



Camden Living Housing Association Limited

Complaints Policy

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Policy Owner:	Board
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1. Introduction

- 1.1. At Camden Living Housing Association Limited (“**CLHA**”), we are committed to high standards of customer service. However, there may be occasions when we get things wrong. We welcome feedback and we take any form of complaint seriously. We will try wherever possible to resolve a complaint to the customer’s satisfaction. We always try to learn from complaints.
- 1.2. This policy explains how residents can make a complaint if they are not satisfied with our services and how their complaint will be processed.

2. Legal and Regulatory Requirements

- 2.1. This policy has been developed in line with the 2024 Housing Ombudsman Service’s Complaint Handling Code.
- 2.2. We will operate our Complaints Policy in compliance with the Regulator of Social Housing’s Consumer Standards 2024 including the Transparency, Accountability and Influence Standard 2024.
- 2.3. This policy also meets any legal obligation outlined in the following legislation:
 - Social Housing (Regulation) Act 2023
 - Housing Act 1996
 - Localism Act 2011

- Equality Act 2010
- UK General Data Protection Regulation (UK GDPR), which works alongside the Data Protection Act 2018.

3. Scope

- 3.1. This policy applies to all residents of CLHA who have a legal relationship with us (i.e. are an applicant, tenant, leaseholder, or licensee) or a former tenant/leaseholder of CLHA who had a current relationship with CLHA when the issue leading to the complaint arose.
- 3.2. This policy also applies to anyone who is affected by the services provided by CLHA. This can include contractors and other individuals and organisations affected by CLHA's services. However, the Housing Ombudsman will only investigate complaints made by residents who have or who used to have a legal relationship with CLHA.

4. Definitions

- 4.1. **Complainant:** any resident who makes a complaint to CLHA.
- 4.2. **Complaint:** we use the Housing Ombudsman's definition. We define a complaint as:

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

This means that residents do not need to use the word 'complaint' to begin the complaints process – any expression of dissatisfaction will be considered a complaint, and we will offer to investigate through our complaints process when we receive an expression of dissatisfaction.

- 4.3. **Service request:** a request by a resident for service, such as a request for a repair, about a missed appointment, or reporting issues such as antisocial behaviour. CLHA through its service provider will aim to resolve service requests at the first point of contact or if that is not possible, as promptly as possible. If a resident expresses dissatisfaction with how their service request has been handled, it will be treated as a complaint.
- 4.4. **Complaints Officer:** The person responsible for managing residents' complaints at CLHA.

- 4.5. **Member Responsible for Complaints:** The person at CLHA who leads on making sure this policy is implemented. This is a member of the CLHA Board.
- 4.6. **Housing Ombudsman Service:** The Housing Ombudsman Service is a government sponsored, independent body which investigates and resolves complaints about social landlords. The Ombudsman has powers to ask CLHA to resolve complaints in a certain way, including putting things right and paying compensation to tenants. Residents can contact the Housing Ombudsman at any time for free general advice on making complaints about CLHA's services. The Housing Ombudsman's investigations are free to complainants.

5. Exclusions

In most cases we will not investigate a matter through this complaints policy if:

- 5.1. A resident is complaining about something that happened 12 months ago or longer or became aware of the issue about which they are complaining more than 12 months ago. We do not take a blanket approach when considering whether to accept complaints and we will look at each case separately and, in some cases, we may accept the complaint.
- 5.2. The complaint is not related to CLHA services. Where the service being complained about is not delivered by CLHA, we will do our best to advise residents which organisation they should contact. Where the complaint is about services provided by the London Borough of Camden more information can be found at [Complaints - Camden Council](#).
- 5.3. Residents are making a request for services, such as reporting a repair or another issue, or asking for us to deliver a service for the first time. We will however treat this as a complaint where the resident is dissatisfied with the way we dealt with the service request.
- 5.4. Where legal proceedings have been started, which are connected to the subject of the complaint. In these cases, CLHA will take steps to keep the complainant informed but will not consider a new complaint. CLHA may take legal advice in these situations and keep the resident fully informed of the final decision.
- 5.5. The matter has already been dealt with as part of this policy and the complaint has been closed at the final stage of the CLHA's complaints handling process. If the complainant remains dissatisfied, we will advise them to contact the Housing Ombudsman.

6 | Accessible information and services

- 6.1. CLHA aims to make it easy for anyone to make a complaint. Complaints can be made in any way that is convenient to them. This includes complaints made by phone, email, in person or by letter.
- 6.2. In line with the Equality Act 2010 we will adjust services, including communication methods to meet the needs and preferences of residents so that anyone who wishes to make a complaint is able to do so. We welcome requests for our complaints policy and communications relating to individual cases to be provided in different formats, and we will meet requests wherever practically possible to do so. CLHA will record information about the reasonable adjustments it makes for individual residents. More information can be found in our Adjustments to Services Policy.
- 6.3. Where we use social media, we will accept complaints through this channel.
- 6.4. CLHA will keep residents informed throughout the complaints process and we will use the preferred communication method to do this. All written communication sent by CLHA will be written in plain English.
- 6.5. The CLHA website includes information on how to make a complaint. This Complaints Policy and process will be easily found and be downloadable. CLHA's website can be found here [Home - Camden Living Housing Association](#). We welcome requests for different formats.
- 6.6. CLHA will publish information on its website about how it is performing in managing complaints and show how it is meeting its legal obligation in complaints handling. This includes a description of the role of the Housing Ombudsman and up to date contact details for the Housing Ombudsman.

7 | Roles and responsibilities at CLHA

- 7.1. All CLHA staff, Board Members, contractors, and anyone delivering services on behalf of CLHA is responsible for implementing this policy. CLHA will provide regular briefings to anyone involved in managing complaints, so they understand what is expected.
- 7.2. The Chief Company Officer is responsible for investigating and responding to complaints in line with this Policy. The person responsible will be identified as the Complaints Officer. Along with all other staff they will:

- Act sensitively and fairly and not treat residents differently when they express dissatisfaction or make a complaint.
- Be competent to receive complaints and deal with distressed and upset residents.
- Have access to our service provider and staff at all levels to ensure the quick, thorough, and fair resolution of complaints; and
- Have the authority and autonomy to act to resolve disputes quickly and fairly.

7.3 The CLHA Board has appointed a Member Responsible for Complaints who ensures the governing body receives regular insights into complaint handling performance and champions a positive complaint-handling culture within CLHA.

8. Complaints Procedure

8.1. Our complaints procedure meets the requirements of the Housing Ombudsman's Complaints Handling Code 2024.

8.2. CLHA operates a simple two stage complaints procedure. The two stages are described below.

8.3. Residents can make a complaint however they wish to. This includes but is not limited to by phone, email letter or in person. CLHA will speak to the residents making the complaint to fully understand the reason for the complaint and what the resident is seeking as a resolution.

8.4. Residents may ask another trusted person or organisation to raise the complaint on their behalf. Where the resident asks another person or organisation to make the complaint on their behalf, we will explain that the complaints policy will still be applied. We will ask the resident to confirm in writing (if they are able) that they would like us to communicate directly with their representative. Complainants can ask their representative to be involved in all stages of the process, including attending any meetings with CLHA etc.

8.5. Where all or some of the issues being raised fall outside of this complaints policy, CLHA will explain what parts fall outside of the policy and the reasons why, in writing. At the same time, we will provide the contact details for the Housing Ombudsman Service – residents can approach the Housing Ombudsman for free advice.

- 8.6. Where the matter being raised is a complaint CLHA will immediately work on putting right the complaint.
- 8.7. Where the matter being raised is a request for service, CLHA will immediately work on dealing with this request.
- 8.8. Where the matter being raised does not fall within the scope of this policy, CLHA will provide advice on where to go for assistance.

Stage 1

Logging the complaint

- 8.9. CLHA will log the complaint and send the complainant an acknowledgement in writing within 5 working days (not including weekends and bank holidays).
- 8.10. The acknowledgement letter will explain what we understand to be the reason for the complaint, what we understand the resident wants us to do to put things right (the outcome) and the date by which they can expect to receive a response to their complaint. Where elements of the complaint are not being addressed because they are excluded, we will explain what parts of the complaint we are investigating, and why. We will also provide contact details for the Housing Ombudsman Service.

Investigating and responding to the complaint

- 8.11. CLHA will investigate and respond to the complainant within 10 working days after logging the complaint. Complex complaints may take longer than 10 working days to fully resolve. Where this is the case CLHA will write to the complainant within 10 working days to explain the reasons why the investigation will take longer. We will also agree with the tenant how often we will keep them updated until the complaint is resolved. When writing to the resident, CLHA will provide the contact details for the Housing Ombudsman Service. CLHA will not extend the investigation any longer than a further 10 working days except in exceptional circumstances and with the agreement of the complainant and where this is the case we will again share the Housing Ombudsman's contact details.
- 8.12. CLHA will send the Stage 1 response letter once the outcome of the complaint is known. CLHA will not wait until outstanding actions are completed if they have not been completed by the time the outcome of the complaint is known. This also includes continuing to deal with any outstanding service requests.

- 8.13 Where there are outstanding service requests we will continue to update residents on how we are dealing with any actions, as well as the complaints actions. We will also continue to work with residents to resolve all complaints issues while the complaint investigation is in progress.
- 8.14 If the resident makes a new complaint while we are investigating the original complaint we will either combine the new complaint with the original complaint (where the new complaint is related to the original complaint) or we will log as a new complaint (where the new complaint is about a different issue). We will always carefully explain this at the time.
- 8.15 The Stage 1 response will explain:
- The complaint stage.
 - The reason why the tenant was complaining.
 - The decision on the complaint.
 - The reasons for any decisions made, together with information on relevant legislation, regulatory requirements and good practice.
 - The details of any remedy offered to put things right, including compensation. Please refer to our Compensation and Remedies Policy, which follows the Housing Ombudsman's most recent guidance.
 - Details of any outstanding actions which are still being carried out and when we will be aiming to complete them by. This will include details of who is dealing with the actions and who the complainant can contact about the actions.
 - Details of how to escalate the matter to Stage 2 if the resident is not satisfied with the response.
 - Housing Ombudsman Service contact details.
 - CLHA will always apologise where there has been a service failure.

Stage 2

- 8.16 If a resident is dissatisfied with the outcome of the complaint investigation at Stage 1, the resident can make a request for their complaint to be escalated to Stage 2.

- 8.17 The Stage 2 complaint review will be carried out by an Appeal Panel made up of a senior CLHA officer who was not involved in the Stage 1 investigation, together with an Independent Board Member.
- 8.18 We will still accept a Stage 2 escalation request where the resident does not provide a precise reason why they wish to escalate their complaint, however CLHA will contact the resident to try and establish which part of the Stage 1 response they were not happy with. We will also ask what outcome the complainant is looking for from the Stage 2 escalation.
- 8.19 Where the resident has chosen to ask a representative to escalate the complaint to Stage 2 on their behalf, we will explain to the representative that this complaints policy will be applied.

Logging the Stage 2 escalation request

- 8.20 The request to escalate the complaint to Stage 2 will be logged and an acknowledgement will be sent to the resident within 5 working days. The acknowledgement letter will explain what we understand to be the reason for escalating to Stage 2 and what we understand to be the required outcome. Where elements of the complaint are not being addressed at Stage 2 because we consider them to be outside of this Policy, we will explain what parts of the complaint we are investigating, and why.

Reviewing and responding to the complaint at Stage 2

- 8.21 The Appeal Panel will review the case and provide a written response to the resident within 20 working days of the request to escalate being logged. If longer is required where we believe there is good reason, we will contact the resident to agree a new timescale. We will explain clearly why we need longer and agree with the tenant how often we will keep them updated until the complaint is resolved. We will not extend past the additional 20 days without very good reason, which will be clearly explained. Whenever we are asking for an extension to our policy timescale of 20 days we will share the Housing Ombudsman's contact details with the complainant. This is the final stage of our complaints process. Throughout the review process we will continue to work with the resident to resolve matters.
- 8.22 CLHA will send the Stage 2 response letter once the outcome of the complaint is known. CLHA will not wait until outstanding actions are completed if they have not been completed by the time the outcome of the complaint is known. We will also continue to work on resolving any other service requests open at the time.

8.23 The Stage 2 response letter is the final response, based on a full investigation involving all relevant services. It will contain the following information in plain language in plain language:

- The complaint stage.
- The reason why the tenant has asked for the complaint to be escalated to Stage 2, if known, or our understanding of why the complaint has been escalated.
- An apology.
- The decision on the complaint.
- The reasons for any decisions made, together with information on relevant legislation, regulatory requirements and good practice.
- The details of any remedy offered to put things right, including any compensation being offered. Please refer to our Compensation and Remedies Policy, which follows the Housing Ombudsman's guidance.
- Details of any outstanding actions we will take to deliver the outcomes required by the resident and progress on delivering these actions, with anticipated completion timescales and who the resident can contact where they have any queries about these actions.
- Details of how to escalate the matter to the Ombudsman Service if the individual remains dissatisfied.

8.24 **Escalation to the Housing Ombudsman Service**

8.25 Residents can refer the matter to the Housing Ombudsman at any time before, during or when they receive the complaint decision letter.

Residents can contact the Housing Ombudsman through their website here: [Housing Ombudsman Service](#). There is an [online form](#) on the website and a live chat facility which is available between 9am and 5pm Monday, Tuesday, Wednesday and Friday or between 9am and 3.30pm on Thursdays. Residents can also call on 0300 111 3000. The operating hours are the same as for the live chat. Residents can write to the Housing Ombudsman Service at PO Box 1484, Unit D, Preston, PR2 0ET.

8.12.1.

9 Managing Unacceptable Behaviour

- 9.1 CLHA has a separate Managing Unacceptable Behaviour by Complainants Policy for dealing with complaints which meets our definition of "unreasonable complaints" and "unreasonable persistent complainants".

10 Support Agencies

- 10.1 If residents would like to receive support from an independent Support Agency such as Citizens Advice, Shelter, and Age UK CHLA will do its best to assist residents.

11 Confidentiality

- 11.1 CLHA will comply with the requirements of the data protection laws in force at the time.

12 Guidance for Contractors

- 12.1 This policy requires any contractor providing services on our behalf to:

- Receive and log customer complaints on their IT system.
- Share full details of the complaint with the Chief Operating Officer and Company Secretary within one working day of the complaint being received.
- Provide us with any information relating to a complaint upon request.
- Assist us with investigating complaints where appropriate.
- Take follow up actions as requested by CLHA as provided for through the Services Agreement in place at that time, within the timescales agreed with CLHA.
- Record details of the complaint, relevant correspondence, contact notes, and follow up actions on the relevant tenancy file.

13 Learning from complaints

- 13.1 We aim to learn from complaints and use this information to improve how we work. CLHA will record and monitor every complaint and will regularly review the register

of complaints received to identify themes and continuously improve how CLHA handles complaints. CLHA will share with residents how learning is being applied.

13.2 The Board will receive regular reports about the volumes of complaints received, at which stage they were resolved, and any trends or themes within the complaints.

13.3 In addition, CLHA will proactively monitor the effects of its complaints procedure. This will include:

- Total number of complaints received.
- Nature of complaints (e.g. repairs, anti-social behaviour, estate issues, contactor issues etc.)
- Percentage of complaints resolved at the first stage of the internal process.
- Percentage of complaints resolved at the second stage of the internal process.
- Performance in responding to complaints within the policy timescales.
- Percentage of complaints escalated beyond the internal process.
- Compensation paid.
- Residents' satisfaction with the complaints handling process.
- Lessons learned.

14 Training and Promotion

14.1 We will publicise this policy to our staff, third party agents and tenants through:

- Our website; and
- Policy briefings and training.

15 Policy Management

15.1 The Board is responsible for ensuring this policy is kept up to date, implemented, monitored, and evaluated.

- 15.2 The Board is responsible for appointing a Complaints Officer and Member Responsible for Complaints.
- 15.3 This policy will be reviewed every two years or more frequently when there is a change in circumstances, in work practices or the introduction of new legislation, regulatory guidance or updates to the Complaints Handling Code.

16 Background Documents

- 16.1 This policy should be read in conjunction with the regulatory documents listed below:
- The Regulator of Social Housing's Regulatory Standards
 - The Housing Ombudsman's Complaint Handling Code (2024)

17 Related Policies

- Compensation and Remedies Policy
 - Managing Unacceptable Behaviour Policy
 - Adjustments to Services Policy
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