

Appendix 2 - Complaints Code Self-Assessment Form

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	This is set out in the policy – Referenced in section 2 and 5.	Our current policy incorporates the HOS definition. Compliance with the Complaint Handling Code is supported through MSV's operational complaints framework, including Feedback Manager, complaint definition discussions with customers, quality assurance reviews, standard response templates, governance reporting, colleague training, and regular oversight by the Complaints Team. These arrangements help ensure the Code is consistently embedded across the organisation rather than solely through policy.
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	This is set out in the policy – Referenced in section 5.	MSV's policy confirms that a customer does not need to use the word 'complaint' for their dissatisfaction to be treated as a complaint. Where dissatisfaction is expressed, colleagues are expected to give the customer the choice to make a complaint, including where the complaint is raised by a third party or representative.
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	This is set out in the policy – Referenced in section 2.	The policy sets out the difference between a service request and a complaint. We have also developed a "What is a complaint" leaflet following a review by our customer scrutiny panel. This is on our website and is intended help customers and colleagues to differentiate between the two. What is a Complaint
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	This is set out in the policy - Referenced in section 2.	If a customer is dissatisfied with the response to a service request, this will be logged as a formal Stage One complaint. Colleagues will continue working to resolve any ongoing issues and keep the customer informed of progress alongside the complaint being investigated.
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	This is set out in the policy - Referenced in section 5.	On all MSV surveys we ensure an option is provided if a customer wishes to make a complaint. <i>Thank you for your time today, your feedback is really important to MSV and will be used to improve services. If you are dissatisfied with the service from MSV and would like to complain, you can do this by contacting their customer services on 0161 226 4211 or via email</i>

				complaints@msvhousing.co.uk or by going to their website to complete a complaints form MSV Contact Form We also ask customers if they would like to become involved and join the MSV community to help shape our services and inform policy changes.
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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	This is set out in the policy - Referenced in section 5.	Exclusions are set out in the Policy and compliance with the Complaint Handling Code is supported through MSV's operational complaints framework. This helps ensure the Code is consistently embedded across the organisation rather than solely through policy.
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include: - The issue giving rise to the complaint occurred over twelve months ago. - Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court. - Matters that have previously been considered under the complaints policy.	Yes	This is set out in the policy - Referenced in section 5	The exclusions list has been reviewed to ensure they are fair and reasonable. A full explanation is provided, to ensure a customer has full understanding around the decision. The customer will be provided with the Ombudsman's details and advised that they can refer their case for review if they disagree with the decision made. Extract from the policy below: <i>MSV will provide a detailed explanation to the customer, setting out the reasons why the matter is not suitable for the complaints process whilst also explaining what action we can take, or have taken, outside of the complaints process. The customer will be given the details of the Housing Ombudsman and will be advised that they can bring their complaint to them for review should they not agree with the decision.</i>
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	This is set out in the policy - Referenced in section 5.	Compliance with the Complaint Handling Code is supported through MSV's operational complaints framework and regular oversight by the Complaints Team. Each case will be reviewed on its own merits. These arrangements help ensure the Code is consistently embedded across the organisation rather than solely through policy.
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	This is set out in the policy - Referenced in section 5.	MSV's policy explains that, where a complaint is not accepted, the customer will receive a clear explanation of why the matter is not suitable for the complaints process. The response will also explain any action MSV can take, or has already taken, outside the complaints process, and will provide the Housing Ombudsman's details so the customer can ask for the decision to be reviewed if they disagree.

2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	This is set out in the policy - Referenced in section 5.	MSV has revised its exclusions list to ensure it is fair and reasonable. Although we do not treat these issues as a complaint under this Policy, we are committed to dealing with them in the appropriate manner and will review each case on its own merits before excluding them. If we do not accept a complaint, a detailed explanation will be provided setting out the reason why the matter is not suitable for the complaints process and the right to take that decision to the Housing Ombudsman The MSV way sets out our values and priorities, including delivering Customer Service Excellence. The MSV Way
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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	This is set out in the policy - Referenced in section 5.	MSV continues to review and improve the accessibility of its complaints process. Customers can raise complaints through a range of channels including telephone, email, webchat, online forms, social media, in writing, and in person. The organisation continues to consider reasonable adjustments throughout the complaints journey and proactively asks customers whether any support is required as part of the acknowledgement process, helping to ensure the service remains accessible and inclusive.
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	This is set out in the policy - Referenced in section 5.	MSV's complaints policy allows customers to raise complaints through any contact channel and with any member of staff. Colleagues are expected to recognise expressions of dissatisfaction, understand the complaints process, and pass complaint details promptly to the appropriate team so the complaint can be logged, acknowledged, and handled in line with the policy and the Complaint Handling Code.
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	MSV recognises that complaint volumes can reflect how visible and accessible the complaints process is, rather than indicating poor performance. Complaint volumes are monitored alongside satisfaction, response times, themes, outcomes, and learning to understand whether customers are able to raise concerns easily and whether any further action is needed to improve access, comms, or service delivery.	Both the policy and a customer friendly version of the policy are available on the website. The website advises that information can be accessed in different formats and languages. Leaflets are available for those without access to our website and can be requested over the phone or in person. Details of how to access the policy and Ombudsman information and code details are included in our quarterly customer newsletter for those who do not have access to the website. Information is also posted at our office space. MSV monitor complaints per 1000 properties to comply with the TSMs. In addition, we monitor satisfaction with the complaints handling process and complaints responded to within specified timescales in line with TSM requirements. Complaints performance is subject to detailed reporting to the Board and Customer Committee.
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	This is set out in the policy - Referenced in section 5.	MSV work in line with the Housing Ombudsman's code guidelines of a two-stage policy. Both the policy and a customer friendly version of the policy are available on the website. The website advises that information can be accessed in different formats and languages. Leaflets are available for those without access to our website and can be requested over the phone or in person. There is clear guidance for our tenants on our website around how to raise a complaint, with access to the full policy.
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	This is set out in the policy - Referenced in section 5.	Both the policy and a customer friendly version of the policy are available on the website. The website advises that information can be accessed in different formats and languages. Leaflets are available for those without access to our website and can be requested over the phone or in person.

				Details of how to access the policy and Ombudsman information and code details are included in our quarterly customer newsletter for those who do not have access to the website. Information is also displayed a tour office space.
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	This is set out in the policy - Referenced in section 5.	Subject to GDPR, a customer can have their complaint dealt with by any advocate or intermediary on their behalf. We only exclude legal representatives i.e. lawyers from doing so.
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	This is set out in the policy - Referenced in section 5.	MSV provides customers with information about their right to contact the Housing Ombudsman throughout the complaints process. The Ombudsman's contact details are included in complaint responses, escalation information, extension letters by exception where relevant, and published complaints information, so customers understand when and how they can seek independent advice or ask the Ombudsman to consider their complaint.

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		The Complaints Team provides strategic oversight of complaint handling across the organisation. In addition to managing complaints, the team supports investigations, delivers colleague training, undertakes quality assurance, liaises with the Housing Ombudsman, identifies organisational learning, and reports performance and emerging themes to Senior Leadership Team, Customer Committee, Executive Team, and Board.
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		MSV's Complaints Team has access to colleagues and managers across the organisation to support timely investigation and resolution of complaints. The Complaints Manager and Lead Officer have the authority and autonomy to work with services, challenge decisions where needed, agree appropriate actions, and support fair, prompt outcomes for customers.
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	This is set out in the policy - Referenced in section 2 and 6.	MSV recognises complaint handling as a core service and an important source of insight for improving customer experience and service delivery. Our Complaints Team has strategic oversight of complaint handling across the organisation and supports colleagues through guidance, quality assurance, training and liaison with the Housing Ombudsman. All relevant colleagues are expected to understand the importance of effective complaint handling, including recognising dissatisfaction, recording complaints appropriately, responding within required timescales, and identifying opportunities for learning and service improvement. Complaint handling expectations are reinforced through policy, colleague guidance, training, induction arrangements and wider organisational values, including the MSV Way and our commitment to Customer Service Excellence.

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	MSV Complaints Policy and Procedure	One policy is provided for all customers.
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	Yes	This is set out in the policy - Referenced in section 2 and 5.	MSV recognises the importance of resolving issues early and locally wherever possible, and colleagues are encouraged to take prompt action to put matters right at the earliest opportunity. However, this does not operate as a separate or additional complaint stage.

	as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.			MSV operates a clear two-stage complaints process in line with the Housing Ombudsman's Complaint Handling Code. We do not use additional named stages such as "Stage 0", "informal complaint", or any other preliminary complaint stage. Where a customer expresses dissatisfaction and wishes to make a complaint, the matter is logged and handled at Stage One of the formal complaints process. Where the issue is a service request, colleagues continue to work with the customer to resolve the matter promptly, but if the customer is dissatisfied with the response to that service request, a Stage One complaint is raised. This approach ensures customers are not confused by additional terminology or processes, and that they have clear access to the two-stage complaints procedure and, where appropriate, the Housing Ombudsman.
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	This is set out in the policy - Referenced in section 6.	MSV operates a clear two-stage complaints process in line with the Housing Ombudsman's Complaint Handling Code.
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	Referenced in section 5.	All complaints will be dealt with through MSV's two stage policy. Any third-party complaints will be taken through the formal process by MSV and resolved.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	This is set out in the policy - Referenced in section 5.	All complaints will be dealt with through MSV's two stage policy. Any third-party complaints will be taken through the formal process by MSV and resolved. All contractors will be expected to provide the relevant information to our complaint resolution advisors in a timely manner and to an agreed standard. This includes agreed appointments (kept and made) within the agreed set timescale, from the date of when the complaint was logged by MSV.
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	This is set out in the policy - Referenced in section 6.	Compliance with the Complaint Handling Code is supported through MSV's operational complaints framework, including complaint definition discussions with customers, standard response templates, colleague training, and regular oversight by the Complaints Team. These arrangements help ensure the Code is consistently embedded across the organisation rather than solely through policy
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	This is set out in the policy - Referenced in section 6.	MSV confirms that, when a complaint is acknowledged at Stage One or Stage Two, we set out our understanding of the complaint and clarify the matters that fall within MSV's responsibility. Where any aspect of the complaint is unclear colleagues seek clarification with the customer and explain this clearly. Complaint handlers are expected to identify which elements MSV can investigate and respond to, and which matters may sit outside MSV's remit. Where this applies, we explain the position to the customer, signpost where appropriate, and continue to investigate any aspects of the complaint that MSV is responsible for.
5.8	At each stage of the complaints process, complaint handlers must: a. deal with complaints on their merits, act independently, and have an open mind; b. give the resident a fair chance to set out their position; c. take measures to address any actual or perceived conflict of interest; and d. consider all relevant information and evidence carefully.	Yes	This is set out in the policy - Referenced in section 6.	We undertake training for complaint handlers on a regular basis. Our customer standards form part of our staff induction and are regularly promoted. The MSV way sets out our values and priorities, including delivering Customer Service Excellence. The MSV Way
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	This is set out in the policy - Referenced in section 6.	Extensions by exception are agreed with our customers and followed up with a letter.
5.10	Landlords must make reasonable adjustments for residents where appropriate under the	Yes	This is set out in the policy - Referenced in section 5	An EIA has been completed with our policy, and the policy refers to 'reasonable adjustments'.

	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.			Following a review by our customer scrutiny panel the stage one acknowledgement letters have had the following line added to them: If you need any reasonable adjustments to support you through this process please let us know. MSV's housing management system records disabilities that have been disclosed by the customer and any reasonable adjustments in place.
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	This is set out in the policy - Referenced in section 5 and 6.	MSV will not refuse escalation to Stage Two unless there is a valid and clearly evidenced reason to do so, in line with the exclusions set out in Section 2 of the policy and the Complaint Handling Code. Each escalation request is considered on its own merits and customers are not required to explain why they remain dissatisfied before their complaint is progressed. Where MSV determines that escalation is not appropriate, the customer will receive a clear written explanation setting out the reasons for the decision, any action being taken outside the complaints process, and details of their right to contact the Housing Ombudsman if they disagree.
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		Detailed records are kept and managed on our Feedback Manager module, this includes records of all complaints, including any supporting documentation. Feedback Manager is MSV's complaints system within its MRI Housing management package.
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		MSV has processes in place to resolve complaints and provide appropriate remedies at any stage of the complaints process. Complaint handlers are expected to consider what can be done to put things right as soon as issues are identified, without requiring the customer to escalate their complaint. Remedies may include an apology, explanation, corrective action, service improvement, or compensation where appropriate. Any agreed actions are recorded and monitored through Feedback Manager as future promises to ensure they are followed through to completion and customers are kept informed.
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	This is set out in the policy - Referenced in section 6.	To provide clarity and transparency MSV have produced a separate "Unacceptable Customer Behaviour policy" which is referenced in our complaints policy. Unacceptable Customer Behaviour Policy
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	This is set out in the policy - Referenced in section 6 and refers to our "Unacceptable Customer Behaviour Policy.	Any restrictions placed on customer contact due to unacceptable behaviour are considered on a case-by-case basis and must be proportionate to the circumstances. MSV's Unacceptable Customer Behaviour Policy sets out the approach for applying, evidencing and reviewing restrictions, and decisions take account of any known vulnerabilities, support needs or reasonable adjustments in line with the Equality Act 2010. Customers are informed of the reasons for any restrictions, how long they will apply, how they will be reviewed, and how they can challenge the decision.

Section 6: Complaints Stages

Stage 1

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.1	Landlords must have processes in place to consider which complaints can be responded to as early as possible, and which require further investigation. Landlords must consider factors such as the complexity of the complaint and whether the resident is vulnerable or at risk. Most stage 1 complaints can be resolved promptly, and an explanation, apology or resolution provided to the resident.	Yes		Resolving complaints quickly and fairly is a key requirement of the Policy in line with the code. Compliance with the Complaint Handling Code is supported through MSV's operational complaints framework, including the monitoring of timescales through Feedback Manager, complaint definition discussions with customers, quality assurance reviews, standard response templates, governance reporting, colleague training, and regular oversight by the Complaints Team. These arrangements help ensure the Code is consistently embedded across the organisation rather than solely through policy
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints	Yes	This is set out in the policy - Referenced in section 6.	

	procedure <u>within five working days of the complaint being received.</u>			
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Yes	This is set out in the policy - Referenced in section 6.	
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	This is set out in the policy - Referenced in section 6.	Extensions by exception are agreed with our customers and followed up with a letter confirming an extension date, giving the Housing Ombudsman's details for them to contact if they do not agree with the date given.
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	This is set out in the policy - Referenced in section 6.	Extensions by exception are agreed with our customers and followed up with a letter confirming an extension date, giving the Housing Ombudsman's details for them to contact if they do not agree with the date given.
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	This is set out in the policy - Referenced in section 6.	Outstanding actions are tracked to completion on Feedback Manager, MSV's complaints module within MRI, as Future Promises. These are discussed with teams on a monthly basis to ensure updates are being provided to the customer.
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		Complaint case handlers establish the complaint definition with the customer at the outset where appropriate, review all available evidence, consider relevant legislation, policies, and good practice, and ensure every aspect of the complaint is addressed within the response. Responses are supported through quality assurance audits to promote consistency, fairness, and organisational learning.
6.8	Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.	Yes	This is set out in the policy - Referenced in section 6.	Where a customer raises additional issues during a Stage One investigation, complaint handlers consider whether these are related to the existing complaint and whether they can reasonably be included before the Stage One response is issued. Where appropriate, related issues are incorporated into the complaint definition and addressed in the response. If the Stage One response has already been issued, the new issues are unrelated, or including them would unreasonably delay the response, they are logged and managed as a new complaint through Feedback Manager.
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.	Yes	This is set out in the policy - Referenced in section 6.	The policy reflects this requirement. Templates and guidance for Stage 1 complaints have been made available to complaint handlers to ensure inclusion of: - 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 details of how to escalate the matter to stage two if the resident is not satisfied with the answer. The Housing Ombudsman's contact information will be provided to the customer

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	Yes	This is set out in the policy - Referenced in section 6.	Where a customer remains dissatisfied with all or part of the Stage One response, MSV will progress the complaint to Stage Two unless there is a valid reason not to do so in line with the policy and the Complaint Handling Code. Stage Two provides an independent review of the complaint and is MSV's final response. Customers are advised of their right

	procedure. Stage 2 is the landlord's final response.			to escalate and are provided with information about contacting the Housing Ombudsman if they remain dissatisfied following the final response.
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	This is set out in the policy - Referenced in section 6	
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	This is set out in the policy - Referenced in section 6.	Following acknowledgement, the process requires case handlers to contact the customer to understand why they remain dissatisfied and address such matters in their full response.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	This is set out in the policy - Referenced in section 6.	Stage Two complaints are independently reviewed by a senior leader who has had no previous involvement in the Stage One investigation. This provides customers with an impartial review and ensures decisions are considered objectively before a final response is issued.
6.14	Landlords must issue a final response to the stage 2 within 20 working days of the complaint being acknowledged.	Yes	This is set out in the policy - Referenced in section 6.	
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	This is set out in the policy - Referenced in section 6	It is the responsibility of the complaint case handler for the Stage 2 complaint to agree extensions by exception beyond the 20 working days with the complainant (only as necessary or to meet the specific requirements of the complainant's needs). Extensions are followed up with a letter confirming an extension date, giving the Housing Ombudsman's details for them to contact if they do not agree with the date given.
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	This is set out in the policy - Referenced in section 6.	The complainant is provided with the Housing Ombudsman's contact details via an extension letter detailing the extension date and the Ombudsman's contact details. If we cannot agree this extension with the complainant, we will provide the complainant with The Housing Ombudsman's contact details to raise awareness of the option to challenge our response time.
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	This is set out in the policy - Referenced in section 6.	Outstanding actions are tracked to completion on Feedback Manager, MSV's complaints module within MRI, as Future Promises. These are discussed with teams on a monthly basis to ensure updates are being provided to the customer.
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		Complaint investigators establish the complaint definition with the customer at the outset where appropriate, review all available evidence, consider relevant legislation, policies, and good practice, and ensure every aspect of the complaint is addressed within the response. Responses are supported through quality assurance audits to promote consistency, fairness, and organisational learning.
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.	Yes	This is set out in the policy - Referenced in section 6.	In our training with complaint handlers we cover all points in 6.9 Where compensation is offered, it must be stipulated in the full response. In all our standard full response templates, the customer is advised how to escalate the complaint to the subsequent stage. In all our standard full response templates, the customer is given contact details of the HOS

6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	This is set out in the policy - Referenced in section 6.	Upon escalation, complaints are overseen by a senior leader within the organisation, who coordinates with all relevant stakeholders to ensure a thorough and comprehensive response is provided to the complainant. In instances involving complex cases, an initial case meeting is convened with key colleagues to ensure appropriate representation and expertise from across the business.
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Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include: • Apologising; • Acknowledging where things have gone wrong; • Providing an explanation, assistance or reasons; • Taking action if there has been delay; • Reconsidering or changing a decision; • Amending a record or adding a correction or addendum; • Providing a financial remedy; • Changing policies, procedures or practices.	Yes	This is set out in the policy - Referenced in section 6.	In each case we address the matters that caused the customer to complain and put them right. The policy reflects this requirement. Templates and guidance for Stage 1 and Stage 2 complaints have been made available to complaint handlers to ensure inclusion of: • the complaint stage and 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 • details of how to escalate the matter to stage two or the HOS if the resident is not satisfied with the answer. Our customer standards form part of our staff induction and are regularly promoted and embedded through our WOW principles.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	This is set out in the policy - Referenced in section 6.	When considering appropriate remedies, MSV takes account of the individual circumstances of each complaint, including the impact on the customer, any distress or inconvenience caused, time and trouble experienced, financial loss where applicable, and the Housing Ombudsman's Remedies Guidance to ensure outcomes are fair, proportionate, and appropriate.
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	This is set out in the policy - Referenced in section 6 and also the compensation policy.	Remedy offers are included in the written response and arrangements are in place to monitor delivery of the remedy whilst keeping the tenant regularly informed. These are kept on the individual case, known as future promises, in Feedback Manager, MSV's complaint module.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	Referenced in the compensation policy 2.3	MSV's compensation policy is in line with the HOS Code guidance. MSV will take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.

Section 8: Self-assessment, reporting and compliance

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements.	Yes		The Annual Complaints Performance and Service Improvement Report includes the annual self-assessment against the Complaint Handling Code, performance analysis, complaint trends, complaint outcomes, Housing Ombudsman determinations, learning from complaints, service improvements implemented during the year, and the organisation's priorities for continuous improvement.

	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 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	The annual complaints performance and service improvement report has been reported to the board and approved on 29th July 2026. A response has been received from board and both will be published on our website	The annual complaints performance and service improvement report and the boards responses are available on MSVs website.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes		MSV would comply with this requirement as needed.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes		A review would be carried out if requested 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		MSV would comply with this requirement if it found itself inthese circumstances.

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		Every complaint is reviewed not only to resolve the individual issue but also to identify recurring themes, emerging risks, and opportunities for service improvement. Complaint intelligence is increasingly considered alongside wider customer feedback and operational performance to support earlier intervention, reduce repeat issues, and inform continuous improvement across services.
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		MSV promotes a positive complaint handling culture where complaints are recognised as valuable customer insight. Learning from complaints is routinely shared across services and is increasingly used to improve policies, procedures, colleague training, contractor performance, communication, and service delivery. Complaint intelligence is becoming an increasingly important source of information to support operational and strategic decision making.
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	Yes		Learning from complaints is shared through Executive reporting, Customer Committee, Board reporting, operational performance meetings, colleague briefings, customer scrutiny activity, the Annual Complaints Performance and Service Improvement Report, and information published on the MSV website. This helps ensure organisational learning is transparent, shared, and embedded across the business.

	stakeholders, such as residents' panels, staff and relevant committees.			
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	Yes		Director of Customer Experience has overall accountability for complaint handling and regularly reviews complaint themes, emerging risks, Housing Ombudsman findings, systemic issues, and opportunities for service improvement. Complaint intelligence forms part of wider governance arrangements and increasingly supports informed decision making across the organisation.
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		MSV's Customer Committee is chaired by Michelle Hill, a member of the MSV Board. Michelle is also MSV's Member Responsible for Complaints. The MRC meets regularly with the Director of Customer Experience and the Complaints Feedback Manager. Quarterly performance reports showing complaint types, performance and trends are provided helping to promote a positive complaint handling culture across the organisation. Complaints performance remains a standing agenda item for both groups.
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		MSV have developed a role profile for the MRC. The MRC receives regular updates.
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; b. regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and d. annual complaints performance and service improvement report.	Yes		The Member Responsible for Complaints and the governing body receive regular information covering complaint volumes, performance, complaint outcomes, emerging themes, Housing Ombudsman determinations, progress against future promises, service improvements, systemic risks, and organisational learning. This provides effective oversight of complaint handling performance and supports continuous improvement.
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments; b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and c. act within the professional standards for engaging with complaints as set by any relevant professional body.	Yes	This is set out in the policy - Referenced in section 3 and 4.	We promote a culture that welcomes complaints as opportunities to improve our services. The MSV Way sets out our values and priorities, including our commitment to Customer Service Excellence. The MSV Way