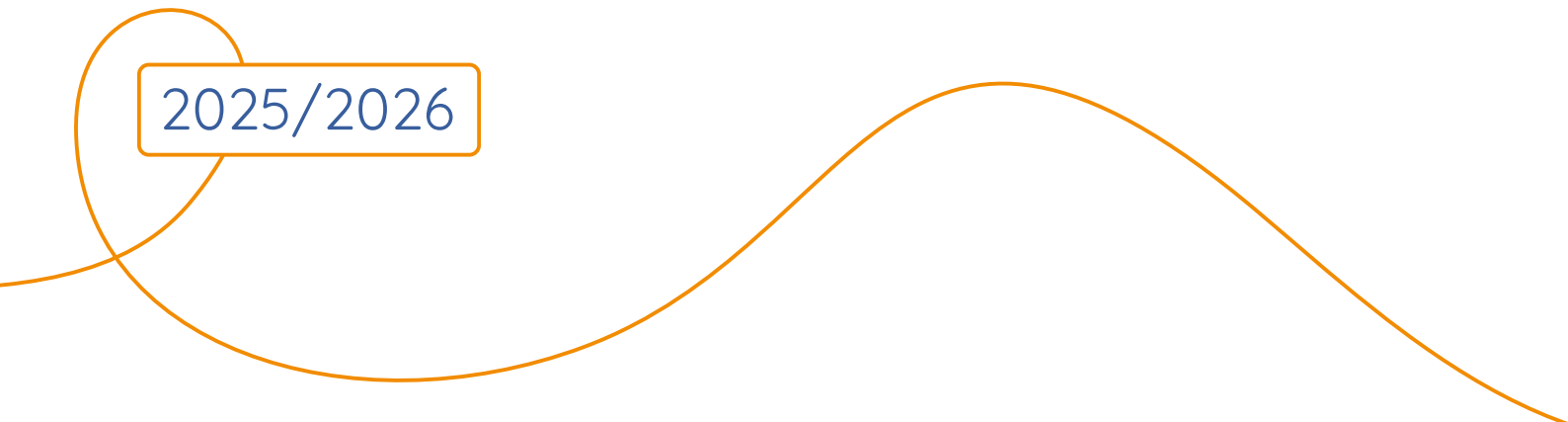


Annual complaints performance and service improvement report

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2025/2026

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A message from our Chief Executive



“Your complaints are scrutinised at every level, in all areas of our organisation – if we’ve let you down, we’re listening and learning, and we’re determined to improve.”

We want to provide you with reliably good services and support, so you’re happy in your home. Our complaints numbers show we’re not achieving this, and that’s why we’ve taken a closer look at our complaints this year, working with customers to improve how we resolve them and using them to drive real change.

We’ve focused on improving your experience if you complain, so you can expect a fair response, clear communication, and meaningful action. More importantly, we’ve looked at why you’re dissatisfied, where we’re falling short, and what we can do to turn those negative experiences around.

Your complaints told us that, above all else, you want to see changes to our repairs and maintenance services. This year, our customer-led Repairs Forum used data and feedback from complaints to guide their discussions and shape what they want to see from the service. It’s already led to some positive changes, including a big improvement in how quickly we complete routine repairs and a large reduction in outstanding repairs.

You also told us what matters most when it comes to resolving your complaints. Your feedback on tailoring our response to your needs has led to changes in the way we work – clearer, more regular communication that’s tailored to you, early consideration of how urgent your complaint is, and visits to your home when face-to-face discussions work best.

While I’m pleased with the progress we’ve made, I know there’s still lots to do to get our basic services and support consistently right. I’d like to thank you for your patience and ongoing trust in us – I know that’s not always easy. We’ll keep doing better, using complaints to put things right for customers and improve services for everyone who lives in a Moat home.



Gavin Cansfield
Chief Executive

A message from our Board - Caroline Ross

As a Board, we're working towards a positive complaints culture where feedback is welcomed, lessons are learned, and improvements are continuous. We want to make sure that every customer feels heard, respected, and confident that their voice leads to real change.

This report gives an honest account of that journey, so we're transparent about where our services haven't met your expectations and what we've done to change that. This year, we've taken some positive first steps to improve our repairs service, in response to your feedback. We've also worked closely with you to improve your complaints experience, and we're delighted that TPAS, the tenancy engagement specialists, recognised this collaboration for its "openness, transparency and genuine partnership". We're encouraged by the progress we've made in these areas. We also know there's more to be done, and this report is an opportunity to reflect on the work that lies ahead.

Your voice is central to this work. The concerns you've raised this year have helped us to understand your everyday experiences and use them to guide our decision-making. We'll continue to challenge and support the Executive team, ensuring services not only improve but meet the individual needs and expectations of every customer we serve.



Caroline is an Independent Director 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.

Complaints summary

1 April 2025 – 31 March 2026

	2025/26	2024/25	% increase or decrease
Number of complaints received	2,219	2,659	↓ 17%
Stage one acknowledgements sent on time	97% (2,141 of 2,207 complaints)	89.7% (2,354 of 2,624 complaints)	↑ 7.3%
Stage one responses sent on time	97% (2,034 of 2,104 complaints)	87.5% (2,243 of 2,562 complaints)	↑ 9.5%
Complaints investigated at stage two	552	500	↑ 10%
Stage two acknowledgments sent on time	91% (495 of 547 complaints)	91% (447 of 492 complaints)	No change
Stage two responses sent on time	96% (505 of 530 complaints)	80% (354 of 443 complaints)	↑ 16%
Total closed	2,782	2,498	

Outcome

	2025/26	2024/25	
Not upheld	424 (17% of all complaints considered)	552 (20% of all complaints considered)	This year, 83% of the complaints we considered were either fully or partially upheld.
Partially upheld	815 (33% of all complaints considered)	949 (34% of all complaints considered)	
Fully upheld	1,259 (50% of all complaints considered)	1,281 (46% of all complaints considered)	

Complaints we didn't investigate

We want you to have the best experience living in your home, and we always try to resolve service issues by looking at the individual circumstances of each complaint. Sometimes, it may not be appropriate to consider a complaint. Our complaints policy explains when we won't investigate concerns as a complaint, along with the reasons why.

Between April 2025 and March 2026, we let customers know we couldn't investigate 104 complaints. One hundred of these were related

to issues which had already been recorded under another complaint. The remaining four were related to issues which were over 12 months old.

We also found that several cases were opened as new complaints when they should have been escalated. To prevent this from happening again, we've introduced a dedicated specialist to our Customer Resolutions team who's responsible for allocating complaints to the right colleague at the right stage. We've also raised awareness of the correct process across our teams, and these two changes are helping us assign cases more accurately.

The areas we received complaints about

We look at our complaints to see if there are trends or common issues you're unhappy with. It helps us spot wider problems with our services and get to work resolving them.

Top 3 service areas



33% Responsive Repairs

This year, our biggest area of dissatisfaction was our responsive repairs service. Customers complained about a few different issues - the most common were how long it took to complete the initial repair and follow-on works, and poor communication while waiting for a repair.



24% Neighbourhoods

From the complaints we received, we identified improvements needed to the quality and consistency of communal cleaning and gardening services, how we deal with pests in your home or shared spaces, and general housing management, including parking. A common thread throughout many of these issues was frustration with how well and how promptly we communicate with you.



17% Gas services

The complaints we received about our gas-related repairs and maintenance highlighted the impact that missed appointments and long wait times were having on you.

Understanding themes helps us do better

Every complaint gives us a chance to learn and improve. When there are similar complaints about the same issue, we know that something's not right. Spotting these patterns helps us understand what's causing frustration and where we need to focus and make changes.

We're using this insight in a number of ways. It's shaped our Moat Offer, helping us develop a clear guide to the services and support you can expect from us. Using this information, our teams are also able to develop local plans, tailored to the services you and your neighbourhood receive. Our new Insight into Action Group, launching this year, will help in our journey to turn these insights into meaningful improvements that make a difference for you.

The Housing Ombudsman Service

We're 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.

We had 71 complaints referred to the Housing Ombudsman for consideration during 2025/26. We received the outcome of 45 cases, which had a total of 95 determinations. We've included a breakdown of these below:

Outcomes*

	2025/26	2024/25
Severe maladministration	3	3
Maladministration	36	22
Service failure	21	11
Mediation	2	0
Reasonable redress	18	11
No maladministration	15	5
Outside jurisdiction	2	1
Total	97	53

Maladministration rate: 63%

*These figures are estimated using the outcomes we've tracked; the Housing Ombudsman's figures are only released in our Landlord Performance Report which isn't available yet. We'll share these updated figures on our website once they're published, along with our 2025/26 Landlord Performance Report.

Our customers can contact the Housing Ombudsman in the following ways:

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

☎ 0300 111 3000

🌐 housing-ombudsman.org.uk/residents

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 in a situation wasn't entirely sufficient. Service failure is a form of maladministration.
- **Mediation:** Working with the customer and the Ombudsman, we reached an agreed outcome which resolves the complaint.
- **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.

Supporting the Ombudsman's service

If you refer a complaint to the Ombudsman, we'll work closely with them during the review process. Our newly introduced Resolutions Manager (Housing Ombudsman) leads on gathering the information needed for evidence packs. If we've promised to complete any actions related to your complaint, we won't put them on hold while we wait for the outcome - we'll continue to work on them while the Ombudsman considers your case.

What you told us and how we're taking action

We care about your experience and take every complaint seriously. We'll listen to you to understand how we've let you down and how it's affecting you. And, most importantly, we'll learn from our mistakes so we can make things better for you and for other customers facing similar issues.



Our complaints process

What you told us:

Our complaints process was inconsistent, with some teams or individuals at Moat providing better support than others.

Action

We've changed how our Resolutions team is structured. The team now responds to most complaints, from one central place, so they're managed in a reliable, consistent way. Each member of our team now partners with a specific service area within Moat. This helps us monitor all colleagues to make sure they're doing what they've committed to as part of complaint resolution. It also helps us spot root causes of issues and make improvements following complaints. We've added additional roles at manager level to improve the quality of investigations.

We held workshops with our Customer Advocates to understand how we can improve our complaints process. Most of them had made complaints before, and their personal experiences were invaluable. Using their feedback, we've:

- revised our process, from start to resolution
- increased our commitment to engaging with customers who make complaints
- ensured we do more to consider how issues impact individuals
- doubled our risk assessments, offering visits to more customers
- started to move complaints about our gas contractor from their complaints team to ours.

“Complaints should always be seen as an opportunity to improve services. When Moat’s complaints policy and procedure came up for review, I wanted to be involved. I believe that Moat’s customers offer a different perspective - what may look correct and clear to staff is not always easy for customers to understand.

We made changes to the wording of the policy to make it more user-friendly. We also reviewed the structure of the way complaints were handled, making it more direct and easier for customers to get to the right person on first contact.

Although some things couldn't be changed because of the legalities and housing guidance, most of our suggestions were taken on board and the changes were implemented. The result was a clearer, more user-friendly policy and procedure for all of Moat's customers going forward.”

Lorraine Ash

Moat customer and Customer Advocate

What you told us and how we're taking action (continued)



Your repairs service

What you told us:

When repairs were reported they took too long to resolve or needed multiple visits, and communication was often slow and inconsistent.

Action

We're using data in smarter ways to understand repairs. We've created a dashboard to spot where the same repair is being reported over and over again – by monitoring this weekly, we're able to spot bigger issues and take steps to prevent them.

We've also improved the way we work together – within Moat and with our suppliers. We've strengthened the link between the complaints and repairs team to help us get back on track quickly when things go wrong – this includes using our systems to monitor repairs which are connected to complaints. And our interim responsive repairs contractor, Mears, has brought on new staff members to resolve complaints. This has led to better learnings from complaints, and Mears has improved their processes and expanded their planning team as a result.



Empty homes

What you told us:

Once you were told you'd been nominated for a home, there was a long wait until you were able to move in.

Action

We've improved the way we share information between our empty homes and repairs teams, so we can provide clearer, more accurate information on when your home will be ready. And we've made sure that homes are only advertised once we know exactly when you're able to move in.



Temporary moves

What you told us:

When you had to move out of your home for major repairs, it wasn't always easy for you to get information about what was happening and what you could expect.

Action

We know temporary moves can be unsettling, especially if they continue for a long period of time. We've introduced a Customer Liaison Officer role to support customers during these moves, providing a single point of contact who checks in regularly and provides consistent, proactive support.

What you told us and how we're taking action (continued)



Anti-social behaviour (ASB)

What you told us:

You weren't always happy with how we supported you, especially with issues that were important to you but didn't meet the conditions in our ASB policy.

Action

We know that dealing with ASB can be difficult and we'll be introducing a Good Neighbour policy soon, to support any customers affected. The policy will address noise that doesn't meet the threshold for ASB, along with other issues which can be difficult to challenge. We're also carrying out even more audits of our ASB cases, so we're fully accountable for how we've addressed them.



Complex repairs and building work

What you told us:

Bigger repairs took a long time to complete and often involved several contractors and lots of visits from different people.

Action

We introduced a general building framework in 2025 for complex or large repairs. In simple terms, the framework is a group of contractors who've all been checked and meet the strict requirements we set for working on our homes. This gives us a pool of approved contractors to call on, and also allows us to meet with them regularly to review performance – this will help us get work done faster and to a higher standard.



Annual self-assessment report

As part of the Complaint Handling Code, we've also completed our annual self-assessment to ensure we've done all that we should when we've handled your complaints.

Our self-assessment shows that our policy and procedure are compliant, and we've followed all orders made by the Housing Ombudsman.

[Click here to read the full report](#)