

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>	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	When a resident expresses dissatisfaction, we provide them with the choice to make a complaint. This is reflected within our complaints policy and those of our managing partners.
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	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	Our customer facing staff and those of our managing partners are aware that customers expressing any dissatisfaction must be given the choice to make a complaint.
1.4	Landlords must recognise the difference between a service request and a complaint. This must be set out in their complaints policy. A service request is a request from a resident to the landlord requiring action to be taken to put something right. Service requests are not complaints, but must be	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	Our complaints policy guides our customer facing staff to recognise the difference between a service request and a complaint.

	recorded, monitored and reviewed regularly.			
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	If a customer is dissatisfied with how we have handled a service request, our customer facing staff will show customers how to raise a complaint to address their dissatisfaction.
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	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	All customer facing staff and those of our managing partners are made aware that customers expressing dissatisfaction within a survey must be guided how to make a complaint. This is also reflected within our complaints policy.

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	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	Our complaints policy and those of our managing partners have clear guidance to customer facing teams to outline the limitations and exceptions of the complaints procedure. Teams are able to use the policy to guide the specific circumstances within which a complaint will not be accepted, along with ensuring complaints are considered on their individual merits.
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:	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	Our complaints policy clearly sets out the required circumstances in which a complaint will not be considered which reflects the guidance provided in the Regulators code.

	<ul style="list-style-type: none"> • 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.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	Our complaints policy and those of our managing partners, clearly guide our customer facing staff that complaints presented with 12 months of the matter arising will be considered.
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	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	In the event a complaint is not accepted, an explanation will be provided to the resident setting out the reasons why the matter is not suitable to be considered within the complaints procedure.

2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate Ltd	MSO will ensure that all complaints will be handled fairly, being consistent in our approach, considering the facts of each case on their own merit and appreciating the circumstances of each complaint.
-----	----------------------------------------------------------------------------------------------------------------------------------------	-----	-----------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate	MSO will accept complaints by phone, email, or in writing. All our Managing Partners also make access via websites. We (MSO) are in the process of creating an additional website that will provide residents with an additional route to make contact and will allow customers to better access the complaints procedure.
3.2	Residents must be able to raise their complaints in any way and with any	Yes	See attached complaints policies for	All MSO customer facing staff are trained and equipped to receive and

	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.		M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate	record complaints in accordance with the complaints policy.
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	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate	We monitor all complaints on a quarterly basis as part of our KPI and managing partner oversight reporting. A summary of our findings is reviewed with the Board of MSO.
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	See attached complaints policies for M&G UK Shared Ownership Ltd, our managing partners and M&G Real Estate	MSO's complaints policy , and those of our managing partners will be made available to customers in large print, braille, audio or other non-written formats and in a variety of languages upon request. All policies detail a two-stage complaints process, the process which will be followed at each stage and timescales for response at each stage. In addition to our Managing Partners various communication platforms, MSO have been developing a new customer focussed website which will shortly be going live and will allow customers to access the policies.
3.5	The policy must explain how the landlord will publicise details of the	Yes	See attached complaints policies for M&G UK Shared	The Housing Ombudsman, and how to reach them, is referred to in our

	complaints policy, including information about the Ombudsman and this Code.		Ownership Ltd, our managing partners and M&G Real Estate.	complaints policy and those of our managing partners.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners.	MSO and our Managing Partners, will accept a complaint from a representative acting on behalf of the customer with their permission. Our complaints policy provides clear guidance that complaints will be accepted from those acting on behalf of the customer with their permission.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners.	In the event we are contacting a customer to advise a complaint is not suitable for the complaints procedure or requires an extension, they will be provided with the Housing Ombudsman contact details. Details of how to raise a complaint with the Housing Ombudsman is also detailed within our complaints policy and those of our managing partners.

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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO has customer facing staff who are responsible for acknowledging complaints, confirming timescales for responses, managing our complaints register, responding to the customer and reporting to the MSO 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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO's customer facing staff have access to staff at all levels and the correct staff at our managing partners to ensure effective resolution of complaints. This team are responsible for ensuring a prompt and fair response to disputes
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO's customer facing staff and the staff of our managing partners are all trained in managing complaints. Complaints received and being manage by managing partners are reviewed and discussed at least quarterly. The handling of complaints

				is a core KPI for all managing partners.
--	--	--	--	------------------------------------------

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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners.	MSO and all of our managing partners have a single policy for managing complaints and all managing partners must handle complaints in line with the code. A complaint will only be managed by MSO or one of its managing partners, residents will not be put through an additional complaints process at either stage.
5.2	The early and local resolution of issues between landlords and residents is key to effective complaint handling. It is not appropriate to have extra named stages (such as 'stage 0' or 'informal complaint') as this causes unnecessary confusion.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO and our managing partners have a two stage complaints policy.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO and our managing partners have a two stage 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.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO and all of our managing partners have a single policy for managing complaints and all managing partners must handle complaints in line with the code. A complaint will only be managed by MSO or one of its managing partners, residents will not be put through an additional complaints process at either stage.
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO and all of our managing partners have a single policy for managing complaints and all managing partners must handle complaints in line with the code. A complaint will only be managed by MSO or one of its managing partners, residents will not be put through an additional complaints process at either stage.
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	See attached 23/24 Complaints Summary	MSO and our managing partners will provide a definition of the complaint within the complaint response.
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	Yes	See attached 23/24 Complaints Summary	MSO and our managing partners aim to be fair and consistent in our approach to complaints and will ensure a clear response is provided

	clarify any areas where this is not clear.			where an aspect of a complaint is outside of the responsibility of MSO.
5.8	<p>At each stage of the complaints process, complaint handlers must:</p> <ul style="list-style-type: none"> 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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO's complaints policy and those of our managing agents ensure customer facing staff are trained appropriately to handle complaints in line with the Code.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary.	MSO's complaints policy and those of our managing partners seek to ensure complaints are dealt with within the timescales set out by the code. Where this is not the case, MSO and its managing partners will keep residents informed of expected relevant timescales.
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	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary.	MSO and its managing partners will record that any necessary customer adjustments are made.

	reasonable adjustments must be kept under active review.			
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO's complaints policy and those of our managing partners set out a clear two-stage process to complaints resolution. In the event a complaint requires escalation we will appoint an investigating officer with no prior involvement in the complaint to review the decisions made at Stage 1. If it is deemed inappropriate to escalate to stage 2 we will provide the resident with the Housing Ombudsman contact details.
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	See attached 23/24 Complaints Summary	MSO and its managing partners record all complaints with the relevant details. A detailed review of all complaints is carried out quarterly with managing partners and reported to the Board.
5.13	Landlords must have processes in place to ensure a complaint can be remedied at any stage of its complaints process. Landlords must ensure appropriate remedies can be provided	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO customer facing staff and those of our managing partners are trained to receive and record complaints, empowering resolution at any stage of the complaints process without the need for escalation.

	at any stage of the complaints process without the need for escalation.			
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		All MSO managing partners have procedures in the event of unacceptable behaviour is received from residents or their representative. MSO will create a policy in the event this occurs directly to MSO staff.
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		All MSO managing partners have procedures in the event of unacceptable behaviour is received from residents or their representative. MSO will create a policy in the event this occurs directly to MSO staff.

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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO and its managing partners will deal with complaints in as timely manner as possible. Performance is reviewed quarterly with managing partners to ensure prompt responses are being made.
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> .	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary.	MSO's complaints policy and those of its managing partners will ensure that all complaints are acknowledged within 5 working days.
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	No	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the	MSO and all of its managing partners seek to respond to stage 1 complaints within 10 day as defined in the complaints policies.

			23/24 complaints summary and the Hyde Housing self - assessment.	<p>There have been 15 instances (out of a total of 65 stage 1 complaints) where Hyde Housing have been unable to meet this timescales as shown in the complaints summary. MSO are working with Hyde to ensure that they are fully resourced to meet these timescales going forward. Steps taken by Hyde are detailed in their self assessment.</p> <p>All other managing partners have responded to complaints within the target timescales.</p>
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary.	If the timescale of 10 working days for a response cannot be met at Stage 1 of the complaints process; the reasons will be discussed and an extension agreed and documented.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary.	If MSO or its managing partners seek to extend a complaint response, the resident will be provided with the Ombudsman contact details. This is reflected within our complaints policy and those of our managing partners.

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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary.	MSO staff and those of our managing partners are trained to respond to complaints at the earliest opportunity on completion of the investigation and ensure any outstanding actions are agreed and followed up with the resident. Complaint response timescales are regularly reviewed to ensure responses are issued to customers at the earliest opportunity within the complaints process.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary.	All elements of a complaint handled by MSO or any of its managing partners will be responded with clear reasoning provided for the decisions. MSO reviews complaints handled by third parties on a quarterly basis to ensure appropriate practices are in place.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary.	During a complaint, if additional issues are raised, this will not delay the response times targeted. In the event the additional issues are not linked to the initial complaint, a new complaint will be issued.

6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: <ul style="list-style-type: none"> 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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary. ¹	MSO's and its managing partners template letters will comply with these requirements.
-----	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----	-------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------

Stage 2

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.10	If all or part of the complaint is not resolved to the resident's satisfaction at stage 1, it must be progressed to stage 2 of the landlord's procedure. Stage 2 is the landlord's final response.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary.	All MSO and managing partner policies reflect this requirement.
6.11	Requests for stage 2 must be acknowledged, defined and logged at	Yes	See attached complaints	All MSO and managing partner policies reflect this requirement.

	stage 2 of the complaints procedure within five working days of the escalation request being received.		policies for M&G UK Shared Ownership Ltd and our managing partners.	
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	Neither MSO or its managing partners will refuse to escalate a complaint where requested.
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	At stage 2 MSO will appoint an investigating officer with no previous involvement in the complaint to consider where any issues remain outstanding for the complainant and to review the decisions made at stage 1. This process is mirrored in the policies of our managing partners.
6.14	Landlords must issue a final response to the stage 2 <u>within 20 working days</u> of the complaint being acknowledged.	No	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO and all of its managing partners seek to respond to stage 2 complaints within 20 day as defined in the complaints policies. There have been 2 (out of a total of 8 stage 2 cases in 23/24) complaints where Hyde Housing have been unable to meet this timescale as shown in the complaints summary. MSO are working with Hyde to ensure that they are fully resourced to meet

				these timescales going forward. Steps taken by Hyde are detailed in their self assessment.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO and its partners will ensure that extensions are less than 20 working days and that this is clearly explained to residents and that the contact details of the housing ombudsman are provided.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO and its partners will ensure that extensions are less than 20 working days and that this is clearly explained to residents and that the contact details of the housing ombudsman are provided.
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO and its partners will provide answers to complaints when they are known and any actions required will be tracked and followed up accordingly.
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any	Yes	See attached complaints policies for M&G	All elements of a complaint handled by MSO or any of its managing partners will be responded with clear reasoning provided

	decisions, referencing the relevant policy, law and good practice where appropriate.		UK Shared Ownership Ltd and our managing partners	for the decisions. MSO reviews complaints handled by third parties on a quarterly basis to ensure appropriate practices are in place.
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: <ul style="list-style-type: none"> 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. 		See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	MSO's and its managing partners template letters will comply with these requirements.
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	All stage 2 complaints will be signed off by an appropriately senior member of staff at either MSO or one of its managing partners.

Section 7: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
7.1	<p>Where something has gone wrong a landlord must acknowledge this and set out the actions it has already taken, or intends to take, to put things right. These can include:</p> <ul style="list-style-type: none"> • 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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	<p>Putting things right: Our focus with customer complaints is to understand if something has gone wrong, be open and honest about responsibility, consider the outcome we can deliver to restore the complainant's position.</p> <p>Where this cannot be done, MSO or its partners may use the Compensation Policy to offer redress; offering redress will also include offering an apology and rebuilding of the landlord tenant relationship.</p> <p>Learning from outcomes: We are committed to making sure we let customers know we have been listening to their feedback and we will let individuals know what changes have been made to services or procedures as a result of their complaint. We will share learning from all complaints with our wider customer base and through tenant panels. Where we have been unable to make suggested changes, we will give an explanation why.</p>
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our	All managing partners of MSO have compensation policies and the application of these policies is monitored and reviewed on a quarterly basis.

			managing partners and the 23/24 complaints summary	
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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary	MSO and its partners will clearly set out its proposed remedy in the complaint responses.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners and the 23/24 complaints summary	All complaint policies have taken regard to the best practice and guidance issued by the Housing Ombudsman code..

Section 8: Putting things right

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
8.1	<p>Landlords must produce an annual complaints performance and service improvement report for scrutiny and challenge, which must include:</p> <ul style="list-style-type: none"> a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements. b. a qualitative and quantitative analysis of the landlord's complaint handling performance. This must also include a summary of the types of complaints the landlord has refused to accept; c. any findings of non-compliance with this Code by the Ombudsman; d. the service improvements made as a result of the learning from complaints; e. any annual report about the landlord's performance from the Ombudsman; and f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord. 	No	<p>Quarterly reporting</p> <p>The Annual Performance and Service Improvement report.</p>	<p>Our Managing Partners Complaints performance is monitored quarterly through our KPI reports.</p> <p>The Annual Performance and Service Improvement is being completed and will be presented to the Board on 13th September</p>

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.	No		Report to be uploaded to MSOs website on launch by the end of 2024.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	n/a		This will be carried out as appropriate
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	n/a		This will be carried out as appropriate
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.	n/a		This will be carried out as appropriate

Section 9: Scrutiny & oversight: continuous learning and improvement

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
9.1	Landlords must look beyond the circumstances of the individual complaint and consider whether service improvements can be made as a result of any learning from the complaint.	Yes	Quarterly reporting 23/24 Complaints Summary and Performance and Service Improvement Report	MSO reviews the need for service improvements through its quarterly reporting and its annual performance and service improvement report.
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	Quarterly reporting 23/24 Complaints Summary and Performance and Service Improvement Report	MSO reviews the need for service improvements through its quarterly reporting and its annual performance and service improvement report.
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to stakeholders, such as residents' panels, staff and relevant committees.	Yes	Quarterly reporting 23/24 Complaints Summary and Performance and Service Improvement Report	MSO reviews the need for service improvement through its quarterly reporting and its annual performance and service improvement report.
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,	Yes	Quarterly reporting 23/24 Complaints Summary and Performance and	MSO have appointed a senior member of staff as the complaints officer. This staff member reviews all complaints quarterly and assesses performance and the need for service improvements.

	serious risks, or policies and procedures that require revision.		Service Improvement Report	
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	23/24 Complaints Summary and Performance and Service Improvement Report	MSO have appointed a board member as the complaints Lead. This board member reviews all complaints quarterly and assesses performance and the need for service improvements.
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	23/24 Complaints Summary and Performance and Service Improvement Report	MSO have appointed a board member as the complaints Lead. This board member reviews all complaints quarterly and assesses performance and the need for service improvements.
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	Yes	23/24 Complaints Summary and Performance and Service Improvement Report	MSO have appointed a board member as the complaints Lead. This board member reviews all complaints quarterly and assesses performance and the need for service improvements.

	orders related to severe maladministration findings; and d. annual complaints performance and service improvement report.			
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: 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	See attached complaints policies for M&G UK Shared Ownership Ltd and our managing partners	All relevant staff and those of our managing partners are required to follow the code and adhere to the relevant complaints policies.