



## Customer Service Action Plan

The Housing Finance Agency plc (HFA) is committed to delivering the highest quality of service by providing a professional, efficient and courteous service to all its customers.

The HFA's mission is to facilitate the successful delivery of social and affordable housing in Ireland. We do this by providing long-term competitive finance to the sector, and by using our financial expertise to support our stakeholders in the development and implementation of effective housing programmes.

The Customer Service Action Plan expands upon the commitments and standards set out in our Customer Charter and outlines the nature and quality of service customers can expect to receive.

### Access and Equality

HFA is committed to:

1. Treating all customers equally and in accordance with relevant legislation.
2. Ensuring that there is no discrimination on grounds of gender, civil status, family status, sexual orientation, religious belief, age, disability, race or membership of the Traveller community.
3. Creating staff awareness of the importance of equality and diversity in their interactions with customers through information sessions and training.

### Information & Privacy

HFA is committed to:

4. Providing stakeholders and customers with information that is comprehensive, clear, accurate and accessible.
5. Respecting our customers' privacy and adhering to our data protection statement.
6. Ensuring that all product marketing material clearly outlines our product offering and indicative criteria applicable.
7. Making every effort to ensure that information is provided in a clear format.
8. Processing all customer information in accordance with the Data Protection Acts, through the promotion of a culture of awareness and compliance.

## Timeliness and Courtesy

HFA is committed to:

9. Treating all customers with dignity and respect and ensuring that all enquiries are dealt with promptly and efficiently.
10. Delivering quality service in a courteous and efficient manner and creating a culture of mutual respect between HFA and any stakeholder.
11. Ensuring sufficient direct engagement with a HFA point of contact to ensure a streamlined approach for applicants throughout the application process and ongoing thereafter.
12. Providing clear and sufficiently detailed information relating to decisions on loan applications.
13. Responding promptly to all requests.

## Physical Access

HFA is committed to:

14. Ensuring that suitable access and facilities are in place in HFA offices for customers including those with specific or additional access needs.
15. Providing appropriate office meeting space to ensure customer privacy and to comply with occupational and safety standards and facilitate access for people with disabilities or specific needs.
16. Adhering to Health and Safety legislation.

## Consultation and Feedback

HFA is committed to:

17. Engaging proactively with key stakeholders, representative groups and other interested parties and considering their market knowledge regarding the development and delivery of our products.
18. Providing a structured approach to meaningful consultation with customers in relation to the delivery and review of HFA products.
19. Welcoming customer feedback. Full contact details are available on the HFA website ([www.hfa.ie](http://www.hfa.ie)).

## Complaints

HFA is committed to:

20. Providing an independent review process where a complaint may arise. In the event that a member of the public is not happy with any part of our customer service, that person may make a complaint to HFA and can do so by writing to Ms. Katherina Hammond, Quality Customer Service Officer, Housing Finance Agency 46 St Stephen's Green Dublin 2. or by emailing details to a specific complaints e- mail address [cosec@hfa.ie](mailto:cosec@hfa.ie) .
21. Ensuring all complaints are treated promptly, fairly, impartially and in confidence.

Ensuring all complaints are acknowledged within 5 working days of receipt, with updates on complaints to be provided at intervals of no longer than 20 days and, where possible, to attempt to resolve all complaints within 40 working days.

## Appeals

HFA is committed to:

Maintaining a formal, accessible and transparent appeals process to ensure that unsuccessful applicants have an opportunity for the process undertaken in arriving at the credit decision relevant to their application to be reviewed.

Appeals can be made by completing the appeal form available on the HFA website at:

[HFA Customer Complaints Procedure | Housing Finance Agency](#)

and emailing it to [cosec@hfa.ie](mailto:cosec@hfa.ie).