

## **Appendix A: Self-assessment form – Skinners' Almshouse Charity (SAC)**

This self-assessment form should be completed by the complaints officer and it must be reviewed and approved by the landlord's governing body at least annually.

Once approved, landlords must publish the self-assessment as part of the annual complaints performance and service improvement report on their website. The governing body's response to the report must be published alongside this.

Landlords are required to complete the self-assessment in full and support all statements with evidence, with additional commentary as necessary.

We recognise that there may be a small number of circumstances where landlords are unable to meet the requirements, for example, if they do not have a website. In these circumstances, we expect landlords to deliver the intentions of the Code in an alternative way, for example by publishing information in a public area so that it is easily accessible.

## 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	SAC Complaints Policy – 1.2 <a href="#">SAC Complaints Policy 25</a>	We have adopted the Housing Ombudsman's definition of a complaint and a service request in our Complaints Policy (section 2).
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	SAC Complaints Policy – 1.3	SAC's Complaints Policy (section 1.3) details how we deal with a resident's expression of dissatisfaction. Any enquiry fitting the definition of a complaint will be raised and handled as such. We accept complaints via third parties.
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	SAC Complaints Policy – 1.4	This is set out in section 1.4 of SAC's Complaints Policy.  We record and monitor service requests on a quarterly and annual basis.

	recorded, monitored and reviewed regularly.			
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	SAC Complaints Policy – 1.5	SAC's Complaints Policy (section 1.5) outlines how we escalate and handle service requests that become complaints.
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	SAC Complaints Policy – 1.6	SAC's Complaints Policy (section 1.6) states that we do not treat expressions of dissatisfaction via resident surveys as complaints. Our resident satisfaction surveys ask residents if they have raised a complaint over the past year and if so, was it satisfactorily resolved. Our surveys provide information on how to raise a complaint outside of the survey.

## 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	Yes	SAC Complaints Policy – 2.1 & 2.5	This is detailed in sections 2.1 and 2.5 of SAC's Complaints Policy. Each

	complaint they must be able to evidence their reasoning. Each complaint must be considered on its own merits			complaint is considered individually on its merits.
2.2	<p>A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include:</p> <ul style="list-style-type: none"> <li>• The issue giving rise to the complaint occurred over twelve months ago.</li> <li>• 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.</li> <li>• Matters that have previously been considered under the complaints policy.</li> </ul>	Yes	SAC Complaints Policy – 2.2	SAC’s Complaints Policy (section 2.2) highlights the circumstances in which we might not accept a complaint or escalation. Where we don’t accept a complaint, we explain why and give advice and support to residents to help resolve the matter.
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	Yes	SAC Complaints Policy – 2.3	SAC’s Complaints Policy (section 2.3) details that we accept complaints within 12 months of the issue happening, or complainants becoming aware of the issue. In the policy we also state that we

	made outside this time limit where there are good reasons to do so.			can use our discretion to accept older complaints.
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	SAC Complaints Policy – 2.4 (c) & 2.5	If we refuse to accept a complaint, the reasoning, evidence, and details of the decision to refuse the complaint is sent to the resident in writing with details of how to contact the Ombudsman who may direct SAC to re-open the complaint.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	SAC Complaints Policy – 2.5	All complaints are considered on the individual circumstances of each case. Refusals are only made in line with SAC's Complaints Policy (section 2.5).

### 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	Yes	SAC Complaints Policy – 3.1 & 3.2	SAC's Complaints Policy sections 3.1 and 3.2 outline that complaints are handled in accordance with SAC's

	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.			Equalities and Diversity Policy & Equality Act 2010 provisions. We commit to making reasonable adjustments and accept complaints in many ways, by phone, email, in person or via a resident's friend or relative. Our staff are trained in supporting people with support needs relating in particular to age and disability.
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	SAC Complaints Policy – 1.1, 3 & 4	All SAC staff are required to register an account on the Housing Ombudsman's training portal and to be trained in the implementation of the Housing Ombudsman's Complaint Handling Code and how it applies to SAC's Complaint handling processes in order to ensure that complaints are recorded for investigation and handled in accordance with the Code.
3.3	High volumes of complaints must not be seen as a negative, as they can be	Yes	SAC Complaints Policy – 3.3	This is stated in SAC's Complaints Policy (section

	indicative of a well-publicised and accessible complaints process. Low complaint volumes are potentially a sign that residents are unable to complain.			3.3). Measured via quarterly and annual reviews of complaints made with analysis of trends and service improvement measures that have been implemented as a result of complaints we have received.
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	SAC Complaints Policy – 3, 5 & 6	SAC's Complaints Policy (sections 5 & 6) outlines SAC's two-stage process, with details of each stage. The policy is on our website and referenced in Resident Handbooks. When we acknowledge a complaint, we send the resident a copy of the policy. SAC's Complaints Policy can be translated, or provided in large print or in audio form, upon request by a resident. Residents can discuss the policy with Estate Managers and/or at Resident meetings which are held monthly. Details of how to contact the Ombudsman are contained in the Complaints Policy and in all our written communication with

				residents who have raised a complaint with SAC.
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	SAC Complaints Policy – 3.4	SAC's Complaints Policy includes details of how to contact the Ombudsman. It is displayed on noticeboards and is available via our website. Written communications to residents regarding a complaint they have made contain details of how to contact the Ombudsman.
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	SAC Complaints Policy – 1.3	We accept and progress complaints via third parties as detailed in SAC's Complaints Policy (section 1.3). In line with SAC's Equalities and Diversity Policy we ask if residents wish to be represented, or accompanied, throughout their complaint. We confirm these arrangements to residents in writing.
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	SAC Complaints Policy – 10 & Company Website	Information on how to access the Ombudsman at any time during the complaints process is provided on our website and in our complaints policy and

				in standard letters sent to residents.
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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	SAC Complaints Policy – 4	Section 4 of our Complaints Policy details who within SAC is assigned specific complaint handling roles. Section 9 of the policy contains contact details for the relevant Complaints Officer for each scheme and the Appeals Officer. The Policy outlines alternatives should there be a conflict of interest or if a resident is complaining about the Complaints or Appeals Officers.
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	SAC Complaints Policy – 5	The Complaints Officer has the authority and autonomy to investigate and liaise with other agencies and internally in order to resolve disputes facilitating wherever possible a quick

				and fair resolution of a complaint.
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	SAC Complaints Policy – 1.1 & 3	Staff are required to register for online training sessions/resources on the Housing Ombudsman’s website. Complaints handling is discussed at team meetings and at contractor performance meetings. Complaints are reported to the Board of trustees on a quarterly and annual basis.

### 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	SAC Complaints Policy – 1.7 (a)	Residents and staff are aware that any complaint we receive will be handled in accordance with SAC’s Complaints Policy. Section 1.7 of the policy stipulates that residents will not be treated differently if they complain.
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not	Yes	SAC Complaints Policy – 1.3, 5 & 6	We do not have an informal stage in dealing with complaints, our policy

	appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.			clearly defines 2 stages in our complaints handling process.
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	SAC Complaints Policy – 5 & 6	Sections 5 & 6 of SAC's Complaints Policy outlines our two stage complaints process with timescales for response and resolution as per the Ombudsman's Code of Practice
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		SAC handles all complaints relating to its service provision internally. No complaints are handled by a third party.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes		We handle all complaints ourselves. No complaints are handled by a third party.
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,	Yes	SAC Complaints Policy – 5.3 & 6	When acknowledging complaints at stage one and two, we contact residents to ensure that we understand the complaint and requested resolution. We summarise our understanding

	the resident must be asked for clarification.			in writing, giving residents the opportunity to highlight if we have misunderstood anything.
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	SAC Complaints Policy – 5.3 & 6.6	We discuss with residents at the earliest opportunity when we are unable to meet a desired outcome, or expectation and explain why. We set out in our communication and responses to residents, what we are and are not responsible for.
5.8	At each stage of the complaints process, complaint handlers must: <ul style="list-style-type: none"> <li>a. deal with complaints on their merits, act independently, and have an open mind;</li> <li>b. give the resident a fair chance to set out their position;</li> <li>c. take measures to address any actual or perceived conflict of interest; and</li> <li>d. consider all relevant information and evidence carefully.</li> </ul>	Yes	SAC Complaints Policy – 4.3, 5, 5.5, & 5.6	This is evidenced by active implementation of SAC's Complaints Policy. We ensure that our staff are trained and competent to handle resident complaints. Residents are given every opportunity to lodge a complaint and to explain the outcome they would like. Following investigation of any complaint we provide the resident with a clear written determination of how we have dealt with their complaint and why we have reached the decision we have made including

				contact details for the Housing Ombudsman if they are unhappy with how we have handled their complaint.
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	SAC Complaints Policy – 5.4,6.5 & 6.6	SAC's Complaints Policy outlines set timescales for responding to a complaint. In instances where this is not possible, we will write to the resident clearly outlining the reasons why the timescale has been exceeded and when they can expect to receive a response from us.
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	SAC Complaints Policy – 3.1 & 3.2	We ask residents if there are circumstances that we need to be aware of when we contact them about a complaint. This information is recorded by the Complaints Officer and reasonable adjustments are made. This includes agreeing the frequency of updates and the best method of communication with the resident.

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	SAC Complaints Policy – 2, 2.4 & 2.5	Our reasons for not accepting a complaint are outlined in our complaints policy. This list is not exhaustive, and each case is looked at on its own merits. Our complaints policy outlines the number of working days to escalate a complaint to the next stage. We consider requests after this time if there is good cause.
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	SAC Complaints Policy	SAC's complaints processes and procedures ensure we capture all records of communications, documents, and decisions of every case in our internal case management filing system. Files and quality of complaint handling is monitored via line managers and the SAC Board.
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	SAC Complaints Policy	We aim to remedy complaints at the earliest opportunity at all stages of the complaints process, in line with our complaints policy.

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	SAC Complaints Policy SAC Anti-Social Behaviour Policy  <a href="#">SAC Anti Social Behaviour Policy (Approved 2025)</a>	SAC's Anti-social Behaviour Policy is reviewed annually by the Board of trustees. Any incidents of anti-social behaviour are investigated and resolved in accordance with the policy and recorded on our file management system.
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	SAC Anti-Social Behaviour Policy	Decisions relating to any recommendation that restrictions are placed on contact with us are assessed by us to ensure that they are proportionate and reasonable and in line with our Anti-Social Behaviour, Health and Safety and Equalities and Diversity Policies.

## 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,	Yes	SAC Complaints Policy	All complaints are initially assessed to understand what is required to fully

	and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.			consider the issues and resolution actions. Actions are prioritised to ensure the complaint is resolved as quickly and fairly as possible. Staff handling complaints assess resident vulnerabilities and risk during communication with them in line with SAC's Equalities and Diversity and Safeguarding policies.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <b><u>within five working days of the complaint being received.</u></b>	Yes	SAC Complaints Policy – 5. 3	SAC's Complaints Policy details in section 5.3 that any stage 1 complaints will be logged and acknowledged within 5 days of receipt.
6.3	Landlords must issue a full response to stage 1 complaints <b><u>within 10 working days</u></b> of the complaint being acknowledged.	Yes	SAC Complaints Policy – 5.4	SAC's Complaints Policy details in section 5.4 that a full response to stage 1 complaints will be issued within 10 working days of the complaint being acknowledged.
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,	Yes	SAC Complaints Policy – 5.4	If, during an investigation, we need more time to respond, we will contact the resident and explain the reasons why and seek agreement from them. We then confirm this in writing.

	and the reason(s) must be clearly explained to the resident.			Our Complaints Policy details in section 5.4 that any extension will be for no more than 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	SAC Complaints Policy – 5.4	When extending a timescale, we provide contact details for the Housing Ombudsman to the resident. This requirement is stipulated in our Complaints Policy in section 5.4.
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	SAC Complaints Policy – 5.13( f) & 6.6 (f)	We send a response as soon as we know the outcome of a complaint. This may be before we have completed all the actions required to remedy the issue. Our response to the resident will include action points for any outstanding actions with expected timescales for their completion.
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	SAC Complaints Policy – 5.13 (b) (c) & (d) 6.6 (b) (c) & (d)	We ensure that all concerns agreed in the written acknowledgment of a complaint is fully answered in the complaint response notification.

6.8	<p>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.</p>	Yes	SAC Complaints Policy – 5.12	<p>Section 5.12 of SAC's Complaints Policy states that if new issues are raised at stage 1, they will be incorporated into stage 1 of the complaints process provided they are relevant. If the issues are raised after our response has been given or are related to a different matter, they will be dealt with as a separate complaint.</p>
6.9	<p>Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language:</p> <ul style="list-style-type: none"> <li>a. the complaint stage;</li> <li>b. the complaint definition;</li> <li>c. the decision on the complaint;</li> <li>d. the reasons for any decisions made;</li> <li>e. the details of any remedy offered to put things right;</li> <li>f. details of any outstanding actions; and</li> <li>g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.</li> </ul>	Yes	SAC Complaints Policy – 5.13	<p>This information is contained within SAC's Complaints Policy at point 5.13. Letter templates are being devised for staff to use reflecting this format.</p>

## 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	SAC Complaints Policy – 5.13	<p>Section 5.13 of SAC's Complaints Policy outlines how when a stage 1 complaint is closed a resident can escalate the complaint to stage 2 if they are unhappy with the stage 1 outcome,</p> <p>We provide the Housing Ombudsman Service contact information, should the resident disagree with our decision at the conclusion of stage 2.</p>
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	SAC Complaints Policy – 6.6	When a stage two escalation is requested, we commit to logging and acknowledgement within five working days of receipt. When acknowledging Stage 2 complaints, we summarise our understanding of the issues and the desired outcomes. Where possible, we phone or meet with a resident to gain a further understanding of the issue.

				We include an opportunity for the resident to highlight if something has been missed or misunderstood in our letter to them.
6.12	Residents must not be required to explain their reasons for requesting a stage 2 consideration. Landlords are expected to make reasonable efforts to understand why a resident remains unhappy as part of its stage 2 response.	Yes	SAC Complaints Policy – 6	We do not request an explanation of reasons for requesting a Stage 2 review. We do seek to understand why the resident remains unhappy and the outcomes they are seeking to resolve the complaint.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	SAC Complaints Policy – 6, 6.3	SAC's Complaints Policy states that at stage 2 a complaint will be looked at by the Appeals Officer/SAC Director and a member of staff with no previous knowledge of the matter. As a small team, to ensure impartiality, a member of staff who works at a different scheme with no prior knowledge of the complaint.
6.14	Landlords must issue a final response to the stage 2 <b><u>within 20 working days</u></b> of the complaint being acknowledged.	Yes	SAC Complaints Policy – 6.4	The timescale for a final response is outlined in our complaints policy at point 6.4.
6.15	Landlords must decide whether an extension to this timescale is needed	Yes	SAC Complaints Policy – 6.5	If, during our investigation, we need more time to

	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.			provide a response, we will inform the resident and explain and document why additional time is needed to resolve the complaint. We will confirm this in writing. Any extension will be for no more than 20 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	SAC Complaints Policy – 6.5	When notifying a resident of any extension timescales we provide the resident with contact details for the Ombudsman.
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	SAC Complaints Policy – 6.6 (f)	We send a response as soon as we know the outcome of the complaint. This may be before we've completed all the actions required to remedy the issue. In such instances our communication to the resident will include an action plan for any remaining actions with envisaged completion dates.
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	SAC Complaints Policy – 6.6 (b) & (d)	Our response to stage 2 complaints stipulates that all concerns agreed in the written acknowledgment are fully answered in our

				response to a resident's complaint.
6.19	<p>Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language:</p> <ul style="list-style-type: none"> <li>a. the complaint stage;</li> <li>b. the complaint definition;</li> <li>c. the decision on the complaint;</li> <li>d. the reasons for any decisions made;</li> <li>e. the details of any remedy offered to put things right;</li> <li>f. details of any outstanding actions; and</li> <li>g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.</li> </ul>	Yes	SAC Complaints Policy – 6.6	This information is provided in our response letter to the resident and is stipulated in SAC's Complaints Policy at point 6.6.
6.20	<p>Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.</p>	Yes	SAC Complaints Policy – 7.3	Having gained an understanding of the outcomes required for the complaint to be resolved at acknowledgement stage, the Appeals Officer is expected to draw up an action plan with timescales for completion, they will liaise with other staff members to ensure that actions are completed, and the complaint is resolved.

## Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	<p>Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include:</p> <ul style="list-style-type: none"> <li>• Apologising;</li> <li>• Acknowledging where things have gone wrong;</li> <li>• Providing an explanation, assistance or reasons;</li> <li>• Taking action if there has been delay;</li> <li>• Reconsidering or changing a decision;</li> <li>• Amending a record or adding a correction or addendum;</li> <li>• Providing a financial remedy;</li> <li>• Changing policies, procedures or practices.</li> </ul>	Yes	SAC Complaints Policy – 7.1	We will issue a response as soon as we know the outcome of a complaint. This may be before we've completed all the actions required to remedy the issue. Our response will include an action plan for any remaining actions with expected timescales for completion.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	SAC Complaints Policy – 7.2	As outlined in 7.2 of SAC's Complaints Policy.
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	SAC Complaints Policy – 7.3	As outlined in section 7.3 of SAC's Complaints Policy.

7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	SAC Complaints Policy	SAC's Complaints Policy reflects guidance issued by the Ombudsman
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### Section 8: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. b. a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints; e. any annual report about the landlord's performance from the Ombudsman; and	Yes	Complaints performance and service improvement report	Our complaints performance and service improvement report has been scrutinised and approved by the SAC Board and published on our website.  We are in the process of developing more robust internal monitoring systems which will improve reporting in this area for future returns to the Ombudsman.

	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	SAC's annual complaints performance and service improvement report.	Following scrutiny by the SAC Board, SAC's self-assessment, annual complaints performance and service improvement reports were published on the complaints section of our website.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes		Should there be any significant restructure, merger, or changes to our procedures we will review the current self-assessment form accordingly.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes		We will review and update this self-assessment if requested to do so by the Ombudsman.
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		We are currently able to comply with the Code. Should this change, we will notify the Ombudsman and publish this information on our website providing an envisaged timescale for a return to compliance with the Code.

## 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	Complaints performance and service improvement report.	Our complaints performance and service report outline where service improvements have or are being made as a result of a complaint and/or trends in complaints over the previous year.
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 performance and service improvement report.	We review lessons learnt from complaints and take action to make improvements to resident experience to prevent further complaints. Our process ensures that any lessons learnt from complaints are discussed at team meetings and documented at the point of case closure. Reporting on complaints processing is circulated quarterly at Board meetings and reviewed annually by the Board.
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report	Yes	Complaints performance and service improvement report.	SAC's annual service improvement report

	back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.			<p>outlines lessons learnt from complaints and is also available on our website.</p> <p>Learning from complaints is wherever possible included in monthly resident newsletters, at monthly resident meetings and on scheme noticeboards.</p> <p>Learning from how we have dealt with complaints is relayed to Board members via quarterly and annual reporting.</p>
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		<p>The SAC Director oversees the management of complaints handling at both schemes. Oversight of SAC's Complaints Policy is undertaken by the SAC Policy Review Group. Complaints relating to service requests that become complaints are monitored by SAC's Property Sub-Committee. Both sub-committees report back to the wider Board of</p>

				trustees on a quarterly basis. Lessons learnt from complaints are reviewed by the Board of trustees and communicated to residents via newsletters, noticeboards and resident meetings.
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		SAC's Chairman is currently the lead Board member who is responsible for complaints (MRC), they are provided with regular information to ensure oversight and insight for 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	A role description for MRC is being developed.	A Board member role description for the MRC outlining responsibilities – to include challenging performance and improvement as being developed for approval by the Board of trustees,
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance;	Yes	Complaints performance and Service improvement report.	The SAC Board and SAC Property Sub-Committee currently receive a quarterly breakdown of complaints by type. We are reviewing how we can improve current reporting to provide more details to the Board in

	<p>b. regular reviews of issues and trends arising from complaint handling;</p> <p>c. regular updates on the outcomes of the Ombudsman’s investigations and progress made in complying with orders related to severe maladministration findings; and</p> <p>d. annual complaints performance and service improvement report.</p>			<p>quarterly reporting that will feed more directly into and improve annual complaints performance and service improvement reporting.</p>
9.8	<p>Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to:</p> <p>a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments.</p> <p>b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and</p> <p>c. act within the professional standards for engaging with complaints as set by any relevant professional body.</p>	Yes	SAC Complaints Policy	<p>All SAC staff have a standard objective in line with the Ombudsman’s Code of Practice regarding complaints handling. Discussion of the objective is factored into team meetings, staff training and individual staff supervision meetings and annual performance review systems.</p>

[SAC Complaints Policy 25](#)

[SAC Anti-Social Behaviour Policy \(Approved July 2025\)](#)