



February 2026

Customer Scrutiny Panel Shared Ownership Review

What is the Customer Scrutiny Panel?

The Customer Scrutiny Panel is an independent group of Moat customers who look closely at how we're performing and challenge us to do better. They bring real-life experience and honest feedback to the heart of our decision-making.

The Panel focus on key areas for improvement within Moat, conducting three in-depth reviews each year. They've recently completed their first in-depth review, which was on shared ownership, speaking with customers and colleagues to identify what's working and where improvements are needed.

From their review they've made 46 recommendations. In this report we provide a short summary outlining key findings, actions underway and next steps.



Their first review

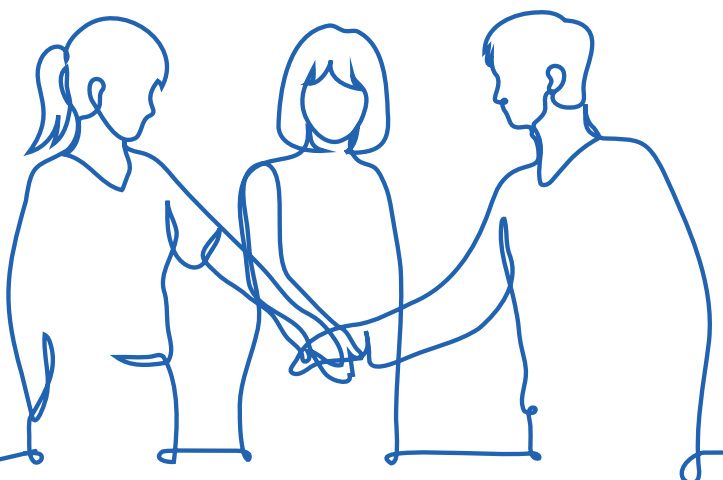
“Shared ownership was chosen as the focus of our first pilot review because customer feedback and satisfaction data highlighted a clear gap between shared owners and other customers in how listened to and supported, they felt.”

Customer Scrutiny Panel

The Panel set out to understand what's working well, where frustrations exist and what practical changes would make the biggest difference for shared owners.

“We aim to act as a critical friend to Moat, providing recommendations and insights that may not have been previously considered.”

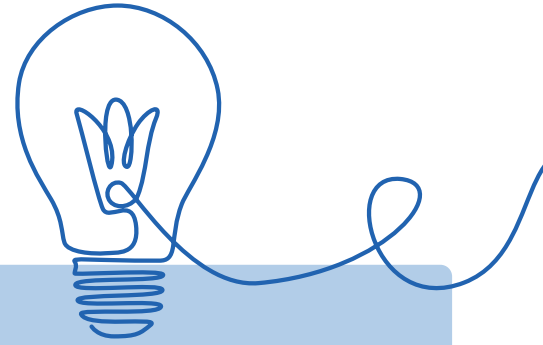
Customer Scrutiny Panel



What you told us

Many shared owners said they value aspects of the service and appreciate the opportunity home ownership provides. However, they also shared there are many challenges, including:

- Rising service charges and unclear costs
- Delays resolving build defects
- Inconsistent communication or follow-up
- Limited visibility of performance information
- The need for clearer guidance and easier access to information



We know how important these issues are and we're taking meaningful action.



What we're doing to improve

“Shared owners want clearer communication routes, more consistent responses, and stronger feedback loops so they can see how their views influence change.”

Customer Scrutiny Panel

The Panel made 46 recommendations. Many improvements are already underway.

1. Clearer communication

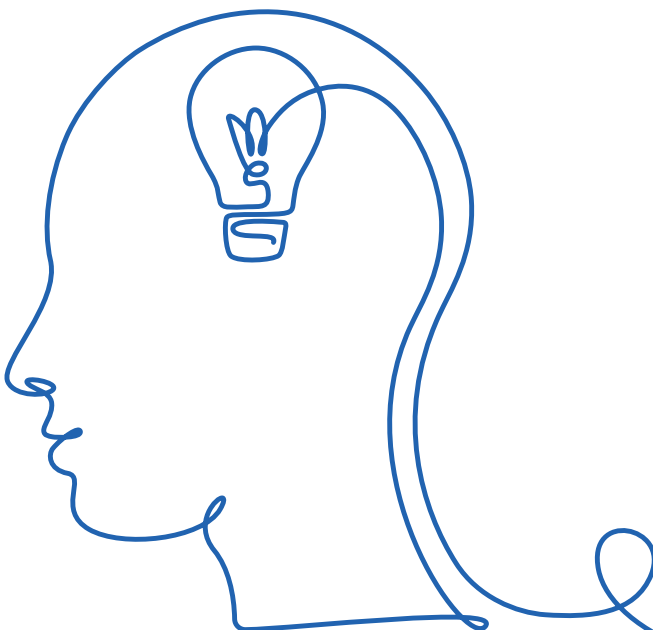
We're improving how we share updates through:

- Simpler guides and flowcharts
- Clearer policies
- Improved website navigation
- More accessible formats (including easy read, translations and screen reader friendly)
- Visual summaries of performance information

2. Better support for shared owners

We are:

- Improving transparency around service charges
- Reviewing barriers to staircasing
- Setting clearer expectations during sales
- Strengthening support for vulnerable customers
- Exploring a dedicated Shared Ownership Forum



What we're doing to improve

3. Improving our complaints handling

We've launched a new complaints operating model focused on:

- Faster, higher-quality responses
- Improved colleague training
- Clear learning from complaints
- Greater visibility of the Housing Ombudsman's standards

4. Stronger digital tools

Planned longer-term improvements include:

- An integrated customer portal for shared owners
- Improved digital reporting for defects
- Clearer links between "Buying" and "Owning" website sections
- Enhanced FAQs, guides and online resources

5. Better handling of defects

Customers will see:

- A shorter, clearer defects guide
- Diagrams explaining the process
- Clear service standards and response times
- Better visibility of digital reporting tools such as MyMoat

6. More transparency and accountability

We will:

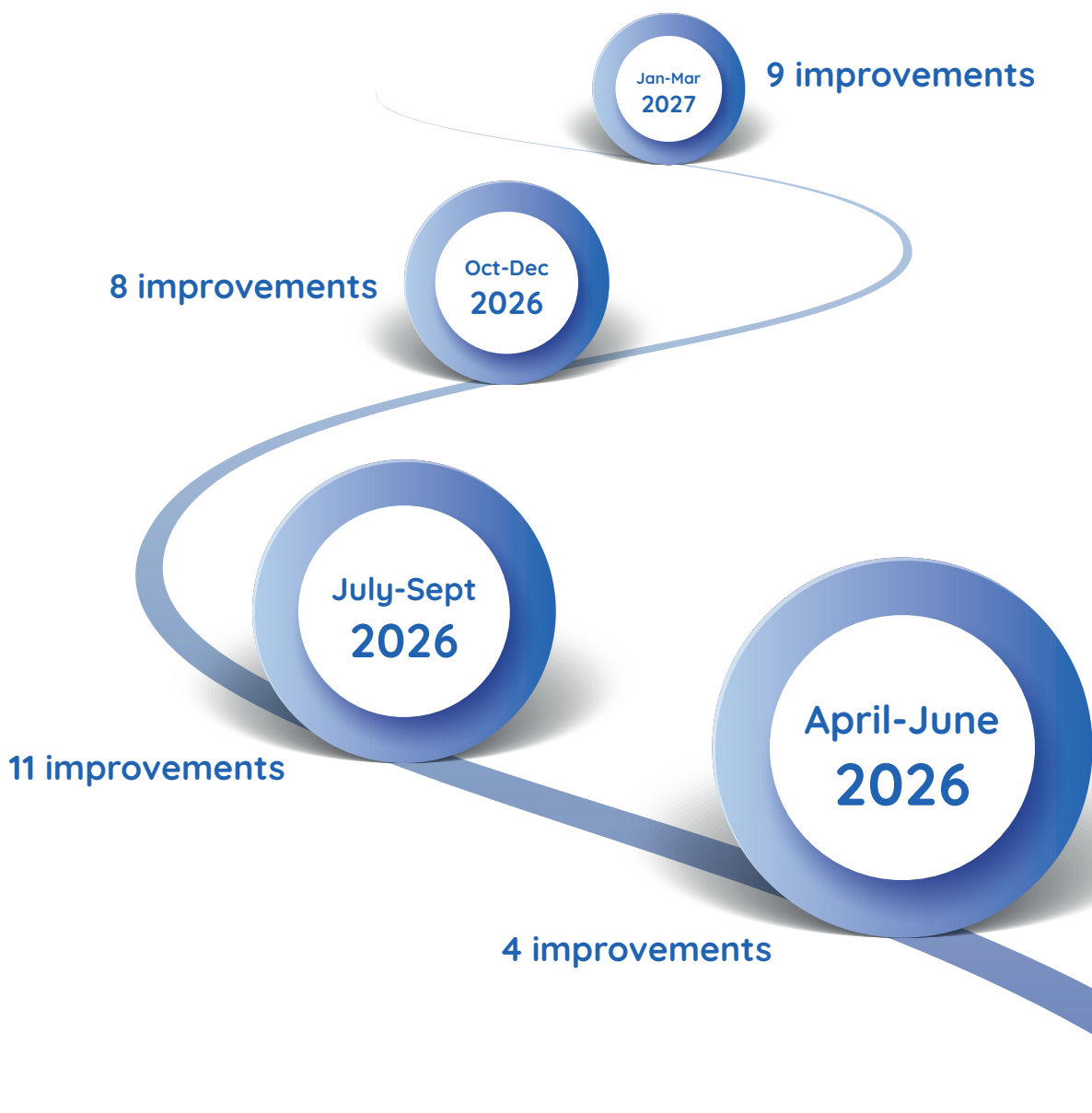
- Publish more performance data
- Share learning from complaints
- Provide annual and quarterly updates
- Break down insight to better understand customer experience
- Introduce "Insight to Action" meetings to turn feedback into change

"By putting the customer voice at the heart of decision-making, we're testing whether what's promised is what's actually experienced."

Customer Scrutiny Panel

When will the improvements happen?

Many changes are already in progress. The remaining improvements will be delivered across 2026/27. We'll provide quarterly updates through customer newsletters and our website so you can track progress. The first quarterly update will be shared in March 2026.



Message from the Customer Scrutiny Panel Chair

“Chairing the Shared Ownership Review and continuing to contribute through the Customer Scrutiny Panel has reinforced how powerful customer insight is in shaping services. It has been really encouraging to see Moat’s clear commitment to taking forward the review’s recommendations, with ongoing communication around next steps and how progress will be monitored, including plans for transparent quarterly reporting. The support and encouragement shown by senior leaders and the Customer and Communities Committee has also demonstrated a strong organisational commitment to meaningful scrutiny and continuous improvement.

Being part of Panel is something I genuinely value- it has renewed my appreciation for Moat as an organisation, particularly after navigating a challenging personal customer journey. The Customer Scrutiny Panel creates the space for constructive challenge, transparency, and meaningful service improvement that directly benefits customers.“

Rae, Chair of Customer Scrutiny Panel for the Shared Ownership Review



What’s next?

The chair and vice chair roles will rotate for each review, giving every member the chance to lead, develop skills and bring fresh perspectives – strengthening independence and accountability.

We’ll update you after each review, sharing the Panel’s findings and recommendations.

The Panel have now started their next review, which is focusing on how we proactively prevent anti-social behaviour. This review runs from January to March 2026 and will follow the same robust, evidence-based approach.

If you’d like to share your experience or find out about becoming a Panel member, please contact us at: feedback@moat.co.uk or 0300 323 0011.

Thank you

to our valued Customer Scrutiny Panel members, and all our engaged customers, who together have helped to improve our services.



Graham Swanton
Director of Customer and Insight