

2026 - 2030

Customer 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. We do this first and foremost through our role as a landlord.

This Customer Strategy sets out how we will deliver our social purpose through our landlord role – by providing safe, secure and good-quality homes, and by delivering clear, consistent, inclusive and accessible services shaped with customers. It supports the Corporate Strategy by focusing on the areas of everyday service that have the greatest impact on customers' lives.

Being a trusted landlord is not separate from social purpose – it is how social purpose is realised in practice. When customers feel safe in their homes, confident that services are reliable and assured that their voices are heard, they are better able to maintain their wellbeing and take up opportunities in their lives and communities.

This strategy therefore focuses on:

- getting the basics right for every customer
- using customer insight to shape services and target support
- being clear, consistent and accountable for the services we provide.

In doing so, it explains how our landlord services move beyond compliance and transactions to actively support wellbeing and open opportunity.

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 for this strategy. Our landlord role provides the how.

Safe, secure homes and clear, consistent, inclusive and accessible services are the foundation on which customer wellbeing is built. Without them, trust is eroded, risks increase and opportunities are limited. When landlord services are reliable and responsive, customers experience greater stability and confidence in their lives.

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

- prioritising safety, quality and compliance so customers can feel safe and secure in their homes
- delivering consistent, inclusive and accessible landlord services, building trust and reducing uncertainty

- listening and learning from customers, ensuring services reflect lived experience
- using insight and data to target support, particularly where vulnerability or risk is identified
- making promises customers can see and measure, strengthening transparency and accountability.

Together, these elements ensure that landlord services do more than meet standards. They actively support customer wellbeing, build trust over time and help open opportunities for customers and communities to thrive.

Principles and actions - what we'll do



Start with safety,
build with trust



Listen, learn, improve



Designed with you,
for you (Moat Offer)



Understand the
whole customer

Start with safety, build with trust



Principle

We ensure every home is safe, secure and good quality - because that's the foundation for wellbeing and opportunity. From there, we build long-term trust through consistent service and genuine connection.



Strategy actions

- **Use safety and compliance data** (audit inspections, risk trends) to target improvement and evidence we are keeping our customers safe and confident in their homes.
- **Deliver and embed the Managing Agent Performance Framework**, holding partners to Moat's standards and acting quickly when performance falls short.
- **Define and launch our ASB and Fraud Offers**, making it clear how we respond and protect customers and communities from harm.
- **Procure and manage services** (including pest control) for value, reliability and fairness, giving customers confidence that we act quickly to remove health risks.
- **Complete the Key-to-Key empty homes and decant reviews** to reduce disruption, speed up access to homes and support customers – particularly those who are vulnerable – through moves.

Designed with you, for you - the Moat Offer



Principle

We shape services with our customers, using insight, data and lived experience. We make it easy to get involved in ways that suit you, so your voice helps create homes and services that support wellbeing, opportunity and thriving communities.



Strategy actions

- **Embed the Moat Offer** across all landlord, digital and Managing Agent services so customers always know what to expect, whoever manages their home.
- **Use segmentation and local data** to co-design Community Offers that reflect what matters most to customers in each area.
- **Align MyMoat and our communications** so everyone receives fair, accessible and easy-to-understand information, tailored to their home and circumstances.
- **Use the Customer Scrutiny Panel (CSP)** and other governance panels' insight to shape improvements, ensuring under-represented and vulnerable customers influence what we do.

Listen, learn, improve



Principle

We listen and learn from every comment, complaint and idea, turning insight and data into clearer, more consistent, inclusive and accessible services that support customers' wellbeing and opportunity.



Strategy actions

- **Embed real-time feedback dashboards** and early-warning insight to detect and fix issues before they escalate – improving service at the first opportunity.
- **Triangulate customer, performance and cost data** (including AI pilots) to understand what drives satisfaction and target improvements where they have the most impact.
- **Act on complaints and panel recommendations**, reporting 'you said, we did' so customers can see how their voice has improved services.
- **Use governance routes to escalate risk** (CAP, CCRevP > risk register > ET/Committees) ensuring customer insight influences big decisions, not just small fixes to inform corporate risk registers and strategic decision-making.

Understand the whole customer



Principle

We take time to understand your circumstances, so every interaction works for you. By recognising vulnerability, local context and individual needs, we make sure our homes and services help you feel secure and able to thrive.



Strategy actions

- **Launch the Vulnerability Policy and Offer**, making support pathways, responsibilities and expectations clear for colleagues, Managing Agents and customers.
- **Use segmentation and vulnerability flags** in decision-making (repairs, arrears, decants etc) ensuring those who need us most get earlier, better support.
- **Pilot data-led interventions** that target wellbeing risks and track improvements designed around customers.
- **Strengthen partnerships and information-sharing** to respond quickly and safely to complex needs and wider community issues – including ASB, safeguarding and community harm.

Promises you can see and measure



Principle

We make clear promises about the service you can expect, and we keep them. Our performance is tracked against these promises so you can see how we're doing and trust that when we fall short, we put it right.



Strategy actions

- **Deliver an integrated Customer Performance & Compliance Framework** – a single data set combining **Moat Offer** metrics, Tenant Satisfaction Measures and Managing Agent data – the golden thread from strategy to customer outcomes.
- **Publish clear Service Standards and performance results**, showing progress, accountability and what we're improving next.
- **Use performance insight and Value for Money evidence** to inform budgets and contracts, proving how every pound we spend improves safety, trust and wellbeing.
- **Demonstrate Consumer Standard** readiness through clear evidence, consistent improvement and transparency with customers and committees.