

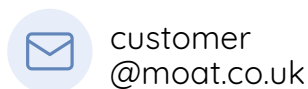
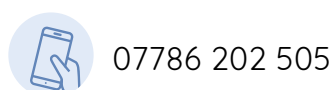
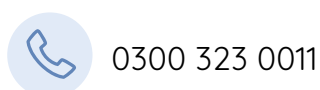


Annual report to customers 2024/2025

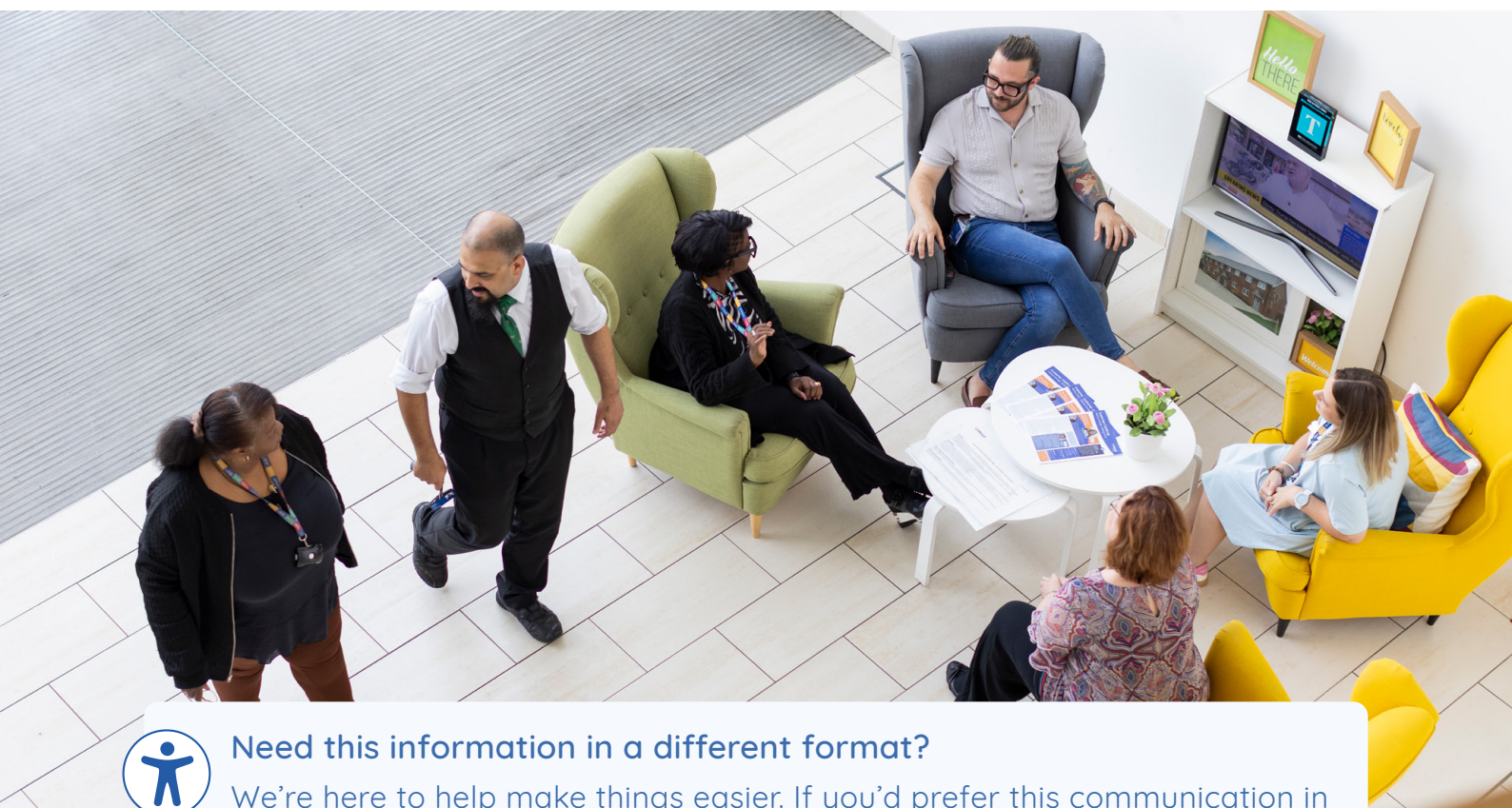
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How to contact us

Whether you prefer to call, email, use web chat or access your account online, we're here to listen and help in a way that suits you best.



Quick links to our reports and performance figures:



Need this information in a different format?

We're here to help make things easier. If you'd prefer this communication in another language, large print, audio, Braille, or a digital format that's easier for you to use - just let us know. We're happy to get it to you in the way that works for you.



A message from our Chief Executive

I want to begin by thanking our Customer Advocates for reviewing the content plan for this report and helping us make it more relevant and accessible. Your input continues to shape what we do, and we're truly grateful for your time and insight.

At the end of last year's report, we said we'd "turn up your voice" – and I'm pleased to say we've done more of that. Your feedback is starting to lead to real change in how we manage repairs, how we communicate and how we support your communities. Thank you to everyone who shared their voice with us – you've helped us do better.

We've also been more open about our performance – both the progress we're making and the areas where we still need to improve. This transparency is vital – from the moment I started at Moat it was really clear to me that we need to be upfront, plain and simple. It helps us stay focused, and it helps you hold us to account.

As you know the repairs service we provide was just not good enough and this has been a key focus. We parted company with our previous contractor and now have an 18-month contract whilst, working with customers, we sort out the permanent arrangements. I'm delighted that we are already seeing positive signs – quicker responses, more first-time fixes, and clearer communication. Don't get me wrong, there's still work to do, but having Mears as an interim partner on board gives us the space to carefully choose a long-term repairs partner.

Looking ahead for the coming year, we're putting meaningful engagement at the heart of how we work. Whether through our Customer Advocates, Repairs Forum or the Customer Scrutiny Panel, your voice will continue to guide the decisions we make together.

We're excited to launch the Moat Offer in Autumn 2025 – a clear guide to what services you can expect from us and how we'll deliver consistently great service. And we're improving our digital services too – making our website and MyMoat portal simpler, more accessible and more helpful, so you can get what you need, when you need it.

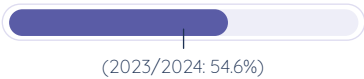
Thank you for your trust, your patience and commitment to working in partnership. Together, we're building a better Moat – one that listens, learns and acts with you at the centre.

Gavin Cansfield
Chief Executive

How we've performed

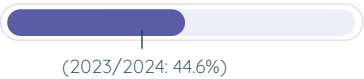
What you told us:

61.6%



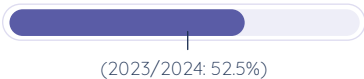
of you were satisfied with our services.

52.6%



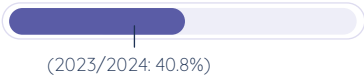
of you feel satisfied that we listened to you.

64.2%



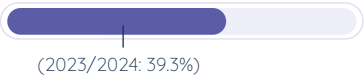
were satisfied that we kept you informed.

51.3%



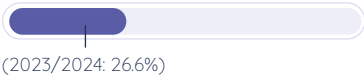
of you felt we made a positive contribution to your neighbourhood.

52.3%



of you were satisfied with the way we dealt with anti-social behaviour.

35.5%



of you were satisfied with how we handled your complaint.

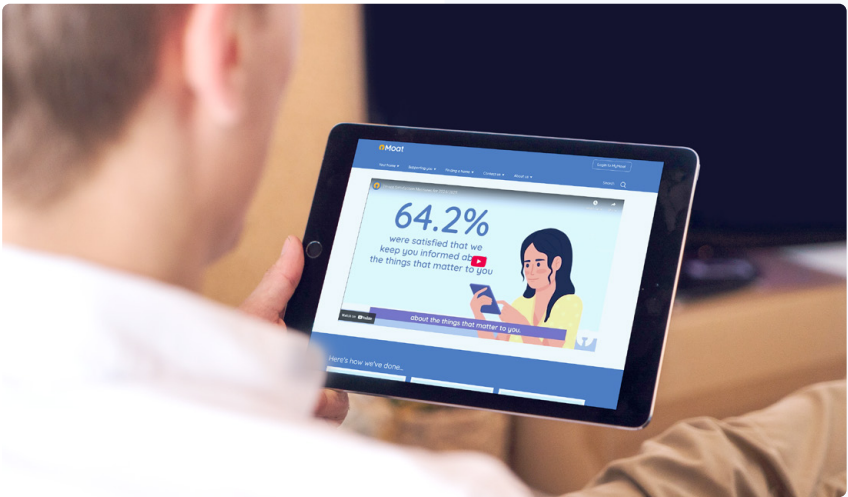
57.8%



of you who live on estates were satisfied that we kept communal areas clean and well maintained.

Want to know how we're doing?

We believe in being open and transparent about our performance, so you can see exactly how we're delivering for you and where we're focusing our efforts to improve. That's why we share regular updates in our Customer Catch-up newsletters, social media channels and on our website.



You can see key performance information anytime on our website at moat.co.uk/about-us/our-performance, including our Tenant Satisfaction Measures (TSM), quarterly performance reports and weekly updates on our repairs service.

 [Take a look here](#)

Putting things right

We know that behind every complaint is someone who has felt let down, and we're sorry if you've been unhappy with any part of our service. We'll work to understand what happened, how it affected you and what we can do to put it right and to make sure it doesn't happen again.

If you're not happy with the service you've had from us, please let us know - by phone, email, online, or in person. We're here to listen, and we will take action.



2,659
complaints

(2023/2024: 2,488)

165 enquiries

submitted by MPs

68 enquiries

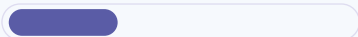
from the Housing Ombudsman

50%



we fully agreed with complaints

33%



we partially agreed with complaints

87.5%



of first-stage complaints were replied to on time

79.9%



of second-stage complaints were replied to on time

Top three areas we received complaints about:

1. Repairs (1,044 complaints)

What you told us: 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.

What we're doing: In February 2025 Mears joined us on an 18-month interim contract to help deliver our repairs service. Mears focussed first on tackling a backlog of over 7,000 long-standing repairs and prioritising our most vulnerable customers. Within their first few months with us, Mears had completed 1,000 jobs and cut the average wait time for long standing repairs from 102 days to 40, and for repairs raised since February 2025 to 21 days. Turn to page 9 to read more about our repairs service improvements.

2. Neighbourhoods (704 complaints)

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

What we're doing: Every member of Moat staff 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, we've created The Moat Offer, a clear service offer which explains what services and support you can expect from us. This will be rolled out to customers in Autumn 2025.

3. Gas services (346 complaints)

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

What we're doing: We closely monitor and implement service improvement plans when we see the service not meeting our customers expectations. We've made our expectations clear, with milestones set and tracked regularly to make sure progress is being made.

How we're improving based on your feedback

We take your complaints seriously because they help us to get better.

You said:

Complaints aren't always handled quickly or clearly.

New homes sometimes have outstanding repairs.

Repairs from some contractors aren't well managed.

Utilities setup for new builds isn't timely.

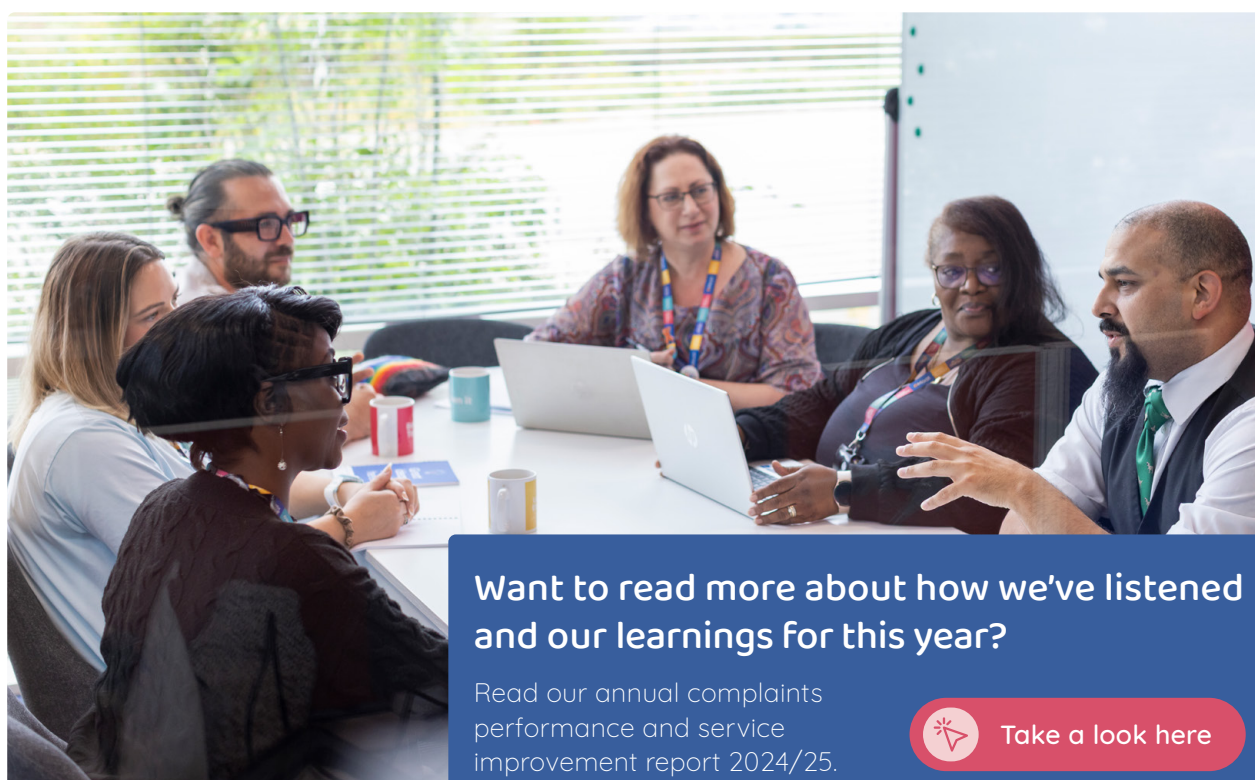
We did:

Our lead complaints officers now complete Housing Ombudsman training, and we've improved tracking to make sure we respond on time.

We've updated our handover checklist to ensure your new home is ready and in great condition when you move in.

We're working to better monitor our contractors and set clear expectations through improved system integrations and a new contractor framework.

We've improved our processes to ensure utilities are ready before you move in, and accounts are closed promptly.



Want to read more about how we've listened and our learnings for this year?

Read our annual complaints performance and service improvement report 2024/25.



[Take a look here](#)

How your voice has shaped our year

Over the past year, thousands of you have told us what matters most by sharing your experiences, ideas and feedback. You've influenced key decisions, from selecting our new Chief Executive and senior leaders to shaping our policies and strategies. Your insights haven't just been heard, they've driven real improvements to our services. Thank you!

You've shared your views in many ways, through surveys, online and in-person workshops, forums, estate inspections, and even by raising complaints. Every comment, suggestion and concern has played a part in guiding what we do.

2,681 of you

completed our monthly customer satisfaction surveys, either online or over the phone

5,637 of you

completed text surveys on our services, including our local cleaning and grounds maintenance

An update on our Customer Scrutiny Panel (formerly the Impact and Action Group)

The Impact and Action Group is a customer-led panel that reviews our services and challenges us to improve. Their findings and recommendations are reported directly to our Board, ensuring a strong influence on strategic decisions. Recently, the group worked with an independent consultant to review their purpose and identified the need to evolve, focusing more on scrutiny. They renamed themselves the Customer Scrutiny Panel.

We support them with training to build skills and confidence, enabling stronger, customer-led oversight. Alongside this panel, we conduct lower-level scrutiny through ad-hoc groups. While flexible and project-specific, the Customer Scrutiny Panel provides higher expertise and authority.

A big thank you to our Customer Advocates

We're grateful to our 213 Customer Advocates - Moat tenants, shared owners, leaseholders, and freeholders who volunteer their time to make sure your voice is heard. Last year, their insight directly shaped over 40 key projects, including:

- Overseeing our repairs service improvement plan as members of our Repairs Forum to help us choose a future repairs service.
- Influencing our strategies on Equality and Diversity, Customer Influence, Data and Technology, as well as our Pride in Homes and Places, People and Culture and our Building Safety Customer Engagement strategies.
- Helping us change and improve our services by completing online surveys and taking part in focus groups.
- Being involved in the selection process of our new Chief Executive and Senior Leadership team.



“I became a Customer Advocate because I care about the welfare of all residents from all walks of life, and not just the residents in my community.”

By being part of the Repairs Forum and being included on interview panels, I get great satisfaction knowing that I make a difference to the positive outcomes that Moat strives to achieve.



Kathy

A Customer Advocate and member of the Repairs Forum

“I've really enjoyed being an advocate for Moat because you get to meet new people and exchange your experiences with Moat and also you learn how Moat are changing.”



Sharon

A Customer Advocate and member of the Repairs Forum

Repairing our repairs service

Improving our repairs service has been our top priority. We know the service hasn't always met your expectations and we've heard your frustrations loud and clear.

Through surveys, conversations and especially our customer-led Repairs Forum, you told us that our repairs service wasn't improving quickly enough. With the full support of Repairs Forum members, we made a big decision in November 2024 to change our repairs partner and bring in an interim provider to help get things back on track.

In February 2025, Mears joined as an interim repairs' provider for 18 months. This has given us time to work together to carefully select a long-term provider.

Every change we've made has been guided by your input and support. Thank you for your feedback, your patience and for placing your trust in us while we made these improvements. We know it hasn't always been easy and there's still more to do, but your involvement has made a real difference. Our focus remains on delivering a faster, more reliable repairs service that truly works for you.

Within the first few months of Mears joining us, we saw real progress:



Routine repair wait times dropped from 102 to around 40 days



Emergency response times met our 99% target



We cleared 1,000 long-standing jobs



Customer satisfaction was up and complaints fell by over half



Improved first-time fix rates from 78% to 87%

(Above figures between February to April 2025)



How your voice is shaping our repairs service

Our customer-led Repairs Forum is chaired by Moat resident Lorraine Ash and brings together customers like you with Moat and Mears staff. Forum members meet every three months to talk openly about what's working, what's not, and to influence key decisions.

Forum members have influenced the following improvements, keeping the customer voice at the heart of everything we do:

1. Improved repairs contract

You told us the old contract wasn't working, especially around performance, communication, and subcontractors. That feedback helped shape the interim contract with Mears and our future repairs service partner, including stronger control through secondary contractors, just as the Forum suggested.

2. Fewer subcontractors

We heard clearly that subcontractors often gave a poor experience. Mears has committed to reducing their use and keeping more work in-house for better quality and accountability.

3. Clearer communication

You asked for clearer updates, more transparency, and a better way to stay informed. We've improved our website updates, added clearer messaging and changed how we share performance information - all based on the Forum suggestions.

4. Easier appointment bookings and follow-ups

You flagged issues with booking repairs and being kept in the loop. Mears has agreed to faster turnaround times, and we're putting a bigger focus on keeping you informed from start to finish.



Lorraine
Moat resident
and Chair of the
Repairs Forum

“Many of the changes to the repairs service have come from the Forum’s suggestions and customer feedback. Moat has listened and taken on board what we’ve said.”

“When I first joined the Forum I had no trust in Moat... Now I do - we feel we’re being listened to.”

John
Moat customer
and Repairs
Forum member

Your feedback continues to guide us as we shape a long-term repairs service that works for everyone.

Want to stay in the loop or have your say? Visit moat.co.uk or join us on the Repairs Service Facebook Group.



Check out our Facebook page

“I’m 110% happy with the service I received. Kirstie helped me big time. She was magic.”

Find out how John is £970 a month better off thanks to help from our Benefits and Income Maximisation team.



[Read John’s story here](#)

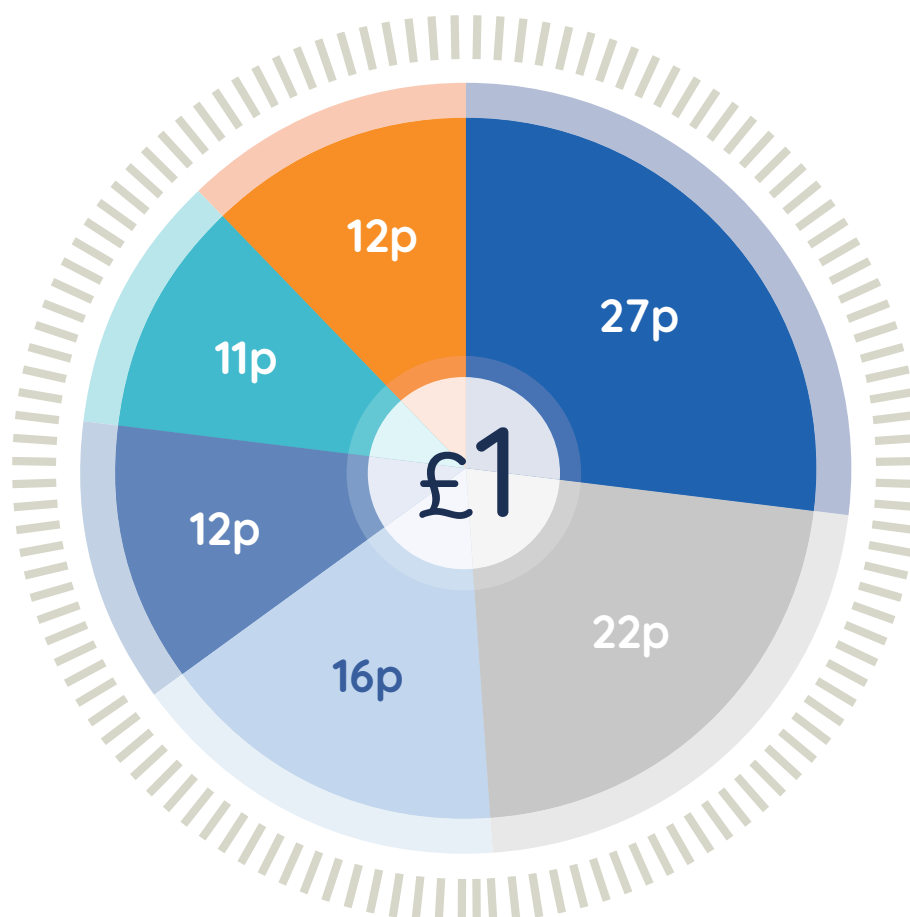
John
Moat customer



What your rent and service charges pay for

If you rent your home from us, the rent and service charges you pay plays a crucial role in providing you with a safe, secure home to live in.

We reinvest any remaining surplus back into improving our existing homes, building new homes and contributing to the services that support our communities.



For every one pound:

- Repairs, maintenance and planned works to your home
- Long term cost of building your home
- Service chargeable costs - cost of providing communal services to you
- Interest we pay on our loans
- Housing management costs - direct costs relating to customer and estate services
- Operational expenses - overhead and support costs

Looking after your homes

Keeping your home in good condition matters just as much to us as it does to you. That's why last year we invested £32m on repairs and maintenance to your homes.

35,578 repairs

were carried out in your homes

90.7%



of you were satisfied with the completed repair on your home

67.7%



who rent were satisfied with how well your home is maintained

£28million

invested in planned works in your homes, including:



138
new kitchens



2,548
new windows



170
new
bathrooms



711
new doors



4,210 surveys
completed this year for home improvements



We carry out regular home improvement surveys to determine when planned works need to be carried out.



[Read more here](#)

Caring for your outdoor spaces

Your outdoor spaces are an important part of your home – places where you can spend time, relax and take pride in. And in 2024 we listened to your feedback and used it to shape a new and improved grounds maintenance service.

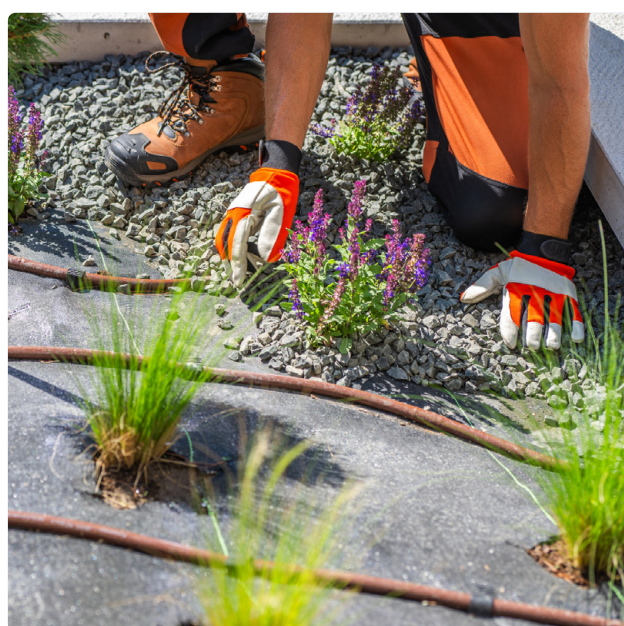
In May 2024, we launched new contracts with four dedicated regional contractors: **Kent:** John O’Conner, **London:** idverde, **Essex:** Pinnacle, **Sussex:** Southern Land.

Over the first three months, they focused on bringing your outdoor spaces up to a higher standard, tackling areas that needed the most attention before moving to regular maintenance.

We know this new service is not yet meeting everyone’s expectations, and we’re sorry it hasn’t started as smoothly as we hoped. We’re working hard to get things on track and maintain a reliable, high-quality service.

With more local teams, new performance standards and dedicated Estate Services Officers in place, we’re confident this approach will deliver the quality and consistency you expect now and in the future.

Your feedback played a key role in selecting our new contractors.



1,176 of you

shared views on the old service



215 of you

took part in workshops and surveys



7 of you

helped evaluate contractor bids



to everyone

who got involved – your input made a real difference.

Putting building safety first

Your safety is important to us, and over the past year we've taken action to make sure the homes we manage meet the highest safety standards. We also work closely with managing agents and freeholders to make sure every building is properly maintained, now and for the future.

Here's what we've done in the past year:

Fire safety improvements

We've completed essential fire safety work at a block in Gravesend and are working with the original developers of homes in Crawley and Brighton to plan further improvements. We regularly check in with managing agents and freeholders to make sure they are meeting their legal requirements.

Keeping up with changing safety regulations

We've met all the requirements of the Building Safety Act 2022, including preparing detailed safety cases for our tallest buildings. We also carry out regular checks on communal and front doors as part of our work under the Fire Safety Act 2021 - helping prevent the spread of fire.

Using technology to stay ahead

We're now using a new tool called TwinnedIT to map out detailed safety data on our tallest blocks, helping us identify risks and plan future work. By late 2025 customers living in our tallest blocks will be able to access this information via our digital platform TwinnedIT.

Listening to you

We visited residents in all taller buildings to hear your views on building safety. Your feedback is now shaping how we communicate with you - in ways that work best for you.

Managing damp and mould in your home

We've made important changes to how we manage damp and mould, so you can feel confident that your home is safe and a place you're proud to live in.

What we're doing to put your safety first:

We take every report seriously

We've a dedicated team trained to spot when something needs urgent attention - and we'll explain clearly what we're doing and when.

Supporting you as an individual

We know that everyone's situation is different. Whether you have a health condition, young children, or any other specific needs, we'll take that into account when responding to your damp and mould report.

Faster inspections, quicker action

- You'll get a clear timeline for what will happen and when.
- Starting work as quickly as possible after identifying a problem.
- We'll keep you informed every step of the way.

Better communication

- Being timely with updates.
- Being clear and honest about what's happening.
- Tailoring our communication to your needs.
- And always using a respectful, supportive tone.

Safer homes

We're also working hard to make sure that no one moves into a home with known problems. Every empty home now gets a full check for hazards like damp and mould before anyone moves in.

2,544 cases

reported to us and two were categorised as severe

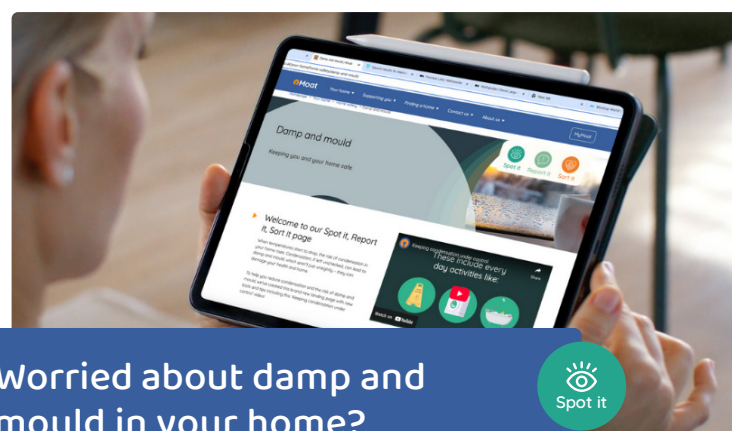
45.81%

reported damp and mould in the bathroom

44.89%

reported damp and mould in the bedroom

*Figures from 1 March 2024 - 30 April 2025



Worried about damp and mould in your home?

Visit our advice page to find out how to:



Spot it, report it, sort it



Report it



Sort it

Safer neighbourhoods

Everyone deserves to feel safe and comfortable in their community. That's why we're here to help make your neighbourhood a place you're proud to call home, free from harassment, noise, or distress.

Over the past year, we've taken real action to protect and improve our communities. Here's a snapshot:

Anti-social behaviour (ASB)

985 cases

opened including:

267 cases

raised about verbal abuse

243 issues

related to noise

51 cases

raised about vandalism

Domestic abuse support

No one should ever have to face abuse from a partner or family member. We're here to offer you support quickly and compassionately when you need it the most.

Over the last year, we responded to:

182 reports

of domestic abuse

As part of that support:

23 customers

were helped to safely relocate

50 customers

were supported through DASH risk assessments

Here's how we've strengthened our support for you:

1. Growing our team

We've expanded our Tenancy Specialist team and are recruiting more officers to assist with ASB, domestic abuse, and hate crime cases.

2. Influencing change

We took part in discussions at the Houses of Parliament to help shape government action on reducing ASB in the housing sector.

3. Empowering our staff

Through training sessions, with expert partners like ASB Respect Line and Birkett's Solicitors, our teams are better equipped to support you.

4. Listening to your voice

Your feedback matters. So we can continue learning and improving, we've introduced customer surveys after ASB cases are closed.

5. Connecting with communities

From Gravesham to Maldon, we've teamed up with local police and councils to host community events and participated in ASB Awareness Week to show our ongoing support.

6. Carrying out risk assessments

DASH (Domestic Abuse, Stalking, Harassment, and Honour-Based Violence) risk assessments are carried out by our specially trained staff.

These help us understand the level of risk and what support you may need ensuring you get the right referral and help, whether that's support to move, safety improvements, or tailored advice to make informed decisions.

“If you disclose domestic abuse to us, we’ll believe you and our specialist trained staff will work with you to design a support plan specific to your needs.

Watch our ‘Keeping you and your neighbourhood safe’ video to find out more about how we can support you with ASB, hate crime and domestic abuse.

[Watch it here](#)

Katee
Our Domestic
Abuse Specialist

Building new homes

We know how important it is to have a safe, secure and affordable place to call home and we're working to make that a reality for more people across our communities.

We're committed to building in areas where housing is in greater demand. With over 2,000 new homes in our development plans, our goal is to deliver at least 450 new homes each year, offering options for affordable rent, social rent and shared ownership.

Over the past year:

478 homes completed

for individuals and families who needed them

723 homes under construction

helping us get one step closer to helping even more people

All of this means more people will have the chance to live in a home that's right for them - secure, affordable, and in a community they're proud to be part of.



Ozengel Place

Take a look at our development map here to see where we're currently building new homes.



[Take a look at the map here](#)

Making shared ownership work better for you

You've told us that buying a shared ownership home is generally a positive experience - but that communication could be better once you're settled in.

Over the past year we've made some important improvements to support you better throughout your journey with us.

Here are some of the changes we've made:

- We provide Key Information Documents which give you clearer, more transparent information on your rent and service charges.
- We provide a home demonstration process where your Sales Officer and a New Homes Customer Care Officer will meet you at your new home to show you how everything works.
- We've improved the quality checks we do when we build new homes ensuring that the homes meet higher standards.
- We've been able to resell 90% of our shared ownership homes when our customers are ready to sell. That means we don't lose affordable homes to the open market and we're able to keep them as affordable homes.
- We send an annual valuation to eligible customers for their 1% yearly staircasing entitlement based on the UK House Price Index and explain the benefits and process.

117 of you

bought more shares in your home through a process called 'staircasing'

65 of you

reached full ownership, staircasing to 100% and owning your home outright

Having full ownership of our own home has given us complete security.



Tracy
Moat
Customer

Staircasing refers to the process of gradually purchasing additional shares in a shared ownership property, which increases your ownership percentage.



Read how we supported Tracy with staircasing here

Supporting you

We know times are tough, and managing your finances can feel overwhelming. That's why we're here for you, ready to help you claim every penny you're entitled to. Our dedicated team offers personalised support, tailored to your unique situation.

Last year, our Benefits and Income Maximisation team supported customers just like you, boosting their collective monthly income by an incredible £1,669,635.24 – and on average helping customers increase their annual income by £1,812.85!

Whether you needed a quick online benefit check or more detailed support with applications, appeals, or sanctions, we're here to help by providing practical assistance every step of the way.

We did this by:

- Uncovering benefits you might not know you're eligible for.
- Guiding you through grant applications.
- Securing extra housing support when you need it.
- Increasing your existing benefit payments.
- Connecting you with food banks during difficult times.

"I can't praise Kirstie enough. Not only did she get me what I needed, but she'd regularly phone me and ask if I'd heard anything."



[Read Paul's story here](#)

We're here for you

If you're unsure about your benefits or think you might be missing out on financial help, please get in touch with us.



0300 323 0011



customer@moat.co.uk



moat.co.uk/supporting-you/cost-of-living-support

Paul
Moat Customer



Community support

We know that everyone needs a little support now and then, whether it's advice on finding work, managing money, building confidence, or simply feeling connected. That's why Moot Foundation is here - to create welcoming spaces where you can feel truly at home in your community.

Across our Community Hubs in Essex, Kent, and London, we've been busy offering free activities and support for people of all ages. Over the past year, we've:

- Supported young people and adults in their community with weekly activities.
- Offered free meals and holiday programmes.
- Supported health, wellbeing, mental resilience.
- Offered foodbank referrals through our local food larders in Gravesend, Sittingbourne and Stanhope.
- Helped customers improve their homes through social value donations.
- Provided job training, digital skills, and more.

New this year - the Wellbeing Studio in Pollards Hill



In July 2024, we launched the Wellbeing Studio - a space focused on physical and mental health. With a kitchen for healthy cooking, a garden, and rooms for NHS services, learning, and business support, it's already making a difference for our residents.



Making a bigger impact, together

By working with over 20 local partners and receiving over £100,000 in social value, we've hosted community events and expanded our support - from wellbeing groups and mentoring to exercise classes and job coaching.

Our mobile hubs and new initiatives like 'Walk and Talk' are helping reduce isolation, while weekly advice sessions, licensed training and job opportunities are opening brighter futures for our younger residents.

“It's helped me engage with the community, to socialise a bit more, to cook a bit more, to live healthier. I enjoy it very much.”



Delroy
Moat
Customer

Find out how our 'Ready Steady Cook' programme has helped Delroy



Thank you for welcoming us into your homes

A heartfelt thank you to everyone who opened their doors to us, whether you shared your story, posed for a photo, or simply took the time to chat. Your voices are at the heart of this report and made it extra special.