



Complaints Policy

29.10.2025

Next review due: June 2027

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1. Introduction

- 1.1. Funding Affordable Homes Housing Association Limited (**FAHHA**) is committed to providing good quality homes and an excellent service. Sometimes things go wrong and, when that happens, we want to put things right as quickly as possible.
- 1.2. We want our customers to have confidence that we listen, learn and take prompt action to put matters right. We strive to provide a fair and effective resolution to any complaint by ensuring customers are given a fair chance to set out their position and comment on any adverse findings before a final decision is made, and use what we learn from this process to drive service improvements across our business.
- 1.3. We promote a positive complaints handling culture among colleagues and customers, viewing them as an opportunity to put things right quickly, promote positive customer relationships and provide a learning opportunity.
- 1.4. This Complaints Policy is underpinned by and should be read in conjunction with the Housing Ombudsman's Complaint Handling Code 2024 (**Code**). This is a statutory Code which FAHHA is obliged by law to comply with.

2. Who can make a complaint?

- 2.1. This policy applies to our tenants and leaseholders except for the leaseholders referred to at paragraph 2.2 below. By our "tenants and leaseholders" we mean people who have a lease, tenancy, licence or other arrangement to occupy premises directly from FAHHA, including ex-occupiers if they were in occupation at the time the matter complained of arose. We also accept complaints from applicants for properties where the proposed tenancy/lease arrangement is direct with FAHHA.
- 2.2. This policy does not apply to services provided by a care provider or to leaseholders of properties managed by a managing housing association on behalf of FAHHA at Ryde Village, Ryde and Green Meadows, Freshwater Isle of Wight, and Landmark Pinnacle. At these properties which FAHHA owns, we partner with established managing housing associations who are able to provide a local, responsive and customer-focused service to residents, and have their own experienced, professional staff, complaints policies and procedures. FAHHA works closely with those managing housing associations to ensure that the service residents of those properties receive meets the high standards we strive for.

3. Policy

- 3.1. A complaint is defined as an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by us, our staff, or those acting on our behalf, affecting an individual customer or group of customers, whether or not that party describes their communication as a "complaint". Whenever a customer expresses dissatisfaction, we will give them the chance to make a complaint.
- 3.2. We recognise there is a difference between a service request and a complaint. A service request is a request from a customer requiring action to be taken to put something right. While service requests are not complaints, we will record, monitor and review them regularly.

3.3. If a customer expresses dissatisfaction with our response to a service request, that will be treated as a complaint, even if the handling of the service request is ongoing and we will not stop our efforts to address the service complaint if the customer complains.

3.4. Where a customer expresses dissatisfaction with our services through a survey, this will not be treated as a complaint. However, the customer completing the survey will be made aware of how they can pursue a complaint, should they wish to. Where we ask for wider feedback about our services, we will also provide details of how customers can complain.

3.5. We wish to ensure that it is easy for a customer to make a complaint about a property owned and managed by us and so complaints will be accepted via any of our usual contact methods, these can be found here:

3.5.1. verbally in person, by phoning 020 3995 5616; or

3.5.2. in writing, by emailing info@fundingaffordablehomes.com; or

3.5.3. in writing, by letter to:

Funding Affordable Homes Housing Association Limited
4 Carlton Gardens,
London
SW1Y 5AA

3.6. Should we receive a complaint via a representative or advocate, permission will need to be provided by the customer, where possible.

3.7. If a customer needs any support or assistance in making a complaint, including if they would find it easier to contact and correspond with us by an alternative method to those outlined above, they should let us know so that we can support them, or if they prefer, provide them with the details of other organisations that can help.

3.8. All at FAHHA are empowered to accept and handle complaints. Our designated complaints officer (**Complaints Officer**) is responsible for complaints handling including liaison with the Housing Ombudsman, ensuring complaints are dealt with in line with this policy and our Complaints Procedure and reporting complaints to the FAHHA Governance & Compliance Committee (**G&CC**). Timescales for responses and the specific process followed when dealing with a complaint are outlined in our Complaints Procedure. These align with the Code.

3.9. There are circumstances where we may not accept a complaint. A complaint may not be accepted should it fall within one of these circumstances:

3.9.1. where the issue giving rise to the complaint occurred over twelve months ago. However, where the problem is a recurring issue, we may consider any older reports as part of the background to the complaint if this will help to resolve the issue. Furthermore, we will also consider whether to apply discretion to accept complaints made outside this time limit where there are good reasons to do so, unless the complaint is excluded on other grounds;

3.9.2. where legal proceedings have been started. This means where details of the claim, such as the Claim Form and Particulars of Claim have been filed at court;

- 3.9.3. where the matters complained of have already been considered under this policy. In this case if the complaint has already been escalated through our process, we can refer the customer directly to the Housing Ombudsman; and/or
- 3.9.4. if a complaint is being made unreasonably or the customer is demonstrating unacceptable behaviour when pursuing their complaint. We have a separate policy setting out how we deal with unacceptable behaviour and that policy is kept under regular review. Any restrictions placed on contact with the customer due to unacceptable behaviour will be proportionate and will demonstrate regard for the provisions of the Equality Act 2010.
- 3.10. If we decide not to accept a complaint a detailed explanation will be provided to the customer explaining the reasons why the matter is not suitable for the complaints process and the customer's right to take that decision to the Housing Ombudsman.
- 3.11. We will not take a blanket approach to excluding complaints and will consider the individual circumstances of each complaint.
- 3.12. We will maintain the confidentiality of the person making a complaint. However, where there is an adult safeguarding or child protection issue, we have a duty of care to investigate fully and follow the appropriate procedure which may involve disclosure to the relevant authorities.
- 3.13. If a customer remains dissatisfied with the outcome of their complaint having been through our internal Complaints Procedure, they have the right to take their complaint to the Housing Ombudsman. We are bound by the terms of the Code and will fully co-operate with all requests for information made by the Ombudsman, work with them in resolving complaints effectively, and adhere to recommendations made to put things right. We recognise that the Ombudsman can assist customers throughout the life of a complaint.
- 3.14. At the end of the complaints process we will encourage all customers to feed back on the process and will report outcomes, learning points and statistical performance to relevant customer groups, Boards and Committees. Any themes or trends will be assessed to identify any systemic issues, serious risks or areas for service improvement for appropriate action. Our aim is to encourage a positive complaint and learning culture and we will ensure that our staff are supported and engaged in the complaints process, including the learning that can be gained. We will use complaints as a source of intelligence to identify issues and introduce positive changes in service delivery. Learning and improvements from complaints will also be included in our Annual Report.
- 3.15. This policy applies to all tenants, as defined at paragraph 2 above or their representatives. A complaint submitted via a third party or representative will still be handled in line with this policy. We will comply with the Equality Act 2010 and are aware that not all individuals are able to exercise their rights to raise concerns or complain about the service they receive due to a specific protected characteristic and that we may need to adapt our policies, procedures or processes to accommodate an individual's needs. We will ensure that reasonable adjustments are made as required and in accordance with our Reasonable Adjustments Policy.

4. Member Responsible for Complaints

- 4.1. We have appointed Abdul Ravat as the Member Responsible for Complaints (**MRC**). Abdul Ravat is a Member of the FAHHA Board and also sits on the FAHHA G&CC and is responsible for ensuring FAHHA's G&CC receives regular information on complaints that provides insight into FAHHA's complaint handling performance. The Complaints Officer will ensure that Abdul Ravat has access to suitable information so that they can perform this role and report to the FAHHA G&CC on their findings.
- 4.2. The following will be provided to the MRC and to the FAHHA G&CC:
 - 4.2.1. Regular updates on the volume, categories and outcomes of complaints, alongside complaint handling performance;
 - 4.2.2. Regular reviews of issues and trends arising from complaint handling;
 - 4.2.3. Regular updates on the outcomes of the Housing Ombudsman's investigations and progress made in complying with orders related to severe maladministration findings; and
 - 4.2.4. The annual complaints performance and service improvement report.

5. Annual Report and Self-Assessment

- 5.1 We will produce an annual complaints performance and service improvement report for scrutiny and challenge which will include:
 - 5.1.1 The annual self-assessment against the Code to ensure our complaint handling policy remains in line with the requirements of the Code;
 - 5.1.2 A qualitative and quantitative analysis of FAHHA's complaint handling performance, including a summary of the types of complaints FAHHA has refused to accept;
 - 5.1.3 Any findings of non-compliance with the Code by the Ombudsman;
 - 5.1.4 The service improvements made as a result of the learning from complaints;
 - 5.1.5 Any annual report about FAHHA's performance from the Ombudsman; and
 - 5.1.6 Any other relevant reports or publications produced by the Ombudsman in relation to FAHHA's operation.
- 5.2 The annual complaints performance and service improvement report will be reported to the FAHHA G&CC and published on the part of FAHHA's website relating to complaints. The FAHHA G&CC's response to the report will be published alongside this.

6. Legal & Regulatory Framework

- Housing Ombudsman's Complaint Handling Code 2024
- Regulator of Social Housing's regulatory framework

7. Related Policies

- Unacceptable Behaviour Policy
- Reasonable Adjustments Policy
- Equality & Diversity Policy

8. Related Procedures

- Complaints Procedure

Date of Board approval	Date of Review
09.12.2020	23.11.22
	08.03.23
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