

2026 - 2030

Existing Homes Strategy



Purpose of this strategy

Why does this strategy exist and what role does it play?

Our social purpose is to support wellbeing and open opportunities so our customers and communities can thrive. For most customers, that purpose is experienced every day through the condition, safety and reliability of their home.

This Existing Homes Strategy sets out how we deliver our social purpose by looking after homes with care, foresight and fairness. It supports the Corporate Strategy by ensuring that every property is safe, high-quality and future-fit, and that investment decisions protect wellbeing today while strengthening resilience for the long term.

Being a trusted landlord depends on how well we care for existing homes. When properties are safe, well maintained and repaired properly, customers feel secure, experience less disruption and develop confidence that we will keep our promises. This stability underpins wellbeing and enables customers to focus on their lives, families and communities.

This strategy therefore focuses on:

- planning ahead and fixing problems properly
- setting clear, consistent standards customers can rely on
- investing fairly and wisely for long-term benefit
- using data and insight to act early and proactively
- making principled decisions about homes that no longer meet required standards.

In doing so, it explains how asset management moves beyond technical compliance to become a core driver of safety, trust and social purpose.

Golden thread: from social purpose to customer outcomes

How does social purpose flow into day-to-day activity and customer outcomes?

Our social purpose provides the why. Caring for existing homes provides one of the most direct ways that purpose is delivered.

A safe, warm and reliable home is fundamental to wellbeing. Where homes fail, or repairs are reactive and inconsistent, the impact on customers' health, confidence and trust is immediate. By contrast, proactive investment, clear standards and early intervention reduce harm, build trust and create the conditions for customers and communities to thrive.

This strategy creates a clear line of sight from social purpose to customer outcomes by:

- prioritising safety, quality and compliance, protecting customers from harm
- planning and investing proactively, reducing disruption and repeat failures
- using data and insight to target risk, ensuring resources are focused where they matter most
- setting and meeting clear home standards, giving customers confidence in what to expect
- taking principled decisions about disinvestment and regeneration, supporting fairness and long-term opportunity.

Together, these elements ensure that every investment decision supports more than the physical condition of homes. They support customer wellbeing, strengthen trust in Moat as a landlord and help communities remain resilient and sustainable over time.

Principles and actions - what we'll do



Plan with purpose



Set clear standards
and stick to them



Invest in what lasts



Use data to
act smarter



Disinvest with principle

Plan with purpose



Principle

We plan ahead and fix problems properly and stop them coming back – reducing disruption, keeping homes safe and reliable and giving customers the trust and peace of mind that we'll look after them in the long-term.



Strategy actions

- **Stabilise the core repairs service**, embedding consistent quality, timeliness and communication standards so customers can trust repairs will be completed first time.
- **Implement and embed our Damp and Mould Response Standard (Awaab's Law)** to ensure every case is handled promptly, safely and transparently.
- **Improve the accuracy of core asset and compliance data** to create a reliable foundation for proactive, risk-based decision-making.

Set clear standards and stick to them



Principle

We define exactly what safe, high-quality and sustainable homes look like and deliver consistently, so customers know what they can expect and trust us to keep our promises.



Strategy actions

- **Define, co-design and embed the Moat Home Standard**, setting clear expectations for safety, quality and sustainability across all homes.
- **Standardise and communicate service quality standards** across repairs, empty homes and maintenance so customers experience the same promise wherever they live.

Invest in what lasts



Principle

We focus investment where it makes the biggest difference – improving homes, safeguarding lives and supporting customers to feel safe, live well and be able to thrive.



Strategy actions

- **Apply a balanced appraisal model** for stock decisions, assessing both financial and social value to ensure fairness and transparency.
- **Align investment planning** and specifications with financial capacity, zero-carbon goals and whole-life value so that every pound delivers long-term benefit.
- **Develop a proactive maintenance and investment model** using predictive and condition data to reduce failures and disruption for customers.

Use data to act smarter



Principle

We listen and learn from customers and data to act early and proactively, meeting the changing needs of both new and existing customers so homes stay safe, services improve and trust in our purpose grows.



Strategy actions

- **Implement modern asset management and compliance systems** to enable real-time safety, performance monitoring and programme management.
- **Connect asset, financial and customer data** to strengthen decision-making, demonstrate value for money and drive continuous improvement.

Disinvest with principle



Principle

We step away from homes that no longer meet the standards our customers deserve. When we do, we act with fairness and clarity, working with customers so they can move into homes they can trust – safe, sustainable places that support wellbeing and open opportunities for the future.



Strategy actions

- **Deliver a disinvestment and regeneration model** aligned with Growth Strategy data and customer engagement.
- **Track and report customer and community impact** of disinvestment and regeneration to ensure decisions are evidence-based and socially responsible.