SAXON WEALD

COMPLAINTS POLICY

First Introduced: February 2001 **Author: Rachel Richards**

Last Revision: November 2026 **Next Review: February 2027**

1.0 Introduction and aim

1.1 We are committed to ensuring our customers receive a good quality service. However, we acknowledge that instances may arise where customers have reason to complain. Where this happens, we will always aim to resolve complaints quickly and, wherever possible, to the complainant's satisfaction.

1.2 This policy highlights the importance of complaints to our business and clarifies how they are treated. The policy is supported by a two-stage procedure, which clearly explains the process for complaints handling.

1.3 For the purpose of this policy, the term 'customer' (unless there is a reason for referring to a specific tenure group) includes tenants; leaseholders; shared owners; applicants for housing and any other person or organisation to which we provide a service or have a legal or contractual obligation.

1.4 Saxon Weald is a member of the Housing Ombudsman Scheme. We will comply with the Ombudsman's complaints handling code and abide by any findings or recommendations they make. We will inform all customers of the Ombudsman service and how they can use it.

2.0 Definition of a complaint

2.1 Saxon Weald has adopted the Ombudsman's definition of a complaint, namely:

'An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or group of residents.'.

2.2 This policy recognises the difference between a complaint and a service request. A service request is where a customer asks Saxon Weald to take action, for example, to repair a leak or explain a service charge. A complaint arises when a customer expresses dissatisfaction with the response to their service request.

2.3 Complaints should be made within 12 months of the issue occurring, or the individual becoming aware of the issue. We will consider accepting a complaint made outside of the timeframe where there is good reason to do so.

3.0 Exclusions to the complaints procedure

3.1 There are instances where we can refuse to deal with an issue through our complaints procedure. These instances also apply when we refuse to escalate a complaint through our process. Each case will be considered on its own merits, but the following general principles apply.

Issues may be excluded from our complaints process:

- Where customers are complaining about each other (e.g., a dispute between neighbours - these issues are dealt with under our Anti-Social Behaviour Policy).
- Where the matter concerned is not our responsibility (e.g., frequency of refuse collection).
- Where legal proceedings have started. However, where a customer initiates the Pre-Action Protocol for housing condition claims, our complaints process will remain available until proceedings have been issued in court.
- Where an insurance claim is being made against Saxon Weald.
- Where a matter has already been investigated, responded to, and closed by Saxon Weald, under our complaints process.

3.2 Should we exclude a complaint because of one of the above, we will provide the complainant with a full explanation and details of how they can appeal to the Ombudsman.

4.0 Our policy

4.1 We welcome complaints and use them as a valuable source of learning. We aim to make the complaint process as easy and customer friendly as possible. To achieve this, we will:

- Accept complaints via whichever channel the customer prefers, such as letter, email, through our website, over the phone, via social media or in person.
- Accept complaints made by an individual or organisation acting on a complainant's behalf, providing they have their authorisation to do so.
- Be fair and reasonable in our responses to complaints, providing clear and honest responses and explanations.
- Ensure that no customer suffers any disadvantage as a result of making a complaint.
- Provide appropriate staff training on complaints handling and the implementation of our policy and procedure.
- Use complaints to identify areas for service improvement.

4.2 **Providing information on making a complaint:** We promote our Complaints Policy widely, making it available in our customer handbooks and on our website. We also regularly promote how to make a complaint in our newsletters, annual performance report and via posters in retirement scheme communal areas. We produce an easy-read version of the complaints process to assist those with literacy issues or learning disabilities. We will also provide a copy of the information in large print or alternative languages on request.

4.3 **Who can complain?** We allow access to our complaints process to any person or organisation to whom we provide a service, or with whom we have a legal or contractual obligation. We are not obliged to allow complaints from people or organisations with whom we do not have any legal or contractual obligations (e.g., complaints from owner occupiers or applicants for housing whose applications have been declined). Complaints from people who are not Saxon Weald customers will, where accepted under this policy, be handled in accordance with our normal complaints process and will be subject to the same stages, timescales and complaint-handling standards. We will signpost non-customers to the Ombudsman, with the caveat that their complaint may not be considered, and that this is at the discretion of the Ombudsman.

4.4 Complaints submitted via a third party or representative, such as an MP, must follow our standard complaints procedure.

4.5 **Group complaints:** where a complaint is made on behalf of a group of customers, we require a single point of contact to be nominated for correspondence. We will require confirmation that the nominated person has the authority to act on the group's behalf. This does not preclude us from speaking to other members of the group as part of our investigations.

4.6 **Petitions**: A complaint can be made in the form of a petition. The petition will be treated as one complaint, and all correspondence will be addressed to the first signer.

4.7 **Complaints via social media:** Where a customer complains via a public post on social media, we will contact them via private message wherever possible to ask for full details of the problem and begin the complaint process from that point if appropriate. We will not make a detailed response on a public post to ensure that the confidentiality and privacy of the complainant is maintained as far as possible.

4.8 **Helping with complaints:** We will make reasonable adjustments to ensure that all customers can access our complaints process. We will discuss requirements with the individual concerned and seek to reach agreement on what may be reasonable in the circumstances. We will keep a record of any adjustments agreed, as well as a record of any disabilities an individual has disclosed. Agreed reasonable adjustments will be kept under review.

4.9 **Anonymous complaints:** We will do our best to follow up anonymous complaints, as they may highlight problems that we are unaware of. However, we recognise that this may sometimes create practical difficulties, due to our inability to obtain further information.

4.10 **Managing complainants' expectations:** We will always ask complainants to identify the outcome/s they would like to see, to help us identify the most appropriate solution. However, we may not always be able to meet their expectations and, where this happens, we will explain why.

4.11 **Responding to complaints** *(our procedure)*: To ensure that complaints are dealt with efficiently, we have adopted a two-stage process.

Initial contact (stage one):

4.11.1 Our aim is to resolve as many complaints as possible at stage one. Stage one complaints will be handled by the appropriate service manager. All stage one complaints will be acknowledged within five working days. We will issue a full response within 10 working days of the acknowledgement.

4.11.2 Any extension to this timescale must be no more than 10 working days unless there is an exceptional reason. The reason for any extension must be clearly explained to the complainant, and we must provide contact details for the Ombudsman. We will agree with the complainant suitable intervals for keeping them informed of progress.

4.11.3 Where customers raise additional complaints during the investigation stage, these should be incorporated into the stage one response if they are relevant. If this would unreasonably delay a response, the complaint should be logged as a new complaint.

4.11.4 The complaint response must be sent to the customer when the answer to the complaint is known. It must not be delayed until any outstanding actions are completed. Outstanding actions should be tracked, and updates provided to the customer.

Escalation (stage two):

4.11.5 If the customer is unhappy with our stage one response, they must tell us within 12 months of receiving our reply. The complaint will then be escalated to the Customer Experience team. The escalation will be acknowledged within five working days. We will issue a full response within 20 working days of the acknowledgement. The stage two response represents Saxon Weald's final response to complaints. Following this they are closed on our system.

4.11.6 Any extension to this timescale must be no more than 20 working days unless there is an exceptional reason. As at stage one, the reason for any extension must be clearly explained to the complainant and we must provide contact details for the Ombudsman. We will agree with the complainant suitable intervals for keeping them informed of progress.

4.11.7 A complaint may only be escalated to stage two once it has completed stage one, and at the request of the complainant.

4.12 **Upholding complaints:** If the complaint investigator deems that Saxon Weald has got something wrong, they must record the complaint as being upheld, even if there are elements of the complaint they have not upheld. It is not acceptable to record a complaint as being partially upheld.

4.13 **Complaints against a Board member**
Should we receive a complaint which concerns a Board member, the investigation at stage one will be carried out by either the Chief Executive or the Executive Director – Finance & Governance. If a stage two investigation is required, this will be conducted by the Chair of the Board. If the complaint concerns the Chair, the stage two investigation will be completed by the Chair of Audit and Risk Committee.

4.14 **Disrepair claims:**
Due to the complex nature of disrepair claims they will be handled by the Asset and Sustainability team. Upon receiving a notification of a disrepair claim, we will advise the customer's solicitor we wish to treat this as a complaint. This is in line with pre-action protocol and a recognised alternative dispute resolution (ADR). If the customer's solicitor agrees, the complaint will be raised at stage one and handled by the relevant surveyor. If the complainant remains dissatisfied, then it will be escalated to stage two. The stage two complaint will be handled by the Assistant Director – Asset and Sustainability. If the customer's solicitor is unwilling to engage in the complaints process, then the matter will be referred to our own solicitors.

4.15 **Communal heating and heat network complaints**
Where a complaint relates to heating or hot water supplied through a communal or district heat network, we will consider the complaint under our complaints process and any specific requirements that apply to us as a heat network supplier or operator.

Depending on the nature of the complaint, the complainant may have the right to refer the matter to the Housing Ombudsman Service or the Energy Ombudsman. We will advise the complainant of the appropriate escalation route when responding to their complaint.

Where a complaint falls within the jurisdiction of the Energy Ombudsman, complainants can contact them at:

Energy Ombudsman
PO Box 966
Warrington
WA4 9DF
Telephone: 0330 440 1624
Email: enquiry@energyombudsman.org
Website: www.energyombudsman.org

4.16 **The Housing Ombudsman Service:** If, after exhausting our procedure, the complainant remains unhappy, they have the right to take their complaint to the Housing Ombudsman Service. The Ombudsman may offer to mediate, arbitrate, or recommend that we:

- Formally apologise
- Offer compensation
- Stop doing a particular thing
- Review and alter a policy or procedure
- Reject the complaint

The Ombudsman can be contacted at: Housing Ombudsman Service, PO Box 152, Liverpool L33 7WQ.

Telephone: 0300 111 3000
E-mail: info@housing-ombudsman.org.uk

4.17 **Data Subject Access Requests:** Complaints regarding our handling of a data subject access request will follow our standard complaint process. If,

after exhausting our procedure, the complainant remains unhappy, they have the right to take their complaint to the Information Commissioner's Office (ICO). The ICO can be contacted via their website https://ico.org.uk/make-a-complaint/ or by calling their helpline 0303 123 1113.

4.18 **Closing complaints:** We will close complaints when:

- The complainant identifies that they are satisfied with the outcome.
- The complainant specifically states that they do not wish to take the matter further.
- Where no further communications are received from a complainant within 12 months following a response under stage one of our procedure.
- The complainant has exhausted our procedure and received a final response under Stage two.
- A legal hearing has taken place, and a judge has made a ruling.
- The matter has resulted in litigation and is now being dealt with by solicitors.
- The complainant refuses to engage with reasonable enquiries or provide information necessary for us to investigate the complaint, meaning we are unable to reach a fair decision. Unacceptable or unreasonable behaviour will be managed separately under our Unacceptable & Unreasonable Behaviour policy and will not, by itself, be a reason to close a complaint.

5.0 Remedies, compensation and payments

5.1 Where a complaint is upheld, we must acknowledge that something has gone wrong and set out the actions we have taken or intend to take (including timescales) to put things right. This can include:

- Apologising
- Acknowledging what went wrong
- Providing an explanation
- Taking action if there has been a delay
- Reconsidering or changing a decision
- Amending a record or adding a correction/addendum
- Providing a financial remedy
- Changing policies, procedures or practices

5.2 Any redress offered will reflect the impact on the individual as a result of any fault identified. Our Compensation and Payments Policy sets out what compensation or other recompense may be awarded.

5.3 Saxon Weald must also comply with statutory requirements regarding compensation for customers, for example, in relation to home loss or home improvements. The Compensation and Payments Policy explains those obligations.

5.4 We will only pay compensation to non-customers in exceptional circumstances, in line with our legal responsibilities as a charitable community benefit society. We can pay compensation to non-customers to settle valid legal claims, property damage, or breaches of contract. Where no strict legal liability exists, any payment must be agreed by the Chief Executive or Executive Director of Finance and Governance.

6.0 Unacceptable and unreasonable behaviour by complainants

6.1 All incidents of unacceptable or unreasonable behaviour, caused by complainants or their representatives, will be recorded and dealt with in accordance with our Unacceptable Behaviour Policy.

7.0 Use of artificial intelligence

7.1 Complainants use of artificial intelligence

7.1.1 We welcome the use of artificial intelligence (AI) or other digital tools to help people when reporting complaints. The use of AI will not affect how we consider a complaint.

7.1.2 Where AI-generated correspondence is lengthy, repetitive, unclear or contains information that is inconsistent with the complaint, we may ask the complainant to clarify the specific issues they want us to investigate and the outcomes they are seeking.

7.1.3 Where the use of AI results in excessive, repetitive or otherwise unreasonable communication that has a significant impact on our ability to consider the complaint or provide services effectively, this may be managed in accordance with our Unacceptable & Unreasonable Behaviour policy.

7.2 Saxon Weald's use of artificial intelligence in complaint handling

7.2.1 Saxon Weald may use approved AI technologies to support complaint handling where their use is permitted under our Artificial Intelligence Policy, Data Protection Policy and relevant information governance requirements.

7.2.2 AI will not be used to make decisions on the outcome of a complaint. Responsibility for investigating complaints, considering the evidence and reaching decisions remains with appropriately authorised Saxon Weald colleagues.

7.2.3 Where the use of AI involves personal data, it must be used in accordance with Saxon Weald's data protection and AI governance requirements. Appropriate human oversight will be maintained, and colleagues remain responsible for checking the accuracy and appropriateness of any AI-assisted content used in complaint handling.

8.0 Performance monitoring and review

8.1 We have a robust system for monitoring and reporting on our complaints handling performance. The system enables us to record the reasons for complaints; recognise any trends or recurring problems; identify learning points or service gaps and gauge customer satisfaction levels with our complaints handling process.

8.2 Regular performance information relating to complaints is reported to the Board, Leadership Team, staff, and customers. We have also appointed a

member of our Board as Member Responsible for Complaints to support a positive complaint handling culture.

8.3 To monitor the standard of complaint communications, the customer experience team will review a minimum 20% sample of complaint responses each month. Feedback will be given to the relevant author to encourage continuous learning.

9.0 Equality and diversity

9.1 Equality and diversity affects all aspects of our business and, as such, its principles are integral to everything we do. As a landlord and an employer, Saxon Weald aims to recognise and respond positively to people's differences, while providing equality of opportunity in relation to the services and careers we provide and support.

9.2 This means that no person or group of people, either working for Saxon Weald or seeking housing, services, employment or contracts from us, will be treated less favourably because of their or their partner's, family's, friend's or associated person's protected characteristics, which are: age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race and ethnicity, nationality, immigration status, religion or belief, gender and sexual orientation. This includes individuals either already serving on or applying to join our Board.

9.3 We will monitor complaints to check that our procedure is widely accessible, and that no customer group is disproportionately dissatisfied with a service area.

Version	Amendment	By	Date
5.0	Three-year review.	Rachel Richards	November 2020
5.1	4.9 amended to incorporate timescales that are consistent with the Housing Ombudsman's complaint handling code. New section 4.10 to include how disrepair claims will be handled. Following sections re-numbered.	Jeremy Oliver Jones	December 2021
5.2	Amendments following review of Housing Ombudsman complaint handling code: 4.4: new section added remaining sections renumbered 4.10: new paragraphs added clarifying the complaints process. This includes amending who will handle stage one complaints, adding a timescale for complainants to say they are unhappy with our initial response and clarifying that no stage of the process should be skipped.	Rachel Richards	April 2022

Version	Amendment	By	Date
5.3	Amendments following internal audit recommendations. New paragraph added at 4.11 regarding complaints against board members and reference made at 5.0 regarding compensation.	Rachel Richards	October 2022
5.4	Minor amendments to sections 3.1 and 4.14 to reflect that the Ombudsman has removed the need for customers to seek help from a designated person before having the Ombudsman consider their case and to reflect recently issued guidance from the Ombudsman regarding the pre-action protocol for housing condition claims.	Rachel Richards	December 2022
6.0	Three-year review.	Rachel Richards	February 2024
6.1	New points added at 4.5 and 4.6 to cover group complaints and petitions. New point added at 7.3 to cover quality assurance checks.	Rachel Richards	August 2024
6.2	Minor amendments to sections 4.11.1 and 4.11.5 to ensure wording of response timescales is better aligned with the wording of the Ombudsman complaints handling code.	Rachel Richards AD Customer Experience	June 2025
6.3	Point 4.3 amended explaining non-customer complaints will now follow our standard complaint process. Point 4.15 added to advise on complaints about communal heating. Point 4.17 added to explain how we will handle complaints relating to data subject access requests. Point 4.18 amended to clarify the circumstances in which a complaint may be closed where the complainant does not engage with the investigation and to confirm that unacceptable or unreasonable behaviour will be managed separately under the Unacceptable Behaviour Policy New section introduced at 7.0 to explain Saxon Weald's use of AI in the complaint process	Jeremy Oliver Jones Customer Experience Manager	November 2026