



OAK TREE HOUSING ASSOCIATION LTD.

Property Factors Registration No. PF000264

Factoring Complaints Handling Procedure

This document can be made available on request in a variety of different formats, such as on tape, in large print and translated into other languages.

Oak Tree Housing Association Ltd is committed to providing a high-quality factoring service. It is important to the Association that owners are satisfied with the factoring service that it provides.

We actively encourage feedback from owners as we use the feedback to improve our service.

If you raise a telephone query, a member of staff will aim to get back to you within one working day.

If you have a complaint in relation to either the service which you have received or a specific matter, this Factoring Complaints Handling Procedure should be referred to. Complaints can be made verbally or in writing (letter or email).

We value complaints and use information from them to help us improve our services.

If something goes wrong or you are dissatisfied with our services, please tell us. This procedure describes our complaints process and how to make a complaint. It also tells you about our service standards and what you can expect from us.

What is a complaint?

We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf.

What can I complain about?

You can complain about things like:

- delays in responding to your enquiries and requests
- failure to provide a service
- our standard of service
- dissatisfaction with our policy
- treatment by or attitude of a member of staff
- treatment by or attitude of one of our contractors
- our failure to follow proper procedure

Your complaint may involve more than one of our services or be about someone working on our behalf (i.e. contractors carrying out any work).

What can't I complain about?

There are some things we can't deal with through our complaints procedure. These include:

- a routine first-time request for a service, for example reporting a problem that needs to be repaired or initial action on anti-social behaviour
- requests for compensation
- our policies and procedures that have a separate right of appeal
- issues that are in court or have already been heard by a court or a tribunal
- an attempt to re-open a previously concluded complaint or to have a complaint reconsidered where we have already given our final decision following a stage 2 investigation.

If you are still not satisfied, you can ask the Housing and Property Chamber, First Tier Tribunal for Scotland (FTT) for an independent review of the complaint. Refer to the section 'What if I'm still dissatisfied?' for more details.

How do I complain about maintenance contractors?

It is important to note that all maintenance contractors who carry out work on our behalf must comply with our high standards of conduct in order to remain on our approved list. Contractors' performance is monitored on a regular basis. However, if you are dissatisfied with the service/conduct of any of our contractors you should, in the first instance, contact the Association's office and speak to a member of the maintenance team who will respond to your complaint within the timescales detailed below.

Who can complain?

Anyone can make a complaint to us, including the representative of someone who is dissatisfied with our service. Please also read the section 'Getting help to make your complaint'.

How do I complain?

It is easier for us to resolve complaints if you make them quickly and directly. So please talk to a member of our factoring staff regarding your factoring complaint and they can try to resolve any problems on the spot.

You can complain in person at our office, by phone, in writing, by email (details below) or by using our complaints form.

When making a complaint, tell us:

- Your full name and address
- As much as you can about the complaint
- What has gone wrong
- How you want us to resolve the matter

If you wish to complain in writing, we have attached a complaints form to this procedure for your use.

How long do I have to make a complaint?

You should make your complaint as soon as possible as this allows us to fully investigate it and resolve it. Normally, you must make your complaint within six months of:

- the event you want to complain about, or
- finding out that you have a reason to complain, but no longer than 12 months after the event itself

In exceptional circumstances, we may be able to accept a complaint after the time limit. If you feel that the time limit should not apply to your complaint, please tell us why.

Contact details

Oak Tree Housing Association Ltd
41 High Street, Greenock PA15 1NR
T: 01475 807000
F: 01475 807022
W: www.oaktreeha.org.uk
E: info@oaktreeha.org.uk

What happens when I have complained?

We will always tell you who is dealing with your complaint. Our complaints procedure has two stages:

Stage one: frontline resolution

We aim to resolve complaints quickly and directly. This could mean an on-the-spot apology and explanation if something has clearly gone wrong and immediate action to resolve the problem.

We will give you our decision at stage 1 in five working days or less, unless there are exceptional circumstances.

If we can't resolve your complaint at this stage, we will explain why. If you are still dissatisfied you can ask for your complaint to be investigated further through stage 2. You may choose to do this immediately or sometime after you get our initial response. We can help you with making this request.

Stage two: investigation

Stage 2 deals with two types of complaint: those that have not been resolved at stage 1 and those that are complex and require detailed investigation from the outset. These types of complaints are normally handled by the manager of the service concerned or another senior member of the team.

When using stage 2 we will:

- acknowledge receipt of your complaint within three working days
- discuss your complaint with you to understand why you remain dissatisfied and what outcome you are looking for
- give you a full response to the complaint as soon as possible and within 20 working days

If our investigation will take longer than 20 working days, we will tell you. We will agree revised time limits with you and keep you updated on progress.

In any instance where this Factoring Complaints Handling Procedure has been exhausted without resolving the complaint, the final decision will be confirmed with senior management before the homeowner is notified in writing. This letter will provide details of how the homeowner is notified in writing. This letter will provide details of how the homeowner may apply to the First Tier Tribunal if they are not satisfied with the final decision or explanation.

Getting help to make your complaint

We understand that you may be unable, or reluctant, to make a complaint yourself. We accept complaints from the representative of a person who is dissatisfied with our factoring service. We can take complaints from a friend, relative or an advocate, if you have given them your consent to complain for you.

You can find out about advocates in your area by contacting any of the following:

- Scottish Independent Advocacy Alliance or Citizens Advice Bureau.
- Scottish Independent Advocacy Alliance Tel: 0131 524 1975 Website: www.siaa.org.uk
- Citizens Advice Scotland Website: www.cas.org.uk

What if I'm still dissatisfied?

After we have fully investigated, if you are still dissatisfied with our decision or the way we dealt with your complaint, you can ask the Homeowner Housing Panel (hohp) to look at it.

One of the main elements of The Property Factors (Scotland) Act 2011 was the introduction of a dispute resolution mechanism for homeowners – which from 01st December 2016 became the Housing and Property Chamber, First Tier Tribunal for Scotland (FTT). The FTT will work to resolve complaints and disputes between homeowners and property factors. So if a factoring customer is still dissatisfied after our investigation stage, they can go to the First Tier Tribunal for Scotland.

To take a complaint to the First Tier Tribunal for Scotland, homeowners must first notify Oak Tree Housing Association in writing of the reasons why they consider that we have failed to carry out our duties, or failed to comply with the Code of Conduct. Oak Tree Housing Association must also have refused to resolve the homeowner's concerns, or have unreasonably delayed attempting to resolve them.

When making a complaint to the First Tier Tribunal for Scotland you should :

- provide clear reasons why you are not satisfied
- provide address of the property concerned
- provide , when appropriate, the date of the inspection of the property and/or the Hearing

You can contact the First Tier Tribunal for Scotland by telephone, fax, e-mail or letter.

Housing and Property Chamber
First Tier Tribunal for Scotland
Glasgow Tribunals Centre
20 York Street
Glasgow
G2 8GT

Telephone: 0141 302 5900
Fax: 0141 302 5901
Email: www.housingandpropertychamber.scot

We are committed to making our factoring service easy to use for all members of the community. In line with our statutory equalities duties, we will always ensure that reasonable adjustments are made to help customers access and use our services. If you have trouble putting your complaint in writing please tell us.

We can also give you this procedure in other languages and formats (such as large print, audio and Braille).

Our contact details Please contact us by any of the following means:

Oak Tree Housing Association Ltd
41 High Street, Greenock PA15 1NR
T: 01475 807000
F: 01475 807022
W: www.oaktreeha.org.uk
E: info@oaktreeha.org.uk



Factoring Complaints Form

Part 1: About you	
We can accept anonymous complaints. However, if you wish a response and details of our action it would be better to provide these details.	
Name:	
Address:	
Telephone number/ e-mail address:	

Part 2: What has gone wrong?	
We want to get the full picture about your factoring complaint. Please provide as much information as possible including dates, times, names and so on.	
Please continue on a separate sheet if necessary.	
Part 3: How would you like us to resolve the matter?	
Signed	
Date	

Quick Guide to our Factoring Complaints Handling Procedure

Complaints Procedure

You can make your complaint in person, by phone, by email or in writing.

We have a **two-stage complaints procedure**. We will always try to deal with your complaint quickly and directly. But if it is clear that the matter will need a detailed investigation, we will tell you and keep you updated on our progress.



Stage 1: frontline resolution

We will always try to resolve your complaint quickly, within **five working days** if we can. If you are dissatisfied with our response, you can ask us to consider your complaint at stage 2.



Stage 2: investigation

We will look at your complaint at this stage if you are dissatisfied with our response at stage 1. We also look at some complaints immediately at this stage, if it is clear that they are complex or need detailed investigation from the outset.

We will acknowledge your complaint within **three working days**. We will give you our decision as soon as possible. This will be after no more than **20 working days** unless there is clearly a good reason for needing more time.



The First Tier Tribunal for Scotland (FTT)

If, after receiving our final decision on your complaint, you remain dissatisfied with our decision or the way we handled your complaint, you can ask the FTT to consider it. We will tell you how to do this when we send you our final decision. Details can also be found within the full version of our Factoring Complaints Handling Procedure.

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