


Responsibility:	Head of Customer Resolutions	
Approved by:	Moat Board	
Approval Date:	December 2023	
Review Date:	December 2026	

Complaints Policy

Summary
The purpose of this policy is to assure you that we care about getting things right for our customers and have a structured process in place so that we consider complaints or service failures in a fair, consistent, open and impartial way in accordance with the Housing Ombudsman’s Complaint Handling Code.

Introduction

1. We understand that complaints are a valuable form of customer feedback. Our aim is to resolve complaints quickly, and to use the data and learning from complaints to improve our services.
2. When you raise your complaint, you deserve only the highest standards, so we make sure we meet the Housing Ombudsman Complaint Handling Code and the Regulator of Social Housing’s consumer standards as they ensure we do right by you.
3. Our definition of a complaint is in line with the Housing Ombudsman’s Complaint Handling Code. The Ombudsman defines a complaint as:

an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the landlord, its own staff, or those acting on its behalf, affecting a resident or a group of residents.

4. You do not have to use the word ‘complaint’ for it to be treated as such. When you let us know that you are dissatisfied with our service we will ask you if you would like this to be treated as a complaint.

Service Request

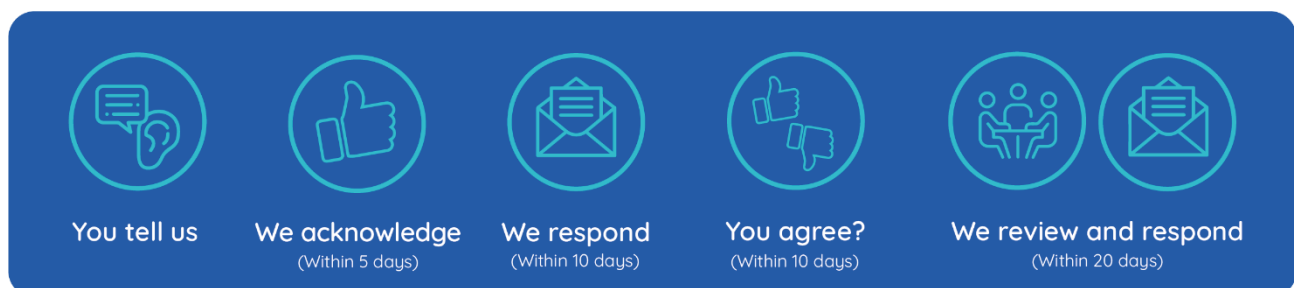
5. There may be times when an issue can be put right ‘there and then’. This could be a missed appointment or repair delay, which can be resolved with an apology and by providing a new appointment. These won’t be dealt with through our formal complaints process unless you ask us to do so or are dissatisfied with our response. We’ll continue to address any service requests after we’ve logged a complaint.
6. Service requests will be recorded, monitored and reviewed so that we can identify any themes and make improvements to our services.

How to make a complaint

7. It would be great if you could let us know straight away when there's a problem, so we can get back on track quickly. You can contact us:
 - by telephone: 0300 323 0011
 - by email complaints@moat.co.uk
 - on our online portal [myMoat](#)
 - on web chat [Moat | Contact us](#)
 - by making a complaint in person to any Moat employee
 - writing to us at: Moat, Mariner House, Galleon Boulevard, Dartford DA2 6QE
8. If you'd like to talk to us through social media, please remember that our pages are public. We want to keep your personal data safe so we might recommend that we switch to a safer channel. We'll still communicate digitally if that's what you prefer.
9. As long as you agree, we'll accept complaints from anyone acting on your behalf. For example, this could be family members, MPs and other organisations such as the Royal National Institute of Blind People (RNIB) and Citizens Advice.
10. We are happy to accept complaints from a group of customers, and to ensure we handle this efficiently, we'll ask for a single point of contact to be nominated.
11. If you don't want to tell us who you are that's fine. We'll treat anonymous complaints seriously too. We'll keep you updated as long as you tell us how to.
12. We want to hear from everyone. We'll make reasonable adjustments to accommodate your individual needs and comply with the Equality Act 2010. We'll provide an interpreter or British Sign Language interpreter if needed. Please tell us about any adjustments you need if we forget to ask.

How we'll resolve your complaint

13. Moat has a two stage complaint process. We'll start by listening to you to make sure we understand how the issue is affecting you and what you want us to do to put things right. We'll be clear, honest and committed to finding a resolution for you.
14. We'll make it easy for you to get a resolution to your complaint. Here's how it works.



15. When we receive your complaint, we'll send you an acknowledgment within five working days and confirm that we're working on a resolution. You'll have your own dedicated Moat colleague keeping you up to date and they'll let you know the outcome within ten working days from our acknowledgement.

16. Our aim is to fully resolve your complaint. If you're not satisfied with the answer we've provided in response to your complaint, we will, if you ask us to, arrange for your complaint to be progressed to stage two. This complaint review will be done by one of our senior colleagues. You'll need to request this within 10 working days of us letting you know the outcome of your initial complaint.
17. We'll acknowledge your request for a complaint review within five working days of receiving it and provide our final response within twenty working days of that acknowledgment.
18. In exceptional circumstances we may need to extend the timescales at stage one or stage two of our complaints process. We'll provide you with a clear explanation for this and seek your agreement. Any extension should not exceed 10 working days at stage one or twenty working days at stage two.
19. If you remain unhappy with how we're dealing with or have dealt with your complaint, you can contact the Housing Ombudsman at any time if you're are a tenant, shared owner, or leaseholder:

Housing Ombudsman Service
PO Box 152
Liverpool
L33 7WQ
Telephone: 0300 111 3000
Email: info@housing-ombudsman.org.uk
Website: <https://www.housing-ombudsman.org.uk>

Things we will not handle as complaints

20. We'll always try to help resolve service issues. Sometimes there will be issues that we can't deal with as a complaint, for example:
 - When your complaint has already been handled through our complaints resolution process.
 - If the issue occurred more than 12 months ago it may be difficult for us to reasonably investigate and resolve this for you.
 - If you've started legal proceedings against us or there's an ongoing insurance claim.
 - If you have a neighbour dispute or anti-social behaviour issue, we'll support you through our neighbourhood team. If we fail to do this properly, you can make a complaint.
 - A dispute about the level of your service charges. We'll resolve this for you as part of our service charge management. If we fail to do this properly, you can make a complaint.
 - If you're a customer on the Stanhope estate, where we manage properties on behalf of Ashford Borough Council, we'll manage your complaint in line with the Council's complaint process. You can find it on their website: www.ashford.gov.uk or by calling 01233 331111.
21. We'll consider the individual circumstances of each complaint. If we decide not to accept a complaint, we will explain why and if you are unhappy with the decision, you are able to approach the Housing Ombudsman for advice.

Learning from our mistakes

22. We're committed to learning from complaints and improving the services we offer our customers. To do this we'll look beyond the circumstances of individual complaints to identify issues and introduce positive changes.
23. We'll review all determinations received from the Housing Ombudsman to improve our complaint handling and inform future policy changes.
24. We'll share our complaints handling performance and the lessons we've learned with our colleagues, on our website and in our annual customer report.

Impact Assessments

25. Equality Impact Assessment – An Equality Impact Assessment was completed for this policy and considered as part of the approval process.
26. Data Protection Assessment – A Data Impact Assessment was completed for this policy and considered as part of the approval process.

Appendix

Link to Corporate Strategy
Complaints handling features in our corporate strategy. If we want to provide a great customer experience and be customer pioneers, we need to provide outstanding services, and where things go wrong, we need to resolve issues and learn from complaints.
Definitions
Complaint: 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 resident or group of residents.
Linked Policies
<ul style="list-style-type: none">• Anti-social behaviour policy• Compensation Policy• Data Protection Policy
Legislation
<ul style="list-style-type: none">• Equality Act 2010• General Data Protection Regulation (GDPR) and Data Protection Act 2018.
Customer Engagement
We sought the views of our Customer Advocates and used these to develop the previous version of this policy, which was approved in March 2023. Minor amendments have been made to this policy to ensure compliance with the Housing Ombudsman Complaint Handling Code updated on 1 April 2024.