

## Coastline Housing 2025/26 Self-Assessment against the Housing Ombudsman Complaint Handling Code

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	Section 3.1 of Coastline's Customer Feedback (Compliments and Complaints) Policy [the Policy] states: A complaint is "An expression of dissatisfaction, however made, about the standard of service, action or lack of action taken by Coastline, its staff, or contractors"	HOS states: Landlords are expected to use the definition of a complaint set out in the Code in its complaints policy (and any other relevant policies and/or procedures). This is as follows: 'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents'
1.3	A resident does not have to use the word 'complaint' for it to be treated as such. Whenever a resident expresses dissatisfaction landlords must give them the choice to make complaint. A complaint that is submitted via a third party or representative must be handled in line with the landlord's complaints policy.	Yes	Section 3.1 of the Policy defines a Complaint as: <b>'Complaint:</b> An expression of dissatisfaction, however made, about the standard of service, action or lack of action taken by Coastline, its staff, or contractors.'  Section 4.1 of the Customer Feedback (Compliments and Complaints) Policy States: 'Customers can provide feedback, including make a complaint, via: Through a third party (with consent)'.  All complaints however received, whether direct from a customer, their representative or a third party are passed to the Customer Feedback Team for processing through our Customer Relationship Management software (CRM)	In a HOS Investigation Report received by Coastline during 2024-25 the HOS supported our approach in regards to service requests and complaints.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
			<p>Where it is unclear whether a customer is raising a complaint we seek to clarify whether they would like their concern addressed as a service request or a complaint.</p> <p>The need to clarify if a customer is making a complaint is referenced within the complaints training for colleagues (required for all colleagues every three years).</p>	
1.4	<p>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.</p>	Yes	<p>Section 3.1 of the Customer Feedback (Compliments and Complaints) Policy sets out a definition of a service request as: 'A request from a customer to take action to put something right'.</p> <p>Service requests are recorded for trend and monitoring purposes, and performance is reported quarterly and annually to the Customer Experience Committee and Group Common Board.</p>	<p>As allowed for within the Code, Coastline differentiates between requests for service and complaints. Customers are advised if we propose to take an issue forward as a Service Request and are given the option to request it is dealt with at Stage 1 if they are not in agreement with this approach.</p>
1.5	<p>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.</p>	Yes	<p>See Evidence under 1.3 and 1.4 above.</p> <p>At any stage, a customer can ask for their service request to progress to stage 1 – any remedial work would continue where relevant and appropriate.</p>	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
1.6	<p>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.</p>	Yes	<p>All customer surveys contain the following wording:</p> <p>“Thank you for taking the time to give us feedback about your recent experience. If you are dissatisfied with our services, you can <a href="#">raise a complaint</a> with us.”</p> <p>The Policy states at section 8.1 clarifies that survey feedback is not classed as a complaint.</p>	

## 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	<p>Section 8.1 of the Policy states: Complaints will be accepted unless there is a valid reason not to do so. Section 8.2 states: All exclusions will be explained to the customer, including their right to contact the Housing Ombudsman.</p> <p>If a request to raise a complaint is declined, the reasons why are clearly communicated to the customer in writing and contact details or the Ombudsman are provided.</p>	
2.2	<p>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:</p> <ul style="list-style-type: none"> <li>• The issue giving rise to the complaint occurred over twelve months ago.</li> <li>• 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.</li> </ul>	Yes	<p>Section 8.0 of the Policy sets out Exclusion of Complaints. This includes exclusions under the Acceptable Behaviour Policy.</p>	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	<ul style="list-style-type: none"> <li>Matters that have previously been considered under the complaints policy.</li> </ul>			
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	Section 8.1 of the Policy with regards complaint exclusions states: 'Complaints made more than 12 months after the event (unless with evidenced justification)'.	Per Coastline's Record Retention Policy, phone recordings and transcripts are retained for a period of 90 days meaning these records would not be available as potential evidence for any complaints received after this point.
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 Evidence under 2.1.  Coastline acts on any direction from the Ombudsman and takes learnings from any such situations.	
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	See evidence under 2.1.	All cases are considered on a case-by-case basis and, if declined for progression under our Policy, clear reasons for that specific case are provided in writing to the customer.

### 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	<p>Customers can provide feedback, including making a complaint. Section 4.1 of the Customer Feedback (Compliments and Complaints) Policy states: Customers can provide feedback, including make a complaint, via:</p> <p>In person, to any member of staff or at Coastline House, 4 Barncoose Gateway Park, Pool, Redruth TR15 3RQ</p> <p>Website or portal ('My Coastline' app or website <a href="#">Home - My Coastline</a>)</p> <p>Email <a href="mailto:feedback@coastlinehousing.co.uk">feedback@coastlinehousing.co.uk</a> or <a href="mailto:customer.service@coastlinehousing.co.uk">customer.service@coastlinehousing.co.uk</a></p> <p>Social media (private message our social media channels)</p> <p>Through a third party (with consent)</p> <p>Telephone (please call <b>01209 200200</b>)</p> <p>Section 6 of the Policy sets out support offered to customers who may wish to complain, including by accessing a Complaint Mentor. This is also reflected on Coastline's website.</p> <p>All Coastline staff undertake complaints training which includes reference to receiving complaints through different channels, including verbally.</p>	<p>Housing Ombudsman Decision: <i>Coastline Housing Limited (Case 202300842)</i> – 15 Dec 2025 (Published Mar 2026). In this December 2025 case, the Ombudsman noted that Coastline generally communicated promptly with the resident during the complaints process (for example, quickly acknowledging the complaint and keeping her informed of the panel's scheduling). Coastline also made reasonable adjustments by involving the resident's support workers and choosing a comfortable venue for the panel hearing, showing consideration of the resident's vulnerabilities.</p>

Code provision	Code requirement	Comply Yes / No	Evidence	Commentary / explanation
			During 2025/26 a Complaint Mentor was accessed on two Stage 2 complaints and one Stage 1 complaint.	
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	See Evidence under 3.1	
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	<p>Customers are made aware of how a complaint can be made and are provided with complaint performance data and learning and improvements arising from complaints via:</p> <ul style="list-style-type: none"> <li>• Information on the website</li> <li>• Annual Autumn Customer Newsletter</li> <li>• Annual Report</li> <li>• Social Media</li> </ul> <p>Our Policy and webpage make clear that we welcome feedback from customers and want to act when things go wrong so we can put them right. We work with our Customer Voice group and Customer Scrutiny's to explore further ways to promote the Policy and ways to provide feedback when something goes wrong.</p>	
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	Yes	Coastline's website has a dedicated page on Customer Feedback, including complaints, which sets out the two-stage complaints process, timeframes and information on the Ombudsman and Social Housing Complaints. We publish a <a href="#">one-page quick reference guide</a> for customer alongside our Policy.	

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	for responding. The policy must also be published on the landlord's website.		<p>Website link: <a href="#">Complaints - Coastline Housing</a></p> <p>The Policy is published on the website: <a href="#">Customer Feedback (Compliments and Complaints) Policy</a> The Policy meets document accessibility standards.</p>	
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	See Evidence under 3.4.	
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	<p>Section 7.2 of the Policy in relation to Stage 1 states: Customers may be accompanied by a Complaint Mentor or advocate.</p> <p>Section 7.3, in relation to Stage 2 states: Customers may be accompanied by a friend, family member or Complaints Mentor, and submit supporting statements.</p> <p>This information is also reflected in the standard Stage 1 and Stage 2 response letters.</p>	In addition, although not acting as representative of the customer Section 6.2 of the policy promotes the role of the Complaint Mentor; this is also reflected on the webpage.
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	<p>Information and contact details for the Ombudsman Service is provided on the website and at every stage of communication with the Customer Feedback Team, from the start of the process (service request) through to resolution or referral to the Ombudsman.</p> <p>We also include in our replies, where relevant, alternatives to customers when the HOS is not the relevant organisation for them to engage with about their complaint.</p>	Complaints flowchart shared with each customer who wishes to raise a service request or complaint. <a href="#">Guide to complaints and service requests 20260108.pdf</a>

## 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	<p>There is a Governance and Customer Feedback Team consisting of Group Company Secretary and three Governance and Customer Feedback Officers. This teams coordinates review/acceptance of complaints or service requests, including working with service areas with a business partner model to provide support.</p> <p>The Group Company Secretary is the lead contact for the Ombudsman as 'Complaints Officer' and has responsibility to provide performance reports to the governing body, colleagues (to include all training) and all customers.</p>	From 2026/27, the Customer Feedback Lead (new role) will act as the lead contact with the Housing Ombudsman, reporting to the Group Company Secretary.
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	<p>The Governance and Customer Feedback team has access to colleagues at all levels to support complaint handling, including members of the Board and Committees for Stage 2 panels.</p> <p>The Team has the authority to act to resolve disputes promptly and fairly where required; for example, the Group Company Secretary will make the final decision on whether a complaint should be accepted or not.</p>	
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	Yes	<p>Complaints are reviewed by senior managers and Heads of Service at Stage 1 and Executive Directors at Stage 2 to ensure priority and senior level focus.</p> <p>The Tenancy team is a escalation point for ASB complaints.</p>	Housing Ombudsman Decision: <i>Coastline Housing Limited (Case 202300842)</i> – 15 Dec 2025 (Published Mar 2026), identified learnings for the organisation following failing in ASB complaint handling. This included a

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	<p>complaints are seen as a core service and must be resourced to handle complaints effectively.</p>		<p>All staff are training on complaints handling and, in addition, managers are trained on how to undertake effective Stage 1 investigations.</p> <p>Complaints handling is positioned as an independent team, outside of service delivery areas, and is recognised as a core service.</p>	<p>requirement to ensure staff are suitably trained on complaint handling. We refreshed our training slides and accompanying guidance as a result.</p> <p>During 2026/27, additional complaints handling staff will be recruited. We also intend to review the complaints handling model to ensure it is fit for purpose.</p>

## 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	Coastline has a single, dedicated <a href="#">Policy</a> for complaints.  We welcome feedback – as stated on the webpage – as a learning opportunity. No customer suffers detriment as a result of making a complaint.	
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	The Policy is clear that Coastline has only two stages for complaints handling.	
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	Coastline has a two-stage complaint handling process.	
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	Yes	All complaints in relation to services provided by Coastline to include all third parties are dealt with via the Policy. This includes LandG customers where a Stage 1 would be undertaken by Coastline and a Stage 2 by LandG.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	be expected to go through two complaints processes.			
5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	See Evidence under 5.4.	
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	Stage 1 and Stage 2 Complaint acknowledgements set out the definition of the complaint and the resolution the customer is seeking. Where this is not clear the customer will be asked to provide clarification advising that whilst this will assist, it is not essential.	
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	Complaint acknowledgements set out any areas within the complaint definition which fall outside of Coastline’s control or remit, e.g. services provided by external providers such as a Local Authority, and include signposting for the customer accordingly.	
5.8	At each stage of the complaints process, complaint handlers must: <ul style="list-style-type: none"> <li>a. deal with complaints on their merits, act independently, and have an open mind;</li> </ul>	Yes	All investigating (senior) managers receive training on the complaints handling and are suitably qualified and experienced to provide a high-level review of the issue and the relevant processes behind these in line with Coastline’s strategies and policies. A guide is also provided to IMs to assist them in undertaking their investigations.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	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.		Where changes or improvements are identified they have the authority to be able to put action plans into place and take these forwards.	
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	Within the Policy, Section 7.2 – Stage 1 investigation states: ‘Any extension to providing a response would be no more than 10 working days without good reason. Those reasons would be clearly explained to the customer, and the customer would be provided with the contact details for the Housing Ombudsman.’ Section 7.3 – Stage 2 investigation states: ‘Responded to within 20 days of acknowledgement. Any extension to providing a response would be no more than an additional 20 working days without good reason. Those reasons would be clearly explained to the customer, and the customer would be provided with the contact details for the Housing Ombudsman.’  This requirement is also reflected within the Stage 1 and Stage 2 template acknowledgement letters.	All staff receive training on complaint timeframes. In addition, investigating managers are required to update our Customer Relationship Management software showing where extensions have been advised to customers in addition to how often it has been agreed the customer will be provided with an update on progress.
5.10	Landlords must make reasonable adjustments for residents where appropriate under the Equality Act 2010. Landlords must keep a	Yes	See Evidence under 3.1.  Our Customer Relationship Management programme includes a record of disabilities and	There has been a significant improvement during 2025/26 to the completeness of EDI and

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	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.		vulnerabilities where these have been declared by customers and those living in their households.	vulnerability data in relation to customers held on the CRM. This work will continue into 2026/27.
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 Evidence under 2.1 and 2.2.	
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	<p>Full records are held for each complaint to include all supporting information within CRM and H:drive complaint files.</p> <p>Dashboards provide comprehensive management information for each as well as collective complaints for trend, monitoring and training purposes.</p>	
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	Yes	Coastline has a Goodwill Payments Policy in place which enables colleagues to identify and offer reasonable redress where a customer has been inconvenienced, left out of pocket or to acknowledge where we have not delivered our service to an expected standard. Colleagues are briefed on this Policy as part of complaints handling training.	At the time of writing this self-assessment, the Goodwill Payments Policy is being reviewed to align with the Ombudsman published guidance. It is expected this will be implemented from May 2026.

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	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	<p>Within the Customer Feedback (Compliments and Complaints) Policy, Section 8.1 states: 'Unreasonable behaviour, which are defined as persistent, unreasonable demands made by a customer or their representative. In response, we will inform the customer of the impact this behaviour is having and if the behaviour continues, we may refuse to deal with the complaint, limit the ways the customer can complain, amend our published target response times, or respond without a full investigation. Any action will be taken in accordance with our Acceptable Behaviour Policy.' This Policy has an accompanying procedure published to our Sharepoint site as a guide for colleagues.</p> <p>At Section 8.5: 'We appreciate that raising a complaint can be a stressful time and customers may feel angry or upset. We will do our best to help and support customers to listen to and resolve a complaint. However, the actions of some customers who are angry or persistent may result in unreasonable demands on, or behaviour towards our staff. In those circumstances, we will take appropriate action to manage such behaviour in line with our Acceptable Behaviour Policy. <a href="#">Acceptable Behaviour Policy.docx</a></p>	Any restrictions will be reviewed on a six-monthly basis or earlier if the behaviour is resolved sooner or circumstances change.
5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and	Yes	The Policy states:	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	demonstrate regard for the provisions of the Equality Act 2010.		<p>'Due regard must be given to implications of the Equalities Act 2010, the Data Protection Act 2018 and the Health and Safety at Work Act 1974.'</p> <p>An Equality Impact Assessment would be undertaken before application of any potential measure under the acceptable Behaviour Policy.</p>	

## 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	<p>Section 7.2 of the Policy refers to the initial five working days from receipt of a complaint being used to ensure (amongst other tasks) that a 'definition' of the complaint is established. This step is crucial in assessing the complexity level of a complaint and any other factors which may influence overall response time.</p> <p>Under the Policy, as part of the site visit at Stage 1, if an investigating manager becomes aware of any additional difficulties or vulnerabilities (including short-term) our internal records will be updated and assistance will be offered to the customer via internal teams or signposting to external agencies.</p>	Stage 1 investigating managers, have the ability and expertise to assess the likely complexity on a case-by-case basis to determine which can be reviewed and resolved as early as possible, including taking into account whether the customer has any identified or declared disabilities or vulnerabilities.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <b><u>within five working days of the complaint being received.</u></b>	Yes	This is reflected at Section 7.2 of the Policy. This acknowledgement includes the complaint definition.	In the December 2025 case, the Ombudsman found Coastline's Stage 1 and Stage 2 responses were issued within (or just outside) the prescribed timescales, and any delays (e.g., scheduling the Stage 2 panel) were by agreement with the resident to accommodate their needs.
6.3	Landlords must issue a full response to stage 1 complaints <b><u>within 10</u></b>	Yes	This is reflected at Section 7.2 of the Policy.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	<b>working days</b> of the complaint being acknowledged.			
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	<p>Section 7.2 of the Policy states: Any extension to providing a response would be no more than 10 working days without good reason. Those reasons would be clearly explained to the customer, and the customer would be provided with the contact details for the Housing Ombudsman.</p> <p>This is also included within the Stage 1 acknowledgement template.</p>	
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 Evidence under 6.4.	
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	<p>Section 7.2 of the Policy states: 'IM investigates and responds to the customer, via the customer's preferred method of contact, within 10 working days.' This includes reference to learnings or other actions required but is not held up if they are not yet concluded.</p> <p>Section 9.0 of the Policy advises on "Remedies and putting things right".</p>	<p>Outstanding actions and improvements are tracked via the 'commitments and improvements' page on our Customer Relationship Management programme. Tasks/prompts are raised to ensure customers are provided with timely updates through to completion of all works.</p> <p><i>Area to improve: During 2026/27, when fully resourced, we will work on improving feeding back to the</i></p>

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
				<i>customer when outstanding actions from Stage 1 have been completed.</i>
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	<p>See Evidence under 6.6.</p> <p>Training is provided to all colleagues to include providing clear reasons for decisions made and referencing relevant policy, law and good practice where relevant.</p>	<p>In the 2025 Ombudsman case, Coastline’s initial complaint response failed to address all aspects of the complaint and did not clearly inform the resident whether their complaint was upheld or not. Even at Stage 2, the response omitted certain issues and did not identify the service failures that actually occurred. These were cited as “complaint handling failures” by the Ombudsman. We have adjusted our Stage 1 template as a result.</p> <p><i>Area to improve: We have sometimes seen inconsistency in responses to the complaint definition set out in the acknowledgement and the complaint response from the IM. During 2026/27, the Customer Feedback team will work more closely with the IM to ensure the complaint definition is fully responded to.</i></p>
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	Yes	We consider the Complaint Handling Code in this regard and have, where relevant, advised customers that additional complaints raised during an existing Stage 1 process will be incorporated into that existing complaint.	<i>Area to improve: During 2026/27, we will update the Customer Feedback Policy to more clearly reference this provision from the Complaint Handling Code, for absolute clarity.</i>

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	<p>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.</p>			
6.9	<p>Landlords must confirm the following in writing to the resident at the completion of stage 1 in clear, plain language:</p> <ul style="list-style-type: none"> <li>a. the complaint stage;</li> <li>b. the complaint definition;</li> <li>c. the decision on the complaint;</li> <li>d. the reasons for any decisions made;</li> <li>e. the details of any remedy offered to put things right;</li> <li>f. details of any outstanding actions; and</li> <li>g. details of how to escalate the matter to stage 2 if the individual is not satisfied with the response.</li> </ul>	Yes	<p>These elements are included in the standard Stage 1 response template.</p> <p>Details of how to request escalation to Stage 2 are provided in the Stage 1 response template.</p>	

## 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	<p>This requirement is included within the standard Stage 1 response template.</p> <p>Section 7.3 of the Policy, Stage 2 – Independent Panel review, states: 'Requested by the customer within 30 calendar days of Stage 1 closure; if a Stage 2 is requested outside of this timeframe it will not be accepted.'</p>	
6.11	Requests for stage 2 must be acknowledged, defined and logged at stage 2 of the complaints procedure within five working days of the escalation request being received.	Yes	<p>Section 7.3 of the Policy states that Stage 2's are:</p> <p>'Acknowledged, defined and logged within five working days. Note that customers are not required to explain their reasons for requesting escalation to stage 2. We will though try to understand why a customer remains unhappy after Stage 1 as part of the stage 2 response.'</p> <p>We monitor compliance with this via the CRM workflows and dashboards.</p>	
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 Evidence under 6.11	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	An independent panel, currently comprising an Executive Director and either a Non-Executive Director, Customer Member or Independent Committee Member, reviews the complaints at Stage 2 (see Section 7.2 of the Policy).	
6.14	Landlords must issue a final response to the stage 2 <b><u>within 20 working days</u></b> of the complaint being acknowledged.	Yes	Section 7.2 of the Policy reflects this requirement. It is also reflected within the Stage 2 acknowledgement template. Including the maximum period for any extension of up to a further 20 working days – any such extension would be explained to the customer and details of the Housing Ombudsman provided.	As per 6.2.
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 Evidence 6.14	
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 Evidence 6.14	
6.17	A complaint response must be provided to the resident when the answer to the complaint is known, not	Yes	A Stage 2 response is provided within the required timescales, not when actions are complete.	<i>Area to improve: During 2026/27, when fully resourced, we will work on improving feeding back to the</i>

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	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.		Outstanding actions and improvements are tracked via the 'commitments and improvements' page on our Customer Relationship Management programme. Tasks/prompts are raised to ensure customers are provided with timely updates through to completion of all works.	<i>customer when outstanding actions from Stage 2 have been completed.</i>
6.18	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.	Yes	Stage 2 response letters include reference back to the complaint definition and, where relevant, applicable laws, regulations or policies are referenced.	<p>In the 2025 Ombudsman case, Coastline's initial complaint response failed to address all aspects of the complaint and did not clearly inform the resident whether her complaint was upheld or not. Even at Stage 2, the response omitted certain issues and did not identify the service failures that actually occurred. These were cited as "complaint handling failures" by the Ombudsman.</p> <p>We have learnt from the December 2025 case and adjusted the Stage 2 response template as a result.</p>
6.19	<p>Landlords must confirm the following in writing to the resident at the completion of stage 2 in clear, plain language:</p> <ul style="list-style-type: none"> <li>a. the complaint stage;</li> <li>b. the complaint definition;</li> <li>c. the decision on the complaint;</li> <li>d. the reasons for any decisions made;</li> </ul>	Yes	The Stage 2 letter confirms, in plain language, the points set out and are reflected in our Stage 2 response template. A stage 2 response confirms our internal procedures have been concluded and signposts customers to the Ombudsman should they remain dissatisfied.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	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.			
6.20	Stage 2 is the landlord's final response and must involve all suitable staff members needed to issue such a response.	Yes	The independent Stage 2 Panel calls on appropriate colleagues to inform their review of the complaint, including the original Stage 1 Investigating Manager and other expert colleagues as needed.	

## 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"> <li>• Apologising;</li> <li>• Acknowledging where things have gone wrong;</li> <li>• Providing an explanation, assistance or reasons;</li> <li>• Taking action if there has been delay;</li> <li>• Reconsidering or changing a decision;</li> <li>• Amending a record or adding a correction or addendum;</li> <li>• Providing a financial remedy;</li> <li>• Changing policies, procedures or practices.</li> </ul>	Yes	<p>Section 9 of the Policy references remedies and putting things right: It states:</p> <p>'If we find that we have not met our standards or have made a mistake, we will take action to put things right. Remedies may include: · A sincere apology and explanation of what went wrong. · Practical action to resolve the issue (for example, completing outstanding repairs or correcting records). · Reimbursement of reasonable costs, where appropriate (this does not stop a complaint progressing should you wish). · Changes to our processes or services to prevent similar issues in future.</p> <p>We will always consider the impact the issue has had on you and aim to provide a remedy that is fair and proportionate to the circumstances. Our goal is to learn from complaints and improve our services for all customers.'</p> <p>We also apply our Goodwill Payments Policy.</p>	<p>In the December 2025 Ombudsman case, Coastline had to compensate the resident £150 for the inconvenience and distress caused – specifically £100 for the poor ASB handling and £50 for the complaint-handling failures. Coastline was also directed to issue a written apology to the resident, meeting the standards in the Ombudsman's Apology Guidance.</p> <p>We have learnt from this and enhance our approach to making apologies, including signposting colleagues directly to the Ombudsman Guidance and learning zone on how to make meaningful apologies. We are currently in the process of aligning our refreshed Compensation and Gestures of Goodwill Policy to the newly published Ombudsman Guidance to ensure alignment on remedies.</p>

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
			These requirements are included within the complaints training for staff and the complaints handling procedure.	
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes	Remedies take account of the impact on the customer, as also reflected in the Goodwill Payments Policy.	
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	Stage 1 and Stage 2 findings will set out any remedy proposed with either deadlines for these to be completed or, in agreement with the customer, timeframes for updates to be provided.	Any financial redress offered and accepted will be actioned for payment by BACs. This is tracked through CRM and then via the finance system, Xledger for final approval.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes	Guidance on Remedies and Decisions made by the Ombudsman are regularly reviewed by the Complaints Team to ensure reasonable redress offered is at least in line with Ombudsman expectations.	At the time of writing, the Goodwill Payments Policy is being reviewed against the recently issued Ombudsman Guidance and is expected to be implemented from May 2026.

## Section 8: Self-assessment, reporting and compliance

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"> <li>a. the annual self-assessment against this Code to ensure their complaint handling policy remains in line with its requirements.</li> <li>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;</li> <li>c. any findings of non-compliance with this Code by the Ombudsman;</li> <li>d. the service improvements made as a result of the learning from complaints;</li> <li>e. any annual report about the landlord's performance from the Ombudsman; and</li> <li>f. any other relevant reports or publications produced by the Ombudsman in relation to the work of the landlord.</li> </ul>	Yes	<p>Quarterly and Annual Complaints Performance and Service Improvement Reports are submitted to the Executive Team, Customer Experience Committee, and annually to the Board, to include the completed Ombudsman Self-Assessment.</p> <p>In addition, the Ombudsman Self-Assessment is reviewed annually in May by the Audit, Risk and Assurance Committee as part of the Annual Compliance Report.</p> <p>Quarterly and Annual Complaints Performance and Service Improvement Reports include analysis of data for all complaints received, any complaints which were not accepted, trends, timeframes and extensions, percentage upheld, improvements and commitments identified, and financial redress awarded.</p> <p>In addition, reports include any complaints with the Ombudsman for review, determinations received and recently published Insight or Spotlight reports.</p>	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
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.	Yes	See Evidence under 8.1.  The Annual Complaints Performance and Service Improvement Report, the Board's response and the Ombudsman Self-Assessment are published annually on our website on the Complaints page by end June. Link to the 2025/26 Annual Complaints Performance Report on Coastline's website: <a href="#">Annual Complaints Performance Report 2024-25.pdf</a>	
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes	Not applicable during the current reporting year.	Noted in case of any future significant restructure, merger and/or change to procedures planned.
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes	Cross-references to directions from the Ombudsman during the year are cross-referenced at the relevant provision in this self-assessment.	
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	Not applicable during the current reporting year	Noted in case of any future cyber-incident or other exceptional circumstances.

## Section 9: Scrutiny and 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	<p>In the Customer Feedback (Compliments and Complaints) Policy Section 12. Learning and improvement states: Feedback is used to identify opportunities to improve our services.</p> <p>Implementation of improvement commitments identified from complaints are monitored by the Customer Feedback team and managers.</p> <p>“You said, we did” examples are published in the CoastLines Magazine.</p> <p>Quarterly and annual reports submitted to the Customer Experience Committee and Board.</p> <p>Annual self-assessment against the Ombudsman Code published to our website.</p>	<p>Monthly Sharepoint newsletters are circulated to all colleagues setting out themes, trends, performance against TSM’s and learning from complaints received.</p> <p>The Governance and Customer Feedback Team attend quarterly team meetings to feedback on individual team performance to include areas for improvement, call quality reviews, training, trends and themes.</p> <p><i>Area to improve: During 2026/27, we will implement a business-as-usual approach to sharing learning from Ombudsman Spotlight reports and other publications to further inform learning from complaints.</i></p>
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	Yes	<p>Our customer feedback process is designed to be:</p> <ul style="list-style-type: none"> <li>Inclusive, accessible, easy to use and understand;</li> </ul>	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	introduce positive changes in service delivery.		<ul style="list-style-type: none"> <li>• A straightforward two stage process, each of which are clearly set out;</li> <li>• Effective and timely;</li> <li>• Objective, with provision for independent investigation, if necessary;</li> <li>• Confidential;</li> <li>• Comprehensive with the same standard features for all parts of the organisation;</li> <li>• Responsive and learning, to prevent repetition of the cause of similar complaints and to take improvements forward from feedback received.</li> </ul> <p>We proactively and positively state in our Policy and on the website how we value feedback to continuously learn and improve.</p>	
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	<p>In the Customer Feedback (Compliments and Complaints) Policy Section 13. Governance and review states: The Chair of the Customer Experience Committee is the Member Responsible for Complaints.</p> <p>The Company Secretary is the accountable officer for complaints.</p> <p>The Governance and Customer Feedback team acts as the</p>	<p>Monthly TSM (Tenant Satisfaction Measures) reporting to Executive Team, Heads of Service and Senior Leadership Team.</p> <p>Quarterly and annual reporting to the Customer Experience Committee.</p> <p>Annual reporting to Board.</p>

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
			<p>'complaints officer' as defined by the Housing Ombudsman. The team has access to staff at all levels to facilitate the prompt resolution of complaints. They also have the authority and autonomy to act to resolve disputes promptly and fairly.</p> <p>Oversight is provided through regular reporting and performance monitoring through to the Customer Experience Committee and Board of Directors.</p> <p>We complete an annual self-assessment for complaints handling, which is reviewed by the Customer Experience Committee and Board of Directors, and published to our website.</p>	<p>Annual update within Autumn Customer newsletter</p> <p>Annual Report to customers</p> <p>Improvement reporting and review by involved customers</p>
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	The Group Company Secretary is the lead person accountable for complaint handling. The Group Company Secretary oversees themes, trends, systemic issues and risk.	The Customer Voice and Experience Manager is aligned to the Governance and Customer Feedback Team, and supports in undertaking deep dives into key themes, trends and areas for improvement.
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	Yes	The Chair of the Customer Experience Committee is the lead Board member for complaints.	

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
	as the Member Responsible for Complaints ('the MRC').			
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	The MRC is a Non-Executive Director and has access to all colleagues within Coastline, to include Executive Directors, Assistant Directors and Heads of Service. The accountable officer for complaints liaises regularly with the MRC on complaints performance, including challenges, and the MRC reviewed all quarterly and annual reports as part of their role on the CEC and Board.	
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: <ul style="list-style-type: none"> <li>a. regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance;</li> <li>b. regular reviews of issues and trends arising from complaint handling;</li> <li>c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and</li> <li>d. annual complaints performance and service improvement report.</li> </ul>	Yes	<p>The MRC meets with the accountable officer for complaints every other month to receive an update on complaints handling, and more regularly as required or if an issue has arisen. This includes being briefed on the current position with the Housing Ombudsman and any recent outcomes.</p> <p>Quarterly and Annual Complaints Performance and Service Improvement Reports are reviewed by Customer Experience Committee – which the MRC Chairs – and annually to include the Ombudsman Self-Assessment.</p>	<p>Quarterly and Annual Performance Reports include analysis of data for all complaints received, trends, timeframes and extensions, percentage upheld, complaints not accepted, improvements and commitments identified, and financial redress awarded.</p> <p>Reports include any complaints with the Ombudsman for review, determinations received and recently published Insight or Spotlight reports.</p>

Code provision	Code requirement	Comply: Yes / No	Evidence	Commentary / explanation
			<p>In addition, the Ombudsman Self-Assessment is reviewed annually in May by the Audit, Risk and Assurance Committee as part of the Annual Compliance Report.</p>	
9.8	<p>Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to:</p> <ul style="list-style-type: none"> <li>a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments;</li> <li>b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and</li> <li>c. act within the professional standards for engaging with complaints as set by any relevant professional body.</li> </ul>		<p>Our published <a href="#">Coastline Purpose and Values</a> , Trust Charter, <a href="#">Coastline Customer Pledges</a> and Group Code of Conduct all support a culture that when things go wrong we will make it easy for customers to raise concerns and complaints and will try to put things right straight away and learn from the issues raised to ensure we continually improve our services.</p> <p>Section 1.1 of the Customer Feedback (Compliments and Complaints) Policy emphasises Coastline’s commitment to delivering excellent services and doing the right thing for customers.</p>	