

# Customer Resolutions Procedure



## Complaints Resolution Procedure

Target Audience	All Moat staff
Document Number	
Document Owner (Job Title)	Customer Resolution Manager
Authorised by	Head of Customer Resolutions
Frequency of Review	Annual
Next Review Date	April 2026

### 1. Purpose

- 1.1. We must handle complaints in compliance with both the Housing Ombudsman Complaint Handling Code and the Regulator of Social Housing's consumer standards at all times.
- 1.2. Customer feedback provides a valuable source of information on our services; this procedure explains how we will respond to any concerns raised. Throughout the process we will acknowledge where things have gone wrong, apologise for our mistakes and put things right as quickly as we can.

### 2. Scope

- 2.1. All staff are responsible for delivering great customer service, however when things go wrong, there will be designated resolution leads in each area of the business. These colleagues will ensure that our customers are kept up to date on their complaint and work with them to identify and deliver a suitable resolution.

### 3. Receiving Complaints

- 3.1. A complaint can be made via our online portal, webchat, email, letter, telephone or in person and can be recorded on CRM by any member of staff.
- 3.2. We must ensure we capture the following details:
  - A description of the issue
  - The resolution the customer would like
  - The impact this is having on the customer or any members of their household
  - If we need to make any adjustments to support our customer through the complaints process (i.e calling to read letters, providing information in other languages, communicating via email only etc)

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- 3.3. Once we have this information, we need to confirm our understanding, including all the above points, in an acknowledgement letter or email. We must also provide the name of a dedicated person the customer will be dealing with.

#### **4. Handling Complaints**

- 4.1. All complaints should be:
- Dealt with on their merits
  - Handled with an independent and open mind
  - Assess and take any necessary action with regards to actual or perceived conflicts of interest
  - All information and evidence should be considered carefully
  - Kept confidential as far as possible, with information only disclosed if necessary to properly investigate the matter.
- 4.2. If a complaint relates to a member of staff, they must be given a fair chance to set out their position and comment on any adverse findings before a decision is made.
- 4.3. If a customer raises additional complaints during an investigation, they should be incorporated if they are relevant and a formal response has not yet been issued. If a response has been issued, or it would unreasonably delay the response, the complaint should be treated as a new complaint.

#### **5. Quick Resolution**

- 5.1. Some service failures may not need to be treated as formal complaints. If the customer agrees and we can provide resolution within 48 hours, we should treat such issues as “quick resolutions”. Issues that are dealt with as quick resolutions do not need a written response.
- 5.2. The Housing Ombudsman provides guidance as to the type of issues this refers to. This is appended to this procedure for information.
- 5.3. If we are unable to offer a solution the customer is happy with within two working days or we do not get in contact, the concerns must be dealt with as a formal complaint.

#### **6. Formal Complaint**

- 6.1. When we receive the complaint, we must send an acknowledgement within 5 working days which confirms:
- Our understanding of the complaint
  - The outcome the customer is seeking to resolve the issue
  - A dedicated contact who will be communicating with the customer
  - The complaint reference number
- 6.2. The dedicated person will contact our customer/representative via their preferred method within 3 working days to introduce themselves, listen to their concerns and consider potential solutions prior to starting an investigation.

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- 6.3. A formal written response to the complaint must be provided within 10 working days from the date we acknowledged the complaint.
  - 6.4. A formal response should be provided at the earliest possible opportunity. This is when the resolution has been identified and agreed rather than waiting for that resolution to be delivered.
  - 6.5. Once we have agreed a resolution with the customer, the dedicated contact will continue to provide updates and ensure this is delivered by using commitments within the complaint's module. If for any reason we fail to deliver the agreed resolution, the complaint can be escalated to the next stage.
  - 6.6. There may be **exceptional** circumstances where a response cannot be sent within this timeframe. In these cases, we must explain why to the customer in writing. This must include a clear timeframe for when the full response can be expected which should not go beyond a further 10 working days.

## 7. Formal Review

- 7.1. If the customer is not happy with all or part of the resolution, their complaint can be escalated to be reviewed by a Senior Manager. This must be a different person to who has considered the complaint at an earlier stage. We need to understand which part of the complaint they are not happy with and confirm what outcome they would like.
- 7.2. We will acknowledge the escalation, confirming the name of the Senior Manager reviewing the complaint, within 3 working days.
- 7.3. The resolution lead will consider the original complaint, how we have addressed the issues raised and if the investigation has been fair and thorough. The review must be completed within 20 working days of when we receive the review request and will be confirmed in writing.
- 7.4. If there are **exceptional** circumstances which means we cannot respond in this timeframe, we will confirm this with the customer, including a clear timeframe for when the response can be expected. This should not exceed a further 10 working days.

## 8. Compensation

- 8.1. If it appropriate to award compensation as part of a complaint resolution, please refer to both Moat's Compensation Policy and the Housing Ombudsman Remedies Guidance.
- 8.2. The Housing Ombudsman have a case library for complaints which have completed their formal process. This is a valuable source of information which can help you decide on the correct level of compensation to propose.

## 9. Commitments

- 9.1. When an action is agreed to resolve a complaint with the customer it is the responsibility of the designated resolution lead to make sure this happens. These commitments will be recorded and monitored on the complaint record.

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## **10. Closing a complaint**

10.1. A complaint will be closed when:

- 10 working days have passed since the response has been sent and we haven't heard from our customer/representative
- The resolution of the complaint has been agreed with the customer and we are committed to monitoring this resolution.
- The formal review has been completed and the complaint has therefore exhausted our Complaints Resolution procedure.

## **11. When we cannot accept a complaint**

11.1. While we will always try to resolve issues, there are some circumstances where we cannot deal with them as a complaint. These are listed within the Complaints Resolution policy.

11.2. When you believe the issue should not be considered as a complaint, you must provide an explanation in writing to the customer which clearly explains why the matter is not suitable for the complaints process. The communication must advise customers of their right to take that decision to the Housing Ombudsman and include the Housing Ombudsman contact details.

11.3. The Housing Ombudsman may disagree with our assessment and instruct us to open a complaint which we must adhere to.

## **12. Housing Ombudsman**

12.1. At all stages, our communication must signpost our customers to the Housing Ombudsman Service. The Housing Ombudsman Service can help tenants, shared owners and leaseholders with advice and support.

12.2. The Housing Ombudsman may not formally consider a complaint until our own process is complete, however they are there to support both the customer and landlord in finding an early resolution and ensuring a fair and transparent process is followed.

12.3. Any complaint referred to the Housing Ombudsman will be responded to within the timescales of their requests for information.

## **13. Training**

13.1. All our staff leading resolutions, will complete mandatory internal training on our policy and procedures. This will also include use of the complaint's module where a full record of the investigation and contact with the customer/representative should be kept.

## **14. Learning from Complaints**

14.1. As well as resolving an individual complaint to our customer's satisfaction, it is equally important that we learn how things went wrong so we can prevent them from happening in the future.

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14.2. Both during and at the end of the complaint, please consider what steps we could take to prevent the same issue happening again. We should not restrict our views to individual teams or departments but consider other areas of the business or services we provide that have contributed to the situation and could be improved. This information should be recorded under the lessons learnt area of the complaints module so that we are able to track deliver of service improvements.

14.3. We need to capture this information within the lessons learnt part of the complaint's module.

### **15. Impact Assessments**

Equality - Has an equality impact assessment been carried out? If 'yes' append it. If 'no' explain why not. Has any adverse impact been identified? If so, is it justified and lawful? Explain how the document promotes equality of opportunity and/or good relations between different groups.

Data Protection Impact – has an impact assessment been carried out? If 'yes' append it. If 'no' explain why not.

### **16. Review**

Three years. This document will be reviewed more frequently if changes in legislation, regulation or the service requires it.

### **17. References**

Reference any documents or information reviewed in developing the procedure document.

### **18. Appendices**

List in numbered format any procedures, forms, templates or other guidance applicable to the policy. Appendices should be on separate pages.