COMPLAINT RESOLUTION POLICY

Delivering excellent services matters to our customers, and it matters to us too. We don't always get things right the first time, and our Complaint Resolution Policy helps us to shape the services we provide and put customers at the heart of everything we do.

Over the next few pages, we'll tell you about our approach to complaints and how we resolve them.

This policy may include some unfamiliar words and phrases, so we have provided a description of what they mean on page 10.

If you would like to learn more about our complaints process, please visit our website (**onward.co.uk/complaints**), email **customerservices@onward.co.uk** or call **0300 555 0600**.

If you need any help understanding the information in this document, please give us a call on **0300 555 0600**, send us a message on WhatsApp to **07418 344 603** or send an email to **customerservices@onward.co.uk**.

Linked documents	Housing Ombudsman's Complaint Handling Code, Energy Ombudsman's Alternative Dispute Resolution (ADR) Scheme, Remedies & Financial Redress Guidance, Unacceptable Behaviour Policy, Complaint Handling Procedure.
Date implemented	August 2026
Policy lead	Andrew Kidds, Director of Customer Experience and Digital
Approved by	Customer Committee
Approved on	26 August 2026
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Policy overview

Delivering excellent services matters to our customers, and it matters to us too. We recognise that sometimes things can go wrong, and customers may wish to make a complaint.

Our approach to complaint resolution involves:

- Ensuring that all complainants are treated fairly
- Being consistent in our approach
- Aiming to rectify issues quickly and fairly
- Putting things right
- Providing clear expectations about the complaint compensation process
- Listening to feedback and using it to help improve our services

We will always:

- Offer a sincere apology that addresses when we have failed to meet our service standards and why
- Acknowledge how this has impacted the complainant
- Confirm how and when we intend to resolve any outstanding issues
- Explain how we will learn from the situation and improve our services

We also work with our Customer Resolution Forum to ensure effective and efficient resolutions are given to customers, and to identify where we can improve our services and customer experience.

COMPLAINT RESOLUTION - FULL POLICY.

1. Introduction

1.1. We are committed to providing a high-quality service to the customers and communities we serve. However, we recognise that from time-to-time things can go wrong and this policy outlines what we will do to put things right. In doing so, we acknowledge that the Housing Ombudsman's Complaint Handling Code is a statutory requirement, and this policy is designed to comply with it.

1.2. Our aim is to continuously improve the quality of the services we provide and improve our relationships with customers. We also commit to a compassionate, person-centred approach, training our teams to handle complaints with empathy and adjust to individual needs, especially where complainants are vulnerable or distressed.

1.3. We believe that it is important that complaints are dealt with in a prompt, polite and fair way and we are committed to working with all complainants to find a satisfactory resolution as quickly as possible.

1.4. We recognise the diversity of our communities and so we aim to ensure everyone has equal access to our complaints service. We do this by promoting our complaint service in various ways, such as via our newsletters and other correspondence. We have also created an easy read guide which you can find on our website (**onward.co.uk/complaints**).

1.5. We publicise this policy and information about how to make a complaint through our website, customer communications, newsletters, and other appropriate contact channels. This includes information about the Housing Ombudsman Service and the Housing Ombudsman's Complaint Handling Code, so customers understand their rights and know how to access further support or escalate their complaint if needed. We provide this information in accessible formats on request.

1.6. A customer does not have to say they want to make a complaint for their feedback to be dealt with in line with this policy.

1.7. We have integrated the requirements of the Housing Ombudsman's Complaint Handling Code into our complaint handling procedures and this policy has been developed in conjunction with our Customer Engagement Community to ensure that the Ombudsman's recommendations and good practice are embedded in the way we manage complaints.

1.8. As some of our customers receive services from us that include the provision of energy supplies, Onward has signed up to the Energy Ombudsman Heat Network's Alternative Dispute Resolution (ADR) Scheme. As a member of the scheme, we have adopted the principles and requirements detailed in the schemes terms of reference and incorporated them within this policy and our complaint handling procedures.

2. What is a complaint?

2.1. We have adopted the Housing Ombudsman's definition of a complaint:
"A complaint is an expression of dissatisfaction, however made, about the standard of service, actions, or lack of action by the landlord, its own staff or those acting on its behalf, affecting an individual resident or group of residents."

2.2. Examples of issues that complainants may complain about include:

- Not delivering a service in line with our agreed standards.
- We have done something that we should not have done.
- There are concerns about the way something has been dealt with.
- There have been delays in responding to enquiries or requests.
- The conduct, treatment, or attitude of one of our staff members, contractors, or representatives has caused concern.
- We have not complied with the Housing Ombudsman's Complaint Handling Code.

2.3. Expressions of dissatisfaction received from someone who is not an Onward customer or tenant (for example, a neighbour of one of our tenants) will be registered and treated as a complaint in accordance with this policy.

3. What is not a complaint?

3.1. Examples of issues we do not consider to be complaints are:

- An initial request for a service or information about one of our services.
- An initial request for us to intervene or address the behaviour of others e.g., a first-time report of antisocial behaviour.
- Issues that are in court or have already been heard by a court or tribunal.
- A request for information under the Data Protection Act.
- Disagreement with a decision where there is a statutory procedure for challenging that decision, or an established appeals process followed throughout the sector.

3.2. The following scenarios are intended to provide more clarity on what may constitute a service request or complaint. It is important to note that all complaints are assessed on their individual merits.

- A complainant reports that a leak has occurred within their home and a repair is required. This is a service request but could become a complaint if we failed to fix the leak within a timely manner.
- A complainant contacting us about their neighbour playing loud music into the early hours is a service request. This could become a complaint if after the complainant raised the issue with us, they were unhappy about the way we handled the case.
- A first-time request for information or an explanation about one of our policies or practices is a service request. This may become a complaint if we did not respond to the request in a timely manner, or if we give incorrect or inaccurate information.

3.3. If you are dissatisfied with our response to a service request, then we will consider this to be a complaint and move it into the formal complaints process, as required by the Ombudsman's Code. We will not delay or stop working on the service request itself while resolving the complaint.

4. How to make a complaint

4.1. The standard of our service, the quality of the homes we provide, and the satisfaction of our customers is our priority. We encourage customers to let us know as soon as possible if they are unhappy with any part of our service.

4.2 We want to make it easy for our customers to tell us they are not happy with our services, so there are lots of ways to make a complaint.

- Visiting the My Onward Portal (**my.onward.co.uk**)
- Calling **0300 555 0600** or messaging **07418 344603** on WhatsApp between 8am-6pm Monday to Friday and 10am-6pm on Wednesdays
- Emailing **customerservices@onward.co.uk**
- Writing to **Renaissance Court, 2 Christie Way, Didsbury, Manchester, M21 7QY**
- Or by telling any Onward colleague in person. Our team is trained to recognise and log your complaint no matter how you tell us.

4.3. Any dissatisfaction raised directly to the Chief Executive or Chair of the Board will be referred to our Customer Resolutions Team and will follow our complaints resolution process.

4.4. A full list of exclusions are available in section 12.

4.5. We welcome feedback in the form of complaints from anyone who is affected by a service we provide, or a decision taken by us, including:

- Residents named on an Onward tenancy for any of our properties, leaseholders, and shared owners.
- Any third party negatively affected by our actions or decisions.
- Any person acting on behalf of a resident (with their consent). For example, this could be a family member, advocate, neighbour, advice agency, Member of Parliament (MP), or a councillor.

5. Our complaints procedure

Onward has adopted a two-stage approach to its Complaint Resolution Policy:

6. Stage 1 response time: up to 10 working days

6.1. We will assign complaints to our dedicated Customer Resolutions Team. Upon receipt of a complaint, a Resolutions Specialist will formally acknowledge your complaint within five days. Following the acknowledgement, they will the contact you within two days to:

- Introduce themselves.
- Explain the complaint resolution process.
- Gather further information to help their understanding of the complaint and seek to agree a suitable resolution with the complainant.
- Agree with the complainant how and when they will provide updates on their progress.
- Respond to the complainant in writing within 10 working days following acknowledgement of the complaint outlining the outcome of their investigation and what actions we will take to resolve the complaint.
- If we need more time to respond, we will let you know as early as possible,

explain why, and agree with you a new expected response date or regular updates until the complaint is fully resolved. In the event of a delayed resolution at Stage 1, complainants may contact the Housing Ombudsman for help and advice.

- Sometimes it is necessary for us arrange for specific actions to take place after the written response has been issued e.g., if complex repairs are required to resolve an issue. Where this is the case, the Resolution Specialist will maintain regular contact and check that all works have been completed to the complete satisfaction of the complainant.

6.2. The outcome of all complaints will be confirmed in writing and will clearly set out our understanding of the complaint, our findings, and details of how we intend to put things right. This is when we consider the complaint resolved. However, the complaint will not be closed until all agreed actions have been completed to the complainants satisfaction.

6.3 If the complainant remains dissatisfied after our response at stage 1, they may ask for a review of the case. This is stage 2 of our complaint handling process, and the review will be conducted by a director.

7. Stage 2 response time: up to 20 working days

7.1. Upon receipt of a request for a review, our Resolutions Team will acknowledge receipt within five days and confirm the name of the director who will be reviewing the complaint. Stage 2 complaints are always investigated by a director or nominated individual who has not considered the complaint at Stage 1. Following the receipt of a Stage 2 complaint, we will:

- Explain the complaints resolution process at Stage 2.
- Gather further information to help their understanding of the complaint. This is referred to as determining the complaint definition.
- Agree with the complainant how and when they will provide updates on their progress.
- Respond to the complainant within 20 days outlining the actions we will take to resolve the complaint.
- If we need more time, we will contact you as soon as possible to explain why and agree the extended timescale and how we'll keep you updated until the complaint is fully resolved.
- The outcome of all complaints will be confirmed in writing and will clearly set out our understanding of the complaint, our findings, and details of how we intend to put things right. This is when we consider the complaint 'resolved'. However, the complaint will not be 'closed' until all agreed actions have been completed to the complainant's satisfaction.

7.2. Although we will make every effort to resolve complaints, if a complainant is still unhappy at the end of our two-stage process, they can ask the Housing Ombudsman to review the complaint.

7.3. If you remain dissatisfied with the way in which we have dealt with your complaint regarding the gas and electricity services we provide to you, you may refer your complaint to the Energy Ombudsman.

8. External review – The Housing Ombudsman

8.1. The Housing Ombudsman Service is an independent organisation that investigates complaints. They are not an advocacy or support service (but there are other organisations who can help you with advocacy or support).

8.2. You may contact the Housing Ombudsman at any stage during our complaints procedure if you require help or support.

8.3. You can ask the Housing Ombudsman Service to look at your complaint if:

- You have fully exhausted our complaint handling procedure;
- It is less than 12 months after you became aware of the matter you want to complain about; and
- The matter has not been (and is not being) considered in court.

8.4. The Housing Ombudsman Service will ask you to complete a complaint form and provide a copy of our final response to your complaint.

8.5 You can get in touch with the Housing Ombudsman by:

- Visiting **housing-ombudsman.org.uk**
- Emailing **info@housing-ombudsman.org.uk**
- Calling their freephone number **0300 111 3000**
- Writing to **The Housing Ombudsman Service, PO Box 1484, Unit D, Preston PR2 0ET**

9. External review: The Energy Ombudsman

9.1. The Energy Ombudsman is approved by Ofgem as an independent dispute resolution service which aims to impartially and independently resolve disputes between energy suppliers and their customers.

9.2. You can ask the Energy Ombudsman to investigate your complaint if:

- You have fully exhausted our complaint handling procedure.
- We notify you that we have been unable to resolve your complaint to your satisfaction within 8 weeks and/or have issued you with a deadlock letter.
- You feel that you have encountered sustained difficulty in raising your complaint with us.

9.3 You can get in touch with the Energy Ombudsman by:

- Visiting **energyombudsman.org**
- Calling **0330 440 1624**
- Writing to **The Energy Ombudsman, PO Box 966, Warrington WA4 9DF**

10. External review: Information Commissioner's Office

10.1 The Information Commissioner's Office (ICO) is the UK's independent regulatory body responsible for data protection.

10.2 The Data (Use and Access) Act 2025 has introduced a requirement for organisations to maintain and operate a clear process for handling complaints about data protection concerns. You can ask the ICO to investigate your data protection complaint once you have received a formal response to your complaint from us.

10.3 You can get in touch with the ICO by:

- Visiting **ico.org.uk**
- Calling **0303 123 1113**
- Writing to **Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF**

11. Complaint remedies

11.1. Compensation and/or goodwill gesture payments may be considered where appropriate as part of a resolution to your complaint.

11.2. Where a request for compensation relates to loss or damage to goods, we reserve the right to request evidence of the proof of purchase and condition of the items in question. We may also use fair depreciation guidance to calculate any compensation offered.

11.3. For more information and guidance regarding our remedies and financial redress, please visit our website (**onward.co.uk/compensation**).

12. Exclusions to this policy

12.1. **Rejecting a complaint.**
We consider all complaints on their own merits and will accept a complaint unless there is a valid reason not to do so. Where we do not accept a complaint, we will always explain our reasoning to you in writing and and provide you with the details of the Housing Ombudsman Service, should you wish to escalate your complaint.

12.2. **Complaints relating to services we do not provide.**
We do not accept complaints about other landlords, local authorities, government policies or companies that do not provide services on our behalf.

12.3. **Complaints which relate to issues that occurred more than 12 months ago.**
Complaints about issues that occurred more than 12 months ago will normally not be accepted. However, we will consider complaints outside this timeframe on a case-by-case basis if there is a good reason for the delay, for example, if you were unable to raise it sooner due to health or other valid reasons. You should explain the reason in your complaint.

12.4 **Complaints relating to personal property.**
We cannot accept complaints about damage to personal property unless it has been caused by something we have done. We advise you take out Home Contents Insurance to protect against any unforeseen incidents.

12.5. **Legal and/or insurance proceedings.**
Where a complainant has started court action or an insurance claim against us in respect of the specific issue(s) covered by their complaint, the complaint may be excluded from our complaints process. This does not affect your right to raise a complaint about any unrelated matters, and we continue to provide all other services in line with our policies and procedures.

12.6. **Mediation.**
If a referral for mediation is in progress or has been made, a complaint will be put on hold until the outcome of mediation is known. Subject to the outcome of mediation, the case owner of the complaint will assess whether it is appropriate to resume the complaints process.

12.7. **Repeat complainants.**
If a complaint has previously been reviewed under our Complaint Resolution Policy, unless new and/or additional information has been provided, we reserve the right to terminate the investigation and close the complaint. We will always notify the complainant if this is the case.

12.8. **Unacceptable behaviour.**
Whilst we accept that complaints may be a cause of frustration, we reserve the right to stop engagement with anyone who exhibits behaviour which is abusive or threatening.

12.9. **Rejected complaints.**
If we do not accept a complaint, we will issue a detailed explanation in writing which sets out the reasons why the matter is not suitable for the complaints process, and we will also explain the complainant's rights in relation to referring our decision to the Ombudsman.

13. Responsibility and monitoring

13.1. The Director of Customer Experience and Digital Services is responsible for ensuring this policy is complied with and is reviewed annually to ensure we are meeting our regulatory requirements and that we adopt best practice. In addition, our Board has appointed a Member Responsible for Complaints (MRC), a designated Board member who champions complaint handling and ensures oversight.

13.2. We report our compliance and performance under this policy to the Board (and relevant Committees) regularly. Each year we also complete a self-assessment against the Housing Ombudsman's Complaint Handling Code, which is approved by the Board and published on our website alongside an Annual Complaints Performance & Service Improvement Report and the Board's response. Lessons from complaints are shared with our Board, our Customer Engagement Community, and colleagues to drive continuous improvement.

If you want to speak to us about anything else you can:

Visit the My Onward Portal (**my.onward.co.uk**)

Call **0300 555 0600** or message **07418 344 603** on WhatsApp between 8am-6pm Monday to Friday and 10am-6pm on Wednesdays

Email **customerservices@onward.co.uk**

GLOSSARY.

Appeals process	A formal review route that allows a dissatisfied complainant to ask for their complaint to be considered again. In this policy, this means requesting a Stage 2 review after a Stage 1 response.
Compensation	A remedy offered to complainants, such as a goodwill payment to resolve a complaint.
Complainants	The person or people who have made a complaint with the housing association. This can be current or former customers, their representatives, or members of the public affected by the organisation's actions.
Complaint	An expression of dissatisfaction regarding the standard of service, actions, or lack of action by the organisation or its representatives.
Complaint Handling Code	The Housing Ombudsman Service's set of standards and best practices that all social landlords must follow to guarantee fair, transparent, and effective complaint handling processes. These standards specify requirements for accessibility, impartiality, and learning from complaints.
Complaint remedies	The steps taken to address and resolve a complaint which may include an apology, practical actions to fix a problem, changes in policy or procedure, gestures of goodwill, or compensation.
Data Protection Act	UK law governs how personal data is collected, processed, stored, and shared. For a housing association, this means ensuring customers' personal information, including complaints, is handled securely, lawfully, and transparently, in line with data protection principles. (Note: The main UK data protection laws are the UK GDPR and the Data Protection Act 2018. "Data Protection Act" is often used as a general term).
Data (Use and Access) Act 2025	UK legislation that updated aspects of data protection law, including requiring organisations to provide a clear process for handling complaints about data protection concerns.
Energy Ombudsman Heat Network's Alternative Dispute Resolution (ADR) Scheme	In the UK, the Energy Ombudsman offers independent dispute resolution for complaints about communal heating systems. Customers can refer unresolved complaints to this service.

GLOSSARY (cont.).

External review	A process involving external bodies like the Housing Ombudsman or Energy Ombudsman for unresolved complaints.
Fair depreciation	This method calculates compensation for damaged personal belongings by considering wear and tear, age, or obsolescence (the process of becoming obsolete or outdated and no longer used). It ensures compensation reflects the item's current value, not its original price.
Gesture of goodwill	A non-financial or minor financial acknowledgment offered to customers who experience inconvenience, frustration, or minor distress. This aims to maintain positive relations, even without a clear service failure or quantifiable loss.
Housing Ombudsman	An independent organisation that investigates complaints related to housing services and ensures fair resolutions.
Information Commissioner's Office (ICO)	The UK's independent regulator for data protection and information rights. The ICO can consider complaints about how organisations handle personal information after the organisation has responded.
Mediation	An independent, impartial mediator assists disputing parties in communicating, exploring options, and reaching a mutually acceptable agreement. This voluntary and confidential process can resolve complex or sensitive disputes, serving as an alternative to formal appeals.
Member Responsible for Complaints (MRC)	A designated Board member who provides oversight of complaint handling, champions a positive complaint culture, and helps ensure the organisation learns from complaints.
Reasonable adjustments	Changes or support provided to remove barriers and make sure people can access the complaints service equally, for example by offering information in another format, language, or communication method.
Regulatory and statutory framework	The laws, regulations, codes of practice, and guidelines from Government and regulatory bodies, such as the Regulator of Social Housing and the Housing Ombudsman who monitor housing associations' operations, conduct, and responsibilities, focusing on consumer protection and service delivery.

GLOSSARY (cont.).

Rejected complaint	A complaint that is not suitable for the complaints process, with reasons provided to the complainant in writing.
Response time	The time frame within which the organisation aims to address and resolve complaints (e.g., 10 working days for Stage 1 and 20 working days for Stage 2).
Stage 1	The first level of the Complaint Resolution Policy where complaints are handled by the Customer Resolutions Team.
Stage 2	The second level of the Complaint Resolution Policy where complaints are reviewed by a director.
Statutory procedure	A complaints or appeals process that is defined by legislation. Non-compliance with a statutory procedure can result in legal consequences. Although not all housing associations' complaints are governed by specific statutory procedures, some areas, such as certain aspects of housing disrepair, may have legal implications.
Unacceptable behaviour	Actions or behaviour by a complainant that are abusive or threatening.
Working day	A working day is typically defined as a day when we are open for business. It generally includes office hours Monday to Friday and excludes weekends and bank holidays.

GET INVOLVED.

Members of our Customer Engagement Community help to improve the services you receive by sharing their concerns, views and ideas, as well as taking part in activities to improve your neighbourhood and local area. The Community also works with us to shape our policies and helped to make this one easier to understand.

If you are interested in joining our Customer Engagement Community, please visit our website **(**onward.co.uk/get-involved**)**, call **0300 555 0600**, or email customerengagement@onward.co.uk.

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Jeśli potrzebujesz pomocy w zrozumieniu tego dokumentu, zadzwoń do nas na numer 0300 555 0600, wyślij nam wiadomość na WhatsApp na numer 07418 344603 lub wyślij e-mail na adres customerservices@onward.co.uk.

إذا كنت بحاجة إلى أي مساعدة في فهم هذه الوثيقة، فيرجى الاتصال بنا على 0300 555 0600، أو أرسل رسالة إلينا على رقم الواتس 07418 344603أو أرسل رسالة بريد إلكتروني إلى customerservices@onward.co.uk.

এই নথিটি বুঝতে আপনার যদি কোনো সাহায্যের প্রয়োজন হয়, তাহলে অনুগ্রহ করে আমাদের 0300 555 0600 নম্বরে একটি কল করুন, আমাদের হোয়াটসঅ্যাপ -এ 07418 344603 নম্বরে একটি বার্তা পাঠান বা customerservices@onward.co.uk.

اگر برای درک این سند به کمک نیاز دارید، لطفاً با ما با شماره 03005550600 تماس بگیرید، از طریق واتساپ به شماره07418 344603 برای ما پیام بفرستید یا یک ایمیل به customerservices@onward.co.uk.

如果您在理解本文件时需要任何帮助，请致电 0300 555 0600，通过 WhatsApp 发送信息至07418 344603，或发送电子邮件至 customerservices@onward.co.uk。

Haddii aad u baahan tahay in lagaa caawiyo fahamka dokumentigan, fadlan naga soo wac lambarkan 0300 555 0600, farriin noogu soo dir lambarkan WhatsApp-ta 07418 344603, ama email noogu soo dir customerservices@onward.co.uk.

اگر آپ کو اس دستاویز کو سمجھنے میں کسی مدد کی ضرورت ہے، تو براہ کرم ہمیں0300 555 0600پر کال کریں۔ ہمیں واٹس ایپ پر07418 344603 پر پیغام بھیجیں۔ یا customerservices@onward.co.uk.

Si vous avez besoin d'aide pour comprendre ce document, appelez-nous au 0300 555 0600, envoyez-nous un message sur WhatsApp au 07418 344603, ou envoyez un e-mail à customerservices@onward.co.uk.

ئەگەر پێویستت بە یارمەتی هەیە بۆ تێگەیشتن لەم بەڵگەنامەیە، تکایە پەیوەندیمان پێوە بکە بە ژمارە تەلەفۆنی 03005550600، لە واتسئەپ پەیامێکمان بۆ بنێرە بە ژمارە تەلەفۆنی 07418 344603 یان ئیمەیڵێکمان بۆ بنێرە بۆ customerservices@onward.co.uk.

Se necessitar de ajuda para compreender este documento, contacte-nos para o número 0300 555 0600, envie-nos uma mensagem para o WhatsApp para o número 07418 344603, ou envie um email para customerservices@onward.co.uk.