

# M&G Affordable Living RP Limited (“MAL”)

## Complaints Policy

Landlord: MAL Affordable Living RP Limited “MAL”

Version: MAL 1.0

Created: February 2026

Review: February 2028

Authors: Director Asset Management

### 1. Our policy statement

- 1.1 This policy sets out MAL’s approach to dealing with complaints from our customers.
- 1.2 A key objective of MAL is to provide high standards of property management services to our customers.
- 1.3 We will work with our Managing Agents to ensure that the services provided to our customers are always improving.
- 1.4 We will manage the quality of the services provided to our tenants through measuring customer satisfaction.
- 1.5 We will respond to complaints swiftly and we will be fair and consistent in our decision making.

### 2. Aims and Objectives

MAL is a member of the Housing Ombudsman Scheme and we follow their dispute resolution principles of:

- 2.1 Being Fair: We aim to ensure that all complaints will be handled fairly being consistent in our approach, considering the facts of each case, the individuals’ circumstances and listening openly without bias or prejudice regardless of background, appearance, age, beliefs or lifestyle.
- 2.2 We aim to provide customers, including the most vulnerable, with the support they need to access the complaints service and ensure that they have the confidence to report their concerns if our services fall below standards.
- 2.3 Activities involved in providing services to customers involve the collection and storage of personal data, including sensitive personal data. MAL is committed to ensuring that it stores and processes such data in accordance with data protection legislation.
- 2.4 Putting things right: Our focus will be to understand if something has gone wrong, be open and honest about responsibility, consider the outcome we can deliver to restore the complainant’s position. Where this cannot be done, MAL may use the Compensation Policy to offer redress; offering redress will also include offering an apology and rebuilding of the landlord tenant relationship.
- 2.5 Learning from outcomes: We are committed to making sure we let customers know we have been listening to their feedback and we will let customers know what changes have been made to services or procedures as a result of their complaint. We will share learning from all complaints with our wider customer base. Where we have been unable to make suggested changes, we will give an explanation why.

### 3. Definition of a complaint

- 3.1 A complaint is 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 customer or group of customers.

## M&G Affordable Living RP Limited (“MAL”)

3.2 We define customer as anyone who lives in one of our homes; the list below clarifies what we will treat as a complaint and what we will treat as a request for service or feedback:

3.3 Examples of what we will treat as a complaint:

- Failure to provide a service or achieve the standards of service we have promised.
- Failure to fulfil our legal or contractual obligations.
- Unfair treatment by staff or those acting on behalf of MAL.
- Unacceptable delay or failure to respond to an enquiry or request.
- Dissatisfaction with a decision or the way that it was made.
- Dissatisfaction with the attitude of staff, contractors or agents.
- MAL or its partners not applying policies and operating procedures fairly.

3.4 Examples of what we will treat as feedback:

- Disagreement with a policy or procedure.
- Disagreement with a service standard.
- An expression of dissatisfaction made through a survey. In this case we will make the customer completing the survey aware of how they can raise a complaint should they wish to.

3.5 Examples of what we will treat as a service request:

- An initial report of a repair.
- A report of anti-social behaviour.
- A request for information.

### **4. Limitations and Exceptions of the complaint procedure**

4.1 We will only consider complaints which are presented within 12 months of the matter arising unless there are exceptional circumstances. Where a complaint has already been considered, complaints may be re-opened within a 6-month period on presentation of new evidence or information. Outside of this timescale we will apply discretion to accept complaints where there is good reason to do so.

4.2 Complaints which have entered the legal process and court action has commenced are excluded from the complaint procedure.

4.3 If MAL decide not to accept a complaint, an explanation will be provided to the customer setting out the reasons why the matter is not suitable for the complaints process and their right to take that decision to the Ombudsman. Contact details of the Ombudsman will be provided to the customer to pursue this should they wish to.

### **5. Complaint Handling**

5.1 MAL empowers its staff and its Managing Partners to be open to receiving complaints by:

- Ensuring all customer-facing staff are trained and equipped to receive and record complaints.
- Ensuring complaints from a group are handled appropriately.

## M&G Affordable Living RP Limited (“MAL”)

- Not placing a restriction on the methods that can be used to make a complaint. We will accept complaints by telephone, email, in person, in writing, or via an online form on our website.
- Accepting complaints from people acting on behalf of complainants with their permission/authorisation including advice workers, councillors, MPs, friends, relatives and recognised tenant panels.

### 6. Complaint Timescales

- 6.1 Complaints will be acknowledged within 5 working days with information provided about who is dealing with the complaint, their job title and the timescale for response.
- 6.2 We will aim to respond within 20 working days with the decision and outcome. We will keep customers informed if there are any anticipated delays meaning we are unable to meet this timescale.
- 6.3 If we are contacting a customer about an extension to a complaint response they will be provided with the Ombudsman contact details, regardless of whether the extension has been agreed with the customer.
- 6.4 We will let the complainant know the timescale for how long any offer of redress will remain open; usually a maximum of 6 months.
- 6.5 Where we have been unable to contact the complainant, we will send a letter setting out the timescale for contact before closing the complaint.

### 7. Complaint Stages

MAL operates a 2 stage housing complaints procedure. We will let customers know at what stage their complaint is being considered and who is dealing with the matter. All complaints will be investigated by an officer through our managing agents with the best knowledge and skills to deal with the issues raised.

#### 7.1 Stage 1 – New complaint not previously reported:

1. We will acknowledge within 5 working days.
2. If we need further information, we will contact the customer.
3. We will send a response within 10 working days; where this is not possible we will agree timescales with the customer.

#### 7.2 Stage 2 – Dissatisfied with stage 1 response:

1. We will acknowledge within 2 working days.
2. If we need further information, we will contact the customer.
3. We will aim to offer a resolution within 20 working days; where this is not possible we will agree timescales with the customer.

#### 7.3 If the customer is dissatisfied with the Stage 2 response they will be advised of the Housing Ombudsman contact details:

Post: PO Box 152, Liverpool, L33 7WQ

Telephone: 0300 111 3000

Email: [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

Website: [www.housing-ombudsman.org.uk/residents/](http://www.housing-ombudsman.org.uk/residents/)

#### 7.4 Stage 1

## M&G Affordable Living RP Limited (“MAL”)

1. Stage 1 is a new complaint that has not been raised previously by the customer. We will ensure we understand the customer’s position at the earliest opportunity and the customer’s desired outcome. Our aim is to resolve complaints at first point of contact wherever possible.
  2. Where the customer makes additional complaints during the investigation, this will be incorporated into the Stage 1 response. If issues are unrelated or it would unreasonably delay the response, the issues will be logged as a new complaint.
  3. A full or interim response will be relayed to the customer by their preferred method of contact. Follow up written communication confirming the outcome will be sent to the customer in all circumstances unless the complaint has been resolved at first contact and the customer has confirmed their agreement.
  4. Written communication may include digital communication such as an email or text.
5. We will let customers know what they can do if they remain dissatisfied with the decision or outcome.

### 7.5 Stage 2

1. If the customer remains dissatisfied, they are entitled to request an escalation of their complaint to stage 2. MAL will make all reasonable efforts to understand why a customer remains unhappy and what their desired outcome is as part of the Stage 2 investigation.
2. We will appoint an officer with no previous involvement to consider where any issues remain outstanding for the customer and to review the decisions made at stage 1.
3. A letter will be sent out setting out MAL’s final decision and what are the next steps for the customer.

## 8. Housing Ombudsman

- 8.1 A complaint can be made to the Housing Ombudsman Service who may work with us to resolve the dispute under their early resolution procedure or carry out an investigation if they decide an investigation is proportionate to the circumstances of the complaint.

## 9. Performance Reporting

- 9.1 We will monitor the progress of individual complaints, lessons learned and any service improvements required at management team meetings.
- 9.2 Our complaints performance and lessons learned forms part of our regular reporting to the MAL Board
- 9.3 MAL will provide complaints reporting and an annual self-assessment to customers and stakeholders.

## 10. Managing Partners

- 10.1 MAL has contracted third parties to provide property management services on its behalf. Residents are able to make complaints directly to MAL or through our Managing Partners. All Managing Partners will be members of the Housing Ombudsman.
- 10.2 Where our Managing Partners are handling a complaint on our behalf, MAL will adopt the complaints policy and procedures of the relevant Managing Partner. These policies are reviewed annually by MAL. All complaints received by the Managing Partner will be reported to MAL on a quarterly basis. These complaints will then be reviewed and any required action plans agreed with the managing partner.

## 11. Policy review.

We will review this policy at least every year to make sure it remains relevant and accurate, or more frequently where:

## M&G Affordable Living RP Limited (“MAL”)

- 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 policy or procedure as a result of customer, colleague or stakeholder feedback, complaints, or findings from an independent organisation.
- We become aware of any circumstances which may affect the content of this policy.

### 12. Version Control

Version	Checked by	Amendments	Date of Approval	Review date
V1.0	Director Fund Management	Policy adoption.	Feb. 2026	Feb. 2028