Complaints and Compliments Policy

1. Policy Scope

This policy applies to complaints, comments and compliments made by any tenant or individual who interacts with Bernicia or its contractors acting on our behalf. It also applies to tenants of landlords where Bernicia act as the managing agent and they operate using Bernicia's complaints and compliments policy.

We are committed to ensuring that customers can provide feedback easily and that colleagues respond promptly, professionally and constructively. Feedback is a vital source of learning, and we use it to improve services, strengthen relationships and ensure accountability. We are committed to treating all customers with fairness and respect, promoting equality and tackling unlawful discrimination in line with the Equality Act 2010.

This policy conforms to the principles set out by the Housing Ombudsman Services mentioned below. It is also in line with all relevant regulations and legislation including but not limited to:

- The Regulator of Social Housing Consumer Standards
- The Housing Ombudsman Scheme
- The Housing Ombudsman's Complaint Handling Code
- Equality Act 2010
- Ofgem Heat Networks Regulations
- Data Protection Act 2018

This policy also sets out our approach to discretionary compensation where compensation may be the appropriate form of redress in supporting the resolution of a complaint.

We expect all colleagues directly involved in delivering our services to adhere to the standards set out in this policy. It should be used with the supporting documents and procedures which support the policy standards.

2. Policy Standards

Standard 1: Listening and Responding – Effective Complaint Handling

We are committed to delivering high-quality services and ensuring customers feel heard, understood and respected. Complaints and compliments provide valuable insight into customer experience and help us identify opportunities for improvement.

What is a complaint?
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 staff, or those acting on its behalf, affecting a resident or group of residents."

Customers do not need to use the word “complaint” for us to treat it as one. Whenever dissatisfaction is expressed, we will offer the customer the opportunity to have the matter handled through our complaints process.

We clearly distinguish between service requests and complaints:

- A **service request** is when a customer asks us to take action to put something right.
- A **complaint** arises when a customer expresses dissatisfaction with our service or our response, including dissatisfaction with how a service request has been handled.

Service requests are recorded and monitored. If dissatisfaction is expressed at any point thereafter, the matter will be treated as a complaint while the service request continues to be progressed.

Our Complaint Handling Approach
We operate a centralised complaints function that coordinates all complaints received by Bernicia. The team monitors every case, ensures regulatory compliance, and serves as the main point of contact for both the organisation and the Housing Ombudsman Service.

The team works closely with colleagues across service areas to support quick and effective resolution. They are empowered to make decisions and take appropriate action to help resolve complaints. They also work with our contractor partners to provide a single complaint response, so customers do not have to navigate multiple complaint processes.

Complaint handlers are assigned based on the nature and stage of each case, ensuring it is managed by the most appropriate person.

We operate a clear two-stage internal complaints procedure:

- **Stage One**
    - Acknowledgement within 5 working days of the complaint being received
    - Investigation by the relevant team member
    - Written response within 10 working days of the complaint being acknowledged.

- **Stage Two**
    - Acknowledgement within 5 working days of the complaint being escalated
    - Investigation by a Head of Service, Assistant Director or Director not involved at stage one
    - Written response within 20 working days of the complaint being acknowledged.

Stage One Complaint

- First stage of the process
- Acknowledge receipt within 5 working days
- Review and respond within 10 working days of acknowledgement

Stage Two Complaint

- Last stage of the process
- Acknowledge escalation within 5 working days
- Review and respond within 20 working days of acknowledgement

Where a complaint is particularly complex and requires additional time to investigate, we will discuss this with the customer, explain the reasons for the delay, provide revised timescales, and obtain their agreement to extend. Any extension will not exceed 10 working days at stage one or 20 working days at stage two without good reason. We will also provide details of the Housing Ombudsman.

Throughout the process we will:

- Prioritise complaints where appropriate – we will also ensure the complaint process does not prevent any immediate action that needs to be taken to protect our customers or their homes
- Provide a clear complaint definition which shows our understanding of the issues raised
- Set out what will and will not be investigated
- Respond in writing once the outcome is known, rather than waiting for all follow-up actions to be completed
- Ensure customers are aware of how to escalate their complaint

We encourage all forms of feedback, including compliments, complaints, and general comments. Dissatisfaction raised through surveys, social media, MPs, Councillors, or our Executive Team is not automatically treated as a complaint, but customers are informed of their right to raise a formal complaint.

Our Managing Unacceptable Behaviour Policy outlines how we deal with the small number of customers whose behaviour is considered unacceptable. Where behaviour hampers progress, we will explain this and work to resolve the issue. If it continues to prevent meaningful engagement, we may conclude the complaint based on the information available.

Housing Ombudsman Service

The Housing Ombudsman Service (HOS) is an independent organisation set up by the government to help resolve disputes between housing providers and their customers. Its role is to make sure complaints are handled fairly and, where appropriate, to put things right, which may include recommending compensation or other actions.

If a customer remains dissatisfied with our investigation into their complaint, they can ask the HOS to review it. We signpost customers to the HOS in leaflets, online and through formal complaint response letters. A customer can also contact the HOS at any time during their complaint for free advice or guidance using the contact details below:

Website:	www.housing-ombudsman.org.uk
Telephone:	0300 111 3000
Write to:	Housing Ombudsman Service PO Box 1484 Unit D Preston PR2 0ET

Standard 2: Being Fair, Transparent and Accessible

We are committed to ensuring that our complaints process is fair, transparent, accessible and inclusive. We also recognise that high complaint volumes may indicate accessibility, while low volumes may suggest barriers that we will seek to address.

To make it easy for customers to raise complaints and provide feedback we will:

- Offer multiple channels for raising complaints or compliments, including in person, by phone, in writing, and online
- Enable customers to raise comments with any colleague, who will ensure the complaint or compliment is passed to the appropriate team
- Ensure all colleagues are trained and aware of the complaints process
- Publish our complaints policy and Ombudsman information on our website
- Ensure our complaints policy is available in accessible formats
- Allow our customers to be supported by one named advocate when raising a complaint where permission has been given
- Make reasonable adjustments where required and adhere to our Identifying Diverse Needs of Customers Policy

When reviewing complaints our colleagues will:

- Keep an open mind and deal with complaints on their merits
- Act independently and use evidence to support their investigation
- Give the customer a fair chance to set out their position
- Listen and understand
- Consider vulnerabilities and how this may affect the outcome
- Take ownership of the complaint
- Take measures to address any identified conflict of interest
- Consider all relevant information and evidence carefully before coming to a decision

As an organisation we are committed to governance and holding our colleagues to account. To ensure we are meeting our obligations and are exercising the policy we will:

- Review our performance monthly
- Ensure Heads of Service have access to all complaints and compliments relating to their service areas, enabling them to understand performance, identify themes, and take ownership of service improvements
- Report performance to the Customer Service Committee on a quarterly basis
- Provide our involved customers with complaints performance and trends on a quarterly basis to support scrutiny activity

Standard 3: Putting Things Right

We are committed to resolving complaints fairly and effectively by putting things right when service failures occur. We recognise the importance of acknowledging mistakes, taking responsibility, and providing appropriate remedies that reflect the impact on customers.

Our approach to apologies will be:

- **Timely** – provided as soon as the issue is understood
- **Personal and sincere** – tailored to the individual and situation
- **Empathetic** – recognising the impact on the individual
- **Accountable** – taking responsibility for what went wrong, without shifting blame
- **Transparent** – explaining clearly why the issue occurred

To ensure our approach to remedies is fair and proportionate, we will refer to Housing Ombudsman guidance when making decisions. Actions may include, but are not limited to:

- Providing a sincere apology
- Acknowledging where service fell short and providing an explanation
- Taking prompt action to resolving outstanding issues
- Reviewing or changing decisions where appropriate
- Updating records we hold
- Update policies or procedures
- Offering compensation where appropriate

Any offers of compensation will be:

- Proportionate to the impact and individual circumstances
- Considered on a case-by-case basis
- Applied in a consistent but flexible way
- Supported by our Complaint Compensation Policy Compliance Note

Standard 4: **Learning from Complaints and Compliments**

We are committed to a culture of learning, transparency, and continuous improvement in how we manage complaints. Strong governance, effective scrutiny, and regular reporting to senior leadership and customer groups will ensure accountability and oversight. We view complaints positively, recognising them as valuable opportunities to understand customer experiences, improve our services, and build trust.

- We will:
  - Analyse complaints data to identify trends, root causes, and systemic issues
  - Use learning to improve service delivery, policies, and procedures
  - Monitor the effectiveness of improvements made
  - Record, share and identify trends within our compliment data
  - Share service improvements and learnings on our website as well as key performance data relating to compliments and complaints

- We will:
  - Comply with the Housing Ombudsman Complaint Handling Code, by:
  - Completing and publishing an annual self-assessment
  - Submitting required compliance returns
  - Produce and publish an Annual Complaints Performance and Service Improvement Report, which will include performance data, trend analysis, learning outcomes, Ombudsman findings and details of service improvements made

Standard 5: **Regulated or Specialist Services**

We will ensure complaints relating to regulated or specialist services are managed in line with relevant requirements.

- Complaints relating to services such as heat networks will be managed in accordance with Ofgem guidance and consumer protection regulations and will be prioritised where appropriate, due to the potential impact on customers.

- Complaints relating to data governance or protection will be managed in line with Information Commissioner’s Office (ICO) guidance and regulatory expectations.

We will attempt early resolution wherever possible and progress unresolved issues through the formal complaints process. Our customers will be clearly informed of their right to escalate to the Housing Ombudsman, Energy Ombudsman, or ICO where appropriate, and we will support them through the escalation process if required.

We will monitor specialist complaints independently and use the insight gained to improve service reliability and customer experience.

STAIRs Review
STAIRs (Social Tenant Access to Information Requirements) are regulatory requirements designed to ensure customers can easily access information about how their homes and services are managed.

A STAIRs review relates to concerns that we have not met these requirements, including where we have:

- Failed to publish information that we are required to make available
- Published inaccurate, incomplete, or unclear information
- Not responded appropriately to a request for information
- Failed to comply with our obligations under the STAIRs framework

Concerns relating to STAIRs will not be managed through the standard complaints procedure outlined in this policy. Instead, they will be considered through a one-stage review process, and customers will receive a written outcome explaining our decision and any actions to be taken.

If a customer remains dissatisfied following completion of the STAIRs review process, they will be advised of their right to refer the matter to the Housing Ombudsman Service. The Housing Ombudsman may then consider the matter as a complaint for investigation.

Standard 6: Training, Awareness and Culture

We will ensure that complaint handling is underpinned by skilled colleagues, strong leadership, and a positive, solution-focused culture. All relevant colleagues will receive appropriate and up-to-date training that covers complaint policy requirements, and regulatory expectations, with content regularly refreshed to reflect learning and external guidance.

Complaint handling will be recognised as a core organisational function and supported by sufficient resources to manage demand effectively and deliver high-quality, timely responses. Colleagues will be expected to work collaboratively, take ownership of issues, and focus on achieving fair resolutions while driving learning and accountability rather than attributing blame.

Performance in complaint handling will form an integral part of colleague expectations and will contribute to shaping a culture that values continuous improvement and service excellence.

Standard 7: Exclusions and Signposting

We will accept complaints unless there is a clear and justified reason not to. Decisions on whether a complaint is accepted and progressed will be made on a fair and proportionate basis, considering the individual circumstances of each case, including any vulnerability or exceptional circumstances.

Valid reasons for not progressing a complaint may include:

- The issue is outside our jurisdiction - where this is identified, we will signpost the customer to the appropriate agency best placed to investigate.

- Where legal proceedings have been initiated, or where the issues raised are more appropriately dealt with through legal action. Such matters will be managed through the relevant legal process. This includes claims for damages or compensation relating to personal injury, public liability, negligence, discrimination, or any other matter that requires a determination of legal liability.

- Complaints relating to loss or damage will be assessed on a case-by-case basis. We may investigate concerns through the complaints process where they relate to the quality of service provided. However, claims primarily seeking compensation for loss or damage over £1,000 will normally be dealt with through the appropriate insurance or liability claims process rather than the complaints procedure. Where relevant, we will provide details of how to submit a public liability claim. Customers are responsible for maintaining adequate home contents insurance and should pursue claims through their own insurer where the loss or damage has not resulted directly from our actions or negligence.

- Reports of issues covered under the Antisocial Behaviour Policy will be managed in accordance with that policy. However, if a customer is dissatisfied with how the case was handled, this will then be considered a complaint.

- A matter where a formal appeals process is already in place – dissatisfaction will be dealt with through the relevant appeals process.

- The issue has already been considered through our complaints process. In this instance, the customer will be directed to the Housing Ombudsman should they wish to pursue the complaint further.

- This policy does not cover reports of alleged or suspected criminal activity involving Bernicia colleagues. Such concerns must be reported to the relevant authorities and managed in line with the Speak Up - Whistleblowing Policy.

- We may not consider complaints that are raised more than 12 months after the event or issue being complained about. However, we may exercise discretion to accept complaints outside this timeframe where there is a valid reason for the delay, and it remains possible to investigate the matter fairly. Examples may include delays caused by ongoing repairs or circumstances relating to ill health.

- Complaints from people who are not Bernicia customers (unless they are receiving a service from us), will be considered on their own merits and advice will be provided, where possible.

- Complaints about our policies, for example our emergency repairs response times will not be investigated through our complaints process. However, we will record them as service requests and consider them as suggestions for future policy reviews.

Where a complaint cannot be progressed, we will always provide a clear, evidence-based explanation, outline the reasons for our decision and inform customers of their right to escalate to the Housing Ombudsman. We will also provide clear signposting to the relevant organisation or body and support customers to understand their next steps.

3. Definitions

Word/Phrase	Definition
Complaint	Expression of dissatisfaction about service, actions, or lack of action.
Compliment	Expression of satisfaction or praise for service or colleague.
Customer	A tenant, shared owner or leaseholder, or a person acting on their behalf.
Discretionary Compensation	Discretionary compensation is something we can choose to give in recognition of service failures
Insurance Claims	Where a customer is seeking reimbursement or compensation for a financial loss, damage, injury, or liability over £1,000 covered by an insurance policy. E.g. customer injury on insured premises, contractor accidentally damaging a customer's individual property, Bernicia vehicle causing damage.
Reasonable Adjustments	Changes made to the way services are delivered to support individuals with additional needs.
Service Request	A request for service or information, resolved quickly and informally
Unacceptable Behaviour	Behaviour that, due to its nature or frequency, makes it difficult for the organisation to deliver services safely, fairly or effectively.
Whistleblowing	Reporting concerns about wrongdoing (including things you've seen at work) in the public interest, for example: • criminal activity (including theft or fraud) • miscarriages of justice • dangers to health & safety • damage to the environment • breaching legal requirements • concealing any of the above.

Version Number: 9.0

Effective From: August 2026

Applicable To: This policy applies to:
- Bernicia
- Square Building Trust Limited where Bernicia are the managing agents

Associated Documents:
The following resources support the Complaints and Compliments policy and Bernicia colleagues to deliver our commitment to handling complaints, comments and compliments effectively. These can be found in the relevant policy folders on the Intranet:

- Complaints and Compliments Procedure
- Complaint Compensation Policy Compliance Note
- Heat Networks Complaints Compliance Note
- Managing Unacceptable Behaviour Policy
- Speak Up – Whistleblowing Policy

Equality, Diversity & Inclusion: An ED&I Assessment was completed in April 2024. Please contact the Governance team if you require a copy.

Approved By: Assistant Director, Customer Experience

Policy Author: Head of Customer Contact Centre

Policy Owner: Assistant Director, Customer Experience

Next Review: August 2029

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Change Control

Version Number	Effective Date	Amendment made by	Version approved by	Description of changes
V9.0	August 2026	Head of Customer Contact Centre	Assistant Dir, Customer Experience	Changes to fit the new policy standards framework and include how we will handle compensation, heat network and ICO complaints as well as STAIRs reviews.
V8.1	18/11/2025	Head of Customer Contact Centre	Director of Housing	Minor amends to include SBT in the scope and update responsible colleague for the policy