

### 1.0 Introduction

- 1.1 At Saffron, we want to get things right first time and give every resident consistent service. But we understand things don't always go as planned.
- 1.2 This policy explains how we deal with complaints in a fair, open and clear way, following the Housing Ombudsman's Complaint Handling Code. Your feedback helps us put things right and improve our services.
- 1.3 We regularly review this policy and you can find it on our website. If you need it in a more accessible format, please let us know and we will do our best to help under the Equality Act 2010.

### 2.0 Our promise when you complain

- 2.1 When you make a complaint, we will:
  - Listen carefully to your experience
  - Act quickly and fairly to put things right where we can
  - Take your circumstances into account so our response works for you
  - Take your complaint seriously – it helps us improve
  - Use complaints to rebuild trust, not damage it further

### 3.0 What counts as a complaint

- 3.1 We use the Housing Ombudsman's definition of a complaint:  
*An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its staff, or those acting on its behalf, affecting an individual resident or group of residents.*
- 3.2 This is different from a service request, which is when you ask us to do something, like fixing a repair.
- 3.3 If we don't carry out a service properly, within time, or you're unhappy with how it's handled – that becomes a complaint.
- 3.4 You don't need to use the word 'complaint' – we'll log it if you're dissatisfied. And if you complain, we won't stop working to fix the original problem.

- 3.5 We'll accept complaints up to 12 months after the issue happened, or after you first became aware of it, unless there is a specific reason why the issue shouldn't be covered under this policy.

#### **4.0 What's not covered**


- 4.1 There are some situations where we won't treat an issue as a complaint, or escalate it to Stage 2, including:
- Legal action has already started, specifically where a Claim Form or Particulars of Claim have been filed at Court
  - The issue happened more than 12 months ago (unless there are exceptional reasons)
  - We've already dealt with the same issue through our complaints policy before
  - Another process is more suitable – for example:
    - Complaints about another tenant's behaviour will be handled under our [Antisocial Behaviour & Hate Crime Policy](#)
    - Claims for personal injury or damage may involve our insurers as well as a complaint
- 4.2 While these are some of the main reasons, there may be other times when we decide not to accept your complaint. We don't take a blanket approach to this, we'll always look at each situation on its own merits and take your individual circumstances into account.
- 4.3 If we decide not to accept your complaint, we'll explain why in writing and tell you how to contact the Housing Ombudsman if you want them to review our decision.


#### **5.0 Who can complain and how**


- 5.1 We welcome complaints from anyone who uses our services, including:
- Tenants, leaseholders, shared owners, and other residents of our homes
  - Former residents, if the issue happened while they were living with us
  - People applying for a home with Saffron, if their complaint is about the application process
  - Recognised tenant groups or residents making a joint complaint

5.2 With the complainant's approval, we'll consider complaints from representatives of any person listed above where we are satisfied they have the legitimate authority to act on that person's behalf.

5.3 You can make a complaint by getting in touch with us in any of the following ways:

 Online: via our complaints form at [Complaint form - Saffron Housing](#)

 By phone: 01508 532000

 By email: [info@saffronhousing.co.uk](mailto:info@saffronhousing.co.uk)

 By letter: Saffron Barn, Swan Lane, Long Stratton, Norfolk, NR15 2XP

 In person: through any staff member you are in contact with

 By social media: send a direct message (DM) on our official accounts

5.4 If you post a comment on social media, we may ask you to move the conversation to a private message, so we can ask for further details. This is to protect your privacy and keep your personal information safe.

5.5 If you tell us you're dissatisfied through a survey, we won't automatically treat it as a complaint. But if you do raise concerns, we'll let you know how to make a complaint if you would like to take it further.

5.6 If you need extra support to make a complaint, tell us and we'll make reasonable adjustments under the Equality Act 2010 to help you.

## **6.0 Putting things right**

6.1 Where something has gone wrong, we will acknowledge this. We'll share actions already taken, or what we plan to do to put them right. This may include:

- An apology
- An explanation or acknowledgement of where things have gone wrong
- Action to address the issue
- Amending a record
- Providing compensation (please see our [Goodwill and Compensation Policy](#) for more information)
- Changing policies, procedures or practices (which may involve staff training)

- 6.2 Any remedy we put in place will reflect the impact on you from any failure in service and will take your personal circumstances into account.

## **7.0 How our complaints process works**

- 7.1 We have a two-stage complaints process. At each stage, we will:
- Look at every complaint fairly and independently, with an open mind
  - Give you a clear chance to explain your side of the story
  - Handle any conflicts of interest carefully, so the process is fair
  - Review all the information and evidence thoroughly before making a decision

### **7.2 Complaints Process – Stage 1**

- 7.2.1 When we receive your complaint, we'll define, log and acknowledge it within 5 working days. When we write to you, we will:
- Give you a unique reference number to use in all future correspondence about your complaint
  - Explain which aspects of your complaint we are responsible for, and which aspects we're not
  - Confirm the outcomes you're hoping for from your complaint
- 7.2.2 If anything isn't clear, we'll get in touch to check the details before we officially acknowledge your complaint.
- 7.2.3 One of our Complaints & Feedback Officers will investigate and try to resolve your concerns. They'll send you a written response to your complaint within 10 working days of our acknowledgement.
- 7.2.4 We may need more time than this if the complaint is complex. If we do, we'll write to you to explain our reasons and let you know when to expect a response.
- 7.2.5 This won't be more than an additional 10 working days without good reason, which we'll explain to you when we write. We'll also agree suitable intervals to keep you informed and tell you how to contact the Housing Ombudsman if you disagree.

- 7.2.6 We'll send our written response when we know the answer to your complaint, not when the outstanding actions to address the issue are completed. We'll continue to monitor these actions and keep you updated.
- 7.2.7 Our response will be clearly marked as the *Stage 1 Response* and will address all points of your complaint, providing reasons for any decisions made, clear timescales for any actions agreed, and include information about how you can escalate your complaint to the next stage if you remain unhappy.
- 7.2.8 If you tell us about new issues related to your complaint during our investigation, we'll add them to your original complaint, as long as:
- We haven't already sent you our Stage 1 response
  - The new issues are connected to your original complaint
  - Adding these issues won't cause an unreasonable delay
- 7.2.9 If these conditions aren't met, we'll raise a new complaint to handle these concerns separately.

### **7.3 Complaints Process – Stage 2**


- 7.3.1 If you're not happy with our Stage 1 response or any outstanding actions, you can ask us to review your complaint at Stage 2. You have 21 days from the date of our Stage 1 response to do this, and you don't need to explain why you want a review.
- 7.3.2 When you ask for a review, we'll log, define and acknowledge your request within 5 working days. When we write to you, we will:
- Use the same reference number from your Stage 1 complaint
  - Explain which aspects of your complaint we are responsible for, and which aspects we're not
  - Confirm the outcomes you're hoping for from your complaint
- 7.3.3 If anything isn't clear, our complaints team will contact you to check the details before acknowledging your review request.
- 7.3.4 Your Stage 2 complaint will be passed to a manager, senior manager or dedicated complaints officer who hasn't been involved with your case before. They will send you a detailed written response within 20 working days of acknowledging your review.

- 7.3.5 If we need more time than this to review your complaint, we'll write to you to explain our reasons and tell you when to expect a response.
- 7.3.6 This won't be more than an additional 20 working days without good reason, which we'll explain to you when we write. We'll also agree suitable intervals to keep you informed and tell you how to contact the Housing Ombudsman if you disagree.
- 7.3.7 Our response will be clearly marked as the *Stage 2 Response* and will address all points of your complaint, providing reasons for any decisions made, clear timescales for any actions agreed, and include information about how you can take your complaint to the Housing Ombudsman if you're still unhappy.
- 7.3.8 Stage 2 is the final step in our complaints process.

### 8.0 Referring your complaint to the Housing Ombudsman

- 8.1 The Housing Ombudsman is an independent body that looks at complaints about social housing landlords. If you're unhappy with how we're handling your complaint at any time, you can contact the Housing Ombudsman for advice.
- 8.2 After we've completed our complaints process, the Housing Ombudsman may agree to carry out an independent review. We'll include their contact details with all our complaint responses.
- 8.3 You can get in touch with the Housing Ombudsman using the details below:

 Online: via their complaints form at [Housing Ombudsman complaint form](#)

 By phone: 0300 111 3000

 By email: [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

 By letter: Housing Ombudsman, PO Box 1484, Unit D, Preston, PR2 0ET

### 9.0 Related policies

- 9.1 We have other policies that affect how we deal with complaints. Some of these are listed below:

- If something has gone wrong, there are different ways we can put it right. This might include financial compensation. You can find more information in our [Goodwill & Compensation Policy](#).
- We want everyone to be able to use our complaints service fairly. If you have particular needs, we will adapt our approach, so you are not put at a disadvantage. You can read more about this in our [Reasonable Adjustments Policy](#).
- We treat complaints confidentially and only share information with colleagues or partners who need to know. Sometimes we may need to involve contractors, but we'll always talk to you first before sharing any sensitive details. See our [Data Protection Policy](#) for more information
- If someone is abusive or their level of contact with us is unreasonable, we may manage how we communicate with them so we can handle their complaint fairly. We will always take individual circumstances into account. See our [Unacceptable Behaviour Policy](#) for more details.

### 10.0 Continuous learning

- 10.1 We monitor all the timescales in this policy and publish the results on our website so you can see how we're doing.
- 10.2 We review complaints to spot trends, identify training needs, and share results with senior managers and the Board.
- 10.3 We keep residents updated on improvements made because of complaints.

### 11.0 Statutory and regulatory requirements

- 11.1 This policy is designed to meet the requirements of relevant laws and regulations, including:
  - Localism Act 2011
  - Housing Act 1996 (Schedule 2)
  - Data Protection Act 2018 (GDPR)
  - Equality Act 2010
  - The Housing Ombudsman's Complaint Handling Code
  - The Transparency, Influence & Accountability Standard (part of the Regulator of Social Housing's Consumer Standards)

11.2 The Housing Ombudsman expects us to follow the Complaint Handling Code and to regularly assess how we're doing against it. We share the results of these assessments on our website [here](#).

11.3 If we cannot comply with the Complaint Handling Code due to exceptional circumstances, such as a cyber incident, we will inform the Housing Ombudsman, provide information to residents who may be affected, and make clear when we will return to compliance with the Code.

### 12.0 Policy Review

12.1 This policy will be reviewed every two years.

<b>Policy Title/Reference</b>	Complaints & Resolutions Policy
<b>Author/Owner</b>	Head of Tenant Experience
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