

2025/26 Annual self-assessment against the Housing Ombudsman Code of Complaint Handling

We are pleased to present our annual self-assessment against the complaint handling code as required by the Housing Ombudsman Service. It has been completed by the complaints officer, and it has been reviewed and approved by the Dolphin Living's board.

This self-assessment is part of the annual complaints' performance and service improvement report which you can find on our website which also includes the board's response to the self-assessment and other valuable information on our complaints handling processes.

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	The definition is used in Section 3:1 of Dolphin Living Complaints Policy	Dolphin Living has adopted this definition within our Complaint policy and practices.
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 3.2 of Complaints Policy	Dolphin Living recognises that a resident does not need to use the word 'complaint' and can lodge a complaint through a 3rd party or representatives. Our Managing Agent recognise the difference between a service request, survey feedback, dissatisfaction and a formal complaint. They manage all complaints in line with our Complaints policy
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	Yes	Section 3.2 of Complaints Policy	Clear definitions of a complaint and service request are defined within the Complaints Policy. Service requests are recorded, monitored and reviewed by our Managing Agent.

	requests are not complaints, but must be recorded, monitored and reviewed regularly.			
1.5	A complaint must be raised when the resident expresses dissatisfaction with the response to their service request, even if the handling of the service request remains ongoing. Landlords must not stop their efforts to address the service request if the resident complains.	Yes	Section 3.2 of Complaints Policy	The Complaints Policy details what a service request is and how any dissatisfaction can be escalated to a complaint. Service requests continue alongside any 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		The Dolphin Living customer service team monitors all survey feedback. If a resident raises an issue that we are not aware of, this is logged as a dissatisfaction of service & dealt with by the relevant team. If the resident has left contact details, they are contacted directly and the complaints procedure explained to them.

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	Section 2.1a of the Complaints policy	If we decide not to accept a complaint, we will provide an explanation setting out the reason why. We also advise residents that if they are unhappy with our decision, they can approach the Housing Ombudsman Service for advice.
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	Section 2.2 of the Complaints policy	It is not normally possible to deal with complaints using this policy where: a) Complaints are submitted anonymously (although we may still investigate) b) The matter being complained about is directly linked to legal proceedings already started by the complainant, Dolphin Living or its agent, or has already been considered via the complaints process, the courts, or another tribunal c) The complaint concerns the content of an approved Dolphin Living policy d) Complaints are submitted more than 12 months after the event being complained of, e) Exceptional circumstances apply

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 2.2 of Complaints policy	
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	Section 2.1a of the Complaints policy	If we decide not to accept a complaint, we will provide an explanation setting out the reason why the matter is not suitable for our complaints process and the right to take our decision to the Housing Ombudsman Service for advice.
2.5	Landlords must not take a blanket approach to excluding complaints; they must consider the individual circumstances of each complaint.	Yes	Section 2.1 a Complaints policy	

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	Section 3.5 and 3.5(a) of the Complaints policy	There are a range of ways that residents can make a complaint. Verbal: to Ivana de Carvalho on 0207 1133336 Email: info@dolphinliving.com Face to face and via our website. We make the necessary adjustments for all our residents to access the complaints process.
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	Section 3.5 of the Complaints Policy	Residents can raise a complaint via email, post, website or in person. They can also raise a complaint with any member of staff during a meeting or appointment or via our Managing Agents. All staff are aware of the complaints process and who a Stage 1 or Stage 2 complaint should be referred to.

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		We monitor the level of complaints and use the annual residents survey as a gauge of our success. We recognise that complaints should be welcomed if we wish to continually improve our services.
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	Section 3.5 (a) of the Complaints policy	Our Complaints Policy is available on our website along with our previous self-assessment of our performance. We have produced a new complaints guide leaflet which explains the two-stage process and have also amended our resident's handbook to include this information. We have delivered a new, more user-friendly website which has made it easier to make a complaint and which outlines the complaints process.
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	Section 10.2 of the Complaints policy	
3.6	Landlords must give residents the opportunity to have a representative	Yes		

	deal with their complaint on their behalf, and to be represented or accompanied at any meeting with the landlord.		Section 3.5 (b) of the Complaints policy	
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		The complaints page on our website advises residents on how to contact the Housing Ombudsman Service. This information is also provided in all Stage 2 complaint responses.

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	Job descriptions Section 11.3 of Complaints policy	Our Managing Agents had a Customer Services Manager who was responsible for Stage 1 complaints. However, from April 2026, this function is in-house and managed by our newly appointed Resident Engagement Manager. All stage 2 complaints & Ombudsman enquiries are handled our- Senior Resident Liaison & Regulations Manager who can also be defined as the Complaints officer. The Customer Services Director is accountable for complaints handling.

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		Throughout the complaints process, our Managing Agent and our complaints officers have access to all relevant staff and contractors to facilitate a response. Our Stage 2 complaints are signed off by 2 Directors following a full investigation and review by the Complaints officer.
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		We hold monthly Operations meetings with our Managing Agents to discuss learning from complaints and actions/follow up to be taken. Monthly Resolution meetings are held with all key officers & Directors within our organisation and our Managing Agents. This meeting focus's solely on learning from complaints and continuous improvement. Our complaint handlers continue to access the Housing Ombudsman Learning Hub and attending webinars.



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	Dolphin Living Complaints Handling Policy and Procedure	This is the only policy in place
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	Section 4 and 5 of Complaints policy	There is a 2-stage process
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	Section 4 and 5 of Complaints policy	We only have a 2-stage 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 be expected to go through two complaints processes.	Yes	Dolphin Living Complaints Handling Policy and Procedure policy statement	Our policy and procedure is used by our Managing Agents. There is only one process.

5.5	Landlords are responsible for ensuring that any third parties handle complaints in line with the Code.	Yes	Section 1.4 of Complaints policy	As above 4.1. This has been Our Managing Agents Touchstone handle stage 1 complaints in line with the Code and receive necessary support.
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	Section 4.3 of Complaints policy	We confirm that the complaint has been received, it is understood and is being investigated. The resident is contacted to ensure that their complaint is understood. The timeframe is confirmed as to when they can expect a response. If any part of the complaint is unclear, we will contact the resident for further clarification. All stage 2 complainants are contacted in person, by telephone or face to face meeting.
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	Section 4.3 of Complaints policy	Our complaint letters set out the elements of the complaint which are agreed with the resident during the initial contact and complaint acknowledgment.
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	Section 1.1 and 1.2 of Complaints policy	All complaints are treated confidentially, independently and on their own merit. They are fully investigated with all evidence reviewed and appropriate staff liaised with. If there is any perceived or actual conflict of interest this is dealt with or the complaint moved to another team member.

	c. take measures to address any actual or perceived conflict of interest; and d. consider all relevant information and evidence carefully.			We also speak to the resident on receipt of a complaint, and at Stage 2 the Resident Liaison Manager will make contact to allow the resident the opportunity to set out their position, how they are feeling about the complaint and to provide reassurance and support as needed. Following the investigation, a meeting is held to agree the response and outcome. This means we are building accountability and trust within the process.
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		If an extension is required, we would write to the resident detailing the reasons why before proceeding.
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		We record all known vulnerabilities on our residents' records and update when new information is disclosed. We have recently updated our Inclusion and Equality data of our residents so that we are aware of what we need to adjust to tailor services. This has continued during 2025-26
5.11	Landlords must not refuse to escalate a complaint through all stages of the complaints procedure unless it has	Yes	Section 5.5 & 5.6 of the Complaints policy	

	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.			
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		All complaints, the investigation, evidence and outcomes are saved on our Managing Agent's CRM system Qube and our internal SharePoint
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		Our focus on complaint handling is to align to the preferred outcomes of a complaint. We identify these when we make initial contact with a complainant and can use discretion to apply remedies to resolve a complaint, along with using our Compensation policy and the aggravating factors within it.
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	Section 7 of the Complaints policy	

5.15	Any restrictions placed on contact due to unacceptable behaviour must be proportionate and demonstrate regard for the provisions of the Equality Act 2010.	Yes		All cases will be considered on a case-by-case basis, considering the circumstances of the individual and any known protected characteristics.
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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		As 4. above Most of our complaints are resolved at Stage 1 by our Managing Agents who seek early resolution to the resident's satisfaction.
6.2	Complaints must be acknowledged, defined and logged at stage 1 of the complaints procedure <u>within five</u>	Yes	Section 4.3 of Complaints policy	

	<u>working days of the complaint being received.</u>			
6.3	Landlords must issue a full response to stage 1 complaints <u>within 10 working days</u> of the complaint being acknowledged.	Yes	Section 4.4 of Complaints policy	
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	Section 4.4 of Complaints policy	
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		All our communications with residents in our complaints process outline the contact details for the HOS.
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		A complaint response will be sent as soon as possible and within the given timeframes. Outstanding actions are tracked by the Customer services team who will provide the resident with regular updates.
6.7	Landlords must address all points raised in the complaint definition and provide clear reasons for any decisions,	Yes		All outcomes in our complaint responses are clearly explained referencing relevant policy, law and good practice.

	referencing the relevant policy, law and good practice where appropriate.			If compensation/good will is offered, the calculation amount as per the policy is explained.
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		We review any additional requests on a case-by-case basis, considering when the additional point was raised and whether it would delay the response. Where issues are unrelated or we have already provided a response, a new complaint is raised and processed in line with our policy and procedure.
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		This is included in all our complaint responses.

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	Section 5.1 of the Complaints policy	
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	Section 5.1 of the Complaints policy	
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	Section 5.2 of the Complaints policy	
6.13	The person considering the complaint at stage 2 must not be the same person that considered the complaint at stage 1.	Yes	Section 5.3 of the Complaints policy	
6.14	Landlords must issue a final response to the stage 2 <u>within 20 working days</u> of the complaint being acknowledged.	Yes	Section 5.1 of the Complaints policy	
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	Yes		We review any potential extensions on a case-by-case basis and any decision is in line with the prescriptions of the code, and in agreement with the resident with

	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.			clear explanations as to the reasons for this. We have not gone beyond the agreed extension period for complaints during 2025/26.
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		During 2025/26 there were only 4 extensions, and these residents were provided with the contact details of the Ombudsman during the request for extension.
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		We aim to provide a full response within the given deadlines. Any remaining actions are tracked to completion.
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		All outcomes in our complaint responses are clearly explained referencing relevant policy, law and good practice. If compensation/good will is offered, the calculation amount as per the policy is explained.
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;	Yes		Items A-G are detailed in our response letter at Stage 2

	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		All stage 2 complaint responses are reviewed by two Directors. This to ensure that all elements of the complaint raised are responded to. Stage 2 is our final response, and this is set out including contact details for the HOS.

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. • Providing an explanation, assistance or reasons.	Yes		Our outcome letter confirms all these details as set out, where required, including what is being put in place to prevent this happening again, with clear timescales if relevant. This also includes apologies for service failure, and the fact the resident had to raise a complaint to resolve an issue. We also include any remedies and/or compensation/goodwill/redress

	• 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.			as necessary. Including changing policies, procedures and practices
7.2	Any remedy offered must reflect the impact on the resident as a result of any fault identified.	Yes		Any compensation is awarded as per the policy and any resolutions offered are realistic and within Dolphin's capability.
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		We provide a clear timeframe of when the issue can be resolved. Any compensation/good will offered to the resident is pending their acceptance. We give them a clear timeline of when the payment will be made upon bank details being sent in acceptance.
7.4	Landlords must take account of the guidance issued by the Ombudsman when deciding on appropriate remedies.	Yes		A review of the Compensation policy was undertaken in line with the HOS recent compensation recommendations. This is attached for evidence. The review resulted in amendments to the policy with approval by the Board. The amended Compensation policy was published on our website.

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	Yes	Annual Service improvement report 2025/26 Section 10.1 Complaints policy	Completed and uploaded on our website with the self-assessment.

	Ombudsman in relation to the work of the landlord.			
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.			The annual Complaints and Performance report is shared with our Board. The report is published this on our website. On a quarterly basis, our Operational Committee is provided with a Customer Service report which includes a review of complaints, complaint handling, trends and learning. For 2024/25 Ben Laryea was our Member Responsible for Complaints.
8.3	Landlords must also carry out a self-assessment following a significant restructure, merger and/or change in procedures.	Yes		We would do this where required
8.4	Landlords may be asked to review and update the self-assessment following an Ombudsman investigation.	Yes		We would respond accordingly to any guidance or direction from the HOS
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		If this is something we were impacted by, we would notify and publish this as set out.

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	Section 3.6 of the Complaints policy	Within our complaints handling process, we review lessons learnt by holding monthly meetings. We see complaints as an opportunity to learn and improve our services & relationship with our residents. We also liaise with our Managing Agent regarding complaint handling, sharing best practice, lessons learnt and areas for improvement.
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		Our Resident Liaison Manager shares lessons learnt to all staff across the charity and conducts root cause analysis to identify if there was a service failure and what we can do to prevent it recurring. We aim to empower a culture of continuous improvement by actively using complaints to identify areas for positive changes in service delivery and policy reviews.
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		We report on learning and improvements at our quarterly Operations Committee, in resident newsletters and engagement events and publish an annual report.

	stakeholders, such as residents' panels, staff and relevant committees.			The customer service team review lesson learnt from complaints at monthly meetings.
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		Our Resident Liaison Manager is the lead person accountable for complaint handling across the business. The Customer Services Director and Asset Management Director review all themes and trends on a continual basis.
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		Ben Laryea was our Member Responsible for Complaints during 2025/26. He was also a Board Member and sat on our Operational Committee.
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 Customer Services Director provides the MRC with a regular complaints' insight & performance via the bi-quarterly Customer Services Report and during a quarterly complaints review meeting.
9.7	As a minimum, the MRC and the governing body (or equivalent) must receive: a. regular updates on the volume, categories and outcomes of complaints,	Yes		A Customer Services Report which includes a review of complaints, complaint handling, trends and learnings is produced and analysed by Board Members on a quarterly basis at our

	alongside complaint handling performance; b. regular reviews of issues and trends arising from complaint handling; c. regular updates on the outcomes of the Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and d. annual complaints performance and service improvement report.			Operations Committee. They also receive the annual complaints performance and service improvement report for comment and scrutiny.
9.8	Landlords must have a standard objective in relation to complaint handling for all relevant employees or third parties that reflects the need to: a. have a collaborative and co-operative approach towards resolving complaints, working with colleagues across teams and departments; b. take collective responsibility for any shortfalls identified through complaints, rather than blaming others; and c. act within the professional standards for engaging with complaints as set by any relevant professional body.	Yes		Dolphin Living is a non-hierarchical organisation with a customer centric approach to our complaints handling and accountability. All teams work collaboratively to resolve issues raised in complaints and we focus on resolution, not blame. We work in collaboration with our Managing Agent ensuring the Complaints Handling Code is applied on each complaint. Our staff undergo CIH training