

# **Complaints Policy.**

## **Verda Living RP Limited**

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## 1 Background

Verda Living RP Limited (Verda Living) is committed to providing a good service to all our customers. We recognise sometimes customers will be dissatisfied with our service and will want to make a complaint.

- We will investigate complaints in a confidential and respectful manner, agreeing with the customer how they will be kept informed throughout the process.
- Wherever possible we will seek to resolve complaints informally to achieve a swift and satisfactory outcome for the customer without the need for a formal complaint.
- We will always offer the customer a choice over whether they want an informal response to put things right quickly, or they choose to request a formal complaint investigation through our internal process.
- We take learning from complaints and feedback seriously and will ensure that lessons learnt from complaint investigations are used to inform service improvements.
- We will ensure that our complaints policy and approach comply with the requirements of the Housing Ombudsman and the Regulator of Social Housing.

## 2 Housing Ombudsman Service

Verda Living is a registered member of the Housing Ombudsman Service scheme. A condition of membership is that all members agree to be bound by the decisions and adjudications of the Housing Ombudsman's Service, regardless of whether the member agrees with the outcome or not. The Ombudsman may report a member's complaint handling failure to any appropriate regulatory agency and/or the board, committee, panel or senior officer of the member along with any related details as the Ombudsman sees fit. The Ombudsman may publish the fact and circumstances of a member's complaint-handling determinations, naming the member in the Ombudsman's annual report or elsewhere. We will respond positively to all Ombudsman enquiries, investigations and recommendations and undertake to comply promptly with any determinations. We will also need to publish this policy and compliance with the Ombudsman Code of Practice on our website, and provide an annual complaint performance and service improvement report to board. The report will be published on our website, alongside the board's response to the report.

## 3 What is a complaint

We regard 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.

We recognise the difference between a complaint and a service request. A service request is a request from a resident to the landlord requiring action to be taken to put something right. Service requests are not complaints, but are recorded, monitored and reviewed regularly.

## 4 Exclusion grounds

We may not consider an expression of dissatisfaction under this policy if the issue:

- Occurred more than 12 months ago
- is being raised with us for the first time
- Has already been considered under this policy
- Is subject to legal action
- Is a general request for information or a service
- Is an explanation of, or challenge to, a PAF policy or procedure; although we can look at how that policy or procedure has been applied
- Comprises matters that are outside of the control/ultimate determination of PIC RP Limited
- Is in the process of being resolved within the timescales outlined in the Complaints Policy
- Relates to an insurance claim.

If we do not accept a complaint, we will explain the reason for our decision (and how we propose to address the customer's concerns) and inform the customer that they have the right to take that decision to the Housing Ombudsman.

## 5 Who can make a complaint

We accept complaints from:

- A resident (including leaseholders)
- Anyone who is in receipt of a service or is affected by a service that we provide
- Anyone who may potentially receive a service from us.

Customers may make a complaint via an advocate. An advocate could be a friend, relative, or an advocacy service such as the Citizens Advice Bureau. Where a complaint is made via an advocate we will obtain the customer's written consent. Where correspondence is received on behalf of a customer from a Councillor, MP, or Advocacy Service, consent will be assumed. An advocate can accompany or represent the customer throughout the complaints process.

## 6 How complaints can be made

We accept complaints made in person, by phone, in writing, by email, our website and digitally.

Where a complaint or comment about service failure is made through social media, we will contact the customer via direct messages to protect their confidentiality and privacy. We aim to establish the preferred contact method for their complaint or issue to be addressed. We have dedicated and trained staff for handling complaints.

## 7 How complaints will be handled

We have a two-stage complaints process.

## Stage 1

When a complaint is made, it will be acknowledged and logged at Stage 1 within five days of receipt. When we acknowledge a complaint at Stage 1 we will set out our understanding of the complaint and the outcomes the customer is seeking. We will seek clarification of the customer's views where this is necessary.

We will provide a response to the complaint within 10 working days of the complaint being logged. We will respond when the answer to the complaint is known, not when any outstanding actions required to address the issue have been completed. Our response will be in writing and include:

- The complaint stage
- The complaint definition
- Our decision on the complaint
- The reasons for any decisions made
- The details of any remedy offered to put things right
- Details of any outstanding actions
- Details of how to escalate the matter to Stage 2 if the customer is not satisfied with the answer.

In exceptional circumstances where we are unable to respond within this timeframe, it may be extended. We will provide an explanation to the customer and confirm a clear timeframe for when the response will be received. This should not exceed a further 10 days without good reason.

## Stage 2

Once Stage 1 has been completed, if all or part of the complaint is not resolved to the customer's satisfaction it will be progressed to Stage 2, unless an exclusion ground applies.

A Stage 2 complaint will not be considered by the same person who considered the complaint at Stage 1.

When we acknowledge a complaint at Stage 2, we will set out our understanding of the complaint and the outcomes the customer is seeking. We will seek clarification of the customer's views where this is necessary.

We will provide a response to the complaint within 20 working days of the complaint being logged. We will respond when the answer to the complaint is known, not when any outstanding actions required to address the issue have been completed. Our response will be in writing and include:

- The complaint stage
- The complaint definition
- Our decision on the complaint
- The reasons for any decisions made
- The details of any remedy offered to put things right
- Details of any outstanding actions
- Details of how to escalate the matter to the Housing Ombudsman service if the customer remains dissatisfied.

In exceptional circumstances where we are unable to respond within this timeframe, it may be extended. We will provide an explanation to the customer and confirm a clear timeframe for when the response will be received. This should not exceed a further 10 days without good reason.

If an extension beyond 20 working days is required to enable us to respond to the complaint fully, we will agree this with the customer. Where agreement over an extension period cannot be reached, we will provide the Housing Ombudsman's contact details so the customer can challenge our plan for responding and/or the proposed timeliness of our response.

We will clearly communicate in writing any decision we make to decline to escalate a complaint to Stage 2. In doing so, we will explain our reasons for not escalating as well as confirm the customer's right to approach the Housing Ombudsman about our decision.

Housing Ombudsman Service contact details:

- Use the online complaint form: <https://www.housing-ombudsman.org.uk/online-complaint-form/>
- Phone (Monday, Tuesday, Wednesday and Friday 9am – 5pm, Thursday 9am – 3:30pm):  
0300 111 3000
- Write to:  
Housing Ombudsman Service  
PO Box 1484  
Unit D  
Preston  
PR2 0ET

## 8 Customer communication

We will maintain regular contact with a customer throughout the complaints process, including where there is no new information.

## 9 Remedies

In some circumstances, it may be appropriate to offer remedies as part of a complaint response. Compensation is one form of remedy that may be offered. The nature of the remedy offered will be considered on a case by case basis and will take account of the following:

- The nature of the situation
- The length of time that a situation has been ongoing
- The frequency with which something has occurred
- The severity of any service failure or omission
- The number of different failures

- The cumulative impact on the customer
- the customer's particular circumstances or vulnerabilities.

## 10 Restrictions

We may place restrictions on a customer's contact with us where their behaviour becomes unacceptable, impacts upon our ability to consider their complaint or to serve other customers or they engage in abusive or threatening behaviour.

In these instances, we will explain the reason for our decision and how we propose to engage with the customer to address their concerns. We will ensure our decision takes account of the customer's needs and demonstrates regard for the provisions of the Equality Act 2010.

## 11 Promoting awareness of our approach to complaints

We will ensure that our complaints policy and process, the Housing Ombudsman's Complaint Handling Code and the Housing Ombudsman scheme (including contact information) is promoted in leaflets, posters, newsletters, online and as part of our regular correspondence with residents.

## 12 Diversity and inclusion

We will ensure that our complaints policy and process is accessible to all customers. This means we will:

- Fulfil our legal duties under the Equality Act 2010 to advance equality of opportunity and prevent discrimination
- Adapt our approach and make reasonable adjustments to ensure a customer can raise and address their complaint with us
- Ensure that all staff who handle complaints receive equality, diversity and inclusion training.

## 13 Learning from complaints

We are committed to learning from complaints and to establish a positive complaints handling culture. We will ensure that a complaints officer is appointed, all employees understand our expectations and senior management considers themes and trends to enable service improvements to be identified and delivered.

We will ensure that our Board appoints one of its members to have lead responsibility for complaints and the Board will receive regular information on complaints to enable it to understand our complaints handling performance.

We will publish summary details of complaints (including handling performance) and learning and improvements arising from them in our annual complaints performance and service improvement report and in our engagement with customers.

## 14 Performance measures

As a minimum, we will collect and report the following measures. These are all Resident Satisfaction Measures (TSMs) which the Regulator of Social Housing requires us to collect:

- Complaints relative to the size of the landlord (CH01)
- Complaints responded to within Complaint Handling Code timescales (CH02)
- Satisfaction with the landlord’s approach to handling complaints (TP09)

We will collect other measures related to resident satisfaction that will not be shared but will be used to continually seek to evolve and enhance resident experience.

## 15 Annual Review

This policy is reviewed annually by the board of the Company.

Version	Date Approved	Date for Review	Updates
1.0	April 2025	April 2026	Creation of first version of policy