

Complaints Procedure for Residents

Introduction

ccha expect a high standard of customer care to be applied when dealing with complaints at all times.

ccha have had regard to the Housing Ombudsman Complaint Handling Code, (**The Code**), published March 2022, in the preparation of this procedure, seeking to meet the standards of the code wherever practicable. Details can be found here:

<https://www.housing-ombudsman.org.uk>

Our explanatory leaflet on **How to Make a Complaint** can be found on our website. It provides brief details on what you need to do to make a complaint. This document has been compiled to provide more detailed guidance to residents on how a complaint is processed. It should be read in conjunction with our **Complaints Policy**.

You can make a complaint directly or ask a representative to act on your behalf.

Below are our complaint definitions. ccha record all complaints to identify where we have gone wrong, learn from our experience and seek to put things right by implementing improvements to our working practices.

Compliance and learning from complaints

ccha is focused on creating a positive learning culture and identifying opportunities for continuous learning and improving our standard of service.

In response to the Complaint Handling Code, we have advanced our business processes to accommodate:

1. The appointment of a Board member to lead in supporting a positive complaints culture.
2. The preparation of our annual self-assessment against the code to ensure we are handling complaints in line with requirements. This document is published on our website.
3. The collation of our performance on complaints in accordance with the consumer standards. These figures are published quarterly on our website.
4. Establishing a ccha learning forum to learn from complaints and action issues identified.
5. An advanced staff training programme to enhance our delivery of a good standard of customer service.
6. Regular reporting to Leadership and Board on key complaints and trends.

Definitions

Complaint types

A **Service request** is when a resident contacts us to ask us to do something to their home or tenancy. For example, a resident may ask for a repair to their home. This is not a complaint.

An **Escalated service request** is where the resident remains dissatisfied because we have not responded in a timely manner or actioned the initial service request or enquiry satisfactorily, but the resident does not wish to make a formal complaint at this stage and/or the matter is capable of an easy or quick resolution.

The Housing Ombudsman has recommended a universal definition of a formal complaint which ccha have adopted as their standard.

A formal complaint is:

“An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by ccha, our staff or those acting on our behalf, affecting an individual resident or group of residents”

IO is an abbreviation for “Investigating Officer”.

Assigned Officer is the member of staff responsible for the case whilst it progresses throughout the complaints process.

CIT is the abbreviation for the Customer Investment Team

CIM is the abbreviation for our Customer Investment Manager

SCIO is the abbreviation for our Senior Customer Investment Officer

CIA is the abbreviation for our Customer Investment Administrator

CHCP Croydon Housing Complaints Panel

The Code means the Housing Ombudsman Complaint Handling Code

ICP is the internal complaints process

Reference documents

Residents should be aware that documents and guidance can be made available in **acceptable formats**. If you require help, please contact the Customer Investment Team for assistance and refer to the leaflet ‘**Your communication Needs**’.

Scope of Complaint

Means “**something ccha have done or not done**” in the provision of providing a customer service where the service has been:

- Delayed
- Failed
- Refused
- Poor quality
- Withdrawn
- Inappropriate

Or has an adverse financial impact for the complainant.

Or where the complainant believes:

- ✓ The staff behaviour is questionable
- ✓ They have been unreasonably disadvantaged
- ✓ They have been unfairly discriminated against

Where residents raise additional complaints during the investigation, these will be incorporated into the stage one response if they are relevant, and the stage one response has not been issued. Where the stage one response has been issued, or it would unreasonably delay the response, the complaint will be logged as a new complaint.

Declining to accept or escalate a complaint

There may be a reason for ccha declining to process a complaint for example:

- The issue giving rise to the complaint occurred over six months ago
- Legal proceedings have started i.e., the claim has been filed at court
- The complaint has already exhausted the complaints process

Where we decline to escalate a complaint, ccha will clearly communicate in writing its reasons for not escalating to you and inform you of your right to approach the Ombudsman about its decision.

Learning from complaints

ccha is focused on creating a positive learning culture and will seek to identify opportunities to improve our standard of service. All learning will be discussed and shared regularly through staff updates and quarterly forums.

On the completion of a complaint ccha will be in touch to seek your feedback on how we handled your complaint. Your input is very important, and we hope you use this opportunity to feedback your comments and help us improve our service delivery.

Putting things right

ccha wish to acknowledge when something has gone wrong and will set out the actions taken, or that we intend to take to put things right.

These can include:

- acknowledging where things have gone wrong
- providing an explanation, assistance or reasons
- apologising
- taking action if there has been a delay
- reconsidering or changing a decision
- amending a record
- providing a financial remedy
- changing policies, procedures or practices.

Any remedy offered will reflect the extent of any service failures and the level of detriment caused to the resident as a result.

Factors that will be considered when formulating a remedy may include, but are not limited to, the:

- length of time that a situation has been ongoing
- frequency with which something has occurred
- severity of any service failure or omission
- number of different failures
- cumulative impact on the complainant
- complainant's particular circumstances or vulnerabilities.

The remedy offer will clearly set out what will happen and by when, in agreement with the complainant where appropriate.

Timeframe for responses

Escalated service request

Where possible this should be the subscribed standard of service period for the request. If a standard does not exist, then a reasonable service level guide is a maximum of 5 working days to resolve or escalate to a formal complaint

Formal complaint

- Stage 1 logged and acknowledged within **2 working days** of receipt of complaint

- Stage 1 response within **10 working days** of receipt of complaint
- Stage 1 holding response may be sent within **initial 10 working days** including revised date for formal response not to **exceed a further 10 working days** without good reason
- Stage 1 if **more than 20 working days** is required then any extension of time must be by mutual agreement with the complainant
- Stage 2 logged and acknowledged within **2 working days** of request to escalate
- Stage 2 response within **20 working days** of request to escalate
- Stage 2 holding response may be sent within **initial 20 working days period**. Delayed response should not **exceed a further 10 working days** without good reason
- Stage 2 if **more than 30 working days** is required then any extension of time must be by mutual agreement with the complainant
- Referral to Housing Ombudsman after Stage 2 closure

Our data system

Progress on any type of complaint will be recorded on our data system. All complaints will be logged and tracked in accordance with our set standard of performance criteria set out above.

Staff conduct

We expect the highest standard of behaviour from our staff and for all staff to be aware of how their behaviour can affect others. To achieve this standard, it is the general expectation that all members of staff, including others who may be working on our behalf apply effective behaviour when handling complaints. This will include:

- Being professional and act within the Professional Standards for engaging with complaints as set by the Chartered Institute of Housing
- Listening effectively and being honest with our customers
- Communicating regularly with customers and involving them in solutions
- Taking ownership of complaints and dealing with them in accordance with the Policy
- Collaborating with colleagues towards resolving a complaint

Staff should always treat others with courtesy, respect and consideration and conduct themselves professionally when interacting with our residents or a complainant.

If you feel the behaviour of a member of staff is unacceptable and choose to report this ccha will instigate the formal complaints process.

Communication with residents and third party representatives

When communicating with residents and third party representatives staff **should**:

- Use appropriate plain language
- Address all points raised in the complaint and provide clear reasons for any decisions, referencing the relevant policy, law and good practice where appropriate.
- At the completion of each stage of the complaints process contact the resident advising them of the following:
 - the complaint stage
 - 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 if dissatisfied.
- Adhere to any arrangements agreed with residents in terms of frequency and method of communication.
- Keep residents regularly updated and informed even where there is no new information to provide.
- Give the resident fair opportunity to set out their position and comment on any adverse findings before a final decision is made.

Where an approved representative is acting on behalf of the complainant ccha will act consistently within the policy and procedure and act as if the representative is the complainant.

Social Media communication

ccha will regularly promote and update all our media channels to ensure residents are made aware of their right to complain. This will be done as a minimum every 3 months (quarterly) through our website and our magazine.

ccha will manage communications through social media and will:

- Check social media each working day
- If sensitive information has been included, the comment will be deleted and moved to private message for investigation.

Legal proceedings

If the complainant instigates legal proceedings ccha will act in accordance with the housing ombudsman code and communicate appropriately with the complainant confirming on what basis they are communicating e.g., under the internal complaints process (ICP).

ccha will adopt The Housing Ombudsman's view that a matter does not become 'legal' until proceedings have been 'issued'. Even when the initiating correspondence has been received, ccha will continue their internal complaints process (ICP) or address the repair issue itself.

ccha will clearly communicate on what basis they are handling correspondence either under the ICP or the protocol or both.

Insurance claims

Where there is a simultaneous complaint and insurance claim being actioned, ccha will continue to act on all aspects of the complaint within their control and responsibility and, where possible, resolve the complaint. The complaint will not be unduly delayed because of the existence of an insurance claim.

ccha roles

Board member

The Chair of the Remuneration and Nomination Committee is appointed to have lead responsibility for complaints to support a positive complaint handling culture.

The role is responsible for ensuring the Board receives regular information on complaints that provides insight to the Board on our complaint handling performance.

Customer Investment Team (CIT)

Comprises:

- Customer Manager (CM)
- Senior Customer Investment Officer (SCIO)
- Customer Investment Administrator (CIA)

The team are primarily responsible for overseeing the formal complaints administration process, maintaining our data management system and monitoring performance.

1. Customer Manager

The CM has overall charge of the formal complaints process. The SCIO and CIA reports directly to the CM.

2. Senior Customer Investment Officer (SCIO)

The role of the SCIO is to facilitate a smooth process from the time a formal complaint is received to its conclusion. The Officer has a broad role across all teams and is responsible for identifying potential complaints; facilitating and managing the formal complaints process and escalating the issue if required. The SCIO is the 'Complaints Officer' as identified in The Code.

3. Customer Investment Administrator (CIA)

The CIA is primarily responsible for recording the formal complaint over the telephone and administering the online process. This involves logging the complaint, monitoring progress and recording all information.

4. Investigating Officer (IO)

The IO is allocated by CIT dependent on the nature and location of the complaint. It will be the IO's responsibility to take ownership of the matter; liaise directly with the complainant and regularly report progress. The role is to primarily arbitrate on the dispute and provide a resolution and to:

- Act independently and impartially
- Act sensitively, fairly and with authority
- Access staff at all levels to facilitate a quick resolution
- Consider and act on any conflict of interest identified
- Consider all information and evidence carefully
- Keep the complaint confidential as far as possible
- Identify and action deliverable and realistic remedies

The IO is responsible for retaining oversight of the complaints case until it is properly concluded. Outstanding actions will be tracked and actioned expeditiously with regular updates provided to the resident.

The IO must communicate both verbally and in writing to the complainant in a timely and satisfactory manner.

The staff member appointed to investigate **Stage 1** of the process would be the appropriate team Manager or, if delegated by the Manager, a Senior Officer.

An appropriate Director will be appointed to investigate **Stage 2**.

Complaint against staff

In the event of a complaint relating to a member of staff the Line Manager will be appointed the Investigating Officer at **Stage 1**.

A Director may become involved at **Stage 1** if the matter relates to a member of staff and there is a conflict of interest or a need for confidentiality.

Where appropriate, the Line Manager may liaise with Human Resources in relation to staff matters.

As part of the investigation, the line manager will give the staff member an opportunity to set out their position and discuss any findings with them prior to the response being issued.

Complaints against contractors

This also applies to members of staff working for our contractors. Complaints will be referred to the IO acting for the relevant team and recorded as a formal complaint

Compensation

The outcome of some complaints involves the payment of compensation.

The IO will refer to our Compensation Policy. This policy provides for different levels of compensation with some fixed awards for missed appointments and late responses which should be applied as part of the process when considering a complaint.

What happens when a complaint is received?

A complaint can be received by any member of staff who should listen, ask and understand what the complainant wants from making the complaint. For example:

- An apology
- An action, service or correction
- An explanation
- Compensation
- Nothing – just wanted to highlight issue to ccha

Depending on the nature of the 'complaint' ccha may consider the issue as a service request.

Service request

A service request is an initial request from a resident to their landlord asking us to do something to their home or tenancy or requiring action to be taken to put something right. It is not a complaint. Service requests are recorded, monitored, reviewed, and actioned in line with the appropriate policies and procedures.

Where a resident makes a service request ccha will endeavour to respond to the request and resolve the matter in a timely manner.

Where the service request remains unresolved ccha will escalate the request as detailed below.

Escalated service request

An escalated service request is where a resident has, because of ccha's lack of action, had need to follow up or chase a service request. Matters such as a missed appointment can often be resolved 'there and then' with an apology and the provision of another appointment and may not need to enter the complaints system. However, if further enquiries/chasers are needed to resolve the matter, or if the resident requests it, the issue will be logged as a complaint.

Escalated service requests should be easily resolved, requiring little or no investigation and for example, an "on the spot" apology, explanation, or action.

All escalated service requests will be closely monitored, checked for progress, and followed up within **5 working days** to ensure they are either resolved or escalated through the complaint's procedure.

All service and escalated service requests are the responsibility of the team managing the request. If the matter is escalated to a formal complaint, then this becomes the responsibility of CIT to log and manage through the process.

Formal complaint

The case will be referred to CIT who will appoint an Investigating Officer.

There is then a staged process to follow. At each stage the assigned Officer should update progress with the complainant.

Stage 1

1. CIT will acknowledge in writing by letter within 2 working days and include our understanding of the scope of the issue to be investigated.
2. Where a representative is acting on behalf of the complainant Stage 1 timescales for handling complaints start from the point that consent is received from the complainant.
3. If the complainant disagrees with the content of the acknowledgement letter, the letter will be revised and re-acknowledged within 2 working days from the date of contact. The Stage 1 process will recommence from the date the revision was notified.
4. CIT will record the case and delegate to an appropriate Investigating Officer.
5. The investigation will look through the facts of the case using our systems and files as well as discussing with the complainant and any other relevant parties such as our contractors.

6. A full written response giving clear reasons for the outcome will be provided within 10 working days from the date the complaint was first reported, with the exception of annual holiday, sick leave or jury service.
7. The response letter will state whether the complaint has been **upheld, not upheld or partially upheld**.
8. If there is a good reason for a delay, a holding response will be issued with an explanation of what is happening and the expected timescales for sending a formal response.
9. Any delay should not exceed a further 10 working days without good reason.
10. If a repair or works are to be completed as part of the complaint outcome but will take longer than 10 working days, the complaint response letter will be sent within 10 working days, advising when the works will be due for completion and the final outcome of the complaint investigation.
11. Where compensation is offered and accepted by the complainant as part of the resolution, a compensation acceptance slip will be sent to the complainant with our response letter.
12. The compensation payment will be processed once we are in receipt of the complainant's written acceptance of the offer.
13. Our Stage 1 response offers the complainant the option of escalating to Stage 2 of our process if they are not satisfied with the outcome.
14. If an extension is required beyond 20 working days, then this will be undertaken with your mutual agreement.
15. Where agreement over an extension period cannot be reached, the Housing Ombudsman's contact details will be provided to you. This gives you the opportunity to challenge ccha's plan for responding and/or the proposed timeliness of ccha's response.

Stage 2

Follows the same procedure as Stage 1. The only differences are:

1. A new Investigating Officer at Director level will be appointed.

2. A full response will be provided within 20 working days.
3. Stage 2 completes the ccha process.
4. On completion of Stage 2 the complainant has the option to escalate to an external party as detailed below.

Referral to external party

If you remain dissatisfied and wish to escalate beyond Stage 2, you can refer the case to a designated Tenant Panel and/or The Housing Ombudsman.

You are entitled to use the services of the Tenant Panel and if you remain dissatisfied with the outcome; you can then refer to the Ombudsman.

Alternatively, you can go directly to the Ombudsman.

These options are entirely at the discretion of the complainant to decide what they wish to do.

Tenant panel

ccha have a formal agreement with Croydon Council for the joint use of Croydon Housing Complaints Panel [CHCP]. This is an independent body of residents appointed by Croydon Council.

Complaints can be referred immediately, and a response is expected within 15 working days from referral.

To pursue this option the complainant must write to ccha and provide written consent for the matter to be referred to CHCP. Once received ccha will contact Croydon.

The Housing Ombudsman

For general advice, complaints and escalations, residents are able to access the Housing Ombudsman Service in the following ways:

Telephone: 0300 111 3000

Email: info@housing-ombudsman.org.uk

On-line form: <https://www.housing-ombudsman.org.uk/residents/make-a-complaint/>

Complaints correspondence in writing: Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ

Other correspondence in writing: Housing Ombudsman, Exchange Tower, Harbour Exchange Square, London, E14 9GE

The Housing Ombudsman has now issued a new Complaint Handling Code details of which can be found here:

[Complaint Handling Code - Housing Ombudsman \(housing-ombudsman.org.uk\)](https://housing-ombudsman.org.uk)

The Financial Ombudsman

For complaints relating to financial matters residents can access the Financial Ombudsman Service in the following ways:

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Complaints correspondence in writing: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Version History	
Version code	2.0
Procedures name	Complaints Procedure for Residents
Lead Officer	Director of Customers
Equality Impact Assessment Completed	March 2020
Resident Consultation Completed	February 2020
Colleague consultation	February 2020
Date of Issue:	December 2022
Date of Review	November 2025
Policies and procedures replaced	Complaints Procedure
Amendments Made	<p>November 2022</p> <ul style="list-style-type: none"> • Added in intro to learning and compliance <p>September 2022</p> <ul style="list-style-type: none"> • Ref to service/escalated service request added • Designated person removed • Ref to learning added • Section on legal proceedings and insurance claims process added • Time extension by agreement added • IO role expanded • Treatment of 3rd party reps guidance • Declining a complaint reasons added