



Annual complaints performance and service improvement report

2024/2025

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A message from our Chief Executive

When I joined Moat in October 2024, it was clear we needed to do better. For two years in a row complaint numbers were high, and we weren't meeting the standards set by the Housing Ombudsman's Complaint Handling Code. Most importantly, you, our customers were telling us – loud and clear – that our services weren't meeting your expectations.

This report covers the period from 1 April 2024 to 31 March 2025. It's a chance for us to be honest about where things have gone wrong, share what we've learned and explain how we're using your feedback to make real and lasting improvements.

Like many in the social housing sector, most of the complaints we received were about our repairs. But we also saw concerns across other areas of our service. That's why both our Board and Executive team continue to focus on listening to you, understanding where our services are falling short and taking action to put things right. We're also committed to being open with you about the progress we're making.

We're working hard to become a learning organisation, one that is always improving. This report is part of that journey, and I want to personally thank everyone who has taken the time to share their experience with us. Your voice is helping us build better services.

We'll continue to track our progress and keep you informed through our Customer Catch-up newsletters and on our website.

A handwritten signature in blue ink that reads "Gavin".

“One thing I want to be absolutely clear about: at Moat, we welcome complaints. We see them as a vital way to learn and improve. If something isn't working, we want to hear from you - whether it's by phone, email, in person or online. We'll listen and act.”

Gavin Cansfield
Chief Executive



Caroline is on our Board and takes the lead when it comes to our complaints handling. She makes sure we deal with your concerns fairly and efficiently, and that we learn from every complaint to make our services better for you.

A message from our Board

As a member of Moat's Board, I welcome the opportunity to support this annual report and reflect on the year behind us. We recognise the challenges customers have faced, particularly around our repairs service, and agree this report is a fair and honest account.

It's clear colleagues across Moat are working hard to listen, learn and respond when things go wrong. As a Board, we're committed to overseeing that process closely, making sure complaints are handled fairly, lessons are learned, and improvements are delivered.

We're encouraged by the early signs of progress, but we know there's more to do. We will continue to challenge and support the Executive team to ensure services not only improve but meet the individual needs and expectations of every customer we serve.

A stylized, handwritten signature in blue ink, appearing to read 'CAR' followed by a flourish.

Caroline Ross
Independent Director

Complaints summary

1 April 2024 to 31 March 2025

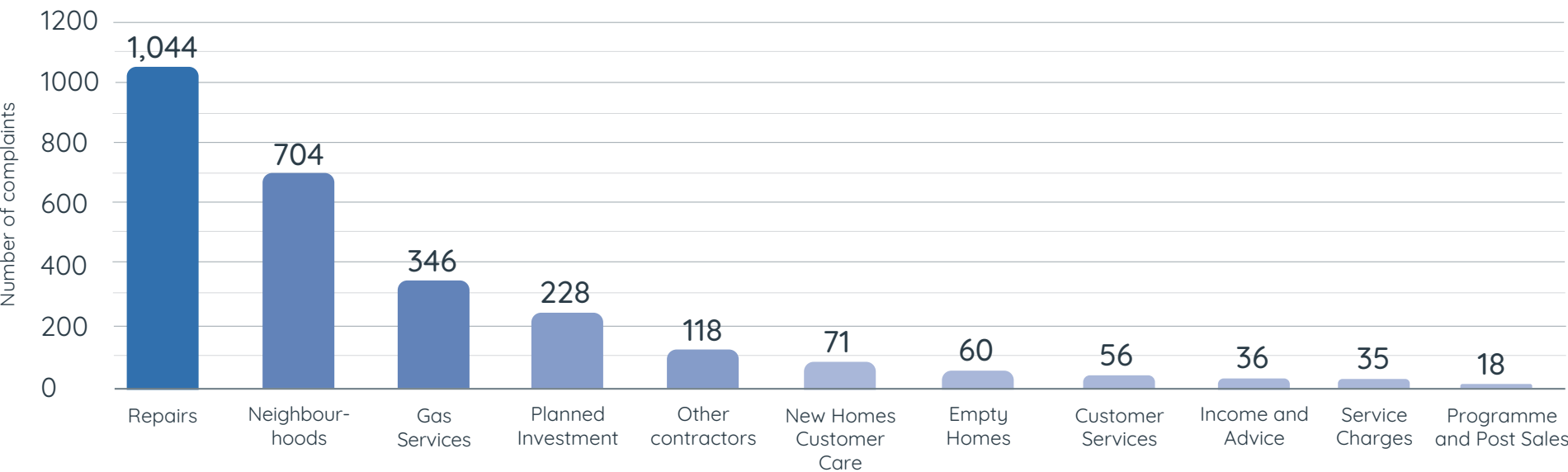
Number of complaints received in 2024/25	2659 (increase of 6.4% on 23/24)
Stage one acknowledgements sent on time	2354/2624 89.7%
Stage one responses sent on time	2243/2562 87.5%
Complaints investigated at stage two	500 (increase of 108% on 23/24)
Stage 2 acknowledgments sent on time	447/492 90.9%
Stage 2 responses sent on time	354/443 79.9%
Total closed	2498

Outcome

Not upheld	424 17%
Partially upheld	815 33%
Fully upheld	1259 50%

83% of the complaints we considered were either fully or partially upheld.

An overview of the service areas you complained about:



Less than 10 complaints:
Governance and Compliance, Customer Resolutions,
Sales and Marketing, Central Services

What you told us and what we're doing about it

In 2024/25 the number of complaints we received rose by 6.4% compared to the previous year (2,659 vs 2,488). The main concerns raised were around our repairs and neighbourhood services.

We've taken a close look at the key areas where you told us we didn't get things right.

Repairs service

You were frustrated with how long it took to get repairs completed, especially when multiple visits were needed. Many of you experienced delays between appointments and poor follow-up.

ACTION In February 2025 Mears started working with us on an interim 18-month basis to deliver our repairs service. Mears have been focussing first on long-standing repairs and are prioritising customers who are vulnerable or have disabilities.

Neighbourhood services

Our team offers a wide range of support, but communication hasn't always been quick or consistent, leading to confusion and delays.

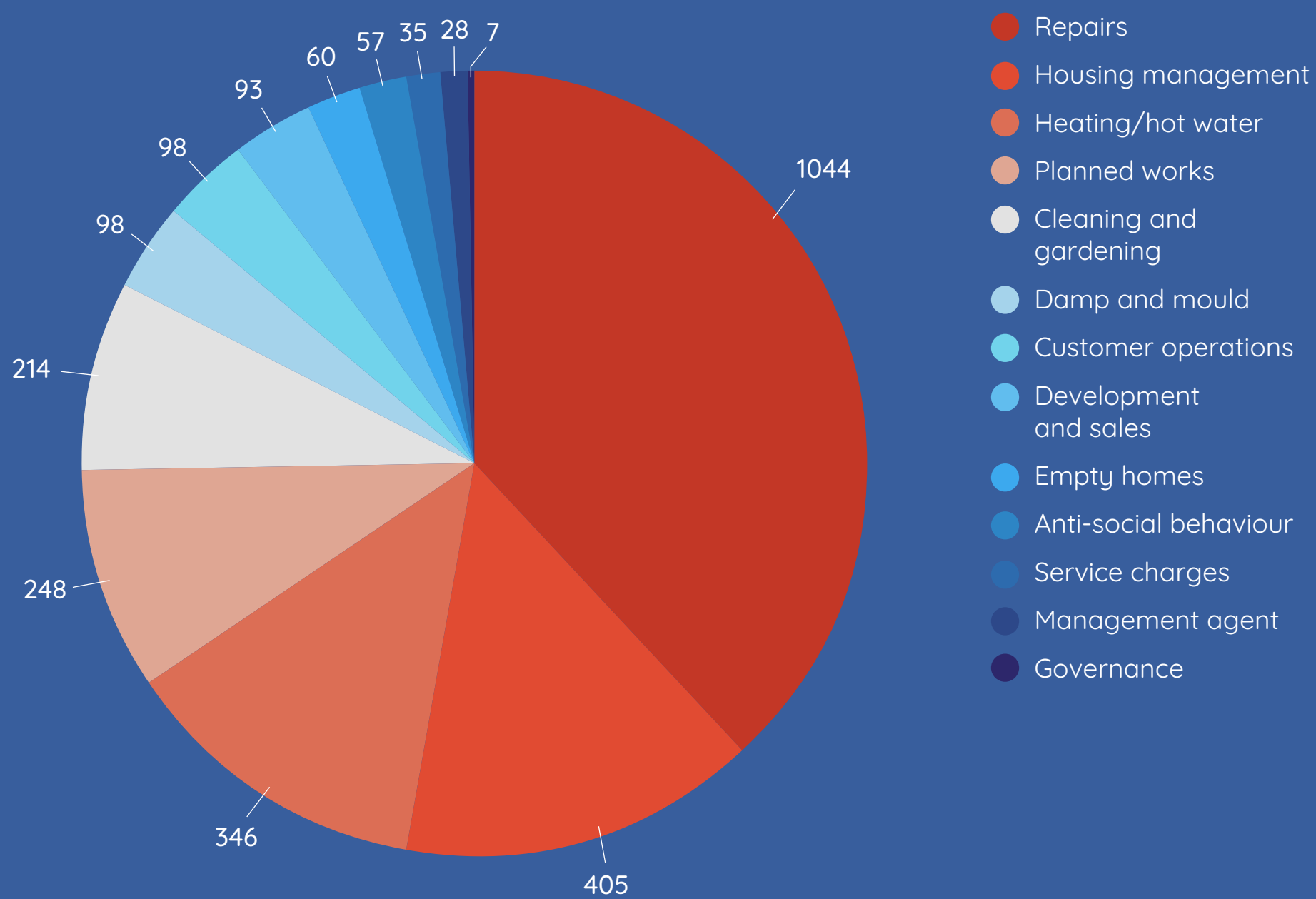
ACTION Every Moat colleague has now completed specialist customer service training, with a strong focus on communication. We also have in-house trainers to ensure new colleagues are properly onboarded. Plus a clear service offer with defined response times which we've named The Moat Offer. We're rolling this out to customers from Autumn 2025.

Gas services

Missed appointments were a major source of frustration, as well as long wait times to get your heating and hot water working again.

ACTION We now have a detailed improvement plan in place with our gas contractors, which we monitor monthly. We've made our expectations clear, with milestones set and tracked regularly to make sure progress is being made.

There are some common drivers for our complaints, which we consider the root causes:



Complaints we haven’t investigated


We will always look at the individual circumstances of each complaint. In some circumstances it may not be appropriate to consider a complaint.

During April 2024 and March 2025, we advised customers we could not investigate six complaints as they related to a historical matter that took place over 12 months ago. In all instances we provided the customer with their rights to escalate their complaint to the Housing Ombudsman.


The Housing Ombudsman

We are registered members of the Housing Ombudsman Scheme. The Housing Ombudsman is an independent, impartial, and free service for social housing residents and they offer support and advice at any stage of the complaints process.

How to contact the Housing Ombudsman:

 Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET

 0300 111 3000

 housing-ombudsman.org.uk/residents/make-a-complaint/

We had 68 complaints referred to the Housing Ombudsman for consideration during 2024/25. We received the outcome of 19 cases, which had a total of 53 determinations. We’ve included a breakdown of these below:

Severe maladministration	3
Maladministration	22
Service failure	11
Reasonable redress	11
No maladministration	5
Outside jurisdiction	1
CHFO’s	0

What does it mean?

- **Severe maladministration**
The most serious failure, where there is evidence of serious detrimental impact to the resident.
- **Maladministration**
Where there was a failure which adversely affected the resident and we failed to put it right.
- **Service failure**
The action we took to a situation wasn’t entirely sufficient. Service failure is a form of maladministration.
- **Reasonable redress**
We fixed the issue and offered fair compensation before the Ombudsman got involved.
- **No maladministration**
We followed our rules, and any failings were minor and caused no detriment to the resident.
- **Outside of jurisdiction**
The issue is outside of the remit of the Housing Ombudsman Service.
- **Complaint Handling Failure Orders (CHFO’s)**
A failure to comply with the Housing Ombudsman Complaint Handling Code.

Every year the Housing Ombudsman publishes a landlord report. Click the link below to read the latest report:

 housing-ombudsman.org.uk/annual-complaint-review-reports/

We’ll share the 2024/25 as soon as its available.

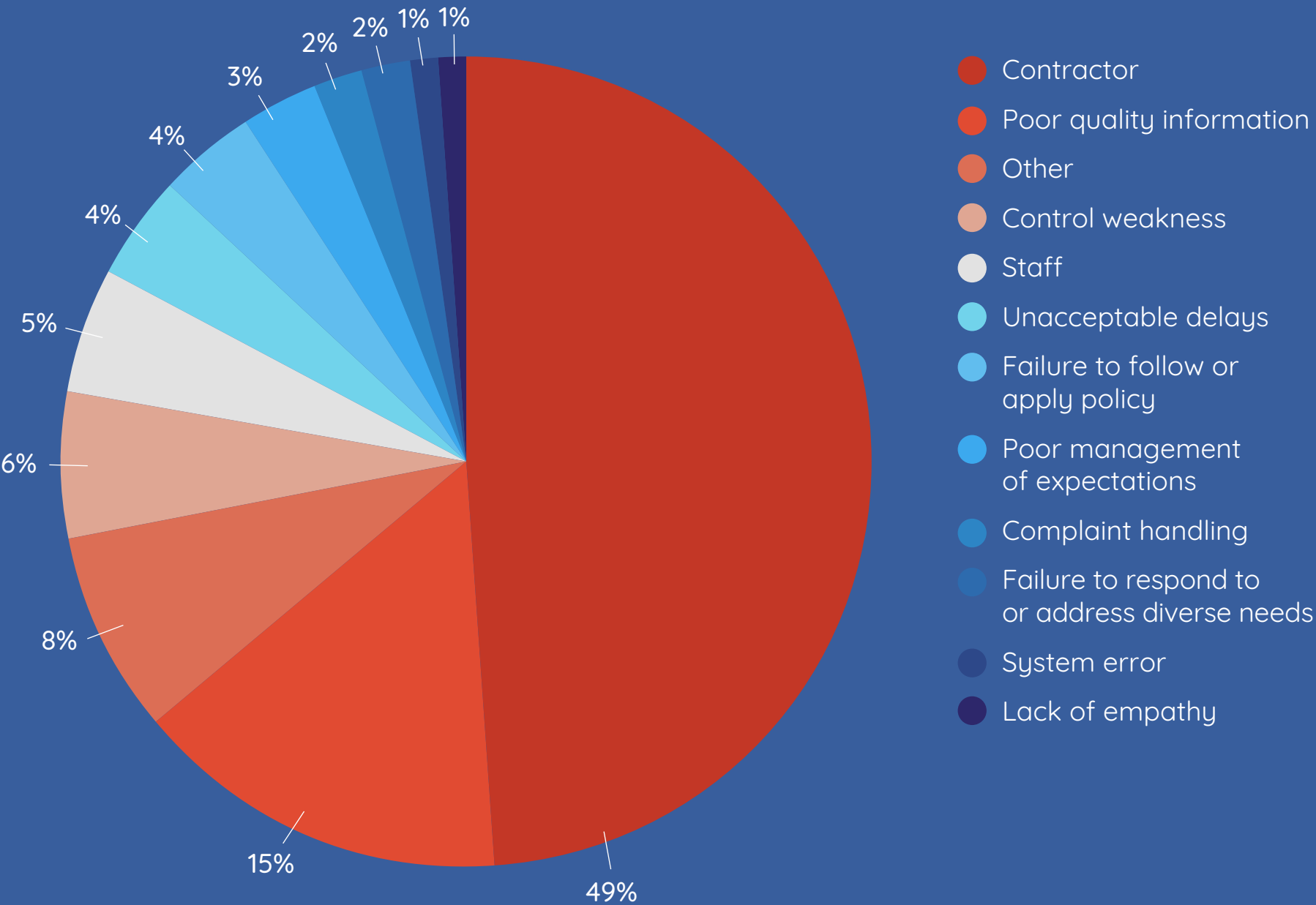
Our service improvements as a result of our learnings

We're committed to learning from our complaints and identifying themes to help us understand what is failing to meet our customers' expectations.

Many of the lessons captured in 2024/25 will help us make sure we have the right repairs partners during the procurement process for when we launch it in September 2026.

We're also focused on improving communication, record keeping and support for our vulnerable residents, along with improving our ways of working so that colleagues work collaboratively to resolve issues and you can trust the information that we give you.

Key areas of lessons and service improvements



What you told us

The repairs delivered through some of our other contractors are not well managed and we do not maintain oversight

ACTION

We've restructured teams to improve how well we track our contractors and work being completed to timescale. We have also created a framework for all our contractors so the partners we work with are clear on our expectations.

What you told us

Our complaints performance needs to improve and we need to ensure we're responding to you within agreed timescales when there is an issue.

ACTION

All our lead officers now complete the Housing Ombudsman Complaint Handling Code training before handling any complaints and we've improved the visibility of when complaints are due for response.

What you told us

Our compensation policy does not meet your expectations.

ACTION

We have realigned our compensation policy with the Housing Ombudsman Remedies Guidance.

What you told us

Our homes should be in better condition when you move in with less repairs outstanding.

ACTION

We've updated our handover checklist to make sure we're considering even more points before we let you move into your new home.

What you told us

Our process for utilities was not set up in good time for new builds.

ACTION

We've reviewed our process to ensure we're set up in good time for the handover of new builds and prompt closure of accounts when people move in to their new homes.

The value of customer feedback and a great example of how our teams work together to listen, understand and make a difference:

One of our customers in a new build home reported a faulty cooker which we replaced quickly to eliminate immediate safety concerns. This allowed our Fire and Electrical team, New Homes Customer Care, Neighbourhoods and Customer Resolutions teams to work together and identify that a plug was at fault. Working together we prioritised our customers safety and contacted the other residents to make sure that their installations were also safe.

Self-assessment report

As part of the Complaint Handling Code, we've also completed our annual self-assessment to ensure it met all the requirements of the Code.

Due to our current performance where we have failed to respond to 100% of our complaints in compliance with the Housing Ombudsman Complaint Handling Code, our performance would be considered non-compliant. We believe we are compliant with all other areas of the Code.