

V.10 Dispute Resolution

Subgrantee General Guidelines.

To resolve weatherization disputes, consider alternative dispute resolution methods like mediation, arbitration, or follow a formal grievance process, potentially involving MFA and/or the Department of Energy (DOE). All client complaints will be recorded in writing within the agency that is working or has worked with the client, Community Development Department, Weatherization Supervisor, Quality Control Inspectors, Program Managers, and Technical Managers. Alternative dispute resolutions are recommended when client complaints remain unresolved.

Considerations: Agencies should consider the use of alternative dispute resolution procedures, including arbitration and mediation procedures, to assist in resolving client complaints.

- **Mediation:** A neutral third party helps parties reach a mutually agreeable solution.
- **Arbitration:** A neutral third party makes a binding decision after hearing both sides.

If further assistance is needed, MFA will provide a formal response to the client. This response may include a plan of action, an answer to a question, or contain more questions for the client. Under no circumstances will MFA advise the client that work can be done under the program; this action will be completed by the agency that is working with the client.

Grantee General Guidelines.

Pursuant to the authority of the Consumer Financial Protection Bureau (CFPB), MFA is responsible for maintaining a comprehensive Consumer Complaint Policy and Procedure for resolving consumer complaints related to the financial products it offers, and the services related to those products it provides. The standards set out in this policy represent minimum requirements based on applicable legal and regulatory guidance and are intended to prevent violation of federal regulations related to consumer protection and mortgage lending. MFA's Consumer Complaint policy and procedure is separate from MFA's Fraud, Waste & Abuse Reporting. MFA will provide the public with MFA's Consumer Complaint process as well as the link to submit a Consumer Complaint. The Consumer Complaint form will be available to consumers through MFA | MFA's Website at <http://housingnm.org/resources/consumercomplaints>. Consumer Complaint tracking and resolution will be achieved through the steps outlined in this policy and the use of MFA's Consumer Complaint Tracking database.

- a) Consumer Complaints may come to MFA in many forms, including but not limited to:
 - 1) MFA website - <http://housingnm.org/resources/consumercomplaints>.
 - 2) Phone Calls

- 3) Letters (Regular Mail)
 - 4) Certified Mail
 - 5) E-mail
 - 6) Voice Mail
 - 7) Legal Action
 - 8) Official MFA Social Media Account Comments
- b)** Regardless of the intake, all consumer complaints will be tracked through MFA | MFA's Complaint Tracking and Reporting database. The database will include:
- 1) Receipt date and source
 - 2) Consumer contact information
 - 3) Research and results
 - 4) Consumer response type and date
 - 5) Corrective actions taken
 - 6) Resolution code
- c)** The Compliance Manager will serve as MFA's complaint monitoring point of contact (POC). As the POC, the Compliance Manager will be responsible for intake, data input, monitoring the status of complaints, compliance with requirements related to resolution and providing reporting to Management when complaints are received. In addition, the Compliance Manager will be responsible for assigning the complaint to the appropriate department Director or Manager via the Complaint Tracking Database for resolution as required. When a department Director or Manager receives notification that a complaint has been reported in relation to their department, they have the responsibility of investigating the nature and credibility of the Consumer Complaint.
- d)** All MFA Employees subject to this policy will be provided training of the process for handling consumer complaints upon hire and annually thereafter.
- e)** MFA is committed to the highest standards of compliance with consumer protection and fair lending laws and requires Management, Employees, and third-party vendors to follow this policy in accordance with CFPB requirements.
- f)** Consumer complaints received by MFA staff shall be:
- 1) Brought to the attention of the Board of Directors at the discretion of the Executive Director/CEO, who shall consider the severity, accuracy, and

verifiability of the allegations of any complaint report when making this determination.

- 2) Included in the agency monitoring results letter as an attachment that describes the nature of the complaint, resolution, and status of the complaint.