

Complaints Policy

Written in line with the Housing Ombudsman's statutory Complaint Handling Code 2024

Version: 1.0 | Scheduled for Committee approval: 18 August 2026 (not yet approved) | Next review due: 12 months after approval

1. Our commitment

Zah Housing Co-operative is committed to providing a safe, fair and supportive environment for all our members and residents. We value feedback and treat every complaint as an opportunity to learn and improve. This policy follows the Housing Ombudsman's Complaint Handling Code ("the Code") and sets out how we handle complaints fairly, transparently, and within set timescales.

We promise to:

- listen to your concerns without judgement
- give you the choice to make a complaint whenever you express dissatisfaction, whether or not you use the word 'complaint'
- acknowledge and respond within the timescales set out in this policy
- keep you informed throughout the process
- respect your confidentiality
- use your feedback to improve our co-op

2. What counts as a complaint

A complaint is:

"an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the co-op, its members, or those acting on its behalf, affecting a resident or group of residents."

You do not have to use the word 'complaint', or put it in writing, for it to be treated as one. If you tell any member of the Committee that you are unhappy with something we have done (or not done), we will offer you the choice to raise it as a formal complaint.

Complaints vs. service requests

A service request is simply you asking us to do something — for example, reporting a repair, or asking a question about your tenancy. A service request only becomes a complaint if you are unhappy with how it was handled, or with the response you got. Raising a complaint about a service request does not stop us continuing to progress the original request — we will keep working on both at the same time.

3. What we will not treat as a complaint

We will accept a complaint unless there is a fair and reasonable reason not to. We will not normally treat the following as a new complaint, though we will always explain our reasoning and confirm your right to ask the Housing Ombudsman to review that decision:

- the issue happened more than 12 months ago (we will use discretion where there is good reason for the delay)
- court proceedings relating to the same matter have already started
- the matter has already been fully considered under this complaints policy

We will always look at the individual circumstances of your complaint rather than applying a blanket rule, and general feedback given through a survey is not treated as a complaint (though we will always tell you how to make one if you raise a concern that way).

4. How to make a complaint

You can raise a complaint with any Committee member, in person, by phone, by email, or in writing — whichever is easiest for you. You do not have to complain in writing, though it helps us if you can set out what happened and what outcome you are looking for.

- In person or by phone: speak to any Committee member or the Complaints Officer.
- In writing: email or write to the Complaints Officer (named in the member portal under ‘member roles’), or use the internal complaints form via the member portal.
- By post or in person: Zah Housing Co-operative, Didsbury, Manchester, UK.

You can ask a friend, family member, advocate or support worker to make or help with a complaint on your behalf. Let us know if you need any reasonable adjustment to take part in this process — for example a different format, more time, or a different way of communicating — and we will record and keep this under review.

Many issues can still be resolved quickly through an informal conversation, and we would always encourage that as a first step where appropriate — but this is not a required stage, and you can go straight to a formal complaint at any time.

5. Who handles complaints

- Complaints Officer — the named person responsible for logging, coordinating and reporting on complaints, and for liaising with the Housing Ombudsman. Currently: Andrew, as listed in the member portal.
- Member Responsible for Complaints (MRC) — a Committee member with lead oversight of complaint handling, who ensures the Committee receives regular information on complaints and that this policy and our self-assessment reflect what actually happens in practice. To be confirmed at the Committee meeting on 18 August 2026.

The Complaints Officer and MRC have the authority to access relevant records and speak to anyone involved in order to resolve complaints promptly and fairly.

6. Our two-stage complaints process

We use a two-stage process, as required by the Code. There is no separate ‘informal’ or additional stage — if an issue cannot be resolved through an ordinary conversation, it moves straight into Stage 1.

Stage	Acknowledge / log by	Full response by
Stage 1	5 working days of us receiving your complaint	10 working days of acknowledgement (extension of up to 10 further working days possible — see below)
Stage 2 (final stage)	5 working days of us receiving your escalation request	20 working days of acknowledgement (extension of up to 20 further working days possible — see below)

Stage 1

1. We will acknowledge, log, and set out our understanding of your complaint and the outcome you are seeking within 5 working days of receiving it. If anything about your complaint is unclear, we will ask you to clarify it.
2. The Complaints Officer (or another Committee member without a conflict of interest) will investigate — this may involve speaking to those involved and reviewing relevant records.
3. We will provide a full written response within 10 working days of acknowledgement, addressing every point you raised, in plain language.
4. Our Stage 1 response will confirm: the complaint stage; our understanding of your complaint; our decision and the reasons for it, referencing relevant policy or law where appropriate; details of any remedy offered; any outstanding actions and when they will be completed; and how to escalate to Stage 2 if you remain unhappy.

Stage 2 (final stage)

5. If you remain dissatisfied after Stage 1, you can ask for your complaint to be escalated. You do not need to explain why — we will make reasonable efforts to understand what is still unresolved.
6. Stage 2 will be considered by two Committee members who were not involved in the Stage 1 decision — the Code requires whoever reviews Stage 2 to be independent of the Stage 1 decision.
7. We will acknowledge and log your escalation within 5 working days of receiving it.
8. We will issue a final written response within 20 working days of acknowledgement, covering the same points as the Stage 1 response above, plus details of how to take your complaint to the Housing Ombudsman if you remain dissatisfied.

If we need more time

If a complaint is complex, we may need to extend a deadline — by up to 10 further working days at Stage 1, or up to 20 further working days at Stage 2, unless there is good reason for longer. If this happens, we will tell you why, give you a new expected date, and provide you with the Housing Ombudsman's contact details at the same time.

7. Putting things right

Where we have got something wrong, we will acknowledge it and put things right. Depending on the complaint, this could include:

- an apology and explanation
- correcting or adding to a record
- taking action to address a delay
- reconsidering or changing a decision
- a financial remedy
- changing a policy, procedure, or the way we do something

Any remedy will reflect the actual impact on you, will be agreed with you where possible, and we will follow it through to completion — we will not wait until every outstanding action is finished before telling you our decision.

8. Unreasonable or abusive behaviour

We want our complaints process to be accessible to everyone. Very occasionally, contact from a complainant may become unreasonably frequent, abusive, or place unmanageable demands on a small, volunteer-run committee.

Where this happens, we may agree reasonable restrictions on how or how often someone contacts us — for example, a single named point of contact, or fixed response times. We will explain our reasons in writing, keep any restriction under regular review, and will always have regard to the Equality Act 2010 in doing so. Restrictions will never be used to avoid investigating or responding to a genuine complaint.

9. Confidentiality

We treat all complaints confidentially, sharing information only with those who need it to investigate or resolve the complaint. Making a complaint will never affect your tenancy or membership — we encourage feedback and will not treat anyone unfairly for raising a concern.

10. Learning from complaints

We use complaints as a source of insight, not just individual case resolution. The Complaints Officer and MRC report on complaint volumes, trends and outcomes to the Committee regularly, and at least annually through our Annual Complaints Performance and Service Improvement Report. That report, our self-assessment against the Code, and the Committee's response to it are all published alongside this policy on our website.

11. The Housing Ombudsman Service

If you remain unhappy after our Stage 2 final response, or if we have not kept to the timescales in this policy, you can contact the Housing Ombudsman Service for independent advice and investigation:

- Website: www.housing-ombudsman.org.uk
- How to make a complaint: www.housing-ombudsman.org.uk/residents/make-a-complaint/

You do not have to wait until Stage 2 is complete to contact the Ombudsman for general advice — but they will normally expect you to have completed both stages of our process before investigating the substance of a complaint.

12. Frequently asked questions

Who can make a complaint?

Any resident, member, or applicant can complain about our services, decisions, or the conduct of members acting on the co-op's behalf.

Will my complaint be confidential?

Yes — see section 9 above.

Can I get support to make a complaint?

Yes. You can ask a friend, family member, advocate or support worker to help you at any stage.

Will making a complaint affect my tenancy?

No. We encourage feedback and will never treat you unfairly for raising a concern.

13. Review of this policy

This policy is reviewed at least once a year, or sooner following any significant change to how the co-op operates, or in response to a recommendation from the Housing Ombudsman. It is scheduled for approval by the Committee on 18 August 2026, following review of our self-assessment against the Code; this section will be updated to confirm once that has happened.

Useful links

- Housing Ombudsman — how to make a complaint: www.housing-ombudsman.org.uk/residents/make-a-complaint/
- Your rights as a housing association tenant (GOV.UK): www.gov.uk/government/publications/your-rights-and-responsibilities-as-a-housing-association-tenant