

First Affordable Limited: Complaints Policy for Social Housing Residents

Version	V3	Author	Altair
Policy Owner:	Board	Approved by:	Board
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1 | Introduction

- 1.1. At First Affordable Limited (“FAL”), we are committed to high standards of customer service. However, there may be occasions when we do not meet those high standards which we set for ourselves. We welcome feedback and we also take any form of complaint seriously. We will try wherever possible to resolve a complaint to the customer’s satisfaction.
- 1.2. This policy explains how residents can make a complaint if they are not satisfied with our services and how their complaint will be processed.
- 1.3. Throughout our handling of complaints we will always apply the principles of our Equality and Diversity Policy.

2 | Legal and Regulatory Requirements

- 2.1. This policy has been developed in line with the Complaint Handling Code 2024 published by the Housing Ombudsman Service (“HOS”).
- 2.2. We will operate our Complaints Policy in compliance with the Regulator of Social Housing’s standards as set out in the Regulatory Framework for Social Housing in England and associated guidance documents.
- 2.3. This policy also meets any legal obligation outlined in the following legislation:
 - Housing Act 1996
 - Localism Act 2011
 - Social Housing (Regulation) Act 2023

3 | **Scope**

- 3.1. This policy applies to all residents of FAL who have a legal relationship with us (i.e. are an applicant, tenant, leaseholder or licensee) and who live in one of our homes which is designated as social housing. It also applies to our managing agents and contractors.

4 | **Definitions**

- 4.1. **Complainant:** any social housing resident who makes a 'complaint' about FAL, its staff or anyone acting on behalf of FAL.
- 4.2. **Complaint:** we use the HOS definition and define a complaint as an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.
- 4.3. Our complaints procedure includes two kinds of complaints:
- **Priority Response – expression of dissatisfaction:** Negative feedback where FAL's response is much quicker than in the case of a formal complaint. These complaints do not normally require an investigation or sending of formal letters but will involve ensuring the problem is resolved as quickly as possible. Priority Response complaints are dealt with through a response within 5 working days of the complaint being lodged. Our managing agent will usually handle these complaints on our behalf.
 - **Formal complaint:** complaints which require some degree of investigation and / or follow-up and cannot therefore be resolved quickly. We will usually handle these directly within FAL.
- 4.4. **Service Request:** A service request is where a customer asks FAL to put something right. They are not complaints. This includes a first time request for service, a complaint about anti-social behaviour or a request for information or explanation.
- 4.5. **Complaints Officer ("CO"):** The person responsible for complaints at FAL. They are responsible for ensuring all records relating to the complaints are stored securely including external and internal emails and responses. Our Complaints officer is Nicola Marks and she can be contacted at complaints@firstaffordable.com.
- 4.6. **Member Responsible for Complaints ("MRC"):** Member of the governing body who is appointed to have lead responsibility for complaints. Our MRC is Susanne Coleman.
- 4.7. **Housing Ombudsman Service:** a service provided to all residents of registered providers of social housing which can assist residents throughout the life of a complaint and also be used if complaints should be escalated.

5 | Exclusions

- 5.1. We will not consider a matter to be a complaint if:
- The issue giving rise to the complaint occurred, or the resident became aware of it, over twelve months before the complaint was lodged. Where the problem is a recurring issue, we will consider any older reports as part of the background to the complaint if this will help to resolve the issue for the resident;
 - Where legal proceedings have been started, we will take steps to keep the complainant informed (e.g. by letter) but will not consider a new complaint;
 - Where matters have already been dealt with as part of the policy;
 - It is a service request;
 - Where it relates to a service or issue that is outside of the control of FAL, its managing agents or those acting on our behalf;
 - A complaint where there is a current insurance claim.
- 5.2. Note, in relation to these exclusions at 5.1 (for example legal proceedings for service charge arrears or an insurance claim), although we would not consider a complaint about the substance of these processes, we would not exclude complaints that were concerned with the conduct of staff members that were involved in those processes.
- 5.3. We do not have a blanket approach to exclusions but will consider each enquiry on its merits.
- 5.4. If a complaint is not accepted, the reasons for this will be explained and details of the Housing Ombudsman Service provided.

6 | Accessibility and Awareness

- 6.1. Complaints can be made by phone, by email, by letter or in person to any member of staff of FAL or anyone acting on behalf of the organisation. In accordance with the Equality Act 2010, and in line with our Equality and Diversity Policy, FAL will make reasonable adjustments to ensure residents may make a complaint.
- 6.2. Residents can appoint a third party to make a complaint on their behalf. We will confirm with the resident that they have given authorisation for them to do so.
- 6.3. We do not currently operate social media channels or accept complaints through social media. This may be reviewed in the future.
- 6.4. The FAL website will include information on how to raise a complaint. This Complaints Policy and process shall be easily found and be downloadable.

- 6.5. The Complaints Policy will be available via email or post for anyone who requests a copy. We can also arrange an interpreting service where required.
- 6.6. FAL and its managing agents will raise awareness of the Complaints Policy and Housing Ombudsman Service through communications and newsletters available to residents.

7 | **Complaints Officer**

- 7.1. We have a designated CO, whose role may or may not be dedicated to complaints handling. The CO will:
- Act sensitively and fairly;
 - Be trained to receive complaints and deal with distressed and upset complainants;
 - Have access to staff at all levels to facilitate quick resolution of complaints; and
 - Have the authority and autonomy to act to resolve disputes quickly and fairly.

8 | **Complaints Procedure**

- 8.1. Our complaints procedure is designed to be fair and transparent and aims to resolve the complaint quickly by putting things right. It comprises of two formal complaints stages. This ensures that residents can challenge any decision we make by correcting errors or sharing concerns via an appeal process.
- 8.2. **Priority Response – expression of dissatisfaction**
- 8.2.1. Where we receive negative feedback, including via transactional surveys, our representative (usually our managing agent) will contact the complainant within 2 working days of their issue being raised and will work to agree a suitable resolution in a mutually agreeable timeframe.
- 8.2.2. If the complaint is determined to be a Priority Response complaint, and the resident does not wish to raise a formal complaint, and no further clarification is required to understand the nature of the complaint, our managing agent will log the complaint and provide a response confirming our understanding of the complaint and the resolution within 5 working days.
- 8.2.3. The response is much quicker than a formal complaint as we will not normally carry out an investigation or send formal letters but will look to get the problem resolved as quickly as possible. Complainants are still eligible to then proceed to a formal complaint if they wish.

8.2.4. This process is for use where the resident does not wish to raise a formal complaint but is seeking a quick resolution to the issue. If the resident advises that they wish to raise it as a formal complaint, then it should be raised as a stage 1 formal complaint.

8.3. **Formal Complaints**

8.3.1. Where we are unable to resolve a complaint through our priority response process, or a resident requests to make a formal complaint we operate a two stage formal complaints process.

8.4. **Stage One**

8.4.1. We will refer the complainant to our CO who will acknowledge the complaint within five working days of receipt. The CO will investigate the complaint and provide a written response within 10 working days of the acknowledgement. The complainant will be informed of the progress until resolution.

8.4.2. We aim to fully respond to the complaint within ten working days where it is the responsibility of FAL or one of our contractors. If longer is required, where there is good reason, we will contact the resident to arrange a new timescale, and this will be a maximum of a further ten working days.

8.5. **Stage Two**

8.5.1. If a resident is dissatisfied with the outcome of the complaint review at stage one, the resident can make a request for their complaint to be escalated to stage 2 (appeal panel). The escalation request will be acknowledged within five working days of receipt of the request.

8.5.2. If the complaint is escalated to the appeal panel the customer or those acting on their behalf will be given the opportunity to provide additional to the panel. This may be in writing or via another method to suit the needs of the complainant in line with our Equality and Diversity Policy.

8.5.3. The appeal panel will consist of an independent FAL board member, and another board member who was not previously involved with the case. The appeal panel will review the case and provide a written response to the resident within 20 working days of the request to escalate. If longer is required where there is good reason, we will contact the resident to agree a new timescale, and this will be a maximum of a further 20 working days. This is the final stage of our complaints process.

8.6. **Remedies**

8.6.1. Where things have gone wrong, we will aim to put things right through appropriate remedies. We will take account of the guidance issued by the HOS when determining an appropriate remedy to be offered. Remedies may be offered at any point in the complaints process without the need for escalation.

8.7. Beyond the Two Stage Process

8.7.1. If a complainant has escalated their complaint through the two-stage process and the issue has still not been resolved to their satisfaction, they can contact the following:

- **Housing Ombudsman Service** – If a complaint has not been resolved to the complainant's satisfaction, FAL has refused to accept the complaint or there has been delays in the handling of the complaint, the complainant can contract the HOS directly. We will cooperate with the Housing Ombudsman's requests for information (including providing evidence within 15 working days of it being requested if possible). HOS can be accessed here:

[Residents | Social housing | Housing Ombudsman Service \(housing-ombudsman.org.uk\)](https://www.housing-ombudsman.org.uk)

or via the following contact details:

Complaint form: Fill in the [online complaint form](#)
Email: info@housing-ombudsman.org.uk
Phone: [0300 111 3000](tel:03001113000)

Opening hours are:

Monday, Tuesday, Wednesday, Friday 9am - 5pm
Thursday 9am - 3.30pm

Lines are closed for staff training every Thursday from 3.30pm to 5pm.

Calls are recorded for training and monitoring purposes.

Write to:

Housing Ombudsman Service
PO Box 1484
Unit D
Preston
PR2 0ET
Fax: 020 7831 1942

9 | **Guidance for Contractors**

- 9.1. This policy requires any contractor providing services on our behalf to:
- Record and respond to customer complaints within the timescales detailed in our internal complaints process;
 - Provide us with any information relating to a complaint upon request; and
 - Assist us with investigating complaints where appropriate.
- 9.2. The managing agent applies an Unreasonable Behaviour Policy, where appropriate. This is supported by FAL.

10 | **Learning from complaints**

- 10.1. We aim to learn from complaints and use this information to improve how we work. FAL will record and monitor every complaint and will regularly review the register of complaints received in order to identify recurring subjects and continuously improve how we handle complaints. Where possible, FAL will share with residents how learnings are being applied.
- 10.2. The board will receive regular reports about the volumes of complaints received, at which stage they were resolved, and any trends or themes within the complaints.
- 10.3. In addition, FAL will proactively monitor the effects of its complaints procedure. Areas to be monitored will include:
- Total number of expressions of dissatisfaction (Priority Response) as well as formal complaints;
 - Nature of complaints (e.g. estates issues, contractor issues);
 - Percentage of complaints resolved at the first stage of the internal process;
 - Percentage of complaints resolved at the second stage of the internal process; and
 - Percentage of complaints escalated beyond the internal process.
 - Lessons learned and how they have been used to drive continuous service improvement

11 | Reporting

- 11.1. The board will have scrutiny and oversight of complaints.
- 11.2. FAL will nominate a senior lead person to be accountable for complaint handling (the CO). They will assess themes or trends, identify any potential systemic failings, serious risks or policies and procedures that need revision and ensure that audits are carried out of responses (sampling) to ensure they meet requirements as detailed in this policy and in the HOS Complaints Handling Code.
- 11.3. FAL has also appointed a board member (the MRC) who will take lead responsibility on behalf of the governing body. The MRC will be responsible for ensuring that the governing body receives regular information on complaints, oversight of complaints handling performance and lessons learned and the continuous improvement that has been delivered.
- 11.4. FAL will complete and publish the self-assessment against the HOS CHC in line with the requirements of the HOS.

12 | Training and Promotion

- 12.1. We will publicise this policy to our staff, third party agents and tenants through:
 - Our website when available; and
 - Policy briefings and training.
 - Newsletters

13 | Policy Management

- 13.1. The board is responsible for ensuring this policy is kept up to date, implemented within the organisation and monitored and evaluated.
- 13.2. The board is responsible for appointing a Complaints Officer.
- 13.3. This policy will be reviewed every two years or more frequently when there is a change in circumstances, in work practices or the introduction of new legislation.

14 | Background Documents

- 14.1. This policy should be read in conjunction with the regulatory documents listed below:
 - The Regulator of Social Housing's Regulatory Standards
 - The Housing Ombudsman's Complaint Handling Code (2024)