



## TAI CANOLBARTH CYMRU MID-WALES HOUSING

Yn barod **amdani** **Equal to the challenge**

# CUSTOMER SERVICE STANDARDS, INCLUDING COMPLAINTS AND COMPENSATION

<b>Strategic Aim:</b>	To promote the Association's core value of EXCELLENCE. <i>"We believe in positively changing the attitude towards social housing and promise to provide affordable homes to a high standard and through making the best use of our resources."</i>
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<b>Lead Officer:</b>	Aidan Ackerman, Director of Customer Service
<b>Statutory Compliance:</b>	Welsh Government Regulatory Framework



## **POLICY STATEMENT FOR CUSTOMER SERVICE STANDARDS INCLUDING COMPLAINTS AND COMPENSATION**

1. Excellent customer service will be based on respect for customers, their views and requests and support Mid-Wales Housing Association's core values of Excellence, Equality, Care and Community.
2. Mid-Wales Housing Association is committed to dealing effectively with any complaints about our service which staff or board members have provided. We will clarify any issues about which you are not sure. If possible, we'll put right any mistakes we may have made. We will provide any service you're entitled to. If we get something wrong we'll apologise and where possible we'll try to put things right.
3. We welcome our customers' views. Feedback is very important to us in order to provide an insight into what we are not doing well and where we may need to focus improvements. We aim to learn from our mistakes and use the information we gain to improve our staff and services.
4. We regularly monitor what our customers tell us and use the information to help us shape our services. We respond to customer complaints in a consistent and professional manner.
5. This policy sets out Mid-Wales Housing Association's Customer Service Standards.

## **CUSTOMER SERVICE STANDARDS**

### **1. Communication**

The Association tries to make itself as available as possible to its customers and has a number of communication channels available including telephone, email, website, calling in person to the office and social media.

All staff will carry a photo ID card which must be shown while working.

#### 1.1 The office is open:

Monday	9.00am to 5.00pm
Tuesday	9.00am to 9.45am; 10.30am to 5.00pm
Wednesday	9.00am to 5.00pm
Thursday	9.00am to 5.00pm
Friday	9.00am to 5.00pm

- **Except for bank holidays, statutory holidays and staff training days.**
- Our 24 hour contact number is **0300 111 3030** can be used at all times.

#### 1.2 The Association and its staff will:

- Be polite, friendly and listen to you while treating you with respect at all times.
- Address you formally (e.g. Mr.) unless you ask us not to.
- Not enter your home uninvited except in an emergency to property or person.
- Deal with your enquiry promptly and keep you informed.
- Treat your enquiry in strictest confidence, and comply with the requirements of the Data Protection Act as set out in our Data Protection Policy, which is available on request.
- Whenever possible, we will meet with you in a private interview room in our offices or at a mutually convenient venue.
- Acknowledge all enquiries within five working days.

#### 1.3 Call Handling Standard: the Association will:

- Answer all calls courteously and promptly, giving you the call handler's name.
- Accept responsibility for your call, passing you on to the appropriate person when necessary. We will not make promises we cannot keep.
- Take notes from all calls and log them onto our Customer Relations Module so that we have a record of your call.
- Provide a Welsh speaking member of staff for all calls requiring a response in Welsh. If there is no-one available at the time you will be called back as soon as the member of staff is available but no later than the end of the day with a progress update.
- Handle calls in all languages via the support of Language Line services.
- Not use jargon.

## 2. Maintenance

The Association will:

- i. Employ maintenance contractors who will work to the MWHHA Code of Conduct, which is available on request.
- ii. Ensure all contractors working for MWHHA show ID cards when arriving at your home.
- iii. Provide a service to deal with emergencies when the office is shut on 0300 111 3030.
- iv. Ensure all contractors arrange a mutually convenient time to visit to carry out the repair when requested by the resident.

### 2.1 Maintenance Response Times

The Association will:

- i. Clearly define its interpretation of “emergency”, “urgent” and “non-urgent” repairs.
- ii. Attend to an emergency repair within 24 hours.
- iii. Attend to an urgent repair within seven calendar days.
- iv. Attend to a non-urgent repair within 28 calendar days.

### 2.2 Planned Maintenance

The Association will:

- i. Consult you over planned maintenance work.
- ii. Inform you of any planned maintenance work at least four weeks before it starts.
- iii. Accommodate any reasonable request wherever there is a choice over the work to be undertaken.
- iv. Make good decoration following planned maintenance works as deemed necessary by the Association. In certain circumstances, the Association may offer support in decorating.

### 2.3 Other

- i. All appliances requiring safety services e.g. gas appliances will be serviced once a year.
- ii. A mutually convenient date will be arranged prior to the deadline.

**Residents are legally obliged to permit access to their homes in order for the safety services to be carried out.**

### **3. Consultation and Information**

The Association will give you an opportunity to be involved in improving services to all residents by providing information on how to become involved at all levels.

- i. We will publish quarterly and annually the Association's performance information in the LOOK magazine.
- ii. We will provide you with information about any of the Association's policies when requested.
- iii. We will ask resident representatives for their views before we change any policies that affect a tenancy.

### **4. Rent and other charges**

Your rent will be reviewed each year and changes for most of our residents and leaseholders will take effect from April.

The Association will:

- i. Give one month's notice if we are going to change the rent and or service charge.
- ii. Supply an annual statement giving a detailed breakdown of any service charge payable.
- iii. Provide an up-to-date rent statement upon request at any time during the year.
- iv. Maximise rental income from all tenants by taking firm action with those in rent arrears.

### **5. Equality and Diversity**

The Association will:

- i. Provide accessible services to all, without bias or prejudice.
- ii. Ensure that everyone is treated fairly, has equal access to services and is not discriminated against, harassed or victimised. The organisation will respond effectively if incidents of discrimination including direct, indirect, harassment or victimisation are thought to have occurred. We will follow our policy relating to this which will be provided on request or can be found on the Association's web site.
- iii. Comply with the Association's Single Equality and Welsh Language Schemes, copies of which are available upon request.

### **6. Allocations and Lettings**

The Association will:

- i. Confirm acceptance (or not) onto the waiting list within 14 days of receiving your application, which will include any reasons for non-acceptance.
- ii. Provide the right of appeal to any applicants who are not accepted.

- iii. Confirm the size and location of property for which you are being considered, along with the number of points your application has received.
- iv. Send you a renewal form once a year. If the renewal form is not returned to the Association within the specified time, your application will be removed from the waiting list.
- v. The offer of a property may be refused without the application being affected in any way. However, the Association reserves the right to remove applicants from the waiting list who unreasonably refuse properties without good reason.
- vi. If you feel your application has been unfairly treated you will be able to appeal in accordance with the Association's published Lettings Policy which is available on request or from the website [www.mid-walesha.co.uk](http://www.mid-walesha.co.uk).

## **COMPLAINTS POLICY**

### **1. Introduction**

- i. Mid-Wales Housing Association is committed to dealing effectively with any complaints about our staff, board members or the service we have provided. We also aim to clarify any issues about which you are not sure. If possible, we'll put right any mistakes we may have made. We will provide any service you're entitled to which we have failed to deliver. If we got something wrong we'll apologise and where possible we'll try to put things right.
- ii. We welcome our customers' views. Complaints are important to us and provide an insight into what we are not doing well and where we may need to focus improvements. We aim to learn from our mistakes and use the information we gain to improve our staff and services.
- iii. We regularly monitor what our customers tell us and use the information to help us shape our services. We respond to customer complaints in a consistent and professional manner.
- iv. This policy sets out how Mid-Wales Housing Association responds to complaints.

### **2. Definition of a Complaint**

**A complaint is an expression of dissatisfaction or concern**, either written or spoken, made by one or more members of the public about Mid-Wales Housing Association's action or lack of action or about the standard of service provided, which requires a response whether about the public service provider itself, a person acting on its behalf, or a public service provider partnership. Anyone using our services can make a complaint. This includes tenants, users of support services, leaseholders and people applying to use our services.

#### **A complaint is not:**

- An initial request for service such as reporting a repair;
- An enquiry or request for information about an aspect of our service;
- An appeal against a 'properly made' decision by a public body;
- A means to seek change to legislation or a 'properly made' policy decision;
- A means for lobbying groups/organisations to seek to promote a cause;
- A complaint about a neighbour (these are to be dealt with via the Association's anti-social behaviour policy and procedure);
- A complaint from a staff member (these are to be dealt with via the Association's staff grievance policy and procedure).

### **3. Complaints Process**

#### **3.1 Informal Resolution**

If possible, we believe it's best to deal with things straight away rather than try to sort them out later. If you have a complaint, raise it with the person you're



dealing with. He or she will try to resolve it for you there and then. Details of the complaint will be recorded on our Customer Contact Database for future reference and if there are any lessons to be learned from addressing your complaint then the member of staff will draw them to our attention. If the member of staff can't help, they will explain why and you can then ask for a formal resolution.

### 3.2 Formal Resolution

You can report a complaint and request that it be dealt with formally in any of the ways listed below:

- i. You can ask for a copy of our complaint registration form **from the person** with whom you are already in contact. Tell them that you want the Association to deal with your complaint formally.
- ii. You can get in touch with our Customer Services team if you want to make your complaint over the phone on **0300 111 3030**.
- iii. You can report your complaint on our website at [www.mid-walesha.co.uk](http://www.mid-walesha.co.uk).
- iv. You can e-mail your complaint to us at **complaint@mid-walesha.co.uk**.

You can **write a letter** of complaint to:

Complaint Registration  
Mid-Wales Housing Association  
Ty Canol House  
Ffordd Croesawdy  
Newtown  
Powys SY16 1AL

## 4. Dealing With Your Complaint

- i. All formal complaints are recorded on our Customer Contact Database and **an acknowledgement issued within two working days** from the receipt of the complaint. Along with the acknowledgement, customers are provided with an information pack detailing the complaints procedure and a complaint reference number.
- ii. If the complaint has been received verbally, the information pack will also contain our understanding of the complaint in writing. **You can inform us of any inaccuracies within seven days** of the complaint acknowledgement.
- iii. We will ask you to tell us how you would like us to communicate with you and establish whether you have any **particular requirements that need to be considered when contacting you** (for example, if you have a disability).
- iv. We will deal with your complaint in an open and honest way.
- v. We will make sure that your dealings with us in the future do not suffer just because you have reported a complaint.
- vi. Normally, we will only be able to deal with your complaint if you report it **within six months of an event taking place**. This is because it's better to conduct an investigation while the issues are still fresh in everyone's mind. In

exceptional circumstances, we may be able to look at complaints which are brought to our attention later than this. However, you will have to provide strong reasons why you have not been able to bring it to our attention earlier and we will need to have sufficient information about the issue to allow it to be investigated properly.

- vii. If you're expressing a concern on behalf of somebody else, we'll need their agreement to allow you to act on their behalf.

## **5. What If There Is More Than One Organisation/Service Involved?**

- i. If your complaint covers a number of service areas within the Association, it will be treated and **investigated as one complaint**.
- ii. If your complaint is about an organisation working on our behalf (for example, one of our appointed repair contractors) **the Association will take the lead** in dealing with, investigating and responding to your complaint.
- iii. If your complaint covers more than one organisation (for example, both the Association and a support provider responsible for your housing management service) we will work with them to **decide who should take a lead** in dealing with your complaint. You will then be given the name of the person and organisation responsible for communicating with you while your complaint is investigated. If the organisation other than the Association takes the lead in conducting the investigation, it will no longer be subject to the Association's complaints policy.

## **6. Investigation**

- i. Within our complaint acknowledgement, **you will be given the name of the person investigating your complaint**. For service complaints, this will normally be the Manager or Team Leader responsible for delivering the service. For staff or board member complaints, this will normally be a member of the Association's Human Resources department.
- ii. If your complaint is straightforward, **we aim to investigate and resolve it within five working days of receipt**.
- iii. If your complaint is more complex, we will **contact you within five working days of receipt** and explain why we think it may take longer to resolve **and how long we expect it to take** (normally no more than 25 working days). We will also give you regular updates on where we have reached with the investigation, including telling you whether our original estimate has changed or not.
- iv. The person who is investigating your complaint will **aim first to establish the facts**. The extent of this investigation will depend on how complex and how serious the issues you have raised are. In some instances, we may either telephone you or ask to meet you to further discuss your complaint.
- v. We'll **look at relevant evidence**. This could include files, notes of conversations, letters, e-mails or whatever else may be relevant to your particular complaint. If necessary we'll talk to staff or others involved, look at our policies and other relevant guidance.

## 7. Outcome

- i. If we formally investigate your complaint, we will let you know what we have found, **explaining how and why we came to our conclusions.**
- ii. Initially, we will **contact you by telephone** to discuss the complaint in detail and agree a resolution. This will **be followed up by a letter** to confirm the discussion and resolution. However, in keeping with your preferred method of communication, we will adjust this in accordance with your specific requirements.
- iii. If the complaint remains unresolved to your satisfaction, **you can appeal in writing within 20 working days of the resolution confirmation letter.** Appeals will be considered by the Association's Scrutiny Committee, whose membership includes tenant board member representation (co-opted if necessary), arranged as soon as possible for all parties involved. If any reasonable recommendations or advice given to complainants during the course of the investigation are not followed then the Scrutiny Committee may choose not to hear an appeal.

## 8. Putting Things Right

- i. If we find that we got it wrong, we'll discuss what went wrong, why it happened and how the mistake has affected you. If we find there is a fault in our systems or the way we do things, we'll tell you what it is and **how we plan to change things to stop it happening again.**
- ii. If we got it wrong, **we will always apologise.**
- iii. If we didn't do something we should have done, we will do it now. If we didn't provide a service you should have had, we'll **provide it now.** If we didn't do something well, we'll **aim to put it right.** If you have lost out as a result of a mistake on our part we'll **try to rectify it.** If you had to pay for a service yourself, when you should have had one from us, we will usually **aim to make good what you have lost.**
- iv. Further details can be found within the **Compensation Policy** within this document.

## 9. What is not acceptable

- 9.1 People may act out of character in times of trouble or distress. There may have been upsetting or distressing circumstances leading up to a complaint coming to our office. Mid-Wales Housing Association does not view behaviour as unacceptable just because a claimant is forceful or determined. However, the actions of complainants who are angry, demanding or persistent may result in unreasonable demands on the office or unacceptable behaviour towards staff. It is these actions that are considered unacceptable and ones that this policy aims to manage. We have grouped these actions under the following headings:

I) Aggressive or Abusive Behaviour

Violence is not restricted to physical actions, it can also include use of language and behaviours that make staff feel afraid, abused or threatened. Examples can be threats, physical violence, verbal abuse, derogatory remarks and rudeness. It can also extend to inflammatory remarks and unsubstantiated allegations. These behaviours are unacceptable and we expect the Association's staff to be treated with courtesy and respect.

II) Unreasonable Demands

Complainants may make what are considered unreasonable, vexatious or frivolous demands on Mid-Wales Housing Association and these will depend on the circumstances surrounding the behaviour and seriousness of the issues raised by the complainant. Some examples of these could be expecting a response or resolution within an unreasonable timescale, continual phone calls, letters or emails, changing the substance of the complaint or raising unrelated concerns. These demands are considered unacceptable and/or unreasonable if they begin to take up an excessive amount of staff time to the disadvantage of their other work.

9.2 Managing Unacceptable Actions by Complainants

There are very few complainants whose actions will be considered unacceptable and the way these are managed depends on the individual complaint and its nature. If the work of staff is being affected, complainant contact will need to be restricted. To implement this we may need to reduce the amount of contact the complainant has with the office whilst at the same time ensuring that the Complaints procedure is being followed. This may mean contact with the office can only be through one means such as email or letter and to a designated point of contact.

## 10. Ombudsman

If we do not succeed in resolving your complaint, you may **complain to the Public Services Ombudsman for Wales**. The Ombudsman is independent of all government bodies and can look into your complaint if you believe that you personally, or the person on whose behalf you are complaining:

- i. Have been **treated unfairly or received a bad service** through some failure on the part of the organisation providing it;
- ii. Have been **disadvantaged personally** by a service failure or have been treated unfairly;
- iii. The Ombudsman will normally expect you to **bring your concerns to our attention first** and to give us a chance to put things right.

You can contact the Ombudsman by:

Phone: 0845 601 0987  
E-mail: ask@ombudsman-wales.org.uk  
Website: www.ombudsman-wales.org.uk

In writing to:  
Public Services Ombudsman for Wales,  
1 Ffordd yr Hen Gae,  
Pencoed,  
CF35 5LJ.

## 11. Learning Lessons

- i. We take your complaints seriously and try to learn from any mistakes we've made by **improving the services our customers receive as a result**. The Association reviews complaints performance data and, examines details of any serious complaints on a monthly basis and considers a summary of all complaints quarterly.
- ii. Where there is a need for change, we will **develop an action plan** setting out what we will do, who will do it and when we plan to do it by.

## 12. What If I Need Help?

The Association's staff will assist you to make your complaint or put you in touch with someone else who can help.

## 13. Anonymous Complaints

In the instance of anonymous complaints, where these relate to individuals or issues of significant service delivery and contain sufficient detail, at our discretion, these will be **logged and investigated in line with this policy**. All other anonymous complaints will be recorded and stored for future reference.

## 14. Confidentiality

Mid-Wales Housing Association will **maintain the confidentiality of all personal customer information** and not disclose it outside of the Association without the permission of the customer, unless legally obliged to do so.

## 15. Review

The Association's complaints policy will be **reviewed every three years**.

## COMPENSATION POLICY

### 1. Introduction

- i. **Mid-Wales Housing Association** seeks to provide the highest possible standards of customer service. However, it may be that occasionally these standards are not met and our customers may suffer an inconvenience financial or otherwise.
- ii. The Association will seek to investigate such incidents thoroughly and where deemed applicable, offer appropriate compensation.

### 2. Definition Of Compensation

Compensation itself can be defined as “Something (monetary or otherwise) given or received as **payment or reparation for an unsatisfactory service**, loss or injury”. As such compensation is not necessarily acceptance of liability.

### 3. Policy Statement

- i. The Association recognises that circumstances may arise where the level of service drops below a reasonable standard, **offering compensation demonstrates recognition of the inconvenience suffered** and will help to minimise dissatisfaction.
- ii. The Association will seek to handle claims for compensation in a proactive way, reducing the likelihood of legal action.
- iii. We will ask you to tell us how you would like us to communicate with you and establish whether you have any **particular requirements that need to be considered when contacting you** (for example, if you have a disability).
- iv. Each claim will be considered on its merits and the payment of **compensation will be at the Association’s discretion**. However, compensation will generally be considered where:
  - a) Exceptional worry, distress or inconvenience has been caused by the events;
  - b) Failure to respond to a complaint within specified timescales;
  - c) Failure of staff and contractors to take reasonable care;
  - d) Specific financial losses have been incurred;
  - e) Where compensation is due under the statutory compensation scheme under the “Right to Repair” (Housing Act 1985);
  - f) Where the tenant is entitled to reimbursement of a “service charge” paid where the service paid for has not been provided;
  - g) Where there has been a failure of a service or amenity.
- v. In the case of points a), b), c) and d) above it is expected that **claimants will first follow the Association’s formal complaints procedure**. If that complaint is upheld then any claim for compensation will automatically be considered.

#### 4. Formal Complaints

- i. Formal complaints seeking compensation will be **referred to the Association's insurers in the first instance**. Where the claim falls outside the policy (as decided by the insurance company) OR is within the insurance policy excess the claim will be assessed by the Association.
- ii. The Team Leader responsible for resolving a formal complaint has delegated authority to recommend payment of compensation. The Director of Finance is responsible for considering recommendations, and may **authorise compensation for formal claims, up to £1,000**.
- iii. The Director of Finance has delegated authority to recommend payment of compensation up to £5,000. The Association's Scrutiny Committee is responsible for considering any appeals, and may authorise payment up to a total (including that awarded by the Director of Finance) of £5,000.

#### 5. "We're Sorry Awards"

The Association accepts that very often someone making a complaint is merely **looking for an acknowledgment that a mistake was made** and an honest apology will go a long way to resolving any dissatisfaction. The Association wants to encourage its front line staff to identify such cases, and within the limits of certain guidance Community Housing Officers are authorised to make **"We're Sorry" gestures of gift vouchers or goods up to the value of £25**. In exceptional circumstances and with the agreement of the Director of Customer Services the value may be up to £100.

#### 6. Loss Or Damage To Personal Property Or Decoration

- i. The Association expects **customers to take out personal contents insurance** and compensation will only be paid for damage to customer's furniture, personal property etc. in exceptional cases. As compensation is complicated by the issues of fault and liability each case will be considered on its merits. Where there is a different interpretation of facts, an agreement should be reached but the final decision rests with the Association.
- ii. The Association **does not accept responsibility for loss or damage to personal possessions**, belongings, furniture and fittings unless the Association or its agent has been negligent in the carrying out of, or the failure to carry out, a service. Acceptance by the Association of a claim for the failure to provide a service will not automatically result in a claim for compensation. It is the customer's responsibility to insure their own personal belongings.
- iii. The Association will accept responsibility for unreasonable damage to a customer's decoration, loss or damage to personal property not covered by the customer's own insurance, **resulting from action for which it is responsible and where such damage could or should have been avoided**.

## 7. Loss of Services or Amenities

The Association may offer a payment of £5 per day for the period of loss of each and every service or amenity such as drainage, hot and cold water supply, sanitation and electricity throughout the year and heating during November to March. These payments will only be made if the Association is at fault

## 8. Payment of Compensation and Tenancy Debt

The Association will normally offset any compensation payment against outstanding rent arrears or other debt the claimant may have with the Association. Each case will be considered individually and on its own merits.

## 9. Third Party Responsibility

- i. The Association will **not normally pay compensation for damage caused by a contractor or other third party** organisation employed by the Association. This will be that organisation's responsibility and will be covered by that company's insurance policy. A customer wishing to claim compensation in such circumstances will be advised to make their claim directly to the contractor.
- ii. However, the customer will be asked to forward a copy of their claim/ correspondence to the Association which **will liaise with the outside agency** to try to resolve the claim amicably.

## 10. Disruption During Building Works

All properties need repair at some time or other and inevitably some disruption will be encountered. Compensation will only be considered where the **disruption has led to a temporary loss of amenity** or where the Association takes an unreasonable time to complete the work.

## 11. Learning Lessons

- i. We take all claims for compensation seriously and try to learn from any mistakes we've made by **improving the services our customers receive as a result**. The number of formal claims received, and any awards paid will be reported to the Scrutiny Committee quarterly by the Director of Finance. The number of "We're Sorry" payments and the reasons will be reported to the Scrutiny Committee annually by the Director of Customer Services. The Association considers any claims for compensation quarterly.
- ii. Where there is a need for change, we will **develop an action plan** setting out what we will do, who will do it and when we plan to do it by.
- iii. These actions will be communicated to the complainant as soon as possible.



## 12. What If I Need Help?

Our staff will assist you in claiming compensation. If you do need extra assistance, **we will try to put you in touch with someone who can help.**

## 13. Confidentiality

Mid-Wales Housing Association will **maintain the confidentiality of all personal customer information** and will not disclose it outside of the Association without the permission of the customer, unless legally obliged to do so.

## 14. Review

The Association's compensation policy will be **reviewed every three years.**