

# Customer Dissatisfaction & Complaints Policy

Everyone representing Legal & General Affordable Homes is committed to providing first-class customer service and we will always try to do our best, but we recognise that we don't get things right every time. It is our intention to minimise any inconvenience and resolve outstanding issues that you have at the earliest opportunity.

If you are dissatisfied with any services provided by Legal & General Affordable Homes or any of our partners we would like to hear your feedback and resolve the matter quickly to restore your trust in us and to help us improve our work.

## 1. Who Does This Apply To?

- Any current Legal & General Affordable Homes customer (tenant, shared owner or household member) living in a Legal & General Affordable Homes home.
- A prospective Legal & General Affordable Homes Customer.
- People living near a Legal & General Affordable Homes property who may be impacted by the activities of our staff and/or our partners.
- Someone acting on behalf of one of the above, for example a carer or family member.

## 2. The Aim of the Policy

We are committed to providing a service to the highest standard, however we are aware that sometimes things can go wrong. Where this happens Legal & General Affordable Homes and our partners will:

- Investigate all complaints and respond promptly to any customer dissatisfaction
- Seek to resolve customer dissatisfaction by providing at least the same standard of service as initially promised.
- Take ownership of any action through to resolution, making it easy for you to get a fair outcome.

## 3. Housing Ombudsman Complaint Handling Code of Conduct

The Housing Ombudsman is a Government body, appointed to review complaints about registered providers of social housing; Legal & General Affordable Homes is a member of the Housing Ombudsman's complaint scheme. Their service is free, independent and impartial.

**3.1** In July 2020, the Housing Ombudsman Service launched a Complaint Handling Code of conduct, setting out good practice with the aim of allowing landlords to respond to complaints effectively and fairly.

**3.2** The key areas of the code are:

- Common definition of what is a complaint.
- Provide easy access to the complaints procedure and make sure customers are aware of it, including their right to access the Housing Ombudsman Service.
- The structure of the complaints procedure – with two stages and clear timeframes set out for responses.
- Ensure fairness in complaint handling with a customer-focused approach.
- Take action to put things right.
- Create a positive complaint handling culture in each business through continuous learning and improvement.
- Share learning in Annual Reports.

**3.3** Legal & General Affordable Homes has adopted this code of conduct and will make sure its principles are part of our daily activity with partner organisations. A copy of our self-assessment against the code is available on our website, and for further information on the Housing Ombudsman Service please visit [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)

## 4. Definition of a Complaint

Legal & General Affordable Homes uses the Housing Ombudsman's definition of a 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.**

## 5. What the policy does not cover

The following categories of complaint are not covered under this policy:

- Where the issue is part of any ongoing legal action.
- Where an issue has already been handled under the policy.
- Complaints of anti-social behaviour by another individual, will be handled under the terms of our anti-social behaviour policy. We will however deal with complaints where you feel we have not followed our anti-social behaviour policy of process correctly.
- Complaints relating to General Data Protection Regulation (GDPR) legislation.
- Any expression of dissatisfaction which is outside of Legal & General Affordable Homes' responsibilities (for example, a customer may complain to Legal & General Affordable Homes or one of our partners about a service offered by

another organisation, such as a local authority). In those circumstances we will help you to direct your complaint to the right organisation.

If an exclusion is relevant, you will be given a clear explanation why and your Management Provider will be able to advise you how your issue can be handled.

## 6. Making a Complaint

When the level of service we have provided has fallen short, we want you to let us know so that we can make every effort to resolve things.

You can make a complaint to Legal & General Affordable Homes directly or via one of our partner organisations. This could be:

- By post, in writing to our office Legal & General Affordable Homes 12 Red Lion Buildings, London EC1A 9BU
- Over the telephone By contacting your Management Provider if you have already moved into your home
- By email You can contact Customer Care at [customercare@landgah.com](mailto:customercare@landgah.com)
- In person By visiting your Management Provider if you have already moved into your home

When you make a complaint, Legal & General Affordable Homes will share the Complaints Policy with you, so you know what to expect.

### 6.1 Expressions of Dissatisfaction

Legal & General Affordable Homes and our partners aim to make it easy for you to let us know when you are dissatisfied. When we are made aware of dissatisfaction we will contact you to acknowledge your correspondence and to find out more about the issue **within two working hours**.

In most cases, the person contacting you will be the person who goes on to take the necessary steps to rectify the issue and make sure you receive the level of service that was originally promised.

To resolve the issue, all parties working with Legal & General Affordable Homes customers will ensure that failures in our service can be rectified as soon as possible.

It is our aim that the majority of customers who experience an issue are dealt with proactively and should not need to make a formal complaint. If we are unable to resolve the issue within a reasonable timescale agreed with you, we will immediately raise it as a formal complaint.

### 6.2 Stage 1 – Formal Complaint

If you have a complaint relating to a matter which has been considered previously and you are unhappy with the outcome you may wish for this to be reviewed further. Therefore a formal investigation will be appropriate to find out the cause of any dissatisfaction. If you make a formal complaint, it will be logged and there will be no barriers to logging a formal complaint.

In recognition of Legal & General Affordable Homes' service structure, Stage 1 complaints will usually be handled by our partner organisations, however they could be handled by a member of the Legal & General Affordable Homes team.

When dealing with the complaint:

- Where possible, ahead of the investigation, any services which you should have received and haven't, will be provided as soon as possible. The cause of any service failure will be established afterwards.
- Investigations into a complaint will be the most important task of the individual responsible and will be completed in a professional way as soon as possible and with your agreement. An investigation **should never last longer than five working days**.
- If for any reason the investigation takes longer, this must be with your agreement, and approval of Legal & General Affordable Homes.
- The outcome of the investigation will be shared with you as soon as possible, with clear next steps agreed.
- All formal complaint investigations, correspondence and outcomes will be reviewed by the Operations Director of Legal & General Affordable Homes. This is to ensure that the speed and quality of the investigation are acceptable, and that the resolution proposed to you is in line with this policy.
- If you are unhappy with our stage 1 response, you can request that the complaint be escalated to our stage 2 process for review. A request to escalate a complaint should be received within 4 weeks of receiving the stage 1 response.

### 6.3 Stage 2 – Formal Complaint

When a Stage 1 complaint is answered and you are not satisfied with the outcome you will be given the option to escalate the matter to Stage 2.

Stage 2 complaints will be handled by a member of the Legal & General Affordable Homes team. If the Stage 1 complaint was handled by a member of the Legal & General Affordable Homes staff, the stage 2 complaint will be escalated to a different member of the team.

This stage **will never last longer than ten working days**, unless we have your agreement.

If you wish to escalate the matter beyond this point, Legal & General Affordable Homes will direct you to the Housing Ombudsman and provide their contact details.

When contacting the Housing Ombudsman, please make sure you tell them that Legal & General Affordable Homes are your Landlord.

## 7. Monitoring and Learning

Formal complaints will be reviewed quarterly by Legal & General Affordable Homes and a summary of key learnings will be published in Legal & General Affordable Homes' Annual Customer Report.

## 8. Compensation and Goodwill Gestures

Legal & General Affordable Homes will consider an offer of compensation or expect our partners to do so, where a customer has suffered a material loss or material inconvenience because of Legal & General Affordable Homes or our partner's action, which is not covered through insurance or is the responsibility of a third party.

As part of resolving any general service failure, Legal & General Affordable Homes will expect our partners to consider an offer of a goodwill gesture to apologise for any inconvenience caused. Goodwill gestures will be in line with the Housing Ombudsman Service code, and we will take into consideration:

- The length of time that a situation has been ongoing
- The frequency of what has occurred
- The severity of any service failure
- The number of different failures
- The overall impact on the customer
- The customer's own personal circumstances

## 9. Unacceptable Behaviour

We understand that making a complaint can be distressing and you may be frustrated by a lack of service provided. When we are investigating your complaint we will listen to your concerns, and we will treat you with respect. In return we expect this same treatment of our members of staff.

We take the safety of our staff seriously and have in place a zero-tolerance approach to any unreasonable or threatening behaviour. If a concern is raised by any member of staff, this will be escalated to the relevant Head of Service to investigate and determine next steps in regard to the most appropriate way to manage and conclude the complaint. A copy of our Unacceptable Behaviour Policy can be found on our website.

In addition to unacceptable behaviour, where unreasonable and/or persistent complaints are made these will be handled by the appropriate Head of Service who will investigate the concern. This may lead to a warning letter, restrictions applied on how you can contact us in the future, and a period of how long the restriction will be in place.

We define an unreasonable or persistent complainant as someone who makes excessive demands or continues to raise complaints which impact on the services we can deliver. It is important to note that this does not include those who raise legitimate concerns after making a complaint, such as agreed timescales not being met, or where they have escalated the complaint through the correct process.

Examples of an unreasonable or persistent complaint include (but there may be more scenarios):

- No specified grounds for a complaint but continued expectation for a formal complaint to be raised despite offers of assistance
- Refusing to engage with the complaint investigation process but an expectation for the complaint to be resolved
- Continued complaints being made without the opportunity to address the issue in the relevant service area
- The complainant insisting on the complaint being dealt with in a way which falls outside of this policy, or those set by the Housing Ombudsman Complaint Handling Code.
- An unreasonable number of contacts with us, including new areas added to a current complaint, which significantly changes the investigation and continues to prolong complaint resolution without a justified reason.

## 10. Equality and Diversity

Legal & General Affordable Homes will treat all customers and staff with fairness and respect. We value diversity and work to promote equality and make a determined effort to prevent unlawful discrimination.

Legal & General Affordable Homes is committed to helping you access information about your homes and services in a way that suits your individual needs. This includes supporting vulnerable customers if you need additional support with making a complaint or understanding the outcome.

We define vulnerability as being any condition or circumstance that puts an individual or household at risk of losing their home, or any situation which, without support or intervention, places them at risk of abuse, neglect or causes detriment to their overall wellbeing.

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Accountable Director – Operations Director

Approval Date – Feb 2023

Review Date – Jan 25

The Policy and Self-Assessment will be reviewed every 12 months, (or more frequently subject to any changes in regulatory, legislative and/or areas of best practise where a review is required sooner than the planned review date)