Annual Report to Customers

2025/2026





I'm interactive!

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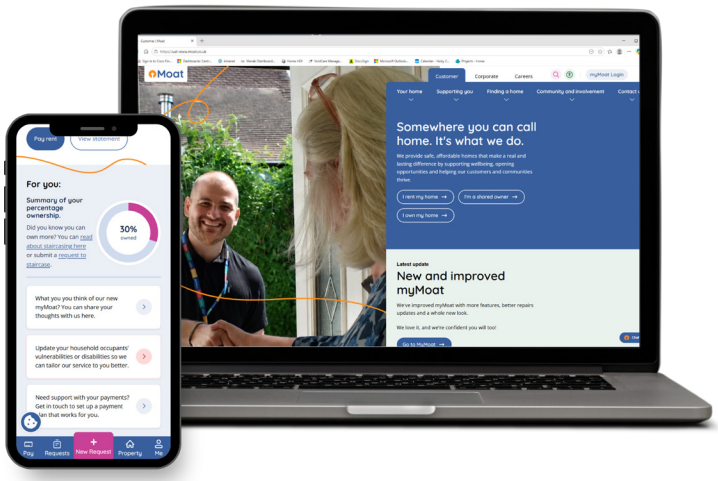
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Look out for our performance figures (called TSMs) wherever you see this symbol: TSM



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.

0300 323 0011

customer@moat.co.uk

moat.co.uk/mymoat/chat

Facebook: @Moat Homes

Instagram: @MoatHomes

LinkedIn: @Moat Homes

A video message from our Chief Executive

"Thank you for all the time and effort you've put into giving us your feedback about the things you like and don't like about Moat. Your feedback is really important to us."

Gavin Cansfield
Chief Executive



Click to play Gavin's message.

A report shaped by you



Thank you to our Customer Advocates for helping shape this report. Your feedback has helped us make it shorter, simpler and easier to read, while keeping the information that matters most to you. You also asked for more information about our anti-social behaviour support, and we've included this on page 10.

Your voice matters

Want to help us improve our services and make your communities even better places to live? Whether you have a few minutes to spare for a quick survey or want to take on a more regular commitment, there's something for everyone.



Making your voice count

Your feedback has helped shape our work this year. Whether through surveys, meetings, video calls or conversations at home, you've shared what matters most to you. Thank you for your time, ideas and honesty. Together, we're helping to improve our homes, services and neighbourhoods.

Working alongside our Customer Advocates

We're incredibly grateful to our 213 Customer Advocates - Moat tenants, shared owners, leaseholders, and freeholders who volunteer their time to make sure your voice is heard. Together, they've taken part in projects and influenced key decisions, from selecting the new Chair of our Board and shaping the Moat Offer to improving our complaints process, website, and gas service.

Existing Homes Forum

Our Existing Homes Forum (previously known as the Repairs Forum) helps to shape a better repairs service for everyone. It brings together customers and Moat colleagues to discuss services that affect customers' homes and shape future improvements.

The experiences and insight they've shared over the year have been invaluable – honest, thoughtful and practical – leading to real change in our booking process, communication, and what we've set out in our new long-term contract.

Customer Scrutiny Panel

Our new Customer Scrutiny Panel is an independent group of customers who choose and complete in-depth reviews of our services. They bring real-life experience and honest feedback to the heart of our decision-making.

This year, they carried out an in-depth review on shared ownership. They looked closely at how we're performing and provided our Board with a detailed set of recommendations on what we could do better - clearer communication routes, more consistent responses, and stronger feedback loops so shared owners can see how their views influence change. Many of those improvements are already underway, and the Panel recently completed their next review on prevention of anti-social behaviour.

The Big Door Knock

This year, we completed our first Big Door Knock. Across three weeks, every member of Moat stepped away from our desks and into your neighbourhoods to hear directly from you. It's part of our promise to visit every one of our customers over the next three years, to truly listen, learn and better understand your experience of living in a Moat home.

Together, we knocked on **3,054** doors – a huge thank you to everyone who opened their door and took the time to talk to us. Many of you shared your thoughts about our repairs service, and your feedback has helped us to make immediate changes and shape a future repairs service that puts you first.



Making it easier to understand our services

This year, we launched the Moat Offer - a simple guide to our services, what you can expect from us, and how we can support you.

Working closely with our Customer Advocates, we used your feedback to make information clearer and easier to access. You told us you wanted more information about communicating with us, making complaints, and understanding services delivered by managing agents and other providers.

In response, we've added this information to the Moat Offer, and created a new **Managing Agents guide** to make things easier to understand.

Our next step is to help colleagues use the Moat Offer to improve communication and make sure you know what support is available and how to access it.

Read the Moat Offer here

- If you rent your home
- If you're a shared owner
- If you own your home

"Clearly details the purpose of Moat and what I can expect from them." – Moat customer





Restoring trust in our repairs service

We know our repairs service hasn't been good enough, and this year we've been working hard to provide a service that's reliable, responsive and gets repairs right the first time. Your voice has been central to shaping the future of this service. Through workshops, surveys, and the Repairs Forum, you've told us what we need to do better.

You told us that respect, empathy, and clear communication really matter. You want a service that treats people with dignity, is easy to reach, responds properly, and takes time to understand individual circumstances, especially when things are difficult or urgent.

Your feedback hasn't just influenced what we do – it's genuinely changed how we do it. Thanks to your input, we now have better management of subcontractors, clearer communication with customers, and a new Existing Homes Forum which gives you more opportunities to influence and shape our service.



"There's still more to do, but the progress Moat and Mears have made together is really promising – it genuinely feels like the repairs service is moving forward."
– Lorraine Ash, Moat resident and Repairs Forum Chair

Over the last year:

Over

41,000

responsive repairs completed

63.7%

of repairs fixed first time, down from 78%.

98%

of repairs appointments have been kept.

£25.4m

spent on repairs.







Our new long-term repairs partner

Over the past year, we've run a formal process to find the right long-term repairs partner. We've listened to feedback from customers and colleagues about what matters most when it comes to repairs, including reliability, value for money, quality of work, and good communication. And we've used this feedback to shape a new service that meets the diverse needs of our customers.

To help us deliver this new service, we'll be starting a long-term partnership with Mears in September 2026, as well as working with a range of specialist contractors. By bringing together the right expertise for each job, we'll be able to reduce delays, improve flexibility and provide a more reliable and responsive repairs service.



A big thank you to everyone who's shared feedback, waited patiently or helped us learn. We know how important a reliable repairs service is to your day-to-day life, and we're committed to making it better. We're not there yet, but we're on the right track.

Join us on Facebook for the latest updates

Stay up to date with the latest repairs news and improvements by joining our Facebook Repairs Group.

How we've performed in the last 12 months

TSM

70% ↑
Satisfaction with your overall repairs service.

74.3% ↑
Satisfaction with how well your home is maintained.

50% ↑
Non-emergency repairs completed within our target timescale.

65.7% ↑
Satisfaction with the time taken to complete your most recent repair.

100%
Homes that meet the Decent Homes Standard.

96% ↓
Emergency repairs completed within our target timescale.

Investing in your homes and neighbourhoods



We're committed to making sure every customer has a safe, healthy home to live in. And this year, we've taken positive steps in making that happen.

Putting building safety first

We've completed all the necessary building safety checks to keep you safe in your home. From completing regular fire safety inspections and speaking to customers living in our tallest blocks, to working with managing agents and freeholders in the homes we don't own, we've taken steps to keep you safe, no matter what type of home you live in.

Caring for your outdoor spaces

Your shared spaces are an important extension of your home, and this year, we've focused on making sure you get good value for the service charges you pay. We've taken steps to improve poor grounds maintenance service for our customers in London, appointing a new contractor to start in August 2026.

We've also introduced manager-led quality checks for regular inspections of your communal spaces, allowing us to act quickly and address issues from tree works to fly tipping.

66% ↑ TSM

Satisfaction with how clean and well maintained your communal areas are.



This year, we've refreshed the communal lounges in many of our independent living schemes.

Safe and healthy homes

Everyone deserves to live in a safe, healthy home. That's why tackling damp, mould and condensation is a priority for us.

Alongside the work we've already been doing, we're strengthening our response under Awaab's Law which came into effect this year. This new law requires social housing landlords - like us - to follow clear timescales for dealing with emergency hazards and serious damp and mould issues.

We've built these requirements into the way we manage damp and mould, so issues are identified, checked and dealt with as quickly and consistently as possible. That means when you report a problem, you'll have a better idea of what we'll do, when we'll do it, and how we'll keep you updated.

Worried about damp and mould in your home?

If something doesn't feel right, please tell us so we can look into it.

£20.7m

invested in planned improvements to your homes including:

185
new kitchens

2,071
new windows

641
fire doors replaced

146
new bathrooms

504
new doors

Keeping vital services running

For customers in our independent living schemes, emergency pull cords provide safety and peace of mind. That's why we updated pull cord systems in 88 of our independent living schemes this year, moving them from copper to digital phone lines in response to the government's Digital Switchover. It's kept a vital service running, ensuring our older customers can live independently and get help quickly should they need it.





Keeping you safe in your home and community

How we've performed this year

TSM

58.5% ↑

Satisfied that we make a positive contribution to your neighbourhood.

56.9% ↑

Satisfaction with our approach to handling anti-social behaviour.

40.3

Number of anti-social behaviour cases opened per 1,000 homes.

1.3 ↑

Number of ASB cases opened involving hate incidents per 1,000 homes.

Working together to resolve ASB

We understand how distressing anti-social behaviour (ASB) can be, and we take firm but fair action where ASB puts people at risk.

While ASB cases were higher than we'd like, we're committed to reducing and preventing them, and providing the right support when it's needed.

This year, our Customer Scrutiny Panel completed a review on anti-social behaviour, with 869 customers sharing their thoughts on how we manage their ASB concerns. The Panel's upcoming report and recommendations will give us a clearer view of what we can do to improve on our service.

We've focused on equipping colleagues with the skills they need to deliver consistent and effective ASB support. Our teams have completed training throughout the year to help us do better when it comes to early intervention, resolution, and customer support.

The best support comes from our partnership, and we've continued to work with agencies, like the Police and local council teams, to address ASB together.

If you're affected by domestic abuse

We've taken huge strides in strengthening how we support our customers and colleagues experiencing domestic abuse. This year, we became one of the first housing associations to achieve Gold Accreditation under the Domestic Abuse Housing Alliance's new framework. It shows us that we're supporting customers in the right way and to the highest standards, and we're determined to maintain these standards in the long term.

If you're affected by anti-social behaviour or experiencing abuse of any kind, we want to know about it - there's a lot we can do to help. Learn more below about your options and where to find support.



Improving our complaints process

We know that our complaints process hasn't always given you confidence. We care about your experience, so earlier this year, we set out to improve this, working closely with our Customer Advocates to create a better complaints policy and procedure together.

How we've improved things

We've changed how our Customer Resolutions team is structured. The team now responds to most complaints, from one central place, so they're managed in a reliable, consistent way. We've also 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 and our new complaints policy is better suited to your needs - providing clearer, more regular communication that's tailored to each customer, early consideration of how urgent your complaint is, and visits to your home when face-to-face discussions work best. We're delighted that TPAS, the tenancy engagement specialists, recognised this collaboration for its "openness, transparency and genuine partnership".

"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 easier for customers to get to the right person on first contact." – Lorraine Ash, Moat resident and Customer Advocate

How we've performed this year

TSM

37% ↑

Satisfaction with our approach to complaints handling

101 ↓

Number of stage one complaints received per 1,000 homes.

25 ↑

Number of stage two complaints received per 1,000 homes.

92.4% ↑

Number of stage one complaints we responded to within the Housing Ombudsman's timescales.

Every year, we report on the complaints we've received, sharing key themes, how well we're doing to resolve issues, and how we're using complaints to drive improvements.

Read our Annual Complaints Report



This year

We've helped customers to increase their income by a total of

£1.6 million

On average, we helped customers increase their annual income by

£2,430

Supporting you

We know that when it comes to rent, household bills, or day-to-day budgeting, things can feel overwhelming. This year, our Benefits and Income Maximisation team supported customers just like you with free and confidential advice.

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.

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/customer/supporting-you/money-and-benefits-support/

*Debbie's story

*Debbie attended one of our free customer drop-in sessions for help updating her housing costs on Universal Credit and applying for Personal Independence Payment (PIP).

Kirstie, one of our Benefits and Income Maximisation Officers, supported Debbie throughout the process, helping her increase her weekly income by more than £180. A few months later, after discovering that Debbie's PIP claim had been incorrectly assessed, Kirstie helped her secure more than £8,000 in backdated payments.

"Working with Debbie highlights exactly why our drop-in sessions are so valuable. Navigating the benefits system can be complex and overwhelming for many people. We're here to provide personal support to help our customers access the benefits they're entitled to."
– Kirsty, Benefits and Maximisation Officer

*Name changed to protect customer's identity



Building stronger communities

Strong communities help people thrive. Over the past year, Moat Foundation has supported 1,234 people in their homes, at Community Hubs and in local venues.

Who Moat Foundation are and what they do

Moat Foundation is our community investment arm. Through Moat Foundation, we aim to support customers like you to thrive in your home and community. We particularly look to include those customers who face challenges including ill-health, age, disability, money worries, or vulnerability. We do this by investing in activities and resources that can boost your skills and confidence, improve your wellbeing and the pride you can have in your community. We find ways to increase access to resources that will help you in your home, including support with employment.

"We're committed to investing in our customers and communities – whether its time spent in the community, funding local projects, or supporting customer-led activities. We see the difference it makes when we work together with our customers to improve health and wellbeing, household finances, education and skills, and to make connections with neighbours." – James Musgrave, Moat Foundation Manager



How we've supported our communities this year



1,234

customers participated in free community activities and events.



58

customers supported in their homes.



1,486

activities and events delivered in our hubs.

Learn more



Read our 2025-26 Moat Foundation Social Value Annual Report to see how we've helped people to thrive in their communities through meaningful partnership with our suppliers.

Our focus for next year



You've told us what matters most - safe homes, reliable repairs, clear communication, and knowing that we listen when you share your views. That's why our focus next year will be on listening well, responding honestly, and working with you to build better services for everyone.

We'll be building on the work we've done so far to get our repairs service right, continuing to put your voice at the heart of how we improve your repairs experience.

Alongside this, we'll be doing more to proactively improve customers' homes, so they're well maintained and in less need of repair.

Most importantly, we'll be involving you earlier and more often, before decisions are made, so your experiences can shape the choices we consider and the services we deliver.

It's all part of our new Corporate Strategy - Homes that Build Futures – which we'll be launching next year. Our strategy will set out what we need to achieve together over the next five years, helping us focus on the things that make the biggest difference to your everyday lives.