

# Complaints Policy

Code: CSHO 1.0

Version: 2.1

Created: February 2026

Review: February 2027

Author(s): Deputy Head of Customer Care

## 1. Policy statement

- 1.1. Sage Homes is committed to providing excellent services to you by being open and honest when things go wrong so that we can learn and continually improve the way we work.
- 1.2. Our approach to handling complaints is simple, timely, and transparent and is in line with the [Housing Ombudsman's Complaint Handling Code](#) so that we keep ourselves accountable for the work that we do. You can contact the [Housing Ombudsman Service](#) at any point throughout our process for advice.
- 1.3. This policy represents Sage Homes' single complaints policy for handling complaints covered by the Housing Ombudsman Complaint Handling Code. It applies to all complaints about Sage Homes' services, regardless of the service area involved, unless a matter falls outside the scope of the Code.
- 1.4. We may apply discretion when handling complaints to ensure fairness and proportionality in individual circumstances. Any discretion will be applied consistently, transparently and in line with the Housing Ombudsman's Complaint Handling Code.
- 1.5. We encourage you to let us know when things go wrong so that we can put them right. We accept complaints in a variety of ways including in person, over the telephone, in writing, by email, via My Sage Home (customer portal) and the Sage live chat functionality. Up-to-date contact details for all complaint channels, including accessibility support and alternative formats, are published on our website.
- 1.6. Our staff are trained on how to identify and handle complaints. You can raise a complaint with any member of our staff. They will capture the details and refer it to the Complaints team promptly. You will not be disadvantaged or treated differently for making a complaint.
- 1.7. We will consider the needs and circumstances in finding a solution and keep you informed throughout the process.
- 1.8. We have the best interests of residents and staff at heart. We have a zero-tolerance approach to abusive or unacceptable behaviour. Where necessary, we may apply proportionate contact restrictions in line with our Unacceptable Behaviour Policy so that we can continue to progress your complaint safely and fairly.
- 1.9. This policy has been developed in line with any best practice guidance issued by the Housing Ombudsman Service, including any temporary guidance on the management of complaints due to unforeseen events, and the:
  - Transparency, Influence and Accountability Standard
  - [Localism Act 2011](#)
  - [Equality Act 2010](#)
  - Housing Act 1996 (Schedule 2)
  - Data Protection Act 2018
  - Building Safety Act 2022
  - [Helping you Access Our Services Policy](#)
- 1.10. Further details of how we define, record and review reasonable adjustments and support for residents with additional needs are set out in our Helping You Access Our

Services policy, which should be read alongside this policy.

- 1.11. We will collect, store and process personal data relating to complaints in accordance with Data Protection Act 2018 and UK GDPR. Complaint information will only be accessed by staff who need it to investigate and resolve the complaint, and information will only be shared where it is lawful and necessary to do so. We will handle and store all personal information securely and confidentially.
- 1.12. This policy is available on our website, where we also provide information about the Housing Ombudsman and include details about the Housing Ombudsman Complaint Handling Code. Additionally, all our complaint responses include information about the Housing Ombudsman. For more information, please visit the relevant links on our website: [Make a complaint \(sagehomes.co.uk\)](https://www.sagehomes.co.uk/make-a-complaint) and [Complaints handling \(sagehomes.co.uk\)](https://www.sagehomes.co.uk/complaints-handling).
- 1.13. Sage Homes will ensure that:
  - All team members who engage with residents receive training on our Complaints policy, internal complaints procedure and are knowledgeable about how to escalate any expressions of dissatisfaction to the Complaints team.
  - All teams are aware of our obligations to meet the timelines set out in the Complaints Policy and the Ombudsman's Code.
  - Our customer facing teams, along with all complaint handlers and decision-makers, are thoroughly trained in complaint handling and are authorised to make decisions in accordance with our Policies and Procedures.

## 2. The scope of this policy

- 2.1. This policy applies to all properties owned by Sage Homes, and any organisation providing services on behalf of Sage Homes will be expected to follow this policy.
- 2.2. Residents may appoint a representative to act on their behalf and may be accompanied at any meeting with Sage Homes. If someone is raising a complaint on behalf of the resident, such as a Member of Parliament (MP) or Councillor, third party agency (such as a social worker, or charity representative), or friend or family member, we will require written consent from the resident to discuss the complaint with them.
- 2.3. We will accept complaints made within 12 months of the issue occurring, or within 12 months of you becoming aware of the issue. We may also exercise discretion to accept complaints outside this timeframe where there is a valid reason, such as health issues, safeguarding concerns, or where records still exist and it is fair to both parties to investigate. This applies unless the matter is excluded on other grounds set out in Section 5.
- 2.4. Former residents may raise a complaint about services they received while they were a Sage Homes resident, provided the complaint is made within the timescales set out in this policy and records are still available to allow a fair investigation.

## 3. Definitions

- 3.1. We define a complaint as 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.
- 3.2. We recognise that you do not need to use the word "complaint" for your dissatisfaction to be treated as one. Any expression of dissatisfaction will be accepted and treated as

a complaint, unless an exclusion under Section 5 applies. Whenever you express dissatisfaction, we will explain your right to have the matter dealt with as a complaint and give you the choice to do so. If you decide not to pursue it formally, we will still record your feedback and continue to address any related service requests. We also accept complaints raised on your behalf by a representative or third party, provided we have your consent to discuss your case with them.

- 3.3. Where the Housing Ombudsman Service advises that a matter should be treated as a complaint, Sage Homes will accept and handle the complaint in accordance with this policy, even where the matter would normally fall outside our exclusions. We will clearly explain the scope of our investigation and any aspects that sit outside of our responsibility.
- 3.4. A service request is a new request for us to take action, such as reporting a repair for the first time or requesting information. Service requests are not complaints because we must be given the opportunity to put something right in the first instance. However, all service requests will be recorded, monitored, and reviewed regularly. If you are dissatisfied with how we have responded to a service request, this will be treated as a complaint in line with this policy and the Housing Ombudsman's Complaint Handling Code.
- 3.5. Raising a complaint will not delay or interfere with the resolution of the original service request. We will continue to take all reasonable steps to address the issue concurrently with investigating the complaint.
- 3.6. Where dissatisfaction is expressed in a survey, we will make sure residents are aware of how they can pursue a complaint if they wish.

## 4. Complaints Stages

- 4.1. Sage Homes operates a two-stage complaints process: Stage One and Stage Two. Even when issues are resolved swiftly, we will still record them as complaints and strive to address them without delay. Stage Two is the landlord's final response.
- 4.2. At each stage we will consider your needs and circumstances, alongside any reasonable adjustments that are required. We will work with you to understand all the issues relating to your complaint, and what outcomes you are seeking to resolve with the complaint. We will maintain clear and consistent communication throughout the investigation and will provide you with a response that addresses the issues raised and offer suitable outcomes.
- 4.3. The Complaints Team operates independently from operational service delivery and has authority to investigate complaints, challenge decisions, recommend remedies and escalate matters where required to ensure fair and timely resolution.
- 4.4. Where something has gone wrong, we will acknowledge this and set out the actions we have already taken or intend to take, to put things right. At each stage of the complaints process, we will deal with complaints on their merits, act independently, and have an open mind; give you a fair chance to set out your position; take measures to address any actual or perceived conflict of interest and consider all relevant information and evidence carefully. Residents will not be treated differently, disadvantaged or have services withdrawn because they have made a complaint. Sage Homes will ensure that raising a complaint does not negatively affect the way services are delivered or decisions are made.
- 4.5. Our response will address each point set out in the agreed complaint definition and provide clear reasons for our decisions, including reference to relevant policy,

legislation or good practice where appropriate.

- 4.6. Where residents raise additional complaints during the investigation, these will be incorporated into the Stage One response if they are related, and the response has not been issued. Where the Stage One response has been issued, if the new issues are unrelated to the issues already being investigated or it would unreasonably delay the response, the new issues must be logged as a new complaint.
- 4.7. At the end of each stage, we will confirm whether the complaint has been upheld, partially upheld, or not upheld. Definitions of each outcome are:
  - **Upheld:** we agree that you have not received the service we expect, or we have identified failure against our policies and/or procedures.
  - **Partially upheld:** we agree with aspects of the complaint and have identified failures against our policies and/or procedures. However, some aspects of the complaint we do not agree with and have not identified any failures.
  - **Not upheld:** we do not agree with your complaint and have not identified any failures.
- 4.8. When assessing a complaint, we will consider factors such as its complexity and whether you are vulnerable or at risk. This helps us decide whether your complaint can be resolved promptly or requires further investigation.
- 4.9. When providing a resolution to the complaint, we will acknowledge what has gone wrong and set out the actions we have taken, or intend to take, to put things right. These can include:
  - Apologising;
  - Acknowledging where things have gone wrong;
  - Providing an explanation, assistance or reasons;
  - Taking action if there has been delay;
  - Reconsidering or changing a decision;
  - Amending a record or adding a correction or addendum;
  - Providing a financial remedy. Any remedy offered will be proportionate to the impact experienced by the resident and the service failure identified; ;
  - Where a remedy includes actions, we will clearly set out what will happen, who is responsible where appropriate, and the timescales for completion, and we will keep residents informed of progress.
  - Changing policies, procedures or practices.
- 4.10. A complaint will be considered closed once we have issued our final response at the relevant stage and confirmed any agreed actions or remedies. Where actions remain outstanding, these will continue to be monitored and progressed outside of the complaints process. If agreed, actions are not completed as promised, residents may raise a further complaint.

### **Stage One**

- 4.11. We will acknowledge, define, and log the complaint at Stage One within five working days of receiving it.
- 4.12. The Stage One complaint will be investigated by an independent member of staff from

the Complaints team. At the start of the Stage One process, we will agree the complaint definition with you, the outcomes you are seeking, and confirm which aspects we are and are not responsible for. Where necessary, we will contact you to confirm understanding or clarify any areas.

- 4.13. We will issue our complaint response when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed, even if some follow-up actions are still in progress. Any outstanding actions will be monitored and updated to you with timeframes.
- 4.14. We will provide you with our Stage One investigation outcome, in the form of a written response, within ten working days of it being acknowledged.
- 4.15. If your complaint is complex, or if we need to investigate additional issues, we will contact you to explain this and confirm our estimated resolution time. We will also provide you with the contact details of the Housing Ombudsman. Any extension at Stage One will not exceed a further 10 working days without good reason. If an extension is needed, we will explain the reasons for the delay and confirm the new expected timeframe. If we cannot agree on an extension, you have the right to escalate your complaint to Stage Two and/or contact the Housing Ombudsman.
- 4.16. If our Stage One response is delayed beyond any agreed extension, we will agree suitable update intervals with you and keep you informed until the complaint is fully resolved.
- 4.17. Within our Stage One complaint outcome response, we will confirm:
  - the complaint stage;
  - the complaint definition;
  - the decision on the complaint;
  - the reasons for any decisions made;
  - the details of any remedy offered to put things right and the timeframes in which these will happen;
  - details of any outstanding actions; and
  - details of how to escalate the matter to Stage Two if you're not satisfied with the response.

### **Stage One Escalation**

- 4.18. If all or part of the complaint is not resolved to the resident's satisfaction at Stage One, we will progress the complaint to Stage 2 upon request. We will not require residents to provide additional evidence or justification in order for the complaint to progress.
- 4.19. You can request an escalation to Stage Two within 20-working days of the date the Stage One response was issued. We may use our discretion when requests are received outside of the 20-working day timescale.
- 4.20. We won't ask you to justify your request, but during our review, we will aim to understand what aspects remain unsatisfactory for you. We'll use all available details to help define the scope of our investigation. Escalation will never be denied simply because an explanation was not provided.

## Stage Two

- 4.21. We will acknowledge, define and log the Stage Two complaint within five working days of receiving the request to escalate.
- 4.22. The Stage Two complaint will be investigated by a different independent team member who was not involved with the Stage One investigation and response. At the start of the Stage Two process, we will agree the complaint definition with you, the outcomes you are seeking, and confirm which aspects we are and are not responsible for. Where necessary, we will contact you to confirm understanding or clarify any areas.
- 4.23. We will issue our complaint response when the answer to the complaint is known, not when the outstanding actions required to address the issue are completed, even if some follow-up actions are still in progress. These will be tracked, and you will receive updates on progress and timescales.
- 4.24. We will provide you with our Stage Two investigation outcome, in the form of a written response, within 20 working days of it being acknowledged.
- 4.25. If your complaint is complex, or if we need to investigate additional issues, we will contact you to explain this and confirm our estimated resolution time. We will also provide you with the contact details of the Housing Ombudsman. Any extension at Stage Two will not exceed a further 20 working days without good reason. If an extension is needed, we will explain the reasons for the delay and confirm the new expected timeframe. If we cannot agree on an extension, you have the right to contact the Housing Ombudsman for guidance.
- 4.26. If our Stage Two response is delayed beyond any agreed extension, we will agree on suitable update intervals with you and keep you informed until the complaint is fully resolved.
- 4.27. Within our Stage Two complaint outcome response, we will confirm:
- the complaint stage;
  - the complaint definition;
  - the decision on the complaint;
  - the reasons for any decisions made;
  - the details of any remedy offered to put things right and the timeframes in which they will happen;
  - details of any outstanding actions; and
  - details of how to escalate the matter to the Ombudsman Service if you remain dissatisfied. Their contact details are below:

Housing Ombudsman Service  
PO Box 1484, Unit D  
Preston  
PR2 0ET

T: 0300 111 3000

E: [info@housingombudsman.org.uk](mailto:info@housingombudsman.org.uk)

- 4.28. [Residents may also seek independent advice or support at any stage of the complaints process from organisations such as Citizens Advice, Shelter or LEASE, where relevant.](#)

## 5. Exclusions

5.1. There are some instances where we are not able to consider a complaint. Please note, whilst this list is intended to provide a guide on circumstances where a complaint won't be considered, discretion may be applied on a case-by-case basis to ensure fairness and equality. This policy does not apply in the following situations:

- A first request for service (for example, reporting a repair for the first time or asking for information).
- The complaint is raised by a non-Sage customer, including prospective customers.
- Claims relating to personal injury are legal matters and are outside the scope of the complaints process for the purposes of determining liability or compensation. Residents who wish to pursue a personal injury claim should seek independent legal advice. Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed at court.
- Claims relating to alleged damage to personal possessions or liability may, where appropriate, be referred to Sage Homes' insurers in line with our insurance arrangements. However, a complaint may still be made about Sage Homes' standard of service, including how we responded to the issue, our communication or timeliness, regardless of whether a matter is referred to insurers or pursued through legal routes. Matters that must be dealt with under specific legislation (for example, Data Protection or Subject Access Requests).
- Neighbour disputes that are being managed under our Antisocial Behaviour (ASB) policy, unless you are complaining about how we handled your ASB case.
- The same matter has already been considered under this complaints policy and no new evidence or materially different issues have been raised that would change the outcome.
- Anonymous complaints. However, we will record these to help us to improve our services. If the complaint raises a safeguarding or a whistleblowing issue, this will be dealt with under the relevant policy.
- We cannot determine the legal reasonableness of service charges. This is a matter for the First-tier Tribunal (Property Chambers). However, we will consider complaints about our administration, communication, transparency, and handling of service charge matters.

5.2. If we decide that an issue is not suitable for the complaints process, we will explain the reasons clearly in writing and confirm your right to take that decision to the Housing Ombudsman.

## 6. Equality and diversity

- 6.1. Sage is committed to make sure all services are accessible to all our residents. Our staff will be trained to communicate appropriately with you, and they have the relevant information and access to translation services to make sure they fully understand you.
- 6.2. This policy will be applied in a way which makes sure we treat all residents with fairness and respect. We recognise our duty to advance equality of opportunity and

prevent discrimination or victimisation on the grounds of age, sex, sexual orientation, disability, race, religion or belief, gender reassignment, pregnancy and maternity, marriage and civil partnership and any other defined within the [Equality Act 2010](#). We will keep a copy of any reasonable adjustment agreed, as well as a record of any disabilities a resident has disclosed.

- 6.3. On request we will provide translations of all our documents, policies and procedures in various languages and formats including braille and large print. Our website also has accessibility tools allowing you to personalise each web page to make it easier to read and to download content as audio files.
- 6.4. Sage Homes will make reasonable adjustments to support residents to access the complaints process in line with the Equality Act 2010. We will record any disabilities or support needs disclosed by residents, together with any reasonable adjustments agreed, and ensure these are considered throughout the handling of the complaint. Reasonable adjustments will be kept under review and updated where residents' circumstances change or where further support is identified as necessary.
- 6.5. Further detail on how we identify, record and review reasonable adjustments and support needs is set out in our Helping You Access Our Services Policy, which should be read alongside this Complaints Policy. We will review these records regularly to make sure the support remains appropriate.

## 7. Delivery of this policy

- 7.1. This policy should be read alongside:
  - Remedies Policy
  - Unacceptable Behaviour Policy
  - Antisocial Behaviour Policy.
- 7.2. The effective delivery of this policy including learning from complaints, training, guidance, and support required by staff for implementation of this policy will be provided by the Complaints team.
- 7.3. We regularly analyse complaint outcomes and identify learning points. These are reported to our Board and shared with resident scrutiny panels to support accountability, improve services, and prevent repeat issues.

## 8. Policy review

- 8.1. We will review this policy annually to make sure it remains relevant and accurate unless:
  - Legislation/regulation or industry changes require otherwise, making sure that it continues to meet our aims and industry best practice
  - We identify any problems or failures in this procedure as a result of resident and stakeholder feedback, complaints, or findings from any independent organisations.
- 8.2. We also complete and publish an annual self-assessment against the Housing Ombudsman's Complaint Handling Code. This is reviewed by our Board and made available on our website to ensure transparency and accountability.

8.3. We will also publish our annual Complaints Performance and Service Improvement report on our website, together with our board's response.

Version	Checked by	Amendments	Approved at/by	Date of Approval	Published by	Date of Next Review
1.6	Deputy Head of Customer Care	New Policy	Board	Apr 23	Office Management	April 24
1.7	Deputy Head of Customer Care	Strategic review and update to corporate template	Board	May 24	Office Management	April 25
1.8	Deputy Head of Customer Care	Incorporated Complaints Audit improvements	Board	Sept 24	Policy & Service Improvement	Sept 25
1.9	Deputy Head of Customer Care	Updated Housing Ombudsman Address	Head of Policy & Service Improvement	Apr 25	Policy & Service Improvement	Sept 25
2.0	Deputy Head of Customer Care	Housing Ombudsman recommendations and annual review	Board	Sept 25	Policy & Service Improvement	Sept 26
2.1	Deputy Head of Customer Care	Updated in line Housing Ombudsman changes and DTP advice	Board	March 26	Policy & Service Improvement	Feb 27