



2020/2021

Annual Report to Residents

A look at our performance for
our residents over the last year

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A message from our Chief Executive



The year March 2020-March 2021 was a year like no other. We all needed to adapt and find a way of living with Covid-19 and the restrictions that were necessary to protect us all. It was a difficult and stressful year for many of you, and I want to offer Moat’s condolences to anyone who lost loved ones during the pandemic.

While Moat was able to continue to provide many of its services remotely, government restrictions meant there were times when we could not enter your homes, for example to undertake a non-emergency repair. I’d like to thank you all for your patience as you waited longer than usual for repairs or in-person visits for grounds maintenance or cleaning. All our services are currently back on track, but whilst we cannot rule out further restrictions over the winter period, we remain hopeful that this will not be the case.

Restrictions also hit the development of new homes for those in housing need. Sites were impacted by closures and a move to Covid-safe working practices, but we managed to complete 422 affordable homes for those in housing need.

Where we couldn’t be there in person, we reached out to many of you either by telephone or digitally, to check on your well-being or to offer support. We repurposed our community offering through Moat Foundation, delivering food parcels with local partners and providing other resources, for example 800 wellbeing packages for children who were at home during school closures.

You continue to provide us with great feedback and during the year, we have listened carefully to what you, our customers, are telling us. We are following up the learnings from this feedback as well as from the complaints you make when we fail to provide you with the right level of service.

Fire safety continues to be a major issue across all blocks of flats and we continue to work with professional advisers to assess the safety of our buildings against the evolving guidance around fire safety. It remains our priority to keep you safe. We are also building into our long-term plan the changes we will all need to make to combat the impact of climate change, which has become ever more visible over the current year.

Finally, I would like to acknowledge the great work undertaken by our Customer Advocates during the year. If you haven’t focused on them before, then you will find more about them on page 11 of this report. As a Customer Advocate, you can help us to shape our direction and our services to ensure that the customer remains at the heart of Moat.



Elizabeth Austerberry
Chief Executive

Our Covid-19 response

We adapted to the challenges of the pandemic to keep vital services and support running.

66,732

wellbeing calls made to retirement residents

2,700

welfare calls made to vulnerable residents

34 adult safeguarding referrals made to protect our customers with support/care needs

New ways of working

At the start of the pandemic, we temporarily closed our regional offices and community hubs to the public to keep our staff and customers safe. We introduced new ways of working to maintain vital services, with some unavoidable delays along the way.

While we were unable to enter your homes, we faced an increasing backlog of repairs, delays to our refurbishment and redecoration schedules, difficulty accessing homes for gas safety checks, and an unprecedented volume of phone calls.

We adapted many of our processes to keep services going, including the introduction of remote working and digital tenancy agreements, and we introduced new safety measures for repairs and maintenance along with enhanced cleaning at retirement schemes.

We are incredibly grateful for your patience if you experienced any delays. By the end of the financial year, we were back on track and out in our communities, delivering our services in our usual timescales.

Helping you with money matters

The pandemic brought financial uncertainty for many who faced furlough, redundancy or loss of income. In response, we stepped up our financial support to help you get the benefits you're entitled to, provide extra guidance and keep you in your homes.

We processed more than 1,500 new Universal Credit claims during the year. We supported over 700 of you who needed to claim government help or needed extra time to pay rent. We also achieved backdated or higher benefit payments for 106 customers.

Our Financial Wellbeing Officers adapted by moving their in-person workshops online. We also moved all our support to telephone or online appointments and completed our first virtual tribunal hearing, in a customer's garden!

Maintaining our repairs service

Like many housing associations, our repairs services were greatly affected by the first 78-day lockdown period where we couldn't access your homes. Following the lockdown, we faced a backlog of 2,749 outstanding repairs and an increased number of new repairs.

We adapted quickly to clear the backlog and introduce a new way of working. Your safety and the

safety of our staff was our top priority, so we equipped our teams with protective gear and introduced new safety measures. Our contractor, Mears, brought on new staff and we cleared the backlog by the end of 2020. We're pleased to say that despite these challenges, satisfaction with our repairs service remained high.



Through Moat's partnership with the Street Angels, we supplied food parcels to those most affected by the pandemic due to illness, isolation, job loss or reduced income.

“In the lockdown periods, our service went from feeding approximately 1,200 people per month to a staggering 8,000 currently. We have only been able to do this with the help of others - Moat and their community hub partners, Strengthening Minds, have been instrumental in making this possible. The vital donations from the two kick-started the response to what would become a huge increase in demand. We are very grateful for the support in making this happen.”

Neil Charlick
CEO of Gillingham Street Angels

Supporting our communities

Supporting the physical, mental and financial health of our communities has been our priority throughout the Covid-19 pandemic.

Moat Foundation plays a vital role in empowering our communities and helping them to thrive. There has been a greater need than ever for our support during the Covid-19 pandemic. Although our community hubs were closed to the public for several months, we adapted our services to meet this need through food parcels, welfare grants, community partnerships, mental wellbeing activities and more.

Since the first lockdown, young and older customers have reported feeling more isolated, lonely, and anxious. We have worked creatively with our partners to make sure young and old were supported with their wellbeing and empowered with digital skills to connect online. Over the year, we sent out over 800 young people's wellbeing packages with a further 300 sent to older customers.

United against Covid

Our strong partnerships with community and council organisations allowed us to make a real impact in our communities. By coordinating our response with those of Maldon Community Voluntary Service, Merton Community Response Hub and Ashford Volunteer Centre, we were able to connect residents to local support services.



2,536
food parcels provided

37
resident welfare grants awarded

337
health and wellbeing activities organised for older people

1,813
activities for young people

154
people assisted with job advice



The Fit & Fed programme which ran from our Stanhope, Gillingham and Chatham hubs after lockdown has tackled holiday hunger and isolation, providing hundreds of children with sporting activities and a healthy meal during holidays.

“The Fit and Fed programme running throughout the summer has been extremely successful in keeping children active and healthy, while most importantly having fun! Working alongside Moat Foundation within the Stanhope community has always been a rewarding experience. Over time, I have seen the kids develop new sporting skills, as well as learning the importance of discipline and respect.”

Ant Grove, Olympia Boxing Coach

What you told us

We gather your feedback in a number of ways and use it to improve our services.

How you rated us

86%

of our customers who rent are satisfied that their rent is good value for money

84%

are satisfied with the condition of their property

71%

of all customers are satisfied with our services*.

How we gather your feedback

We want you to be happy with your homes and our services, so we actively ask for feedback in a number of ways:

- Through our Real Time Customer Feedback (RTCF) system, we send you a text message whenever we provide a service. We ask you for a satisfaction rating and why you've given that score.
- We carry out telephone surveys with a random selection of customers. They give us a clearer picture of satisfaction levels and how effectively we handle enquiries.
- This year, we made greater use of online surveys. We also introduced a survey on closed complaints to understand how well the complaint was managed.
- Through our Section 20 process, we consult with you about changes to services, repairs, maintenance and improvements covered by your service charge. Your feedback shapes the requirements we set for suppliers.

How we use your feedback

Your feedback has a huge impact on our services by highlighting where we're working effectively and where improvements are needed. This year, we introduced a report on customer feedback which is presented to our Board. This allows us to highlight your feedback at the highest levels and identify common themes, what actions

were taken or what improvements still need to be made.

This year, you told us you were happiest with how friendly and helpful our staff are but felt that we fall short on the consistency of our communication and the quality of our cleaning and gardening services.

Based on your feedback, we've made a wide range of changes, including:

- We're introducing new Service Standards which our teams will be held to.
- We met with our repairs and grounds maintenance partners to make sure an improvement plan is in place.
- We introduced a customer service improvement role to review our housing management processes, including how we handle anti-social behaviour.
- We now record calls made to our Customer Service Centre and review them regularly to keep service quality high.
- We reviewed our policy on management moves to include a more detailed discussion with you about a home's suitability.



Once lockdown restrictions eased, the Star Digital group kept our older residents connected through digital workshops and social meet-ups.

“Getting out for the Star Digital group has been great, especially after the past 18 months of lockdowns. There’s a nice atmosphere, I get to go out and interact with people and have learnt how to use my tablet too. I’m not young anymore so this has really been fantastic for getting out and learning something new.”

Christine
Member of the Star Digital group

*Our independent market research contractor interviewed 1,500 customers during Feb '21 and Mar '21 by telephone. Not all customers provided a substantive response to each question. We define a substantive response as a satisfaction rating on a scale of 1 - 10 where 1 is 'extremely dissatisfied' and 10 is 'extremely satisfied'. We class scores of 6 and above as satisfied. Those who didn't answer or answered 'don't know' were removed from that question but retained in the sample overall.

Our vision for older people

Keeping our older customers safe was more important than ever this year.

During the pandemic, Carina is also making welfare calls to independent residents aged 70 or over who are unable to give vital support. Residents are struggling with financial supplies or basic needs.



Keeping you safe at home

Watch our video for more on how we adapted our services during the Covid-19 pandemic.

In our 16 retirement developments, customers have their own homes and enjoy the community of shared lounges and gardens. We provide on-site help and support with the option of a round-the-clock alarm system.

During the pandemic, we balanced our older customers' support needs with their safety needs as a high-risk group. We made over 1,600 welfare calls every week and connected vulnerable customers to food banks and local support groups. We introduced remote staff support and continued to carry out weekly fire safety and compliance checks. We temporarily closed our communal lounges and increased our cleaning visits.

As restrictions ease, we continue to monitor Government guidelines to make sure we can respond quickly. The pandemic also highlighted the need for better digital access for our older customers; in the coming year, we'll be running several programmes to empower them with digital skills.

Thriving community spaces

We want our retirement living homes to be comfortable, accessible and safe and to offer an attractive community lifestyle for our older customers. That's why we've continued to transform communal lounges in our retirement schemes, with a further two completed this year:

- At Hamlyn Court in Sevenoaks, we worked with an interior designer to redecorate all communal areas and refurbish the communal kitchen, toilets, and shower rooms.
- At Ekta Ghar, our Asian-specific retirement scheme in Gravesend, the heating system and communal lounges were refurbished, and pieces of Punjabi and Indian artwork were hung.

Moat Foundation works with our older customers to tackle loneliness and support digital inclusion. Through a series of virtual and socially-distanced events, our customers have taken part in coffee mornings, arts and crafts sessions, digital workshops, dance classes and more.



Our resident, Mrs Kaur, highlighting the new artwork on the walls following a refurbishment of the communal lounges and corridors at Ekta Ghar, Gravesend.

“Ekta Ghar is well recognized at Gurdwara Sahib and in the Sikh community and the residents are delighted with the cultural and historical artwork. The colour scheme and soft furnishings are amazing - the residents are touched by it. Since my parents have been living at Ekta Ghar, Moat has made big strides to keep their residents happy.”

Mr Atwal, the son of two Ekta Ghar residents

Our Customer Advocates

Our Customer Advocates play a key role in the way we're run and the services we provide.

Our Customer Advocates are a pool of volunteers who help improve our services and performance. They help us pinpoint areas for improvement through surveys, mystery shopping, focus groups and inspections.

Over the last year, this group of advocates grew from 68 to 98. We are grateful to you for giving your time and views to make a difference for all our customers and communities. With your help, we brought out a new Rent Flexibility Policy which explains how we set rent for new tenancies. Your feedback on our fire awareness campaign was also invaluable in getting these important messages right.

Join us as a Customer Advocate

Become one of our Customer Advocates and you can get involved in ways that suit you. You can choose which projects to participate in, covering a range of different topics and held in a variety of ways. We'll work flexibly around the time you have available and give you the support and training you need. If you'd like to help influence and improve our services, email us to register or for more information:

✉ feedback@moat.co.uk

Focus on: Choosing our next repairs partner

We know that our responsive repairs service is vitally important to you. It's also the largest contract we manage, with 29,104 repairs completed in 2020/21 alone. This year, we started the search for our next ten-year repairs partner. We engaged with you to understand the customer journey and what you want from this service.

939 of you

took our online survey and we used your feedback to write the specification for the contract

3

evaluated the questions sent to potential suppliers

56

evaluated the responses of six shortlisted suppliers

Our retired resident, Roy, is a former Ford engineer and was eager to use his experience to help shape the new service. Being part of the project brought back memories of his career and taught him new skills.

"It brought quite a few memories back – putting things out to tender and evaluating answers. It was like being back at work and it really interests me. I've learnt to use Zoom for meetings, and it's given me something interesting to do with my spare time."

Putting things right

Try as we might, we don't always get things right, so we work with you to resolve complaints fairly and quickly.

Our process

We're usually able to resolve issues quickly at an early stage by raising them with the relevant team. Where formal complaints are made, we follow a two-stage process and carry out a detailed investigation to get to the root of the problem.

This year, we've made some changes to our processes, in line with the Housing Ombudsman's new guidelines. We're now more proactive about capturing your dissatisfaction as a complaint, and we've shortened our response times to resolve issues faster.

When you were dissatisfied

We've seen an increase in formal complaints this year as we captured complaints more proactively. We received 1,007 complaints and worked with you to put things right.

The top three areas of complaint were our repairs, gas and heating, and Neighbourhoods services. We're working with our contractors and staff to improve areas you were dissatisfied with, such as missed appointments. We also considered our complaints history while creating the requirements for our new repairs contract.

Making improvements

Our focus is on resolving your issues as they occur and making sure they don't happen again. Our Complaints Oversight Group reviews closed complaints and follows up improvements and feedback. The changes we've made based on these learnings include:

- We identified training needs for staff
- We reviewed our Anti-Social Behaviour (ASB) policy to make sure it's effective and reflects good practice
- We introduced a new process for giving your details to energy suppliers, so they can register you from the day you move in.
- We updated our procedure for registering white goods so there are no delays to manufacturers' repairs.

We also introduced a new complaints satisfaction survey which we send to you the month after your complaint is closed. This helps us to improve the complaints process itself by asking questions on how well your case was managed.

254

complaints fully upheld

319

complaints partially upheld

18.9

days on average to close a complaint

A greener future

We’re investing in energy efficiency at a critical time as the Government commits to net-zero emissions by 2050.

We all have a part to play in reducing our carbon footprint, so we’ll be introducing sustainable practices throughout our organisation – the new homes we build, the existing homes we manage, our offices, our supply chain, and the services we deliver. We’ve ring-fenced a significant amount of funding to achieve this as part of our 30-year financial plan.

Our current focus

In the coming year, we’ll carry out comprehensive surveys of all our existing homes. These surveys will collect data we don’t currently hold to help us better understand the energy efficiency of our homes. We’re using specialised software to analyse this data and identify the improvements each home needs. We’ll focus on improving insulation in homes before we move onto other factors, such as heating and renewable energy.

Working together

We’re working with consultants on our sustainability programme to make sure we follow best practice. This year, we published our first Environmental, Social and Governance (ESG) report which measures us against sustainability standards. We’ll review our performance every year to make sure we’re moving in the right direction.

We aim to work closely with contractors and other housing associations to collaborate on sustainability projects and share lessons learned. As part of this, we continue to share our findings from the Energiesprong energy-efficiency technology we installed in five of our homes.

Did you know?

Our aim is for all of our homes to reach EPC (Energy Performance Certificate) Band C by 2030.

Keeping you safe

We want to make sure you and your homes are safe by prioritising building safety.

Fire safety

We’re doing all we can to make sure you’re safe and your homes meet current Government regulations.

Over the last year, we spent £962,000 on fire safety, carried out 362 fire risk assessments and completed 2,565 pieces of fire safety remedial work across all homes we manage. Government guidance continues to evolve, so we work closely with independent external advisers to stay compliant and follow best practice.

Cladding remediation has been an area of focus following the release of the Government’s new Building Safety Bill. We’ve assessed the eight high-rise buildings we own and found that none have ACM cladding. We continue to work closely with managing agents and freeholders in the buildings we don’t own to encourage applications to the Building Safety Fund and ensure clear, timely communication with you.

In both our high and low-rise buildings, we’ll be covering the cost for all our customers who rent. Next year, we will start surveying all low-rise blocks and we’ve set aside significant funds for future works. We have reduced the number of new homes we’ll be building in the future so we can reallocate these funds to our fire safety programme.

Building safety

Each year, we carry out a full programme of surveys, inspections and maintenance related to fire safety, lifts, asbestos, gas, electricity and legionella. As this often requires access to your homes, we had to adapt to lockdowns and isolating households to keep this vital service going.

We’re pleased that over 99% of our homes remained gas compliant and we delivered our full range of planned works and servicing programmes.

7,869
gas boilers serviced

1,646
asbestos surveys

1,391
smoke alarm upgrades

1,934
electrical safety inspections

Looking after your homes

We want you to have a safe, well-maintained place that you're proud to call home.

Before we visit your home to carry out your repair, we will call to double check that nobody at the property is self isolating or showing symptoms and remind you of the safety precautions.



- You
- Our staff
- Contractors
- No symptoms

Click here for more on the safety measures we took when carrying out a repair in your home.

We invest in keeping your homes in good condition through our repairs and maintenance service. We do this by:

- providing an efficient day-to-day repairs service backed up by assistance from our Neighbourhoods Response Team
- replacing kitchens and bathrooms once they reach a certain age or condition
- redecorating your internal and external communal areas regularly

We budgeted £24.6 million for maintaining and upgrading your homes this year, with £4.7 million of this amount set aside for repairs and maintenance.

Through the planned updates we make to your homes, we replaced:

- 363 kitchens
- 157 bathrooms
- 1,249 windows
- 618 doors
- 655 boilers



Spotlight on Pollards Hill

We've worked closely with residents of Pollards Hill estate and our local partners to complete a £23 million regeneration over five years.

The regeneration has included full or partial replacement of windows, roofs, fire doors, fencing, entry doors, boilers, bathrooms and kitchens, along with extensive landscaping.

The final piece of the puzzle fell into place this year as we began installation of 210 new bin stores which included 91 recycling, 91 refuse and 28 food waste stores

along with 87 new parking bays across the estate.

The new bin stores will support Merton Council's new waste strategy and address longstanding problems with litter and fly-tipping. For the first time, recycling facilities have been introduced for all households. The new system will also improve fire safety by moving waste storage further away from

buildings into fire-resistant bin stores.

We want the legacy of the regeneration to continue, so we'll be building on the physical changes with some fantastic social initiatives. Our vision is to create a cleaner, greener, thriving community where people love to live.

Providing affordable homes

We work with local authorities to meet housing need and build affordable homes in the right places.

During the Covid-19 pandemic, our homes became our havens. The need for a safe, secure home for all became more apparent than ever.

Despite some pandemic-related delays, we completed construction of 422 affordable homes for families and individuals across Kent, Essex, Sussex and south London. Over 90% of these homes are for affordable rent and shared ownership.

We continued to help people choose their new home by introducing online video tours of our rented homes. We also moved most of our documentation online to allow paperwork to be signed remotely.

London Affordable Rent

We manage 94 homes under the London Affordable Rent programme and we have 494 more in the pipeline. These are built specifically for rent under the Greater London Authority (GLA) programme, with affordable rent levels set annually by the GLA. As part of this London-based programme, we house low-income households, typically nominated by London-based local authorities, who can't afford to rent privately.



Former Brockman Centre

Our newest development in Cheriton, Folkestone will see the construction of 27 new homes, all for social rent. We are transforming a derelict building which has lay empty for 10 years into two-bedroom apartments and three- and four-bedroom houses. Folkstone and Hythe District Council have a high level of need for affordable rented accommodation with approximately 1,500 eligible households on their waiting list.



Culverley Gardens

Our Culverley Gardens development has converted a garden centre into 27 apartments in Catford, London. Twenty-five apartments are earmarked for shared ownership, with the remaining two providing homes for affordable rent. The development combines affordability with great-looking space - it was designed by award-winning architects to incorporate Edwardian features, pitched roofs, and outdoor spaces for each home, all within a leafy conservation area.

1,650

people were moved off the housing waiting list into 662 homes.

307

new shared owners realised their dreams of getting onto the housing ladder.

422

new homes were built, putting roofs over the heads of those in housing need

122

shared owners staircased to own more shares in their homes.

Tracy now has full ownership of her home



As a single mum-of-two in rented accommodation, Tracy looked forward to the stability a home of her own would bring.

When the hospital she worked in announced a shared ownership scheme solely for key workers, she jumped at the chance to buy shares in a property nearby.

Since she first bought her share fifteen years ago, Tracy has married and recently went on to purchase the remaining share of her home - a process known as 'staircasing': "There has been such comfort in having a shared ownership home - Moat has always supported me when I've needed it. Now my children have grown up and we are in a better position financially, we thought it was the right time to staircase to

own 100% of our house. This has made a complete difference to our lives - having full ownership of our own home has given us complete security."

Tracy was pleasantly surprised at how straightforward the staircasing process was for her. After filling in an online form and completing supporting documents, the rest of the work was taken care of by Moat and her solicitors. She said: "I'm so glad I've been able to do this now. I'm really thankful for Moat, we'd have never been able to do this without the shared ownership programme."

Working in partnership

Working closely with local partners allows us to deliver important services and initiatives collaboratively.

We partner with local authorities, enforcement agencies and organisations to respond to the most pressing matters in our communities:

Tackling homelessness

Working with support providers, our 222 supported homes provide refuge for those who are homeless, those fleeing domestic violence, or those who have learning disabilities, physical disabilities or mental health conditions. We work with local authorities and specialist organisations to identify those most in need of this support.

This year, we changed the use of one of our buildings to set up a move-on scheme for homeless people in Essex. Working with support provider CHESS and Essex Council, the scheme will house eight residents from a local shelter while providing them with on-call night services, on-site staff during the day, and support with budgeting, tenancies, and finding work. Each resident will live in a newly refurbished en-suite room with access to a communal lounge and kitchen. Our move-on schemes provide a supported environment as a stepping-stone to independent living.

Developing homes where needed

We support the Government's target to build 300,000 homes a year by building homes in the right places. We work closely with local authorities to understand their local housing need.



This year, we partnered with the London Borough of Bexley to build a new 58-home development in Sidcup. The scheme is the first development delivered by BexleyCo, a residential developer owned by the London Borough of Bexley. It kicks off the developer's plans to deliver hundreds of affordable new homes over the next few years, and we are proud to be their partner of choice.

Taking action against anti-social behaviour (ASB)

Everyone deserves to feel safe where they live, so we work closely with local enforcement and local authorities to tackle ASB.

This year, we investigated 683 ASB reports, taking action to protect you. We attend several multi-organisation groups to work with partners in our communities. Our work with Uttlesford District Council has allowed us to support the Council's Safer Streets initiative. We also signed up to Greenwich Council's 'No Home for Harm' pledge and committed to working more collaboratively with other social landlords in the borough to tackle anti-social behaviour.



After being told the caravan site she lived in was being shut down, Pearl faced the challenge of finding somewhere to live.

With few options available to her, Pearl rented a small space above a nightclub, in terrible conditions and suffering with anxiety due to the constant noise. We worked with Essex Council to find Pearl an affordable home in Southminster, Essex, where she's now closer to her grandchildren and settled in a space she loves.

Pearl used to live in the town years ago with her parents and fondly recalls memories of the town: "I'm feeling a lot more settled now. My granddaughters visit me regularly and

my late brother's best friend still owns a pet shop here! It's a lovely place to live, I don't want to move from here now."

The process of moving into an affordable home took around seven weeks, and Pearl felt supported throughout the journey: "I had a brilliant experience with Moat – my Lettings Officer was a diamond. She was so helpful and patient with me and my questions, which really put my anxiety at ease. I'm so happy with where I live now."

How you can contact us

myMoat



The quickest way to contact us is via MyMoat. Use the link below to log in or register for an account.

moat.co.uk/mymoat



Web chat


Between 8am and 6pm, Monday to Friday you can speak to us online. Just use the link below:

 moat.co.uk/mymoat/chat



Phone

You can also call or text us using the numbers below:

 0300 323 0011

 07786 202 505



Email

You can email us your general enquiries or your feedback via:

 customer@moat.co.uk



Post

You can post a letter to

 Mariner House,
Galleon Boulevard,
Crossways, Dartford,
Kent DA2 6QE