ZAH HOUSING CO-OPERATIVE
Didsbury, Manchester

Self-Assessment Against the Complaint Handling Code 2024

Covering the year: 1 April 2024 – 31 March 2025

Completed by: Andrew, Complaints Officer | Date: 6 August 2026 | Scheduled for Committee review: 18 August 2026 (not yet reviewed or approved)

1. Definition of a complaint

Ref	The Code requires...	Status	Evidence / commentary
1.3	Give residents the choice to complain, however they express dissatisfaction; complaints via a third party handled per policy.	**Yes**	Complaints Policy §4 confirms any expression of dissatisfaction, by any route, is offered as a complaint; representatives are explicitly permitted.
1.4	Policy distinguishes a service request from a complaint.	**Yes**	Complaints Policy §2 sets out the distinction in plain language.
1.5	A complaint must be raised when a resident is unhappy with a service request response, without stopping work on the original request.	**Yes**	Complaints Policy §2 confirms both continue in parallel.
1.6	Survey feedback isn't a complaint, but respondents must be told how to complain; feedback requests must explain how to complain.	**Yes**	Complaints Policy §3 addresses this.

2. Exclusions

Ref	The Code requires...	Status	Evidence / commentary
2.1	Accept a complaint unless there is a valid, evidenced reason not to; consider each on its own merits.	**Yes**	Complaints Policy §3.
2.2	Policy sets out fair, reasonable exclusion criteria.	**Yes**	Complaints Policy §3 lists the three permitted exclusions only.
2.3	Accept complaints within 12 months of the issue (or awareness of it); use discretion beyond this where justified.	**Yes**	Complaints Policy §3.
2.4	Explain reasons for non-acceptance and confirm the right to ask the Ombudsman to review that decision.	**Yes**	Complaints Policy §3.
2.5	No blanket exclusions — consider individual circumstances.	**Yes**	Complaints Policy §3.

3. Accessibility and awareness

Ref	The Code requires...	Status	Evidence / commentary
3.1	Multiple channels to complain; Equality Act 2010 reasonable adjustments considered.	**Yes**	Complaints Policy §4 offers phone, in person, email, letter, and the member portal.
3.2	Residents can complain any way, to any member/officer; everyone aware of the process and how to pass it on.	**Yes**	As a 6-person co-op, the agreed practice is that residents bring complaints to the Complaints Officer directly, and members are aware this is the route.
3.4	Policy in an accessible format, sets out the 2-stage process and timescales, and is published on the complaints section of the website.	**No — in progress**	Revised policy drafted covering process and timescales in full. Not yet published: the committee member with website access needs to upload it. Target: 18 August 2026 (next committee meeting).

Ref	The Code requires...	Status	Evidence / commentary
3.5	Policy explains how the co-op publicises the complaints policy, including Ombudsman/Code information.	**Yes**	Complaints Policy §11 references the Ombudsman; once published on the website this is met in full.
3.6	Residents can have a representative deal with, or accompany them on, a complaint.	**Yes**	Complaints Policy §4.
3.7	Residents given information on their right to access the Ombudsman and how to engage with it.	**Yes**	Complaints Policy §11.

4. Complaint handling staff

Ref	The Code requires...	Status	Evidence / commentary
4.1	A named complaints officer (or team) responsible for handling, Ombudsman liaison, and governing-body reporting.	**Yes**	Andrew, Complaints Officer, listed in the member portal.
4.2	Complaints officer has access to all levels and the authority to resolve disputes promptly.	**Yes**	Complaints Policy §5; as an elected committee role, the Complaints Officer can raise matters directly with any member.
4.3	Complaint handling is prioritised, resourced, and relevant people are suitably trained.	**Yes**	The Complaints Officer's understanding of complaint handling is drawn from relevant real-world experience handling HR and employment matters at work, rather than formal Code-specific training to date.

5. The complaint handling process

Ref	The Code requires...	Status	Evidence / commentary
5.1	A single policy for all complaints; no differential treatment.	**Yes**	One Complaints Policy applies to all members/residents.
5.2	No extra named stages (e.g. no ‘stage 0’ or ‘informal complaint’ stage).	**Yes**	Complaints Policy §6 — informal conversation is offered as an option, not a mandatory extra stage.
5.3	No more than 2 formal stages.	**Yes**	Complaints Policy §6.
5.4	Any third-party-handled responses form part of the same 2-stage process; residents don't face two processes.	**N/A**	Zah has no managing agent or contractor handling complaints on its behalf — all complaint handling is in-house.
5.5	Landlord remains responsible for third parties' Code compliance.	**N/A**	As above — no third-party arrangement in place.
5.6	Set out the ‘complaint definition’ (understanding of the complaint and desired outcome) at each stage; ask for clarification where unclear.	**Yes**	Complaints Policy §6, steps 1 and 6.
5.7	Be clear what the co-op is, and isn't, responsible for.	**Yes**	Complaints Policy §6 requires this in both Stage 1 and Stage 2 responses.
5.8	Handlers act on the merits, independently, fairly, and address conflicts of interest.	**Yes**	Complaints Policy §6 — Stage 2 must be handled by someone not involved in Stage 1.
5.9	Agree update intervals with the resident if a response will be late.	**Yes**	Complaints Policy §6, ‘If we need more time’.
5.10	Record and keep under review any reasonable adjustments and disclosed disabilities.	**Yes**	Complaints Policy §4 commits to this. No adjustments have been requested to date.
5.11	Don't refuse to escalate without a valid, Code-compliant reason.	**Yes**	Complaints Policy §6 — escalation to Stage 2 is available on request, no justification required from the resident.

Ref	The Code requires...	Status	Evidence / commentary
5.12	Keep a full record of the complaint and its correspondence/evidence at each stage.	**Yes**	A complaints log spreadsheet has been created (fields: date received, complainant, summary, stage, key dates, outcome, remedy), to be moved to a shared committee location by 18 August 2026 so it isn't dependent on one person. No complaints were received in 2024-25 to test it against in practice.
5.13	A remedy can be offered at any stage, without needing to wait for escalation.	**Yes**	Complaints Policy §7.
5.14	Have a policy for managing unacceptable behaviour, with evidenced, reviewed restrictions.	**Yes**	Complaints Policy §8 (new).
5.15	Any restrictions are proportionate and have regard to the Equality Act 2010.	**Yes**	Complaints Policy §8.

6. Complaint stages — Stage 1

Ref	The Code requires...	Status	Evidence / commentary
6.2	Acknowledge, define and log Stage 1 complaints within 5 working days of receipt.	**Yes**	Complaints Policy §6. Not yet tested in practice — no complaints received in 2024-25.
6.3	Full Stage 1 response within 10 working days of acknowledgement.	**Yes**	As above — policy commitment in place, untested in practice.
6.4–6.5	Extend by no more than 10 working days without good reason, explain why, and give Ombudsman contact details.	**Yes**	Complaints Policy §6, 'If we need more time'.
6.6–6.7	Respond once the answer is known (not once actions are finished); address every point with reasons.	**Yes**	Complaints Policy §6, step 3–4.
6.8	Handle additional issues raised mid-investigation appropriately (fold in if related and not yet responded to; otherwise log as new).	**Yes**	Reflected in practice via Complaints Officer judgement; not separately spelled out word-for-word in the policy — acceptable as this is standard practice guidance rather than a resident-facing commitment.
6.9	Written Stage 1 confirmation covers: stage, definition, decision + reasons, remedy, outstanding actions, how to escalate.	**Yes**	Complaints Policy §6, step 4.

6. Complaint stages — Stage 2

Ref	The Code requires...	Status	Evidence / commentary
6.11	Acknowledge, define and log a Stage 2 escalation within 5 working days of the request.	**Yes**	Complaints Policy §6. Untested in practice to date.
6.12	Resident not required to justify escalating; landlord makes reasonable effort to understand outstanding concerns.	**Yes**	Complaints Policy §6, step 5.
6.13	Stage 2 considered by someone different from whoever made the Stage 1 decision.	**Yes**	Complaints Policy §6, step 6 — two Committee members not involved in the Stage 1 decision.
6.14	Final Stage 2 response within 20 working days of acknowledgement.	**Yes**	Complaints Policy §6, step 8.
6.15–6.16	Extend by no more than 20 working days without good reason, explain why, give Ombudsman contact details.	**Yes**	Complaints Policy §6, 'If we need more time'.
6.17–6.18	Respond once the answer is known; address every point with reasons.	**Yes**	Complaints Policy §6, step 8.

Ref	The Code requires...	Status	Evidence / commentary
6.19	Written Stage 2 confirmation covers the same elements as Stage 1, plus how to reach the Ombudsman.	**Yes**	Complaints Policy §6, step 8; §11.
6.20	Stage 2 is the final response and involves all suitable people needed to issue it.	**Yes**	Complaints Policy §6.

7. Putting things right

Ref	The Code requires...	Status	Evidence / commentary
7.1–7.2	Acknowledge faults, set out actions taken/intended, and ensure remedies reflect actual resident impact.	**Yes**	Complaints Policy §7.
7.3	Remedies clearly set out what will happen and by when, agreed with the resident, and followed through.	**Yes**	Complaints Policy §7.
7.4	Take account of Ombudsman guidance on remedies.	**Yes**	Complaints Officer to refer to published Ombudsman remedies guidance when a remedy is being considered.

8. Self-assessment, reporting and compliance

Ref	The Code requires...	Status	Evidence / commentary
8.1	Produce an annual complaints performance and service improvement report covering: self-assessment; quantitative/qualitative performance incl. refused complaints; any Ombudsman non-compliance findings; service improvements from learning; the Ombudsman's annual landlord report (if any); other relevant Ombudsman publications about Zah.	**No — in progress**	2024-25 report being drafted alongside this self-assessment (see separate document). No complaints were received in the period; the report will explain this and set out the wider steps taken this year to build a Code-compliant complaints function from scratch. Target for completion and publication: 18 August 2026 (next committee meeting).
8.2	Report to the governing body and publish on the website, alongside the governing body's response.	**No — in progress**	To be taken to the Committee on 18 August 2026 for review and a written response, then published together with this self-assessment and the policy once website access is confirmed.
8.3	Re-assess following any significant restructure, merger, or change in procedures.	**Yes**	Commitment included in Complaints Policy §13.
8.4	Review and update the self-assessment if asked to by the Ombudsman.	**Yes**	No such request has been made to date; commitment noted for the future.
8.5	In exceptional circumstances preventing compliance, inform the Ombudsman and residents, publish this, and give a timescale for returning to compliance.	**N/A**	No such circumstances have arisen.

9. Scrutiny & oversight: continuous learning and improvement

Ref	The Code requires...	Status	Evidence / commentary
9.1–9.2	Look beyond individual cases for wider service improvements; use complaints as intelligence for positive change.	**Yes**	Commitment set out in Complaints Policy §10. With no complaints in 2024-25 there is no case data yet to learn from — this year's main improvement has been building the policy, self-assessment and reporting framework itself.
9.3	Report back on wider learning to stakeholders (e.g. residents, staff, relevant committees).	**Yes**	Complaints Policy §10 commits the Complaints Officer/MRC to report to the Committee.
9.4	A suitably senior lead person is accountable for complaint handling and assesses themes/trends/systemic issues.	**Yes**	Complaints Officer role fulfils this; with very low complaint volumes expected, thematic review will be a standing item whenever a complaint is received.

Ref	The Code requires...	Status	Evidence / commentary
9.5	A governing body member is appointed as Member Responsible for Complaints (MRC).	**No**	Not yet appointed. Action: committee to agree who holds this role. Target: 18 August 2026 (next committee meeting).
9.6–9.7	MRC ensures the governing body gets regular updates on volumes/categories/outcomes, trends, Ombudsman investigation progress, and the annual report.	**No — pending 9.5**	Cannot be fully in place until the MRC role is filled. Once appointed, this will be a standing item at committee meetings (even where the update is 'no complaints this period').
9.8	A standard objective for employees/third parties reflecting collaborative, blame-free, professional complaint handling.	**N/A**	Zah is a fully mutual co-op run by volunteer members rather than paid staff or contracted third parties acting on our behalf for complaint handling; the collaborative, no-blame ethos in Complaints Policy §1 and §10 is the practical equivalent for our size and structure.

Summary of outstanding actions

The following still need to happen before this self-assessment can honestly show full compliance:

1. Appoint a Member Responsible for Complaints (9.5) — unlocks 9.6 and 9.7 too.
2. Move the complaints log spreadsheet from a personal device to a shared committee location (5.12).
3. Get committee/General Meeting sign-off on the new Complaints Policy, this self-assessment, and the annual report (8.1, 8.2).
4. Publish the policy, self-assessment, annual report and governing body response on the website once access is arranged (3.4, 8.2).

Noted as worth strengthening over time, but not blocking submission: wider committee awareness of the complaints route (3.2), and Code-specific training beyond real-world experience (4.3).