

Complaints Policy

1 Purpose

This policy sets out how MTVH responds to expressions of dissatisfaction and complaints from residents. At MTVH we follow a problem-solving approach when dealing with customer dissatisfaction. Colleagues are empowered to take effective and timely action to put things right and will offer residents the opportunity to make a complaint whenever an expression of dissatisfaction is received.

This policy is published on our website, along with information about ombudsmen and regulators which may oversee complaints to or about MTVH and is publicised in our 'How to Complain' leaflet, which all customers receive upon sign up.

All 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	<p>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.</p> <p>Residents do not need to use the word 'complaint' for it to be treated as such. Any expression of dissatisfaction about the service we provide may be treated as a complaint</p>
Service Request	A request from a customer or resident asking us to take action to put something right. For example, reporting a repair or antisocial behaviour.
Resolution	The action(s) that MTVH will take to address the cause of a complaint.
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, including complaints regarding a contractor or third party acting on our behalf. If you have already complained directly to another party and are not satisfied with their response, you can escalate your complaint to us for review.

If you are not satisfied with how we dealt with a service request you can lodge a complaint, this is the case even if we are still dealing with the issue. Making a complaint will not prevent or delay us from dealing with your original request.

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

We are committed to making our services as accessible as possible; please let us know if you require any assistance or reasonable adjustments to help you make a complaint.

You do not need to make a complaint yourself; if you prefer, you can nominate someone else to make a complaint on your behalf or accompany you to any meetings or conversations you may have with us. If this happens, we will need you to confirm that you are happy for them to act on your behalf, and consent to us discussing your complaint with them.

Any complaints made to an MTVH representative will be referred to our Customer Care Team for acknowledgement and investigation if a local resolution has not been possible. Expressions of dissatisfaction received via social media will be signposted to our online complaints portal.

3.2 How we assess your complaint

To ensure we are dealing with your concerns in the most effective way possible, we triage all complaints received to make sure that the appropriate action is taken. There are three possible outcomes at this stage:

- Your contact is treated as a complaint
- Your contact is treated as a service request
- Your contact is treated as an 'excluded complaint' (**see section 3.6 Excluded Complaints**)

We will write to you within 5 working days acknowledging your contact and confirming how it has been triaged. Where your contact is treated as a complaint, we will also confirm:

- Your complaint reference number
- Our understanding of your complaint and the outcomes you are seeking
- The name and contact details of your assigned complaint handler
- Details of the appropriate ombudsman for your complaint

If there are elements of your complaint which we will not be dealing with under our complaints process, we will explain how these will be dealt with in your complaint acknowledgement.

Where your contact is treated as a service request, we will pass it to the appropriate team to manage under the relevant process (e.g. repairs, antisocial behaviour, service charge queries). Further details of service standards associated with these processes are available on our website, under the **MTVH Service Standards**.

3.3 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.

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.

Where additional, related, complaints are made during the initial complaint investigation, we will include these in our response to the original complaint, unless investigating the new issues would cause an unreasonable delay to our response. Where the problem is a recurring issue, we will consider any older reports as part of the background to the complaint in our investigation.

If the new issues are unrelated to the original complaint we will log these as a new 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:

- Acknowledging where things have gone wrong, providing an explanation and apologising
- Taking action if something has not happened that should have
- Reconsidering or changing a decision
- Amending a record or adding a correction
- Changing policies, procedures or practices
- Providing a financial remedy

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

In some cases, we may write to you before all complaint actions have been completed. When this happens, we will include an action plan in our complaint response, identifying any outstanding actions and anticipated timescales. We will monitor outstanding actions through to resolution and keep you informed if anything changes.

3.4 Stage Two complaints

How we deal with your complaint will depend upon which Ombudsman rules apply. Most complaints about your home and the services we provide will be dealt with under a two-stage process. Once you inform us that you are not satisfied with our stage one response, we will assess which rules apply to your complaint. We will conduct a review of your complaint at stage two if the matter is one that could be considered by the following Ombudsmen:

- Housing Ombudsman Service
- Local Government & Social Care Ombudsman
- The Property Ombudsman
- Energy Ombudsman

You have 12 months from the stage one letter to let us know that you are dissatisfied. This may be extended if the resolution offered at stage one has not been delivered within this time period.

At stage two we will review our response to your complaint and the actions we took at stage one. You do not have to provide reasons for requesting escalation to stage two, however if you can tell us why you are not satisfied, it may help us to address your concerns more quickly and effectively.

We will then send you an acknowledgment of the Stage Two complaint within five working days of receiving it, confirming:

- Your complaint reference number
- Our understanding of your complaint and the outcomes you are seeking
- The name and contact details of your assigned complaint handler
- Details of the appropriate ombudsman for your complaint

Your Stage Two complaint will always be considered by someone that was not involved in the complaint at Stage One.

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

We will only consider issues included in your complaint at the point that we issued our Stage One response (including repeat occurrences of the same issue).

3.5 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.

We will consider whether to accept complaints made outside of these timescales where there are good reasons to do so. If an investigation cannot be concluded within these timeframes, we will contact you to let you know and agree a new deadline and suitable intervals for keeping you updated on the progress of your complaint.

We will confirm this to you in writing, along with details of the appropriate ombudsman for your complaint should you wish to discuss it with them.

3.6 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**) In all cases, you will have at least 12 months from the issue occurring, or the date you first become aware of it.
- Court proceedings in relation to the substance of the complaint have been initiated (defined as claim papers having been filed at court)
- The complaint has already been considered under MTVH's Customer Remedies Policy
- Requests for compensation or restitution which are being dealt with as part of an insurance claim
- Complaints about rent increases or service charges or their reasonableness
- Planned Section 20 works (unless the complaint is that we did not follow the required consultation process)
- Where your contact is treated as a service request

Where a complaint is excluded, we will write to you explaining our reasons for doing so and provide you with contact details for the relevant ombudsman, should you wish to take your complaint further.

Reports of antisocial behaviour are considered a service request and will be dealt with in line with our Antisocial Behaviour Policy.

Each complaint will be considered on its own merits, and in some cases we may still consider a complaint which would normally be excluded, at our discretion, if there are compelling reasons to do so.

3.7 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 expect complaints to be 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. MTVH may accept complaints made outside of these time limits where there is good reason to do so

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, with an open mind and without bias

Each complaint is reviewed to make sure there are no actual or potential 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.

As part of our complaints assurance and governance structure, we will produce an annual complaints performance and service improvement report, which will be reviewed by our board. This report will include a qualitative and quantitative analysis of our complaint handling performance, a summary of any excluded complaints, any ombudsman findings of non-compliance and recommended service improvement actions arising from complaints lessons learnt exercises.

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

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 12 months of the issue occurring, or the date you become aware of it.
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 issue occurring, 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 issue occurring, 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/Regulators

Ombudsman Service	Acknowledgement, investigation & response timescales
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. Path to resolution confirmed in writing within 10 days of complaint being received. 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>
Information Commissioners Office (ICO)	<p>Complaints will receive a written acknowledgement within 30 days of being received, regular updates and a response 'without undue delay'.</p> <p>Please note, this only relates to response to complaints regarding data breaches or mishandling of personal data. Subject Access Requests (SARs) have different response timescales.</p>

Two Stage Ombudsmen

Ombudsman Service	Stage 1 Written Acknowledgement	Stage 1 Investigation & Response	Stage 2 Investigation & Response
Housing Ombudsman Service (HOS) or Local Government & Social Care Ombudsman (LGSCO)	Within 5 working days of complaint being received	Within 10 working days of complaint being acknowledged. Where an extension is required, this will be no more than 10 working days without good reason.	Within 20 working days of complaint being escalated. Where an extension is required, this will be no more than 20 working days without good reason.
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

- 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.

We capture any reasonable adjustments our customers request on our Customer Relationship Management system and tailor our services accordingly, including how we support customers to make, and how we investigate complaints.

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 Customer Experience
Author	Head of Customer Voice
Approved by	Customer Services SLT
Effective from	30 th September 2025
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