

Appendix A: 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>	Y	Chime Housing Customer Complaints & Feedback Policy	Section 3 of our complaints policy clearly defines a complaint as: An expression of dissatisfaction, however made, about the standard of service, actions, or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.
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.	Y	Chime Housing Customer Complaints & Feedback Policy	Our Complaints Policy states: <i>Our customers do not have to use the word "complaint" for us to recognise an expression of dissatisfaction, and we will always give our customers the choice to make a complaint.</i> If customers feel unable to report a problem

				themselves, they can do so through a recognised third party such as an advocate, Councillor or Member of Parliament, all of which may act as a customer representative. In these cases, we will ask for the customer's written permission to discuss the situation with the third party.
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.	Y	Chime Housing Customer Complaints & Feedback Policy	Section 3 of our complaints policy outlines a service request as: '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.
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	Y	Chime Housing Customer Complaints & Feedback Policy	As per Section 4 of our complaints policy, if a customer is unhappy with a response to a service request, even if our attempts to resolve the request are still ongoing, we

	the service request if the resident complains.			will raise the matter as a complaint. During this time, we will continue our efforts to resolve the service request as quickly as possible.
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.	Y	Chime Housing Customer Complaints & Feedback Policy	There may be occasions when customers are invited to take part in surveys to give feedback about our services. Section 4 of our complaints policy states that we wouldn't define dissatisfied responses to a survey as a complaint, customers are informed of how they can raise a complaint. We ask customers a question about complaint knowledge at least once a year. During our last annual Big Door Knock in 2025/26, 87.6% of customers were aware of how to make a complaint.

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	Y	Chime Housing Customer Complaints & Feedback Policy	We will always look to resolve complaints customers raise with us, but on some occasions we can't. Before any decision is made, we assess each case on its own merits and, if we're unable to accept your complaint, we'll write to you and explain why within five working days. Customers have the right to take this decision to the Ombudsman who may not agree that the exclusion has been fairly applied. See section 4 of our complaints 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	Y	Chime Housing Customer Complaints & Feedback Policy	Section 4 of our complaints policy outlines the reasons we may refuse a complaint.

	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.			
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.	Y	Chime Housing Customer Complaints & Feedback Policy	Section 4 of our complaints policy outlines: <i>Complaints arising more than twelve months or more after the issue occurred or the resident was made aware of the issue. it would be at our discretion whether or not to deal with this under our Complaints Procedure.</i>
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	Y	Chime Housing Customer Complaints & Feedback Policy All of our complaint template letters, reference contact details for the Housing Ombudsman.	Before any decision is made, we assess each case on its own merits and, if we're unable to accept a complaint, we'll write to the customer and explain why.

	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.			See section 5 of our complaints policy.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Y	Chime Housing Customer Complaints & Feedback Policy	Section 4 of our complaints policy outlines: <i>We encourage customers making a complaint to outline what they feel would be a satisfactory resolution to the problem at the outset so that everyone's clear about expectations. We will work with the customer to understand the individual circumstances of their complaint Customers have the choice to leave feedback anonymously; however, we will not be able to respond or provide any update if this is the case.</i>

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	Y	Chime Housing Customer Complaints & Feedback Policy Customers can request for reasonable adjustments when providing feedback to us. Chime Housing will accommodate all requests so far as possible in accordance with the Equality Act 2010 and our Translation & Interpretation Policy. We want to ensure that all customers receive equitable outcomes. Where customers are considered vulnerable, they will be treated in accordance with our Vulnerable Customers Policy.	Under the Equality Act 2010 we will always make appropriate reasonable adjustments for our customers when handling their complaint. We will keep a record of any disabilities disclosed by customers. The agreed adjustments will be kept under regular review. Customers can make complaints in a range of ways: • In person – to any member of staff • Via our website at https://www.chimehousing.org.uk/contact • By telephone on 0800 218 2247 or 0800 917 6077 • Through our social media platforms, Facebook and Instagram • By email to feedback@wcht.org.uk or complaints@thrivehomes.org.uk • In writing to Gateway House, 59 Clarendon Road, Watford, Hertfordshire WD17 1LA

	need to access the complaints process.			
3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	Y	Chime Housing Customer Complaints & Feedback Policy	We have a section of our intranet for colleagues on customer complaints and feedback, and our policy is available online with additional guidance notes for managers handling complaints and remedies. We promote colleagues to undertake additional learning on the HOS Centre for Learning. The Customer Relations and Customer Services Team participate in internal training to understand the difference between a service request and a complaint and how to raise these. We have identified that continuous training is required to aid managers with complaint investigating and we will be hosting a complaints training session in quarter three 2026/27. This will ensure that investigating managers are responding to complaints in line with the Housing Ombudsman code and remedies guidance.
3.3	High volumes of complaints must not be seen as a negative, as	Y	We provide weekly updates to all managers and the Senior Leadership team on complaint volumes. We have seen our volumes increase this year and	We openly share and promote this data in our annual report and customer insights report. We also report this to our Gateway Membership Team and Customer Experience Committee each quarter.

	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.		the amount of overall feedback recorded has also increased.	
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	Y	Chime Housing Customer Complaints & Feedback Policy	Section 4 of our complaints policy outlines: <i>Customers can request for reasonable adjustments when providing feedback to us. Chime Housing will accommodate all requests so far as possible in accordance with the Equality Act 2010 and our Translation & Interpretation Policy. We want to ensure that all customers receive equitable outcomes. Where customers are considered vulnerable, they will be treated in accordance with our Vulnerable Customers Policy.</i> <i>We will make our complaints policy available in accessible formats, dependent on our customers' needs for example but not limited to; large font, braille, various language and</i>

	for responding. The policy must also be published on the landlord's website.			<i>offer advocacy services for customers who require support throughout the complaints process. We are also happy to conduct home visits to explain our policy in person.</i> Our policy defines a two stage complaints process and clearly defines timeframes for responding.
3.5	The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.	Y	Chime Housing Customer Complaints & Feedback Policy	So that our policy is visible for all customers, it's published on our website and can be sent out to customers directly via email or in the post. Links to our policy are also made regularly available in our newsletters and in our email communications. Customers are also reminded of where to find the policy details in all communications about their complaint and when giving feedback in surveys. All communication about our complaint policy includes information about the Housing Ombudsman and its code. This information can be found within our policy in section 1 of our complaints policy.
3.6	Landlords must give residents the opportunity to have a representative deal with their complaint on	Y	Chime Housing Customer Complaints & Feedback Policy	Section 4 of our complaints policy outlines: <i>Customers can also provide feedback through a third party such as an MP or Local Councillor who will be able to handle the complaint on behalf of the customer. In these cases, the customer must provide their express permission through our permission to speak</i>

	their behalf, and to be represented or accompanied at any meeting with the landlord.			<i>process. Customers may be accompanied to any meeting with the landlord.</i>
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.	Y	Chime Housing Customer Complaints & Feedback Policy	Each response letter advises the customer how they can seek guidance from the Housing Ombudsman at any point, and to escalate if they remain unhappy with our final response. Section 6 of our policy: External Complaints Procedure.

Section 4: Complaint Handling Staff

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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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.	Y	These person(s) at Chime Housing are our Customer Experience Manager and Head of Customer Insight & Experience. We have a team that is trained to handle complaints in accordance with the Thrive Policy and the Housing Ombudsman complaint handling code. The team work closely with all areas of the business at all levels to resolve complaints as quickly as possible We also have a Member Responsible for Complaints appointed from our Board who is the Chair of our Customer Experience Committee.	Duties are clearly set out in the job description for these roles. The Manager and Head of Service manages the Customer Relations Teams who manage all customer feedback.
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.	Y	The Customer Experience Manager and Head of Customer Insight & Experience are managed by the Director of Customers and Communities and in turn the Executive Director of Operations.	The Customer Experience Manager and Head of Customer Insight & Experience, have the autonomy to escalate issues as required and reports to all leaders in the business on the performance of their service areas in handling complaints.

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	Y	We All colleagues and Customer Resolutions Officers (CRO) have access to: Creating a positive complaints handling culture guide. All CROs and our Customer Experience Manager and Head of Customer Insight and Experience have completed the relevant modules in the HOS Centre for Learning. All CROs and Manager in Customer Experience have completed the relevant modules in the HOS Centre for Learning.	We have section of our intranet for colleagues on customer complaints and feedback, and our policy is available online with additional guidance notes for managers handling complaints and remedies. We promote colleagues to undertake additional learning on the HOS Centre for Learning. The Customer Relations and Customer Services Team participate in internal training to understand the difference between a service request and a complaint and how to raise these. We have identified that continuous training is required to aid managers with complaint investigating and we will be hosting a complaints training session in quarter three 2026/27. This will ensure that investigating managers are
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				responding to complaints in line with the Housing Ombudsman code and remedies guidance. Resource is monitored across the teams in line with complaint volume forecasts.
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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.	Y	Chime Housing Customer Complaints & Feedback Policy	<i>Section 1 of our complaints policy outlines:</i> <i>We value all feedback about our services, whether it's a compliment, a complaint or just an observation. We record all feedback and use it to continually improve our services. Residents will never be treated differently for bringing forward complaints.</i>
5.2	The early and local resolution of issues between landlords and residents is key to	Y	We do not have extra named stages in our policy.	Our timelines for resolution (internally) are monitored thorough

	effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.			our HM systems and Power BI reporting to ensure timescales are met.
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.	Y	Chime Housing Customer Complaints & Feedback Policy	The two-stage process is set out at section 5 of our complaints policy.
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.	Y	Chime Housing Customer Complaints & Feedback Policy	The two-stage process is set out at section 5. of our complaints policy. We do not use third parties to settle our complaints at this time.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Y	Chime Housing Customer Complaints & Feedback Policy	We do not use third parties to settle our complaints at this time.
5.6	When a complaint is logged at Stage 1 or escalated to Stage 2, landlords must set out their	Y	Chime Housing Customer Complaints & Feedback Policy	Section 5 of our complaints policy outlines that we will set

	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.			out our understanding of the complaint and be clear in which aspects of the complaint we are and are not responsible for and clarify any areas where this is not clear. If known, we will confirm the outcome(s) the customer is seeking within the acknowledgement letter.
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.	Y	Chime Housing Customer Complaints & Feedback Policy Our template letters make clear each area raised as per the complaint definition that there is a clear explanation and response.	Within our acknowledgement letters at stage one / two we will set out our understanding of the complaint and be clear in which aspects of the complaint we are and are not responsible for and clarify any areas where this is not clear. If known, we will confirm the outcome(s) the customer is seeking within the acknowledgement letter.
5.8	At each stage of the complaints process, complaint handlers must:	Y	All colleagues and Customer Resolutions Officers (CRO) have access to: Creating a positive complaints handling culture guide.	An internal Mazars and TIAA audit of the process received the

	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.		All CROs and our Customer Experience Manager and Head of Customer Insight and Experience have completed the relevant modules in the HOS Centre for Learning. All CROs and Manager in Customer Experience have completed the relevant modules in the HOS Centre for Learning.	outcome of “substantial assurance”. This audit looked at a sample of responses of complaints to customers.
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.	Y	Chime Housing Customer Complaints & Feedback Policy We have a report which enables the team to track the status of open cases	Section 5 of our complaints policy outlines that when a response falls outside of the extended timescales set out in the complaint handling code, we will agree suitable intervals for providing updates with the customer. We will apologise, explain why this is the case and confirm a new expected response date of no more than 10 working days for a stage 1 and 20 working days for a

				stage 2 without good reason. We will also inform the customer of their right to approach the Housing Ombudsman and provide the Ombudsman's details.
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.	Y	These are logged in our Housing Management System (MRI or QL) and recorded as part of the complaint reporting process Chime Housing Customer Complaints & Feedback Policy	<i>Section 4 of our complaints policy outlines:</i> <i>Customers can request for reasonable adjustments when providing feedback to us. Chime Housing will accommodate all requests so far as possible in accordance with the Equality Act 2010 and our Translation & Interpretation Policy. We want to ensure that all customers receive equitable outcomes. Where customers are considered vulnerable, they will be treated in accordance with our</i>

				<i>Vulnerable Customers Policy.</i>
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.	Y	Chime Housing Customer Complaints & Feedback Policy	Customers can request escalation to Stage 2 if they remain dissatisfied with all or part of the Stage 1 response. They will not be required to explain their reasons for requesting escalation, although we will make reasonable efforts to understand why they remain dissatisfied. We will not refuse to escalate a complaint through all stages of the procedure unless there is a valid reason to do so as outlined in section 5.2 of our Complaints Policy.
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	Y	Our Housing Management system (MRI and QL) records the relevant details of each case. An internal Mazars and TIAA audit of the process received the outcome of “substantial assurance” of this process. This audit looked at a sample of responses of complaints to customers.	We will keep a full record of the complaint and the outcomes reached at each stage. The record will include the original complaint and the date it was received, all correspondence with the resident and other relevant third parties,

	supporting documentation such as reports or surveys.			and any relevant supporting documents such as reports and surveys.
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided at any stage of the complaints process without the need for escalation.	Y	We have a Compensation & Remedies policy which allows us to provide additional remedies to support us with resolution. Chime Housing Compensation & Remedies Policy Chime Housing Customer Complaints & Feedback Policy	Section 4 of our complaints policy outlines: <i>We encourage customers making a complaint to outline what they feel would be a satisfactory resolution to the problem at the outset so that everyone's clear about expectations. We will work with the customer to understand the individual circumstances of their complaint.</i>
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.	Y	Chime Housing Customer Complaints & Feedback Policy	Section 7 of our complaints policy outlines: <i>The Housing Ombudsman has its own guidance on what constitutes unacceptable behaviour which we follow, and which is reflected in our</i>

				<i>Persistent & Unreasonable Behaviour Policy. This policy sets our approach to the few customers whose actions or behaviour we consider unacceptable. We take the safety and wellbeing of our staff and customers very seriously, and we have a zero-tolerance approach to abusive behaviour. Persistent/unreasonable behaviour may result in restricted contact and the use or threat of physical violence will be reported to the police in appropriate circumstances. Our Housing team may also invoke legal action against a tenancy/lease.</i>
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the	Y		Section 8 of our complaints policy outlines: <i>Chime will act fairly and consistently in the</i>

	provisions of the Equality Act 2010.			<i>application of this Policy and will not discriminate against any person on the grounds of their age, race, ethnicity/nationality, gender, religion, sexual orientation, marital/civil partnership status, pregnancy status or disability. Accordingly, any restrictions imposed on a customer's contact following section 6 above should recognise and be appropriate to their individual circumstances.</i>
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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.	Y	Chime Housing Customer Complaints & Feedback Policy	Where we can identify a resolution without the need for a full stage 1 investigation, we will confirm this with the customer and agree what action we are taking to put things right, how we've learnt from their complaint and their referral rights. An early resolution will not prevent or delay a customer's right to escalate the complaint to stage 2 if they so choose.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <u>within five working days of the complaint being received.</u>	Y	Chime Housing Customer Complaints & Feedback Policy	Section 5 of our complaints policy outlines: <i>We aim to resolve most complaints at Stage 1. We will</i>

				<i>acknowledge and log the complaint within five working days of its receipt.</i>
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Y	Chime Housing Customer Complaints & Feedback Policy	Section 5 of our complaints policy outlines: <i>A Chime Housing team manager or team leader will carry out the initial investigations alongside an officer in the complaints team. We will respond to the complaint within a maximum of ten working days, starting from the date the complaint was first acknowledged.</i>
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	Y	Chime Housing Customer Complaints & Feedback Policy	Section 5.1 of our complaints policy outlines: <i>Where there is good reason, such as needing further information to complete a complex investigation, we may</i>

	reason(s) must be clearly explained to the resident.			<i>extend the Stage 1 timescale by up to 10 working days.</i> <i>Customers may also request an extension, for example, if they are going on holiday. We will confirm any extension in writing, explain the reason, provide the revised response date and include the Housing Ombudsman's contact details. Any extension beyond a further 10 working days will only be made where there is good reason.</i>
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.	Y	This is included in all feedback letters. Chime Housing Customer Complaints & Feedback Policy	Section 5.1 of our complaints policy outlines that should we need to extend a complaint, we will apologise, explain why this is the case and confirm a new expected response date with the customer. We will also inform the customer of their right to approach

				the Housing Ombudsman if we exceed their timescale.
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.	Y	Chime Housing Customer Complaints & Feedback Policy	Section 5.1 of our complaints policy outlines: <i>If the problem has been resolved within this timescale, the complaint can be closed. If there are outstanding actions, such as repair work, we will continue to track these after the Stage 1 response has been issued and provide the customer with timely updates. If a customer raises additional related issues before the Stage 1 response is issued, we will include them in our investigation. Where this affects our ability to respond within the original timescale, we will explain this and, where necessary, extend the response</i>

				<i>timescale in line with the Complaint Handling Code. Unrelated issues, or new issues raised after the Stage 1 response has been issued, may be logged as a new complaint to avoid unreasonable delay.</i>
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.	Y	A TIAA audit of the process received the outcome of “substantial assurance”. This audit looked at a sample of responses of complaints to customers.	We will address all points raised in the complaint and provide clear reasons for our decisions with reference to the relevant laws, policies and good practice.
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	Y	Chime Housing Customer Complaints & Feedback Policy	<i>Section 5.1 of our complaints policy outlines:</i> <i>If a customer raises additional related issues before the Stage 1 response is issued, we will include them in our investigation. Where this affects our ability to respond within the original timescale, we</i>

	must be logged as a new complaint.			<i>will explain this and, where necessary, extend the response timescale in line with the Complaint Handling Code.</i> <i>Unrelated issues, or new issues raised after the Stage 1 response has been issued, may be logged as a new complaint to avoid unreasonable delay.</i>
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	Y		In our response, we will include the following: a) the complaint stage; b) what the complaint is about; c) the decision on the complaint; d) the reasons for any decisions made; e) the details of any remedy offered to put things right;

	not satisfied with the response.			f) any learning from the complaint f) details of any outstanding actions
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Stage 2

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Y	Chime Housing Customer Complaints & Feedback Policy Section 5.0 focusses on the appeal stage of the Landlord procedure	Customers are not required to provide a reason for requesting their complaint to be escalated to stage 2. We will not refuse to escalate a complaint through all stages of the procedure unless there is a valid reason to do so. We reserve the right not to accept an Appeal under section 2 of the Complaint handling

				Code as outlined in section 5.2 of our complaints policy.
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.	Y	Chime Housing Customer Complaints & Feedback Policy	Stage 2 complaints are logged and customers can expect to receive an acknowledgement within five working days of the escalation as outlined in section 5.2 of our complaints policy.
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.	Y	Chime Housing Customer Complaints & Feedback Policy	Customers are not required to provide a reason for requesting their complaint to be escalated to stage 2. We will not refuse to escalate a complaint through all stages of the procedure unless there is a valid reason to do so. We reserve the right not to accept an escalation under section 2 of the Complaint handling Code as outlined in section 5.2 of our complaints policy.
6.13	The person considering the complaint at stage 2 must	Y	Chime Housing Customer Complaints & Feedback Policy	Stage 2 complaints will be investigated by a

	not be the same person that considered the complaint at stage 1.			Chime Housing manager who was not involved in considering the complaint at Stage 1, supported by a Complaints Officer. The manager will normally be more senior than the Stage 1 investigating manager. A Customer Complaints Panel Representative may also be involved in selected cases, either as part of Chime Housing's review process or at the customer's request.
6.14	Landlords must issue a final response to the stage 2 <u>within 20 working days</u> of the complaint being acknowledged.	Y	Chime Housing Customer Complaints & Feedback Policy	We will issue a response within 20 working days of the date of acknowledgement.
6.15	Landlords must decide whether an extension to this timescale is needed when considering the complexity of the complaint and then inform the resident of the expected timescale for response. Any extension must be no more than 20	Y	Chime Housing Customer Complaints & Feedback Policy	In some circumstances, we may extend the Stage 2 response timescale by up to 20 working days – for example, if it is a complex matter and we require further information. Customers

	working days without good reason, and the reason(s) must be clearly explained to the resident.			may also request an extension, for example, if they are going on holiday. We will confirm any extension in writing, explain the reason, provide the revised response date and include the Housing Ombudsman's contact details. Any extension beyond a further 20 working days will only be made where there is good reason.
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.	Y	Chime Housing Customer Complaints & Feedback Policy This is included in all feedback letters.	We will confirm any extension in writing, explain the reason, provide the revised response date and include the Housing Ombudsman's contact details.
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	Y	Chime Housing Customer Complaints & Feedback Policy	We will provide a stage 2 response when the answers are known, not when all outstanding issues are completed. We will also track outstanding issues and provide timely updates to the customer.

	appropriate updates provided to the resident.			
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.	Y	A TIAA audit of the process received the outcome of “substantial assurance”. This audit looked at a sample of responses of complaints to customers.	We will address all points raised in the complaint and provide clear reasons for our decisions with reference to the relevant laws, policies and good practice.
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.	Y		In our response, we will include the following: a) the complaint stage; b) what the complaint is about; 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) any learning from the complaint and details of any outstanding actions For stage 1 complaints we will also include details of how to escalate the matter to stage 2 if the customer is not satisfied with the

				response. For stage 2 complaints we will also include details of how to escalate the matter to the Housing Ombudsman if the customer remains dissatisfied.
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.		We escalate the level of manager being used at each stage Chime Housing Customer Complaints & Feedback Policy	Stage 2 complaints will be investigated by a Chime Housing manager who was not involved in considering the complaint at Stage 1, supported by a Complaints Officer. The manager will normally be more senior than the Stage 1 investigating manager. A Customer Complaints Panel Representative may also be involved in selected cases, either as part of Chime Housing's review process or at the customer's request.

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.	Y		Action we may take includes: • 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 in line with our compensation policy.
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Y	Chime Housing Customer Complaints & Feedback Policy Chime Housing Complaints & Remedies Policy	We utilise the limits set out in the HOS Remedies and Compensation Guidance as a basis for issuing remedies and offering compensation. This considers impact on an individual basis.
7.3	The remedy offer must clearly set out what will happen and by when, in	Y		Any action that we agree to take in order to put things

	agreement with the resident where appropriate. Any remedy proposed must be followed through to completion.			right will be tracked and actioned promptly. We'll provide the customer with regular updates until all actions are completed. On their completion, we'll contact the customer to confirm what action has been taken and resolve any outstanding queries.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Y	Chime Housing Customer Complaints & Feedback Policy Chime Housing Complaints & Remedies Policy Our intranet also provides guidance on Housing Ombudsman – remedies guidance.	We utilise the limits set out in the HOS Remedies and Compensation Guidance as a basis for issuing remedies and offering compensation.

Section 8: Self-assessment, reporting and compliance

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include: a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. b. a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints;	Y	Our 2025/26 report is published on our website: Watford Community Housing: How we're performing Watford Community Housing Thrive Homes: thrivehomes.org.uk/feedback/complaints/annual-complaints-handling-service-improvement-reports The WCH Customer Insights Report 2025/26. was scrutinised by our Gateway Committee and also our Customer Experience Committee. A report which shared our annual self-assessment document and compliance with the Code went to both Committees and Group Board in September 2026.	Following the merger of Chime Housing on 1 June 2026, legacy organisations (Thrive Homes and Watford Community Housing) each produced an Annual Complaint Handling and Service Improvement report for 2025-26. This includes: - a qualitative and quantitative analysis of our complaint handling performance. This must also include a summary of the types of complaints we have refused to accept; - any findings of non-compliance with the Code by the Ombudsman; - the service improvements made

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	e. any annual report about the landlord's performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.			as a result of the learning from complaints; - any annual report about our performance from the Ombudsman; and - any other relevant reports or publications produced by the Ombudsman in relation to the work. WCH (Chime from 1 June 2026) had a policy review with the Ombudsman in September 2025, this was authorised following changes to our policies in March 2026. Chime has inherited this policy. This self-assessment has been carried out as per the requirement post merger. Going forward, annual reports will be based on Chime Housing's performance overall.
8.2	The annual complaints performance and service improvement report must	Y	Our 2025/26 report is published on our website: Watford Community Housing:	These reports are shared with our governing body and published on our

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	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.		How we're performing Watford Community Housing Thrive Homes: thrivehomes.org.uk/feedback/complaints/annual-complaints-handling-service-improvement-reports	website at chimehousing.org.uk . Our governing body provides a response to the report which is published alongside it.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Y	Transferred properties to WCH (now Chime Housing) West Herts Homes transfer Watford Community Housing Hertfordshire County Council homes to be managed by Watford Community Housing Watford Community Housing Hendon Christian Housing Association transfer Watford Community Housing Notting Hill Genesis homes transferred to Watford Community Housing Watford Community Housing Merge – Thrive Homes Watford Community Housing and Thrive Homes have merged Watford Community Housing / Introducing... Chime Housing! Watford Community Housing	In March 2026, we confirmed that the Boards of both Thrive Homes and Watford Community Housing had approved the merger, which formally completed on 1 June 2026. The new organisation is called Chime Housing, this self-assessment is for Chime Housing.
8.4	Landlords may be asked to review and update the self-	Y	Chime Housing Customer Complaints & Feedback Policy	

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	assessment following an Ombudsman investigation.			Following a policy review in September 2025, WCH updated their Customer Complaints and Feedback Policy and self-assessment, changes were approved by the Ombudsman in March 2026. Chime has inherited this policy as a basis.
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.	Y	There have been no significant issues as outlined	N/A

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.	Y		Regular meetings are held with teams to review learnings from complaints to identify ways that the services can be improved and complaints proactively prevented. Quarterly reports which detail trends in learning are used to identify areas for improvement. These are also used to influence topics for scrutiny events with our customers twice a 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.	Y		We value the voice of our customers and commit to delivering a great service. Sometimes, things can go wrong, and it's important that our customers are able to let us know so that we can put things right.

				Chime uses insights from complaints as a way for us to learn about how we can improve our service and prevent similar complaints occurring in the future.
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.	Y		Regular meetings are held with teams to review learnings from complaints to identify ways that the services can be improved and complaints proactively prevented. Quarterly reports which detail trends in learning are shared with the Executive Management Team and Board Committees and our Gateway Membership team. These are also used to influence topics for scrutiny events with our customers twice a year.
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.	Y	The Director of Customers and Communities is responsible for this role.	Quarterly reports which detail trends in learning are shared with the Executive Management Team and Board Committees and our Gateway Membership team.

				These are also used to influence scrutiny events with our customers twice a year.
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').	Y	Clare Norton has been appointed as our Member Responsible for Complaints. Our Group Board — Chime Housing	Clare Norton is Chime's MRC and she is Chair of our Customer Experience Committee and a Group Board Member. She is an experienced Housing professional.
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.	Y	Clare Norton has been appointed as our Member Responsible for Complaints. Our Group Board — Chime Housing	Clare Norton is Chime's MRC and she is Chair of our Customer Experience Committee and a Group Board Member. She meets quarterly with the Head of Customer Insight & Experience, Customer Experience Manager / Head of Customer Insights and Experience and Director of Customers and Communities. Clare ensures the governing body receives regular information on complaints and provides insight on

				Chime's complaint handling performance. She has access to suitable information and staff to perform this role and report on their findings.
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.	Y	Clare Norton has been appointed as our Member Responsible for Complaints. Our Group Board — Chime Housing	Clare Norton (MRC) sits on the Customer Experience Committee which receives reports which detail the elements listed in 9.7a)-d) She meets quarterly with the Head of Customer Insight & Experience, Customer Experience Manager and Director of Customers and Communities to discuss complaint trends, volumes, service change and Housing Ombudsman case determinations.
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;	Y	This was refreshed in 2026 and is in the corporate objectives for every member of our teams.	The objective states: • <i>To ensure you are collaborative and co-operative in your approach towards any complaints or dissatisfaction. Working with relevant colleagues to create a resolution in line</i>

	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.			<i>with the Housing Ombudsman principles: Be Fair, Put things right and Learn from outcomes.</i> <i>• Ensure that the customer affected is contacted in the first instance. Respond fully to all areas that require investigation, using data from our systems.</i> <i>• Meet our Stage 1 and Stage 2 deadlines. To ensure that any complaints or dissatisfaction mentioned is logged, collated, and sent to Customer Relations to ensure good record keeping.</i> <i>• Where there may have been any shortfalls identified through complaints, ensure that ownership is taken, and that learnings and actions are made to improve the service and increase customer satisfaction</i>
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