

Date	30 July 2026
Author	Shaun Finegan – Director of Housing and Estates

Executive Summary

This report sets out the annual review of housing complaints for 1 April 2025 to 1 April 2026. While complaint volumes remain relatively low (7 complaints), the high uphold rate (86%) demonstrates that when tenants do raise concerns, there are genuine opportunities for service improvement.

Overview

During the reporting period, 7 Stage 1 complaints were received. 6 were upheld or overall upheld and 1 was not upheld, resulting in an uphold rate of 86%. A total of £1,010 compensation was awarded. Complaint volumes remain proportionate to stock and service type, however St Anne's continues to promote a positive complaints culture to ensure tenants feel confident raising concerns.

Complaint Data Summary 2025/26

Measure	Position
Total complaints	7
Responded within Policy Timescales	100%
Upheld / Overall upheld	6
Not upheld	1
Upheld rate	86%
Total compensation	£1,010

Tenant Satisfaction Measures (TSMs)

Tenant Satisfaction Measures provide important context for complaints performance and how tenant perception aligns with service delivery and improvement. Overall satisfaction is strong at 87.1%, with high satisfaction across repairs (90.3%) and safety (92.4%).

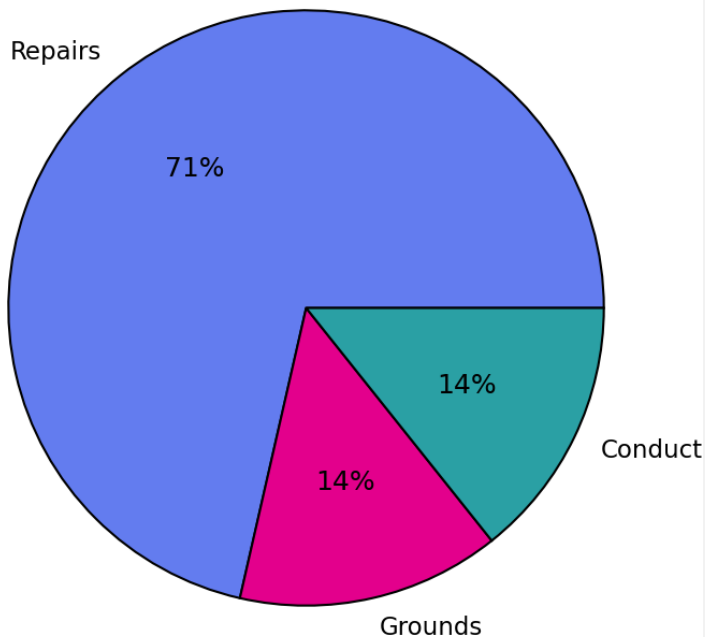
Satisfaction with complaints handling is 61.5%. Whilst lower than other measures, this represents an improvement on the previous year and is above sector average, providing assurance that actions taken are having a positive impact.

There is a clear relationship between complaints and TSMs. Repairs generate the highest number of complaints despite strong satisfaction performance, demonstrating that isolated service failures can disproportionately impact perception.

Lower scores relating to complaints handling and neighbourhood contribution align with feedback from Our Place, Our Voice and underpin the organisation's focus on improving communication, responsiveness and community integration.



Complaints by Service Area 2025/26



Key Themes

Repairs: Primary area of complaint relating to delays, contractor performance and out of hours response. For context St Anne's repairs is a relatively high-volume activity and we complete around 5,000 repairs per year.

Grounds Maintenance: Feedback aligns with tenant engagement with improvements underway including new contractor procurement and tenant involvement.

Colleague Conduct: The complaint related to a historical issue involving a previous colleague, with learning reflected in the strengthened approach and expectations in current housing practice.

Learning and Improvement

- A structured approach to learning from complaints has been embedded across the service. Quarterly learning group sessions are now used to review complaint trends, identify recurring themes, and agree targeted actions. This has created a clear feedback loop, ensuring that learning is consistently translated into service improvements.
- Case-level learning is reinforced through regular team discussions. Spotlight complaints are reviewed in team meetings, enabling colleagues to reflect on real scenarios, share good practice, and build confidence in recognising and responding to complaints effectively.
- Investment in training has strengthened capability and confidence. Face-to-face training delivered to housing colleagues in 2025 has increased awareness



and consistency in complaint handling. This is being complimented by a planned program of e-learning to support ongoing development and to ensure learning is sustained over time.

- There is clear evidence that learning from complaints is driving service improvements. This includes enhanced communication and escalation processes with the out-of-hours repairs service, more consistent and proactive handling of anti-social behaviour (ASB) cases, and improved clarity in expectations when managing customer concerns.
- Confidence has increased across both operational and leadership teams. Housing colleagues are now better able to identify and log complaints at an early stage, while managers and senior leaders are demonstrating stronger ownership and oversight of complaint handling and outcomes.
- System improvements are supporting better insight and responsiveness. The introduction of Homemaster is improving the capture of feedback and complaints data, enabling more effective monitoring of performance and helping to inform service improvements.
- Learning is also informing wider strategic priorities. Insights from complaints are being used to shape and strengthen the Community Integration Strategy, ensuring that tenant feedback directly influences service design and delivery.

Compensation

A total of £1,010 compensation was awarded during the period.

While this may appear high in relation to the low number of complaints, this is largely driven by one case where a wider communal issue was identified, impacting 12 residents.

Following investigation, all affected residents were provided with an explanation, apology and a goodwill voucher of £50 each (£600 total). While this resulted in a higher cost than resolving a single complaint, it reflects the right approach aligned with Ombudsman expectations.

This proactive approach reduces the risk of further complaints and demonstrates a fair, person-centred response to the wider impact of service failure.

Compensation was awarded in 5 out of 7 complaint cases (71%) during 2025/26, with a total value of £1,010.

The majority of compensation related to repairs complaints (4 out of 5 cases), showing this remains the main area where service failure has had a direct impact on tenants.

Awards included a mix of vouchers and monetary payments, with values ranging from £20 to £600, depending on the circumstances and impact on the complainant.

Complaint learning linked to compensation has helped to drive improvements in out-of-hours repairs communication, contractor oversight, and decision-making around repairs and approvals.



Compensation records show that, where service standards have fallen short, remedies have been used alongside learning actions to recognise impact and support service improvement.

Compliments

- 16 compliments recorded across the year, providing a positive balance to complaint insights
- Strong themes of professionalism, respect, and person-centred support across housing, supported housing and property services
- Consistent recognition of good communication, including keeping tenants informed and clearly explaining works
- Positive feedback on responsiveness and efficiency, particularly in repairs, maintenance and out-of-hours services
- Compliments highlight the importance of building trust and rapport with tenants, supporting positive outcomes
- Strong examples of teamwork and collaboration between housing, support teams and contractors
- Feedback reinforces key service priorities: tenant-focused delivery, clear communication and getting it right first time

Action Plan for 2026/27

Priorities for the next 12 months are to further strengthen early complaint identification, leadership oversight, out-of-hours repairs communication, contractor management, and ASB handling, while embedding the use of Homemaster to improve complaint and compliment reporting. We will continue training and case-based learning, use compliments more systematically to reinforce positive practice, and provide ongoing assurance to that learning is resulting in measurable service improvement and improved tenant satisfaction.

Member Responsible for Complaints (MRC)

It is encouraging to see the continued strengthening of complaint handling arrangements during 2025/26. While complaint volumes remain low, the high uphold rate demonstrates that concerns are taken seriously and are used to drive continuous learning and improvement.

The link between complaint themes and wider service improvements provides assurance that learning is embedded effectively. This is an area the Board will continue to focus on so that complaints are not repeated and that wider sector learning is effectively being used to prevent similar resident experiences.

St. Annes has demonstrated that the Housing Ombudsman Code continues to be embedded effectively. Improvement in complaints handling satisfaction, alongside performance above sector average, demonstrates positive progress and a maturing complaints culture. Over the next 12-months, the Board is expecting to see further



Annual Review of Housing Complaints 2025/26



assurances of our compliance and an improvement for tenant satisfaction for handling complaints.

James Place

Trustee and Member Responsible for Complaints

Recommendation

The Board are asked to note the annual review of complaints report.



St Anne's Community Services

Housing Ombudsman Complaint Handling Code Self-Assessment

2025/26

Section 1: Definition of a complaint

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / 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	Policy 1.29 Dealing with Compliments, Complaints and Concerns; published complaints information on the St Anne's website.	The Complaints policy adopts the Housing Ombudsman definition, and this is reflected in our published information and complaint handling materials. The definition is used consistently across housing complaint handling.
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	Face-to-face complaints handling training delivered to all housing colleagues during 2025; earlier housing team training completed in September 2024; refresher e-learning module planned for future rollout.	Colleagues are trained to recognise dissatisfaction even where the word complaint is not used. Residents are offered the opportunity to raise a formal complaint and complaints raised through an advocate, relative or other representative are handled in line with policy. During 2025 we strengthened this further through face-to-face training for all housing colleagues and some Quality Team colleagues; an e-learning package is also being developed to support induction and ongoing refreshers.
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; 2025 face-to-face complaints handling training.	Our policy distinguishes clearly between a service request, a concern and a complaint. This distinction is reinforced in training so colleagues know when an issue should remain a service request and when dissatisfaction should move into the formal complaints process. The Supported Housing Team is currently auditing tenant interactions. As part of this process, they are reviewing whether tenants have expressed dissatisfaction with a service and how this has been responded to.
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 wording on unresolved concerns progressing to complaint; stage 1 process documentation.	Where a resident remains dissatisfied with the response to a service request or concern, we convert the matter into a formal complaint without delaying the underlying service response. The complaint investigation and service action run alongside one another. The Supported Housing Team is currently auditing tenant interactions.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
				As part of this process, they are reviewing whether tenants have expressed dissatisfaction with a service and how this has been responded to. In addition, regular catch-ups take place between Housing and Property teams to identify and discuss any potential complaints at an early stage.
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	Tenant complaints infographic; transaction survey introduced in 2025 and undertaken by the Operations Quality Team; planned Homemaster survey functionality.	Feedback received through surveys is recorded as feedback rather than automatically logged as a complaint. Where survey responses indicate dissatisfaction, residents are signposted to the complaints process. During 2025 we introduced a short transaction survey, completed independently by the Operations Quality Team, to capture feedback on how complaints were handled. This will become more efficient with Homemaster, which will support short system-generated feedback surveys. This approach strengthens compliance by ensuring concerns are appropriately identified and escalated, while also supporting service improvement and helping to increase overall tenant satisfaction. With the introduction of Homemaster, this will become more efficient through system-generated feedback surveys

Section 2: Exclusions

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
2.1	Landlords must accept a complaint unless there is a valid reason not to do so. If landlords decide not to accept a complaint, they must be able to evidence their reasoning. Each complaint must be considered on its own merits.	Yes	Complaints policy; complaint response templates.	Complaints are accepted unless there is a clear and legitimate reason not to do so. Decisions are taken on a case-by-case basis, with complaint decisions always discussed with a manager. Any refusal is explained to the tenant, with reasons clearly recorded.
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,	Yes	Complaints policy sections on time limits, legal proceedings and persistent / unreasonable contact.	The policy explains the limited circumstances in which a matter may not be accepted or may be paused. These exclusions are framed to be fair and reasonable, and legal proceedings are handled carefully so that residents understand when a

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	such as the Claim Form and Particulars of Claim, having been filed in court. Matters that have previously been considered under the complaints policy.			complaint cannot progress through the usual route.
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 time limit provisions.	Complaints within the 12-month period are accepted unless another valid exclusion applies. We also retain discretion to accept older complaints where there is a good reason to do so, for example where vulnerability, support needs or circumstances affected the resident's ability to complain earlier.
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	Response letter templates.	If we decide not to accept a complaint, the resident receives a written explanation setting out the reason and signposting to the Housing Ombudsman. If the Ombudsman requires us to accept the matter, we will do so and investigate in line with the Code.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	Complaints policy; 2024 and 2025 complaint handling training.	There is no blanket exclusion approach. Each case is considered on its own facts, recorded on the complaints log and reviewed on an individual basis before any decision to reject or limit a complaint is made.

Section 3: Accessibility and awareness

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
3.1	Landlords must make it easy for residents to complain by providing different channels through which they can make a complaint. Landlords must consider their duties under the Equality Act 2010 and anticipate the needs and reasonable adjustments of residents who may need to access the complaints process.	Yes	Tenant complaints process infographic; easy read information; support from housing and support colleagues; Equality, Diversity and Inclusion training.	Residents can raise complaints through multiple accessible channels, including by email, via the website, in writing (letter) or in person. Many residents are also supported to do so by housing and support colleagues, recognising the nature of our services and the potential barriers some individuals may face. Accessible information has been co-produced with residents, including an infographic and easy-read materials, and reasonable adjustments are considered to ensure a fair, barrier-free complaints process.
3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	Yes	Organisation-wide complaints policy; face-to-face complaints handling training to all housing colleagues in 2025.	Residents are able to complain through any member of staff and colleagues understand their role in identifying and passing on complaints promptly. The 2025 face-to-face training strengthened consistency across housing

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
				roles, and future e-learning will support this on an ongoing basis.
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	Quarterly reporting to Board / committees; thematic review through learning group and Resident Forum.	We view complaints as a valuable source of feedback and intelligence rather than as a negative indicator. Complaint volumes, themes and outcomes are reviewed routinely so that we can understand both access to the process and the opportunities for service improvement.
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	Published complaints policy; easy read version; complaint process infographic.	The policy is available on the website and is supported by resident-friendly materials which explain the two-stage process and the timescales for responses in plain language. Easy read information is also available to support accessibility.
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	Website publication; tenant complaints process infographic; annual complaints reporting; Resident Forum involvement.	Information about how to complain, and how to contact the Housing Ombudsman, is included in our published materials and resident-facing infographic. The infographic was co-produced with the Resident Forum, and complaints information is also set out in our Tenant Handbook, which was co-designed with both the Tenant Forum and colleagues. Complaints information is shared with residents alongside wider annual reporting.
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; 2025 complaints training.	Residents can choose to be represented or supported by another person throughout the complaints process. This is particularly important within supported housing settings and is reflected in both policy and practice.
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	Tenant complaints process infographic; complaint response templates.	Our resident materials and complaint correspondence signpost the Housing Ombudsman and explain how residents can access the service if they remain dissatisfied.

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	Yes	Complaints policy; role of the Quality and Continuous Improvement Team.	The Quality and Continuous Improvement Team oversees complaint administration and assurance, including liaison, tracking and reporting. Investigations are allocated to the relevant manager, with

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	as the 'complaints officer'. This role may be in addition to other duties.			housing complaints managed through the housing management structure.
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 process; management escalation routes.	The Quality and Continuous Improvement Team is able to liaise with colleagues across the organisation and escalate matters as required. Housing complaint investigations are led by managers with the authority to obtain evidence, agree actions and put remedies in place.
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	Face-to-face training delivered to all housing colleagues during 2025; previous housing team training September 2024; quarterly learning group established in 2025; spotlight cases reviewed in team meetings.	Complaint handling is treated as a core part of service quality and assurance. During 2025 all housing colleagues received face-to-face complaints handling training. We also established a quarterly learning group bringing together key housing colleagues from different departments to review complaints, themes, lessons learned, actions and spotlight cases. Spotlight cases are then discussed in wider team meetings to embed learning.

Section 5: The complaint handling process

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
5.1	Landlords must have a single policy in place for dealing with complaints covered by this Code. Residents must not be treated differently if they complain.	Yes	Policy 1.29 Dealing with Compliments, Complaints and Concerns.	St Anne's operates a single complaints policy for matters covered by the Code. Residents are not treated differently because they have complained, and complaints are managed consistently and professionally. Resident panel scrutiny forms part of our assurance framework, with oversight and challenge provided through this route. This is supported by regular quarterly reporting, which provides evidence of complaints performance and learning to Committee and Board.
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 section on concerns and local resolution.	We aim to resolve concerns at the earliest possible point where appropriate, but without creating extra complaint stages. Once a resident wants the matter treated formally, it enters the two-stage complaint process.
5.3	A process with more than two stages is not acceptable under any circumstances as this will make the	Yes	Complaints policy stage 1 and stage 2 process.	The complaints process has two formal stages only. Following the final stage 2 response, residents are

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	complaint process unduly long and delay access to the Ombudsman.			signposted to the Housing Ombudsman if they remain dissatisfied.
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.	N/A	N/A	Complaints are managed through St Anne's own complaints process. Residents are not expected to use a separate third-party complaints route.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	N/A	N/A	Where concerns relate to services delivered on our behalf, accountability remains with St Anne's, and the complaint is considered within our process.
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	Stage 1 and stage 2 acknowledgement and response templates.	Acknowledgement and response templates set out our understanding of the complaint and the resident's desired outcome. Where any part of the complaint is unclear, clarification is sought so that the investigation remains focused on the issues raised.
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	Stage 1 and stage 2 acknowledgement templates.	Complaint acknowledgements explain which parts of the complaint fall within St Anne's responsibility and identify any areas that sit outside our remit.
5.8	At each stage of the complaints process, complaint handlers must: deal with complaints on their merits, act independently, and have an open mind; give the resident a fair chance to set out their position; take measures to address any actual or perceived conflict of interest; and consider all relevant information and evidence carefully.	Yes	Complaints policy; complaints handling training.	Investigations are undertaken on their merits, with evidence reviewed carefully and the resident's position considered fully. Conflict of interest is taken into account, and matters can be escalated or allocated differently where this is needed to ensure fairness.
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 section on more complex situations; holding letter templates.	Where additional time is required, the resident is informed of the reason, an amended timescale is agreed, and they are kept appropriately updated at regular intervals to ensure there are no gaps in communication
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	Resident records; support arrangements; Equality, Diversity and Inclusion training.	Resident records include information about support needs and reasonable adjustments, and these are reviewed as part of ongoing support. This helps ensure complaint communication is tailored appropriately, for example by providing information in an alternative format or with additional support. These needs and any agreed adjustments are also confirmed with the resident as part of the complaint investigation process.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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	Stage 1 and stage 2 process in policy.	Residents are told how to escalate to stage 2 and complaints are not blocked from progression unless a valid Code-compliant reason applies. Any such decision would be clearly explained.
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 tracker; Quality and Continuous Improvement records; housing complaint records; Homemaster implementation.	Complaints are recorded and tracked throughout the process, including correspondence, findings, outcomes and supporting evidence. Housing complaints are also logged operationally. The introduction of Homemaster will further strengthen recording, oversight and the ability to obtain resident feedback through short system-based surveys.
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; remedy and compensation arrangements.	We aim to resolve issues and agree appropriate remedies as early as possible. A complaint does not need to be escalated for us to apologise, put something right, learn from the issue or offer compensation where appropriate.
5.14	Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives. Landlords must be able to evidence reasons for putting any restrictions in place and must keep restrictions under regular review.	Yes	Tenant agreements; Anti-social Behaviour Policy; resident records and support plans.	All colleagues receive Positive Behavior Support (PBS) training to help manage challenging behaviour in a safe and positive way. This training forms part of the colleague induction process, with refresher training provided at regular intervals throughout employment with St Anne's. The organisation also has relevant policies and support planning processes in place to manage unacceptable behaviour proportionately. Any restrictions are only applied where necessary, and must be clearly evidenced, justified and subject to regular review.
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	Resident records; support plans; tenancy / license documentation. EDI Policy.	Any restrictions on contact would be considered carefully, be proportionate to the circumstances and take account of protected characteristics, disability and other relevant Equality Act considerations.

Section 6: Complaint stages

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further	Yes	Stage 1 process; acknowledgement template. TSM	Complaints are reviewed at receipt to determine complexity, vulnerability and risk, and whether they can

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	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.		Performance for Complaint Handling.	be resolved promptly or need fuller investigation. Stage 1 remains the primary route for early resolution.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaint's procedure within five working days of the complaint being received.	Yes	Policy timeframe provisions.	The policy requires complaints to be acknowledged within the Code timescales, and our current process aims to acknowledge sooner Within 3 days. This is tracked on our internal complaints tracker which monitored and is restricted to management team.
6.3	Landlords must issue a full response to stage 1 complaints within 10 working days of the complaint being acknowledged.	Yes	Policy timeframe provisions.	Stage 1 responses are issued within the Code timescale unless an extension is required for good reason.
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	Policy section on complex situations; extension letters.	Where a complaint is more complex, the resident is advised of the reason for the extension and the revised timescale. This is always agreed with the resident. Extensions are used only where genuinely required. This is monitored by the Head of Housing and reported to Director of Housing.
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	Holding letter template.	Extension correspondence includes Housing Ombudsman contact details.
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 handling training; complaint response practice.	We issue complaint responses once findings are known and then continue to track any follow-on actions separately, updating the resident as those actions progress.
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	Stage 1 response template.	Response letters are structured to address each aspect of the complaint and explain decisions clearly, with reference to relevant policy, procedure and practice as appropriate. All complaint response letters are also reviewed by another manager within the housing team prior to being issued.
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	Yes	Stage 1 response templates; complaint logging process.	Related additional issues raised before the stage 1 response is issued are incorporated where appropriate. Unrelated or later issues are logged separately so that the original complaint is not delayed unnecessarily.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	new issues must be logged as a new complaint.			
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: the complaint stage; the complaint definition; the decision on the complaint; the reasons for any decisions made; the details of any remedy offered to put things right; details of any outstanding actions; and details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.	Yes	Stage 1 response template.	Stage 1 response letters use clear language and include the complaint definition, findings, remedies, outstanding actions and escalation. All complaint response letters are also reviewed by another manager within the housing team prior to being issued.
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.	Residents can request escalation where they remain dissatisfied with stage 1, and stage 2 is the organisation's final response under the policy.
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaint's procedure within five working days of the escalation request being received.	Yes	Policy stage 2 process.	Stage 2 escalation requests are acknowledged and logged within Code timescales, with the complaint scope confirmed as part of the escalation process.
6.12	Residents must not be required to explain their reasons for requesting 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 stage 2 process.	Residents are not required to justify why they want stage 2. However, we do seek to understand what remains unresolved so that the final review addresses the outstanding concerns properly.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Role split between stage 1 and stage 2 investigators.	Housing Stage 1 complaints are investigated operationally, while stage 2 is considered by a more senior manager, normally the Director of Housing & Estates or the Chief Executive, ensuring separation between stages.
6.14	Landlords must issue a final response to the stage 2 within 20 working days of the complaint being acknowledged.	Yes	Complaints policy timescales.	Stage 2 responses are issued within 20 working days unless an extension is required for good reason.
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	Policy provisions on extensions; extension letters.	Any extension at stage 2 is clearly explained and agreed with the resident in advance, with reasons provided and revised timescales communicated and acknowledged.
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	Holding letter template.	Where stage 2 timescales are extended, Housing Ombudsman contact information is included.
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 handling training; complaint response process.	Stage 2 responses are not delayed until every practical action has been completed. Instead, findings are issued once known and any remaining actions are tracked to completion with updates provided.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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	Stage 2 response template.	Final responses address all points under review and explain decisions with reference to policy, procedure and other relevant standards where appropriate. Quality assurance is provided through review and oversight by a senior manager prior to issue.
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: the complaint stage; the complaint definition; the decision on the complaint; the reasons for any decisions made; the details of any remedy offered to put things right; details of any outstanding actions; and details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.	Yes	Stage 2 response template.	Stage 2 final responses are written in plain language and include findings, remedies, outstanding actions and clear signposting to the Housing Ombudsman.
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	Stage 2 process.	Stage 2 is the final response under the policy and draws on the appropriate staff and evidence needed to provide a complete and informed decision.

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; changing policies, procedures or practices.	Yes	Updated Residents' Compensation Policy; stage 1 and stage 2 response templates; lessons learned logs.	Where fault is identified, our responses explain what went wrong, what action has been taken or will be taken, and what learning or service improvement will follow. This can include an apology, practical action, service change and financial remedy where appropriate. Our compensation policy has been updated since the previous self-assessment to strengthen this area.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	Updated Residents' Compensation Policy.	Remedies are considered in light of the actual impact on the resident, with compensation and other actions kept proportionate, fair and consistent with policy. The application of remedies is monitored and audited through the quarterly complaints meeting, with information on remedies reported to Committee and Board to ensure oversight and consistency.
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	Complaint response templates; action tracking arrangements.	Where a remedy is offered, the response makes clear what will happen, by when and who is responsible. Follow-up actions are then tracked to completion.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	Housing Ombudsman guidance; learning group reviews; spotlight case discussions.	We take account of Housing Ombudsman guidance when considering remedies and use learning group discussions and spotlight case reviews to strengthen consistency and learning from decisions, outcomes and remedies. The Head of Governance is now included in this meeting to strengthen oversight. All meetings are minuted, with clear actions agreed and tracked to ensure accountability and continuous improvement

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: the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements; a qualitative and quantitative analysis of the landlord's complaint handling performance, including a summary of the types of complaints the landlord has refused to accept; any findings of non-compliance with this Code by the Ombudsman; the service improvements made as a result of the learning from complaints; any annual report about the landlord's performance from the Ombudsman; and 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 reporting to Board; annual self-assessment; thematic learning outputs.	St Anne's produces annual reporting on complaints performance and service improvement, including self-assessment, performance analysis, learning and actions taken. This is used to provide scrutiny and challenge from Tenant Forum through to governing body level.
8.2	The annual complaints performance and service improvement report must be reported to the landlord's governing body (or equivalent) and published on the section of its website relating to complaints. The governing body's response to the report must be published alongside this.	Yes	Board reporting arrangements; website publication process.	The annual complaints performance report and self-assessment are reported through governance routes and published on the complaints section of the website, alongside the governing body response.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	Housing & Estates restructure 2024/25; refreshed procedures and assurance arrangements.	The previous self-assessment reflected the significant Housing & Estates restructure and strengthened assurance arrangements introduced during 2024/25. This refreshed self-assessment also reflects further procedural and practice changes implemented during 2025/26.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	Complaints governance arrangements.	Should the Housing Ombudsman require a review or updated self-assessment, St Anne's would complete this promptly

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
				and incorporate any required actions.
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	Business continuity arrangements.	If exceptional circumstances affected compliance, the relevant continuity arrangements would be enacted, the Housing Ombudsman would be informed, affected residents would be updated and a timescale for returning to full compliance would be communicated.

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	Quarterly learning group; complaints trend reviews; team meeting spotlight cases.	We review learning beyond the individual complaint. During 2025 we introduced a quarterly learning group made up of key housing colleagues from different departments to review complaints, themes, lessons learned, actions and spotlight cases. This supports wider service improvement, not just resolution of the individual case. The Head of Governance now attends the meeting to enhance oversight, supported by formal minutes and tracked actions to ensure accountability and continuous improvement.
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 training; quarterly learning group; transaction survey feedback.	Complaint handling is promoted as a positive source of intelligence and improvement. Learning is strengthened through training, cross-department review meetings and transaction survey feedback from residents about their experience of complaint handling.
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	Reporting to Board, committees and Resident Forum; team meeting spotlight cases.	Wider learning is reported through governance routes and with residents, including the Resident Forum. Spotlight cases are also reviewed in team meetings so that colleagues working directly with residents understand the practical lessons from complaints and the improvements made.
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	Complaints policy; senior oversight from housing leadership; trend review arrangements.	Senior housing leaders retain accountability for complaint handling and thematic review. Complaint trends, themes and risks are reviewed to identify any systemic issues, service

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
				weaknesses or policy changes that may be needed. The Head of Governance is now included in this meeting to strengthen oversight. All meetings are minuted, with clear actions agreed and tracked to ensure accountability and continuous improvement.
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 appointment confirmed December 2024.	A Member Responsible for Complaints is in place and contributes to the annual complaints review and wider oversight of complaint handling culture.
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	Regular access to complaint performance information, reports and staff.	The MRC receives and is able to access relevant complaint information, alongside contact with appropriate staff, to support scrutiny and reporting to the governing body.
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; regular reviews of issues and trends arising from complaint handling; regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and annual complaints performance and service improvement report.	Yes	Quarterly updates to Board / committees; annual complaints report; Resident Forum updates.	The governing body and MRC receive regular complaint updates covering volumes, categories, outcomes, handling performance, themes, learning and any relevant Ombudsman outcomes, alongside the annual complaints performance and service improvement report.
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: 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	St Annes Values. St Annes Strategy 2026 – 2031. 2025 face-to-face training; quarterly learning group; planned e-learning module.	Our approach to complaint handling is collaborative and cross-departmental, with learning shared across teams rather than treated as the responsibility of one service alone. A strengthened senior leadership team is supporting improved teamwork and collaboration across the Housing Directorate and the wider St Anne's, helping to bring departments closer together, resolve complaints effectively, and move away from a blame culture. This approach is aligned with our corporate strategy, A Great Plan, and underpinned by St Anne's values of being person-centered, respectful, open, understanding and determined. It is further supported by our communications strategy, which promotes clearer, meaningful communication between colleagues, external partners and our

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
				residents. This is supported by face-to-face training delivered in 2025, the quarterly learning group, and planned e-learning, which will help embed a consistent standard for future colleagues and refresher learning.