1. What is the purpose of the Policy?

This Policy sets out our approach to handling customer complaints and is designed to promote a positive complaint handling culture that welcomes feedback. It also provides information on how to log a compliment about our services.

2. Who does the Policy apply to?

This Policy applies to all bpha operations and services. Any person who is in receipt of services from bpha, has a contractual agreement with bpha or is affected by our services or the work of our contractors or third-party agents can use this policy.

This Policy is available on our website on the bpha Policy page. If you would like this Policy in an accessible format, please contact the Customer Communications Centre on 0300 100 0272 or at info@bpha.org.uk. Other ways to contact us are set out in Section 6.

3. What is a complaint?

We have adopted the Housing Ombudsman Service (HOS) Complaint Handling Code 2024 definition:

A complaint is an expression of dissatisfaction, however made, about the standard of service, actions or lack of actions by bpha (including our subsidiary Bushmead Homes), our own staff or those acting on our behalf affecting an individual resident or group of residents.

Customers do not have to use the word 'complaint' for their dissatisfaction to be considered as a complaint.

We will consider complaints about our third-party contactors and agents under this policy. Customers are not expected to complain to third parties direct.

4. What are the main Policy principles?

bpha will:

- Welcome complaints and compliments as a means of providing valuable feedback about our services.
- Acknowledge all complaints.
- Operate a two-stage complaint process.
- Ensure that anyone expressing dissatisfaction with bpha's services is given the choice to make a complaint.
- Provide a range of different ways for people to make a complaint.
- Treat customers with respect and empathy.
- Take ownership of resolving issues and apologising when we have got things wrong or our service commitments have not been met.
- Respond to complaints in line with the published timescales in the Housing Ombudsman Service Complaint Handling Code 2024.
- Respect confidentiality of information and act in line with our Data Privacy Notice.
- Consider the individual circumstances of each complaint
- Offer support in line with our Customer Reasonable Adjustments and Vulnerability policies.
- Ensure that if a complaint is made there are no adverse consequences for our customers.

- Provide an opportunity for anyone using this policy to talk to a named Officer from bpha about their complaint and what they would like us to do to resolve their problem.
- Resolve issues as quickly as possible by being clear, open and transparent.
- Use the information we receive from complaints and compliments to help us improve our services.
- Publish what we have learnt from complaints on the "You Said, We Have Listened" page on our website.
- Promote the work of the Housing Ombudsman Service so that anyone using this policy is aware of the support available.

5. What about Building Safety in High Rise Buildings?

A complaint about structural failure and spread of fire in a building (building safety risks), or the performance of an accountable person, will be dealt with via this policy and an investigation carried out by the Complaints Resolution Team.

We will notify those responsible for managing building safety risks that a complaint has been made. We will confirm to you that your complaint has also been escalated as a building safety complaint.

6. How can I make a complaint?

Complaints can be made by:

- Logging on to my.account - Customer Portal
- Telephone - 0330 100 0272,
- Letter - bpha, Bedford Heights, Manton Lane, Bedford, MK41 7BJ
- e-mail – info@bpha.org.uk
- WhatsApp – on 01234 923233
- Face to face to a bpha employee
- Using a complaint form via our website
- Posting on social media.

To maintain privacy and confidentiality, customers who complain via social media will be direct messaged and offered alternative contact methods where personal information can be shared privately.

Complainants may also ask a friend, relative or an advocacy service to make a complaint on their behalf or to represent or accompany them to any meetings they may join or attend. We will ask for the complainant's written permission, before we engage with a third party. All complaints received via third parties on behalf of a customer will be handled fully in line with the process set out in this policy.

Anonymous complaints will be investigated and dealt with as far as possible in the same way as other complaints.

You can also contact the Housing Ombudsman Service at any point during the complaints process at:

P0 Box 1484
Unit D
Preston
PR2 OET

The Housing Ombudsman Service can also be contacted by phone on 0300 111 3000, website www.housing-ombudsman.org.uk or e mail – info@housing-ombudsman.org.uk

7. What will happen once a complaint has been made?

We aim to resolve complaints as quickly as possible. We operate a two stage complaints process.

Once your Stage One complaint or a request for escalation to Stage Two is received, it will be logged and an acknowledgement sent to you within **5 working days** confirming:

- the date the complaint or escalation was made
- the details of the complaint or escalation
- a reference number
- the name and contact details of the Complaint Resolution Officer investigating your complaint.

The Complaint Resolution Officer may contact you to gain a better understanding of the issues and what you are looking for to put right your complaint. If any area of your complaint is unclear to us, we may ask you for clarification. We will explain the steps we intend to take to put things right. The Complaints Resolution Officer will also agree how we will provide you with updates on progress and how you would like us to communicate with you.

Stage One

We will issue a full written response to Stage One complaints within **10 working days** of the complaint being acknowledged. If the issue is complex, we may need more time to resolve it. We will let you know the expected timescale of the response if we need an extension of time. This will be no more than a further 10 working days unless there is a good reason, which we will explain. We will also agree with you suitable intervals for you to be kept informed of progress of your complaint resolution. When we let you know about an extension of time, we will also provide you with the contact details of the Housing Ombudsman Service.

If you raise additional complaints during our investigation, these will be incorporated into the Stage One response if they are related, and the Stage One response has not been issued. If the Stage One response has been issued and/or the new issues raised are unrelated to those already being investigated or it would unreasonably delay our response to you, the new issues will be logged as a new complaint.

The Stage One response letter will include:

- the complaint stage
- a description of the complaint
- our decision on the complaint
- the reasons for any decisions we have made
- the details of any remedy offered to put things right
- details of any outstanding actions
- details of how to escalate the matter to Stage Two if you are not satisfied with our Stage One response.

Once the complaint has been resolved it will be closed. Within three weeks of a complaint being closed a survey may be sent to you asking for your feedback on the complaints' handling process.

Sometimes there are actions, such as repairs, that might take longer than the Housing Ombudsman Complaint Handling Code Guidance. Any agreed resolution actions set for a future date will be monitored as a "promise" from bpha. We will keep you up to date on progress with these actions at agreed intervals. We will also contact you following the "promise" deadline to confirm that the actions we have promised have been completed.

If at any point during the complaints process, you are dissatisfied with how the complaint is being handled, you can contact the Complaints Resolution Team at complaintsteam@bpha.org.uk or by telephone on 0330 100 0272. You can also contact the Housing Ombudsman Service or other Ombudsman services for further support.

Stage Two

If you are not satisfied with our response to your Stage One complaint and would like us to review our decision, please contact us within 20 working days of receiving your Stage One reply. It would be helpful if you could explain why you remain dissatisfied and what resolution you are seeking, although it is not essential for you to provide this information.

A senior manager from the relevant service area will review all Stage Two complaints with a member of the Complaints Resolution Team.

We will issue our Stage Two response within **20 working days** of the Stage Two acknowledgement. We will contact you if, due to the complexity of your complaint an extension of time is required and confirm the response date and the reason we have needed an extension of time. Any extension of time must be no more than 20 working days unless there is a good reason, which we will explain. We will also agree with you, suitable intervals for you to be kept informed of progress of your complaint resolution. When we let you know about an extension of time, we will provide you with the contact details of the Housing Ombudsman Service and any other relevant escalation routes.

The Stage Two response letter will include:
- the complaint stage
- a description of the complaint
- our decision on the complaint
- the reasons for any decisions we have made
- the details of any remedy offered to put things right
- details of any outstanding actions
- details of how to escalate the matter to the Housing Ombudsman Service if you remain dissatisfied.

Sometimes there are actions, that might take longer than the Housing Ombudsman Complaint Handling Code Guidance. Any agreed resolution actions set for a future date will be monitored as a "promise" from bpha. We will keep you up to date on progress with these actions at agreed intervals. We will also contact you following the "promise" deadline to confirm that you are satisfied that the actions we have promised have been completed.

Once the complaint has been resolved it will be closed. Within three weeks of a complaint being closed a survey may be sent to you asking for your feedback on the complaints' handling process.

Stage Two is the final stage of our complaints process.

If you remain dissatisfied, you can refer your case to the Housing Ombudsman Service – please see Section 6 above for the contact details.

There may be occasions when a request for a review/escalation to Stage Two may be declined. The reasons why an escalation request may be declined are set out in Section 8 – Exclusions.

If an escalation to Stage Two is declined, you will receive an explanation of the reasons why and details of how to contact the Housing Ombudsman Service, who will then consider your case.

8. Are there any exclusions from the Policy or reasons why a complaint cannot be considered or escalated?

There may be times when a complaint is not accepted or escalated to the next stage due to exclusions from this Policy.

We do not take a blanket approach, and each case will be considered individually. However, we will not usually accept a complaint request in the following circumstances:

- The issue giving rise to the complaint or the customer becoming aware of the issue occurred over 12 months ago. bpha may still accept a complaint after this time if there are good reasons to do so.
- It is a service request as set out in Section 9.
- It is a matter for which there is an alternative route, for example an appeal against a housing application banding.
- Where legal proceedings against bpha have started. This is defined as the Claim Form and Particulars of Claim having been filed with the Court.
- A complaint about a service that is not provided by bpha, or by a third party under an agreement with bpha.
- The decision relates to an allocation of a home – this should be raised with either the relevant local authority or if an internal bpha move, through the appeals process in the bpha Allocations Policy.
- Where a procedure already has an appeals process linked to it, the final decision cannot be raised as a complaint; however, a complaint on how the procedure has been applied can be.
- Matters that have previously been considered under the Complaints and Compliments Policy and have concluded the 2-stage complaint process.

We will always notify you if your complaint or escalation to Stage Two is not accepted, setting out clearly the reasons why.

9. What is a Service Request?

A service request is a request from a customer requiring action to be taken to put something right. Service requests are not complaints but will be recorded, monitored and reviewed.

A Service Request can include (but is not limited to):
- reporting a repair or a defect with a new home for the first time – this can be done via the Customer Communication Centre as shown in Section 6.

- a request for information or an explanation of a policy, practice or decision that you have not previously contacted us about. If you are unhappy about a service or policy decision, we will log this as a complaint.
- requests to review a service charge for the first time. If you are not receiving the services you are paying for, or you don't think we used the correct process to apply the service charge increase then please tell us and we will log this as a complaint.
- reports of anti-social behaviour or neighbour nuisance which will be addressed under our ASB and Hate Crime Policy.
- Subject Access Requests which will be handled in line with our Subject Access Request procedure.

If you are dissatisfied with the progress of your service request and you tell us this, we will log this as a complaint. We will continue to work with you on your initial service request as well as responding to your complaint to ensure we can resolve your issues as quickly as possible.

10. What role does the Housing Ombudsman Service have?

The Housing Ombudsman Service plays a key role in overseeing complaints about providers of social housing such as bpha. We are a member of the Housing Ombudsman Service scheme, and we must comply with the Housing Ombudsman Complaint Handling Code 2024. We must also adhere to any decisions that the Housing Ombudsman makes about any cases that are referred to them.

The Housing Ombudsman Service publishes decisions on their website. They also publish an annual performance report on cases referred to them for each landlord in the scheme. This ensures transparency and accountability.

If you remain unhappy after both Stage One and Stage Two of bpha's complaint process you can refer your case to the Housing Ombudsman Service either by using the online form on their website www.housing.ombudsman.org.uk, calling them on 0300 111 3000, e mailing them at info@housing-ombudsman.org.uk or writing to them at PO Box 1484, Unit D, Preston PR2 0ET.

You can also approach the Housing Ombudsman Service at any point for advice and support.

11. How can I log a compliment about the service I have received?

A compliment may be made about an individual colleague, team or a service. If you would like to log a compliment, please contact the Customer Communications Centre on 0300 100 0272 or info@bpha@org.uk. We will let individuals and their managers know that they have received a compliment about their work.

12. Will compensation be paid when something goes wrong?

Our approach to compensation is set out in our Compensation and Goodwill Policy, available on our website or on request. We consider the Housing Ombudsman compensation guidance when assessing compensation under our policy.

13. How will bpha manage unreasonable or persistent complaints?

Complaints may be considered unreasonable or persistent in the following circumstances:

- unreasonable demands with regards to timescales, information requests and specifying who should be dealing with the complaint.
- recurring complaints with only very slight amendments to previous complaints that have been answered.
- seeking an unrealistic outcome.
- unacceptable and threatening behaviour towards bpha colleagues or colleagues of partner agencies.
- demanding a service or resolution that would have an adverse impact on other customers.

If a complainant demonstrates unreasonable or threatening behaviour, we may progress the complaint based on the use of documentary evidence only, or through representation via a third party.

In all cases the substance of the complaint will be fully investigated.

In cases of unreasonable, persistent or aggressive complaints the issue will be dealt with in line with our Unacceptable Behaviour Policy which can be found on the bpha website.

14. How can I get advice, support and assistance?

For general queries and advice please contact our Customer Communication Centre on 0330 100 0272 or info@bpha.org.uk. All complaints are handled by our specialist Complaints Resolution team and can be contacted through the Customer Communication Centre.

We can also offer support through our Customer Reasonable Adjustment Policy and our Vulnerability Policy. If you have a vulnerability, disability or protected characteristic that may impact on the way we deliver a service or handle your complaint under this Policy then please so let us know when you contact us.

We are committed to Equality, Diversity and Inclusion and the delivery of services to meet the diverse needs of our customers.

Independent bodies who offer support, advice or next steps

A rental or leaseholder customer can contact the following independent bodies for further support and advice at any point during their complaint:

- Housing Ombudsman Service - for disputes involving tenants and leaseholders of social landlords.
- Financial Services Ombudsman - for disputes between consumers and businesses that provide financial services.
- Energy Ombudsman – for disputes regarding heat networks. If your complaint relates to a communal heat network, you have the right to escalate it to the Energy Ombudsman if your complaint is unresolved after eight weeks or if you receive a 'final decision' or 'deadlock letter' if this is earlier.
- First Tier Tribunal applications - for disputes over the level of service charges.

If a market sale customer has exhausted all stages of the complaints process and is still dissatisfied with the outcome of the complaint, or reports that the New Build Quality Code has not been adhered to, they can contact the following independent bodies:

- New Build Homes Ombudsman - for disputes involving market sale properties.

Where a customer is dissatisfied with the how a building safety complaint has been managed, they can escalate their complaint to the Building Safety Regulator.

15. What legislation and regulatory requirements is bpha required to consider?

A range of legislation supports the delivery of this Policy including:

- Equality Act 2010
- Localism Act 2011.
- Building Safety Act 2022
- Social Housing (Regulation) Act 2023
- The Heat Network (Market Framework) (Great Britain) Regulations 2026

This policy supports the delivery of the Regulator of Social Housing Consumer Standards -Transparency, Influence and Accountability Standard. It meets the requirements of the Housing Ombudsman's Complaint Handling Code and supports the delivery of the New Build Homes Quality Code.

16. What other bpha documents support this Policy?

- bpha Complaints Leaflet
- Compensation and Goodwill Policy
- Customer Reasonable Adjustment Policy
- Vulnerability Policy

These policies can be found on the policy page of the bpha website.

17. How will this Policy be monitored and reviewed?

bpha is committed to monitoring complaints, the underlying trends from complaints and the learning from things that go wrong. This helps us improve our services. We will publicise our approach to complaints handling and will report our learnings from complaints through our website on the You Said, We Have Listened page and through Talk magazine.

A quarterly summary of complaints will be reported to Resolve, the bpha customer complaints group.

We will complete an annual self-assessment against the Housing Ombudsman Service Complaint Handling Code and publish this on our website.

We will produce an annual complaints performance and service improvement report for scrutiny and challenge by the Customer Experience Committee and Board which will also be published on our website. The Board's response to the report will be published alongside this.

Compliments are recorded and reported quarterly to the Customer Experience Committee.

The Director of Strategy is accountable for complaints handling at bpha.

The Member Responsible for Complaints is the Chair of the Customer Experience Committee.

This policy will be reviewed annually or sooner if there are any changes in legislation, regulatory standards or statutory guidelines.

Policy Number	Approved by	Date Approved	Policy Owner
SI01	Board	July 2026	Assistant Director – Risk, Assurance and Sustainability