



Complaints Policy

1. Introduction

- 1.1. We are committed to earning and keeping our customers' trust and providing homes that people love. We understand that sometimes things may go wrong. Feedback is really important to us. We use feedback to work together and rebuild the relationship and trust by putting things right for our customers. We always aim to resolve a customer's complaint to a satisfactory level, we are kind, honest and transparent and learn from the complaints we receive to constantly improve our services.
- 1.2. This policy sets out our approach on how we deal with complaints from our customers, anyone who is affected by our services or by our homes, or enquiries made by representatives, such as MPs, Local Councillors or other advocates acting on their behalf.
- 1.3. The policy supports our commitment to providing excellent customer experience, and is in line with the Housing Ombudsman's Complaint Handling Code. It should be read in conjunction with our Equality, Diversity and Inclusion Policy available on our website.

2. Scope

- 2.1. This policy applies to Catalyst Housing Limited and all subsidiaries (the Group).
- 2.2. The policy applies to all our customers who use our services, and it applies to all Catalyst colleagues and contractors acting on our behalf.
- 2.3. Reports of Anti-Social Behaviour, Insurance Claims, defects in a warranty period or where legal action has been instigated will be dealt with by the relevant teams outside of this policy. Customers may make a complaint in line with this policy about the way the way these things have been handled

3. Definition of a complaint

- 3.1. We follow the Housing Ombudsman's definition of 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.'*
- 3.2. We want to make it clear that customers do not need to use the word complaint for us to treat it as such.
- 3.3. Sometimes, we receive service requests from our customers which may be an issue that has not been raised to us previously. When this happens, we want to resolve the request within 48 hours. We will contact the customer and advise on which service area or team will be resolving their request and when they can expect resolution.

4. Our approach to resolving complaints

- 4.1. Complaints have to be raised by the customer within six months of a problem arising. However, we will consider complaints outside of the six months in exceptional circumstances.
- 4.2. We welcome complaints as this is the best way to understand where we can improve our services. We've made it easy for our customers to contact us regarding a complaint by opening all channels such as by phone, email, social media, face to face, letter or through our website. All complaints including social media are dealt with by a dedicated team and will be handled in line with our Data Protection Policy and Customer Privacy Statement.

- 4.3. The role of the Housing Ombudsman is to resolve complaints when customers feel the outcome is unfair. Customers can contact the Housing Ombudsman at any given point throughout the life of a complaint.
- 4.4. Resolving complaints is really important to us, which is why we have a dedicated team. We prefer talking through a complaint over the phone to create a human connection. We will contact the customer within two working days to:
- Acknowledge the complaint
 - Identify the reason/reasons for the complaint in detail
 - Identify the series of events that led to the complaint (including dates and details of previous correspondence where available)
 - Understand customer's expectations regarding what a resolution would be
 - Investigate the complaint promptly and fairly, resolving problems at the earliest opportunity
 - Highlight what steps need to be taken to resolve complaint
 - Apologise when we get things wrong
 - Confirm with the customer agreed method of contact e.g. phone, email, letter and social media
 - Learn from customers' feedback to improve our services.
- 4.5. We always aim to resolve to all complaints within 10 working days.
- 4.6. We are always kind and transparent with our customers. If we find through the investigation that we have kept to our responsibilities or commitments we explain this to the customer, and take the opportunity to learn from the complaint.

5. The Complaints Process

5.1. Stage 1 - Complaint Review

- 5.1.1. We always ensure the customer has a single point of contact who is empowered to act to resolve complaints efficiently and fairly. If for any reason we cannot resolve the complaint immediately, we provide an explanation as to why and confirm timescales with the customer of when they can expect to receive a response.
- 5.1.2. We aim to resolve all complaints at Stage 1. We also know that this can't be always the case. If the customer remains dissatisfied with our response and wishes to escalate their complaint, they need to inform us of any issues that have not been resolved. We will review these reasons and decide whether an escalation is required.

5.2. Stage 2 - Appeal

- 5.2.1. We review all appeal requests looking at it from the customer's point of view to determine whether further action is required. New emerging issues or concerns raised at this stage may be raised as a new complaint.
- 5.2.2. There may be occasions where we will not escalate the complaint to Stage 2 for reasons such as:
- It involves a claim for payments that is contrary to our compensation policy
 - Previous resolution offered is in line with policy and procedures
 - The customer has started legal proceedings to address the issues raised
 - The customer's intended outcome is beyond the duty or remit of Catalyst.

If this is the case, we notify customers of our decision to not escalate the complaint within five working days and signpost to the appropriate organisation to manage.

- 5.2.3. An independent review of the complaint and previous decisions made will be carried out by a Manager or Senior Manager who has not previously been involved in the complaint or directly responsible for the service provided, so that the Manager can provide an impartial review of the complaint.
- 5.2.4. Once the review is complete, the Manager will call or write to the customer explaining the decision made. The customer is informed of our decision within 10 working days of the appeal date. The outcome will always be confirmed in writing.
- 5.2.5. When the reviewing Manager has found that the appeal decision is fair and effective steps have been taken, they will explain to the customer the outcome and that they have reached the end of our complaints process.

5.3. Making a complaint to an Ombudsman Service

- 5.3.1. If a customer remains dissatisfied with our final decision, they can refer their complaint to a designated person or wait for eight weeks before referring it to the Housing Ombudsman. A designated person is a Member of Parliament, Local Councillor, or alternatively a tenant panel recognised by us for the purpose of reviewing complaints.
- 5.3.2. The Housing Ombudsman will only review complaints if the customer is an applicant for housing or is a customer, leaseholder or licensee of one of our homes.
- 5.3.3. If the complaint is about debt advice provided by us, or our administration of an equity loan, which started prior to April 2014, and the customer remains dissatisfied with our response, a referral can be made to the Financial Ombudsman Service. The complaint needs to be made within six months of our final decision.
- 5.3.4. If the customer is buying or has bought a new home, they can refer the complaint to the Homebuilders Consumer Code's Independent Dispute Resolution Scheme.

6. Unreasonable complaints

- 6.1. We understand that sometimes customers may get upset, frustrated or disappointed by our actions and or how we have dealt with their issues. In situations where a customer becomes unreasonable in their demands or behaviour, we may consider the complaint to be unreasonable. This means that we may not be able to investigate the complaint.
- 6.2. The following actions are considered to be unreasonable, where the customer:
 - Continues to pursue a complaint when this policy has been fully and properly completed
 - Makes repeated unsubstantiated complaints
 - Is unwilling to accept documented evidence eg computer records as factual or does not accept that facts can be difficult to verify when a long period of time has elapsed
 - Has been physically or verbally abusive or aggressive to a colleague investigating their complaint
 - Has made an excessive number of contacts in relation to a complaint, placing unreasonable demands on colleagues. Discretion will be used in determining what constitutes an excessive number of contacts
 - Adopting a 'capture-all' approach by contacting many of our colleagues via their personal social media accounts rather than using our corporate accounts to raise complaints.

- 6.3. Where we consider the complaint to be unreasonable, we will advise the customer of the relevant organisation, ombudsman or advisory service they can speak to.
- 6.4. We consider unreasonable behaviour as excessive contact before we have had a chance to make a response to the complaint, within the specified timescales, or using threatening or abusive language towards or about any of our colleagues. We aim to work with the customer or find alternative means of communication, eg through an agreed communication plan, mediation or engage a third party, such as an advocate, to act on their behalf. We reserve the right to restrict direct communication with the customer while we continue our investigation through to giving the final decision. We will also reserve the right to restrict direct communication with customers if it is relating to the same issue covered in the final decision.
- 6.5. Any decision taken not to escalate the complaint will be decided by the Head of Service. Where the complaint is related to concerns about the safety of a property the Head of Health, Safety and Sustainability will be consulted. Any decisions will be discussed with the customer first where possible and confirmed in writing.

7. Legislation and Regulation

- 7.1. The key pieces of legislation are:
 - The Housing Acts 1985, 1998 and 1996
 - The Localism Act 2011
 - Landlord and Tenant Act 1985 as amended by the Common hold and Leasehold Reform Act 2002
 - Equality Act 2010
 - Data Protection Act 2018
- 7.2. This policy complies with the requirements set out in the Regulator of Social Housing's Tenant Involvement and Empowerment Standard.
- 7.3. This policy meets the guidance set out in the Housing Ombudsman's Complaint Handling Code.

8. Responsibilities

- 8.1. All directors are responsible for monitoring compliance with this policy within their Directorate, making sure complaints are well managed and lessons learnt are being used to improve their services.
- 8.2. The Director of Customer Experience has overall accountability for this policy.