



Annual Report  
to Customers  
2022/2023

# A message from Mary Gibbons Chief Executive



In 2022, many of you faced a new set of challenges with significant increases in the cost of living. You told us that meeting your day-to-day costs was your biggest concern, so one of our greatest areas of focus last year was providing support where and when you needed it. Costs continue to rise, so we'll continue to strengthen the support we offer in a practical and meaningful way.

You also told us how important it is that we keep your homes safe, healthy and in good repair. We're taking a more proactive approach to damp and mould so we can work together to tackle it as soon as you first report it. Fire safety continues to be a priority as we make sure our buildings meet all current regulations and put plans in place to carry out any fire safety works needed.

We know that we aren't getting our repairs service right and that some of you have been waiting far too long for repairs to your homes or communal areas. We've put improvement plans in place and although we're heading in the right direction, there's still progress to be made. We're working at the most senior levels to push for shorter waiting times with repairs done right the first time.

Repairs have been one of your biggest areas of dissatisfaction, and your complaints also show us that we need to do better with how often and how well we communicate with you. We've rolled out training across the business to ensure that our communication is clear and that you feel informed and listened to. We hope you can see the difference.

It's important that we use what you've told us to build a culture of continuous improvement. Behind the scenes, my first year as Chief Executive has really focused on laying the foundations for the launch of our new strategy in 2023/24. Over the course of the year, I've taken a deeper look at what you're saying about our services, where you feel we're failing you, and what needs to change so we can deliver the service you want to see.

As part of this, we invited you to take part in a survey to help shape our strategy. The response was fantastic, so thank you for taking the time to make sure our strategy is led by your needs. It was clear, from what you told us, that customer experience needs to lie at the centre of everything we do and, because not all customers have the

same needs, that we need to take the time to listen and understand what your individual needs are.

Our new Corporate Strategy will guide everything we do in the years ahead. Our vision is to be customer pioneers, proactively working with our customers to make things better for you. We will truly listen to our customers, providing you with great homes and places, and creating strong communities. We will continue to build high-quality, safe homes where they're needed as we stay true to our social mission. And just as importantly, we will make improvements to our services so we can consistently give you a great customer service.

A handwritten signature in black ink that reads "Mary Gibbons".

**Mary Gibbons**  
Chief Executive

# Your customer experience



# What great service looks like to you

**Your feedback throughout the year helped us understand your experience as a Moat customer and what great customer service looks like to you.**

This year, you were invited to tell us what you want to see in our new three-year strategy. Over 2,800 of you took part in the survey, and customer service improvements were high on your list of priorities.

You told us that you're looking for us to resolve your issues, be responsive, be easy to contact and for our teams to have a positive attitude. It's also important to you that we genuinely listen to you, act on what you tell us, and keep you informed. This feedback has helped us to set a new strategy with customer experience at its heart.

A hugely important part of our new strategy is creating a great customer experience. In particular, we'll be looking at improving our repairs service and doing better with the way we communicate with you. We haven't always got things right in the last year, but we are absolutely focused on improving.

“ A team that provides a timely response to queries, provides accurate statements for services actually provided, fixes and replaces items in a timely manner, keeps people informed (accurately!). ”

“ More immediate communication that genuinely listens instead of policy-led replies. ”

“ Follow through with things you say you're going to do, listen to the resident, provide a high-level service which matches what you charge us, don't ignore emails. ”

# How you gave feedback

Customer Advocate Programme



You gave us feedback in a number of ways, influencing every corner of our business. From input in local projects to opinions on far-reaching policies, your insight was invaluable.

During the Covid pandemic, you gave most of your feedback online or over the phone, so it was great to open up opportunities this year for more in-person participation. These included:

- Our new Repairs Forum: A brand new customer-led group which oversees our repairs service.
- Focus groups and workshops: You shared your lived experience in relation to defects in new homes, anti-social behaviour, and the provision of cleaning and grounds maintenance services.
- Community events: You told us what you wanted to see in your community during events at our Moat Foundation Community Hubs, as well as at Pollards Hill in Merton.

You also shared your views on our services through text surveys, estate inspections, online surveys and questionnaires, and through complaints you logged with our Customer Resolutions team.

4,675

responses to our satisfaction text surveys on our local cleaning and grounds maintenance service.

2,600

responses to our customer satisfaction surveys

3,000

invitations to estate inspections

# How you shaped our policies and services

Our Customer Advocates are a group of 161 customers (tenants, shared owners, leaseholders and freeholders) who volunteer their time to give our customers a voice and influence how we do things.

Over the past year, our Customer Advocates have truly shaped our service, playing an active role in 30 projects. They've often acted as a sounding board when we reviewed our services, but also read and shaped our key policies, participated in workshops and were involved in the recruitment of key Moat staff.



## Do you want to influence how we do things?

Become a Customer Advocate and you can review and improve our services on behalf of all customers. Every customer's experience of living in a Moat home is unique, so your feedback is valuable.

**Email us at [feedback@moat.co.uk](mailto:feedback@moat.co.uk) to sign up or for more information.**

# This year, our Customer Advocates...



## Empty Homes

Reviewed our Lettings Policy and asked us to outline how we consider the needs of existing customers when allocating a home.



## Damp and mould

Reviewed and supported our new proactive approach to tackling damp and mould and approved our new Damp and Mould Policy.



## Our Customer Service Centre review

Told us that delays often followed if issues couldn't be resolved at first contact; we've introduced more training so our advisors are better equipped to resolve queries.



## Moat Foundation volunteer pack

Suggested we do more to promote the valuable work of Moat Foundation.



## Our Customer Offer

Recommended we delay launching our promise to customers until we are confident that we can meet the promises made.



## Tenancy Management Policy

Ensured we take a more flexible approach to customers who may be waiting on adoption or guardianship documents for children.



## Estate maintenance review

Helped shape the requirements of our new grounds maintenance contract.



## Recruitment

Helped us select the best candidate for our new Executive Director of Customer Experience and Diversity and Inclusion Manager roles.



# What you told us



Your satisfaction is how we measure whether we're getting things right. Here's what you told us about our performance in the areas that are important to you.





# When you were unhappy

You weren't always happy with our services during the year, and we're sorry for those occasions where we let you down. In many cases, you were able to resolve problems at an early stage by speaking to a member of our team. On the occasions where you were still dissatisfied, your issue was logged as a complaint with our Customer Resolutions team.

Your complaints were reviewed by our Customer Resolutions team who aimed to consider them in a fair, consistent, open and impartial way. Most importantly, we tried to understand how the issue was affecting you and what you wanted us to do to put things right.

On average, it took us 29 working days to investigate, resolve and close a customer complaint. Of the complaints we received, 987 were upheld, 805 were partially upheld, and 368 were not upheld.

In 2022/23, we received a total of 2,411 complaints:

- 1514 formal complaints
- 911 informal complaints
- 194 complaints submitted by MPs
- 39 initial enquiries received from the Housing Ombudsman.

The three most common reasons you made a complaint were:

- Delays in repairs
- Missed appointments with contractors
- Lack of response from our staff



If you made a complaint, we took this as an opportunity to understand how you've been affected by our service failure and a chance to make changes and do better in the future. See page 11 for more on the changes we've made so you don't face the same problems again. We'll also continue to work at improving the service you receive from us, so we get things wrong less often.

We've completed a self-assessment against the Housing Ombudsman's new Complaint Handling Code. You can **download the assessment here** for more information on how we comply with the code, what we're doing to improve our services and how we handle complaints.

# The changes you wanted to see

Your level of satisfaction with our services over the past year told us that we didn't meet the high standards you expect of our services. It's one of the reasons we're launching a new strategy that will improve on the areas where we're not performing as we should.

As well as shaping our strategy, the feedback you gave through surveys and complaints told us where you wanted to see change. Here are some of the improvements we've made as a result of what you said...

## You said

**Maintaining your estate:** You've found our grounds maintenance service inconsistent in quality and attendance.

## We did

As well as making local changes to the service, we've used your feedback to shape the requirements of our new grounds maintenance contract which starts in 2024.

## You said

**Communicating with you:** You don't always get the answers you need when you communicate with us.

## We did

We're rolling out training to all of our staff to ensure our communications are clear and consistent.

## You said

**Our repairs services:** You faced delays in getting your repairs done and this was having a daily impact on you and your household.

## We did

We've put an improvement plan in place for Morgan Sindall Property Services (MSPS) and they are meeting their improvement targets. We also allocated some communal repairs to other contractors to reduce the backlog of repairs. We're still monitoring the service closely and making changes to ensure you receive prompt, high-quality repairs.

## You said

**Selling shared ownership homes:** You'd like us to progress sales more quickly when you're trying to sell your shared ownership home.

## We did

We've shortened our sales timelines, and we now offer more flexibility to change buyers if delays are unreasonable.



## You said

### Heating complaints:

Your complaints about our heating service weren't being handled adequately and within a reasonable timeframe.

## We did

We now manage all complaints in-house to make sure we can oversee them from start to finish.

## You said

### Bathroom adaptations:

You didn't want your bathroom replaced like-for-like if your circumstances had changed and you needed adaptations for your disability.

## We did

We now make adaptations specific to your needs, such as replacing your traditional bathroom with a wet room.

## You said

### Homes for the future:

You told us that some of your homes need updating and improving.

## We did

We'll be making sure we have up-to-date surveys of all of our rented homes so we can understand their condition and what updates are needed. We'll also be looking to reduce the environmental impact of our new and existing homes which will help customers with their running costs.

## You said

### Tenancy support:

You'd like to be able to get hold of your Neighbourhood Services Manager faster.

## We did

We've trained our Neighbourhood Housing Assistants to manage simpler housing enquiries, freeing up our Neighbourhood Services Managers to handle more complex queries.

## You said

### Moving in:

You wanted more help with the costs of flooring and carpets when you move into your home.

## We did

Our independent living homes now come redecorated and with carpets or flooring provided as standard. Next year, we'll be rolling this out to more customers as part of a pilot.



# Supporting you when you needed it most

Moat Foundation, our social value arm, helps to develop people and communities with a focus on those who face challenges due to age, ill health, disability or financial hardship. Last year, through our programmes and projects:

906

older people received health and wellbeing support

1,429

people benefitted from financial wellbeing advice and support

914

young people took part in term-time and half-term activities

200

older people improved their social and physical confidence through exercise and movement groups

131

people got job advice and employment training

630

young people received mentoring, work placements, and mental health and life skills support



# Cost-of-living support

Many households faced financial hardship last year as rising prices made it more expensive to heat your home, pay your rent and put food on the table.

You told us that having enough money to cover your day-to-day costs was one of your biggest worries, so we offered support in a number of ways.

## Cost-of-living roadshows

To support you with help and advice around food costs, fuel prices and household finances, the Moat Foundation team held 18 roadshow events across Kent, Sussex, London, and Essex. We set up a market stall at each event, offering customers free, fresh ingredients to take home to prepare a healthy cooked meal for the whole family. While customers visited the stall, they also had the chance to speak to Moat and MSPS teams about a wide range of support available to help them manage rising costs. Customers took home over 150 food packs and over £2,000 in energy vouchers was given to those who were eligible.

## Energy cafes

As part of their community offer, MSPS has been running monthly energy cafes for all customers. They're delivered in a friendly, informal way over the phone, online or in person and provide advice on what to do if you're struggling to pay your energy bills and how to keep your home energy-efficient and free from condensation.

## Helping with money matters

Our Income Maximisation Advisors are always on hand to help you with benefits and money management advice. Last year, they introduced drop-in and online sessions so customers are able to pop in for a chat about the help and support they're entitled to. The sessions cover everything from benefits claims and hardship assistance to help with managing rent arrears.

## Moat Mornings

Our Moat Foundation team launched their weekly Moat Mornings across our Kent Community Hubs, offering customers a chance to sit down with a cup of tea and speak to Moat staff about everything from financial advice to issues with their home, employment support and training opportunities.



# The Community Larder

The Community Larder is a new project on Stanhope Estate that Moat Foundation has introduced over the last year. We used to give out food boxes to people who came forward to say they needed them. The boxes often include items that some people don't eat or aren't sure how to cook, so we decided to open them up and create a community larder with all the food items on display so people can choose what they need and like. This reduces food waste, gives our customers choice over what they receive, and also means they are in the Hub longer so we can start a conversation, build relationships, and if needed, make referrals to other supporting organisations and services.

For some members of our community, the larder has been life changing. One customer came along for help with her food needs, and through the relationship developed with our Hub Officer, Bev, she began volunteering at other community sessions and signed her children up to attend our youth sessions. This helped the family to integrate into the local community and get to know their neighbours better. The customer then went on to gain part-time employment through one of our contractors. Not only has the experience grown her income and confidence, but she's also become a valued member of our team and community, helping to support her fellow neighbours.

**Felicity White**  
Moat Foundation Hub Officer, Stanhope

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This place is a lifeline for me. I don't know what I would do without it.

”

Somewhere to come and chat with people about your needs. I look forward to coming here.

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If you weren't here, I don't know what I'd do... the prices in supermarkets are so high.

Homes you can  
be proud of



Your homes are your havens, and you told us that keeping them in good condition is one of the most important areas of our service.

Your home and estate are maintained by us through day-to-day repairs, planned redecoration of communal areas, a planned programme of bathroom and kitchen replacements, and regular communal cleaning and grounds maintenance.

Last year marked the first year of our partnership with our new repairs provider, Morgan Sindall Property Services (MSPS). During the year, your repairs have taken far longer than usual as we set up new ways of working, cleared a pre-existing backlog of repairs and worked through shortages of materials and labour.. Thank you for your patience if you waited longer than you should have and had to make do with things not working in your home. We've been working hard to get our repairs service right and we've put improvement plans in place. These are closely monitored by us and by our Repairs Forum (see page 18), and you can expect to see great improvement soon.



83%

of customers who rent were satisfied with the condition of their home

70%

of customers were satisfied with their completed repair

£18.7m

spent on repairs and maintenance

£13.3m

invested in planned works

41,664

repairs carried out

297

kitchens and 138 bathrooms replaced

1,653

new windows and 720 new doors fitted



# The Repairs Forum

You told us that you wanted to play an ongoing role in overseeing your repairs service after MSPS was appointed. The Repairs Forum was set up and now has an elected Customer Chair and Vice Chair. This customer-led group – which is open to all customers – meets quarterly to evaluate our repairs performance, suggest improvements, make sure we deliver a high-quality repairs service, and keep us accountable to you.

Over the course of several meetings, the Forum has asked to see more repairs completed correctly the first time, repair case files left open if they haven't been fully completed, a way for operatives to see repairs histories when attending repairs, and improved communication, especially for those customers left waiting a long time for updates.



As a result of that feedback, MSPS:

- Re-trained all team members and subcontractors
- Introduced more supervisory staff, including a Supervisor in Moat's Service Centre to move jobs along and provide in-depth updates for customers who call
- Reviewed the stock in operatives' vans so they have a range of parts at hand
- Enabled operatives to view a customer's repair history when attending a repair
- Focused on better planning by appointing a Senior Planner and getting hold of their jobs lists the day before
- Started monitoring subcontractors and removing underperforming subcontractors
- Called all customers with older jobs to update and/or book outstanding appointments.



# Keeping your homes safe

Being safe in your home is important to you and important to us, too. That's why building safety is our highest priority and we make sure your home meets current safety regulations.

We've continued to monitor your homes to identify any fire safety works needed. Over the next year, customers in four of our taller blocks in Gravesend, Erith, Crawley and Brighton will have fire safety works carried out to their homes and communal areas.

If you live in one of 18 buildings over 11 metres in height, we're following new regulations for your building. We now check your communal fire doors every three months to make sure they're working as they should. If you live in a flat that faces a communal area, your front door will also be a fire door and we will check these annually.

If you live in a block that we do not manage, we work closely with the managing agent and freeholder to keep you and your home safe. Thirty one of our agent-managed blocks are classed as high-rise because they are seven floors high or more. Of these, 15 have identified that fire safety remediation work is needed and we are working closely with those managing agents and freeholders to make sure they are progressing with these works and keeping our customers well informed.

We'll be talking to our customers more in the year ahead and asking how you feel about our building safety approach. It's important that you feel confident in our approach, have a say in how we deliver safety, receive safety-critical information in a way that works for you, and have access to the right people to report concerns or raise queries.



# Keeping your homes free from damp and mould

Living in a home that has damp and mould can not only be unpleasant and cause your home to deteriorate but can also have a serious impact on your health. That's why we've made changes in the last year to the way we tackle damp and mould in your home.

If you report damp or mould, we'll work with you to establish the severity and cause by discussing it with you, asking you to provide photographs if you can and, if necessary, visiting you at home. Where damp and mould are identified, we'll communicate with you, provide information and updates in a format that meets your needs, and work with you to find a long-term solution.

If you're a shared owner or leaseholder and we're not responsible for the inside of your home, we'll visit you at home to check whether the cause is related to a part of the building we're responsible for.

Along with taking this more proactive approach, we've also made internal changes. We've set up a damp and mould taskforce to look at how we deal with damp and mould cases when you report them to us or when we find evidence during our home visits. We've also developed training for our staff and are reviewing our processes to make it easier for us to track all cases.





# Warmer, more energy-efficient homes

We're working on making your homes and the new homes we build more energy-efficient and sustainable. Not only will this lead to warmer homes for you that are cheaper to heat, but it will also have a positive impact on the environment.

The Government has set targets for all of our homes to achieve net-zero carbon by 2050. Net-zero is reached when a home doesn't increase the amount of carbon dioxide in the atmosphere.

We're starting from a great position as 71% of your homes have an Energy Performance Certificate (EPC) in band C or above. If your home is less energy-efficient, we've started to install energy-efficient measures and technologies, including improved insulation, smart heating controls, solar panels, energy-efficient lighting, heat pumps, and A-rated boilers, windows and doors. For example, last year, we installed high heat retention storage heaters in all 33 flats and communal areas at an independent living scheme in Croydon.

## Improving existing homes

We completed a pilot project at a customer's home in Essex to improve its energy efficiency and make it warmer, draught-proof and cheaper to heat. The customer was able to stay in his home while we installed triple glazed windows, made thermal improvements to bedrooms, added solar panels to the roof, and sprayed insulation under the floors using robotic technology! The customer said he felt a difference in the warmth of his home right away, and that he's noticed a reduction in his energy bills.

After the success of the pilot, 29 other customers on the same road will have these improvements made to their homes in 2023, helping them to lower their bills and reduce their carbon footprint.

# New homes for new customers

Our social mission is to help end the housing crisis, and building affordable homes in the right places is key to making it happen.

Through the 459 new homes we built last year, some of our customers and their families have moved off housing waiting lists into affordable homes for rent. Others have taken their first steps into home ownership through our shared ownership programme. We'll soon welcome 389 more households as we started construction of these new homes last year.





## Frognal Lane, Teynham

Once planning permission is granted, Frognal Lane will be one of our largest developments ever, with plans to build 300 homes on the site. With the support of Swale Borough Council, the new scheme will contain facilities such as an employment space, sports pitches, a pavilion, open space with allotments and a community orchard which will be transferred to the Parish Council once complete.

The homes will range in size from one-bedroom and two-bedroom apartments to three- and four-bedroom houses for affordable rent, shared ownership and private sale. Six adaptable ground floor apartments have also been designed to meet the needs of those with mobility issues.

## Former Brockman Centre, Cheriton

In November 2022, we completed construction of 27 homes in Cheriton, all for social rent. We transformed a derelict building which lay empty for 10 years into two-bedroom apartments and three- and four-bedroom houses, providing homes for up to 94 people. The homes will go a long way to meeting high housing need in the area, with around 1,500 eligible households currently on Folkstone and Hythe District Council's waiting list.

# Dennison Court, East Grinstead

Dennison Court is our newest over 55s housing scheme, located in East Grinstead, just a short walk from the high street. In 2022, we welcomed new customers into 35 one- and two-bedroom apartments for affordable rent.

The original building on this site was demolished to make way for a new, modern scheme. Dennison Court provides beautifully designed and furnished communal spaces inspired by the local area, a courtyard garden and a woodland walk to the front of the block. The scheme was named after a beloved local doctor, Dr Jim Dennison, who started his surgery in the area.



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I'd been waiting for ages for something like this... several years looking around the area, trying to find something that was for the over 50s that was nice. And then this came up and I thought "Wow, this is lovely". The finish of everything is really nice quality - everything's been thought through in a very nice way. And more than anything else, it's an opportunity to start a new life in a comfortable environment and that's important for people - they want to be comfortable, they want to be safe, and they want things to be nice quality.

And I think we're beginning to build a community here which is very nice.

**Janet**, a customer at Dennison Court



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One of the things that appeals to me is I used to live just down the road, so I know this area really well and my family and friends are all within walking distance. Everyone who's been to visit so far has said it's really, really nice. My hobby's cycling so you've got the cycle sheds which is a nice place to keep my bike. There's parking and there's a lovely seating area out there where I quite often sit and read my newspaper and do my crossword. I've made some new friends - really nice, like-minded people - and it's just a really pleasant place to live.

**Rob**, a customer at Dennison Court



# Taking your first steps into home ownership

After the house they were renting was sold, Emma and her husband needed to find a home for their family of four. Emma's dad suggested they look into shared ownership and now they're the proud owners of a three-bedroom townhouse at Alkerden Gateway in Ebbsfleet.

I kept checking Moat's website to see when the houses were being released for reservations after I spotted them. I couldn't believe it when Ben told me we had been successful. There were so many people who wanted them and there were only four houses – we got so lucky!

The townhouse is so much bigger than the place we had when we were renting. We've moved the furniture from the living room of our old place into the new one and it still looks empty.

The kids are already calling the new house 'home' and have been telling their teachers that they have moved to Bluewater! Although they could have their own rooms, they want to share a bedroom and use the other bedroom as a playroom.

The garden is smaller than where we lived before, but it means I can keep an eye on the children when they are playing outside.

We love going out for walks in the evening to the park and back. We wouldn't have thought of doing that where we lived previously.

**Emma**, a new shared owner at Alkerden.



In 2022/23:

**134**

new shared owners realised their goal of getting onto the housing ladder

**200**

shared owners bought more shares in their homes



# What do my rent and service charges pay for?

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

We're a not-for-profit organisation, so every penny of your rent goes back into managing and maintaining your homes and building new ones where they're needed.



- 27p repairs, maintenance and planned works to your home
- 12p communal cleaning or shared estate services
- 13p housing management costs
- 10p business expenses

- 18p long-term cost of building your home
- 20p interest we pay on our loans

# How to contact us

## MyMoat

MyMoat is the quickest, easiest way to contact us and manage your account. Log in or sign up here:

[www.moat.co.uk/contact-us/mymoat](http://www.moat.co.uk/contact-us/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](http://moat.co.uk/mymoat/chat)

## Email

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



[customer@moat.co.uk](mailto:customer@moat.co.uk)

## Phone

You can call or text us using the numbers below:



0300 323 0011  
07786 202 505

## Post

You can post a letter to:



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

# How to get involved

Your input is important! Help us create the high-quality service you want to see and make improvements where they're needed. Whether you complete one survey or regularly attend our Customer Repairs Forum, your involvement is invaluable in shaping the way we do things.

Here's how you can get involved:

- Customer Advocates:  
Email [feedback@moat.co.uk](mailto:feedback@moat.co.uk)
- Customer Repairs Forum:  
Email [feedback@moat.co.uk](mailto:feedback@moat.co.uk)
- Volunteering with Moat Foundation:  
Email [moat.foundation@moat.co.uk](mailto:moat.foundation@moat.co.uk)

You can also contact us using one of the methods to the left and we'll put you in touch with