



Mid-Year Complaints Report 2024/25

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1. Introduction

Whilst we aim to ensure we do everything right first time, we do understand that sometimes we get things wrong, and customers may want to make a complaint. Whilst we aim to ensure that our customers do not feel they need to make a complaint we welcome them, as they give us an opportunity to learn. Customer feedback allows us to improve how we deliver our services. We make every attempt to de-escalate complaints and provide first point resolution to customers, ensuring customers are provided with the best experience as standard. Customer feedback is an invaluable tool, which we use to focus on areas where improvement is required most.

The Customer Experience Team manage customer complaints on behalf of all teams within One Vision Housing (OVH). This includes services provided by contractors and partners.

OVH customers can make a complaint using a variety of methods, including:

- In Writing
- Over the Telephone
- Face-to-Face, with a staff member during an interaction
- Email OVH using enquiries@ovh.org.uk or feedback@ovh.org.uk email addresses
- Through the customer self-service portal "My Account"
- Engaging with our social media accounts

In line with our Complaints Policy, we continue to operate a two-stage formal complaint process in 2024/25:

- Stage 1 We will acknowledge customer complaints within five working days and aim to give a full response within 10 working days.
- Stage 2 If a customer remains unhappy with the outcome to their complaint or are unhappy with the way OVH have dealt with the complaint, they are able to escalate their complaint to be re-investigated by an alternative member of staff. Again, OVH will acknowledge the complaint in writing within five working days and aim to respond fully within 20 working days.

The above timescales are within the specified acknowledgement and resolution times as specified within the Complaints, Appeals and Feedback Policy.

2. Volume of Complaints

The information below is a summary of the volume of complaints handled mid-year.

2.1 Volume of Complaints Closed Between 1st April 2024 and 30th September 2024

Closed Complaints	Total number of complaints closed	% Upheld	% Partially Upheld	% Not Upheld
Stage 1	329	48% (157)	20% (67)	32% (105)
Stage 2	62	37% (23)	24% (15)	39% (24)

In most cases, a partially upheld complaint would be a multi-faceted complaint, in which the investigating officer may agree with some elements of the complaint but not all of them.

2.2 Volume of Complaints Opened Between 1st April 2024 and 30th September 2024

	2022	/23	2023/	'24	24 2024/25 (mid-year)		
Opened Complaints					N	Trend	
	Number	Number Trend Nu	Number	Trend	Actual Apr – Sept 2024	Estimated Apr 24 – Mar 25	Estimated Apr 24 – Mar 25
Stage 1	488	^	696	^	314	628	•
Stage 2	73	Ψ	151	^	73	146	•

The number of complaints open and closed in the year varies slightly, this is because complaints may be opened and closed within different years.

During the first six months of 2024/25 OVH handled the below complaints:

- In the first 6 months of 2024/25 there was a reduction in Stage 1 complaints raised with 314 complaints raised, in comparison to the same period for 2023/24 when 348 complaints were raised.
- There has been a similar amount of Stage 2 complaints raised in the first 6 months of 2024/25 with 73 complaints raised, in comparison to 2023/24 when 75 complaints were raised for the same period.
- There has been a similar percentage of complaint escalations to stage 2 year to date with 22% of stage 1 complaints escalated to stage 2 of the complaint process. This compares to the same period of 2023/2024.
- Whilst the number of Stage 2 escalations remain consistent with the same period last year, we are working to reduce the number of avoidable escalations. During Qtr.2, of the 32 escalations to stage 2 of the complaints process only two were deemed avoidable, following an end-to-end audit from our Quality and Assurance Co-ordinator.

2.3 Comparing our performance

Measure	OVH Performance (mid-year 2024/25)	Top Quartile Performance*	OVH Quartile
Complaint responded to in target time	99%	99%	1
Average time to respond to a complaint	9.9 days	N/A	N/A
Satisfaction with complaint handling	73.3%	53.7%	1
Satisfaction with complaint outcome	42.6%	50.3%	2

*2023/24 Housemark Benchmarking Information.

We are performing in the top quartile for complaint handling satisfaction, and quartile two for satisfaction with complaint outcome as demonstrated in the table above. Each complaint where a complainant expresses dissatisfaction, is reviewed from the start to the end of the process. Elements of the process are scored, which gives us a quantifiable measurement. These scores are reviewed with Investigating Officers and their managers to identify where improvements can be made.

We are performing in the top quartile, for complaints responded to in time. We actively manage complaints due to close and in addition offer help and support to the Investigating Officers, to enable them to close their assigned complaints within target timescales.

The average amount of time taken to respond to a complaint is 9.9 days, which is within the 10-day target. However, as of 2023/24 this is no longer benchmarked.

2.4 Ombudsman Complaint Feedback

We make every attempt to prevent a customer escalating their complaint to the Housing Ombudsman, by aiming to resolve customers dissatisfaction in full during the complaint process.

When contact is received from the Ombudsman, we actively engage with them to resolve complaints. We are comfortable with the volume of cases reaching this level.

In 2024/25 mid-year OVH have received 6 determinations from the Housing Ombudsman these are illustrated in the table below:

	2022	/23	2023/	24	2024/ midy		2023/24
Determination Outcome	Number	OVH	Number	OVH	Number	OVH	All Landlords*
Maladministration and Service Failure	4	50%	7	58%	2	33%	41%
Partial Maladministration (Service Failure)	-	-	-	-	-	-	40%
Severe Maladministration	-	-	-	-	-	-	2%
No Maladministration	1	12.5%	3	23%	1	17%	9%
Redress (Service Failure but redressed correctly)	2	25%	-	-	-	-	5%
Resolved with Intervention	-	-	-	-	1	17%	1%
Outside Jurisdiction	1	12.5%	1	8%	2	33%	7%
Withdrawn	-	-	-	-	-	-	3%
Total	8		13**		6		

^{*}All Landlord data Q1, Q2, Q3 and Q4 from Landlord Complaint Statistics.

A summary of cases with Housing Ombudsman involvement is given below.

Complaint	Ombudsman Determination	Lessons Learnt
CUS-8270 - The customer is unhappy with the handling of roof replacement.	Maladministration Within 4 weeks from the date of this report the landlord is ordered to: Pay compensation of £400 to the resident. Contact the resident again to arrange for any remedial work to be completed following the roof installation. Both orders have been completed and the Ombudsman has been provided with confirmation.	One Vision Housing and Sovini Property Services have reviewed the investment notification letter to align with policy, in relation to what will occur during the investment work and how long it will take. They will also make sure they will inform the resident of any health and safety precautions, in accordance with its policy.
APP-8628 - The customer is unhappy, that during unprecedented weather, pipes froze in the customers loft causing them to burst. This resulted in major damage to the customers	No Maladministration When reviewing this case, the Ombudsman found no maladministration, however	Although there was no maladministration, the insurance team have reviewed the recommendations with OVH's broker.

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belongings and property. The customer is requesting OVH pay to replace the damaged belongings. At both stage 1 and 2 the appeal was not upheld, and the customer was advised to claim on their Home Contents Insurance policy. CUS-7822 - The customer is unhappy with the handling of their Right to Acquire Application. This	the Ombudsman made the below recommendations: Consider re-offering the resident the £50 previously offered, if it has not already paid this. Provide details of its liability insurer to the resident, so that he can contact the landlord's insurer if he continues to hold the landlord liable for damage he suffered. Review the Ombudsman's guidance on insurance and consider providing details of its liability insurer in its complaint responses, rather than just referring residents to contents insurance. Out of Jurisdiction.	
complaint was not upheld at both		
stages.		
CUS-8654 – The customer is unhappy that their internal storage cupboard was cleared, instead of their external shed. Originally the complaint was not upheld at both Stage 1 and Stage 2. However, following the Ombudsman requesting evidence for full review, it was identified this could have been avoided. Therefore, a redress amount has been agreed directly with the customer.	Mediation – resolved.	For all information on Oneserve to be reviewed thoroughly, so the correct outcome is determined during the complaint process,
CUS-8154 -The customer is unhappy with the administration of their rent account and a decision to issue a notice of seeking possession.	Service Failure. • Within 4 weeks of the date of this report, the landlord is ordered to pay the resident £50 in compensation for its handling of the resident's rent account.	For all information to be reviewed end-to-end, ensuring accuracy, before being sent to the customer.

	 The landlord is required to provide this Service with proof of payment within 4 weeks of receiving this report. Payment should be paid directly to the resident. 	
CUS-9950 – The customer is unhappy with fees after the sale of their property.	Out of jurisdiction	

Full Investigation – Awaiting Determination or further clarification.

APP-9626 – The customer (Leaseholder) is unhappy with the decision to not replace their faulty windows. It was decided not to overturn the decision made, that the windows are the Leaseholders responsibility. However, as part of the appeal, it was offered to the customer for a surveyor to attend their property and assess the age of their windows. This was offered to fully ensure that they are the Leaseholders responsibility to repair, and not OVH's to replace. All the requested information was sent to the Ombudsman for review in April 2024, we await the outcome.

CUS-9288 – The customer is unhappy with their garden. As a gesture of goodwill, the garden was cleared once, and it was explained to the customer that it would be their responsibility to maintain the garden following the clearance. However, the customer is looking for OVH to clear it for free again. The complaint was not upheld at both stages. The requested information was sent to the Ombudsman for review in April 2024, we await the outcome.

CEL-8948 – The customer is unhappy with noise from the flat above. The complaint was not upheld at both stages, OVH has installed soundproofing and provided support to the customer. The requested information was sent to the Ombudsman for review in April 2024, we await the outcome.

CUS-10142 – The customer is unhappy with the standard of communal cleaning. The complaint was upheld at stage 1 and measures put in place to improve the cleaning. It was not upheld at stage 2 as promised improvements were made at stage 1. The requested information was sent to the Ombudsman for review in August 2024, we await the outcome.

CUS-9294 – The customer is unhappy with standard of roofing work completed to the roof. The complaint was upheld at both stages and a total of £100 GOGW offered. The requested information was sent to the Ombudsman for review in May 2024, we await the outcome.

CUS-9270 – The customer is unhappy with the heating system at Mill Spring Court. The complaint was not upheld at stage 1 and partially upheld at stage 2. The requested information was sent to the Ombudsman for review in May 2024, we await the outcome.

CUS-8500 – The customer is unhappy with the handling of her Out of Hours repair in relation to leaks, being left without facilities and lack of communication afterwards. This also includes the refusal to replace the basin and toilet and communication in relation to this. The complaint was not upheld at both stages. The requested information was sent to the Ombudsman for review in May 2024, we await the outcome.

CUS-9848 — The customer is unhappy with damage to their property following a leak from the flat above. The complaint was initially not upheld at both stages, however when the full complaint request was received from the Ombudsman and reviewed, there was evidence that although the leak was non-fault, the aftermath of the leak could have been handled better by OVH. Therefore, more compensation was offered to the customer. However, they wished to pursue their Ombudsman case. The requested information was sent to the Ombudsman for review in May 2024, we await the outcome.

CUS-9566, 9648, 9647 - The customer is unhappy with a comment made by a member of staff and unhappy with their Neighbourhood Officer. All complaints were not upheld. The requested information was sent to the Ombudsman for review in July 2024, we await the outcome.

CUS-8803 - The customer is unhappy with works to help with draught/coldness and roof leak. Initially the complaint was partially upheld however because the roof leak could not be resolved in a timely manner the stage 2 was upheld. All complaints were not upheld. The requested information was sent to the Ombudsman for review in June 2024, we await the outcome.

APP-10015 – The customer is unhappy with decision to flag part of their garden and are requesting full flagging. The decision to not flag the whole garden was not overturned. The requested information was sent to the Ombudsman for review in June 2024, we await the outcome.

CUS-9527 — The customer is unhappy with handling of reports of a smell from their drains. The complaint was not upheld at stage 1 but upheld at stage 2. The requested information was sent to the Ombudsman for review in June 2024, we await the outcome.

CUS-9655 – The customer is unhappy with the heating and hot water at Mill Spring Court and being charged for services they are not receiving. The complaint was not upheld at stage 1 but partially upheld at stage 2. The requested information was sent to the Ombudsman for review in July 2024, we await the outcome.

CUS-9747 – The customer is unhappy with treatment received, in relation to being moved due to antisocial behaviour. The complaint was partially upheld at both stage 1 and 2. The requested information was sent to the Ombudsman for review in July 2024, we await the outcome.

CUS-9891 – The customer is unhappy with their Neighbourhood Officer. The complaint was not upheld at both stage 1 and stage 2. The requested information was sent to the Ombudsman for review in August 2024, we await the outcome.

CUS-10350 – The customer is unhappy with the boundaries at their property and state that the fence has been moved and the customer now does not have sufficient space to get their mobility scooter into their property. The complaint was partially upheld at stage 1 and upheld at stage 2. The requested information was sent to the Ombudsman for review in August 2024, we await the outcome.

CUS-9875 – The customer is unhappy with the sign-up process and delays caused in addition to the condition of the property. The complaint was upheld at both stages. The requested information was sent to the Ombudsman for review in August 2024, we await the outcome.

CUS-10597 – The customer is unhappy with multiple repairs and damp, mould, and condensation. The complaint was not upheld at both stages. The requested information was sent to the Ombudsman for review in September 2024, we await the outcome.

CUS-10138 – The customer is unhappy with work outstanding around damp, mould and condensation. The complaint was upheld at both stages. The requested information will be sent to the Ombudsman in October 2024.

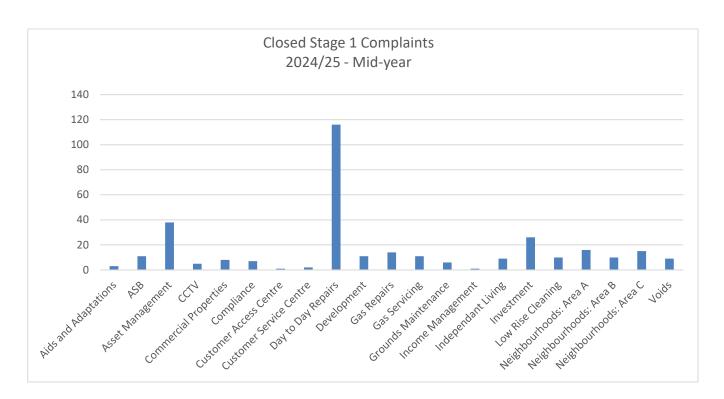
CUS-10293 – The customer is unhappy with the decant process, and the property they were moved to. The complaint was not upheld at stage 1 but partially upheld at stage 2. The requested information will be sent to the Ombudsman in October 2024.

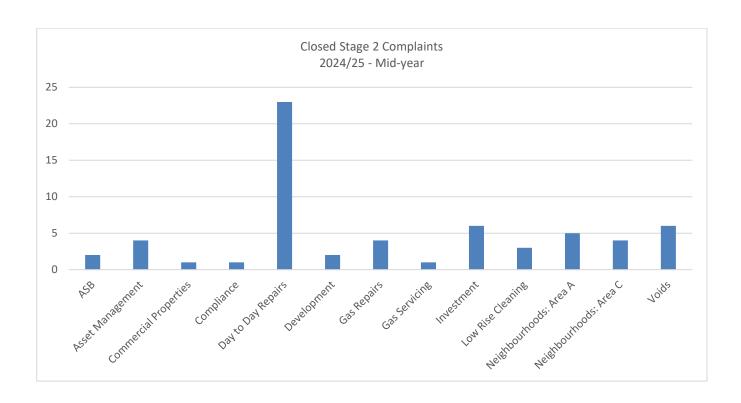
Early/Local Resolution

There have been seven contacts from the Housing Ombudsman, during the period, which are classed as early/local resolution contacts. These contacts include raising a new Stage 1 complaint, escalating a complaint to Stage 2 or a request for information /update.

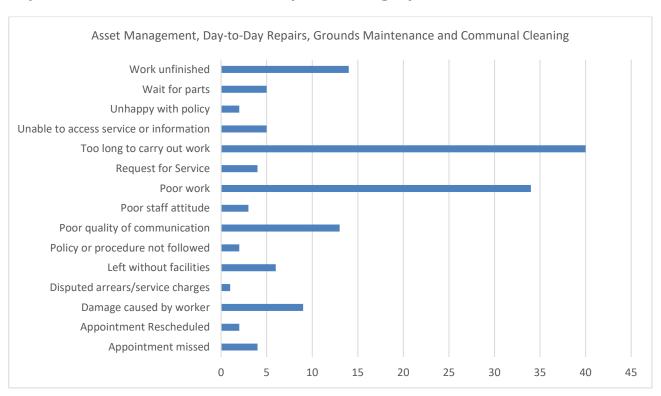
3. Complaints by Service Area and Type

On a monthly basis, teams across the organisation are provided with information on the nature of closed complaints and types of complaints resolved over the period. These findings are also shared with our tenant led Service Review Groups. A highlight of complaint improvements is outlined in Section 6 of this report.



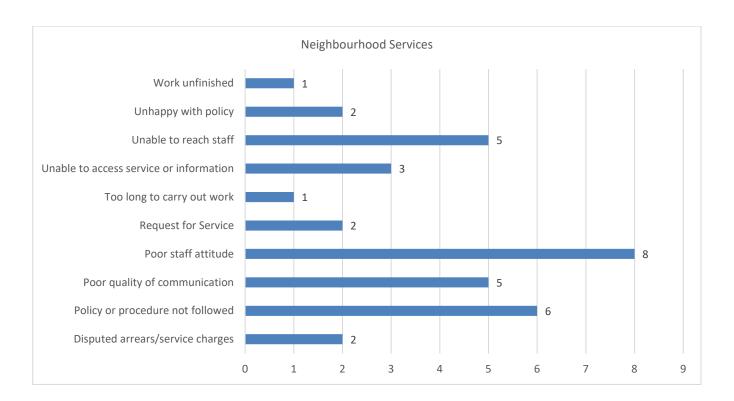


Top 3 Service Areas- Broken Down by Fault Category



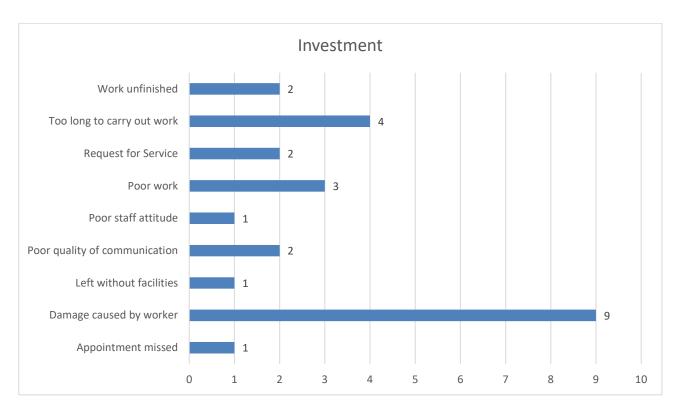
Asset Management, Day-to-Day Repairs, Grounds Maintenance and Communal Cleaning have seen the most complaints in the following fault categories:

- Too long to carry out work
- Poor work
- Work unfinished
- Poor communication



Neighbourhood Services have seen the most complaints in the following fault categories:

- Poor staff attitude
- Policy and procedure not followed
- Unable to reach staff
- Poor communication



Investment have seen the most complaints in the following fault categories:

- Damage caused by worker/Poor Work
- Too long to carry out work

Complaints Reasons

Top 5 complaint reasons mid-year are as follows:

- Too long to carry out work
- Poor work
- Poor quality of communication
- Damage caused by worker
- Left without facilities

Key findings from complaints

- Day to Day Repairs including Asset Management, Communal Cleaning, Grounds Maintenance and Voids continue to account for most formal complaints at 44%, with almost half (48%) of escalated complaints relating to these service areas. We continue to use this feedback as opportunities to improve our services (detailed in Section 6).
- Too long to carry out work and poor work remain the two main sources of formal complaints. Too long to complete work accounts for 17% of all formal complaints (56 of 329 complaints). Poor work accounts for 14% of all formal complaints (47 of 329 complaints). On a monthly basis root cause of complaints is reviewed with a focus on these categories, as they continue to be the biggest area of concern.
- If the same amount of complaints in each category continue to be logged, poor work numbers will increase to 94 compared to 78 in 2023/24, policy and procedure not followed will double with 42 compared to 20 compared to 2023/24, left without facilities will increase to 50 compared to 37 in 2023/24, unable to access service or information will increase to 26, compared to 15 logged in 2023/24 and damage caused by worker will increase to 50, compared to 36 in 2023/24.

4. Satisfaction with Complaints

We attempt to survey every customer who has made a complaint when their case is closed. We complete an end-to-end review of complaints where the complainants are dissatisfied to ensure that a full resolution has been made and any themes or trends are highlighted. Feedback is provided during the monthly Investigating Officers Complaint and Feedback user group, however if deemed appropriate we will provide feedback on a more regular basis.

The information below outlines the satisfaction data for both complaint process and complaint outcome year on year.

Satisfaction with:	2022/23	2023/24	2024/25 YTD	Target	Housemark Top Quartile*	Housemark Quartile
The handling of your complaint	67%	59%	73.3%	75%	53.7%	1
The outcome of your complaint	51%	41%	42.6	75%	50.3%	2

^{*2022/23} Housemark Benchmarking Information.

Satisfaction with complaint handling has increased in comparison from 2023/24. Our performance sits in Quartile 1 for Handling and Quartile 2 for Outcome, which is positive performance. The quartile targets have been lowered slightly in this area, which I believe reflects the sector appreciating that sometimes customer expectations play a big part in the survey scores provided. This is why an end-to-end audit takes place, as it allows identification of the complaints that could have been managed better and therefore avoiding the dissatisfaction, or complaints that have been handled well. All data is shared with relevant managers. In Section 6 we detail all the learning from complaints and improvement actions to help us to achieve above average performance, when compared with our peers.

5. Compensation Payments

We recognise that occasionally the level of service provision may fail to achieve the necessary standard and that this may result in customers being financially inconvenienced. In these circumstances, OVH will consider making a discretionary offer of compensation or a gesture of goodwill. The table below illustrates the amount of compensation paid in 2024/24 YTD for formal complaints.

Year	Total Compensation	% Of cases where compensation was paid	Number of complaints where compensation has been paid	Average payment per case where compensation was paid	
2021/22	£16,785	21%	120	£147	
2022/23	£23,687	31%	175	£135	
2023/24	£34,018	29%	244	£140	
2024/25 YTD	£33,308	49%	162	£206	

Total compensation figure includes compensation paid to informal complaints, formal complaints at Stage 1, Stage 2, and Ombudsman cases.

Given the mid-year position, it is expected that both the amount of compensation and the number of complaints where compensation has been paid, will exceed those figures in 2023/24.

There have been 31 payments made of over £250, 14 of these related to Day-to-Day Repairs/Asset Management, 5 related to Investment work, 4 related to Neighborhood Services, 3 related to Voids, 1 related to Development, 1 related to Customer Service Centre, 1 related to Commercial Properties and 1 related to Gas Servicing

Of compensation payments made 59% related to complaints regarding Day-to-Day Repairs including Asset Management, Communal Cleaning, Grounds Maintenance. The other 41% of compensation payments were awarded as followed: 10% Investment Complaints, 6% Neighborhood Complaints, 6% Void Complaints, 7% Compliance, Gas Repairs and Servicing Complaints, 4% Development Complaints, 2% Commercial Housing, 2% ASB Complaints, 1% CCTV/Out of Hours Complaints, 1% Customer Service Centre Complaints and 1% Independent Living Complaints make up the remainder of the compensation payments.

The compensation budget is closely monitored and there is guidance for staff to use when making payments of compensation or gestures of goodwill in relation to complaint cases.

6. Improvement Actions and Achievements

On a monthly basis, the Customer Experience Team meet with several Managers and Team Leaders from each service area, to discuss the complaints which have been received and what lessons have been learnt. Improvements to the way in which services are delivered are then made, to help prevent complaints from reoccurring.

A selection of lessons learnt and improvement actions so far this year include:

We continue to monitor satisfaction and escalations by conducting 'End to End Reviews' of all complaints that have a dissatisfied survey response and complaints that have escalated to a Stage 2. The results will help us to identify any Investigating Officers that are providing a poor performance, resulting in escalations or dissatisfaction. From this we can provide feedback and training to improve the complaint journey for our customers.

Business Transformation meetings have replaced quarterly Service Improvement meetings and the monthly Director and Manager meeting. We continue to find when one service area is impacted negatively this also impacts other service areas, therefore having one meeting to agree quality action points will drive valuable changes for the business. This allows us to discuss any changes to policies or regulations, ensuring any impacts due to changes are understood and implemented.

A weekly complaints drop-in session is now in place which provides Investigating Officers the opportunity to attend and report any issues or feedback. The Technical Support Officer for repairs and the Reactive Supervisor, who are responsible for investigating and providing feedback to the Investigating Officers also attend on a rota basis.

Following the release of the new Housing Ombudsman code several minor changes (for example: additions to outcome letter templates and creation of an extension letter) have been made so that OVH are compliant with the new code, which has been evidenced in the new self-assessment.

SPS have recruited a Customer Experience Officer, as part of their continuous improvement, to focus on lessons learnt from complaints and surveys completed via Localz, they will create actions and provide feedback where required.

A collaborative team's channel has been set up to monitor ongoing complaints and lessons learnt following on from the closure of complaints, for Sovini Property Services and Asset Management, tasks can be assigned to specific people across the business to ensure actions are completed.

Following on from a theme of work not being completed following complaint closures, a scheduler has been assigned to lead on complaint jobs which are all collated into their own section on Oneserve.

Following on from a theme of poor communication around appointments, it is being investigated for schedulers to have a no-reply email to enable repair appointments to be sent as emails rather than letters/phone calls. Not only would this improve communication of when customers appointment is, it will also mean that those whose preferred method of communication is email are receiving their contact in that way.

The Quality and Assurance Co-ordinator holds a weekly meeting with SPS's Service Improvement Manager and Customer Experience Officer to identify common trends, so that improvement actions can be created or feedback provided to the relevant service area.

Monthly mandatory training is being implemented for all investigating officers, as well as training provided by the Customer Experience Team, a hot topic will be discussed.

A trial is currently in process to aid the investigation and outcomes of complaints, the key business area is required to supply the information to the investigating officer within 3 working days of the complaint being allocated, between days 4 and 8 the investigating officer is required to review the information, provide any updates to the customer and compile the resolution, on day 8 (or before) the investigating officer is to send their outcome letter to the Quality & Assurance Co-ordinator for review, who will make any change recommendations to the letter before it is sent to the customer.

Complaint working groups are in place monthly, key themes for dissatisfaction are established and service improvement plans put in place.

If a customer is dissatisfied with complaint handling or outcome during the survey call, they can opt for a call back from the Quality and Assurance Coordinator who will follow up with any actions for the wider business (depending on the nature of the complaint), where necessary.

Any complaint about repairs, a post inspection is being put in place this will be completed by the area Surveyor, this is to ensure works have been fully completed to a good standard and to manage the customers' expectations if more follow-on work is identified during the original works being completed.

Following maladministration received from the Ombudsman, 'check-in' meetings are in place with the Investment team to ensure the orders and recommendations are being completed.

Key achievements for the Complaints Service are:

- OVH have had positive and successful completion of Quarter One and Quarter Two Business Critical Control audits by Beaver and Struthers.
- We have successfully completed the self-assessment following the release of the new Housing Ombudsman code in 2024, which OVH are fully compliant with.
- Improved performance with satisfaction of complaint handling.
- OVH have previously been awarded with Housemark Complaint's Accreditation, following a rigorous assessment, during which staff and customers were interviewed and completed complaint cases examined by an independent Housemark assessor. OVH continue to build on this accredited approach and will be subject to further reassessment in c. May 2025.

7. Cost of Complaints

OVH is committed to providing a value for money service to customers and are aware of the cost to the organisation following poor customer service. The following breakdown was compiled by the Customer Experience Team with the assistance of Finance, who provided the average hourly rates including on-costs for those colleagues who deal with complaints.

Stage 1 complaint – Average total cost per complaint is £133.42

This includes the following cost:

- 30 minutes of Complaint Coordinator time £9.53
- 3 hours of Investigating Officer time £81.50
- 1 hour of Asset Management Investigating Officer time £25.03
- 1 hour of SPS Supervisor time £17.30

Stage 2 complaint – Average total cost per complaint is £291.64

This includes the following cost:

- 30 minutes of Complaint Co-ordinator time £9.53
- 3 hours of Investigating Officer time £103.06
- 1 hour of Asset Management Investigating Officer time £28.33
- 1 hour of SPS Supervisor time £17.30
- Cost of stage 1 complaint handling £133.42

The table below shows the cost of complaint handling to the organisation, the cost at Stage 2 is in addition to Stage 1. Due to a change in the way the hourly rate is calculated, we are unable to compare to the previous years, however going forward we will provide a trend analysis.

	Number 22/23	Cost 22/23	Number 23/24	Cost 23/24	Number 24/25 YTD	Cost 24/25 YTD
Stage 1	478	£46,208.26	688	£84,734.08	329	£43,895.15
Stage 2	80	£17,008	151	£38,870.42	62	£18,081.68
Total	558	£63,216.60	847	£125,663.86	391	£61,976.83

8. Housing Ombudsman Complaints Handling Code.

OVH is fully compliant with the new Housing Ombudsman Complaints Handling Code. A new self-assessment has been completed (see appendix 2), it has been signed-off by the Housing Ombudsman and is now available on OVH's website, it will be reviewed and updated, where necessary, every year.