



Customer care and complaint resolution policy

Who's this for?	Colleagues and customers
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Other related documents	<ul style="list-style-type: none"> Complaints resolution procedure Discretionary Compensation Policy and Procedure Vulnerable Customers Policy Unacceptable behaviour guidance Privacy Policy Social Media Policy Customer Complaints and Concerns Panel TOR Customer Service Assurance Panel TOR Audit and Risk Committee TOR Disrepair guidance

1. Policy statement

At settle, we are committed to providing high standards of services across everything we do. The service we provide should always meet the expectations of our customers. We aim to achieve this by being easy to access, easy to deal with and flexible in our approach to provide the best possible outcomes for our customers. Key to this is a commitment to learning how we can do better and listening to what our customers are telling us, including through the form of complaints.

A complaint is any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf.

A complaint might be about:

- delays in responding to enquiries and requests
- failure to provide a service
- our standards of service
- dissatisfaction with our policy
- treatment by or attitude of a member of staff
- our failure to follow proper procedure.

Current position

We received 674 complaints during 2019/20:

- 36% [240] were resolved at the first point of contact
- 64% [434] were referred to teams for further investigation
- 82% were completed within their 14-day target.

Following an internal audit, we have identified 13 actions [11 medium and 2 low importance] that we can take to improve complaint handling at settle. These relate to the quality of our data, how we learn from our complaints and a lack of documentation around reporting, responsibilities and decisions made. There is a risk that this may result in complaints not being effectively handled and a lack of transparency with our customers and stakeholders. Therefore, we are focussing on improving our documentation and training to provide assurance of our complaint handling.

2. Customer care

We'll make every effort to answer queries or meet requests the first-time customers get in touch. If we can't do this, we'll refer to the relevant person or team – whilst having a clear point of contact for the customer. When we can't meet a request, we'll always explain why and discuss next steps with the customer. When we need to get back to our customers, we'll do this quickly, and with accurate information.

We'll offer appropriate support to customers, and work with recognised advocates, in line with General Data Protection Regulation [GDPR] to assist with the reading, understanding and completion of documentation and/or access.

When we make any arrangements with our customers, we'll always keep them updated if things change.

3. Customer complaint resolution

As a regulated sector, we will ensure that all complaints are investigated in line with the Social Housing Tenant Engagement and Involvement Standard and the Housing Ombudsman Code. We have a simple two stage process with clear escalation that is visible to customers. [detailed in our complaints resolution procedure].

All colleagues are responsible for receiving complaints in the format or contact method our customers choose and to resolve issues quickly and fairly.

Our customer resolution team will have oversight of all customer complaints. They have authority and autonomy to act independently to resolve disputes quickly and fairly. They will have access to colleagues at all levels to facilitate quick resolution of complaints for both our customers and us.

Complex cases will be referred to our Complaints and Concerns Panel, hereinafter called Complaints Panel [chaired by a senior member of the customer services directorate] whose purpose is to review information related to customer complaints and concerns and to ensure any learning is applied to current practices.

All complaints relating to the safety of homes will also be reported at the monthly Landlord Compliance Panel [chaired by the CEO]. Repeat complaints from customers about the same matter will be reported to the monthly Customer Assurance Panel [CAP] [chaired by the CEO].

Our complaint stages:

Stage one

We aim to resolve complaints quickly and close to where we provided the service. This could be an on-the-spot apology and explanation if something has clearly gone wrong with action to resolve the problem. We will:

- Acknowledge complaints within two working days
- Give our decision within ten working days or less, unless there are exceptional circumstances
- Explain why if we can't resolve the complaint at this stage
- Investigate the complaint further at stage two if there's further evidence things are still not right. If the customer is still dissatisfied, they can request this. This can be done immediately or within eight weeks after they receive our initial response.

Stage two

This is where we deal with those not resolved at stage one and also those which are complex and require a more detailed investigation. At this stage we will discuss the complaint to understand why the customer remains dissatisfied and the outcome they are looking for. We will:

- Acknowledge the complaint within two working days
- Talk to the customer to see why they remain dissatisfied and what outcome they would like
- Provide a full response to the complaint as soon as possible and within fifteen working days
- Agree revised time limits if we take longer than fifteen working days, this will not exceed an additional ten working days.

At each stage of the complaint, we will write and confirm any actions and decisions made, along with the reasons why. Customers will be provided at each stage what to do if they are dissatisfied and will be given fair opportunity to set out their position and comment on any adverse findings before a decision is made.

If compensation is due because of a complaint, we'll work with customers to identify the best way to pay it. It may be that we consider offsetting the payment against any current balances.

In some circumstances it may not be appropriate to consider the complaint, such as when the complaint occurred over six months ago; legal proceedings have been started; or matters that have already been considered under the complaints policy. In these cases, the customer will be clearly told why and given the option to state their case or bring it to the Ombudsman.

Raising your complaints with the Housing Ombudsman Service

If we are unable to resolve a complaint through our procedure, the customer has the right to refer their complaint to the Housing Ombudsman Service. This should be through a designated person, such as an MP or a Local Councillor, and be within eight weeks of the final decision. If the customer decides not to contact a designated person and is still dissatisfied with our decision and we have fully investigated the complaint, the customer can contact the Ombudsman directly after eight weeks of the final decision.

How to make a complaint

Our customers can complain to us through any channel of communication available. We're happy to support the use of different formats like audio, large print or third-party translation services when we can. We will communicate with our customers

through their preferred channel but will always provide our customers with a written response of any conversations verbally had.

When a complaint is made publicly via a social media channel that we are signed up to, we will publicly make contact twice to try and resolve the issue. Where there is personal data involved, we will advise the complainant to delete their post and direct the complainant to one of our formalised channels in order to protect the complainants' details, in line with our Privacy and Social Media policies.

We'll accept anonymous complaints and investigate them in line with our complaints resolution procedure. We can't provide direct responses if no contact details are provided and we won't discuss information about other customers with anyone who complains anonymously.

4. Key principles

- Welcome complaints as an opportunity to make things right and continually learn from.
- Make it easy for customers to make a complaint and understand the process.
- Always aim to resolve the complaint at the first point of contact.
- Take ownership and work hard to find the right resolution for both of our customers and us.
- Consider each customer's individual circumstances.
- Empower our colleagues to do what they feel is right for the customer.

5. Objectives

- Deliver a First-Time resolution target of 80%, providing assurance that most complaints can be resolved informally or at stage 1 of our complaints procedure without need to escalate matters.
- Contribute to improve our trust and effort scores.
- Make it easy for customers to complain if settle, or someone acting on our behalf, have not done something we should have, done something badly or treated them unfairly or impolitely.
- All front-line colleagues are trained to deliver a high standard of customer service, including complaints handling.
- Be consistent in the logging and reporting of all complaints.
- That the learning from customer resolution information drives improvements to our service proposition.
- Improve accountability and action tracking, following trend and root cause analysis.
- Set out clearly defined roles and responsibilities.

- Demonstrate an open and collaborative approach to customer resolution and complaints management with both colleagues and customers.

6. Policy actions

Regulatory / Ombudsman

- Meet our regulatory and legislative requirements as a good landlord.
- Publish and update our progress against the industry standard UK Customer Service Institute [UKCSI] benchmarking on our website annually, as well as publishing any outcomes made from complaints.
- Publish number, nature and outcome of complaints in our Customer Annual Review.
- Publish our self-assessment of the Ombudsman's Complaint Handling Code.
- Have a clear complaint resolution process published on our website and available to all colleagues.
- All customer complaints to be recorded, acknowledged and investigated in line with our customer complaint resolution guidance and the Ombudsman's Code.

Learnings and improvements

- Apply any learnings from complaints to current practices.
- Use targeted insight to identify patterns of dissatisfaction. The root causes of these will be addressed through our customer resolution and continuous improvement work.
- Share any results, trends and recommendations that have come from ad-hoc customer consultations and root-cause analysis with heads of services.
- Provide accessible information on improvements made via our website and newsletter.

Colleague training and empowerment

- Carry out regular training for all colleagues on good customer service and ensure that this is being discussed in performance reviews.
- Recruit dedicated colleagues to manage complaints centrally.
- Embed resolve right now to all business areas.
- Protect our colleagues to be able to do their job without feeling threatened, intimidated or abused.

Customer

- Manage customers' expectations from the outset and confirm any actions and decisions made, along with the reasons why at each stage of the complaints process.
- Give customers throughout the process a fair opportunity to set out their position and comment on any adverse findings before a decision is made.
- Commit to reviewing repeat complaints with customers in line with resident assurance at settle.

- Implement an easy way for customers to tell us how they feel and provide recommendations.
- Carry out regular review of non-complaint contacts to identify any 'missed' complaints.
- Explore technologies that can help us scan our social media channels to ensure that we do not miss any expressions of dissatisfaction publicly shared.

Data quality

- Make changes to our housing management system to remove the manual element of reporting and design and implement controls through the Information Governance process to improve our data quality.
- Introduce a quality assurance process to monitor the effectiveness of our complaints process.

Reporting

- Regular root cause analysis of complaints and make recommendations for specific improvement action plans to be reported to our Complaints Panel.
- Compliance with colleague training to be reported to our Complaints Panel.
- Quality of complaint handling to be reported to our Complaints Panel
- Trends in complaints and performance will be reported to our CAP along with specific improvement action plans.
- Adherence to the consumer standards to be reported to CAP.
- Improvements and / or evidence of learning from mistakes will be reported at Managing the Business meetings.
- Overall performance of complaints will be shared at our Housing Management Team [HMT] for awareness.
- Overall complaints performance, including evidence of learning from mistakes, will be provided at both Leadership Team [LT] and our Executive Team [ET] level.
- Any complaints around compliance with property safety will be reported to settle's Audit and Risk Committee [ARC].
- Assurance of implementing internal audit recommendations reported to ARC.
- Quarterly complaints report offering more detail on the types of complaints, including repeat complaints is presented to ARC.
- Oversight and action will be reported into the Landlord Compliance Panel for ongoing escalation where necessary.
- Design and produce a 'Voice of the Customer' dashboard to be updated quarterly for settle board or as requested.
- Complaints performance including themes are reported to settle Board as part of the Health of the Business report.

7. Desired outcomes

- Customers can access our complaints resolution procedure easily and are clear on what to expect from us.

- settle is aware of and understands the issues that affect the lives of our customers and seek to find solutions that allow customers to live comfortably in their home [particularly when there are repeat complaints about the same matter, either from the same person or more than one person].
- Customers trust that when they have a problem or enquiry, we'll work hard to resolve it quickly in a way that is meaningful to them.
- Customers trust that when we can't provide their requested outcomes, that we have a fair complaint appeal process that has resolution at its heart.
- Colleagues are clear about what matters to our customers. If things go wrong, they know how to put them right quickly and fairly.
- Colleagues are trained and know how to recognise a complaint and adhere to our complaints resolution procedure.
- Colleagues have the knowledge and skills to deliver a consistently good level of customer service when managing complaints.
- Colleagues understand the value of complaint resolution data and root cause analysis, using it to improve and refine their service areas
- Deliver clear and consistent reporting and root cause analysis linked to process improvement showing that we listen and learn from when things go wrong.
- Have assurance over the quality of our data.
- Customers are involved in the way we work and can easily hold us to account.

8. Performance indicators

- Achieve an effort score below 4 out of 10.
- Achieve a trust score of above 7.2 out of 10.
- Achieve a first-time resolution of 80%.
- 95% of complaints resolved within our agreed timescales.
- 100% of trend and root cause analysis reviewed and evidence of improvements reported to CAP.
- 90% of complaints accurately recorded.
- Implementation of audit recommendations and a successful self-assessment against the Ombudsman's Code in Q4 2020/21
- Costs to resolve service failings centrally tracked and understood.
- Evidence of service failings that have been improved as a result of repeat complaints.

9. Key legislation

- The Equality Act 2010
- The GDPR Act 2018
- Consumer standards
- The Landlord and Tenant Act 1985
- Ombudsman Complaint Handling Code 2020

10. Review

This policy will be reviewed every two years in line with any updated relevant legislation and consumer regulation, or when there is a business need.