

Policy Owner	HoGRA	Business Area	Governance
Document Type	Level 1		

## Group Complaints Policy

### 1.0 Introduction

- 1.1 Coastline is committed to providing excellent services to all our customers and doing the right thing. Our Trust Charter sets out the commitments and Pledges we make to our customers in our role as landlord.
- 1.2 While we strive to maintain the highest standards, we recognise that sometimes our services might fail to meet those standards. When a customer wishes to complain we will deal with the issues quickly and in line with Coastline's [Values](#) remembering the following principles;
- Respect for the customer; not prejudge or stereo-type – 'seeing the person' and 'do the right thing' including recognising, responding to and recording vulnerabilities;
  - Rapport; we are here to help, be fair and break down the 'authority barrier';
  - Everyone deserves a chance; get beneath the surface, take time to listen, understand and value what the customer has to say and learn from customer feedback; and
  - The customer is central; act in the customer's best interests and always remember the customer is why we are here.
- 1.3 Coastline will make reasonable adjustments for individuals where appropriate under the Equality Act 2010 as well as maintaining a record of any disabilities, vulnerabilities or risk an individual has disclosed. Any agreed reasonable adjustments will be kept under active review.

### 2.0 Aims

- 2.1 This Policy is intended to comply with the requirements of the [Housing Ombudsman Service Complaint Handling Code 2024](#).
- 2.2 This Policy is a key element of our overall approach to customer care and Coastline's [Values](#) for putting our customers first and being open, honest and accountable. As part of 'striving to be the best' it is important that we identify issues and work as a team to both rectify the initial cause of a complaint as well as learning from the mistake to avoid it being repeated.

Our complaints process is designed to be:

- Inclusive, accessible, easy to use and understand;
  - Be a straightforward two stage process, each of which are clearly set out;
  - Effective and timely;
  - Objective, with provision for independent investigation, if necessary;
  - Confidential;
  - Comprehensive with the same standard features for all parts of the organisation;
-

- Responsive and learning, to prevent repetition of the cause of similar complaints and to take improvements forward from feedback received.

- 2.3 Customers accept that occasionally things go wrong, however expect that we make it easy for them to raise an issue, that something will be done to put things right as quickly as possible and that we learn from when things go wrong to prevent a recurrence.
- 2.4 We will ensure that dissatisfied customers are given an arena for voicing their views and accept that it is important for us to quickly recognise where we have failed to deliver our services to the required standard.
- 2.5 Complaints are acknowledged as a form of feedback and by investigating and acting on them we will learn from our customers. Where mistakes have been made and where impacts have arisen, we will ensure that these are rectified to the satisfaction of the customer, wherever possible and that the circumstances do not recur. We will also ensure that the customer is not financially worse off as a result of the complaint and will make amends where this has happened to ensure the customer is returned to the same position as they were before the incident occurred
- 2.6 The Housing Ombudsman Service 'Remedies Guidance' will be used in conjunction with our Goodwill Payments Policy to ensure we assess and provide reasonable redress in cases where our customers have encountered inconvenience, delays or other impact as a result of our action, inaction or service failure.

### **3.0 Initial expressions of dissatisfaction – resolved at first point of contact**

- 3.1 We recognise that there will be times when things go wrong. Feedback received from our customers is that when this happens, wherever possible we should deal with the issue swiftly, in advance of a complaint being raised. Where possible, initial contact from a customer will be resolved at first point of contact by front line colleagues, supervisors or managers responsible for service delivery as 'business as usual', provided this is handled to the customers satisfaction. The aim should be to 'do the right thing', put the matter right and apologise.
- 3.2 To raise an issue, the customer will normally contact a Customer Access Advisor who will assist the customer and attempt to resolve the issue at this first point of contact. However, all colleagues are encouraged, expected and empowered to resolve initial expressions of dissatisfaction as 'business as usual', in line with the principles outlined in this Policy. In line with the current authorisation limits, this may result in a gesture of goodwill payment being awarded.

### **4.0 Service Request– to be resolved within four working days**

- 4.1 The Housing Ombudsman Service Complaint Handling Code requires that Coastline must recognise the difference between a service request' and a 'complaint.' The Ombudsman does recognise this can be challenging as some service requests may include expressions of frustration from customers. The Ombudsman recognises that if a landlord is satisfied that handling the dissatisfaction as a service request is more appropriate, the landlord must explain this to the customer and also give them the option of making a complaint.

#### **Definition of Service Request**

- 4.2 A service request is a request from a customer to Coastline to take action to put something right.
-

- 4.3 If it is unclear whether an expression of dissatisfaction is intended as a complaint, we will be proactive in clarifying this with the customer.
- 4.4 If the customer is in agreement, when we are unable to resolve issues at the first point of contact (as 'business as usual') the case will be forwarded to the Complaints Team as a 'Service Request' and will be assigned to the relevant service manager to try and resolve the issue with the customer within four working days. However, if a customer is not in agreement with the matter being dealt with as a 'Service Request' the issue will be taken forward as a Stage 1 complaint
- 4.5 The customer will be contacted by the Complaints Team to advise who will be reviewing the issue over the next 4 working days along with a copy of our Complaints workflow setting out the timeframes for investigation and next steps, if we are unable to resolve the issue to the customer's satisfaction
- 4.6 If on initial review by the Complaints Team, the issues raised are found to have already been reported previously and we have been unable to resolve them or they will require a more detailed investigation by a senior manager, these will be progressed direct to a Stage 1 complaint.
- 5.0 Definition of complaint**
- 5.1 Under the Housing Ombudsman Complaint Handling Code a complaint is defined as *"an expression of dissatisfaction, however made, about the standard of service, action or lack of action taken by Coastline, its own staff, or those acting on its behalf, affecting an individual, a customer or group of customers."*
- 6.0 Exclusion of complaints**
- 6.1 Complaints will be accepted unless there is a valid reason not to do so. Each complaint must be considered on its own merits and if not accepted the reasons for not doing so will be explained to the customer and be evidence based.
- 6.2 Complaints should be made as soon as possible and no more than 12 months after the event to enable a robust and thorough investigation to take place. Complaints made after 12 months may be considered on a case-by-case basis, where there is good reason to do so.
- 6.3 Some complaints may be received which fall beyond the scope of our responsibilities and abilities, i.e.; a request for a service which the Group does not provide. In these circumstances we will aim to provide customers with the relevant information or signpost to other agencies who may be able to provide assistance, such as Cornwall Council.
- 6.4 Complaints regarding Anti-Social Behaviour (ASB) are subject to a separate Policy and will be dealt with by the Tenancy Management Team, although complaints regarding our *handling* of ASB will be investigated via this Policy. Customers should allow the Tenancy Management Team a reasonable period of time to respond to their initial ASB complaint before raising a separate complaint under this policy regarding our handling of ASB. A reasonable period to respond is considered to be 30 calendar days, unless the ASB reported is of a serious or significant nature.
-

- 6.5 Complaints made regarding ASB handling will review whether action taken is in line with our ASB policy, rather than investigation of the ASB issues themselves.
- 6.6 The following types of complaint are also excluded from this Policy, those relating to;
1. Individual colleagues which arise directly from a customer's dissatisfaction with a decision made in line with our policies or information provided, and where no other basis for the complaint exists. This includes any allocations decisions;
  2. A matter which has been the subject of legal or tribunal proceedings or such proceedings have started (details of a claim have been filled at court or with a tribunal), or which is in the hands of our insurers (i.e. personal injury or damage claims);
  3. A disagreement with or refusal to accept a rule of law which we are applying unless the complaint relates specifically to the way the matter has been administered.
  4. Concerns regarding the level of rent or rent increase (depending on whether a rent/tenancy is secure/affordable/social, customers can appeal to the Government about their level of rent. Customers are encouraged to contact their housing officer in the first instance for information);
  5. Concerns regarding the level of service charge or service charge increase. (Any customers complaining about the process by which service charges have been determined will be dealt with as a service failure initially and progressed to Stage 1, if necessary. Should the customer not be satisfied with the outcome of any Stage 1 investigation, rather than progress to Stage 2, the customer would be advised to appeal to the First-Tier Leasehold Valuation Tribunal if it was felt that the Stage 2 process was unlikely to resolve the issue.)  
<http://www.justice.gov.uk/tribunals/residential-property#leasehold>
  6. Vexatious complaints where a customer is making serial complaints about different matters, raising the same or similar matters repeatedly (including where they have already exhausted the complaints process, making persistent and unreasonable demands on Coastline. In response, we will inform the customer of the impact this behaviour is having and attempt to agree a different way to respond to the customer. If the behaviour continues, we may refuse to deal with the complaint, limit the ways the customer can complain, amend our published target response times, or respond without a full investigation. Any action will be taken in accordance with our Acceptable Behaviour Policy; and
  7. Complaints raised by Legal & General property customers will be investigated at Stage 1 by Coastline and any requests to escalate to Stage 2 will be passed across and dealt with by Legal & General direct, under their complaints policy.
- 6.8 When a decision is made not to deal with an issue through our complaints process, the full reasons for this will be clearly explained to the customer including an explanation of the right to contact the Housing Ombudsman Service regarding our decision not to investigate. All cases where an issue is not accepted will be included in our quarterly reporting.
- 6.9 An expression of dissatisfaction with services made through a survey is not defined as a complaint, although you can ask us to raise the matter as a complaint if you wish.
- 6.10 This policy does not cover the provision of services at accommodation registered with the Care Quality Commission (CQC), any complaints relating to the provision of
-

services at Miners Court should be made direct to the CQC via [Complain about a service or provider - Care Quality Commission](#).

## 7.0 Stage 1 complaint - to be resolved within 10 working days from acknowledgment, where possible

### Making a complaint

- 7.1 A complaint can be made in any reasonable format such as; in person, in writing via a complaint form, by letter, email, through the website, portal ('My Coastline'), by telephone or a third-party in cases where this is justified (authority to act will be sought from the customer, if this does not already exist on our record). Colleagues can also be made available to assist in the completion of raising complaints and in certain circumstances, reviewed on a case-by-case basis, we can arrange for a colleague to meet a customer at home to take the details of their complaint.
- 7.2 We ask that complaints are made direct to us for review to ensure a swift review and response rather than via social media platforms. We do occasionally receive complaints via our social media platforms. If this happens, we will ask the customer to private message us the details of their complaint. If we become aware that any customer's private information has been included in a public comment on our social media platforms, we will delete this to ensure customer privacy is maintained.

### Acknowledgment

- 7.3 Complaints will be acknowledged in writing, defined and logged within **five working days** of being received, by the Complaints Team who will manage and oversee the complaint process. The acknowledgement will confirm which colleague will be acting as the Investigating Manager along with our understanding of the complaint and the outcomes the customer is seeking (the 'complaint definition').

### Investigation

- 7.4 The target timeframe for investigating and responding to a complaint is within **ten working days** from the date of acknowledgement.
- 7.5 Exceptionally, we may provide an explanation to the customer containing a clear timeframe for when the response will be received if it is expected to be longer than within ten working days from acknowledgement, but this should not exceed a further ten working days without good reason. If an extension is required to enable us to respond to the complaint fully, this will be explained to the customer and agreed with the customer, if possible. However, we will agree with the customer suitable intervals for keeping the customer informed of progress. In the event of an extension being required the customer will be provided with contact details for the Housing Ombudsman Service.
- 7.6 As part of the procedure and to ensure we take all relevant information into account a site visit will be undertaken by the Investigating Manager. If the customer does not wish to have a site visit they have the right to decline this although in the case of property complaints a site visit will be a vital part of the decision-making process. Coastline understands that customers may become frustrated by the issue(s) causing them to raise a complaint. We do not view behaviour as unacceptable just because someone is assertive or determined. However the actions of some customers who are angry or persistent may result in unreasonable demands on, or behaviour towards Coastline staff, and if so the Investigating Manager will follow our published Acceptable Behaviour Policy to manage such behaviour.
-

- 7.7 Where residents raise additional complaints during the investigation, these must be incorporated into the stage 1 response if they are related and the stage 1 response has not been issued. Where the stage 1 response has been issued, the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.
- 7.8 In line with our vision and values and '*seeing the person*' Investigating Managers are asked to review the impact of the reported situation on individual customers and if they believe it necessary, to take action outside of our standard policies and procedures to find a reasonable solution to the problem for that particular customer. Investigating Managers will be of a suitably senior position with the relevant experience and expertise to ensure they are able to identify the small number of cases, where our standard policy or procedure may not be appropriate for an individual customer in a particular situation.
- 7.9 The complainant is welcome to be accompanied by a Complaint Mentor, family member, friend or informal advocate acting or speaking on their behalf or for support, during their interactions with the Investigating Manager at Stage 1.
- 7.10 Once the investigation has been completed (including any site visit) the Investigating Manager will provide the complainant with a full written response re-confirming our understanding of the complaint, what outcomes the customer was seeking and outlining what actions have or will be undertaken by Coastline with expected timeframes for any outstanding actions. This will include an outline of where learning and improvements have been identified as a result of the issues raised. .

### **Close**

- 7.11 Once the investigation response has been sent by the Investigating Manager the Complaints Team will send a letter by post or email to the customer to advise that the process at Stage 1 has been concluded. The completion letter will, advise the customer how to request escalation to Stage 2, if they remain dissatisfied and will include contact details for the Housing Ombudsman Service.

## **8.0 Progression to Stage 2- to be resolved within 20 working days from acknowledgment**

### **Requesting escalation**

- 8.1 Whether a complaint has been upheld or rejected at Stage 1 or any remedial works / actions have been completed or remain outstanding should the customer remain dissatisfied in whole or in part they will be advised how they can request progression to Stage 2.
- 8.2 A customer can request progression to Stage 2 in any reasonable format such as; in person, in writing, by letter, email, through the website, portal ('My Coastline'), by telephone or a third-party in cases where this is justified.
- 8.3 There is no specified format required for customers to request progression to Stage 2. Customers are not required to explain why they remain dissatisfied although this is helpful to provide the Panel at Stage 2 with a better understanding of areas for focus in advance of the Panel Review taking place.
-



8.4 Any request for escalation to Stage 2 will be accepted unless it is considered there is valid reason not too and such reasons will be communicated to the customer and be evidence based. Such as;

- the ability to refer to external tribunals (for example in relation to service charges);
- the escalation request was received after 30 calendar days from the date the Stage 1 closure letter, unless there is good reason to extend this period, for example extenuating circumstances put forward by the customer or customer vulnerabilities; and
- vexatious complaints where a customer is making serial complaints about different matters, raising the same or similar matters repeatedly.

### Independent Panel Review

8.5 At Stage 2, the complaint will be reviewed by a Panel of three, namely one Executive Director, one Customer Member from the Customer Experience Committee and one Non-Executive Director from our Group Board or an Independent Committee Member from our Customer Experience Committee, who will Chair the Panel. The Executive Director will usually be independent to the service directorate to emphasise that an open, honest and fair review is undertaken. In complex or detailed technical cases, it may assist the customer and the Panel process by having the service Executive Director participate in the Panel for complaints arising within their service area. In addition, a colleague from the Complaints Team will be in attendance to take notes which will be sent to the complainant with the Panel's findings.

8.6 The usual approach will be to hold Panel Reviews face-to-face at Coastline House, Redruth. Alternatively, dependent on the customer's wishes or in line with their identified individual needs, a Panel Review may be held remotely via video conferencing such as Teams. Where a customer is unable or does not wish to attend Coastline House, we will consider arrangements for a member of our Executive Team to attend (replacing the Panel of three) along with a member of the Complaints Team, to take notes, a copy of which will be sent with the findings.

### Acknowledgement

8.7 A request for progression to Stage 2 will be acknowledged in writing, defined and logged by the Complaints Team **within five working days** of being received. The acknowledgement will confirm the Panel composition along with a proposed date and time for the Panel Review to take place, together with our understanding of the complaint (the 'complaint definition') and the outcome the customer is seeking.

### Panel Review & response

8.8 The overall target timeframe for a Panel Review to be held and a written response provided is **within twenty working days** from the date of acknowledgement at Stage 2.

8.9 Exceptionally, we may provide an explanation to the customer containing a clear timeframe for when the response will be received if it is expected to be longer than within 20 working days from acknowledgement. This should not exceed a further 20 working days without good reason. If an extension is required to enable us to respond to the complaint fully, this will be explained to the customer and agreed with the customer if possible. However, we will agree with the customer suitable intervals for keeping the customer informed of

---

progress. In the event of an extension being required the customer will be provided with contact details for the Housing Ombudsman Service.

- 8.10 The complainant will be invited to meet with the Panel in person to share in their own words their customer journey, the issues encountered and how these have impacted them. Coastline understands that customers may become frustrated by the issue(s) causing them to have complained. We do not view behaviour as unacceptable just because someone is assertive or determined. However the actions of some customers who are angry or persistent may result in unreasonable demands on, or behaviour towards Coastline staff, and if so the Panel will follow our published Acceptable Behaviour Policy to manage such behaviour.
- 8.11 The Complaints Team will supply the complainant and Panel members with a timeline of the complaint. The complainant is welcome to be accompanied at the Panel Review by a Complaint Mentor, family member, friend or informal advocate acting or speaking on their behalf or for support, as long as the Complaints Team is advised in advance who this will be. If the customer wishes to provide a supporting statement in advance of the Panel Review this can be forwarded to the Complaints Team for inclusion in the complaint timeline.
- 8.12 In addition, the complainant may be accompanied at the Panel Review by an individual acting as a professional advisor to them on technical matters, for cases that are considered to be of a complex technical nature. This is to be considered on a case-by-case basis and is subject to prior written approval by the Complaints Team.
- 8.13 After the customer has met with the Panel, the Investigating Manager from Stage 1 will meet with the Panel to outline their findings and advise how and why their decision was made.
- 8.14 The Panel Chair will send a written response to the complainant, giving the outcome of the Panel's findings with a copy of the Notes taken, and where appropriate highlighting remedial actions to be carried out and improvements identified as a result of the complaint, which will be used to improve future service delivery.

## **Stage 2 Close**

- 8.15 Once the response has been sent by the Panel Chair, the Complaints Team will send the Stage 2 completion letter by post or email to the customer to advise that our internal procedures have now been exhausted. The communication will confirm that the customer retains the right to refer their complaint to the Housing Ombudsman Service for independent review. Contact details for the Housing Ombudsman Service will be included.
- 8.16 Gestures of goodwill offered to a customer as a result of identified service failures in no way impact or are meant to deter a customer from exercising their ability to refer their complaint to the Housing Ombudsman Service. A gesture of goodwill is an acknowledgement only that we could have, and should have, done something better.

## **9.0 Complaint Mentors**

- 9.1 At any point during the process a customer can ask for a 'Complaint Mentor' to be assigned to them to help and support them through the process. Mentors are trained volunteers who are actively involved in our Customer Voice. As Mentors are volunteers, we cannot guarantee one will be available.
-



- 9.2 Use of a Complaint Mentor will be recommended where we believe this will positively help a customer.
- 9.3 Complaint Mentors receive full training on the Complaints Policy and Procedures as well as Safeguarding and Data Protection.
- 9.4 Complaint Mentors are not able to influence the investigation or outcome of a complaint, their role is to provide support and assurance on the complaints process. Complaint Mentors meet with the Complaints Team on a quarterly basis to provide feedback on the process from our customers' perspective and can provide suggestions for improvement for future service delivery.
- 10.0 Complaints relating to Coastline Colleagues**
- 10.1 Complaints received regarding specific identifiable colleagues will be reviewed by an appropriate senior manager and may, if found to be justified, be progressed via the Group's internal Disciplinary Procedures.
- 10.2 In the vast majority of cases, it is likely that training will be provided along with an assessment of whether issues are systemic or isolated. Any systemic issues identified will be reviewed by the relevant Head of Service or Executive Director to progress improvements.
- 10.3 If a complaint is progressed via Disciplinary Procedures the customer will only be informed of this fact. No other information will be shared regarding outcomes in line with the Data Protection Act 2018.
- 11.0 Complaints relating to personal injury, property damage or other legal liabilities**
- 11.1 Coastline is committed to providing excellent customer service and our complaints process aims to provide reasonable redress for identified service failures. If the potential contact r includes any element or allegation of personal injury this part will not be dealt with through our complaints process and will instead be forwarded direct to our insurers. Once passed to our insurers, Coastline will have no further direct involvement in the matter.
- 12.0 Complaints relating to disrepair claims**
- 12.1 We encourage all customers to ensure any issues with their homes are reported to us in the first instance to ensure we are given an opportunity to review and resolve these.
- 12.2 If we receive contact direct from solicitors representing customer disrepair claims when no reports of repairs required have been made to us in the first instance, the customer will be signposted to follow this complaints procedure through to the conclusion of Stage 2.
- 12.3 This will not prevent a customer from pursuing a claim of disrepair simultaneously to making a complaint, but rather is aimed at attempting to resolve any issues of concern for the customer in a timely manner
- 12.4 The complaints process remains available to a customer until disrepair claim papers are served in the courts. Coastline will review all claims submitted to court to check they include all aspects of the complaint before suspending the complaint process.
-

- 12.5 Customers are advised to consider the independent advice provided here;

[Citizens Advice - things to consider before making a disrepair claim](#)

Details of the legal process are given here;

[Pre-Action Protocol for Housing Conditions Claims \(England\) - Civil Procedure Rules \(justice.gov.uk\)](#)

### **13.0 Complaint handling performance monitoring & reporting**

- 13.1 Following completion of service requests and complaints, customers will be asked to provide feedback via telephone survey. all stages within this Policy
- 13.2 Feedback from all complaint surveys will be monitored by the Complaints Team and will be used to identify service improvements. Where negative feedback is received prior to Stage 2 the customer will be contacted by the Complaints Team to ask if the customer wishes to progress to the next stage.
- 13.3 A quarterly and annual complaints performance and service improvement report will be provided to the Customer Experience Committee and Board respectively. These will include; analysis of service failures and complaint handling performance (including disrepair cases and any complaints rejected for progression under this Policy), service improvements identified and findings or other related communications from the HOS. In addition, the annual report will include our self-assessment against the Code,
- 13.4 As well as regular performance updates to Customer Voice, a summary of the Annual Complaints Performance and Service Improvement report is also included in the Autumn Customer Newsletter and as part of our Annual Report to customers and external stakeholders.
- 13.5 We will publish this Policy, the annual complaints performance report (including our annual self-assessment against the HOS Code), together with the Boards response to the annual report on our website.
- 13.6 Assurance on the effectiveness of the Policy is achieved by the Board and Customer Experience Committee receiving regular updates. The Chair of the Customer Experience Committee will take lead responsibility for complaints (Member Responsible for Complaints) to support a positive complaint handling and learning culture. This role will be responsible for ensuring the Customer Experience Committee and Board receive regular information on complaints that provides insight on complaint handling performance.

### **14.0 Review**

- 14.1 This Policy will be reviewed at least every three years by the Head of Governance, Risk and Assurance in conjunction with the Executive Team and will be benchmarked against areas of current Best Practice or following updates to the Housing Ombudsman Service Complaint Handling Code.
-