



Clydebank Housing Association Ltd.

Factoring Complaints Handling Procedure

Sub-Committee submission:	24 January 2017
Approved:	24 January 2017
Review date:	November 2018

This policy can be made available on request in a variety of different formats, such as on tape, in large print and translated into other languages.

Clydebank Housing Association is committed to providing a high-quality factoring service. It is important to the Association that owners are satisfied with the factoring service that it provides.

We actively encourage feedback from owners as we use the feedback to improve our service.

If you raise a telephone query, a member of staff will aim to get back to you within one working day.

If you have a complaint in relation to either the service which you have received or a specific matter, this Factoring Complaints Handling Procedure should be referred to. Complaints can be made verbally or in writing (letter or email).

We value complaints and use information from them to help us improve our services.

If something goes wrong or you are dissatisfied with our services, please tell us. This procedure describes our complaints process and how to make a complaint. It also tells you about our service standards and what you can expect from us.

What is a complaint?

We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf.

What can I complain about?

You can complain about things like:

- delays in responding to your enquiries and requests
- failure to provide a service
- our standard of service
- dissatisfaction with our policy
- treatment by or attitude of a member of staff
- treatment by or attitude of one of our contractors
- our failure to follow proper procedure.

Your complaint may involve more than one of our services or be about someone working on our behalf (i.e. contractors carrying out any work).

What can't I complain about?

There are some things we can't deal with through our complaints procedure. These include:

- a routine first-time request for a service, for example reporting a problem that needs to be repaired or initial action on anti-social behaviour
- requests for compensation
- our policies and procedures that have a separate right of appeal
- issues that are in court or have already been heard by a court or a tribunal
- an attempt to reopen a previously concluded complaint or to have a complaint reconsidered where we have already given our final decision following a stage 2 investigation.

If you are still not satisfied, you can ask the Housing and Property Chamber for an independent review of the complaint. Refer to the section 'What if I'm still dissatisfied?' for more details.

How do I complain about maintenance contractors?

It is important to note that all maintenance contractors who carry out work on our behalf must comply with our high standards of conduct in order to remain on our approved list. Contractors' performance is monitored on a regular basis, however, if you are dissatisfied with the service/conduct of any of our contractors you should, in the first instance, contact the Association's office and speak to a member of the maintenance team who will respond to your complaint within the timescales detailed below.

Who can complain?

Anyone can make a complaint to us, including the representative of someone who is dissatisfied with our service. Please also read the section 'Getting help to make your complaint'.

How do I complain?

It is easier for us to resolve complaints if you make them quickly and directly. So please talk to a member of our factoring staff regarding your factoring complaint and they can try to resolve any problems on the spot.

You can complain in person at our office, by phone, in writing, by email (details below) or by using our complaints form.

When complaining, tell us:

- your full name and address
- as much as you can about the complaint
- what has gone wrong
- how you want us to resolve the matter.

If you wish to complain in writing, we have attached a complaints form to this procedure for your use.

How long do I have to make a complaint?

Normally, you must make your complaint within six months of:

- the event you want to complain about, or
- finding out that you have a reason to complain, but no longer than 12 months after the event itself.

In exceptional circumstances, we may be able to accept a complaint after the time limit. If you feel that the time limit should not apply to your complaint, please tell us why.

What happens when I have complained?

We will always tell you who is dealing with your complaint. Our complaints procedure has two stages:

Stage one: frontline resolution

We aim to resolve complaints quickly and directly. This could mean an on-the-spot apology and explanation if something has clearly gone wrong and immediate action to resolve the problem.

We will give you our decision at stage 1 in five working days or less, unless there are exceptional circumstances.

If we can't resolve your complaint at this stage, we will explain why. If you are still dissatisfied you can ask for your complaint to be investigated further through stage 2. You may choose to do this immediately or sometime after you get our initial response. We can help you with making this request.

Stage two: investigation

Stage 2 deals with two types of complaint: those that have not been resolved at stage 1 and those that are complex and require detailed investigation from the outset. These types of complaints can again be made directly to the Manager of the service concerned, the Communications Officer, the Chief Executive Officer or the Management Committee.

When using stage 2 we will:

- acknowledge receipt of your complaint within three working days
- discuss your complaint with you to understand why you remain dissatisfied and what outcome you are looking for
- give you a full response to the complaint as soon as possible and within 20 working days.

If our investigation will take longer than 20 working days, we will tell you. We will agree revised time limits with you and keep you updated on progress.

In any instance where this Factoring Complaints Handling Procedure has been exhausted without resolving the complaint, the final decision will be confirmed with senior management before the homeowner is notified in writing. This letter will provide details of how the homeowner may apply to the Housing and Property Chamber if they are not satisfied with the final decision or explanation.

Getting help to make your complaint

We understand that you may be unable, or reluctant, to make a complaint yourself. We accept complaints from the representative of a person who is dissatisfied with our factoring service. We can take complaints from a friend, relative or an advocate, if you have given them your consent to complain for you.

You can find out about advocates in your area by contacting the Scottish Independent Advocacy Alliance or Citizens Advice Bureau.

Scottish Independent Advocacy Alliance

Tel: 0131 260 5380 Fax: 0131 260 5381 Website: www.siaa.org.uk

Citizens Advice Scotland

Tel: 0141 435 7590 (Clydebank branch) Website: www.cas.org.uk

What if I'm still dissatisfied?

After we have fully investigated, if you are still dissatisfied with our decision or the way we dealt with your complaint, you can ask the Housing and Property Chamber to look at it.

One of the main elements of The Property Factors (Scotland) Act 2011 was the introduction of a dispute resolution mechanism for homeowners – the Homeowner Housing Panel (from 1 December 2016 this is now known as the Housing and Property Chamber). The Housing and Property Chamber will work to resolve complaints and disputes between homeowners and property factors. So if a factoring customer is still dissatisfied after our investigation stage, they can go to the Housing and Property Chamber.

To take a complaint to the Housing and Property Chamber, homeowners must first notify Clydebank Housing Association in writing of the reasons why they consider that we have failed to carry out our duties, or failed to comply with the Code of Conduct. Clydebank Housing Association must also have refused to resolve the homeowner's concerns, or have unreasonably delayed attempting to resolve them.

When making a complaint to the Housing and Property Chamber, you must include with your application:

- written evidence that you have notified the Association of the complaint and that we have either refused to resolve the complaint or have unreasonably delayed resolving the complaint
- copies of any correspondence which you have sent to us and correspondence you have received from us regarding the complaint, including our response to the notification of the complaint
- a copy of the Written Statement of Services
- an inventory listing the documents included if numerous documents are being produced.

You can contact the Housing and Property Chamber by telephone, e-mail or letter.

First-tier Tribunal for Scotland Housing and Property Chamber
Scottish Courts and Tribunals Service
4th Floor
1 Atlantic Quay
45 Robertson Street
Glasgow G2 8JB

Telephone: 0141 302 5900

Email: HPCadmin@scotcourtribunals.gov.uk

Website: www.housingandpropertychamber.scot

We are committed to making our factoring service easy to use for all members of the community. In line with our statutory equalities duties, we will always ensure that reasonable adjustments are made to help customers access and use our services. If you have trouble putting your complaint in writing please tell us.

We can also give you this procedure in other languages and formats (such as large print, audio and Braille).

Our contact details

Please contact us by the following means:

Clydebank Housing Association Ltd
77-83 Kilbowie Road
Clydebank
G81 1BL

T: 0141 941 1044

F: 0141 941 3448

W: www.clydebank-ha.org.uk

E: info@clydebank-ha.org.uk

Quick Guide to our Factoring Complaints Handling Procedure

Complaints Procedure

You can make your complaint in person, by phone, by email or in writing.

We have a **two-stage complaints procedure**. We will always try to deal with your complaint quickly and directly. But if it is clear that the matter will need a detailed investigation, we will tell you and keep you updated on our progress.



Stage 1: frontline resolution

We will always try to resolve your complaint quickly, within **five working days** if we can.

If you are dissatisfied with our response, you can ask us to consider your complaint at stage 2.



Stage 2: investigation

We will look at your complaint at this stage if you are dissatisfied with our response at stage 1. We also look at some complaints immediately at this stage, if it is clear that they are complex or need detailed investigation from the outset.

We will acknowledge your complaint within **three working days**. We will give you our decision as soon as possible. This will be after no more than **20 working days** unless there is clearly a good reason for needing more time.



The Housing and Property Chamber

If, after receiving our final decision on your complaint, you remain dissatisfied with our decision or the way we handled your complaint, you can ask the Housing and Property Chamber to consider it.

We will tell you how to do this when we send you our final decision. Details can also be found within the full version of our Factoring Complaints Handling Procedure.

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