



Complaints & compliments policy

Document Control							
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01.12.12	01.12.2015	1.0	Approved	DDH Customer Service Manager	DDH Assistant Director	FHG Board 11.12.12	New Policy
02.12.15	31.12.16	1.1	Approved			Exec Team June 2016	Renewed for 1 year
31.12.16	31.12.19	1.2	Approved	Customer Experience Manager	Customer Services Director	Group Directors Dec 2016	Revised Policy
31.12.19	31.12.21	1.3		Customer Experience Manager	Director of Customer Services		
31.10.20	31.10.23	1.4		Customer Experience Manager	Director of Customer Services		Revised to incorporate the new Ombudsman Complaint Handling Code
07.05.21	07.05.24	1.5		Customer Experience Manager	Director of Customer Services		Revised to add an Ombudsman recommendation
01.03.23	01.03.26	1.6	Approved	Customer Services Manager	Head of Customer Operations	Co-Exec April 2023	Revised to ensure our policy is in line with the new Complaints code of conduct.
01.04.24	01.04.27	1.7	Approved	Customer Services Manager	Director of Customer Operations and Experience	Co-Exec March 2024	Revised to ensure our policy is in line with the statutory complaints handling code
05.02.2026	05.02.2029	1.8	Approved	Complaints Manager	Head of Customer Experience	Customer Experience Group	Revised to bring wording in line with Complaint Handling Code. Addition of the Reasonable Adjustments Policy and the EIA into the process. Addition of the Interim Complaints Policy in the event of the business invoking

							Business Continuity. Revised stance on complaints about rent and service charges
Distribution: All team members, contractors/service providers, website							
Other relevant documents:		Complaints and Compliments Procedure Compensation Policy Equity and Diversity Policy Unreasonable and Persistent Complainant Policy Reasonable Adjustments Policy Housing Ombudsman Service Complaint Handling Code Housing Ombudsman Service Equality Impact Assessment Housing Ombudsman Service Code Compliance Framework Housing Ombudsman Service self-assessment form Business Continuity Complaints Policy					
Comments:							
This confirms that the latest review of this policy has taken account of the following:		New legislation, regulation and best practice has been considered					✓
		The impact of any changes on customer, team members and other relevant groups has been considered in terms of:					
		Equity, diversity and inclusion					✓
		Health, safety and welfare					✓
		Data protection					✓
		Risk management					✓
		Sustainability					✓
Value for money					✓		

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1. Policy Scope

This Policy defines what constitutes a complaint and in what circumstances a complaint can be raised. It provides information on how we will act to resolve complaints about us or those working on our behalf.

This policy also outlines how we receive and share feedback, including compliments about our services or staff.

Any reference to 'we', 'our', or 'us' mean Futures Housing Group. Any reference to 'you' means the customer. A customer is defined for the purpose of this policy as any person who utilises our services.

2. Policy Statement

We aim to provide high quality services and satisfaction to our customers. We recognise that when things go wrong, we need to respond quickly and instigate actions to put those things right.

This policy is also intended to assure our customers, our Board, the Housing Ombudsman Service and the Regulator of Social Housing that we adhere to the Housing Ombudsman's Complaint Handling Code.

This policy will be published on our website and shared with those that make a formal complaint.

This policy should be read in conjunction with:

- Reasonable Adjustments Policy
- Compensation Policy

2.1 Aims of the Policy

- To deliver an effortless and high-quality customer experience.
- To be fair, transparent, and consistent in the way we manage complaints.
- To have a collaborative and cooperative approach to resolving complaints, working with colleagues across the organisation.
- To take collective responsibility for any shortfalls identified.
- To put things right (where agreed) as quickly as possible.
- To learn from complaints and make appropriate changes to prevent recurrence.
- To keep customers informed of progress throughout the process.
- To maintain customer confidentiality.
- To ensure complaints are assigned to a dedicated Complaints Resolution Lead.
- To enable customers to access impartial support and advice through guidance and signposting.
- To make compliments and complaints easy to raise.
- To adhere to the Housing Ombudsman's Complaint Handling Code.
- To rebuild customer trust and confidence.
- To understand the role of data in complaints and include data in learning and feedback loops aimed at improvement.

3. Definitions

A service request is defined by the Housing Ombudsman Service as:

'A request from a resident to the landlord requiring action to be taken to put something right.'

An example of a service request is a first-time report of an issue, such as a repair request, ASB report or a missed appointment. These will be treated as a service request and monitored through our CRM or Housing Management System.

If you express dissatisfaction with how the service request has been handled, it will be raised as a formal complaint. We will continue to address the service request alongside a complaint investigation.

A complaint is defined by the Housing Ombudsman Complaint Handling Code as:

'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 an individual resident or group of residents.'

A compliment is defined as:

'Praise given for a service, team, or individual.'

These definitions are adopted by us in our approach to complaint handling.

4. Complaints

You do not need to use the word "complaint" for it to be treated as such. Where you express dissatisfaction with our response to your service request, even if the handling of your service request is ongoing, you will be given the choice to make a complaint.

Where a service failure is identified by a team member or third party, this will be treated as a complaint.

Our commitment to complaint handling:

- Complaints will be dealt with on their own merit, independently and with an open mind.
- Give you a fair chance to set out your position; this includes understanding your or your household needs.
- Take measures to address any actual or perceived conflict of interest.
- Consider all relevant information and evidence carefully.

We have a two-stage complaints process. We aim to resolve complaints first time at stage one, however in some circumstances a customer may wish to appeal a complaint decision. If so, their complaint will be escalated to stage two.

If you are not satisfied with the resolution provided at stage two, you will be encouraged to contact the Housing Ombudsman Service for advice, support, or to request an independent review of their complaint.

High volumes of complaints indicate a well publicised and accessible complaints process and support our ambition to learn from customer feedback.

5. Exclusion Criteria

Each complaint will be assessed on its own merit. However, if a complaint is identified under any of the following criteria, it will not be accepted under the guidelines of the Housing Ombudsman Complaint Handling Code.

- If legal proceedings have started relating to the complaint.

This is defined as whether details of the claim such as the Claim Form and Particulars of Claim have been filed at court.

- If the issue the complaint is about occurred over 12 months ago.
- If the same complaint has already exhausted our complaints process.
- If the complaint is about paying too much in rent or service charges or reasonableness of a charge. See section 6 for more details.

Where dissatisfaction is expressed through a survey, this will not be treated as a complaint. However, as good practice, customers who express dissatisfaction in this way will be advised how to make a complaint if they wish.

We will not take a blanket approach to complaint exclusions and will consider individual circumstances where appropriate to do so.

If a complaint is rejected, we will explain using one of the three exclusions above and provide you with the contact details of the Housing Ombudsman Service.

Should the Housing Ombudsman Service tell us a complaint should be raised, we will do so on the point of notification by them.

6. Rent and Services Charge Complaints

If you're unhappy with how we have handled your request about rent or service charges, you can make a complaint.

In your complaint, you must clearly explain why you are complaining about our actions, rather than about the rent or service charge itself.

A formal complaint might be about:

- Being charged for a service you have not received
- The standard or quality of a service you pay for
- Our response to your request for information
- The time we took to respond to you
- how we told you about a charge or outstanding payment
- how a fee has been worked out
- a refund request

We may not accept complaints about whether you are paying too much in rent or service charges or reasonableness of a charge.

If you disagree with what you pay or an increase of rent or service charge, it's unlikely we will be able to investigate your complaint. In this event, we will signpost you to alternative support with your query.

7. Compliments and Feedback

Customers can give feedback through multiple channels. These include:

- Taking part in a survey after receiving a service.
- Completing the feedback form on our website.
- Giving feedback or praise when speaking directly to a staff member.
- Taking part in service scrutiny.
- Joining our online customer engagement platform, My Voice.

We will acknowledge compliments at the time they are made and share them with the individual or team. We will use compliments to evidence service, team, or individual successes which have made a positive difference to our customers lives.

Compliments are coordinated with other sources of customer feedback (including complaints) and shared through our Governance structure to ensure we understand what our customers value about our services and where we need to consider improvement. There is more detail on this under the Performance, Learning Feedback – Section 16.

8. Who Can Make a Complaint or Compliment?

This policy is applicable to anyone who receives or requests a service from us.

We also accept complaints and compliments from family members, local councillors, or other advocates, providing our customer has given written authorisation for us to share their information with them. This is in line with our Data Protection Policy.

Freeholders will be able to raise a complaint which will go through our two-stage process if requested. The Housing Ombudsman may offer advice to freeholders; however, they may not be able to hear the case or conduct any investigations.

9. How to Make a Complaint or Compliment.

We endeavour to make raising a complaint easy and accessible to all customers. A complaint or compliment can be raised through any of the following channels:

- Telephone
- Letter
- Email
- Online Feedback Form
- Social Media
- Website
- In person

Complaints or compliments do not have to be raised in writing.

Where complaints are made over a public forum, we will message customers privately to obtain the information required to carry out a full investigation.

Where the customer would like to be represented by a third party, permission must be given by the customer in the form of a third-party authority disclosure form. Should you wish to, you can be accompanied at any meeting you may have with us during the complaints process.

Complaints or compliments can be raised with any member of staff who will pass the information to the appropriate team. In the case of complaints, this will be the Complaints Team.

10. Our Complaints Process.

We aim to resolve complaints as quickly and efficiently as possible. We recognise that every case is different and it is important we understand individual needs to support satisfactory resolutions. We are committed to a fair, transparent and consistent approach to handling complaints.

We have adopted a customer focused approach to handling complaints. A summary of our procedure is detailed below:

- We will acknowledge all complaints either over the phone or in writing within 5 working days. When a complaint is acknowledged we will be clear about which aspects of the complaint we are, and aren't, responsible for and clarify any areas where this is not clear.
- We will endeavour to understand the cause of the complaint and confirm this back to you as well as identify the outcome you are seeking.
- We will complete an Equality Impact Assessment, to understand your individual needs and identify whether any reasonable adjustments are required, in line with our Reasonable Adjustments Policy.

- Where a home visit is required or requested, you will be contacted to arrange a convenient time for this to take place.
- We will review all available evidence through a formal investigation to ensure fairness and thoroughness. Investigations will include all necessary staff members to ensure a fair conclusion.
- We will discuss the outcome of the investigation with you.
- We will complete the formal stage one written response within 10 working days and of the acknowledgement being sent to you. The response will include the complaint outcome, our understanding of the complaint, investigation details, reasonable redress (where appropriate) and which parts of the complaint we are and aren't responsible for.

If further time is required to determine the outcome of your complaint, we may extend the response deadline by a further 10 working days, in line with the Housing Ombudsman's Complaint Handling Code. Should we do this, we will provide an explanation and a date by which you will receive your formal response.

- If you wish to escalate your complaint to Stage Two, it will be acknowledged within 5 working days. You will receive a formal response within 20 working days of the stage two acknowledgement being sent. This response will include those points mentioned in the Stage One response, as well as a review of the Stage One complaint.

If further time is required to determine the outcome of your Stage Two complaint, we may extend the response deadline by a further 20 working days, in line with the Housing Ombudsman's Complaint Handling Code. Should we do this, we will provide an explanation and a date by which you will receive your formal response.

In exceptional circumstances, we may extend a complaint beyond the timescales outlined in this Policy and the Housing Ombudsman's Complaint Handling Code. This will only be done in agreement with you. We will agree regular communication to keep you informed of any progress and review regularly to ensure as swift a resolution as possible.

The person who investigates the complaint at Stage Two will be different to the person who investigated Stage One.

- If additional complaints are made during the two-stage process that are similar or relevant to the original complaint, these will be incorporated into a single response for timeliness and simplicity. New complaints unrelated to the existing complaint will be raised as a new Stage One.

A complaint will only be prevented from going to Stage Two if it falls into the exclusion criteria highlighted in Section 5.

All formal correspondence to you will include:

- The complaint stage
- The complaint definition
- The outcome of the complaint
- The reasons for any decisions made
- The details of any remedy offered to put things right
- Details of any outstanding actions
- Details of how to escalate the matter to the Housing Ombudsman Service.

11. Complaint Handling Staff

We have a designated Complaints Team with Complaints Resolution Leads who are responsible for complaint handling and liaising with the Housing Ombudsman Service. Our Complaints Manager is responsible for ensuring that complaint information is shared through our governance structure.

The Complaints Team sign up to the Housing Ombudsman Service's Learning Hub and complete training when they join the organisation and when there are any changes to the Complaint Handling Code.

New starters to customer-facing teams within the organisation complete an e-learning complaints training module.

Service Managers are responsible for reviewing and implementing actions where service change or improvement is identified through a complaint or through a theme or trend identified by the Complaints Team.

12. The Housing Ombudsman Service

We subscribe to the Housing Ombudsman Service. They have a statutory power to consider complaints which have exhausted our two-stage process and decide what is fair in all the circumstances of the case.

Where they identify something that has gone wrong after an investigation, they can make orders or recommendations to put things right or to improve services for the future.

You can contact the Housing Ombudsman Service in one of the following ways:

Phone: 0300 111 3000

In writing: Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET.

Email: info@housing-ombudsman.org.uk

Website: www.housing-ombudsman.org.uk/contact-us/

You will be provided with the Housing Ombudsman Service's details when your formal complaint is acknowledged and again when you receive your formal response. You can also

access their contact details via our website.

The Housing Ombudsman service is unable to hear all complaints as some fall outside of their jurisdiction. However, you can contact them for advice and guidance.

13. Complaint Closure

If at any stage in our process a formal response to a complaint has been given, the complaint will be closed. We will endeavour to monitor and track actions agreed during the complaint to ensure timely completion.

14. Persistent and Unreasonable Complaints or Behaviour.

Regrettably, we sometimes receive complaints or encounter behaviour which is unreasonable or persistent.

If we believe this is the case, we will contact you to explain why the complaint or behaviour may be persistent or unreasonable and will give you an opportunity to act in a more reasonable manner.

Our Unreasonable and Persistent Complainant Policy outlines the steps we will take to manage instances such as these.

15. Complaint Remedy

Where we have made a mistake or identified a service failure, we will acknowledge this and set out how we intend to put it right. This may include:

- Making an apology.
- Acknowledging where things have gone wrong.
- Providing an explanation, assistance, or reasons.
- Acting if there has been a delay.
- Reconsidering or changing a decision.
- Amending a record or adding a correction.
- Providing financial compensation.
- Changing policies, procedures, or practices.

Any remedy offered will reflect the impact on you as a result of any fault identified and will clearly set out what will happen and when.

Financial compensation may be offered on a case-by-case basis dependent upon the outcome of the complaint. Our Compensation Policy outlines where we will consider

compensation as a remedy to a complaint.

16. Home Contents Insurance.

In the event you suffer any loss or damage to belongings due to incidents that we are not responsible for or are outside of our control, such as burst water pipes or leaks, we will advise customers to claim using their own contents insurance.

In the event our actions or delays in responding to a service request have resulted in any damage to your belongings, then a form of compensation will be considered. This may include, as an example, paying insurance excess.

17. Performance Monitoring, Learnings and Feedback.

We recognise that complaints and feedback provide a valuable source of information to help improve and develop services to meet the needs of our customers. We record complaint volumes, analyse the root cause of complaints and emerging trends, and coordinate this with other sources of customer feedback to drive service improvements and commission service scrutiny.

We will regularly review the role of data in complaints and ensure it considers any corrected mistakes and to confirm that wider learning and improvement has been incorporated.

We share these learnings or themes with our customers, individual service areas, the wider business, and through our governance structure.

Service scrutiny is commissioned by our Customer Experience Committee after reviewing customer feedback (including complaints learnings and trends) and service performance. Customers who have experienced a service will be contacted to participate in scrutiny for that service area if commissioned.

This information, along with a demonstration of our adherence to the Housing Ombudsman's Complaint Handling Code (through our self-assessment) will be shared with our Customer Experience Committee, published on our website and in our Annual Report.

The Chair of the Customer Experience Committee will act as the Member Responsible for Complaints and will use the data shared with the Committee to provide assurance to the Board that complaints are being handled effectively, in line with the code.

We are committed to learning from all forms of customer feedback including complaints and use this feedback to improve services to better meet customers' needs.

18. Interim Complaints Policy for Business Continuity

Some circumstances may result in us having to invoke business continuity, this may mean we need adapt our services for a period of time, examples of instances where this may occur are:

- Cyber incidents (e.g. data breaches, malware attacks, denial-of-service events)
- Loss of power, utilities, or critical infrastructure
- Loss of access to key systems or applications, whether through failure, outage, or maintenance
- Telecommunications failures affecting internet, phone lines, or remote access

If we are unable to comply with the Housing Ombudsman's Complaint Handling Code due to exceptional circumstances, we will inform the Housing Ombudsman, provide information to customers who may be affected, and publish this on our website

We will provide a timescale for returning to compliance with the Code.

If we invoke business continuity, we have a separate Interim Complaints Policy which outlines how we will respond to complaints during this time. Having an Interim Complaints Policy helps ensure we continue to manage concerns fairly, transparently, and as efficiently as possible until normal operations resume.

19. Review

This Policy is due to be reviewed every three years, unless there are any substantial changes to legislation or regulation, or circumstances arise which necessitate an earlier review.

Any changes to this policy will require a change to the Housing Ombudsman Service Self-Assessment.