

Complaints Policy



Contents

1 Aims	1
2 Scope	1
3 Policy Statement	1
4 What Is a Complaint?	1
5 Who Can Make a Complaint?	2
6 Help in Making a Complaint	2
7 Equality Impact Assessment	3
8 Exclusions	3
9 How a Complaint Can Be Made	5
10 Complaint Timescales	5
11 Complaints Process	5
11.1 Stage One - Investigation	6
11.2 Stage Two - Review	6
12 The Housing Ombudsman Service	6
13 Building Safety Regulator	7
14 Energy Ombudsman/Heat Networks	7
15 Complaint Remedies	8
16 Learning from Complaints	8
17 Monitoring and Delivery	8
18 Legislation and Regulation	8
19 Related Policies and Procedures	9
20 Document Control	9

1 Aims

1. The purpose of this policy is to ensure that all Jigsaw Homes Group customers (or their authorised representatives) who are affected by an activity or service carried out by the Group can raise their complaint and have it thoroughly investigated and resolved in a timely manner.
2. This policy sets out information about how to make a complaint, what customers can expect when they complain, and how the Group's complaints policy operates.
3. We have adopted the Housing Ombudsman Service's Complaint Handling Code in our approach to handling complaints; the principles are to be fair, put it right, and learn from outcomes.

2 Scope

4. This Policy applies to all customers of Jigsaw Homes Group and its members - Jigsaw Homes Midlands, Jigsaw Homes North, Jigsaw Homes Tameside and Jigsaw Support.
5. Some services we carry out are either contracted to us, or by us, for delivery with partner organisations; complaints about these particular services may go through different complaints processes.
6. We have specialist debt advisors working in our Money Advice Teams. If you wish to make a complaint specifically about debt advice services, please refer to our Debt Advice Complaints Policy.

3 Policy Statement

7. Jigsaw is committed to providing an excellent service to our customers. However, we realise that things can occasionally go wrong. If this happens to you, and you are unhappy about our service delivery, then we want you to let us know and we will always try to resolve your problem as quickly as possible.
8. Customer feedback, including complaints, is important to us. It helps us to learn and develop as a company, and customer feedback allows us to review and improve the services we provide to our customers.

4 What Is a Complaint?

9. Complaints are different to everyday enquiries such as reporting repairs, rent enquiries or reporting anti-social behaviour. Such enquiries are considered as service requests and will be handled in accordance with the policies in place for an escalated service request. Issues resolved in this way will still be logged for tenancy management and learning purposes.

10. Where substantial further actions are needed to resolve a matter (such as looking into why a repair request was not actioned), or the customer requests it, the issue can become a complaint and will be dealt with in accordance with the Complaints Policy. This does not necessarily mean that the complaint cannot be then addressed quickly if that is an appropriate way to respond to the issue.
11. A complaint within this policy is defined as:
12. *'An expression of dissatisfaction, however made, about the standard of service, actions, or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents'*.
13. The Complaints Policy applies to complaints regarding external contractors and external service providers acting on our behalf.

5 Who Can Make a Complaint?

14. A complaint can be raised to Jigsaw Homes Group by any person or group of people affected by an activity or service provided by the Group including
 - Current tenants/licensees and members of their households
 - Former tenants/licensees
 - Housing applicants
 - Leaseholders
 - MPs and Councillors
 - Advocates of a complainant such as friends, relatives or other representatives (consent from the complainant is required)
 - Residents of neighbourhood groups/those who have been affected by the Group's activities or services in the locality
 - Clients/customers for contracted services (some contracted services are not covered by this policy but will have their own complaint resolution process)

6 Help in Making a Complaint

Support for Raising a Complaint

15. If you require assistance to raise a complaint, please contact us and ask for the Chief Executive's Department. We will assess individual needs based on the specific circumstances of each case, taking account of the Equality Act 2010 and the Group's Service Adjustment Policy.

Complaints Via a Representative

16. We accept complaints submitted by an authorised representative acting on behalf of a customer, provided appropriate consent is obtained. Consent will be managed in line with the Group's Data Protection Policy and the requirements of the General Data Protection Regulation (GDPR).

Accessible Information

17. Customers who identify as having a vulnerability or additional communication needs can access our Complaints Policy and related information in alternative formats and languages. This includes using the website's built-in translation function and accessibility toolbar.
18. We also accept complaints by telephone and can arrange office or home visits where this would provide additional support.

7 Equality Impact Assessment

19. An Equality Impact Assessment of this policy has highlighted an opportunity to strengthen our complaint correspondence by raising awareness of the different ways customers can access this policy and its related information. It also identified ways to better promote the support available to help customers make a complaint.
20. We are committed to providing equal access to the complaints process for all customers. Adjustments will be made where necessary to meet individual needs, including alternative formats, interpreters, and home or office visits upon request.
21. Complaints data will be monitored by protected characteristics data available to us to identify and address any disproportionate impacts. Information about the complaints process is available in different communication modes and languages using translation tools and accessibility options. Customers who consider themselves to have a vulnerability or additional communication needs will be supported throughout the process.

8 Exclusions

22. The Policy will not take a blanket approach to excluding complaints. Consideration will be given to the individual circumstances of each complaint. There are however some circumstances where we will not normally accept a formal complaint (or parts of a complaint). In some of these circumstances we may still internally investigate to ensure we continue to provide the best possible service. Such circumstances include:
 - Complaints raised on behalf of a customer without their authority.
 - Complaints that have previously been fully investigated in-line with this policy.

- The issue giving rise to the complaint occurred over 12 months ago (we will impose this time limit where a complaint relates to either a safeguarding or health and safety concern).
- Legal proceedings have started. This is defined as details of the claim, such as the Claim Form and Particulars of Claim, having been filed with the Court Service.
- Where another of the Group's policies has already been exhausted and the opportunity for independent review through appeal has been provided. For example, Unreasonable Behaviour or Data Protection Policies.
- Where a complaint is about the terms of a tenancy agreement. We can investigate if the terms have been correctly interpreted, but we are unable to change the terms as this is a legal contract. For example, right to acquire eligibility.
- Insurance claims. These are handled by our Insurers or our Insurance Team.
- In some cases which relate to Health & Safety concerns. These may be passed to our Health & Safety team for investigation.
- Where we have special arrangements in place with a customer in line with our Unreasonable Behaviour Policy. We will consider on a case-by-case basis whether it would be appropriate for us to accept a complaint. If the complaint is accepted, the terms of the Unreasonable Behaviour arrangements will be reflected in the way we respond.
- Temporary business or service closures/outages (including digital services) due to unforeseen circumstances or logistical reasons.
- Anonymous complaints -we do not normally investigate anonymous complaints under this policy because:
 - We are unable to verify the details of the complaint or seek clarification where needed.
 - We cannot provide updates or a formal response to the complainant.
 - Investigating anonymously limits our ability to ensure fairness and transparency in the complaints process.

23. However, where an anonymous complaint relates to serious concerns such as safeguarding, health and safety or potential regulatory breaches, we may still investigate internally. This ensures that risks are addressed and service improvements are considered, even if a formal complaint process cannot be followed.
24. Customers may also choose to raise their concerns under the Group's Whistleblowing Policy where they believe the issue meets the criteria set out within that policy.
25. There may be other circumstances where it is not appropriate to follow this complaints policy. If we do, for any reason, refuse to consider a matter as a complaint, we will always explain our decisions and signpost the complainant to an appropriate service or team. This may include providing advice to the complainant to refer the matter to the Housing Ombudsman Service.

9 How a Complaint Can Be Made

26. We are happy to receive complaints in a variety of ways. You can raise a complaint by:
- Calling us
 - Visiting us in person
 - Emailing or writing to us
 - Social media
27. Where a complaint is received via social media, it will be acknowledged using the same channel and referred to an appropriate person or team to help the customer make a complaint. If the complaint is made publicly - either via a comment on one of our posts, or on an individual's own post, we may ask the customer to send any confidential or sensitive information via private message. We may then also remove posts or comments that contain private or sensitive information or that could potentially put a customer at risk, such as a publicly posted address or phone number.

10 Complaint Timescales

28. We will respond to complaints within the timescales set out in the Housing Ombudsman Service's Complaint Handling Code. Our timescales are explained further in this policy under the relevant headings. Sometimes it may not be possible to respond fully to a complaint within these timescales, but we will always keep you informed of any changes, agree any required extensions with you and inform you when to expect a response.

11 Complaints Process

29. The complaints process is a two-stage process designed to comply with The Housing Ombudsman Service's Complaint Handling Code.
30. Customers can contact the Housing Ombudsman Service at any point during the complaint process. The Ombudsman Service cannot investigate the complaint whilst the complaint is going through our internal complaint's procedure, however they may be able to help the customer and the landlord reach a resolution.
31. Details on how to contact the Housing Ombudsman Service are set out later in this policy.
32. All Jigsaw staff will try to help customers who want to make a complaint. If they cannot help a customer directly they will assist a customer in finding an employee who can.

11.1. Stage One - Investigation

33. We will acknowledge your stage one complaint within five working days of receiving your complaint.
34. Stage one complaints will be investigated by a service area manager or an officer from the Complaints Team within the Chief Executive's Department. The investigating officer will investigate and provide you with a written response, which will normally be sent within ten working days from the formal acknowledgment of your complaint. If we need more time to investigate your complaint, we will always keep you informed of the reason why, agree any required extensions with you and inform you when to expect a response. The maximum extension time for a stage one complaint will be a further ten working days.
35. Where customers raise additional complaints during the investigation, these will be incorporated into the stage one response if they are related and the stage one response has not been issued. Where the stage one response has been completed, the new issues are unrelated to the original complaint, or it would unreasonably delay the stage one response, the new issues will be logged as a new complaint.

11.2. Stage Two - Review

36. If after your complaint has been investigated, you remain unhappy with our response, you can request a review.
37. The person considering the complaint at stage two, will not be the same person that considered the complaint at stage one.
38. We will acknowledge your stage two review within five working days of receipt. The investigating officer will review the complaint handling and provide you with a final response to your complaint. We will normally send a final response within 20 working days from the acknowledgement of the stage two escalation. If we need more time to investigate your complaint, we will always keep you informed of the reason why, agree any required extensions with you and inform you when to expect a response. The maximum extension time to your stage two complaint will be a further 20 working days.
39. Our response at stage two is our final response to your complaint and the end of the internal complaints process. If you remain unhappy with the response received you can refer your complaint to the Housing Ombudsman Service.

12 The Housing Ombudsman Service

40. The Housing Ombudsman Service investigate complaints and resolve disputes involving the tenants and leaseholders of social landlords. This is a free to use, independent and impartial service.
41. Further information on the Housing Ombudsman Service can be found here [Housing Ombudsman Service](#)
42. The Housing Ombudsman Service can be contacted either by

- Telephone - 0300 111 3000
- Postal address - Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET
- Email - info@housing-ombudsman.org.uk OR <https://www.housing-ombudsman.org.uk/contact-us/>

13 Building Safety Regulator

43. A relevant complaint under the Building Safety Act is a complaint relating to a building safety risk, or the performance of the principal accountable person or accountable person under the Building Safety Act 2022 (including any duty under part 4 of this Act). Building Safety Act complaints are only applicable to buildings which exceed either 18 metres in height or have at least seven storeys.
44. The Building Safety Regulator is responsible for overseeing building safety and ensuring compliance with safety obligations for higher-risk residential buildings. Where a complaint relates to a Building Safety issue as defined in the Building Safety Act you may also refer your complaint to the Building Safety Regulator. If your complaint falls under the scope of the Building Safety Regulator we will inform you of this in our response as this will provide an additional route to escalate any building safety concerns you consider are unresolved.
45. Further information on the Building Safety Regulator can be found here [Building Safety Regulator](#)
46. The Building Safety Regulator can be contacted either by
 - Telephone - 0300 790 6787
 - Email - <https://www.contact-building-safety-regulator.service.gov.uk/>

14 Energy Ombudsman/Heat Networks

47. Where a complaint relates to Heat Networks, you may also refer your complaint to the Energy Ombudsman. The Energy Ombudsman can accept disputes relating to all heat networks which Jigsaw became aware of on or after 1 April 2025.
48. The Energy Ombudsman will usually expect you to refer your dispute to them within 12 months of you receiving a stage two complaint response.
49. Information about the Energy Ombudsman, Heat Networks and how to escalate a dispute can be found here [Energy Ombudsman](#)
50. The Energy Ombudsman can be contacted either by
 - Telephone - 0330 440 1624
 - Postal address - Energy Ombudsman, P.O. Box 966, Warrington. WA4 9DF
 - Email - enquiry@energyombudsman.org

15 Complaint Remedies

51. There are a number of ways in which we may consider resolving customer complaints. These remedies include but are not limited to:
- An apology and explanation
 - A specific action or correction of an error within timescales
 - Changing policies, procedures or practices.
 - Additional staff training
 - Providing a financial remedy where appropriate, taking account of the Group's Compensation Policy and the Housing Ombudsman Service's guidance on remedies.

16 Learning from Complaints

52. Customer satisfaction is a key measure of our performance and we take a proactive approach to learning from any customer feedback, including complaints and compliments. We use feedback to help shape our policies and procedures and to continually improve the services we deliver to our customers.
53. We will publish an annual complaints performance and service improvement report on our website to provide customers with information about Jigsaw's complaint handling performance including any findings of non-compliance by The Housing Ombudsman Service and the service improvements made as a result of the learning from complaints.
54. Learning from complaints and Housing Ombudsman Service determinations are shared regularly with the Group Chair as the Group's Member Responsible for Complaints.

17 Monitoring and Delivery

55. The Chief Executive's Department will monitor the delivery of this policy which will be reviewed annually. We may review this policy sooner if appropriate, for example, if there are changes to legislation or business requirements.
56. Complaints handling performance is reported weekly to the Group's Executive and Senior Management Teams and quarterly to the board members.

18 Legislation and Regulation

- Data Protection Act 2018
- General Data Protection Regulation

- Data (Use and Access) Act 2025
- Equality Act 2010
- The Social Housing (Regulation) Act 2023
- Regulator of Social Housing’s consumer standards
- The Housing Ombudsman Service Complaint Handling Code
- Building Safety Act 2022
- The Building Safety Regulator
- The Energy Ombudsman Service
- The Building Safety Regulator

19 Related Policies and Procedures

57. This policy has links with all customer facing Policies and Procedures and the Group’s Whistleblowing Policy.

20 Document Control

Responsible Officer/s:	Sarah Chilton, Head of Chief Executive’s Department
Date of Review & Approval:	5th March 2026
Reviewed & Approved by:	Group Board
To be Reviewed Every:	Year



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