

Title: Complaint Handling Policy

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Applicable Company: Calico Homes

Author: Head of Customer Voice

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Signed Off By: Homes Board

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Policy Checklist Completed? Yes



1. Introduction

This policy sets out Calico Homes' approach to handling customer feedback to ensure a consistent, high-quality, and person-centred complaints service.

We actively encourage all customer feedback and use this to identify targeted improvements to our services. We expect all our employees to take responsibility, act with empathy, use sound judgement, and make decisions that put things right for our customers.

2. Context

This policy ensures compliance with:

- The Housing Ombudsman Complaint Handling Code (2024)
- The Social Housing (Regulation) Act (2023)
- The RSH Transparency, Influence and Accountability Standard

The policy also supports a positive complaints culture, focused on fairness, learning, and improvement.

3. Policy Aims and Objectives

Calico Homes aims to:

- Provide a clear, consistent approach to complaint handling
- Ensure complaints are resolved fairly and promptly
- Make it easy for customers to raise feedback
- Learn effectively from complaints to improve services
- Ensure full regulatory compliance

4. The Calico Homes Vision



Calico Homes objectives:

- **Customer** – To ensure customer voices are at the heart of how we work, shaping our services and decision making by listening, learning and acting on feedback.
- **Property** – To invest in building and maintaining homes that are safe, high quality, and fit for the future, creating places where people feel secure and proud to live.
- **Community Impact** – To work with customers to build inclusive communities and improve lives through better services and support.
- **Service Excellence** – To build and codesign services with customers by listening to feedback, using data and investing in better ways to connect.
- **Business** – To be a well-run, agile organisation that optimises resources, and embeds data-driven decision-making at all levels.
- **People** – To be a place where people choose to work, stay and grow.

5. Accessibility and Awareness

Customers can raise complaints in person, in writing, by telephone, by email, online, and via the Calico Connect App. We will ask customers if they need any support to make or manage a complaint. This may include help because of disability, language, literacy, mental health, caring responsibilities, digital exclusion or any other personal circumstances. We will agree reasonable adjustments with the customer and keep these under review.

We will ensure our complaints process is accessible and inclusive, including:

- Offering reasonable adjustments
- Accepting complaints through representatives or advocates
- Providing information in accessible formats

The Housing Ombudsman Service can be helpful to you in making a complaint. A link to their website is included here: www.housing-ombudsman.org.uk.

- Housing Ombudsman Service contact details:
email: info@housing-ombudsman.org.uk
telephone: 0300 111 3000
postal address: Housing Ombudsman Service, PO Box, 152, Liverpool, L33 7WQ

6. Customer Scrutiny, Monitoring and Oversight

We are committed to openness and accountability. We will:

- Publish complaints performance information regularly [Calico Homes Complaints](#)
- Involve customers through the Customer Scrutiny Group
- Use customer feedback to prioritise and shape improvements
- Report complaints performance to Board

7. Customer Feedback Policy Statement

Calico Homes seeks to resolve complaints as quickly as possible by being fair, putting things right and learning from outcomes. We will ensure that complaints are handled in a way that is proactive, clearly communicated and owned throughout, so that customers do not need to chase for updates or progress.

The aim of this policy is to ensure customers are treated fairly when they raise concerns, that issues are put right promptly, and that learning from complaints is used to improve services and keep our homes safe. This relies on a positive and open complaints culture.

8. Complaints Definitions

A complaint is defined as an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by Calico Homes, its employees, contractors, or those acting on its behalf, affecting an individual customer or group of customers.

This includes dissatisfaction raised verbally, in writing, by email, online, through the Calico Connect App, through a representative or advocate, or with any Calico employee.

Customers do not need to use the word 'complaint' for it to be treated as such. Where dissatisfaction is expressed, it will be recognised and recorded as a complaint in line with the Housing Ombudsman Complaint Handling Code.

We will distinguish between:

- Complaints
- Service requests
- Concerns (e.g. safety-related issues)
- Compliments

A complaint will be raised where dissatisfaction is expressed with the handling of a service request. Service requests are not complaints, but we will record, monitor and review them so we can identify delays, repeat issues and learning. If a customer complains about how a service request has been handled, we will continue to deal with the service request while also managing the complaint.

9.Exclusions

We may decide not to accept a complaint where:

- the issue has already been considered through both stages of this policy;
- the issue happened more than 12 months ago and there is no good reason to consider it now;
- legal proceedings have started, meaning details of the claim have been filed at court;
- the Housing Ombudsman has already determined the matter;
- the complaint is about something Calico Homes is not responsible for, although we will still consider whether there are any issues about how we communicated with or supported the customer.

Where a complaint is not accepted, we will explain why and outline the right to refer the matter to the Ombudsman.

10.The Complaints Handling Process

We have a two-stage complaints process. We will log, define and acknowledge all complaints within 5 working days of receipt. This will include confirming our understanding of the complaint and the outcome you are seeking.

Stage 1 – Investigation and response

Our response will clearly set out:

- our understanding of the complaint and the outcome you are seeking
- our decision and the reasons for it
- what we have done, or will do, to put things right
- any outstanding actions, who is responsible and when they will be completed
- how you can escalate your complaint if you remain dissatisfied

Stage 2 – Review

If you are not satisfied, you can ask us to review your complaint. Customers should normally request a Stage 2 review within 30 working days of our Stage 1 response. We will consider requests outside this timeframe where there is a good reason

We will acknowledge, define and log your Stage 2 request within 5 working days.

We will:

- Carry out an independent review
- Check whether the Stage 1 response was fair and complete
- Confirm the final outcome

You will receive a response within 20 working days

What you can expect at every stage

We will:

- Assign a named person to your complaint
- Keep you updated so you don't need to chase
- Be clear about what is happening and when
- Take into account your individual circumstances, including any vulnerability

If we need more time, we will:

- explain why
- agree how we will keep you updated
- provide the Housing Ombudsman's contact details

Any extension will normally be no more than 10 working days for Stage 1 or 20 working days for Stage 2, unless there is a good reason.

11. Reducing Customer Effort

Calico Homes is committed to reducing customer effort throughout the complaints process. This means:

- Customers will not be required to chase for updates or progress
- Information will not need to be repeated unnecessarily
- Communication will be clear, consistent and easy to understand

Customer feedback will be used to identify where effort can be reduced and where improvements to processes are required.

12. Equality, Diversity and Inclusion

We will ensure all customers are treated fairly and without discrimination.

We will:

- Make reasonable adjustments where required
- Consider individual vulnerability
- Tailor our approach to meet customer needs

13. Self-Assessment, Reporting and Compliance

In line with the Housing Ombudsman Complaint Handling Code

We will produce an annual complaints performance and service improvement report.

This will include information on:

- Complaint volumes and performance
- Customer satisfaction and feedback
- Key themes and trends
- Actions taken to improve services

The report will demonstrate how learning from complaints has led to service improvement. We will also complete an annual self-assessment against the Housing Ombudsman Complaint Handling Code and publish the outcome, on our website [Calico Homes Complaints](#)

14. Scrutiny, Monitoring and Oversight

We will use complaint data and customer feedback to identify trends, risks and improvement opportunities. Governance arrangements in place including quarterly updates to Board and monthly Customer Voice updates to SLT.

- A Board Member Responsible for Complaints
- A senior lead responsible for complaint handling
- The Head of Service overseeing delivery

The senior lead is responsible for ensuring complaint handling performance is balanced with customer experience and that improvements are implemented where required. The Customer Scrutiny Group will review performance and learning to provide customer oversight.

15. Regulatory and Legal Compliance

- Social Housing (Regulation) Act 2023
- Complaints Handling Code 2024
- Equality Act 2010

16. Links with other Calico Strategies, Policies and Procedures

- The Humanitarian Offer – Calico Group Customer Strategy
- Compensation Policy
- Reasonable Adjustments Policy
- EDI Strategy

Glossary of Terms

Customer Feedback: Opinions or comments from customers about our services, including complaints, compliments, and concerns.

Complaint: When a customer expresses dissatisfaction with the service, actions, or lack of action by Calico Homes, its employees, or those acting on its behalf. It can be made in various ways, such as in person, in writing, or by phone.

Service Request: A customer's request for action to be taken to correct something.

Concern: A report of something related to safety, such as issues with property maintenance or safety equipment.

Compliment: Positive feedback from customers about the service they received.

Stage 1 Complaint: The initial step in the complaint handling process, where efforts are made to resolve the complaint promptly and provide a response within a set timeframe.

Stage 2 Complaint: If the complaint is not resolved to the customer's satisfaction at Stage 1, it can be escalated to Stage 2 for further review by a senior manager and response.

Regulatory Compliance: Ensuring that Calico Homes follows all relevant laws and regulations related to complaint handling, including the Social Housing (Regulation) Act 2023 and the Complaints Handling Code 2024.

Accessibility: Ensuring that customers can easily make complaints through various channels, including in person, by phone, or online.

Transparency: Being open and honest about how complaints are handled, including publishing information about performance and outcomes.

Equality, Diversity, and Inclusion (EDI): Ensuring that all customers are treated fairly and without discrimination, regardless of their race, age, religion, gender, or other characteristics.

Housing Ombudsman: An independent organisation that investigates complaints from customers if they are not satisfied with Calico Homes' response.

Complaint Handling Process: The steps taken by Calico Homes to address and resolve customer complaints, including investigation, response, and escalation if necessary.

Customer Scrutiny Group: A group made up of tenants and Calico Homes representatives who support with reviewing our approach to complaints and provide us with a customer perspective.

Annual Complaints Performance Report: A report produced by Calico Homes that summarises complaints received, actions taken, and areas for improvement.

Complaints Officer: A manager responsible for overseeing the complaint handling process, including liaising with the Ombudsman and reporting to the Calico Homes Board.

Legal Compliance: Ensuring that Calico Homes adheres to all relevant laws and regulations, including those related to complaints handling and discrimination.

Continuous Improvement: The ongoing process of making changes and enhancements to services based on customer feedback and learning from complaints.

Policy Review: Regular evaluation of the complaints policy to ensure it remains effective and up to date with current regulations and best practices.

Summary of Policy Updates Following Customer Co-design

Not all sections of the policy were subject to change. The table below highlights key updates made following customer co-design feedback.

Section	Previous Position	Updated Position	Customer Insight	Outcome
1. Introduction	1.1 previously set out the purpose of the policy from an organisational perspective	1.1 now includes a clear commitment to fairness, transparency and listening to customers	Customers want to feel heard and treated as individuals	Sets a clear customer-first tone from the outset
2. Scope	2.1 previously defined who the policy applies to	2.1 now clarifies how customers can access the service and what is covered	Customers want it to be easy to understand and access services	Improves accessibility and clarity
3. Principles	3.1 previously reflected organisational values and service standards	3.1 now includes customer-led principles such as fairness, clear communication and timely responses	Customers said policies should reflect what feels fair to them	Embeds customer expectations into how the service operates
4. Definition / Policy Detail Section	4.1 previously used standard definitions and technical wording	4.1 now uses plain English definitions with clearer explanations	Customers found terminology unclear and confusing	Makes the policy easier to understand
5. Accessing the Service / Process Start	5.1 previously outlined how to contact the service	5.1 now includes multiple access routes and a "no wrong door" approach	Customers want flexibility in how they get in touch	Improves ease of access and responsiveness
6. Process / How the Policy Works	6.1 previously outlined process steps at a high level	6.1 now clearly explains what customers can expect at each stage	Customers wanted clearer expectations and visibility	Increases transparency and confidence
7. Communication Standards	7.1 previously included a general commitment to communicate	7.1 now commits to regular, clear updates in plain English, including during delays	Customers said communication was inconsistent	Improves clarity and consistency
8. Timescales / Service Standards	8.1 previously set out timescales only	8.1 now includes a commitment to proactively update customers if timescales are not met	Customers were frustrated by a lack of updates during delays	Improves expectation management
9. Escalation / Further Review (if applicable)	9.1 previously outlined escalation routes in limited detail	9.1 now clearly explains how customers can request further review and what happens next	Customers were unsure how to escalate issues	Makes processes easier to navigate
10. Outcomes / Resolution	10.1 previously focused on resolving issues	10.1 now includes fair outcomes, tailored responses and meaningful apologies where appropriate	Customers want outcomes to feel fair, even if not agreed	Strengthens empathy and fairness
11. Learning and Improvement	11.1 previously referenced internal learning activity	11.1 now commits to using feedback to improve services and sharing outcomes where appropriate	Customers want to see that feedback leads to change	Demonstrates accountability and continuous improvement
12. Monitoring and Review	12.1 previously focused on internal monitoring and review cycles	12.1 now includes sharing insight with customers and governance oversight	Customers want visibility of how services are performing	Improves transparency and trust

