

COMMUNITY HOUSING ADVOCACY PROJECT (CHAP)

Complaints Handling Procedure

For

General Activities

1. Purpose

This procedure ensures that all complaints received by **Community Housing Advocacy Project** (CHAP) Scottish Company Limited by Guarantee (Company No. SC213344) and Registered Scottish Charity (Charity No. SCO28100) in respect of General Activities relating to housing, welfare rights and delivery of education (financial and housing/homelessness) are handled fairly, consistently, and promptly.

If your complaint relates to any of CHAP's debt management and counselling services, which are activities regulated by the Financial Conduct Authority, then that will require to be handled in accordance with CHAP's Complaints Handling Procedure For FCA Regulated Activities (Debt Counselling Services) to comply with the FCA's rules.

2. Definition of a Complaint

A complaint in respect of General Activities is:

Any oral or written expression of dissatisfaction from, or on behalf of, any client about the provision of, or failure to provide, a service relating to housing, eviction, housing, welfare rights and delivery of education (financial and housing/homelessness) and which alleges financial loss, material distress, or material inconvenience.

3. Eligible Complainants

Any client of CHAP receiving services relating to housing, welfare rights, and delivery of education (financial and housing/homelessness) is eligible to make a complaint if they are dissatisfied with the service.

4. How Complaints Can Be Made

Complaints may be received via:

- Telephone
- Email
- Letter
- In person
- Any other communication channel

All staff are trained to identify complaints, even if not explicitly labelled as such.

5. Complaint Handling Process

5.1 Acknowledgement

- Complaints must be acknowledged **promptly**.
- If not resolved within **3 business days**, a written acknowledgement must be sent.

5.2 Informal Resolution (≤ 3 Business Days)

If the complaint is resolved by close of the **third business day**:

- Send a **Summary Resolution Communication**, including:
 - Outcome of the complaint
 - Confirmation the client can refer the complaint to CHAP's Chief Executive Officer.
 - FOS contact details

5.3 Investigation

If not resolved within 3 business days:

- Hand over to the Chief Executive Officer
- Gather all relevant evidence
- Assess fairly, consistently, and promptly.
-

5.4 Ongoing Communication

- Keep the client informed of progress
- If unable to issue a final response within 4 weeks, send a **holding response** explaining:
 - Reason for delay
 - Expected timeframe
 -

6. Final Response Deadline

A **Final Response** must be issued within **8 weeks** of receiving the complaint.

The Final Response must include:

- Whether the complaint is upheld or rejected
- Clear reasoning
- Details of any redress or remedial action
- Information about the right to refer to CHAP's Board of Directors and Trustees

7. If 8 Weeks Deadline Is Missed

If a final response cannot be issued within 8 weeks:

- Send a written response explaining:
 - Why the delay has occurred
 - When a final response is expected
 - The client's right to refer to CHAP's Board of Directors and Trustees immediately
 -

8. CHAP's Board of Directors and Trustees

Complainants must be informed they can refer their complaint to CHAP's Board of Directors and Trustees

Time limits for referral:

Complainants must be informed that:

- That complaints must be referred to CHAP's Board of Directors and Trustees within **6 months** which starts to run on the date of the final response letter and not on the date on which the complainant receives the final response letter, and
- If the complaint is not referred to CHAP's Board of Directors and Trustees within this six-month period, the Board will have the option of declining to deal with it out of time.

9. Complaint Outcomes and Redress

Where a complaint is upheld, the CHAP will:

- Offer appropriate redress (financial or non-financial)
- Take remedial action to prevent recurrence.

10. Record Keeping

CHAP will:

- Maintain records of all complaints for **at least 3 years**
- Include:
 - Complaint details
 - Actions taken
 - Outcome
 - Whether reported to the FCA
 -

11. Root Cause Analysis

CHAP will:

- Identify systemic issues
- Address root causes
- Implement controls to prevent recurrence
-

12. Governance and Oversight

- A designated **Complaints Officer** will oversee compliance
- Senior management will receive regular MI on:
 - Complaint volumes
 - Root causes
 - Outcomes
 -

13. Training

All relevant staff must receive regular training on complaint identification and handling.

14. Accessibility

This procedure will be:

- Available to all staff
- Provided to clients upon request
- Accessible to vulnerable clients

16. Vulnerable Clients

Extra care will be taken to:

- Identify vulnerability
- Adapt communication methods
- Ensure fair outcomes

17. Continuous Improvement

CHAP will:

- Regularly review complaint trends
- Update procedures in line best practice
- Benchmark against best practice