

Complaints Policy

Lloyds Living Property Management

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Introduction

Lloyds Living is committed to providing a good service to all our customers. We recognise sometimes customers will be dissatisfied with our service and will want to make a complaint. This policy will provide an overview of how complaints will be handled.

- We will investigate complaints in a confidential and respectful manner, agreeing preferred methods of communication with the customer to keep them informed throughout the process
- Wherever possible we will seek to resolve complaints informally to achieve a swift and satisfactory outcome for the customer without the need for a formal complaint
- We will always offer the customer a choice over whether they want an informal response to put things right quickly, or a formal complaint investigation through our internal process
- We take learning from complaints seriously and will ensure that lessons learnt from complaint investigations are used to inform service improvements.

What is a complaint?

We regard a complaint as an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by Lloyds Living, its own staff, or those acting on its behalf, affecting an individual customer or group of customers.

Service Request

- A day-to-day 'Service Request' is not a complaint
- A 'Service Request' is a request from a customer to the landlord / managing agents requiring action to be taken to put something right, usually but not always limited to repairs and maintenance. This can escalate into a complaint, if it is not rectified in a timely manner, or the commitments made to the customer to address the issue are not adhered to
- A 'Service Request' can only be raised once. If the same request was raised twice, it would be a complaint
- The customer must be informed it is being dealt with as a Service Request and not as a formal complaint, but also give them the option of making a complaint.

Formal Complaints

- A formal complaint is a grievance raised by the customer that is formally logged, managed and reported both internally and externally. The complaints process must be followed. A certain amount of information is required from the customer in order to progress the complaint i.e. dates, events and supporting evidence. This is usually for more serious issues that require investigation, or formal action
- We will seek the customer's permission to log a formal complaint if the customer hasn't explicitly expressed their desire to do this.*

*Where there is a safeguarding risk to the customer, other customers or wider members of the public, we can log and assess a complaint, even if this is against the wishes of the customer. In accordance with legal guidance, we will ensure the identity of the customer remains anonymous during this process.

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Exclusion grounds

We may not consider an expression of dissatisfaction under this policy if the issue:

- Occurred more than 12 months ago and is being raised with us for the first time
- Has already been considered under this policy
- Is subject to legal action
- Relates to an insurance claim.

If we do not accept a complaint, we will explain the reason for our decision (and how we propose to address the customer's concerns).



Who can make a complaint?

We accept complaints from:

- A customer (tenant, leaseholder or shared owner)
- Anyone who is in receipt of a service or is affected by a service that we provide
- Anyone who may potentially receive a service from us.

Customers may make a complaint via an advocate. An advocate could be a friend, relative, or an advocacy service such as the Citizens Advice Bureau. Where a complaint is made via an advocate we will obtain the customer's written consent. Where correspondence is received on behalf of a customer from a Councillor, MP, or Advocacy Service, consent will be assumed. An advocate can accompany or represent the customer throughout the complaints process.

How complaints can be made

We accept complaints made in person, by phone, in writing, and by email:

- By phone: 0345 604 6617
- By email: complaints@lloydsliving.co.uk
- In writing: Lloyds Living Property Management, X+Why, 100 Embankment, Cathedral Approach, Salford, M3 7FB
- We will establish the customer's preferred contact method for their complaint or issue to be addressed. We have dedicated and trained staff for handling customer complaints.

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How complaints will be handled

We have a two-stage complaints process:

Stage 1

When a complaint is made, it will be acknowledged and logged at Stage 1 within five working days of receipt. When we acknowledge a complaint at Stage 1 we will set out our understanding of the complaint and the outcomes the customer is seeking. We will seek clarification of the customer's views where this is necessary.

We will provide a response to the complaint within 10 working days of the complaint being received. We will respond when the answer to the complaint is known, not when any outstanding actions required to address the issue have been completed.

Our response will be in writing and include:

- The complaint stage
- The complaint definition
- Our decision on the complaint
- The reasons for any decisions 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 2 if the customer is not satisfied with the response.

In exceptional circumstances where we are unable to respond within this timeframe, it may be extended. We will provide an explanation to the customer and confirm a clear timeframe for when the response will be received. This should not exceed a further 10 days without good reason.

After we issue our response, we will allow time for the customer to review and respond. If we do not hear from the customer within 28 days, we will close the complaint. However, the customer can still come back to us or request escalation if they remain dissatisfied.

Stage 2

Once Stage 1 has been completed, if all or part of the complaint is not resolved to the customer's satisfaction it can be progressed to Stage 2, unless an exclusion ground applies.

A Stage 2 complaint will not be considered by the same person who considered the complaint at Stage 1.

When we acknowledge a complaint at Stage 2, we will set out our understanding of the complaint and the outcomes the customer is seeking. We will seek clarification of the customer's views where this is necessary.

We will provide a response to the complaint within 10 working days of the complaint being escalated by the customer to Stage 2. We will respond when the answer to the complaint is known, not when any outstanding actions required to address the issue have been completed.

Our response will be in writing and include:

- The complaint stage
- The complaint definition
- Our decision on the complaint
- The reasons for any decisions 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 Property Redress Scheme if the customer remains dissatisfied.

In exceptional circumstances where we are unable to respond within this timeframe, it may be extended. We will provide an explanation to the customer and confirm a clear timeframe for when the response will be received. This should not exceed a further 10 days without good reason.

If an extension beyond 20 working days (after the complaint has been escalated) is required to enable us to respond to the complaint fully, we will agree this with the customer.

We will clearly communicate in writing any decision we make to decline to escalate a complaint to Stage 2. In doing so, we will explain our reasons for not escalating.

After we issue our response, we will allow time for the customer to review and respond. If we do not hear from the customer within 28 days, we will close the complaint. However, the customer can still come back to us or request escalation if they remain dissatisfied.

If a customer feels we have not fully addressed their complaint, they are able to raise the complaint with an 'Alternative Dispute Resolution Provider' – The Property Redress Scheme:

- By phone: 0333 321 9418
- By email: Info@theprs.co.uk
- In writing: Property Redress Scheme, Premiere House, 1st Floor, Elstree Way, Borehamwood, WD6 1JH.



Customer communication

We will maintain regular contact with a customer throughout the complaints process. We will also clearly communicate any timeframes for response, including when a complaint may be closed if we do not hear back from the customer.

Compensation

In some circumstances, it will be appropriate to offer compensation as part of a complaint response. Compensation offers will be considered on a case-by-case basis and will take account of the following:

- The length of time that a situation has been ongoing
- The frequency with which something has occurred
- The severity of any service failure or omission
- The number of different failures
- The cumulative impact on the customer
- The customer's particular circumstances or vulnerabilities.

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Restrictions

We may place restrictions on a customer's contact with us where their behaviour becomes unacceptable, impacts upon our ability to consider their complaint or to serve other customers or they engage in abusive or threatening behaviour.

In these instances, we will explain the reason for our decision and how we propose to engage with the customer to address their concerns. We will ensure our decision takes account of the customer's needs and demonstrates regard for the provisions of the Equality Act 2010.

Diversity and inclusion

We will ensure that our complaints policy and process is accessible to all customers.

This means we will:

- Fulfil our legal duties under the Equality Act 2010 to advance equality of opportunity and prevent discrimination
- Adapt our approach and make reasonable adjustments to ensure a customer can raise and address their complaint with us
- Customers may request any complaints documentation in Braille format by contacting their Property Manager
- Ensure that all staff who handle complaints receive equality, diversity and inclusion training.

Learning from complaints

We are committed to learning from complaints and to establish a positive complaint handling culture. We will ensure that all employees understand our expectations and senior management considers themes and trends to enable service improvements to be identified and delivered.

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