

# Housing Ombudsman Complaint Handling Code

## Self-Assessment Form: Torus (2 September 2022)

This document details how Torus measures up against the Housing Ombudsman Complaints Handling Code. Throughout the self-assessment, you will see that the complaints policy is referenced. You can view the complaints policy on our [website here](#).

### Section 1 - Definition of a complaint

#### Mandatory 'must' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
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 organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.'</i>	Yes	The Complaints Policy and Procedure defines what a complaint is in line with this definition.
The resident does not have to use the word 'complaint' for it to be treated as such. A complaint that is submitted via a third party or representative must still be handled in line with the landlord's complaints policy.	Yes	Complaints Policy and Procedure Staff training
... if further enquiries are needed to resolve the matter, or if the resident requests it, the issue must be logged as a complaint.	Yes	Complaints Policy and Procedure
A landlord must accept a complaint unless there is a valid reason not to do so.	Yes	Exclusions detailed in policy and procedure, including the need to inform tenant of right to contact the Ombudsman

A complaints policy must clearly set out the circumstances in which a matter will not be considered, and these circumstances should be fair and reasonable to residents.	Yes	Exclusions detailed in policy and procedure, including the need to inform tenant of right to contact the Ombudsman
If a landlord decides not to accept a complaint, a detailed 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.	Yes	Exclusions detailed in policy and procedure, including the requirement to write to the resident to explain in detail why the matter is not suitable for the complaints process and also includes the need to inform tenant of right to contact the Ombudsman

### Best practice 'should' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Landlords should recognise the difference between a service request, where a resident may be unhappy with a situation that they wish to have rectified, and a complaint about the service they have/have not received.	Yes	Complaints Policy and Procedure
Survey feedback may not necessarily need to be treated as a complaint, though, where possible, the person completing the survey should be made aware of how they can pursue their dissatisfaction as a complaint if they wish to.	Yes	Business Assurance Officers review all dissatisfaction comments and any areas of concern are escalated to the relevant teams to follow up. Staff are trained to signpost residents on how to make a complaint.

## Section 2 - Accessibility and awareness

### Mandatory 'must' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Landlords must make it easy for residents to complain by providing different channels through which residents can make a complaint such as in person, over the telephone, in writing, by email and digitally. While the Ombudsman recognises that it may not be feasible for a landlord to use all of the potential channels, there must be more than one route of access into the complaints system.	Yes	Complaints accepted by all channels and details in the complaints policy.
Landlords must make their complaint policy available in a clear and accessible format for all residents. This will detail the number of stages involved, what will happen at each stage and the timeframes for responding.	Yes	Complaints Policy approved by tenants Reachdeck accessibility tool will be available on Torus website Telephone and face to face support available to make a complaint
Landlord websites, if they exist, must include information on how to raise a complaint. The complaints policy and process must be easy to find on the website.	Yes	Accessibility tested by Tenant Inspectors

<p>Landlords must comply with the Equality Act 2010 and may need to adapt normal policies, procedures, or processes to accommodate an individual's needs.</p> <p>Landlords must satisfy themselves that their policy sets out how they will respond to reasonable adjustments requests in line with the Equality Act and that complaints handlers have had appropriate training to deal with such requests.</p>	Yes	<p>Torus policy is to comply with its legal and regulatory obligations. The policy further states that we will comply with the Equality Act 2010 and acknowledges that we may need adapt our processes, procedure and policy to accommodate an individual customer need. The policy states we aim to deliver a complaints service that is “relevant and fully accessible to all, tailored to meet the specific needs of the individual, including those with additional support needs and the diverse needs of the wider community”</p>
<p>Landlords must publicise the complaints policy and process, the Complaint Handling Code and the Housing Ombudsman Scheme in leaflets, posters, newsletters, online and as part of regular correspondence with residents.</p>	Yes	<p>The policy is available online and communications team currently have in development leaflets for offices, schemes and sign ups which will be available before 1<sup>st</sup> October 2022</p>
<p>Landlords must provide residents with contact information for the Ombudsman as part of its regular correspondence with residents.</p>	Yes	<p>Complaint letters Website Newsletters</p>
<p>Landlords must provide early advice to residents regarding their right to access the Housing Ombudsman Service throughout their complaint, not only when the landlord's complaints process is exhausted.</p>	Yes	<p>Complaint letters at each stage Website</p>

## Best practice 'should' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Where a landlord has set up channels to communicate with its residents via social media, then it should expect to receive complaints via those channels. Policies should contain details of the steps that will be taken when a complaint is received via social media and how confidentiality and privacy will be maintained.	Yes	Complaints Policy and procedure states where tenants make a complaint on social media they will be directed to online form / email. We do not post responses on social media and staff are trained in data protection.

## Section 3 - Complaint handling personnel

### Mandatory 'must' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Landlords must have a person or team assigned to take responsibility for complaint handling to ensure complaints receive the necessary attention, and that these are reported to the governing body. This Code will refer to that person or team as the "complaints officer".	Yes	Landlord Service complaints team established with increased resource
...the complaint handler appointed must have appropriate complaint handling skills and no conflicts of interest.	Yes	All officers involved in complaint handling receive complaints training

### Best practice 'should' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Complaint handlers should: <ul style="list-style-type: none"><li>• be able to act sensitively and fairly</li><li>• be trained to handle complaints and deal with distressed and upset residents</li><li>• have access to staff at all levels to facilitate quick resolution of complaints</li><li>• have the authority and autonomy to act to resolve disputes quickly and fairly.</li></ul>	Yes	We have adopted a service led approach to complaint handling. In each team there are nominated trained investigating officers.  We have implemented a complaint learning circle and training is an ongoing process.  Officers have autonomy and authority to resolve

## Section 4 - Complaint handling principles

### Mandatory 'must' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
<p>Any decision to try and resolve a concern must be taken in agreement with the resident and a landlord's audit trail/records should be able to demonstrate this. Landlords must ensure that efforts to resolve a resident's concerns do not obstruct access to the complaints procedure or result in any unreasonable delay. It is not appropriate to have extra named stages (such as 'stage 0' or 'pre-complaint stage') as this causes unnecessary confusion for residents. When a complaint is made, it must be acknowledged and logged at stage one of the complaint procedure within five days of receipt.</p>	Yes	<p>Torus currently records "informal complaints" which can generally be resolved quickly, within 5 days and without a formal written response. The revised Code provides more clarity making it clear that it is not appropriate to have a "pre-complaint" stage but service issues should still be handled quickly and effectively to obtain the best outcome for the resident. Service issues that can be resolved "there and then" should not form part of the complaints system. Issues will still be required to be logged for learning purposes.</p> <p>Adjustments are therefore being made to remove the "informal complaints" stage but ensure recording of "early resolution" issues. Where substantial issues further enquiries are needed to resolve a matter, or the resident requires it, then the issue becomes a complaint and will be dealt with in accordance with the code but that does not necessarily mean that the complaint cannot be addressed quickly.</p> <p>The timescale for completion is end of September.</p>
<p>Within the complaint acknowledgement, landlords must set out their understanding of the complaint and the outcomes the resident is seeking. If any aspect of the complaint is unclear, the resident must be asked for clarification and the full definition agreed between both parties.</p>	Yes	<p>Standard letter templates are used</p> <p>Quality checks</p>

A complaint investigation must be conducted in an impartial manner.	Yes	In line with the policy different officers investigate at Stage 2 Staff training Central team quality checks
The complaint handler must: <ul style="list-style-type: none"> <li>deal with complaints on their merits</li> <li>act independently and have an open mind</li> <li>take measures to address any actual or perceived conflict of interest</li> <li>consider all information and evidence carefully</li> <li>keep the complaint confidential as far as possible, with information only disclosed if necessary to properly investigate the matter.</li> </ul>	Yes	This is reinforced through staff training Different officers investigate at Stage 2 Central team quality checks
Landlords must adhere to any reasonable arrangements agreed with residents in terms of frequency and method of communication.	Yes	Set out in complaints procedure
The resident, and if applicable any staff member who is the subject of the complaint, must also be given a fair chance to: set out their position comment on any adverse findings before a final decision is made.	Yes	Set out in procedure and as part of the investigation we complete a full review which will include, where appropriate, discussions with individuals involved in the complaint case.
A landlord must include in its complaints policy its timescales for a resident to request escalation of a complaint	Yes	Policy and response letter Flexible approach applied
A landlord must not unreasonably refuse to escalate a complaint through all stages of the complaints procedure and must have clear and valid reasons for taking that course of action. Reasons for declining to escalate a complaint must be clearly set out in a landlord's complaints policy and must be the same as	Yes	All complaints escalated at customer request

the reasons for not accepting a complaint.		
A full record must be kept of the complaint, any review 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 reports or surveys prepared.	Yes	Information is stored on our housing management system QL. Requirements set out in complaints procedure Quality checks
Landlords must have policies and procedures in place for managing unacceptable behaviour from residents and/or their representatives when pursuing a complaint.	Yes	Unacceptable Service User Policy

## Best practice 'should' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Landlords should manage residents' expectations from the outset, being clear where a desired outcome is unreasonable or unrealistic.	Yes	Procedure requires contact within 2 days Desired outcome asked on online form / call
A complaint should be resolved at the earliest possible opportunity, having assessed what evidence is needed to fully consider the issues, what outcome would resolve the matter for the resident and whether there are any urgent actions required.	Yes	Complaint procedure

Landlords should 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 where this is reasonable.	Yes	Complaints Policy – complaints from advocates accepted with the permission of the resident.
Where a key issue of a complaint relates to the parties' legal obligations landlords should clearly set out their understanding of the obligations of both parties.	Yes	Complaint Policy
Communication with the resident should not generally identify individual members of staff or contractors.	Yes	Complaint procedure. Whilst we would not generally name individual members of staff or contractors there are some occasions where including the details of individuals may be appropriate.
Landlords should keep residents regularly updated about the progress of the investigation.	Yes	Timescales set out in complaints procedure.
Landlords should seek feedback from residents in relation to the landlord's complaint handling as part of the drive to encourage a positive complaint and learning culture.	Yes	Complaint Survey has been implemented. Landlord Operations Committee receive complaints reports. A Customer Complaints Panel has been established.
Landlords should recognise the impact that being complained about can have on future service delivery. Landlords should ensure that staff are supported and engaged in the complaints process, including the learning that can be gained.	Yes	Frontline Officers and complaint handlers are supported by the central team. Complaint Review meetings are held following Housing Ombudsman investigations. A complaints learning Circle has been established.
Any restrictions placed on a resident's contact due to unacceptable behaviour should be appropriate to their needs and should demonstrate regard for the provisions of the Equality Act 2010.	Yes	Unacceptable Service User Policy

## Section 5 - Complaint stages

### Mandatory 'must' requirements

#### Stage 1

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Landlords must respond to the complaint within 10 working days of the complaint being logged. Exceptionally, landlords may provide an explanation to the resident containing a clear timeframe for when the response will be received. This should not exceed a further 10 days without good reason.	Yes	Complaints Policy
A complaint response must be sent 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 expeditiously with regular updates provided to the resident.	Yes	This is in line with the requirements of the Complaint Procedure
Landlords must address all points raised in the complaint and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	Complaint Policy and Procedure Quality checks
Landlords must confirm the following in writing to the resident at the completion of stage one in clear, plain language: <ul style="list-style-type: none"><li>the complaint stage</li><li>the decision on the complaint</li><li>the reasons for any decisions made</li><li>the details of any remedy offered to put things right</li><li>details of any outstanding actions</li><li>details of how to escalate the matter to stage two if the resident is not satisfied with the answer</li></ul>	Yes	Complaint Policy Standard letter template

## Stage 2

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
If all or part of the complaint is not resolved to the resident's satisfaction at stage one it must be progressed to stage two of the landlord's procedure, unless an exclusion ground now applies. In instances where a landlord declines to escalate a complaint it must clearly communicate in writing its reasons for not escalating as well as the resident's right to approach the Ombudsman about its decision.	Yes	<p>Complaint procedure – all complaints escalated at tenant's request.</p> <p>If an exclusion applies this would be communicated in writing.</p>
On receipt of the escalation request, landlords must set out their understanding of issues outstanding and the outcomes the resident is seeking. If any aspect of the complaint is unclear, the resident must be asked for clarification and the full definition agreed between both parties.	Yes	Complaint procedure
Landlords must only escalate a complaint to stage two once it has completed stage one and at the request of the resident.	Yes	
The person considering the complaint at stage two, must not be the same person that considered the complaint at stage one.	Yes	
Landlords must respond to the stage two complaint <b><u>within 20 working days</u></b> of the complaint being escalated. Exceptionally, landlords may provide an explanation to the resident containing a clear timeframe for when the response will be received. This should not exceed a further 10 days without good reason.	Yes	
<p>Landlords must confirm the following in writing to the resident at the completion of stage two in clear, plain language:</p> <ul style="list-style-type: none"> <li>• the complaint stage</li> <li>• the complaint definition</li> </ul>	Yes	<p>As covered in the Complaint Policy</p> <p>Standard letter template is used</p>

Housing Ombudsman Complaint Handling Code – updated self-assessment September 2022

<ul style="list-style-type: none"> <li>the decision on the complaint</li> <li>the reasons for any decisions made</li> <li>the details of any remedy offered to put things right</li> <li>details of any outstanding actions</li> </ul> <p>and</p> <p>if the landlord has a third stage, details of how to escalate the matter to stage three if this was the final stage, details of how to escalate the matter to the Housing Ombudsman Service if the resident remains dissatisfied.</p>		No third stage
--	--	----------------

### Stage 3

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Two stage landlord complaint procedures are ideal. This ensures that the complaint process is not unduly long. If landlords strongly believe a third stage is necessary, they must set out their reasons for this as part of their self-assessment. A process with more than three stages is not acceptable under any circumstances.	N/A	No third stage

### Best practice 'should' requirements – Stage 1

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
If an extension beyond 20 working days is required to enable the landlord to respond to the complaint fully, this should be agreed by both parties.	Yes	No extension of any duration without customer agreement
Where agreement over an extension period cannot be reached, landlords should provide the Housing Ombudsman's contact details so the resident can challenge the landlord's plan for responding and/or the proposed timeliness of a landlord's response.	Yes	Procedure in process of being updated to include this.

Housing Ombudsman Complaint Handling Code – updated self-assessment September 2022

Where the problem is a recurring issue, the landlord should consider any older reports as part of the background to the complaint if this will help to resolve the issue for the resident.	Yes	Complaint Procedure
Where residents raise additional complaints during the investigation, these should be incorporated into the stage one response if they are relevant and the stage one response has not been issued. Where the stage one response has been issued, or it would unreasonably delay the response, the complaint should be logged as a new complaint.	Yes	Complaint Procedure

### Best practice 'should' requirements – Stage 2

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
If an extension beyond 10 working days is required to enable the landlord to respond to the complaint fully, this should be agreed by both parties.	Yes	No extension of any duration without customer agreement
Where agreement over an extension period cannot be reached, landlords should provide the Housing Ombudsman's contact details so the resident can challenge the landlord's plan for responding and/or the proposed timeliness of a landlord's response	Yes	Procedure in process of updating to include this.

## Best practice 'should' requirements – Stage 3

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
<p>Complaints should only go to a third stage if the resident has actively requested a third stage review of their complaint. Where a third stage is in place and has been requested, landlords must respond to the stage three complaint <u>within 20 working days</u> of the complaint being escalated. Additional time will only be justified if related to convening a panel. An explanation and a date for when the stage three response will be received should be provided to the resident.</p>	N/A	No third stage
<p>Where agreement over an extension period cannot be reached, landlords should provide the Housing Ombudsman's contact details so the resident can challenge the landlord's plan for responding and/or the proposed timeliness of a landlord's response.</p>	N/A	No third stage

## Section 6 – Putting things right

### Mandatory ‘must’ requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Effective dispute resolution requires a process designed to resolve complaints. 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.	Yes	Complaint policy and procedure
Any remedy offered must reflect the extent of any service failures and the level of detriment caused to the resident as a result. A landlord must carefully manage the expectations of residents and not promise anything that cannot be delivered or would cause unfairness to other residents.	Yes	Complaint policy and procedure Discretionary compensation policy
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 policy and procedure Discretionary compensation policy
In awarding compensation, a landlord must consider whether any statutory payments are due, if any quantifiable losses have been incurred, the time and trouble a resident has been put to as well as any distress and inconvenience caused.	Yes	Complaint policy and procedure Discretionary compensation policy

## Best practice 'should' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Landlords should look beyond the circumstances of the individual complaint and consider whether anything needs to be 'put right' in terms of process or systems to the benefit of all residents.	Yes	Learning from complaints captured as case closure Complaints Learning circle
In some cases, a resident may have a legal entitlement to redress. The landlord should still offer a resolution where possible, obtaining legal advice as to how any offer of resolution should be worded.	Yes	Complaint policy and procedure Discretionary compensation policy

## Section 7 – Continuous learning and improvement

### Mandatory ‘must’ requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Accountability and transparency are integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints in their annual report and more frequently to their residents, staff and scrutiny panels.	Yes	Complaint policy and procedure Annual report Website Tenant Complaints Panel Landlord Operations Committee

### Best practice ‘should’ requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
A member of the governing body should be appointed to have lead responsibility for complaints to support a positive complaint handling culture. This role will be responsible for ensuring the governing body receives regular information on complaints that provides insight to the governing body on the landlord’s complaint handling performance.	Yes	The Chair of Landlord Operations Committee has now been appointed to have lead responsibility for complaints and to support a positive complaint handling culture.  Landlord Operations Committee receive quarterly complaint performance reports.
As a minimum, governing bodies should receive: <ul style="list-style-type: none"> <li>Regular updates on the volume, categories and outcome of complaints, alongside complaint handling performance including compliance with the Ombudsman’s orders</li> <li>Regular reviews of issues and trends arising from complaint handling,</li> <li>The annual performance report produced by the Ombudsman,</li> </ul>	Yes	Landlord Operations Committee receive quarterly complaint performance reports and details of Housing Ombudsman cases. The Board receives minutes of Landlord Operations Committee.  The Board receives reports of maladministration

<p>where applicable</p> <ul style="list-style-type: none"> <li>• Individual complaint outcomes where necessary, including</li> <li>• where the Ombudsman made findings of severe maladministration or referrals to regulatory bodies. The implementation of management responses should be tracked to ensure they are delivered to agreed timescales.</li> <li>• The annual self-assessment against the Complaint Handling Code for scrutiny and challenge.</li> </ul>		<p>determinations</p> <p>Going forward the annual performance report produced by the Housing Ombudsman will now be shared with Landlord Operations Committee and Group Board.</p>
<p>Any themes or trends should be assessed by senior management to identify potential systemic issues, serious risks or policies and procedures that require revision. They should also be used to inform staff and contractor training.</p>	Yes	<p>Performance Reports</p> <p>Housing Ombudsman determinations are reported to Leadership Learning Circle</p>
<p>Landlords should have a standard objective in relation to complaint handling for all employees that reflects the need to:</p> <ul style="list-style-type: none"> <li>• have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments</li> <li>• take collective responsibility for any shortfalls identified through complaints rather than blaming others</li> <li>• act within the Professional Standards for engaging with complaints as set by the Chartered Institute of Housing.</li> </ul>	No	<p>Torus' corporate values, behaviours and targets all support effective complaint handling.</p> <p>Across Housing Services Officers have an objective around complaint handling this is to be rolled out across other business areas in 2022/23.</p>

## Section 8– Section 8 - Self-assessment and compliance

### Mandatory 'must' requirements

Code requirement	Comply: Yes/No	Evidence, commentary and any explanations
Landlords must carry out an annual self-assessment against the Code to ensure their complaint handling remains in line with its requirements.	Yes	First self-assessment December 2020 Reviewed March 2022 Reviewed against revised code September 22
Landlords must also carry out a self-assessment following a significant restructure and/or change in procedures.	Yes	This will be done when applicable
Following each self-assessment, a landlord must: <ul style="list-style-type: none"><li>report the outcome of their self-assessment to their governing body. In the case of local authorities, self- assessment outcomes should be reported to elected members</li><li>publish the outcome of their assessment on their website if they have one, or otherwise make accessible to residents</li><li>include the self-assessment in their annual report section on complaints handling performance</li></ul>	Yes Yes Yes	Reporting to Group Board September 2022 Current self-assessment is on the website and will be replaced with this version. It has been noted to add the self-assessment to the annual report