

2026 - 2030

New Homes 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. Growth is a key way we deliver that purpose – by increasing access to safe, affordable homes in the places they are needed most.

This New Homes Strategy sets out how Moat delivers its social purpose through growth, by building the right homes, in the right places, in a way that is sustainable, affordable and rooted in long-term value for customers and communities. It supports the Corporate Strategy by ensuring growth decisions respond to housing need, strengthen communities and remain financially sustainable.

Building more homes alone is not enough. To support wellbeing and open opportunity, new homes must be safe, built to last and affordable to live in. Growth delivered with quality, care and local insight creates stability for customers, confidence in their homes and stronger foundations for thriving communities.

This strategy therefore focuses on:

- directing growth to where it makes the greatest difference
- delivering homes customers can trust
- keeping homes affordable to live in over the long term
- supporting health, wellbeing and sustainability
- shaping places with customers and communities.

In doing so, it explains how growth moves beyond numbers to become a practical expression of Moat's social purpose.

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 growth. New homes provide one of the most tangible ways that purpose is realised.

Access to a safe, affordable and well-designed home underpins wellbeing and enables opportunity. Where homes are poorly located, expensive to run or built without long-term quality in mind, the impact on customers and communities is lasting. By contrast, homes that are affordable, energy-efficient and well-connected support stability, health and confidence.

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

- prioritising growth in areas of highest housing need, opening access to secure homes and opportunity
- making clear, consistent choices about land and partnerships, ensuring quality, safety and trust in the homes we build
- designing homes that are affordable to run, reducing cost pressures and supporting long-term wellbeing
- embedding sustainability and health into design, supporting comfort, energy efficiency and future resilience
- shaping places with customers and communities, building connection, pride and social value.

Together, these elements ensure that growth delivers more than additional homes. It delivers places where customers can feel secure, live well and build their futures, while strengthening communities and long-term value for Moat.

Principles and actions - what we'll do



Focus where it
matters most



Deliver homes
you can trust



Keep living
costs down



Healthy homes
for wellbeing



Shape places
together

Focus where it matters most



Principle

We build where homes are needed most and where it makes the biggest difference, prioritising high-need demand to open up new opportunities, improve wellbeing and help customers and communities thrive.



Strategy actions

- **Undertake a geographical review** of our operating footprint, confirming core focus areas and identifying locations for targeted disposals and reinvestment that strengthen long-term social and financial value.
- **Develop a prioritisation framework** for investment and disposals that balances social purpose, affordability and financial return, ensuring every decision supports customers and communities.
- **Embed data-driven decision-making** – align land acquisition and rationalisation decisions with housing-need data, customer insight, and local plan evidence so our growth responds to real need.

Deliver homes you can trust



Principle

We make clear, consistent choices about land and partnerships to control quality, keep costs down and deliver the homes we've promised, giving customers the confidence and trust that comes from a home built to last.



Strategy actions

- **Strengthen due diligence and quality assurance** in land and development decisions to ensure each scheme meets Moat's safety, sustainability and quality standards.
- **Build and maintain strategic partnerships** with core local authorities and developers to secure a sustainable pipeline and create lasting value for customers and places.
- **Embed clear quality and aftercare standards** across all tenures, including Shared Ownership, and strengthen customer feedback loops post-handover so learning drives continuous improvement.

Keep living costs down



Principle

We design homes that are affordable to run, with lower bills and charges so customers can trust their home supports them to live well, feel secure and thrive in their community.



Strategy actions

- **Embed whole-life cost** and affordability modelling in development appraisals to ensure homes remain cost-effective to maintain and run over time.
- **Prioritise social rent** and low-service-charge homes, and work with Asset Management to design out building elements that cause high service charges or replacement costs.
- **Introduce post-completion affordability assurance**, sampling EPCs and running-cost data to test performance assumptions and evidence long-term affordability for customers.

Healthy homes for wellbeing



Principle

We create homes that are safe, warm, energy-efficient and low-carbon, helping customers live healthier lives, reduce bills and feel confident and secure in a home built to last, supporting their overall wellbeing.



Strategy actions

- **Update the Moat Design Guide** to reflect the Future Homes Standard, sustainability targets and customer expectations.
- **Pilot low-carbon and sustainable construction methods** to test innovation, efficiency and customer comfort.
- **Develop a framework** for measuring place and wellbeing outcomes, defining what 'good' looks like in safety, comfort and community impact.

Shape places together



Principle

We listen and learn from customers and communities from the very start, using their feedback and ideas to shape places that build connection, pride, opportunity and wellbeing.



Strategy actions

- **Embed community engagement** as standard on land-led schemes, using customer insight to shape design and amenities.
- **Launch customer design panels** for new developments so customers' voices help shape layout, design and local spaces.
- **Develop a social value and placemaking framework** to measure local benefit (training, wellbeing, inclusion) and strengthen collaboration with partners.