**COMPLAINTS POLICY AND PROCEDURE**

Coin Street Secondary Housing Co-operative (CSS) is a Private Registered Provider – a housing association registered with the Regulator of Social Housing.

CSS does not let properties directly to individual persons or households but leases its completed developments to fully mutual housing co‑operatives, independent housing associations which are themselves Private Registered Providers. The co‑operatives sublet to their tenant members.

CSS currently leases property to three fully mutual housing co‑operatives: Palm, Redwood and Iroko Housing Co‑operatives. These are referred to here as ‘the Co‑ops’.

Because of this structure, in the first instance any issues relating to CSS’ performance as landlord should be raised by the Management Committee of the Co‑operative concerned. There will also be instances where CSS is not able accepts complaints. This will be the case where a complaint relates to services for which CSS are not responsible e.g. Housing management issues that are the responsibility of the Co-ops or their managing agents, local authority decisions about nominations.

CSS has no legal relationship with any individual tenant member of the Co‑ops and its sole relationship is with the housing co-op management committees. For this reason, CSS will not respond to complaints made by individual Co‑op tenant members as there is no legal relationship between the parties. Any such complaints received will be referred to the Chair of the relevant Co‑op.

CSS with the support of CSCB and the housing co-ops keeps a contact mailing list of households interested in membership of and rehousing by one of the Co-ops.

CSS does not currently employ staff but has appointed Coin Street Community Builders (CSCB) as consultants to meet its obligations under its leases and service agreements.

CSS wishes to ensure that all users of the services it provides have the opportunity to raise any concerns or problems through the appropriate channels which are set out below.

1. **Aims and Definitions**
   1. We follow the Housing Ombudsman dispute resolution principles and follow the follow the Housing Ombudsman’s Complaint Handling Code. The purpose of the Code is to enable landlords to resolve complaints quickly and to use the learning from complaints to drive service improvements. It will also help to create a positive complaint handling culture.
   2. There are three principles driving effective dispute resolution:

* Be fair – treat people fairly and follow fair processes
* Put things right
* Learn from outcomes
  1. Definitions

Complaint: An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.

A service request/ A concern: ispre-complaint and is an issue raised with CSS that we endeavour to resolve quickly.

1. **Making a complaint** 
   1. Complaints can be made in person, via email, telephone. Please see further details in sections 5 and 6 below.
   2. All reasonable adjustments would be taken into account on request.
2. **Dealing with your complaint**
   1. We will accept complaints up to 6 months after the issues arose.
   2. Where your complaint relates to an area that we hold insurances for, we may involve our insurers to help resolve your complaint.
   3. We will not accept complaints about:

* Services for which CSS are not responsible e.g. Housing management issues that are the responsibility of the Co-ops or their managing agents, local authority decisions about nominations.
* Complaints from an individual tenant member of the Co‑ops.
* Matters which are also the subject of legal proceedings.
* Matters that have already been considered under the complaints policy.
* Matters which happened more than six months before the complaint was raised.

1. **Advocates**
   1. Hose making complaints are welcome to seek assistance from representative/advocates at any point. For Co-op Management Committees this will most likely be the Co-ops managing agent.
2. **Complaints from the Co‑ops or their tenant members about CSS as landlord**
   1. The rights and responsibilities of CSS as landlord and the Co‑ops as tenants are set out in the relevant leases.
   2. CSS has no legal relationship with any individual tenant member of the Co‑ops. Its sole relationship is with the housing co-op management committees. CSS will not respond to complaints made by individual Co‑op tenant members as there is no legal relationship between the parties and CSS is not in a position to assess whether an individual is acting on behalf of the Co‑op.
   3. The first step for an individual Co‑op tenant member with a complaint about CSS’ performance as landlord is to raise the matter with the relevant Co‑op’s Management Committee. Any complaints received from individual Co-op tenant members will be referred to the Chair of the relevant Co‑op.
   4. Any issues relating to CSS’ performance as landlord should be raised by the Management Committee of the Co‑operative concerned with CSS if possible in writing via email detailing the clause(s) considered to have been breached. However, complaints can be made in person and telephone.
   5. Correspondence should be addressed to Housing Lead, Coin Street Secondary Housing Co-operative, Coin Street neighbourhood centre, 108 Stamford Street, South Bank, London SE1 9NH. Alternatively, by telephone: 020 7021 1660, by email: [helpdesk@coinstreet.org](mailto:helpdesk@coinstreet.org), or an appointment to meet can be made by telephoning 020 7021 1660. In all cases the complaint will be recorded.
   6. The complaint will be recorded and acknowledged within 5 working days.
   7. Stage 1: Complaints are usually considered by the Housing Lead as the consultant responsible who will seek to respond within 10 working days of receiving the complaint. If, further investigations are required this may be extended, usually by no more than a further 10 working days. If this is the case the Housing lead will seek to agree a new timescale.
   8. Stage 2: If any issues are not resolved they may be escalated to Stage 2 within one month of receiving the Stage 1 response. The issues which have not been resolved should be set out in the request. Complaints will be considered by the Chief Financial Officer who will seek to respond to you within 20 working days of receiving your Stage 2 complaint. If further investigations are required this may be extended, usually by no more than a further 10 working days. If this is the case the Housing lead will seek to agree a new timescale.
   9. If CSS and the Co‑op are unable to resolve an issue of alleged non-compliance with the terms of a lease, the matter will have to be determined in accordance with procedures set out in the lease.
3. **Complaints about the CSS mailing list**
   1. Any concern or complaint relating to the CSS mailing list should be raised in the first instance with the Housing Lead.
   2. Correspondence should be addressed to Housing Lead, Coin Street Secondary Housing Co-operative, Coin Street neighbourhood centre, 108 Stamford Street, South Bank, London SE1 9NH. Alternatively, by telephone: 020 7021 1660, by email: [helpdesk@coinstreet.org](mailto:helpdesk@coinstreet.org), or an appointment to meet can be made by telephoning 020 7021 1660. In all cases the complaint will be recorded.
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4. **Taking complaints further**
   1. CSS will always seek to achieve a satisfactory resolution to a complaint. If, however the Co-op Management Committee disagrees with the final decision they may contact any of the following and ask them to look at the complaint:

A **Member of Parliament (MP), Local Councillor** (each of these is known as a ‘Designated Person’). An MP or Councillor can become involved at any point in pursuing the complaint. However, they do not take up their formal designated role until the formal complaints process has been exhausted. They can refer the complaint to the Ombudsman. Find details of how to contact Lambeth and Southwark MPs or Local Councillors at https://www.writetothem.com

Complaints to the **Housing Ombudsman Service** do not have to be referred by a designated person, but if they are not there must be at least 8 weeks from the end of the landlord’s complaint process before the Ombudsman can consider the case. Complaints can be referred to the Ombudsman at:

Housing Ombudsman Service

PO Box 152 Liverpool L33 7WQ

Telephone : 0300 111 3000

Email : [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

* 1. Please note that there is a right to access the Housing Ombudsman Service, not only at the point of exhausting the landlord’s complaints process. The Housing Ombudsman Service can assist throughout the life of a complaint. This affords the complainants the opportunity to engage with the Ombudsman’s dispute support advisors.

1. **Learning from complaints**
   1. In line with the principles of dispute resolution recommended by the Housing Ombudsman Service, CSS seeks continuous improvement through analysing the themes and trends and using feedback and lessons learnt from concerns, complaints and compliments to improve service design and delivery.