

Self-Assessment – Jigsaw Homes Group 2026

This self-assessment form has been completed by the Group's complaints officer (Sarah Chilton, Assistant Director of Corporate Services – Customer Experience) and each provision has been reviewed and approved by the Group's Member Responsible for Complaints (MRC), the Jigsaw Homes Group Board and its members – Jigsaw Homes North, Jigsaw Homes Tameside, Jigsaw Homes Midlands, Jigsaw Support.

The self-assessment is published on the Jigsaw Homes Group website as part of the annual complaint's performance and service improvement report.

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	Complaints Policy – Section 4	Complaints-Policy-2026-27-Final.pdf
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	- Complaints Policy Section 4: What is a complaint. - Complaints Policy section 5: Who can make a complaint. - Complaints Policy section 6: Help in making a complaint – Complaints Via a Representative.	Complaints-Policy-2026-27-Final.pdf
1.4	Landlords must recognise the difference between a service request and a complaint. This must be set out in their complaints policy. A service request is a request from a resident to the landlord requiring action to be taken to put something right. Service requests are not complaints, but must be recorded, monitored and reviewed regularly.	Yes	- Complaints Policy Section 4: What is a complaint? - Internal complaint handling guidance and training completed regularly with our complaint handling staff.	Complaints-Policy-2026-27-Final.pdf
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of	Yes	Internal complaint handling guidance embedded into contact centre complaints scripting.	

	the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.		• Training and support provided regularly with complaint handling staff. • CRM management of tasks associated with the complaint.	
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	• Introduction to satisfaction feedback surveys advises residents they can access the internal complaints process should they wish.	

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	- Complaints Policy Section 8: Exclusions. - Jigsaw Rewards consultation part of the annual complaints policy review	Complaints-Policy-2026-27-Final.pdf Jigsaw Rewards - You Said We Did: Complaints Policy Consultation - Jigsaw Homes Group
2.2	A complaints policy must set out the circumstances in which a matter will not be considered as a complaint or escalated, and these circumstances must be fair and reasonable to residents. Acceptable exclusions include: - The issue giving rise to the complaint occurred over twelve months ago. - Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court. - Matters that have previously been considered under the complaints policy.	Yes	- Complaints Policy Section 8: Exclusions. - Jigsaw Rewards consultation - annual complaints policy review	Complaints-Policy-2026-27-Final.pdf Jigsaw Rewards - You Said We Did: Complaints Policy Consultation - Jigsaw Homes Group
2.3	Landlords must accept complaints referred to them within 12 months of the issue occurring or the resident becoming aware of the issue,	Yes	Complaints Policy section 8: Exclusions.	Complaints-Policy-2026-27-Final.pdf

	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.			Specific exclusion: <i>The issue giving rise to the complaint occurred over 12 months ago (we will not impose this time limit where a complaint relates to either a safeguarding or health and safety concern).</i> Jigsaw Rewards - You Said We Did: Complaints Policy Consultation - Jigsaw Homes Group
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	Complaints Policy Section 8: Exclusions	Complaints-Policy-2026-27-Final.pdf
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	Complaints Policy Section 8: Exclusions	Complaints-Policy-2026-27-Final.pdf

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	- Website information. Complaints - Jigsaw Homes Group - Complaints Policy Section 5: Who can make a complaint. - Complaints Policy Section 6: Help in Making a Complaint. - Complaints Policy Section 7: Equality Impact Assessment. - Service Adjustment Policy.	Complaints - Jigsaw Homes Group Complaints-Policy-2026-27-Final.pdf Making reasonable adjustments - Jigsaw Homes Group
3.2	Residents must be able to raise their complaints in any way and with any member of staff. All staff must be aware of the complaints process and be able to pass details of the complaint to the appropriate person within the landlord.	Yes	- Complaints Policy - Internal guidance and training provided. - E-learning for all staff – process awareness and policy sign off (read and understood).	Complaints-Policy-2026-27-Final.pdf
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	- Group complaints reporting. - Group KPIs and Tenant Satisfaction Measures - Annual complaint handling and service improvement report. - Tenants Annual Report	Complaint-Handling-Service-improvement-Report-2025-26 Tenant Satisfaction Measures - Jigsaw Homes Group

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	- Complaints Policy Section 6: Help in Making a Complaint. - Complaints Policy Section 11: Complaints Process.	Customers who identify as having vulnerability or additional communication needs can access our Complaints Policy and related information in alternative formats and languages. This includes using the website's built-in translation function and accessibility toolbar. Complaints-Policy-2026-27-Final.pdf
3.5	The policy must explain how the landlord will publicise details of the complaints policy, including information about the Ombudsman and this Code.	Yes	- Complaints Policy - Complaints Policy Section 12: The Housing Ombudsman Service - Annual complaint handling and service improvement report. - Tenants annual report - Quarterly customer feedback updates.	Complaints-Policy-2026-27-Final.pdf Complaint-Handling-Service-improvement-Report-2025-26 Tenants' Annual Report - Jigsaw Homes Group Customer Feedback Archives - Jigsaw Homes Group
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	Complaints Policy Section 6: Help in Making a Complaint.	Complaints-Policy-2026-27-Final.pdf We accept complaints submitted by an authorised representative acting on behalf of a customer,

				provided appropriate consent is obtained. Consent will be managed in line with the Group's Data Protection Policy and the requirements of the General Data Protection Regulation (GDPR).
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	• Complaints Policy Section 12: The Housing Ombudsman Service. • Standardised acknowledgement template includes Ombudsman information. • Standardised stage 1 and stage 2 templates include Ombudsman information. • Standardised holding/extension request template includes Ombudsman information. • Complaints section of websites. • Tenants Annual Report • Complaints handling and service improvement annual report. • Quarterly customer feedback updates.	Complaints-Policy-2026-27-Final.pdf Complaint-Handling-Service-improvement-Report-2025-26 Tenants' Annual Report - Jigsaw Homes Group Customer Feedback Archives - Jigsaw Homes Group

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	Complaints Officer: Sarah Chilton, Assistant Director of Corporate Services – Customer Experience	
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	Complaints Officer is part of the Senior Management Team with authority and autonomy to act and resolve disputes promptly and fairly.	
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	- Complaints Policy - Internal guidance and training - E-learning for all staff – process awareness and Policy sign off (read and understood). - External complaints audit in 2025 – reasonable assurance. - CCA accreditation (complaints are assessed as part of the contact centre accreditation).	Complaints-Policy-2026-27-Final.pdf

			Complaint activity, performance and learning report provided to Executive Management Team and Member Responsible for Complaints (MRC) monthly.	
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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.	Yes	Group Complaints Policy.	Complaints-Policy-2026-27-Final.pdf
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	Complaints Policy Section 11: Complaints Process (two stage process).	Complaints-Policy-2026-27-Final.pdf
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	Complaints Policy Section 11: Complaints Process (two stage process).	Complaints-Policy-2026-27-Final.pdf
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	- Complaints Policy Section 4: What is a Complaint? - Single complaints policy to respond to complaints about service delivered by a third party or contractors.	Complaints-Policy-2026-27-Final.pdf The Complaints Policy applies to complaints regarding external contractors and external service providers acting on our behalf.

5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	Customer service standards and complaints handling included in procurement process.	
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	- Complaints Policy - Standard acknowledgement template used to request if any aspect of our understanding is unclear, the customer should contact us. In cases where amends are required, an updated acknowledgment is issued.	Complaints-Policy-2026-27-Final.pdf
5.7	When a complaint is acknowledged at either stage, landlords must be clear which aspects of the complaint they are, and are not, responsible for and clarify any areas where this is not clear.	Yes	- Complaints Policy Section 11. - Standard acknowledgement template used to request if any aspect of our understanding is unclear, the customer should contact us. In cases where amends are required, an updated acknowledgment is issued. - Complaint responses set out the complaint points we have considered with explanation of any points not considered and reasons why.	Complaints-Policy-2026-27-Final.pdf
5.8	At each stage of the complaints process, complaint handlers must: a. deal with complaints on their merits, act independently, and have an open mind; b. give the resident a fair chance to set out their position;	Yes	- Stage 1 complaints handled by service area managers are overseen by a senior manager. - Stage 1 complaints with multiple or complex issues are handled by the central complaints team.	

	c. take measures to address any actual or perceived conflict of interest; and d. consider all relevant information and evidence carefully.		All stage 2 review escalations are handled by the central complaints team.	
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	Standard holding/extension email/letter used with information about how to escalate to the Housing Ombudsman if the resident is unhappy with the complaint handling.	
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.	Yes	- Complaints Policy Section 6 and 7 - Service Adjustment Policy - Internal process in place for documenting vulnerabilities. - Standard complaint acknowledgement requests vulnerability information.	Complaints-Policy-2026-27-Final.pdf Making reasonable adjustments - Jigsaw Homes Group
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	We accept all escalations.	
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	Yes	Specialist case management system used for complaints (claims control).	

	relevant supporting documentation such as reports or 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.	Yes	• Complaints Policy • Internal guidance/training	Complaints-Policy-2026-27-Final.pdf
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	• Unreasonable Behaviour Policy 2025-27 • Internal procedure guidance in place for staff and managers handling incidents of unreasonable behaviour.	Unreasonable-Behaviour-Policy-2025-2027-final.pdf
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	• Unreasonable Behaviour Policy 2025-27 • Internal procedure guidance and escalation form takes account of vulnerability.	Unreasonable-Behaviour-Policy-2025-2027-final.pdf

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	- Majority of stage 1 complaints are handled by the relevant service area managers who are best placed to agree resolutions and act promptly. - Where cases are considered complex or high risk such as health & Safety concerns or raise a number of different service delivery issues, these cases are handled by the central complaints team working with service area managers.	
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaint's procedure <u>within five working days of the complaint being received.</u>	Yes	- Complaints Policy Section 11. - Complaints handling and performance monitoring shared with senior managers weekly. - Monthly performance and learning report. - Quarterly performance dashboard - Complaint handling and service improvement report. - Tenant satisfaction measures reporting.	Complaints-Policy-2026-27-Final.pdf Tenant Satisfaction Measures - Jigsaw Homes Group Complaint-Handling-Service-improvement-Report-2025-26 Tenants' Annual Report - Jigsaw Homes Group

6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Yes	- Complaints Policy Section 11. - Complaints handling and performance monitoring shared with senior managers weekly. - Monthly performance and learning report. - Quarterly performance dashboard - Complaint handling and service improvement report. - Tenant satisfaction measures reporting.	Complaints-Policy-2026-27-Final.pdf Tenant Satisfaction Measures - Jigsaw Homes Group Complaint-Handling-Service-improvement-Report-2025-26 Tenants' Annual Report - Jigsaw Homes Group
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	- Complaints Policy Section 11. - Guidance/scripting in place to for relevant managers and the Complaints Team including extension templates compliant with code standards.	Complaints-Policy-2026-27-Final.pdf
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	- Complaint extensions are handled by the central complaints team to ensure compliance with code requirements. - Standard extension includes contact details of the Ombudsman.	
6.6	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	This approach is in place. Any follow up actions are recorded and monitored through 'corrective actions' in the complaints system.	

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	Case officers/managers work to a checklist and guidance designed to comply with the requirements of the code, best practice from spotlight reports and ombudsman centre for learning courses.	
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	Complaints Policy Section 11.1.	Complaints-Policy-2026-27-Final.pdf
6.9	Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.	Yes	Standard response template with checklist prompts to ensure code compliance.	

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	Complaints Policy Section 11.2	Complaints-Policy-2026-27-Final.pdf
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaint's procedure within five working days of the escalation request being received.	Yes	- Complaints Policy Section 11.2 - Internal complaints handling performance data. - Annual Tenant Satisfaction Measures Reporting - Annual complaint handling and service improvement report.	Complaints-Policy-2026-27-Final.pdf Tenant Satisfaction Measures - Jigsaw Homes Group Complaint-Handling-Service-improvement-Report-2025-26 Tenants' Annual Report - Jigsaw Homes Group
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	Complaints Policy Section 11.2	Complaints-Policy-2026-27-Final.pdf
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Complaints Policy Section 11.2	Complaints-Policy-2026-27-Final.pdf
6.14	Landlords must issue a final response to the stage 2 within 20 working days of the complaint being acknowledged.	Yes	- Complaints Policy Section 11.2 - Internal complaints handling performance data.	Complaints-Policy-2026-27-Final.pdf

			- Annual Tenant Satisfaction Measures Reporting - Annual complaint handling and service improvement report.	Tenant Satisfaction Measures - Jigsaw Homes Group Complaint-Handling-Service-improvement-Report-2025-26 Tenants' Annual Report - Jigsaw Homes Group
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	- Complaints Policy Section 11.2 - Complaint extensions are handled by the central complaints team to ensure compliance with code requirements.	Complaints-Policy-2026-27-Final.pdf
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	- Complaint extensions are handled by the central complaints team to ensure compliance with code requirements. - Standard extension includes contact details of the Ombudsman.	
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Outstanding actions must still be tracked and actioned promptly with appropriate updates provided to the resident.	Yes	This approach is in place. Any follow up actions are recorded and monitored through 'corrective actions' in the complaints system.	
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant	Yes	Case officers/managers work to a checklist and guidance designed to comply with the requirements of the code, best practice from	

	policy, law and good practice where appropriate.		spotlight reports and ombudsman centre for learning courses.	
6.19	Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language: a. the complaint stage; b. the complaint definition; c. the decision on the complaint; d. the reasons for any decisions made; e. the details of any remedy offered to put things right; f. details of any outstanding actions; and g. details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.	Yes	Standard response template with checklist prompts to ensure code compliance.	
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	- Complaints Policy - Stage 2 complaints are handled by the central complaints team overseen by the Complaints Officer.	Complaints-Policy-2026-27-Final.pdf

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;	Yes	- Guidance/procedure in place including templates with prompts to ensure code compliance. - The complaint management system records and tracks 'corrective actions' associated with the	Compensation-Policy-2024-2027.pdf Guidance on remedies Housing Ombudsman

	• 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.		individual complaint and wider business 'preventive' actions that may require consideration to changes to policies, procedures or practices. • Offers of redress take account of The Housing Ombudsman Guidance on Remedies, ombudsman case studies and the Group's Compensation Policy.	
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	• Offers of redress take account of The Housing Ombudsman Guidance on Remedies, ombudsman case studies and the Group's Compensation Policy.	Compensation-Policy-2024-2027.pdf Guidance on remedies Housing Ombudsman
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	• Guidance/procedure in place including templates with prompts to ensure code compliance. • The complaint management system records and tracks 'corrective actions' associated with the individual complaint and wider business 'preventive' actions that may require consideration to changes to policies, procedures or practices.	
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	• Offers of redress take account of The Housing Ombudsman Guidance on Remedies, ombudsman case studies and the Group's Compensation Policy.	Compensation-Policy-2024-2027.pdf Guidance on remedies Housing Ombudsman

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; 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.	Yes	The complaint handling and service improvement report will be submitted to the Ombudsman and published to websites following Board approval in September 2026.	Complaint-Handling-Service-improvement-Report-2025-26
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.	Yes	The complaint handling and service improvement report MRC observations and response will be submitted to the Ombudsman and published to websites following Board approval in September 2026	Complaint-Handling-Service-improvement-Report-2025-26

	The governing body's response to the report must be published alongside this.			
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	Noted.	
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	Noted.	
8.5	If a landlord is unable to comply with the Code due to exceptional circumstances, such as a cyber incident, they must inform the Ombudsman, provide information to residents who may be affected, and publish this on their website Landlords must provide a timescale for returning to compliance with the Code.	Yes	Noted in Business/Team Continuity Plan.	

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	- The complaints system records and monitors both individual 'corrective' actions and wider business 'preventive' actions' associated with complaints. - Learning from complaints is reported monthly to Senior Management Teams and the MRC. - Annual complaints handling and service improvement report.	Complaint-Handling-Service-improvement-Report-2025-26
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	- The complaints system records and tracks both individual 'corrective' actions and wider business 'preventive' actions' associated with the complaints. - Learning from complaints is reported monthly to Senior Management Teams and the MRC. - Annual complaints handling and service improvement report. - External complaints audit 2025 – reasonable assurance.	Complaint-Handling-Service-improvement-Report-2025-26
9.3	Accountability and transparency are also integral to a positive complaint handling culture. Landlords must report back on wider learning and improvements from complaints to	Yes	- Complaint handling and Service Improvement Annual Report - Tenants annual report	Complaint-Handling-Service-improvement-Report-2025-26 Tenants' Annual Report - Jigsaw Homes Group

	stakeholders, such as residents' panels, staff and relevant committees.		• Use learning from complaints to prompt tenant scrutiny topics The results are shared on websites. • Monthly complaints handling and learning reports provided to Executive Management Team and the MRC.	
9.4	Landlords must appoint a suitably senior lead person as accountable for their complaint handling. This person must assess any themes or trends to identify potential systemic issues, serious risks, or policies and procedures that require revision.	Yes	• Sarah Chilton, Assistant Director of Corporate Services – Customer Experience. • Complaint handling, performance and learning reports provided monthly to Executive Management Team and the MRC.	
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	• Group Chair - Roli Barker	Board of Management - Jigsaw Homes Group
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	• Complaint handling and learning report provided monthly to Executive Management Team and the MRC. • Quarterly performance dashboards reviewed by Board. • Annual complaint handling and service improvement report reviewed by Board and the MRC. • Monthly meeting with the Group's Complaint Lead and MRC to discuss complaint handling and learning.	Complaint-Handling-Service-improvement-Report-2025-26

9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: - regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance; - regular reviews of issues and trends arising from complaint handling; - regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and - annual complaints performance and service improvement report.	Yes	- Complaint handling and learning report provided monthly to Executive Management Team and the MRC. - Quarterly performance dashboards reviewed by Board. - Annual complaint handling and service improvement report reviewed by Board and the MRC. - Monthly meeting with the Group's Complaint Lead and MRC to discuss complaint handling and learning.	Complaint-Handling-Service-improvement-Report-2025-26
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: - have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments. - take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and - act within the professional standards for engaging with complaints as set by any relevant professional body.	Yes	Employee objectives assessed in annual performance reviews: - Have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments. - Take collective responsibility for any shortfalls identified through complaints, rather than blaming others. - Ensure you follow the company complaints policy when dealing with complaints.	