

# THE AGENCY FOR CO-OPERATIVE HOUSING

## POLICY MANUAL

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**CROSS REFERENCE:**

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2.2.1: Bilingual Services,  
2.3.1: Communications, 2.4: Confidentiality  
and Access to Information, 2.5: Privacy,  
2.6.2: Staff Guidelines for Handling Disputes,  
3.3.1: Procurement

**REVIEW CYCLE:**

3 years

**AUTHORITY:**

Board of Directors

**DUE FOR NEXT REVIEW:**

March 2022

**SUBJECT:**

Complaints and Dispute Resolution

### 1. Policy

- 1.1. The Agency is committed to openness, accountability and excellent communication in its relations with clients, stakeholders and the general public, and, in consequence, to providing a clear process for dealing with disputes and complaints.
- 1.2. The purpose of this policy is to establish a transparent and effective way of dealing with disputes that will serve the best interests of all parties, assure clients and stakeholders of good treatment and help the Agency to improve its service.
- 1.3. Everyone dealing with the Agency can expect to receive friendly, respectful treatment, a timely response and clear, accurate information in their preferred official language about our services, decisions, and complaints procedure. Clients are welcome to dispute decisions through the process set out in this policy and are encouraged to protest unsatisfactory service. They may do so by telephone or in writing.
- 1.4. The Agency expects individual staff members and contractors to respond promptly, courteously and professionally to clients and stakeholders who bring concerns or complaints before the Agency and to work through all disputes with clients in a collaborative manner that does the Agency credit.
- 1.5. Staff attitudes are fundamental to building the degree of trust essential for the delivery of excellent service and the effective resolution of disputes. Within the

constraints imposed by program guidelines and client operating agreements, frontline Agency staff have the training, support and authority to reverse Agency decisions, if necessary, in order to resolve disagreements as far as possible without reference to a higher authority.

## **2. Definition of Clients and Stakeholders**

When this policy refers to clients and stakeholders, it means the five groups listed below:

- client housing co-operatives;
- organizations that provide services to housing co-operatives;
- members of client housing co-operatives and persons seeking to become members;
- the general public;
- CMHC and any other legal clients.

## **3. Complaints outside This Policy**

- 3.1. The Agency will normally refer members complaining about their housing co-operative's management or governance to "Having a problem with your housing co-operative?" on the Co-operative Housing Federation of Canada website, or to their co-operative's board of directors. At their discretion, relationship managers may also refer callers to the local or national federation, if they believe that the organization can be of assistance to the complainant.
- 3.2. Agency staff will deal directly with any complaints about alleged breaches of program guidelines or of a co-operative's operating agreement with CMHC (e.g., concerns respecting the administration of program subsidies).
- 3.3. The Agency's Procurement Policy sets out procedures for resolving disputes with suppliers.
- 3.4. Disputes between the Agency and CMHC will be resolved as provided within the Agency-CMHC Agreement.
- 3.5. The Agency's agreement with CMHC requires the Agency to refer to CMHC any complaints received under the federal *Privacy Act*, the *Access to Information Act* or the *Official Languages Act*, within one business day.

## **4. The Complaints Process**

Agency staff will guide the person who has contacted them with a concern or complaint through the steps listed in Appendix A: "If you have a complaint..." This procedure is posted on the Agency's website, together with appropriate contact information.

## **5. Role and Authority of the Agency's Client Service Champion**

5.1. The Agency's Client Service Champion will:

- listen to client and stakeholder concerns and complaints directed to them;
- ensure that clients and stakeholders are aware of the Agency's process for registering complaints and resolving disputes;
- investigate concerns and complaints about Agency service and provide recommendations for resolution or information about other sources of help;
- where appropriate, involve other staff in investigating and resolving complaints about Agency decisions;
- find appropriate outside resources, where necessary, to help mediate disputes with the Agency;
- ensure that clients and stakeholders are informed about the decision that concludes an investigation;
- prepare periodic reports on complaints and disputes and their resolution, including any suggestions for improved processes and services;
- arrange regular training for staff on handling complaints and disputes.

5.2. From time to time, as the Client Service Champion and the Director, Human Resources and Administration deem appropriate, the Agency may use an outside expert in mediation and conflict resolution to provide advice, training, mediation or other services to support the dispute-resolution process.

## **6. Confidentiality**

The Agency will preserve its clients' and stakeholder's trust and encourage good communication by keeping confidential the material gathered in dealing with complaints. If outside mediation or support is needed, all parties will sign an agreement confirming that the entire dispute-resolution process will remain confidential among the parties and that correspondence and discussions among the complainant, the Agency's representatives and the outside mediator may not be used in subsequent legal or other proceedings by any party.

## **7. Logging of Complaints**

The Client Service Champion will log all complaints received from client co-operatives or other parties.

**8. Reporting to the Board of Directors and CMHC**

Every year, the CEO will provide the Agency's Board of Directors and CMHC with a summary report on concerns raised and complaints received from program clients and how the Agency resolved them. The report will preserve the anonymity of the Agency's clients as far as possible.

## Appendix A: If you have a complaint...

Canada Mortgage and Housing Corporation (CMHC) has entrusted the Agency with the job of administering federal co-operative housing programs in Alberta, B.C, Ontario and PEI. The Agency knows that our decisions and our service will not always please every co-operative, co-op member or other stakeholders. We can't promise to make everyone happy, but we do commit ourselves to dealing with complaints fairly and openly.

The Agency must follow CMHC's program guidelines, our own client-service standards and our Bilingual Services and other policies. Read these documents on our website to learn what the Agency can do and what it promises your co-op.

If you have a problem with the Agency, this guide will help you find the best way to solve it. Please read it carefully and follow the steps it sets out.

### Where to find information and help

- You may consult the guidelines for the different housing programs the Agency looks after on the Agency's website ([www.agency.coop](http://www.agency.coop)). The Agency has **no power** to change these guidelines.
- If you make a complaint under the federal *Access to Information Act*, *Official Languages Act* or *Privacy Act*, the Agency cannot deal with it. Under our agreement with CMHC, we must pass on these complaints to CMHC. We do so promptly.

### If you are a co-op member with a complaint about your co-op...

- If you think your co-op is not following its operating agreement with CMHC (about subsidies, for example), you may call or write to your co-op's relationship manager at the Agency.
- If you have a human-rights concern that your co-operative has not addressed, you may ask for advice or assistance from your provincial human-rights commission.
- For all other problems, please see "Having a problem with your housing co-op?" on the Co-operative Housing Federation of Canada website.

### If your complaint is about a breach of privacy or confidentiality by the Agency...

- Call or write to the Agency's Privacy Officer at 1-866-660-3140 (dial 0 and ask for our Privacy Officer).
- Explain the problem.

The Agency's Privacy Officer will work with you to address your complaint. All complaints about breaches of privacy or confidentiality will be reported to the Agency's Chief Executive Officer.

### **If you have a complaint about the Agency...**

We want to hear from you. We have set up a friendly, confidential process to help with your problem. You may share your concern or complaint by telephone or in writing, as you prefer. Here are the steps to take.

#### **Step 1: Collect your information**

The Agency needs to know the following.

- What is your complaint?
- Is it about a decision or about our service to your co-operative?
- Does the problem involve a particular Agency staff member?
- When did it happen?
- What would you like the Agency to do?

Collect all your documents (letters, information, agreements) so that you can answer these questions.

#### **Step 2: Call or write to your co-op's relationship manager**

Even if your problem is with the relationship manager assigned to your co-op, please speak or write to them first, in case the problem is due to a misunderstanding. Provided your co-op is a member, you may ask your federation or CHF Canada to make the call for you. Be sure to give them all the information listed above. If you don't feel able to speak to your Agency relationship manager, you may speak instead to the Manager, Operations for your region (West / East).

#### **Step 3: Call or write to our Client Service Champion**

If you can't solve the problem directly with your co-op's relationship manager or their supervisor, you may write to the Agency's Client Service Champion or call them at 1-866-660-3140, ext. 403. Their job is to work with clients and other stakeholders to resolve complaints and problems with our service.

Our Client Service Champion will help you by

- hearing your complaint or problem;
- making sure you have all of the background information you need;
- telling you

- how soon the Agency will get back to you (never more than two days later)
- how long you will wait for a full response (not more than four weeks after the Agency first hears your complaint);
- investigating what happened, telling you how we can resolve it, if we can, and sometimes suggesting either
  - mediation by a mediator from outside the Agency or
  - a review of relevant Agency policies and practices that could help resolve the problem;
- responding in writing. If a service problem can't be fixed or a decision changed, our letter will say why;
- apologizing to you on behalf of the Agency, if appropriate, and describing any changes to decisions or service we will make as a result of your complaint.

Our Client Service Champion will tell you if the Agency cannot act on your complaint because of agreements or laws the Agency has no power to change.

#### **Step 4: Involve the CEO**

If our Client Service Champion can't resolve your problem, you may appeal to the Agency's CEO. The CEO will review the steps already taken and decide what more, if anything, can be done.

#### **Step 5: Appeal to the President of the Agency**

If the problem has still not been resolved to your satisfaction, you may appeal to the Agency's President. They will review your case and make a final decision. You can contact the President through the CEO.