

# Annual Report to customers



We're committed to providing accessible information to all our customers. If you require information in a different language or format, such as large print, audio, Braille, or electronic text, please contact us and we'll be happy to assist you.

2023/24



# A message from our Chief Executive Gavin Cansfield



As we share this year’s annual report, I want to start by sincerely thanking you for your ongoing trust in us.

Our work is driven by our Customer Pioneer Strategy, which puts you, our customers, at the centre of every decision. This commitment is based on three key priorities: great customer experience, pride in homes and places and growth in new homes and communities. These priorities give us a clear purpose and direction, helping us stay dedicated to providing you with outstanding service and value.

I want to address the obvious issue - we know our repairs service hasn’t been meeting your needs. We know we must improve, and we’re fully committed to providing a more efficient and reliable repairs service. Your feedback has already led to changes, including the decision to vary our current repairs contract and transition to a new service. We will continue to collaborate with you to understand your needs, and these insights are directly driving the improvements we’re making.

This year we’ve placed renewed focus on listening to you, our customers. Over the past year, we’ve created more opportunities for you to share your feedback, and we’re committed to expanding these efforts in the coming year. Thank you to the thousands of customers who have shared your experiences and feedback with us this past year. Your voice matters, and co-creation will be a key part of our approach as we work to develop services that genuinely meet your needs and expectations. I’d also like to thank our Customer Advocates for providing clear guidance on the content they wanted to see in this year’s report.

Regarding our overall performance, we’re committed to being more open and transparent about how we’re doing as a business. We understand the importance of keeping you informed about our progress. This transparency is crucial for continuous improvement, helping us identify areas where we need to improve and take the necessary actions and for you to hold us accountable.

One such area is how we handle complaints. We’re taking steps to improve our complaints process, ensuring that your concerns are addressed promptly and effectively. Additionally, we’ve been proactively tackling issues like damp and mould in our homes, as well as enhancing the support we offer around anti-social behaviour (ASB). These are critical areas where we’re determined to make a positive difference in your experience.

As we look to the coming year, your continued engagement is crucial to our success. I encourage you to explore our “Looking ahead” section at the end of this report, where you’ll find detailed information about our focus areas. From amplifying your voice and improving our repairs service to enhancing communication, we’re committed to building a more responsive Moat. Your feedback and involvement in these plans are invaluable. Together, we can build a better, more responsive service that meets your needs and exceeds your expectations.



“

Our voices are being heard, and our input has been very much appreciated. Plus, meeting other residents with the same issues really help.

Sharon  
Customer Advocate

# Your voice matters: How you shaped our services

We want to start by saying a big thank you! Thousands of you have shared your experiences and feedback with us this past year. From helping us choose new grounds maintenance contractors to reviewing our policies and strategies, your input has helped to improve our services and make your communities even better places to live.

## The ways you influenced us

You’ve been busy! Over the past year, you gave your feedback through surveys, online and in person workshops, forums, estate inspections and complaints.



Your feedback shapes our decisions, guides our strategy, and leads to real improvements for everyone. Our Board listens to your feedback carefully, focusing on your needs and taking action on your suggestions. This approach keeps us responsive and ensures we make decisions that truly serve you.

## Here are just some of the ways you’ve made your voice heard:

- **Helping us select** new grounds maintenance contractors (who started in May 2024)
- Joining our customer-led **Repairs Forum** to oversee our repairs service improvement plan and help us choose a future repairs service
- Participating in **focus groups and workshops** on topics like financial support, damp and mould, anti-social behaviour, building new homes, repairs communication, and more
- **Shaping our strategies** on Equality and Diversity, Customer Influence, Data and Technology, as well as our Pride in Homes and Places, People and Culture and our Building Safety Customer Engagement strategies.

# Our Customer Advocates

We're incredibly grateful to our 205 Customer Advocates. Moat tenants, shared owners, leaseholders, and freeholders who volunteer their time to represent you. Last year, they helped us with over 33 projects including:

## Social Housing Decarbonisation Fund (SHDF) project

Recommending how we should engage with customers about home improvements as part of the SHDF project. The SHDF is a government initiative aimed at improving the energy efficiency of social housing.

## Compensation Policy review

Approving our new 'outside in' style of policy writing, which focuses on the customer's perspective rather than our internal processes. Advocates recommended some minor changes to make the policy clearer and we amended it accordingly.

## Lettings Policy

Asking for more assurance that we considered the needs of existing customers when allocating homes. We amended the policy to reflect this.

## Consumer Standards Consultation

Providing input on social housing standards including raising specific concerns around empty homes, private landlords and managing agents.

## Recruitment of new CEO

Being involved in the selection process and recruitment of our new chief executive, Gavin Cansfield.

Our Customer Advocates helped shape this year's annual report to customers.

By involving them in the planning process, we've ensured that every topic we reported back on reflects what truly matters to you. This collaborative approach keeps us focused on your priorities and concerns.

thank you!

# Want to get involved?

We know you're the expert when it comes to living in your home and community. That's why your voice is so important to us.

Your involvement has been crucial in making our services better for everyone. We're committed to continuing this partnership with you, ensuring that your needs and preferences are at the heart of everything we do.

Whether you have a few minutes to spare for a quick survey or want to take on a more regular commitment and perhaps join one of our customer-led groups, we'd love to hear from you. By letting your voice be heard, you'll be playing a key role in shaping the future of Moat and ensuring we deliver a great experience for everyone.

To find out how you can get involved, visit our 'Sharing your voice' page here:

 [moat.co.uk/your-home/sharing-your-voice](https://moat.co.uk/your-home/sharing-your-voice)



# How well we've performed

You've told us you want more honesty and openness about how we're doing as your housing association. That's why we now publish regular updates on our website that tell you how we're performing.

## 1. Tenant Satisfaction Measures

This set of 22 measures was introduced by the Regulator of Social Housing in 2023. It asks all social housing landlords, like us, to annually report on how well we're doing at providing quality homes and services.

Over the course of the year, we've randomly selected 2,684 customers, both tenants and shared owners, to get honest feedback on their experience with us. You've rated our services, your home and your neighbourhood, giving a clear picture of how we're doing to meet your expectations and where we need to take action.

We'd love for you to take a look at how we've done:

 [moat.co.uk/about-us/our-performance](https://moat.co.uk/about-us/our-performance)

Don't forget to check in on us regularly to see what progress we've made!





# How well we've performed

## What you told us



## Putting things right

We understand how important your home is to you, and we believe that living in it should always be a great experience. We're committed to making sure the services we provide you meet your expectations.

When you're not happy with our services, we want to hear about it. The feedback we've received this year has been crucial to helping us make improvements for everyone. Last year, we received 2,446 complaints from you - a 1% increase from the previous year. We know that each complaint represents a time when we let you down and we're sorry if you've been unhappy with any of our services.



**How we handled your complaints**

- We fully agreed with 45% of complaints and partly agreed with 38%
- We paid £532,516 in compensation (about £275 per case on average)
- We replied on time to 61% of first-stage complaints and 59% of second-stage complaints.

We know these numbers aren't great, especially our response times. We've identified a problem with our internal systems which led to some delays in handling your complaints. We've made changes to fix this and developed a comprehensive case management system. We've also introduced mandatory record-keeping training and are in the process of providing customer service training for all our staff.



We've listened to feedback from your complaints and we're taking action!

1. Repairs need to be faster and more reliable

Your feedback has been heard, prompting us to vary the contract we have with Morgan Sindall Property Services (MSPS) switching to a short-term contract, whilst we look for new repairs partners to deliver this service to you and provide a repairs service to better meet your needs. In the meantime, we're working closely with MSPS to ensure routine repairs are resolved more quickly and communication with you is improved. And for more complex jobs, like roofing and plumbing, we've created a Specialist Repairs team to resolve these.

2. We need to communicate better

We've started quarterly newsletters to keep you updated with changes we've made based on your feedback and sharing other important service news with you. We're also sending out monthly satisfaction surveys on our services to check how we're doing and keeping our website and social media up to date.

3. More visibility in our communities

We've brought in new Customer Liaison Officers and Estate Officers to be there when you need us. We're also putting up more noticeboards and have extended office hours at Pollards Hill.

4. Improvements to your communal areas

We've made changes to our cleaning and gardening services based on your priorities, with new contractors, stricter rules and financial penalties for missed services. We've also brought in new Estate Service Officers to monitor these services and check the quality of them.

5. Learning from external feedback

The Housing Ombudsman reviewed 18 of your complaints. Their feedback is also helping us make improvements in our complaint handling, response times, and staff training.



A message from  
Caroline Ross,  
Moat Board member



Your feedback is invaluable to us, especially when our services fall short. It helps shine a light on the areas where we need to improve.

We're sorry that our responses to your concerns and the quality of our repairs service have not always met the high standards you rightly expect. As a Board, we take any failure to deliver on our promises very seriously. Please know that we hear you loud and clear and we're committed to making things right. We'll keep actively listening to your feedback, which will continue to influence key decisions we make, and take the necessary actions to address any issues.

Over the next 12 months, we'll be focusing on improving our complaint resolution process and providing you with a consistently reliable, high-quality repairs experience.

For more information, please read our full complaints handling performance report and our self-assessment against the Housing Ombudsman's Complaint Handling Code on our website

[moat.co.uk/about-us/our-performance/effective-handling-of-complaints](https://moat.co.uk/about-us/our-performance/effective-handling-of-complaints)



# Supporting you when you need it most

We know times are tough, and managing your finances can feel overwhelming. That's why we're here for you, ready to help you claim every penny you're entitled to.

Last year, our Benefits and Income Maximisation team supported:

678 customers, helping to increase their annual income on average by:

£1,480

and collectively by an incredible:

£1,004,095.44!

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.

Whether you needed a quick online benefit check or more in-depth support with applications, appeals, or sanctions, we've been there every step of the way. Our dedicated team offers personalised support, tailored to your unique situation. We're not just about numbers; we're about making a real difference in your life.

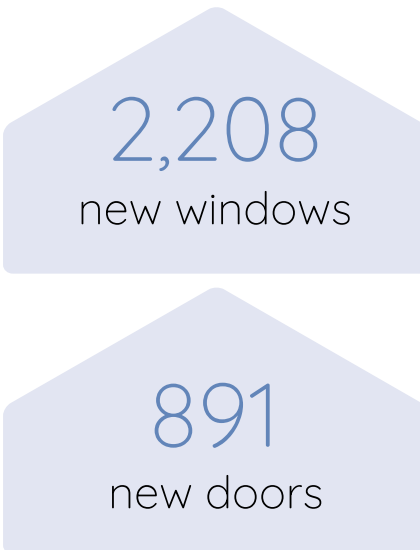
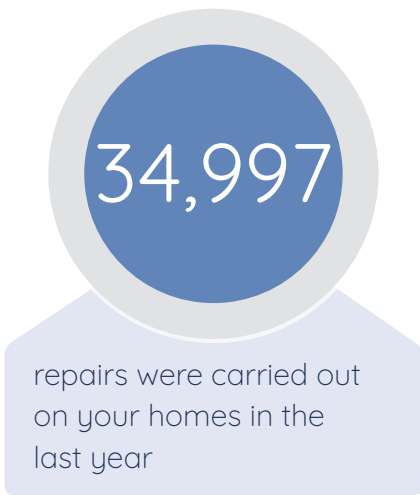
We're here for you:

- [customer@moat.co.uk](mailto:customer@moat.co.uk)
- 0300 323 0011
- [moat.co.uk/supporting-you/cost-of-living-support](https://moat.co.uk/supporting-you/cost-of-living-support)

# New homes

## Looking after your homes

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.



## Putting building safety first

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

- We're still carrying out fire remediation work where needed:**

Last year, we started fire safety works in homes and communal areas in our taller blocks in Gravesend and Erith. We've also started putting plans in place for works in two blocks in Crawley and Brighton. We're working closely with managing agents and freeholders to make sure they're progressing any fire safety work needed and keeping you informed.

fire safety regulations for your building. These include checking 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 be a fire door and we'll check these once a year.

- We're introducing new fire safety processes as regulations change:**

We've followed new guidelines to register our high-rise buildings with the new Building Safety Regulator. If you live in one of our 20 buildings over 11 metres in height, we're also following new

### Our Fire Safety Door Knock

We've been checking in with you to make sure you're happy with our approach to building safety. Last year, we visited each of our buildings which are over 18 metres high. We knocked on doors and spoke to customers about the safety of their building and our approach to managing it. We learned lots about your safety concerns and where we could do better. You told us that we need to improve the information we give you and provide it in a format that suits you and your needs, especially if you're a new customer. We've used your feedback to create our building safety strategy and we're looking into ways to send instant safety information to your mobile phones.

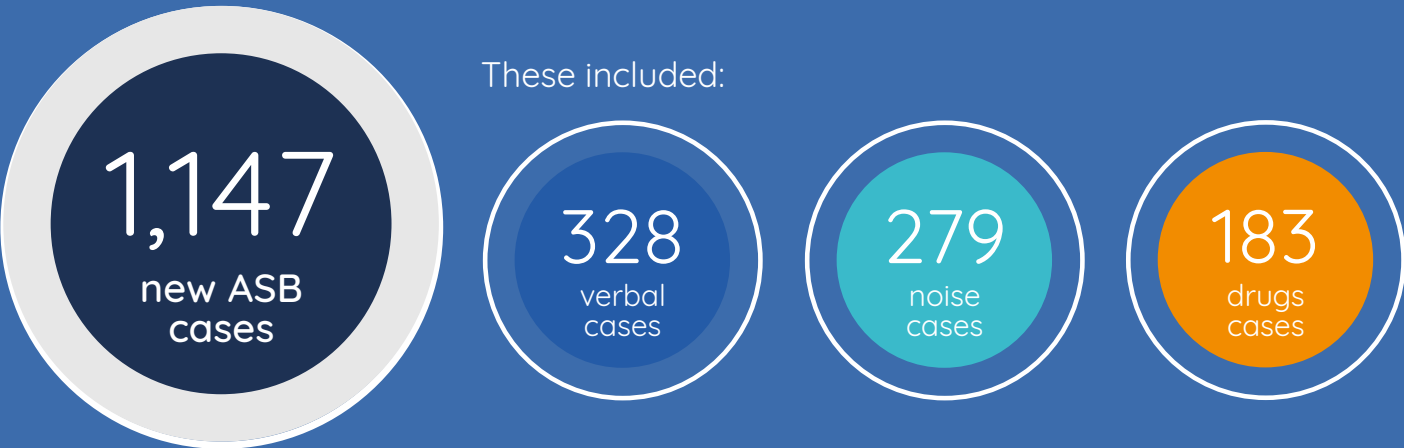




# Keeping you and your neighbourhoods safe

As well as providing you a home that is safe and comfortable, we're also committed to investing in keeping your neighbourhoods safe and great places to live in.

Last year, we handled:



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Thank you for your support. I am really grateful for all of your time you've already put into making our home more peaceful and less stressful to live in.

Moat customer

While Anti-Social Behaviour cases were higher than we'd like, we remain dedicated to reducing and preventing them.

How we've improved our support to you:

- 1 **Dedicated support team:** Our new Tenancy Specialist team provides personalised support for anti-social behaviour (ASB) and domestic abuse (DA) cases. They're in your community regularly, offering tailored advice and connecting you with specialist services.
- 2 **24/7 reporting:** You can now report incidents round-the-clock through our ASB Respect Line (0800 075 6699).
- 3 **Listening to you:** We've increased our presence in your communities and improved our communication with monthly reviews of your cases, keeping you informed throughout and discussing any concerns before closing it.
- 4 **Community engagement:** We're actively working with local councils, police, and safety partnerships to address your concerns and create safer neighbourhoods.
- 5 **Taking action:** When necessary, we've taken legal steps to protect victims of ASB, including court injunctions and helping families move to safer locations.

“

I feel much more confident in reporting ASB now, as I feel I have been listened to and things with my neighbour are so much better.

Moat Customer





In December 2023, we conducted a customer Scrutiny Project on our approach to damp and mould.

Customer recommendations included clearer support for our shared owners and regular performance updates. We've implemented these improvements, updating our policy and sharing performance via our website:

[moat.co.uk/your-home/home-safety/damp-and-mould-advice](https://moat.co.uk/your-home/home-safety/damp-and-mould-advice)

# Keeping your homes free of damp and mould

Living in a home with damp and mould isn't just unpleasant - it can cause serious damage to your health and home. This past year, we've made some big changes to how we tackle damp and mould in our customers' homes, to ensure you all have warm, safe, dry homes you're proud to live in. **Here are some of the improvements we've made:**

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**We've made it easier for you to report problems with damp and mould**

  - We launched our "Spot It, Report It, Sort It" awareness campaign in October 2023 to help you recognise and report damp and mould issues quickly
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**We're providing better support**

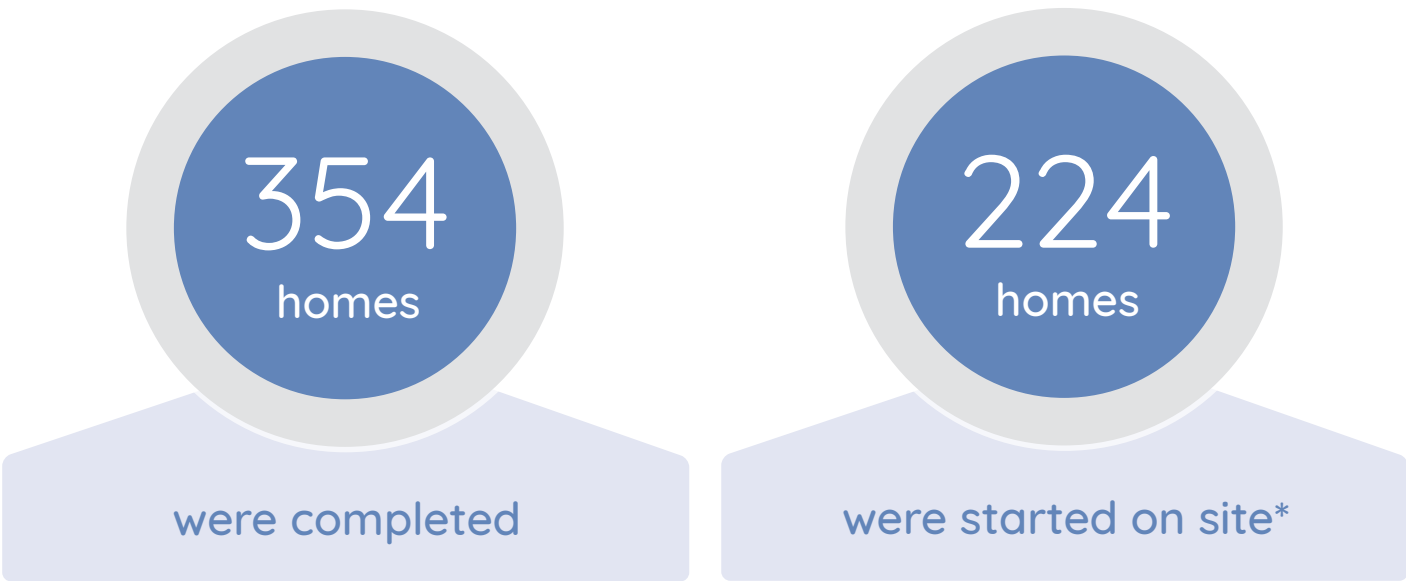
  - As part of our "Spot It, Report It, Sort It" campaign, we provided free hygrometers to help you monitor moisture levels in your home.
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**We're acting faster**

  - All our staff are trained to spot and address damp and mould, ensuring quicker responses to your concerns
  - We're using smart sensors in some homes to proactively identify conditions that may lead to damp and mould



# Building new homes where they're needed



\*meaning more secure, affordable homes for rent and shared ownership to those in housing need.







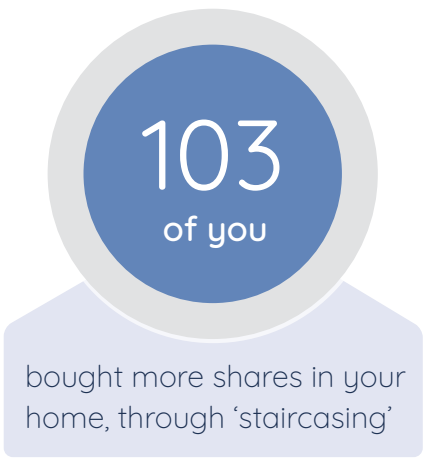
# Improving your shared ownership experience

You’ve told us that your experience of buying a shared ownership home is usually enjoyable, but the ins and outs of shared ownership can be tricky to navigate once you’re in your home.

We’ve made some improvements to our shared ownership programme to make sure you’re happier in your home and during your journey with us:

- We now provide Key Information Documents which give you more transparent information.
- We’ve introduced a home demonstration process where your Sales Officer and a New Homes Customer Care Officer will meet you at your new home to show you how everything works.
- We’ve improved the quality checks we do when we build new homes.
- We’ve been able to resell 90.5% of our shared ownership homes when our customers are ready to sell. That means we don’t lose affordable homes to the open market and we’re able to keep them as affordable homes.

During the past year:



# Supporting our communities

Moat Foundation, our community investment arm, supports those in our communities who face challenges due to age, ill health, disability, or financial hardship. Our five Community Hubs are open to everyone, not only our customers, if they need our support or just a friendly chat over a cuppa.

We work with our partners to run community activities from our hubs in Essex, Gravesham, Gillingham, Sittingbourne, and Stanhope, including:

- Digital inclusion support
- Health and wellbeing opportunities for older customers
- Term-time and half-term activities for young people
- Supporting customers across the regions with access to employment opportunities through our supply chain partners
- Volunteering and training opportunities
- Financial wellbeing drop-in sessions, and more.

We ran some new activities and initiatives in 2023/24, along with some favourites that our communities already love:

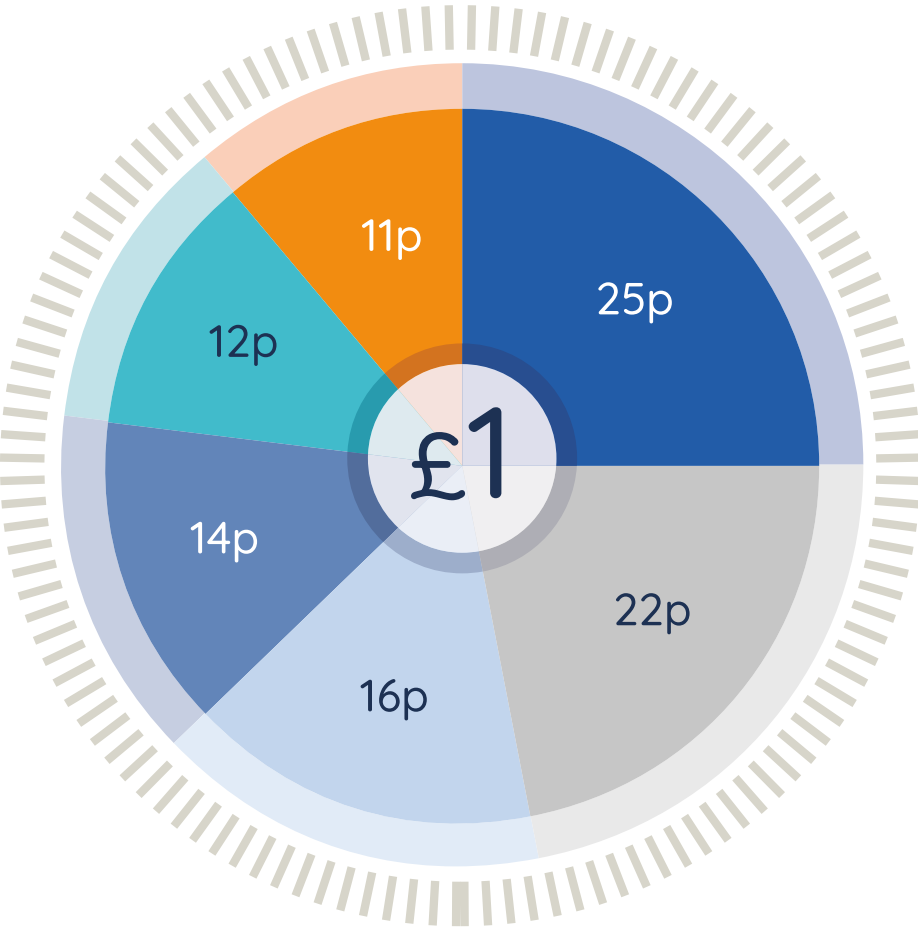
- **Cost-of-living support:** With food and utility costs continuing to rise, many in our communities felt the pinch this year. We provided support on benefit matters, access to emergency welfare vouchers for food and essential items, job search support, courses on healthy cooking on a budget, and free youth activities during holidays and term time.
- **Reaching out to more remote communities:** In Maldon, Essex, we continued to provide a space for people to come together and make social connections through our Hub-in-a-Pub sessions which meet at two local pubs, Steeple Digital and

Social Inclusion Group, and a cooking course for older customers who live alone.

- **Tackling isolation in our retirement living homes:** Our Cuppa-Cake-and-Company sessions in our retirement living schemes have established safe social groups that have helped residents feel connected and more at home. Residents have been supported to lead their own social groups and run community events in the summer and at Christmas.
- **Our environmental initiatives:** We’ve begun work with Maldon Council to create a community forest garden that’s open to all on a disused piece of Moat-owned land. Through the Waste Champions campaign at Pollards Hill, we’ve also worked with local volunteers to increase recycling and reduce poor waste management within our Pollards Hill community.
- **Working with suppliers to enhance communities:** We’ve coordinated and secured donations from suppliers which have helped customers in need with furniture, redecorations, household equipment, decluttering, and crisis support vouchers. Our suppliers also refurbished a new community shed space in Stanhope which provides a shared space for small, local activities.

# What do my rent and service charges pay for?

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



For every one pound:

- Repairs, maintenance and planned works to your home
- Interest we pay on our loans
- Long term cost of building your home
- Housing management costs
- Service chargeable costs - cost of providing communal services to you
- Business expenses

**Total social housing cost per home**  
£5,008

**Management cost per home**  
£1,223

# Making it happen: Our focus for next year

## Turning up your voice

You know your home and community best – and we want to hear from you! Your feedback directly shapes our services and future plans. We’re creating more opportunities for you to share your feedback through quick surveys and regular involvement.

## Working in partnership with you

We’re continuing to work closely with our Customer Advocates and customer-led scrutiny panels to develop plans for improving your services. And we’re excited to launch in October 2024 our new customer-led Impact and Action Group. This group will be led by seven Moat residents who will work closely with our Board and Executive team, scrutinising our performance and services, directly influencing our future and service delivery.

## Improving your repairs experience

We’re fully committed to providing you with a faster and better-quality repairs service. Keep an eye out for future updates on our progress in our customer newsletters, a dedicated repairs page on our website and social media channels.

## Communicating better with you

We’re working hard to improve our communication with you. You’ve told us that you want faster responses, and it can sometimes be difficult to contact the right person. From now on you can expect regular service updates and newsletters. We’re also encouraging more direct conversations between our staff and you to truly understand your individual needs.

## Putting things right

We’re committed to handling your complaints more effectively and efficiently. Our improvement plans focus on faster problem-solving, better follow-through, and more personal communication to ensure we address your concerns promptly and thoroughly.


## Investing in making your home energy efficient

We’re enhancing older homes through projects like Social Housing Decarbonisation Fund (SHDF), to lower your heating costs and improve living conditions.

### Ready to make your voice heard?

Your experiences and feedback are vital in creating a Moat that works for everyone. It’s easy to get involved!

Scan the QR code below



Or visit:

[moat.co.uk/your-home/sharing-your-voice](https://moat.co.uk/your-home/sharing-your-voice)

Together, we can make Moat better for everyone.



# How to contact us



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

**[moat.co.uk/contact-us/mymoaat](https://moat.co.uk/contact-us/mymoaat)**



You can call or text us using the numbers below:

**0300 323 0011**

**07786 202 505**



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

**[moat.co.uk/mymoaat/chat](https://moat.co.uk/mymoaat/chat)**



You can post a letter to:

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



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

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



We're here should you need information about how we can help you with anti-social behaviour:

**[moat.co.uk/supporting-you/anti-social-behaviour](https://moat.co.uk/supporting-you/anti-social-behaviour)**

**0300 323 0011**

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