningful improvements for all our residents.

This report is part of our approach to the Housing Ombudsman's Complaint Handling Code and shows how our senior leaders, residents and our board oversee complaints, and how we ensure resident feedback is used to make decisions.

Key successes this year:

- Thanks to weekly complaint reviews, better colleague training and tighter tracking, our performance has significantly improved:
- 100% on-time responses: Every Stage 1 and Stage 2 complaint was answered within the Ombudsman's deadlines
- Higher satisfaction: residents are happier with how we handle complaints
- Fewer escalations: the number of complaints moving to Stage 2 dropped sharply

Most importantly, residents can now see clear evidence that complaints are being used to shape services and we are using what we learn to fix root issues rather than just resolving individual disputes. This year, your complaints directly improved how we manage contractors, handle repairs, respond to damp and mould and communicate with you.



Governance, Accountability and Assurance

Good complaint handling depends on strong leadership and effective oversight. At Railway Housing Association, responsibility for complaints is shared across the organisation, with oversight from residents, the Executive Team and the Board.

During 2025/26, complaint performance was reviewed through weekly complaint meetings, regular reports to the Resident Committee, quarterly learning sessions with the member responsible for complaints and quarterly reports to the Board.

These arrangements helped us identify emerging issues, monitor improvement actions and ensure learning from complaints was put into practice. A new action tracking process also strengthened accountability and contributed to fewer complaints progressing to Stage 2.

Residents continue to play an important role in overseeing complaint handling. Following resident scrutiny in 2025, residents asked to remain involved in monitoring complaint performance and compliance with the Housing Ombudsman's Complaint Handling Code.

Quarterly complaint scrutiny is now part of our governance arrangements, giving residents the opportunity to review complaint investigations, outcomes and the improvements made as a result. Feedback from these sessions has been positive and provides assurance that complaints are handled fairly and consistently.

The Board has overall responsibility for complaint handling and receives regular updates on performance, compliance and service improvements. Complaint performance is also considered alongside tenant satisfaction measures, operational performance and regulatory requirements to provide a clear picture of residents' experiences and identify opportunities for further improvement.



Self-Assessment against the Complaint Handling Code

We have completed our latest check-in against the Housing Ombudsman's Complaint Handling Code for 2025/26 and are pleased to share we meet all the Code's requirements.

Before publishing this report, we shared our self-assessment with our residents, the Resident Committee and our Board to make sure everyone agrees we are on the right track. Supporting assurance includes:

- A simple, two-stage complaints process
- We answered all complaints within the official deadlines in 25/26
- We make it easy to take complaints further if residents aren't happy with our first response
- We clearly signpost how and when residents can contact the Housing Ombudsman
- Our residents review how we handle complaints every three months
- We publish our performance numbers every year for everyone to see
- We use resident feedback to learn and actively improve our services



Complaint Handling Performance

During 2025/26, Railway Housing Association received **75 Stage 1 complaints** and three **Stage 2 complaints**, as shown below. This represents a reduction in overall complaint numbers compared with the previous year. While this is encouraging, we do not measure success by complaint volumes alone.

To understand performance fully, complaint data is considered alongside resident satisfaction, operational performance and feedback from resident scrutiny. This helps us distinguish between genuine service improvements and changes in reporting behaviour.

A high acceptance rate demonstrates that complaints are being recognised appropriately and that residents are successfully accessing the complaint process. The 13 declined cases will be monitored to ensure decisions are consistent with the Complaint Handling Code and that residents receive clear explanations and signposting where matters fall outside the complaints process.

Stage 1 Complaints

Measure	2025/26
Complaints Received	75
Complaints Closed	75
Complaints Upheld/Accepted	62
Complaint Acceptance Rate	83%
Complaints Declined	13

We continued to meet the response times set out in the Housing Ombudsman’s Complaint Handling Code throughout the reporting year and made an improvement from 92% achieved in 2024/25.

Maintaining compliance with these timescales remains a key priority, ensuring residents receive prompt responses and understand what will happen at every stage of the complaints process.

The reduction in Stage 2 complaints also suggests that more concerns are being resolved successfully at the earliest opportunity, helping to improve the overall resident experience. However we will continue to monitor escalation levels alongside resident satisfaction and action completion to ensure this does not mask unresolved dissatisfaction.

Timeliness – Stage 1

Measure	Performance
Stage 1 Responses on Time	100%
Responses within Approved Extensions	100%
Average Resolution Time	6.7 Working Days

Stage 2 Complaints and timeliness

Measure	2025/26
Stage 2 Complaints Received	3
Stage 2 Responses on Time	100%

The majority of complaints investigated during the year resulted in Railway accepting that improvements were needed, either because the association or one of our contractors had not delivered the standard of service residents should expect.

Rather than focusing solely on whether a complaint is upheld, we increasingly consider whether we have failed to deliver on a commitment made to a resident. This approach places greater emphasis on accountability, learning and putting things right.

Each complaint is reviewed to identify both the immediate resolution required and any wider learning that could improve services for other residents.

Housing Ombudsman Cases

No complaints were referred to or determined by the Housing Ombudsman during 2025/26.

Residents are routinely signposted to the Housing Ombudsman following completion of the internal complaints procedure in accordance with Code requirements.

Although no cases were received, we continue to review:

- Ombudsman spotlight reports
- Ombudsman guidance
- Sector learning publications
- Complaint Handling Code updates

This learning is incorporated into service delivery, policy review and colleague training.

Compensation

During 2025/26, compensation was awarded in **17 complaint cases**, with total compensation payments of **£4,606**, including **£200 in goodwill payments**.

The increase in compensation reflects our commitment to early resolution and providing fair and proportionate redress where service failures have occurred. During the year, the Board also approved a revised Compensation Policy to strengthen our approach and ensure residents receive consistent outcomes that reflect the Housing Ombudsman's guidance.

Compensation is only one part of putting things right. Wherever possible, our focus is on resolving the issue, learning from what has happened and preventing similar problems from occurring again.

Resident Satisfaction with Complaint Handling

Resident satisfaction with complaint handling through the tenant satisfaction measures has risen significantly over the past two years, from 31% to 62%.



We also collect transactional satisfaction from residents when a Stage 1 and Stage 2 complaint is closed and this continued to improve during 2025/26. Satisfaction for 2025/26 is shown opposite, with communication and responsiveness highlighted as particular strengths.

Indicator	Result
Satisfaction with Complaint Handling	74%
Satisfaction with Communication	81%
Satisfaction with Outcome	75%

Understanding Our Complaints

While our complaint numbers are lower than last year, we don't look at fewer complaints as a win on its own. A good culture means residents feel comfortable speaking up. A drop in numbers is only good news if it means our services are genuinely getting better and residents still trust us to handle their problems. Thankfully, our data, satisfaction scores and resident reviews show that this is exactly what is happening.

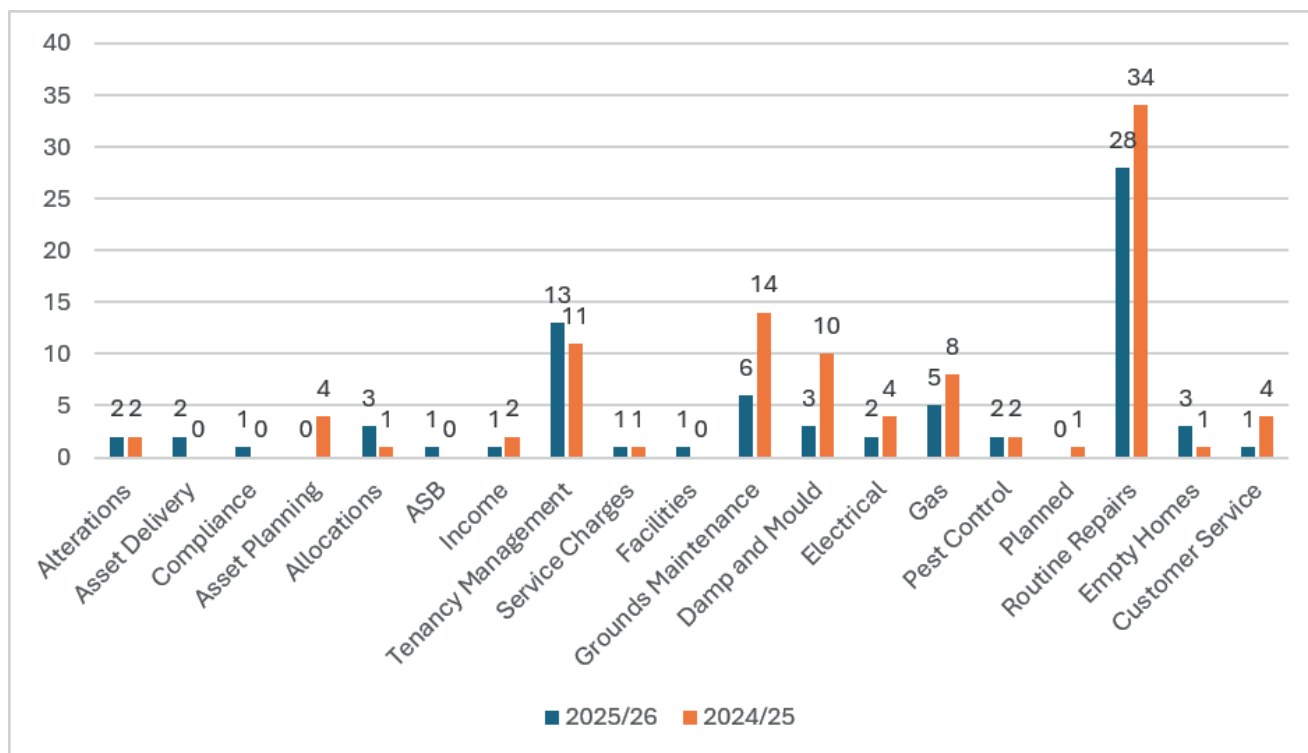
Repairs and Maintenance: This is still our biggest area for complaints, as repairs is the service used the most, making up over a third of the total. However, complaints about routine repairs dropped by 21% from last year and damp and mould complaints reduced from ten down to three. These drops are direct results of us managing contractors tighter, hiring more surveyors, using our new portal and bringing in mould specialists.

Grounds Maintenance: Complaints about gardening and estate upkeep also dropped significantly. Last year, numbers were high because we were starting new contracts. This year, the new ways of working settled in and standards improved, proving how important it is to manage new contracts well from day one and communicate well with residents.

Tenancy Management: However, complaints about how we manage tenancies went up slightly. When we looked into why, it was because residents felt let down by poor communication, mixed messages, or how they were spoken to. This reminds us that top-notch customer service and communication is just as important as fixing a physical repair.

The trends in complaints for 2025/26 compared with 2024/25 are shown below.

Service		2025/26	2024/25
Asset	Alterations	2	2
	Asset Delivery	2	0
	Compliance	1	0
	Asset Planning	0	4
Communities	Allocations	3	1
	ASB	1	0
	Income	1	2
	Tenancy Management	13	11
Finance	Service Charges	1	1
Neighbourhoods	Facilities	1	0
	Grounds Maintenance	6	14
R&M	Damp and Mould	3	10
	Electrical	2	4
	Gas	5	8
	Pest Control	2	2
	Planned	0	1
	Routine Repairs	28	34
	Empty Homes	3	1
Resident	Customer Service	1	4



What Residents Told Us

When we look closely at why people complain, the root cause usually isn't the original problem itself; it's how the problem was handled.

Across repair-related complaints, residents most frequently expressed dissatisfaction about:

- Not being told what will happen next
- Waiting too long for follow-up work
- Contractors missing appointments
- Poor communication between contractors and Railway colleagues
- Feeling like nobody is taking ownership of the problem

In many cases, residents told us they would have been fine with a delay if we had just reached out and kept them updated. This has reminded us how vital communication is and we are using these lessons to retrain our staff and manage our contractors better.

For complaints about neighbourhoods and tenancies, residents often felt we didn't fully understand their situation or that we weren't clear about what we could actually do.

Even when our investigations showed that colleagues followed the rules perfectly, we realised we could have done a much better job of showing empathy and explaining things clearly. We have given our teams direct feedback and coaching to help them communicate with more care.

We have started using the phrase "failed promises" whenever we agree that a complaint is justified. In fact, during 2025/26, we admitted that Railway or our contractors broke a promise or let a resident down in 83% of the complaints investigated.

Our residents appreciate this straightforward language because it focuses on us taking accountability and making things right, rather than hiding behind corporate policies.

Service Improvements Delivered as a Result of Complaints

At Railway Housing Association, we use complaints as a spark for positive change. In 2025/26, resident feedback helped us find ways to improve our day-to-day services, communication, contractor management and how we work with residents. We want them to see clear proof that speaking up leads to real improvements.

Strengthening repairs and maintenance

Routine repairs are still our biggest source of complaints. Residents told us they were frustrated by a lack of updates, missed contractor appointments, delays in follow-up work and confusion over who was owning their case.

We hired a maintenance delivery manager to keep a closer eye on contractors, added more property surveyors to inspect jobs in person, plus a new Investment project manager so our surveyors can focus entirely on day-to-day repairs.

We also introduced a new system that lets us see repair progress in real-time, helping us step in early if there is a delay.

Residents complaints directly shaped a major review of our entire repairs system, which our Board has approved, to make the service better for everyone.

Improving damp and mould responses

Past complaints showed that residents faced delays in diagnosing damp and mould, had to deal with too many different contractor visits, and got confusing messages about who was fixing the issue.

We brought in a dedicated damp and mould contractor and completely revamped how we handle these cases from start to finish. We now monitor these issues much more closely, which has helped drastically cut down on damp and mould complaints this year and ensures we are fully meeting the standards of Awaab's Law.

We also used these cases to train colleagues on how deeply damp and mould can affect health and wellbeing.

Tighter contractor management

Many complaints this year were about external contractors. We know that a contractor's service is our service, and residents expect us to take responsibility.

We now hold enhanced monitoring meetings where contractor performance is directly judged by satisfaction scores and appointed new gas contractors in Hull, East Riding and the North East, which has sped up emergency heating and hot water fixes. Following resident feedback, we also cut our emergency response time for communal heating failures from 24 hours down to just 4 hours.

Better customer service and communication

Often, residents weren't unhappy with the final fix, but rather with how poorly we communicated along the way.

So every single colleague took part in a customer service masterclass built around real Railway complaint cases, focusing on empathy and clear communication. Where specific staff interactions fell short, we provided direct coaching. Thanks to these efforts, satisfaction with our communication during complaints reached 81% this year.

Smoother complaint processes

Our Board challenged us to make our complaint handling much sharper. We therefore created a single point for logging complaints so nothing gets missed and our chief operating officer leads weekly meetings to review ongoing complaints and unblock any delays.

We also noticed people were escalating to Stage 2 complaints because we weren't doing what we promised fast enough at Stage 1. We launched a new tracking system to make sure promised actions are actually finished. This helped drop our serious (Stage 2) complaints from ten down to just three this year.

Clearer notice about major works

In one case, residents felt left out of the loop when trees were removed nearby, even though their immediate neighbours had been told, so we updated our procedures. Learning from this meant we introduced additional prompts to ensure we communicate in advance – and well – with our residents.

Keeping residents safe at home

During a complaint investigation into a water leak, we realised that many residents didn't know how to turn off their main water valve in an emergency.

We didn't treat this as a one-off issue. Now, during our annual resident visits, our colleagues will check residents know exactly where their stop tap and other emergency controls are located.

Using resident feedback to shape future services

Learning from complaints has become increasingly integrated into business planning, service reviews and operational decision-making. Complaint themes are considered alongside satisfaction levels, resident scrutiny findings and operational performance data when assessing service quality and identifying improvement priorities.



Complaint Locations and Geographical Analysis

This year, our Resident Committee asked us to look at where complaints were coming from across the regions we serve. Mapping this out showed us that complaint numbers simply match up with where we have the most homes and do the most work, rather than pointing to a major failure in any specific area.

Darlington, Tees Valley, and Hull: These areas had the highest number of complaints. However, this is also where most of our homes are located and where we do the highest number of day-to-day repairs. The complaint numbers make sense for the amount of activity happening there and we found no signs of deep, widespread issues.

Hereford: We didn't receive a formal complaint from residents in Hereford this year. While we hope this means everyone is happy with our service, we know that no complaints doesn't always equal 100% satisfaction. We will keep monitoring feedback there to make sure residents don't face any barriers to reporting issues.

Our mapping also showed a clear link between complaints and contractor performance. Whenever we switched to a new contractor or had a massive surge in repair work, complaints temporarily went up. We are using this lesson to better manage our contracts and plan smoother transitions in the future.

Understanding Who Complains

We are committed to ensuring that every resident can access our complaints process and that complaints are handled fairly, consistently and without discrimination.

During 2025/26, we continued to improve the quality of the information we hold about our residents. This enables us to better understand complaint trends and provides greater assurance that our complaints process is operating fairly across all protected characteristics.

Our analysis during the year did not identify any evidence that residents with protected characteristics experienced poorer complaint outcomes or were treated less favourably through the complaints process.

Where differences in complaint patterns were identified, these broadly reflected the profile of our resident population rather than indicating unequal access to services or complaint handling.

We will continue to improve the quality of our resident data and use equality information to monitor complaint handling, identify emerging trends and ensure our services remain fair and accessible for everyone.

By understanding who is using our complaints service and listening to the experiences of all residents, we can continue to improve both complaint handling and the wider services we provide.



Resident Voice, Scrutiny and Assurance

Our residents have played a huge part in helping us improve how we handle complaints. Over the past year, our Resident Scrutiny Group looked closely at our processes to make sure we are following the official Complaint Handling Code.

They found that we have made great progress in:

- Answering complaints much faster
- Doing more thorough investigations
- Keeping a closer eye on the actions we promise to take

Residents were especially pleased that we are digging deeper to understand the root causes of problems and focused on finding real, meaningful solutions.

Our Resident Scrutiny Group will continue to meet every three months to give us independent, honest feedback. We combine its findings with tenant satisfaction surveys, day-to-day feedback and board reviews to get a complete picture of how well we are doing.

We also believe residents shouldn't just help us fix individual complaints; they should also help us improve the whole organisation. Moving forward, we will improve how we share exactly how that feedback has led to real, noticeable changes in our services.

Looking Forward

While we have made great progress, we know that handling complaints well is a continuous journey. Throughout 2026/27, we are committed to using residents' feedback, advice from the Ombudsman and our own performance data to keep getting better.

Key priorities will include:

- Making sure residents feel more satisfied with how we handle complaints
- Putting smoother, updated compensation processes in place
- Staying on track with the Housing Ombudsman's official timescales
- Keeping residents in the loop and clearly showing what we've learned from feedback
- Keeping service quality high during major upgrades and investments. We know big building works can be disruptive, so we will focus heavily on good communication to keep frustration to a minimum.

Success isn't just about getting fewer complaints. We want to build a culture where complaints are welcomed as a chance to learn and make sure residents feel confident that when they do speak up, we listen and take action.

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Section 1: Definition of a complaint

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
1.2	A complaint must be defined as: <i>'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.'</i>	Yes	Section 5.1 of the Complaints Policy	The Policy is publicly available on the Railway Housing Association website and definition of a complaint aligns with the Housing Ombudsman definition.
1.3	A resident does not have to use the word 'complaint' for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make complaint. A complaint that is submitted via a third party or representative must be handled in line with the landlord's complaints policy.	Yes	Section 5.2 of the Complaints Policy ('Complaint') Section 5.3 of the Complaints Policy (third party)	The Policy confirms that the word complaint does not need to be used and all colleagues have received MGI Training on Complaint Handling and internal awareness through an intranet post.
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	Yes	Section 5.4 and 5.6 of the Complaints Policy	The policy: - Sets out the difference between a service request and a complaint - Explains that service requests are recorded, monitored and regularly

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	recorded, monitored and reviewed regularly.			reviewed, to ensure we take maximum learning.
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	Section 5.5 of the Complaints Policy	
1.6	An expression of dissatisfaction with services made through a survey is not defined as a complaint, though wherever possible, the person completing the survey should be made aware of how they can pursue a complaint if they wish to. Where landlords ask for wider feedback about their services, they also must provide details of how residents can complain.	Yes	Section 5.7 of the Complaints Policy	Section 5.7 sets out our approach to dissatisfaction with services made through a survey.

Section 2: Exclusions

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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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	Section 6.1 of the Complaints Policy	The policy sets out that each complaint will be considered on its own merits.
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include: • The issue giving rise to the complaint occurred over 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	Sections 6.1 – 6.6 of the Complaints Policy	The policy sets out circumstances in which a complaint will be refused.
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	Yes	Section 6.1 and 6.4 of the Complaints Policy	The Policy accepts complaints referred to them within 12 months of the issue occurring or the resident making us aware, unless excluded on other grounds. The Policy also

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	complaints made outside this time limit where there are good reasons to do so.			states that we may apply discretion where there are good reasons to accept a complaint over this time limit.
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	Section 6.6 of the Complaints Policy	The Complaints Policy sets out that an explanation will be provided and that the resident is able to challenge this with the Housing Ombudsman, who may instruct an investigation.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	Section 6.4 of the Complaints Procedure	The Complaints Policy sets out that we will apply due consideration to all matters before refusing our acceptance of a complaint.

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	Yes	Section 7.1 of the Complaints Policy details the channels available for residents to make a complaint.	We offer support to help complainants with specific needs to make their complaint, for example, providing an

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	the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.		Complaints Leaflet for includes alternative languages and advice of third-party organisations that can assist.	interpreter, a sign language interpreter, allowing more time than usual for information to be provided by the complainant, providing information in alternative formats such as large print or Braille, use of email or telephone rather than printed letters, use of ReciteMe accessibility features, use of plain English or Easy Read service, comfort or rest breaks during meetings, and dealing with an advocate or other representative.
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	Section 7 of Complaints Policy Complaints Leaflet	The policy sets out that complaints can be received in person, telephone, letter, email, website, social media or third party. Complaints leaflet also includes a form that can be completed and returned to a freepost address.
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	Yes	Section 1 of the Complaints Policy	The Policy details how we encourage residents to provide feedback that we use to learn from complaints to drive

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	complaint volumes are potentially a sign that residents are unable to complain.			service improvements and resident satisfaction. Colleagues are trained to encourage the accurate recording of complaints through internally and externally sourced complaints handling training. Board reports on complaints performance.
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	Section 8 of the Complaints Policy, Complaints Procedure Complaints Leaflet for Residents	The Complaints Policy and Procedure are available on the Railway Housing Association website. The Complaints Leaflet is also available online, in our head office and in schemes and communal buildings. The Policy and leaflet set out the process and timescales for stage 1 and 2 complaints and include contact details for the Housing Ombudsman.
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 7.5 and 7.6 of the Complaints Policy Complaints Leaflet for Residents	These sections set out how we publicise the Policy on our website alongside our complaints leaflet. Information regarding the Housing

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				Ombudsman Service is also published on our website and posters are displayed in our head office, schemes and communal areas.
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	Sections 5.3 and 7.1 of Complaints Policy	The policy sets out that residents can request a third party to deal with their complaint on their behalf. Our complaints leaflet also suggests some organisations that can support and assist.
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	Section 8.2 of Complaint Policy Complaints Leaflet for Customers Acknowledgement Letter Stage 2 Response Letter	This is included in the Policy, detailing the methods the Ombudsman can be contacted. We issue a complaint handling information leaflet with every stage 1 complaint acknowledgement letter. We publish the Complaint Handling Code online. Detail of the Housing Ombudsman service are also displayed on posters, in head office reception area, schemes and communal areas and on our website. We provide details of how to contact the Housing

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				Ombudsman in our final paragraph of our stage 2 response letter. If an extension of deadline is negotiated, we provide the Housing Ombudsman contact details to the resident should they wish to challenge the timescale.
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Section 4: Complaint Handling Staff

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
4.1	Landlords must have a person or team assigned to take responsibility for complaint handling, including liaison with the Ombudsman and ensuring complaints are reported to the governing body (or equivalent). This Code will refer to that person or team as the 'complaints officer'. This role may be in addition to other duties.	Yes	Section 3.35 of Complaints Policy Section 2.4 of Complaints Procedure	The Complaints Policy sets out that the Chief Operating Officer is assigned to take responsibility for complaint handling, including liaison with the Housing Ombudsman and ensuring complaints are reported to Board.
4.2	The complaints officer must have access to staff at all levels to facilitate the prompt resolution of complaints. They must also	Yes	Structure	

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	have the authority and autonomy to act to resolve disputes promptly and fairly.			
4.3	Landlords are expected to prioritise complaint handling and a culture of learning from complaints. All relevant staff must be suitably trained in the importance of complaint handling. It is important that complaints are seen as a core service and must be resourced to handle complaints effectively	Yes	Colleague Training Complaints Policy Statement	All colleagues have received briefings and external training session by MGI Learning, linked to the wider cultural change programme to promote the concept of invaluable feedback and how to use the MGI toolkit to effectively improve customer service, problem resolution and complaint handling.

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	Complaints Policy	Railway Housing Association only have one Complaints 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	Yes	Complaints Policy Complaints Procedure	The Complaints Policy, section 8.0, defines the two stages of our complaints handling

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	(such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.			process. There are no informal/extra named stages.
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	The Complaints Policy, section 8.0, defines the two stages of our complaints handling process. .
5.4	Where a landlord's complaint response is handled by a third party (e.g. a contractor or independent adjudicator) at any stage, it must form part of the two stage complaints process set out in this Code. Residents must not be expected to go through two complaints processes.	Yes	Section 8.4 of the Complaints Policy	The Complaints Policy, section 8.4 states 'We will handle complaints that are made in relation to a contractor, or other third-party delivering services on our behalf, by applying our Complaints Policy and Procedure to the complaint. We will not refer a complainant to the third-party.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	Section 8.4 of the Complaints Policy	Railway Housing Association directly handle all complaints relating to services provided by or on behalf of Railway Housing Association. If the complaint relates to work carried out by a contractor, Railway Housing Association will handle the complaint and liaise with the contractor.

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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 Acknowledgement, Stage 1 Response, Stage 2 Response Letter Templates	The standard template documents for the acknowledgement, Stage 1 Response and Stage 2 Response include a section for the complaint handler to outline the complaint definition. The investigating manager will contact the resident to discuss their complaint and the outcomes they are seeking
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	The Complaint Acknowledgement Letter Template	The Complaint Template Letter includes a section to explain what the complaint is relating to and if anything is not to be considered.
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	Yes	Section 2.1 of the Complaints Policy	The Complaints Policy aims defines we will ensure all complaints are dealt with fairly and transparently. The Procedure sets out how residents will have an opportunity to ensure they can set out their view and also receive detailed feedback on the decision. The procedure also sets out the resolutions

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	d. consider all relevant information and evidence carefully.			and factors that will be 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	Section 8 of the Complaints Policy	The policy and procedure set out the timescales for resolution and the option to extend if the timescale cannot be achieved. The procedure sets out the aim for no longer than 10 additional working days. Additional explanations are now included in the policy and procedure to agree contact points.
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	Sections 10.7 and 16.1 of the Complaints Policy Section 2.6 of the Complaints Procedure	The Policy and Procedure set out Railway's commitment to supporting residents with reasonable adjustments. Any vulnerabilities or disabilities are recorded on the Cx Housing Management system.
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	Yes	Section 6 of the Complaints Policy	The Complaints Policy sets out circumstances in which a complaint will be declined. .

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	set out these reasons, and they must comply with the provisions set out in section 2 of this Code.			
5.12	A full record must be kept of the complaint, and the outcomes at each stage. This must include the original complaint and the date received, all correspondence with the resident, correspondence with other parties, and any relevant supporting documentation such as reports or surveys.	Yes	Complaints Spreadsheet and Folders Civica Cx System	Complaints records, correspondence and supporting documentation is held by the Resident Experience Team in a central document folder where all complaints are stored. They utilise a shared Outlook mailbox for residents to send in evidence, communications, and updates on complaints. Complaints are currently managed through a combination of a spreadsheet and individual communication with a resident through the Civica Cx system.
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	Section 8 and 9 of the Complaints Policy Section 2.10 of the Complaints Procedure	Section 8 of the Complaints Policy states that at both stages of our complaints process we will consider remedies at any point within the complaints process to resolve the complaint as early as possible. The policy and

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				procedure set out the desire to resolve complaints as early as possible and also the resolutions that should be considered.
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	Section 10 of the Complaints Policy	Section 10 of the Complaints Policy sets out Railway Housing Association's approach to unreasonable behaviour.
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	Sections 1.5, 10.4 and 16.1 of the Complaints Policy	The Complaints Policy sets out Railway Housing Association's approach to unreasonable behaviour and consideration of vulnerability and alternative approaches.

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	Yes	Section 3.11 of the Complaints Procedure	Section 3.11 of the Complaints Procedure details that the investigating manager will

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	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.			contact the customer to understand the complexity and vulnerabilities or risks of the case to reach a prompt resolution. In instances where a resident's safety is at risk due to a necessary repair, upon receiving the complaint, repair jobs are prioritised and completed according to the Repairs Policy. The procedure sets out that colleagues are able to resolve things quickly for minor issues. All colleagues have received training from MGI about effective handling of dissatisfaction and tools to resolve quickly and effectively.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <u>within five working days of the complaint being received.</u>	Yes	Section 8 of the Complaints Policy	All complaints should be acknowledge within five working days.
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Yes	Section 8 of the Complaints Policy	All Stage 1 complaints will be responded to within 10 working days from date of acknowledgement letter.

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6.4	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 10 working days without good reason, and the reason(s) must be clearly explained to the resident.	Yes	Section 8 of the Complaints Procedure	The policy and procedure set out how the timescales can be extended and the procedure confirms this should be not longer than a further 10 working days.
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	Section 8 of the Complaints Policy Section 3.14 of the Complaints Procedure	The Complaints Procedure sets out that the Housing Ombudsman details will be provided when we inform residents of an extension
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	Section 8.3 of the Complaints Policy Section 3.16 of the Complaints Procedure	The Complaints Policy states a complaint response must be sent as soon as we know the answer. Where there are outstanding actions these are tracked and appropriate updates provided to the resident through to full resolution.
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the	Yes	Section 3.17 of the Complaints Procedure	The Complaints Procedure states we will provide a full written response which will address all points raised. The complaint

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	relevant policy, law and good practice where appropriate.			definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate. The Resident Experience Manager quality checks every response to ensure all required information is included and issues are addressed.
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	Section 3.15 of the Complaints Procedure	The Procedure sets out our approach to additional complaints and how to respond.
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;	Yes	Section 3.17 of the Complaints Procedure	The Procedure sets out the requirements of the responses to ensure that all points are reviewed and escalation options.

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	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.			
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Stage 2

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Yes	Sections 3.17 and 3.25 of the Complaints Procedure	The Complaints Procedure states that if the resident is unhappy with their stage 1 response, they may appeal and we will escalate complaint to stage 2.
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	Section 8.2 of the Complaints Policy Sections 3.25 and 3.29 of Complaints Procedure	The Complaints Policy and Procedure states that stage 2 requests must be acknowledged within five working days of the escalation request being received.
6.12	Residents must not be required to explain their reasons for requesting a stage 2	Yes	3.26 of the Complaints Procedure	The Procedure states we will not ask the complainant to

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	consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response.			explain their reasons for a requesting to escalate their complaint to stage 2.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Section 3.28 of the Complaints Procedure	The procedure sets out that the Stage 2 investigator must not be the same person as Stage 1
6.14	Landlords must issue a final response to the stage 2 <u>within 20 working days</u> of the complaint being acknowledged.	Yes	Section 8.1 of the Complaints Policy Section 3.29 of the Complaints Procedure	The policy and procedure set out the response timescales of 20 working days from the date of acknowledgement.
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	Section 3.30 of the Complaints Procedure	The procedure sets out that an extension at Stage 2 should be no more than 10 working days,
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	Section 3.32 of the Complaints Procedure	
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the	Yes	Section 8.3 of Complaints Policy and section 3.33 of Complaints Procedure	The Complaints Policy and Procedure states that we will provide resident with a

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	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.			response as soon as know the answer. Where there are any outstanding actions, these will be tracked and appropriate updates provided to resident through to resolution.
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	Section 3.34 of the Complaints Procedure	The Procedure sets out the requirements of responses to ensure that all issues raised are addressed.
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	Section 3.34 of the Complaints Procedure	The procedure sets out the requirements of the responses to ensure that all points are reviewed and escalation options.

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6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	Section 8.1 of Complaints Policy and Section 3.27 and 3.35 of Complaints Procedure	All Stage 2 complaint investigators are Executive Team members and therefore have appropriate access to all colleagues required to be involved.
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Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include: • Apologising; • Acknowledging where things have gone wrong; • Providing an explanation, assistance or reasons; • Taking action if there has been delay; • Reconsidering or changing a decision; • Amending a record or adding a correction or addendum; • Providing a financial remedy;	Yes	Sections 3.17 and 3.34 of the Complaints Procedure	The Procedure set out the requirements of the responses to ensure that all points are reviewed and escalation options.

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	Changing policies, procedures or practices.			
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	Section 9.0 of the Complaints Policy	The Complaints Policy sets out we will consider a level of financial compensation by way of redress. The Complaints Policy will be considered alongside the Compensation Policy when determining what the appropriate redress is. Consideration will include the length of time, frequency, severity, individual circumstances and any vulnerabilities when considering a resolution.
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	Sections 3.17 and 3.34 of the Complaints Procedure	The Procedure sets out the requirements of responses to ensure we include the details of any remedy offered to put things right, including the offer of compensation if appropriate.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes		We have regard for the Housing Ombudsman's Remedies Guidance in making assessments about

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			appropriate remedies offers, including compensation payments.
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Section 8: Self-assessment, reporting and compliance

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. b. a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints;	Yes	Sections 12 and 13 of the Complaints Policy Annual Newsletter to Residents	

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	e. any annual report about the landlord's performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.			
8.2	The annual complaints performance and service improvement report must be reported to the landlord's governing body (or equivalent) and published on the on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.	Yes		
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	Section 11.4 of the Complaint policy.	
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes		Railway Housing Association will comply with any request from the Housing Ombudsman. To date, there have been no requests.
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	Yes	As required. We have a disaster recovery plan in place	

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	residents who may be affected, and publish this on their website Landlords must provide a timescale for returning to compliance with the Code.			
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Section 9: Scrutiny & oversight: continuous learning and improvement

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Yes	Section 13 of the Complaints Policy Management Team Agenda	Complaint trends and service improvements are discussed monthly at Leadership Team meetings. A learning log has been created to capture learnings and track the implementation of changes for 2024/25.
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	Section 13 of the Complaints Policy Management Team Agenda	Complaint trends and service improvements are discussed monthly at Leadership Team meetings. A learning log has been created to capture learnings and to track the implementation of changes for 2024/25.
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	Yes	Section 12 of the Complaints Policy	Complaint handling will be reported to the new Resident Committee once established in 2025 and externally published on a quarterly basis.

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	residents' panels, staff and relevant committees.			
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	Structure Section 3 of the Complaints Policy	The policy sets out The Chief Operating Officer is responsible for complaint handling.
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	Section 12.3 of the Complaints Policy	The policy sets out that the Member Responsible for Complaints is the Chair of the Board.
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	Board Minutes	Complaint performance is reported to the Board on a quarterly basis.
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive:	Yes	Board Minutes	Information on performance of complaint handling is reported quarterly and the annual self-

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	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.			assessment and report are presented to the Board.
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments; b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and c. act within the professional standards for engaging with complaints as set by any relevant professional body.	Yes		The policy statement confirms the Association's commitment to complaint handling and learning.

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