Complaints & Compliments Policy

This policy sets out Bromford Flagship LiveWest's approach to complaints handling, in support of delivering safe, fair and responsive services to our customers. Our approach is to:

- Listen and understand
- Say sorry when we get it wrong
- Put things right
- Learn and improve

Our approach is underpinned by legal duties, regulatory expectations, and a commitment to fairness, accountability, and transparency.

Department	Customer experience	
Policy owner	Director of Neighbourhoods (L) and Regional Director – Customer (BF)	
Approved date	**March 2026**	
Date for review	**March 2028**	
Approving body	Customer Committee	
Associated legislation/regulation	Housing Ombudsman Complaint Handling Code 2024 Regulator of Social Housing Consumer Standards 2024	Social Housing Regulation Act 2023 Equality Act 2010 Building Safety Act 2022 Data Protection legislation
Legal advice from	Not applicable	
Equality impact assessment date	February 2026	
Version number	**1.4**	
Publication status	Colleague intranets and customer websites	
Approval	This policy was approved by BFL Board and is applicable to: • Bromford Housing Association Ltd (operating as Bromford) • Bromford Home Ownership Ltd (operating as Bromford) • Merlin Housing Society Ltd (operating as Bromford) • Flagship Housing Limited (operating as Flagship) • LiveWest Homes Ltd (operating as LiveWest Any references to Bromford Flagship LiveWest should be interpreted as equally applicable to all the above.	

Purpose/principles

The purpose of this policy is to set out Bromford Flagship LiveWest's (BFL) approach to handling complaints in a way that is fair, accessible, transparent and focused on improving outcomes for customers. It ensures that we consistently record, investigate, and respond to customer feedback.

This policy supports BFL's obligations under the Regulator of Social Housing Consumer Standards, in particular the Transparency, Influence and Accountability Standard, and aligns with the Housing Ombudsman Complaint Handling Code 2024.
BFL will:

- Make it easy for customers to raise complaints.
- Investigate complaints objectively and without bias.
- Fully investigate all issues raised by the customer.
- Resolve complaints fairly and proportionately and clearly explain the outcome of complaints to ensure customers understand the reason for our decision, and their right to escalate.
- Apologise for service failures.
- Keep customers informed throughout the process.
- Learn from complaints to improve services and prevent repeat failures.
- Embed a positive complaint handling culture across the organisation.
- Handle complaint information in accordance with data protection legislation and ensure that personal information is treated confidentially and securely in accordance with data protection legislation.

BFL will take all reasonable steps to identify and resolve concerns at the earliest appropriate stage. Where a customer expresses dissatisfaction, however this is communicated, we will offer them the choice to raise a complaint in line with the Housing Ombudsman Complaint Handling Code.

Raising a complaint will not delay or prevent us from continuing to take action to resolve the underlying service request or issue.

Scope

This policy applies to:

- All customers of BFL and its subsidiary entities, except customers who have purchased an outright sale home.
- Colleagues, contractors and partners acting on BFL's behalf.

This complaints policy applies consistently across all legacy landlords although customers are currently expected to raise complaints through their respective legacy landlords.

This policy does not apply to customers who have purchased an outright sale home from BFL or its subsidiary entities. Outright sale customers are covered by a separate complaints and customer care policy. Complaints relating to the quality of a new home are managed under the New Homes Quality Code and may be referred to the New Homes Ombudsman Service through the New Homes Quality Board, rather than the Housing Ombudsman Service.

For the purpose of this policy, a customer includes tenants, leaseholders, shared owners, freeholders, applicants, former customers, household members, and representatives or advocates acting on their behalf.

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

Customers do not need to use the word 'complaint' for their concern to be treated as such. Where a customer expresses dissatisfaction, BFL will offer them the choice to raise a complaint. A service request is a request for action where an issue has not previously been reported. Where a customer is dissatisfied with the handling of a service request, it will be treated as a complaint. Raising a complaint will not delay or prevent us from continuing to take action to resolve the underlying service request or issue. Customers may be supported by a representative or advocate when raising or pursuing a complaint, in line with the Complaints Procedure.

A compliment is defined as an instance when a customer goes out of their way to actively offer unsolicited praise or thanks for something that we have done.

Matters outside the scope of this policy

Before acknowledging a complaint, we will check that it is within the scope of this policy.

The following are outside scope:

- Complaints about issues where more than 12 months has passed, unless they form part of an ongoing issue.
- Complaints relating to heat networks will be handled under a separate policy and procedure designed to meet Ofgem regulatory requirements and the standards of the Energy Ombudsman complaints scheme.
- Complaints relating to services or decisions outside our responsibility or statutory remit (such as police, NHS, local authorities, or the courts).
- Complaints where legal or court proceedings have commenced.
- Formal liability or personal injury claims, which must be assessed by our insurer.
- Complaints that have already completed our process, including those reviewed by the Ombudsman.

- Serious complaints about BFL colleagues where disciplinary or other formal procedures will apply. We will acknowledge the concerns and explain how they will be investigated.
- Complaints made by one resident about another, unless the issue relates to our handling of an Anti-Social Behaviour case.
- Complaints relating to decisions that have an existing appeal process, unless the issue relates to how we handled the appeal.

We will accept complaints where:

The issue occurred within the last 12 months, or within 12 months of the customer becoming aware of it.

We may also consider complaints outside this timeframe where there is good reason to do so, including where the matter forms part of an ongoing issue or where there are relevant vulnerabilities or equality considerations.

We assess exclusions on a case-by-case basis and may use discretion, including when considering issues older than 12 months. We will apply discretions where appropriate, taking into account individual circumstances, vulnerabilities, Equality Act considerations, and whether there is a continuing impact on the customer.

An example of this is, we will accept heat network complaints where the concern relates to service delivery, such as communication, complaint handling, repairs, or the management of the service. Where a complaint relates specifically to the provision, operation, billing, charging, or performance of a heat network, residents may also have recourse to the Energy Ombudsman once the landlord's complaints procedure has been exhausted, or where the relevant escalation criteria have been met.

If we cannot consider a complaint (or parts of it), we will explain the reasons and offer advice or support to help the customer resolve the issue. We will also inform customers that they may refer exclusion decisions directly to the Housing Ombudsman Service.

The Housing Ombudsman Service can be contacted on can be contacted through their website at www.housing-ombudsman.org.uk or by telephone on 0300 111 3000

Roles/responsibilities

Member Responsible for Complaints (MRC)

The Board member with responsibility for complaints. The MRC receives a quarterly report about complaint handling performance and complaints insight

Customer Committee

Provide Board oversight and assurance that this policy aligns with BFL's strategic priorities, customer outcomes and regulatory requirements

Executive leadership team/Directors

Are accountable for ensuring the policy is implemented consistently across their areas of responsibility and that compliance is maintained.

Heads of service/service leads

Are responsible for embedding the policy within their service areas, ensuring colleagues understand and follow the requirements, and providing assurance on compliance.

Customer facing colleagues

Are responsible for applying the policy in day-to-day service delivery, supporting customers, and escalating issues in line with agreed procedures.

All colleagues

Are expected to understand this policy as it relates to their role, complete any required training, and seek support where clarification is needed.

Complaints function

Is responsible for complaint handling in line with this policy and the Housing Ombudsman Complaint Handling Code, and for supporting organisational learning from complaints.

Policy content

BFL approach to complaints

BFL is committed to handling complaints in a way that is fair, timely and focused on achieving meaningful outcomes for customers. Our approach is designed to ensure that customers feel listened to, supported and confident that their concerns will be taken seriously.

We will record all expressions of dissatisfaction in line with the Housing Ombudsman Complaint Handling Code. Customers do not need to use the word “complaint” for their concern to be treated as a complaint.

BFL will not operate an informal complaint stage outside of the formal complaints process. We operate a two-stage complaints process in line with the Housing Ombudsman Complaint Handling Code. This approach ensures that concerns are investigated objectively, decisions are transparent, and customers have appropriate opportunities to seek review where they remain dissatisfied.

Where complaints or service requests relate to health and safety hazards, these will be reported immediately through the appropriate channels where a hazard presents, or may present, an ongoing risk to customers, colleagues, or the public.

At both Stage 1 and Stage 2, BFL will acknowledge complaints within five working days of receipt and will ensure customers understand:

- Our understanding of the complaint.
- The outcomes the customer is seeking.
- Any aspects of the complaint BFL is, or is not, responsible for addressing.
- Where any aspect of the complaint is unclear, we will seek clarification from the customer of the issues being raised and the outcomes being sought.

A complaint response will be provided when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed. Any outstanding actions will continue to be tracked, actioned and communicated to the customer at mutually agreed intervals.

We will agree appropriate communication and update arrangements with customers and provide regular updates throughout the complaint process.

Stage 1

- Stage 1 complaints will be acknowledged, defined and logged within five working days of receipt. We will provide a full response within ten working days of the complaint being acknowledged.
- We will only extend timescales where there is a good reason, and any extension will be for no more than a further ten working days. We will explain clearly why the extension is required and confirm the new response date with the customer. Where a Stage 1 response cannot be provided within the initial ten working day timescale and the permitted extension period, we will agree appropriate communication and update arrangements with the customer and provide regular updates until a final response is issued.
- Where additional related issues are identified during the investigation, we will seek to address these as part of the existing Stage 1 complaint where appropriate.
- Where new or unrelated issues are identified, these will be logged and managed as separate complaints.

Stage 2

- Customers may request escalation to Stage 2 within two months of receiving the Stage 1 response. Customers are not required to explain their reasons for requesting escalation.
- Where additional time is needed to request escalation, for example in complex cases or where Equality Act considerations apply, we will apply discretion where appropriate, taking account of individual circumstances and vulnerabilities.
- Stage 2 complaints will be acknowledged, defined and logged within five working days of receipt.

- We will provide a final response within twenty working days of the complaint being acknowledged.
- We will only extend timescales where there is a good reason, and any extension will be for no more than a further twenty working days. We will explain clearly why the extension is required and confirm the new response date with the customer. Where a Stage 2 response cannot be provided within the initial twenty working day timescale and the permitted extension period, we will agree appropriate communication and update arrangements with the customer and provide regular updates until a final response is issued.
- Stage 2 complaints will be reviewed independently by a colleague who was not involved in the Stage 1 investigation or decision, in line with the Housing Ombudsman Complaint Handling Code. Stage 2 is our final response to a complaint.
- Where actions remain outstanding following a Stage 2 response, we will continue to monitor progress and keep the customer informed.

Appeals and complaints

Where a concern relates to a decision that is subject to an existing appeal process, the appeal process should be completed first.

Customers will normally have 14 days to appeal a decision in line with the relevant policy. Decisions made following an appeal are final.

If a customer is dissatisfied with how the decision or appeal process has been handled, this will be treated as a complaint and managed through the complaints process, starting at Stage 1.

Customers will be kept informed of progress throughout the complaint process and supported to understand their options, including their right to escalate their complaint or contact the Housing Ombudsman at any stage.

We will agree appropriate communication and update arrangements with customers and provide regular updates throughout the complaint process.

Detailed operational requirements, workflows and responsibilities are set out in procedures and guidance issued to colleagues.

Accessibility, fairness and inclusion

BFL is committed to fair and inclusive complaint handling. We will take account of preferred communication method, support needs, protected characteristics, and individual circumstances when responding to complaints and will provide reasonable adjustments where required to ensure customers can access the complaints process without disadvantage. These may include, for example, providing information in alternative languages, large print, or Braille.

BFL will:

- Advertise how to make a complaint through our website and new customer information.
- Ensure complaints can be raised through multiple channels, verbally or in writing.
- Provide reasonable adjustments for customers with support needs.
- Accept complaints from any customer or affected party, including tenants, leaseholders, shared owners, household members, and representatives (with appropriate consent where required).
- Avoid placing unnecessary barriers or burdens on customers wishing to complain and provide clear and accessible information explaining how to make a complaint, including through our website, customer communications, and other accessible formats.
- We will provide clear and accessible information on how to make a complaint, including directing customers to our website for up-to-date details on complaint channels and service standards.
- Customers can access this information at https://www.bfl-places.co.uk/contact-us/making-a-complaint/ which will direct them to the appropriate service based on their landlord.

Compliments and feedback

We encourage customers to let us know when they have received excellent service or when they have suggestions for improving the services we provide.

All compliments help us understand what customers value, identify areas of strong performance, and inform future service improvements.

We share positive feedback with colleagues and publicise it appropriately to recognise and celebrate outstanding customer service within our teams.

Misuse of process

BFL recognises that a small number of complaints may be persistent, vexatious, or unreasonable. We will not revisit closed complaints unless this is requested by a designated person, the Housing Ombudsman, or as part of a mediation process. Where a customer behaves unreasonably in relation to a complaint, we will follow our Unacceptable Behaviour Policy, which includes consideration of the Equality Act 2010.

External redress and regulators

Most housing-related complaints fall within the jurisdiction of the Housing Ombudsman. However, depending on the nature of the complaint, customers may have the right to refer their complaint to other bodies, such as the Information Commissioners Office (ICO), Building Safety Regulator, the New Homes Ombudsman, or the First-tier Tribunal (Property Chamber) in relation to rent or service charge disputes.

BFL will signpost customers to these organisations, providing clear information on how to get in touch.

Remedies and compensation

Where BFL identifies that a service failure has occurred, we will consider appropriate remedies to put things right. Remedies may include an apology, explanation, service improvement actions, practical resolution, or financial compensation where appropriate.

Compensation will be considered where the customer has experienced financial loss, an adverse impact that cannot otherwise be remedied, or where a statutory or contractual obligation to compensate exists.

Colleagues may agree goodwill gestures or compensation in line with the Compensation and Remedies Policy and the Housing Ombudsman's Remedies Guidance.

Complaints involving personal injury will be referred to our insurers, and customers will be encouraged to seek independent legal advice.

Learning and continuous improvement

BFL recognises complaints, compliments, and feedback as important sources of insight into customer experience, service quality, and organisational performance.

We will record and analyse trends, share learning across the organisation, and ensure that insight from complaints informs service improvement, policy development, and operational change.

BFL will publish an annual complaints performance and service improvement report that meets all Housing Ombudsman requirements, to enable effective scrutiny and challenge.

EIA statement

An Equality Impact Assessment (EIA) has been completed for this policy. The EIA ensures that the policy is fair, inclusive, and does not negatively impact any protected groups under the Equality Act 2010. The outcomes of the assessment will be monitored, and actions taken where needed to promote equity and improve accessibility in complaints handling.

We recognise that we may not have identified all adverse impacts on one or more protected characteristics. We welcome any feedback on, or examples of, things that we may have overlooked so that we can continuously improve our policy.

Training statement

This policy will be communicated and embedded through:

- induction and ongoing training for relevant colleagues
- guidance and supporting materials for operational teams
- leadership oversight through governance and performance forums

Measuring effectiveness

BFL is committed to strong governance, transparent assurance, and effective oversight in complaint handling.

The effectiveness of this policy, and compliance with it, will be measured and monitored through:

- Complaint volumes, outcomes and timeliness
- Housing Ombudsman determinations and findings
- Customer satisfaction with complaint handling
- Evidence of service improvement arising from complaints
- Self-assessment against the Housing Ombudsman Complaint Handling Code
- Performance reporting to senior leadership, relevant committees and the Board
- Customer influence and scrutiny arrangements
- Internal audits and assurance reviews/activity

BFL will provide regular reporting to the relevant committee, senior leadership, the Board, and customer scrutiny bodies. Reports will include an overview of complaint handling and management, covering complaint themes, outcomes, volumes, timeliness, and evidence of service improvements.

Review period

This policy will be formally reviewed every three years. Earlier review may take place if required by changes in legislation, regulation, organisational priorities, or following feedback from colleagues, customers, or stakeholders. Any updates will be approved through the appropriate governance route.

Supporting documents

This policy is supported by:

- Complaints Standard Operating Procedures (SOPs)
- Service-specific SOPs
- Housing Ombudsman Complaint Handling Code Self-Assessment
- Equality Impact Assessment
- Customer Service Standard

Version control

Note: minor updates approved by delegated authority increase version number by 0.1; major updates and formally approved versions increase version number by 1.0.

Version	Detail	Approved by	Date
1.0	First issue	Customer Committee	9 March 2026
1.1	Policy updated to strengthen compliance with the Housing Ombudsman Complaint Handling Code, including clarity on complaint definition, timescales, escalation, communication and accessibility. No material changes to policy intent.	Customer Committee	16 June 2026
1.2	Updated following Housing Ombudsman recommendations and amends to exclusions. No material changes to policy intent.	Customer Committee	July 2026
1.3	Updated following Housing Ombudsman wording recommendations. No material changes to policy intent	Customer Committee	September 2026
1.4	Updated Approving body on title page to Customer Committee	Delegated Authority	October 2026