



Building a better future - together



Complaints Policy

Document ID/Version:	V1			
Executive Lead (Owner):	Executive Director of Customer Service			
Policy Author:	Director of Customer Services - Customer Services (Settle) Assistant Director-Customer Service (Paradigm)			
Strategic alignment:	Landlord Strategy			
Review frequency:	Every 3 years	☐	Other (state period)	2 Years
Previous review date:	Settle April 2024 Paradigm June 2025			
Date policy approved:	3 November 2025			
Policy approved by:	Designate Board			
Next policy review date:	October 2028			
IMPACT ASSESSMENTS				
Equality Impact Assessment				
Completed? ☐	No	☒	Yes	☐
	If not required, state reason:			
Resident Impact Assessment				
1) Is this one of the agreed policies requiring resident consultation?	Yes	☐	No	☐
2) If yes, please confirm resident consultation has taken place	☐	Briefly detail changes arising from resident feedback:		
APPROVAL - To show transparency and accountability, specify whether policies have been approved by the Board/Executive/Committee. Clear approval lines strengthen governance, ensuring assurance and accountability.				
Approval journey:	Executive Team	Committee		Board
		Yes	Committee name(s)	
	☒	☐	Add name, otherwise state N/A	☒
Which Regulatory Standard does this Policy support?	Economic			
	Governance & Viability	Rent		Value for Money
	☐	☐		☐
	Consumer			
	Neighbourhood & Community	Safety & Quality	Tenancy	Transparency, Influence & Accountability
	☒	☒	☒	☒

Associated legislation	The Social Housing (Regulation) Act 2023 Equality Act 2010		
Associated procedures	Complaints procedure		
Where is this policy to be published?	Website	Intranet	Both
	☐	☐	☒

Complaints Policy

1. Policy Statement

This policy sets out our approach to delivering a positive complaints culture where residents have access to a transparent and accessible complaints process. Complaints are viewed as opportunities to learn when we don't get it right and improve the quality of our services for the future. We will use the learning from complaints to drive service improvements and publish the learnings identified and highlight where improvements have been made. It will meet all legal and regulatory requirements set out in the Social Housing (Regulation Act), including the Housing Ombudsman Service (HOS) Complaint Handling Code and the Building Safety Act.

2. Objectives, desired outcomes and strategic alignment

- Residents know their rights and understand how we handle complaints, as well as their right to access the Housing Ombudsman Service
- Residents have confidence that we can resolve their concerns in the way that works best for them
- All colleagues feel confident in supporting residents who need to raise a complaint
- Our customer resolution team independently resolve complaints quickly, fairly and impartially working collaboratively with the residents and the relevant colleagues
- Regardless of outcome, residents feel their voice has been heard and their complaint handled fairly by SettleParadigm
- All considerations of compensation and remedies will be dealt with under our Compensation and Remedies Policy
- All colleagues understand the importance of acting in line with the Housing Ombudsman Complaint Handling Code and adhere to its requirements.

3. Scope

This Policy applies to:

- A resident, or group of residents who are or have been in a landlord/tenant relationship with SettleParadigm, including those with a lease, tenancy, shared ownership, licence to occupy, service agreement or other arrangement to occupy premises owned or managed by SettleParadigm.
- Representatives with legitimate authority to act on behalf of residents
- Applicants to a property owned or managed by SettleParadigm.
- A private individual or group of individuals who are or have been impacted by SettleParadigm in our role as a landlord and social housing association.

Definition of a complaint

A complaint, as defined by the Housing Ombudsman Service is 'an expression of dissatisfaction, however made, about the standard of service, actions or lack of action taken by SettleParadigm, our staff, or those acting on our behalf, affecting a resident or group of residents.'

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As set out in the Building Safety Act 2022, and where we are the Principle Accountable Person (PAP) for higher risk buildings (a higher risk building is at least 18 metres in height or has at least 7 storeys), relevant complaints can include but are not limited to:

- Issues in a high-rise residential building that could lead to fire spreading ·
- Issues in a high-rise residential building that could lead to part or all of the building collapsing
- Issues with fire safety or structural integrity in a high-rise residential building that is being designed, built or renovated ·
- Us as a PAP with regards to the management of safety in a building

Definition of a service request

A service request is defined as a request for SettleParadigm to provide a service or address an issue in accordance with our service standards, policies, and procedures. It is important to note that a service request is not considered a complaint. These requests are documented, monitored, and reviewed regularly. A complaint arises when a resident expresses dissatisfaction with the response to their service request. If the service request is still ongoing, we will continue our efforts to resolve it while we investigate and respond to the complaint.

Exclusions

We do not take a blanket approach and apply discretion depending on the circumstances of the complaint. If we decide not to accept a complaint, an explanation will be provided in writing setting out the reasons why the matter is not suitable for the complaints process and the right to take that decision to the Housing Ombudsman Service.

In some instances, it may not be appropriate to consider the complaint, such as:

- A service request as defined above
- A report of anti-social behaviour (ASB). This will be dealt with under the ASB policy (unless the matter is in relation to how we have managed the ASB case)
- Where the issue occurred over 12 months ago, (unless there is a justified reason for the delay i.e. ill health, health & safety issues, safeguarding issues or where a resident was unaware of a service failure until it had a detrimental impact)
- A resident fails to specify the grounds of their complaint
- Where SettleParadigm are not responsible for delivering the service – e.g. Local Authority decisions about nominations or housing benefit claims (where possible we will signpost the resident to the correct service).
- Legal proceedings have started, defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court.
- The outcome of appeals or reviews against service of notices, such as Section 21 notices, Motivated To notices, notices seeking possession on mandatory grounds and appeals regarding housing allocation
- Where the issue is subject to an insurance claim against SettleParadigm by residents or third parties (any other elements outside of the insurance claim will still be considered through the complaints process)
- Matters that have already been considered and exhausted under our complaints process or where the Housing Ombudsman Service has already determined the outcome of an investigation.
- We may withdraw the complaints procedure from a complainant whose behaviour is unreasonable, or we may have to restrict contact. An example of this would be if someone raises the same complaint several times in different ways. We will explain why we have taken this action to the complainant or their advocate (See Unreasonable Behaviour Policy).

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- A complaint about our published policies or services that SettleParadigm does not offer will be reviewed as feedback. If we do not follow what we say in our policy, this may become a complaint.

4. Policy Principles

Policy Principles

- Make it easy for residents to raise a complaint when things go wrong and continue to raise awareness of our complaint procedure
- Take ownership of residents' complaints and work hard to find the best possible resolution for them and for SettleParadigm
- Treat residents fairly, considering the individual circumstances when investigating and responding to complaints
- Welcome complaints as an opportunity to put things right, learn from what went wrong and continually improve our services.
- We are committed to doing as much as is practically possible to enable residents to access and understand our services.
- Regularly record and report on complaints performance to Executive Board, Resident Experience Committee and SettleParadigm Group Common Board.

Policy detail

- Publicise information about resident's rights to raise a complaint and access the Housing Ombudsman Service, through the website, leaflets, posters, newsletters and in relevant correspondence with residents
- Provide residents with information on their right to access the Ombudsman service and how they can engage with the Ombudsman about their complaint.
- Carry out induction and ongoing training for all colleagues in complaint handling so that colleagues can raise a complaint on behalf of a resident
- Capture the right information when a complaint is raised, including understanding any support or adjustments that may be necessary
- Striving to respond to resident complaints quicker than the Housing Ombudsman Service guidelines and deliver the commitments we make to residents in our complaint responses
- Create a robust feedback loop that captures lessons from complaints at team and individual level, evidencing the improvements we make as a result of complaints
- Ensure residents are provided with a copy of the complaints leaflet, a complaint reference, and stage when they raise a complaint and kept informed throughout the process. Comply with the collection, storage, access to, provision and disclosure of data in accordance with the Data Protection Act 2018

Complaint stages

The complaints process has two stages.

Stage 1

A member of our customer resolution team will contact the resident, log and acknowledge the complaint within **5 working days** of the complaint being received in the business. We'll also explain what will happen next. If there's a straightforward answer, we'll aim to provide a resolution there and then.

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We'll acknowledge the complaint in writing, confirming our understanding of the complaint and the outcome the resident is seeking to put things right. We'll also let them know who their point of contact will be and provide a complaint reference number.

We will then investigate the concerns raised and where appropriate agree the actions we can take to put things right. We'll respond in writing within **10 working days** from acknowledging of the complaint.

Where more time is needed, we may contact the resident to agree to extend this timeframe by up to a further **10 working days**, clearly explaining why we need more time to resolve your complaint. We will also agree on how often we will keep in touch to provide updates on the progress of the complaint.

Stage 2

Our aim is to work with residents to resolve all complaints at stage 1; however, if they remain unhappy with all or part of our response, they can escalate their complaint to stage two of our complaints procedure for a final response. We will ask the resident to provide further information about your complaint and why they wish to escalate; however, they are not required to do so.

We will acknowledge the escalation to stage 2 within **5 working days** of it being raised with us. The complaint will then be considered by a different colleague, who will respond in writing within **20 working days** with our final response.

Where more time is needed, we may contact the resident to agree to extend this timeframe up to a further **20 working days**, clearly explaining why we need more time to resolve the complaint. We will also agree on how often we will keep in touch to provide updates on the progress of your complaint.

Housing Ombudsman

The best way to get a complaint resolved is by talking to us. However, residents can also contact the Housing Ombudsman Service for help and advice at any time.

If the resident has exhausted our complaints process and remains unhappy with the outcome, they can refer the complaint to the Housing Ombudsman Service. Their service is free independent and impartial and can be contacted using the methods detailed below.

- Online: Make a complaint - Housing Ombudsman (housing-ombudsman.org.uk)
- Phone: 0300 111 3000 • Email: info@housing-ombudsman.org.uk
- Post: Housing Ombudsman Service, PO BOX1484, Unit D, Preston, PR2 0ET

5. Equality, Diversity & Inclusion

- We are committed to ensuring that residents are not disadvantaged in accessing our complaints service. We are also committed to promoting equality by ensuring fair treatment and equal opportunities for all, regardless of race, ethnicity, gender, age, disability, sexual orientation, religion, or any other protected characteristic.
- We will consider the needs of our residents and make reasonable adjustments for those who may need to access the complaints service to ensure we meet our duties under the Equality Act. There is no prescribed list of reasonable adjustments; the adjustment will depend on the resident's individual needs. These will be discussed with residents to reach an agreement on what may be reasonable in the circumstances.

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- Residents will be encouraged to alert SettleParadigm to any individual needs which may require a reasonable adjustment to be made.
- Residents can complain over the telephone, face to face, in writing or via an online form.
- Residents can ask a representative or advocate of their own choice to act on their behalf. Permission will need to be given to disclose information to their advocate in compliance with data protection requirements before proceeding.

6. Roles and responsibilities

- The Executive Board, which operates under the jurisdiction of the Board, is responsible for reviewing and monitoring this policy.
- The Chair of the Resident Experience Committee is the Member Responsible for Complaints.
- SettleParadigm's Executive Director of Customer Services has strategic oversight of this policy as the policy owner and is responsible for conducting a review every 3 years, or sooner should there be a material change or if a more frequent review is required.
- The Head of Customer Resolution will oversee the day-to-day contact with the Housing Ombudsman Service.
- The Customer Resolution team is responsible for ensuring that complaints are responded to in line with the Complaint Handling Code, our policy and procedure.

7. Compliance/Key Performance Measures

- The Social Housing (Regulation) Act 2023 places a legal duty on social landlords to comply with the Housing Ombudsman's Complaint Handling Code and a legal duty on the Housing Ombudsman Service to monitor landlords' compliance with the Code. This covers all member landlords, regardless of whether a complaint has been referred to the Ombudsman.
- Members of the SettleParadigm Board and Committees of the Board regularly assess and review the handling of complaints at SettleParadigm, to ensure the organisation complies with all requirements as set out in the Housing Ombudsman Complaint Handling Code, with a focus throughout on putting residents first and delivering the best possible outcomes for them.
- We complete, submit and publish an annual Housing Ombudsman Complaint Handling Code Self-Assessment, and our annual complaints performance and service improvement report on our website.
- We produce monthly and quarterly reports for our Board and Operations Committee detailing performance against KPIs including any non-adherence to complaint management processes, trends for service areas, and complaint themes to drive improved complaint handling performance, identify service improvement actions and take accountability for addressing non-adherence to the complaints process.
- Quarterly reports will be provided to operational leads detailing performance against KPIs, trends and learnings from complaints to enable them to drive improved performance and ensure delivery of service improvement actions.

8. Related Policies, Procedures and Key Documents

Related Policies

Complaints Policy

Compensation & Remedies Policy
Unreasonable Behaviour Policy

Related Procedures

Complaints procedure
Compensation & Remedies procedure
Unreasonable Behaviour Procedure
Remedies and Compensation Procedure

Key Documents

RSH Consumer Standard Transparency Influence and Accountability
Housing Ombudsman Scheme
Housing Ombudsman Complaint Handling Code
Housing Ombudsman Self-assessment

9. Version Control

Version control			
Date	Version	Approved By	Details of Amendments
03/11/2025	V1	Group Common Board	New Integrated Policy SettleParadigm