

Complaints Policy

1 Purpose

This Policy sets out Metropolitan Thames Valley Housing (MTVH) approach when dealing with dissatisfaction raised by a customer.

All formal complaints are recorded to enable us to analyse the data, to recognise reoccurring issues and themes, to make sure that learning is applied, and look to improve procedures and policies where necessary.

2 Scope & Definitions

The Policy and accompanying procedures apply to:

- All customers who live in our properties, regardless of tenure
- All customers who receive services provided by us
- Former customers, new applicants and third parties

Term	Definition
Complaint	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.
Resolution	Where a complaint is dealt with to the satisfaction of the person complaining.
Local Resolution	Where a complaint is dealt with at the initial point of contact to the satisfaction of the person complaining, without the need for a formal complaint investigation.
Ombudsman	An independent external body which investigates complaints against an organisation. An ombudsman can only investigate complaints that fall within its remit (usually a specific sector or type of service).
Regulator	An independent external body with statutory powers to monitor, investigate and enforce regulatory compliance on an organisation.

3 Our Approach

3.1 How you can make a complaint

Our centralised Customer Care Team manage all complaints. You can contact our Customer Care Team, in several ways:

- **Online Complaints Portal:** <https://www.mtvh.co.uk/contact-us/>
- **Phone:** 020 3535 3535 (calls are charged at local rate)
- **In writing:** MTVH Customer Care Team, Waterfront House, Technology Dr, Beeston, Nottingham NG9 1LA

Any complaints made to an MTVH representative, including via our social media channels, will be referred to our Customer Care Team for acknowledgement and investigation if a local resolution has not been possible.

3.2 How we handle your complaint

MTVH is committed to using customer complaints to improve our services and focus on their needs.

We will endeavour to use your preferred method of contact, however there may be occasions when we need to speak to you over the phone to confirm our understanding of your complaint. Once this has been established, we will use your preferred method of contact wherever possible.

When handling your complaint:

- We will look to resolve complaints quickly and effectively with a local resolution
- If a local resolution isn't possible, we will contact you to log a formal Stage One complaint
- We will send you an acknowledgment of the complaint, confirming your complaint reference number, details of the appropriate ombudsman for your complaint, along with the name and contact details of your assigned complaint handler
- We will investigate your complaint, keeping you informed throughout, and provide a resolution to you as soon as possible, in line with requirements of the appropriate ombudsman for your complaint

When providing you with a resolution to your complaint, we will acknowledge what has gone wrong and set out the actions we have taken, or intend to take, to put things right. These can include:

- Providing an explanation and apologising
- Taking action if something has not happened that should have
- Reconsidering or changing a decision
- Amending a record
- Changing policies, procedures or practices
- Providing a financial remedy

For more information on financial remedies, please see our **Compensation Policy**.

3.3 Stage Two complaints

If your complaint falls under an ombudsman with a two-stage complaints process, and you are not satisfied with our Stage One response, your complaint will be escalated to Stage Two.

You have six months from the date of the Stage One final response to voice your dissatisfaction, or longer if the resolution identified at Stage One hasn't been delivered within six months.

We will then send you an acknowledgment of the Stage Two complaint, confirming your complaint reference number, details of the appropriate ombudsman for your complaint, along with the name and contact details of your assigned complaint handler.

A Stage Two complaint will only be investigated when:

- The response received at Stage One is factually incorrect (details of the inaccuracies to be provided by you)
- The response received does not address the initial complaint
- Important information provided in the initial complaint has not been considered
- Actions agreed at Stage One have not been completed as agreed

When handling your Stage Two complaint:

- We will investigate your complaint, keeping you informed throughout, and provide a resolution (as described in section 3.2 above) to you as soon as possible, in line with requirements of the appropriate ombudsman for your complaint
- If you remain unhappy with our response, we will signpost you to the appropriate ombudsman service and other organisations who can provide support

3.4 Timeframes for responding to complaints

When investigating and responding to your complaint, we will abide by the timeframes set out in the relevant ombudsman's code of practice (see **Appendix 1: Ombudsman & Regulator Information**). We will confirm which ombudsman your complaint falls under in our written acknowledgement of the complaint.

If an investigation cannot be concluded within the timeframe set out below, we will contact you to let you know and agree a new deadline.

3.5 What is excluded from the complaints process

In certain circumstances, we cannot consider a complaint as it is excluded. This will be for one of the following reasons:

- The cause of the complaint occurred outside of the permitted timeframe (see **Appendix 1: Ombudsman & Regulator Information**)
- When court proceedings have been confirmed
- The complaint has already been handled under MTVH's Complaints Policy
- Insurance Claims
- Reports of Anti-Social Behaviour (ASB)
- Complaints about rent increases or service charges or their reasonableness
- Planned Section 20 works

3.6 Ombudsman and Regulator referrals

If you are not satisfied with our response to your complaint, you can choose to escalate it to the appropriate ombudsman. Most ombudsmen require that all complaints are addressed through the in-house complaint procedure, before being submitted for an independent review by them.

When notified of an escalated complaint by the ombudsman, we will review the complaint and our response to it and may offer additional redress if appropriate. This does not affect your right to ask the ombudsman to review your complaint.

Depending on the nature of your complaint, you may also be able to contact a regulator with your concerns.

Details of the ombudsmen and regulator services which may oversee complaints to MTVH are listed in **Appendix 1: Ombudsman & Regulator Information**, along with any time limits which apply when submitting your complaint.

4 Our responsibilities

MTVH will make sure that:

- All colleagues who interact with customers are trained on our internal complaints procedure and understand how to escalate any expression of dissatisfaction to the correct team
- Our Customer Care Team, all complaint handlers and decision makers are fully trained on complaint handling and are empowered to make the appropriate decisions in line with our Policies and Procedures
- All complaint handlers and decision makers will complete their duties independently and without bias

Each complaint is reviewed to make sure there are no conflicts of interest with the appointed handler. If a conflict is identified (such as the complaint involving the complaint handler or the customer being known to them) the complaint will be transferred to another member of the appropriate team.

5 Other support

For further support and guidance regarding your complaint, see the table below.

Organisation	Service Provided	Contact Details
Citizens Advice Bureau	Advice Service	Phone: 03444 111444 Website: www.citizensadvice.org.uk
LEASE	Advice Service	Phone: 01483 890672 Website: www.lease-advice.org
Shelter	Advice Service	Phone: 0808 800 4444 Website: shelter.org.uk
Homes England Capital Funding Guide	Government Scheme Guidance	Website: Capital Funding Guide - 1. Shared Ownership - Guidance - GOV.UK (www.gov.uk)

6 Background legislation

- Localism Act 2011
- Schedule 2 of Housing Act 1996
- Tenant Involvement and Empowerment Standards
- GDPR and DPA 2018
- Equality Act 2010
- Housing Ombudsman Scheme 2013
- Local Government Act 1974
- Financial Services and Markets Act 2000
- Building Safety Act 2022

7 Our commitment to Equality, Diversity and Inclusion

In implementing this policy MTVH will not discriminate against any colleague, customer, or stakeholder on the grounds of their sex, sexual orientation, gender reassignment status, ethnic origin, age, religious belief, disability, marital status, and pregnancy/maternity.

An Equality Impact Assessment has been completed for this Policy and is retained by the Policy Team.

8 Key Policy Information

Policy Owner	Director of Central Customer Services
Author	Policy Team
Approved by	Customer Services SLT
Effective from	
Approach to review	This Policy & associated Procedures will be reviewed as required by the owner for changes in legislation, regulation, and operational need. Any amendments will be appropriately consulted on and signed off before being clearly communicated to customers and colleagues. Next expected review is 5 years from the 'Effective date' of this document.
This is a controlled document maintained and accessible via MTVH's intranet, The Hub. When viewed outside of the intranet, this document should be checked against the master copy held by MTVH to verify that it is the current version, or it shall be considered uncontrolled.	

9 Appendices

Appendix 1: Ombudsman & Regulator Information

1. Ombudsman Contact Information

Ombudsman Service	Complaints Regarding	Contact Details	Timeframe for submitting a complaint to us
Housing Ombudsman Service (HOS)	Complaints about housing associations and how they have responded to reports of a problem	Phone: 0300 111 3000 Email: info@housing-ombudsman.org.uk Post: PO Box 152, Liverpool L33 7WQ Online complaint form: www.housing-ombudsman.org.uk/residents/make-a-complaint/	Within 6 months of the cause of the complaint occurring.
The Property Ombudsman (TPO)	Leasehold, shared ownership or market rent properties	Phone: n/a Email: admin@tpos.co.uk Post: Milford House, 43-55 Milford St, Salisbury SP1 2BP Ombudsman complaint process: https://www.tpos.co.uk/consumers/how-to-make-a-complaint	Within 12 months of the event you want to complain about, or the date you become aware of it.
Local Government and Social Care Ombudsman (LGSCO)	The care or support you receive from our care & support services	Phone: 0300 061 0614 Email: https://www.lgo.org.uk/contact-us Post: PO Box 4771, Coventry, CV4 0EH Online complaint form: https://complaints.lgo.org.uk/complaint-form/	Within 12 months of the event you want to complain about, or the date you become aware of it.
Financial Ombudsman Service (FOS)	Regulated financial products or services (e.g. loans or debt advice)	Phone: 0800 023 4567 Email: complaint.info@financial-ombudsman.org.uk Online complaint form: https://www.financial-ombudsman.org.uk/make-complaint	Within 6 years of the event you want to complain about, or within 3 years of the date you become (or reasonably ought to have become) aware of it.
New Homes Ombudsman Service (NHOS)	Problems arising within two years of reservation or legal completion of a new build home, involving a breach of the New Homes Quality Code	Phone: 0330 808 4286 Email: customer.services@nhos.org.uk Post: West Wing, Maylands Building, 200 Maylands Avenue, Hemel Hempstead, HP2 7TG Online complaint form: https://www.nhos.org.uk/consumers/raise-a-complaint-now/how-to-raise-a-complaint/	Within 2 years of the date of reservation or completion (whichever is later)

2. Regulator Contact Information

Regulator	Responsible for monitoring or regulating	Contact Details
Regulator of Social Housing (RSH)	Economic regulation and consumer standards of social housing providers	Phone: 0300 124 5225 Email: enquiries@rsh.gov.uk Website: https://www.gov.uk/guidance/information-for-social-housing-tenants
Information Commissioners Office (ICO)	Data breaches or inappropriate use of personal data	Phone: 0303 123 1113 Post: Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF Website: https://ico.org.uk/make-a-complaint/data-protection-complaints/data-protection-complaints/
Care Quality Commission (CQC)	Incidents within regulated care & support services	Phone: 0300 061 6161 Email: enquiries@cqc.org.uk Website: https://www.cqc.org.uk/contact-us/contact-us-online-form
Building Safety Regulator (BSR)	Concerns about building safety	Phone: 0300 790 6787 Website: https://www.contact-building-safety-regulator.service.gov.uk/

3. Timeframes for acknowledging and responding to complaints

Single Stage Ombudsmen

Ombudsman Service	Acknowledgement, investigation & response timescales
Local Government & Social Care Ombudsman (LGSCO)	<p>Complaints will receive a written acknowledgement within 3 working days and regular updates throughout the complaint investigation.</p> <p>A final resolution will be provided within 28 days where possible, and no later than six months after the complaint was received.</p>
Financial Ombudsman Service (FOS)	Complaints will receive a prompt acknowledgement, regular updates and final response within 8 weeks.
New Homes Ombudsman Service (NHOS)	<p>Written acknowledgement within 5 days of complaint being received.</p> <p>Path to resolution confirmed in writing within 10 days of complaint being received.</p> <p>Assessment & response letter within 30 days of complaint being received.</p> <p>Further letters providing an update must be sent 56 days after the complaint is received and then at least every 28 days until the complaint is resolved. Customers are able to complain to the ombudsman once their complaint is more than 56 days old.</p>

Two Stage Ombudsmen

Ombudsman Service	Stage 1 Written Acknowledgement	Stage 1 Investigation & Response	Stage 2 Investigation & Response
Housing Ombudsman Service (HOS)	Within 5 working days of complaint being received	Within 10 working days of complaint being acknowledged	Within 20 working days of complaint being escalated
The Property Ombudsman (TPO)	Within 3 working days of complaint being received	Within 15 working days of complaint being received	Within 15 working days of complaint being escalated