

Help to Buy Agency Complaints and Compliments Policy

Approved by: Help to Buy Agency Manager

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1. Statement of Intent

- 1.1 Radian delivers the Help to Buy Agency contract for the south of England and is appointed by Homes England.
- 1.2 The Help to Buy Agency is committed to providing a quality service to all of our customers. To achieve this objective, we have developed a culture of valuing and learning from complaints. We want our customers to have confidence that we listen, learn and take prompt action to put matters right. The Help to Buy Agency's focus is for our staff to respond to complaints promptly, helpfully and effectively and keeping the customer's satisfaction at the heart of this.

2. This Policy applies to:

- 2.1 The Help to Buy Agency team, our customers, stakeholders (including Help to Buy Equity Loan providers and grant recipients) and Homes England.

3. Policy

- 3.1 The purpose of this policy is to provide clarity on our approach to our customers complaints and compliments for our staff and Homes England, who will be involved in providing the Help to Buy Agency's response and to emphasise the importance and value the Help to Buy Agency puts on responding to complaints quickly, thoroughly and fairly.

- 3.1 A complaint is where a Help to Buy customer raises a concern about:

- The level of service provided
- The attitude or behaviour of members of our staff
- A decision we have made, or
- A decision not made in accordance with the relevant policy

- 3.2 Our complaints policy will not cover:

- Concerns about what services we provide
 - Help to Buy scheme criteria
 - Complaints relating to the policy or procedure itself (although this may provide an opportunity to review a policy or procedure)
- 3.3 The Help to Buy Agent will normally only deal with complaints that are made within six months of the event complained about. However, in some cases complaints over six months old may be considered at the discretion of a senior manager.
- 3.4 We will ensure customers can easily access our complaints process by:
- Considering translation, large print and audio tape services
 - Taking complaints verbally through the Help to Buy Agency customer service team and via written methods
 - Demonstrating we listen by producing examples of learning from complaints that will be reviewed by our customer groups, staff members and Homes England
 - Holding review meetings at times and locations convenient to our customers
- 3.5 The Help to Buy Agency positively encourages staff to take a pragmatic customer-focussed approach to resolving complaints and expects that each complaint is investigated fully, and the customer is kept informed of progress. We want our staff to telephone complainants early in the complaints process, to identify what we can do to 'put matters right'.
- 3.6 We recognise that many Help to Buy customers simply require a promised action to be carried out on time or put right. In these instances, there may not be a need to enter into the formal procedure and instead prompt action just needs to be taken to resolve the matter.
- 3.7 There are some instances where it may not be appropriate for a customer's expression of dissatisfaction with certain services to go through our complaints procedure. There are specific circumstances where different processes should be applied, such as complaints which relate to consumer credit regulated activity. The complainant may be able to refer the matter to the Financial Ombudsman Service or Property Ombudsman scheme. This is explained in more detail in Appendix 2 of Help to Buy Agency's Complaints and Compliments Procedure.
- 3.8 The Help to Buy Agency reserves the right to refuse to deal with a complaint if it is made unreasonably. If a person commences legal action against the Help to Buy Agency or a partner organisation, then investigation of the related concerns will not be undertaken under the requirements of this policy (Appendix A).
- 3.9 An advocate, Ward Councillor or MP can be authorised to pursue a complaint on a person's behalf.

- 3.10 When we receive a complaint, we will contact the customer within prescribed timescales. We will investigate each complaint on its own merits and will give the complainant every opportunity to fully explain the reasons for their dissatisfaction and the actions they feel should be taken to put the matter right.
- 3.11 We will maintain the confidentiality of the person making a complaint.
- 3.12 We will publish a summary of the complaints policy (including large print, audio tape and service user specific versions if requested) so that all customers are aware of the actions we will take and the timescales within which we will respond.
- 3.13 We will use compliments and complaints and other feedback to continuously improve our service and develop our staff. Wherever we amend our policy or approach as a result of a complaint we will notify complainants of the outcome and thank them for their help.
- 3.14 We will encourage all complainants at the end of the complaints process to feedback on the process itself and will report outcomes, learning points and statistical performance monthly to Homes England.
- 3.15 If a complainant reaches the end of our complaints process and still wishes to pursue the matter, they may do so by referring it to Homes England.
- 3.16 Where we receive a compliment, this will also be recorded alongside the complaints log, by the Help to Buy Agency Team Leaders/Managers. This log is forwarded monthly to Homes England.

4. Legal & Regulatory Framework

- Legislation relating to the provision of individual services
- Homes England's regulatory framework

5. Related Policies

- Equity and Diversity Policy

6. Related Procedures

- 6.1 This policy does not detail the practical advice and assistance that should be provided, nor the actions to be taken by staff when dealing with complaints. Any such advice, action and assistance will be covered in specific procedure documents that should be used in conjunction with this policy. These are:
- Help to Buy Complaints and Compliments Procedure

7. Appendices

Appendix A

Refusing Access to the Complaints Process

Refusing access to the complaints process

In certain circumstances the Help to Buy Agency reserve the right to refuse a complainant access to the complaints process. Two examples of where this may occur are listed below. If these or other circumstances arise the complainant will be given a full explanation in writing.

1. Legal Action

If any legal proceedings are issued at Court, that are directly relevant, or relate to the subject matter of the complaint(s), then we will write to the complainant to confirm we will not consider their complaint any further via our internal complaints procedure. This decision can be made and communicated by a member of the Help to Buy Agency management team.

If the subject matter of the complaint has been dealt with and concluded (whether for or against the complainant) in legal proceedings, we will not accept a repeat complaint about the same matter.

If legal proceedings are threatened by the complainant based on the complaint, then we will advise them if proceedings are issued, their complaint will be closed.

2. Suspension

The Help to Buy Agency reserves the right to suspend a customer's right to access to the complaint process where their actions prevent investigation of the complaint fully and fairly.

An example may be where a complainant lodges multiple complaints relating to the same issue in a short period of time. By the nature of this correspondence, it is administratively difficult for the Help to Buy Agency to respond fairly and fully to the original complaint.

A decision to suspend a complainant will be made by a senior manager (Head of Service or above).

- If suspension is granted, this decision will be notified to the complainant in writing.
- Suspension will be reviewed after 6 months.
- There is no right of appeal against suspension.
- During the suspension period no complaints or unreasonable correspondence will be accepted.