



# Complaints, Compensation & Compliments Policy

October 2024

## 1. Introduction

- 1.1** Concept Housing Association (CHA) is committed to providing high quality modern services that are designed and delivered with the resident at the heart of everything it does. It recognises that in some cases, it may not always meet customer expectations and for those occasions, it aims to provide an accessible, easy to follow complaints and compensation policy to address complaints efficiently and effectively, using learning and insight to support continuous improvement.
- 1.2** The policy recognises CHA's statutory and regulatory responsibilities as a Registered Provider of Social Housing (RP) in providing decent and well managed and maintained homes where people want to live and is designed to support a positive complaint handling culture across CHA and its providers.

## 2. Policy Statement

- 2.1** The purpose of this policy is to provide an effective resident focused complaints service that meets both the regulatory requirements set out in the Transparency, Influence and Accountability Standard and the Housing Ombudsman's Complaint Handling Code 2024.
- 2.2** The policy is designed to meet the following aims:

- **Provide residents with an easily accessible, clear, and efficient complaints process**
- **Ensure residents are clear on how to make a complaint and their right to access the Housing Ombudsman Service**
- **Ensure fair, impartial, and consistent investigation of complaints**
- **Ensure that responses are resident focused, personalised and take account of individual circumstances**
- **Ensure a positive culture of learning from complaints to improve the resident experience**
- **Comply with current regulatory obligations for complaints**
- **Provide a framework to offer compensation, where appropriate**
- **Create a framework for recording positive feedback about services.**

## 3. Policy Scope

- 3.1** This policy applies to complaints made by any applicant for housing, resident or former resident of CHA, or their representative, and anyone affected by a service CHA provides, including services provided by our providers and other third-party contractors which are under contract or in partnership with CHA.



4.1 Concept Housing Association defines a complaint 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 a resident or group of residents.”**

4.2 The resident does not have to use the word ‘complaint’ for it to be treated as such. A complaint that is submitted via a third party or representative must still be handled in line with CHA’s complaints policy.

4.3 For the purposes of this policy a “resident” is intended to include applicants and former residents as well as neighbours and other residents impacted by CHA’s services but not residing in a CHA property.

4.4 Service Request - a service request is defined as

**‘a request from a resident to the landlord requiring action to be taken to put something right.’,**

This includes:

- **Initial reporting of repairs**
- **Initial reporting of anti-social behaviour.**

4.5 For example, an initial call to advise that a repair is needed, is considered a service request and would not be considered a complaint. In this instance if the repair was not completed within CHA’s published timescales or was not completed to the satisfaction of the resident a second time it could then be considered as a complaint.

4.6 Exclusions - CHA will accept all complaints that fall within its definition unless there is a valid reason not to do so. The circumstances where it will not accept a complaint are:

- **If the matter being raised is considered a ‘service request’ as set out above**
- **Where the issue subject to the complaint occurred over twelve months ago with the exception of where the complaint relates to health and safety or safeguarding issues**
- **Where legal proceedings have commenced. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, have been filled at court**
- **Matters that have previously been considered under the complaints policy; however, where the problem is a reoccurring issue, CHA will consider older reports as part of the background to the complaint.**

4.7 Where CHA does not accept a complaint, a response will be provided to the complainant setting out the reasons why the matter is not suitable and providing details of the Housing Ombudsman Service.

## 5. Roles and Responsibilities

### 5.1 Board and Resident Committee

- The Member Responsible for Complaints (MRC) has lead responsibility for complaints and supports a positive complaint handling culture ensuring openness and transparency
- The MRC will be responsible for ensuring that the Board receives regular information on complaints, providing insight on the landlords complaint handling performance.

### 5.2 Executive Management Team

The Director of Resident Services has overall responsibility for the policy and its implementation including creating a positive complaints culture.

The Assistant Director of Resident Services is responsible for:

- Investigating and responding to Stage 2 complaints
- Reviewing learning and insight obtained from complaints investigations to inform priorities for service development and improvement.

### 5.3 Resident and Community Engagement Team (RaCE Team)

The Operations Manager – Customer Services is responsible for:

- Liaison with the Housing Ombudsman Service
- Investigating and responding to Stage 2 complaints.

The RaCE Managers and Officers are responsible for investigating Stage 1 complaints.

All complaints will be investigated by:

- Dealing with complaints on their merits
- Collaborating with other teams, managers, and providers to ensure timely investigation and resolving disputes promptly and fairly
- Acting independently and having an open mind remaining objective and free from judgement
- Taking measures to address any actual or perceived conflict of interest
- Considering all information and evidence carefully
- Considering appropriate remedies
- Maintaining complaint confidentiality as far as possible, with information only disclosed if necessary to thoroughly investigate the matter.

### 5.4 All CHA Staff

All employees are responsible for recognising and supporting early resolution of complaints by:

- Resolving the issue immediately and recording the outcome under the early resolution process
- Logging the details of the complaint with the RaCE Team
- Providing information in a timely fashion to support the investigation and response to complaints.

CHA will retain complete records of all complaints including all correspondence with the resident, correspondence with other parties, and supporting documentation such as reports or surveys.

Staff will be trained in complaint handling.

### 5.5 Providers

CHA partners with a range of providers in the delivery of housing, support and property maintenance. All providers are responsible for actively seeking to listen and respond to feedback and complaints from residents and fully contribute to investigation and early resolution of complaints, including:

- Dealing with service requests in a timely fashion
- Actively promote the complaints policy and the Housing Ombudsman from sign up and through the lifetime of the relationship with residents
- Facilitating early resolution of any issues that arise in their work with residents and record these where such early resolution has occurred to the satisfaction of the resident
- Fully engaging and supporting the RaCE team and other CHA staff in providing information requested in a timely fashion to enable effective investigation and resolution of complaints
- Complying with the findings, actions agreed and associated timescales agreed for the resolution of complaints
- Ensuring their teams are trained and briefed on lessons from complaints

## 6. Complaint Process

- 6.1** Early Resolution – CHA will actively promote its complaint policy and processes from initial application and at all stages throughout the life of the relationship. CHA actively encourages residents to raise any issues and concerns in the first instance with the provider who is providing services on its behalf as often they will be best placed to provide an immediate resolution to the issue.
- 6.2** Where this is the case, and residents are happy with an immediate agreed resolution the provider will be responsible for recording the details and resolution.
- 6.3** Where a resident does not wish to approach the provider first or prefers for the matter to be handled as a complaint it will be logged and treated as such.

### Accessing the Complaints Process

Complaints can be made:

- **By phone**
- **Online webform on CHA’s website**
- **Email**
- **Letter**
- **In person**



**6.4** Customers can raise a complaint by:

- email to [complaints@concepthousing.co.uk](mailto:complaints@concepthousing.co.uk)
- Contacting any member of staff either in person or by telephone on:  
**0121 455 733** (Midlands and Southern Region)  
 or  
**01274 062734** (Northern Region).
- The website [www.concepthousing.co.uk](http://www.concepthousing.co.uk)
- Writing to:  
**Trigate Business Centre, Hagley Road W, Birmingham B68 0NP**  
 (Midlands and Southern Region)  
 or  
**Units 9-12 Accent House, 132 Barkerend Road, Bradford, BD3 98D**  
 (Northern Region)

**6.5** Complainants may also raise a complaint via a friend, family member, another agency, local councillor or MP. Except for local councillors or MPs, written permission to disclose information to a third party will be required before information is shared to protect privacy and comply with data protection.

- 6.6 Complainants reporting via Google Reviews or social media will be contacted and taken to a more private and confidential communication channel of their choice to maintain confidentiality.
  - 6.7 Where complaints are made face to face or directly to the provider, they will immediately forward the complaint to the RaCE Team to oversee the complaint investigation.
- All complaints made to CHA will be acknowledged within 5 working days of being received and should include:

- **The complaint stage**
- **Complaint reference number**
- **A named complaint handler as a single point of contact**
- **A summary of the issues being raised**
- **Details of what remedy is being sought (where known)**
- **Details of the process and next steps including a target date for a response**
- **Any urgent actions which have or are being taken ahead of the complaint investigation being concluded, for example if the complaint highlights an emergency repair, steps should be taken to address this within the 24-hour target although a full response explaining how a service failure occurred may be followed up at a later time**
- **Details of the Housing Ombudsman Service and the right to refer the complaint to the service if they wish.**

## Stage One:

- 6.8 These complaints will be logged and allocated to a complaint handler. The complaint handler will take a person-centered approach, making direct contact with the complainant to understand the details of the complaint, impact that any service failure has had on them, and their preferred remedy.
- The complaint handler will seek to manage expectations from the outset being clear where a preferred outcome is unreasonable or unrealistic and ensuring they do not make promises that they are unable to deliver or causes unfairness for other residents.
- 6.9 Where new issues arise as part of the investigation that were not included in the original complaint, these should be added to the complaint and responded to as part of the stage one response. Where including these additional matters would result in delay in responding to the issues originally raised in the complaint, this should be explained, and the additional issues should be logged as a new complaint.
- 6.10 The complaint handler will work with other teams and providers to understand how something has gone wrong and work together to find the best method of rectifying it. CHA will acknowledge all complaints within five working days and a full response will be issued within 10 working days of when the complaint was acknowledged.
- If there are any adverse findings in relation to the resident's actions during the investigation the resident will have the opportunity to comment on these before a final decision is made.

## Stage Two:

**6.12** Stage two complaints are an escalation from stage one where a resident has provided further information or is dissatisfied with the initial response during the stage one investigation.

**6.13** A request to escalate to stage two will only be refused where:

- **A stage one response is yet to be issued**
- **Where legal proceedings have commenced. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, have been filled at court.**
- **Where the issues being raised are new and were not included in the stage one complaint**

**6.14** Where this is the case CHA will write a response explaining why the complaint cannot be considered at stage two and providing details of the Housing Ombudsman Service.

**6.15** Stage two complaints will be investigated by a senior manager, collaborating with any relevant staff to ensure a robust and thorough response. The senior manager will not have been involved in the stage one complaint. CHA will acknowledge the stage two complaint within five working days of receipt and will issue a formal response within 20 working days of the complaint acknowledgement date.

**6.16** On occasions it may be necessary to take further time to fully investigate a complaint. Where this is the case, the customer will be informed and receive regular updates. Any extension will be no longer than 20 working days, without good reason, and the reason will be clearly explained to the resident. When an extension has been agreed the resident will be provided with the Housing Ombudsman Service contact details.

**6.17** Complaint Responses

All responses to residents at the end of stage one and stage two of the process will detail:

- **The complaint stage**
- **The complaint definition**
- **The outcome of the complaint including an apology where appropriate**
- **The reasons for any decisions made, referencing the relevant policy, law, and good practice where appropriate and ensure that each point raised in the complaint have been addressed**
- **The details of any remedy offered to put things right**
- **Details of any outstanding actions including appointment details or other target dates**
- **Details of how to escalate the matter if they remain dissatisfied including details of the Housing Ombudsman Service.**



## 6.18 Housing Ombudsman

Residents can refer their complaint to the Housing Ombudsman Service at any time and information about the service will be provided at all stages of the process

Contact can be made with the Housing Ombudsman at:

**Housing Ombudsman Service**

**PO Box 152**

**Liverpool**

**L33 7WQ**

Telephone: **0300 111 3000**

Email [info@housingombudsman.org.uk](mailto:info@housingombudsman.org.uk)

Online: [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)

## 7. Equality, Diversity and Reasonable Adjustments

**7.1** CHA is fully committed to equality, diversity and inclusion in service delivery and will demonstrate due regard for the provisions of the Equality Act 2010. CHA is committed to ensuring no individual or group is treated less favourably than another individual or group.

CHA is committed to making reasonable adjustments to the policy to recognise, accommodate and support residents' individual needs, where needed.

Residents are able to make complaints with the assistance of others such as friend, family member, support worker or local counsellor or MP.

**7.2** We can provide other reasonable adjustments to facilitate full participation in the complaints process including:

- **Multiple ways to raise a complaint**
- **Provide responses in large print / alternative formats**
- **Provide an easy read summary of the complaints process**
- **Support with writing down details of the complaint**
- **Ability to have a representative deal with the complaint on their behalf and be represented or accompanied at any meeting with CHA**
- **Take account of any disability in identifying any remedy.**





**8.1** When something has gone wrong CHA is committed to putting it right. CHA will acknowledge this and set out the actions it has taken or intends to take to put things right. Examples of where action to put things right may be required are:

- **There was an unreasonable delay**
- **Inaccurate or inadequate advice, explanation or information was provided to the resident**
- **Policy or procedure was not followed correctly without good reason**
- **A factual or legal error that impacted on the outcome for the resident**
- **Unprofessional behaviour by staff or contractors.**

CHA will acknowledge and apologise for any failure identified, give an explanation and if practicable inform the resident of any action taken to stop the issue from happening again.

**8.2** Complaints can be resolved in a number of ways and at any stage of the complaints process. CHA offers remedies that aim to reflect the extent of the service failure and the level of detriment caused to the resident as a result. Types of remedy include (but are not limited to):

- **Acknowledging where things have gone wrong and apologising**
- **Providing an explanation and reasons why something went wrong**
- **Taking action if there has been a delay**
- **Reconsidering or changing a decision**
- **Amending a record**
- **Changing policies, procedures or practices**
- **Providing additional training or taking performance action against staff**
- **Taking action with providers via the Provider Performance Management Framework and contract management processes**
- **Reviewing or changing suppliers**
- **Providing compensation (see below).**

**8.3** Compensation: CHA recognises that in some situations, an apology and a resolution may not always compensate for a situation or the impact of a lack of service a resident has received. For this policy, CHA defines compensation as:

**“To make amends for the loss, injury, service failure, breach of contract, inconvenience or offence. Compensation does not have to be of a financial nature, it can also be made by way of a gesture of goodwill or replacement”.**

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- **8.4** Compensation calculations are based on what CHA considers to be fair in each case and takes account of the guidance issued by the Housing Ombudsman when deciding on appropriate remedies. It does not set limits regarding minimum and maximum amounts and judges each case on its own merits.

CHA will consider the following factors in assessing appropriate and fair levels of compensation that reflect the inconvenience and loss (if any) the resident has incurred. These include but are not limited to:

- **What has gone wrong? How long did it go on? How severe was it?**
- **Has it been put right – what actions have been taken to remedy the situation?**
- **What would the resident like to happen?**
- **How has the resident been adversely affected?**
- **What are the resident’s particular circumstances or vulnerabilities?**
- **What is the cumulative impact on the resident?**
- **Is there an actual, proven quantifiable financial loss – for example, has the resident incurred costs as a result of what happened? (although CHA will not offer compensation for loss of earnings)**
- **What other impact has there been? (for example, distress caused)**
- **Did the resident’s actions or inactions, or those of a third party (for example a complainant’s family member or advocate), contribute to what happened in the case?**

**8.5** CHA will have in place relevant and suitable insurance and will work closely with its insurers where in addition to a complaint, there have been any claims for personal injury or damage to belongings.

Any offer of compensation will be live for 28 days from the date of offer. To accept the compensation an acceptance slip is required to be returned from the customer to the complaint handler at which point the compensation payment will be processed within seven days. Payment will be made by electronic bank transfer directly to the resident’s account.



## 9. Compliments

9.1 Compliments are a positive measure of resident satisfaction with staff and services. CHA welcomes feedback and compliments from residents and use this information to help shape the services delivered. Residents can log a compliment by:

- email to [info@concepthousing.co.uk](mailto:info@concepthousing.co.uk)
- Contacting any member of staff either in person or by telephone on:  
**0121 455 733** (Midlands and Southern Region)  
or  
**01274 062734** (Northern Region).
- The website [www.concepthousing.co.uk](http://www.concepthousing.co.uk)
- Writing to:  
**Trigate Business Centre, Hagley Road W, Birmingham B68 0NP**  
(Midlands and Southern Region)  
or  
**Units 9-12 Accent House, 132 Barkerend Road, Bradford, BD3 98D**  
(Northern Region)

All compliments will be reported on and shared in performance reporting.

## 10. Unreasonably Persistent Complainants

10.1 Unreasonable and persistent complainants are defined as:

**“those complainants who, because of the nature or frequency of their contacts with an organisation, hinder the organisation’s consideration of their, or other peoples, complaints”.**

In a minority of cases some residents may decide to pursue their complaints in a way that is unreasonable. They may behave unacceptably or be unreasonably persistent in their contacts with CHA. This behaviour can impede an investigation and have a significant impact on resources. For those residents who behave in this way, or their actions restrict staff from carrying out their work and providing services then CHA may manage this by restricting their access to staff, however, it will always maintain at least one point of contact for them.

Where a disability may be a contributory factor to the behaviour this will be considered ahead of a decision being made.



## 11. Performance Reporting and Learning

**11.1** CHA will look beyond the circumstances of individual complaints and consider whether anything needs to be ‘put right’ in terms of its policy, procedures, or systems. Using the complaint process in this way enables CHA to learn from the issues that arise for customers and to take steps to improve the services it provides. CHA will produce reports that detail:

- **Number and nature of complaints received and at what stage in the process**
- **Performance against each stage in the process**
- **% of complaints upheld**
- **Timescales for resolution**
- **Goodwill gestures and compensation awarded**
- **% of unfinished actions completed within agreed timescales**
- **Resident satisfaction with complaint handling**
- **Referrals to the Housing Ombudsman**
- **The number of compliments received**
- **Lessons learnt from complaint investigations and any changes made as a result.**

Any themes or trends will be reported to senior management to identify any systemic issues, serious risks or areas for improvement for appropriate action. Wider learning and improvements from complaints and compliments will be reported and shared with:

- **Board**
- **Resident Committee**
- **Managers and staff**
- **Residents in the Annual Report**

An Annual Complaints Performance and Service Improvement Report will be reported to Board for scrutiny and challenge and published on the website with the Board’s response. It will include:

- **The annual self-assessment against this Code to ensure the complaint handling policy remains in line with its requirements**
- **Qualitative and quantitative analysis of CHAs complaint handling performance, including:**
  - **a summary of the types of complaints that have been refused**
  - **Any findings of non-compliance with the Code by the Ombudsman**
  - **The service improvements made because of the learning from complaints**
  - **Any annual report about CHAs performance from the Ombudsman**
  - **Any other relevant reports or publications produced by the Ombudsman in relation to the work of CHA**

## 12. Equality and Diversity

**12.1** We are committed to fairness and equality for all regardless of their colour, race, ethnicity, nationality, gender, sexual orientation, marital status, disability, age, religion or belief, family circumstances or offending history, as referred to in our relevant policies. Our aim is to ensure that our policies and procedures do not create an unfair disadvantage for anyone, either directly or indirectly. Data protection and equality impact assessments have been undertaken in respect of this policy and which identified no negative impact on any person/group with a protected characteristic because of this policy.

## 13. Related Legislation and Regulation

**13.1** CHA is required to comply with the statutory requirements and rules and guidance issued by the Government and their departments. The responsible Director will ensure this policy has regard all legislation, regulation and best practice.

**13.2** A self-assessment against the complaint handling code will be undertaken following any significant restructure, merger, change in procedure or following an ombudsman investigation.

**13.3** If CHA is unable to comply with the complaint handling code due to exceptional circumstances such as a cyber incident for example, CHA will immediately notify the Ombudsman, provide information to residents who may be affected, and we will publish this on our website. CHA will also provide the ombudsman with a timescale for returning to compliance with the code.

**13.4** The Regulator of Social Housing (RSH) has responsibility for the regulation of social housing providers in England. The RSH has set out a regulatory framework which includes regulatory standards providers must meet.

