Moat

2026 - 2030

Corporate Strategy

Homes that build futures

Our plan on a page

How our social purpose drives better outcomes for our customers.

Customer outcomes

Customer outcomes are what we deliver: safer homes, better services, stronger trust, greater stability and improved wellbeing.

Team plans and Individual objectives

These set how teams and colleagues turn strategy into practice – day-to-day actions and objectives aligned to customer outcomes and Basecamp sequencing.

Directorate Delivery Plans

These set out how each Directorate will deliver the supporting strategies, translating strategic actions into Directorate-level commitments.

Strategy: Customer Objectives

- Customers feel safe and confident in their homes
- Services are designed and improved with customers
- We understand customer circumstances and support sustainable tenancies.

Strategy: Existing Homes Objectives

- Fix the basics and restore confidence in the repairs service
- Put proactive asset management at the heart of what we do
- Strengthen safety, data and long-term investment decisions.

Moat Offer

Our clear service promise to customers.

Strategy: New Homes Objectives

- Focus growth where it has the greatest impact
- Deliver homes customers can trust – quality, affordability, longevity and sustainability
- Shape places with customers, stakeholders and community insight.

Strategy: People and Culture Objectives

- A culture of accountability, productivity and performance
- Systems and data that make work easier and smarter
- Change that delivers real customer value.

Executive Delivery Plan

This sets the collective outcomes the Executive Team is accountable for delivering – bridging Corporate Strategy priorities and supporting strategies into organisation-wide delivery commitments.

Corporate Strategy

This sets Moat's overall direction and strategic priorities – grounded in social purpose and defining what we aim to achieve for customers and communities.

Social purpose

We provide safe and affordable homes that make a real and lasting difference by supporting wellbeing, opening opportunities and helping our customers and communities thrive.

Basecamp 3

Leading the way as a trusted, customer-focused landlord.

Basecamp 2

Becoming a confident, high-performing landlord.

Basecamp 1

Getting the basics consistently right.

Cross-cutting themes and enablers

These apply across every layer of the organisation.

Value for Money, Equality, Diversity and Inclusion, Data, Governance, and Insight shape how we operate and improve.

Insight from customers and colleagues creates a continuous feedback loop, helping us understand what is working, where we need to improve, and how strategy and delivery should evolve.

Our social purpose and vision

Our social purpose

We provide safe and affordable homes that make a real and lasting difference by supporting wellbeing, opening opportunities and helping our customers and communities thrive.

Our vision

By 2030, customers will experience safe, well-maintained homes, reliable services and a landlord they can trust.

We will be known as a disciplined and accountable organisation that gets the basics right, listens carefully and uses evidence to make the right decisions.

Every colleague, whatever their role, will recognise that the people who live in our homes are our customers. We all play a part in delivering for them.

This strategy builds on our previous identity as Customer Pioneers with a clearer and more grounded position as a social purpose-led landlord. Everything we do will focus on delivering homes that build futures.

The context we're responding to

We are entering this period at a time of sustained pressure across the housing sector.

Housing need remains high. Customer expectations around safety, service quality and transparency have rightly increased. Regulatory standards are strengthening and financial pressures mean difficult choices must sometimes be made.

We are clear about our responsibility. We must be a safe and reliable landlord. We must use our resources wisely. We must make decisions that protect long-term stability for customers and communities.

Our strategic priorities

Our four strategic priorities set out what we will achieve by 2030.

They are clear, focused and grounded in our responsibility as a landlord.

Safe, affordable homes customers can trust

Customers deserve to feel safe and confident in their homes.

1

Supporting customers to live well and thrive

A safe home provides stability. Sustained tenancies create opportunity.

2

A confident, capable organisation delivering consistently

Consistency does not happen by accident. It depends on strong foundations.

3

A responsible and resilient social business

To deliver our social purpose for the long term, we must be financially disciplined.

4

Safe, affordable homes customers can trust

Customers deserve to feel safe and confident in their homes.

1

We will stabilise and standardise our core landlord services. We will embed clear safety standards, remove ambiguity in landlord and Managing Agent responsibilities and strengthen the accuracy of our asset and compliance data.

The Moat Offer will make our service standards clear and consistent, so customers know exactly what to expect from us and what we are accountable for.

Repairs will be predictable and delivered to clear standards. Safety concerns will be addressed quickly and consistently.

Our investment decisions will be based on verified evidence and clear accountability.

By 2030, customers will experience a landlord that is reliable, safe and consistent.

Supporting customers to live well and thrive

A safe home provides stability. Sustained tenancies create opportunity.

2

We will support customers to sustain their tenancies, recognising that circumstances vary and some customers require more tailored responses.

We will embed clear vulnerability standards and agree realistic service commitments. We will use customer insight and complaints learning to shape service improvements. Complex cases will have clear ownership. Early intervention will reduce avoidable harm.

Through the Moat Offer, our service commitments will be transparent and consistently applied, ensuring customers understand their rights, our responsibilities and the support available to them.

Customers will experience services that are fair, respectful and responsive. They will know what to expect from us and feel confident that we understand their circumstances.

3

A confident, capable organisation delivering consistently

Consistency does not happen by accident. It depends on strong foundations.

We will strengthen performance discipline and clarify ownership across the organisation. Performance, risk and assurance will tell one clear and coherent story.

We will improve data governance, strengthen evidence standards and ensure clear escalation routes where performance falls short.

We will protect critical roles and build resilience so that progress is sustained, even during change or disruption.

By 2030, expectations will be clear from strategy through to each colleague's objectives. Customer outcomes do not sit in one team. They sit with all of us. Everyone will understand how their role contributes to delivering safe homes and stable tenancies.

4

A responsible and resilient social business

To deliver our social purpose for the long term, we must be financially disciplined.

We will align investment and growth decisions to verified capacity, safety evidence and organisational readiness. Non-essential activity will not compromise landlord fundamentals.

We will strengthen financial controls, procurement discipline and independent assurance. We will make transparent decisions that demonstrate clear value for money.

In a challenging external environment, we will sometimes need to prioritise. Our first priority will always be the safety, reliability and sustainability of the homes and services we provide.

By 2030, we will be financially strong, well-governed and trusted by our customers, partners and regulator.

How we'll deliver

Our Corporate Strategy sets clear outcomes. Delivery will be structured, disciplined and aligned.

Supporting strategies:

Four supporting strategies provide focus and depth:

- Customer Strategy
- Existing Homes Strategy
- New Homes Strategy
- People & Culture Strategy

Together, these strategies translate our corporate priorities into practical delivery plans.

At the centre of this sits the **Moat Offer** - our published service promise to customers. It sets out the standards customers can expect from us across rented, owned and managed homes and makes clear where responsibilities sit.

Each strategy has a defined focus. Delivery, however, is integrated. Safe homes depend on capable teams. Sustainable tenancies depend on clear service standards. Financial resilience underpins them all.

Our Basecamp journey

We will sequence delivery through three clear phases.

Basecamp 1

Getting the basics consistently right

We will stabilise landlord services, embed safety standards and strengthen data integrity. We will restore predictability and trust.

Basecamp 2

Becoming a confident, high-performing landlord

We will build capability, improve productivity and embed performance discipline across services.

Basecamp 3

Leading through insight and innovation

With strong foundations in place, we will innovate responsibly and enhance customer outcomes.

We will not move ahead of our foundations. Growth and innovation will only follow stability and safety.

How we'll deliver

The golden thread

Our social purpose underpins everything we do.

There is a clear golden thread from purpose to customer outcomes:

Corporate Strategy
↓
Executive Delivery Plan
↓
Supporting Strategies
↓
Directorate Delivery Plans
↓
Team Plans
↓
Individual objectives

Every colleague plays a part. Every decision links back to our purpose.

Delivery is assured through a strong Performance Management Framework, providing clear ownership, measurable outcomes and transparent reporting.

Our Values

How we deliver this strategy matters as much as what we deliver.

Our values guide our behaviour and expectations across the organisation:

- Lead by Example
- Own It
- Be the Change
- Better Together

These values have remained constant as our strategy has evolved. They reflect who we are and how we work.

They reinforce our commitment that the people who live in our homes are our customers. Every colleague, whatever their role, shares responsibility for delivering safe homes and reliable services.

Cross-cutting themes

The following themes apply across all strategic priorities and supporting strategies. They shape how we make decisions, allocate resources and deliver services.

Value for Money

Every pound must make a difference. We will demonstrate a clear link between spending decisions and improved outcomes for customers.

Equality, Diversity & Inclusion

We will design services that are fair, accessible and inclusive. We will recognise difference and respond appropriately to vulnerability.

Data, Insight & Governance

Good decisions require trusted information. We will strengthen data ownership, improve evidence standards and ensure governance is clear and effective.

Recognising and responding to vulnerability

Understanding customer circumstances is fundamental to tenancy sustainability. We will identify vulnerability early, respond consistently and remove avoidable barriers to accessing services.

How we'll know we're succeeding

We will measure success through clear outcomes, strong governance and transparent assurance.

Our Performance Management Framework provides a single, coherent view of performance, risk and assurance across the organisation. Each strategic priority has defined outcomes, accountable owners and clear evidence.

We will monitor a focused set of corporate indicators linked to safety, service reliability, tenancy sustainability, financial resilience and regulatory compliance. Performance will be reported consistently to the Executive Team and Board, with clear escalation where standards are not met. Where expectations are not achieved, we will take corrective action quickly.

We will test our performance against what matters most - the lived experience of our customers. Customer feedback, complaints insight and independent assurance will inform our decisions and highlight where improvement is required.

Through initiatives such as our Big Door Knock and wider engagement activity, senior leaders and colleagues will continue to hear directly from customers and act on what they tell us. Insight will not sit in reports. It will shape decisions.

Ultimately, our customers will tell us if we are succeeding. Their experience of our homes and services is the most important measure of our performance.

What success will mean:

- Customers feel safe and confident in their homes.
- Services are predictable, fair and responsive.
- Performance, risk and assurance tell one clear and consistent story.
- Financial plans are sustainable and aligned to our social purpose.
- We meet the expectations of the Consumer Standards and maintain regulatory confidence.

We will report openly on progress and remain accountable to our customers, colleagues and stakeholders. The people who live in our homes are our customers. Not someone else's responsibility. Ours. Every part of our organisation will remain focused on delivering for them.