



# Environmental, Social and Governance (ESG) Report

2025

# About us.

Moat is a leading housing association providing secure, affordable homes for rent and shared ownership to those in housing need. From our inception in 1966, managing a single block of flats, we now house over 58,000 customers across Kent, Essex, Sussex and London.

Moat Homes Limited is a charitable registered provider of social housing. We are registered with and regulated by the Regulator of Social Housing (RSH) and our current grading is G2/V2/C2. We are a not-for-profit organisation funded by a mixture of private finance and government grant. We reinvest any surplus we make to maintain and improve our existing homes and build new ones where they are most needed. We are proud of the great homes and communities we've helped to build, and we have more in the pipeline as we tackle the current housing shortage.

Our homes are more than just bricks and mortar. We partner with local authorities to put roofs over the heads of those who might not otherwise have one. Through Moat Foundation, we work in our communities to improve employability, empower local youth, tackle isolation, and create thriving places that people love to live in. We provide retirement housing for the over 55s, and we work with managing agents to provide specialist care and support to people with learning difficulties, physical disabilities and those fleeing domestic violence. We also work with local authorities to offer temporary accommodation.

We're playing our part and we're also leading the way. As one of the pioneers of shared ownership, we've given thousands of households a boost into affordable home ownership. Our strong history of development is an important part of our DNA. Just as importantly, we invest in our existing homes to make sure they are safe and well maintained.

Over 90% of the homes we build are for affordable rent and shared ownership, with 369 affordable rent and 109 shared ownership homes completed in 2024/25. We have a development pipeline of over 1,300 homes, with an aim of completing over 400 homes in 2025/26

## About the ESG report

This report is intended to help investors form a view about our ESG credentials.

Our work is described according to each of the themes in the Sustainability Reporting Standard for Social Housing. These align with the key UN Sustainable Development Goals.

There are 12 themes broken down into a total of 46 criteria- these are qualitative and quantitative and designed to demonstrate strong ESG performance.

## Environmental, Social and Governance Report

### Structure of Report

ESG Area	Theme	Theme Name	Description	Page
Environmental	T1	Climate change	Assesses how the activities of the housing provider are impacting on climate change, and how they are mitigating the physical risks of climate change. This theme considers current practice, as well as the changes being made to improve performance in the future. Has six criteria, including the distribution of EPC ratings, emissions data, climate risk mitigation plan and environmental strategy.	
	T2	Ecology	Assesses how the housing provider is protecting the local environment and ecology. Has two criteria around managing pollutants and increasing biodiversity.	
	T3	Resource management	Identifies the extent to which the housing provider has a sustainable approach to materials in both the construction and management of properties. Has three themes that cover sourcing materials, water management and waste management.	
Social	T4	Affordability and security	Assesses the extent to which the housing provider provides long-term homes that are genuinely affordable to those on low incomes. Has five criteria, including the tenure mix of new and existing properties, the security of tenure and fuel poverty.	
	T5	Building safety and quality	Assesses how effective the housing provider is at meeting its legal responsibilities to protect residents and keep buildings safe. Has three criteria: disclosing gas safety checks, fire risk assessments and meeting Decent Homes Standards.	
	T6	Resident voice	Assesses how effective the housing provider is at listening to and empowering residents. Has criteria themes that cover board scrutiny, complaint handling and resident satisfaction.	
	T7	Resident support	Assesses the effectiveness of the initiatives that the housing provider runs to support individual residents. Has two criteria that cover the support provided and the success of that support.	
	T8	Placemaking	Highlights the wider set of activities that housing providers undertake to create well-designed homes and environments that meet local needs and provide great places for people to live and enjoy. Has one criterion, a space for the housing provider to give examples of their placemaking or placeshaping work.	
Governance	T9	Structure and governance	Assesses the housing provider's overall structure and approach to Governance. Has six criteria covering the regulator, code of governance, risk management and ownership.	
	T10	Board and trustees	Assesses the quality, suitability and performance of the board and trustees. Has eleven criteria including demographics of the board and the experience and independence of the board.	
	T11	Colleague wellbeing	Assesses how colleagues are supported and how their wellbeing is considered. Has five criteria including salary information, additional support for staff and average sick days.	
	T12	Supply chain management	Assesses if the housing provider procures responsibly. Has two criteria assessing how social value and environmental impact are considered.	



# Environment.

We are continuing to review the impacts of climate change on customers and colleagues to ensure social housing is fit not just for the present but future generations too. We are focused on providing desirable, warm and affordable homes that will in turn maximise wellbeing for our customers.

Our Sustainability Strategy focusses on delivering improvements in five key areas:

1. Environmental education: implement and encourage sustainable behaviours for our employees and for customers themselves.
2. Carbon footprint: reduce carbon emissions as a direct result of installing energy efficiency measures to offices and our homes whilst promoting greener living.
3. Fuel poverty: assist customers with the aim of reducing the level of households that are categorised as fuel poor based on the high cost, low-income definition.
4. Environmental responsibility: promote sustainable ways of living that include waste, water and energy management based on a holistic approach.
5. Sustainable construction: combat against the detrimental effects the built environment has on natural resources.

## Theme 1

### Climate change

C1: Distribution of EPC ratings of existing homes (those completed before the last financial year).

The table shows the number of general needs, supported housing and retirement living properties that fall in the respective EPC bands:

EPC Rating	Number of homes	% of homes
A	30	0.22
B	5,058	36.26
C	6,328	45.36
D	2,227	15.96
E	84	0.6
F	12	0.17
G	2	0.01
To be assessed	210	1.5

Average energy efficiency ratings (SAP rating) for existing homes as at March 2025 was C-76.

C2: Distribution of EPC ratings of new homes

EPC Rating	%
A	4.4%
B	88.1%
C	7.5%

The average energy efficiency ratings (SAP rating) of newly developed homes in 2024/25 was B-84.

C3: Does the housing provider have a Net Zero target and strategy? If so, what is it and when does the housing provider intend to be Net Zero by?

Yes, we aim to have all our homes EPC band C or above by April 2030 (581 homes p.a. for the next four years) and are on the pathway to being a net zero organisation by 2050. We have worked with consultants on a net zero strategy, and we adopt both a worst first and fabric first approach to decarbonising our homes. The net zero strategy includes costing estimates which have been included in Moat base financial plan.

For new build homes we have a minimum EPC requirement of B, however we are seeing an increase in the number of A rated homes being developed.

**Theme 1**

**Climate change**

C4: What retrofit activities has the housing provider undertaken in the last 12 months in relation to its housing stock? How do these activities align with, and contribute towards, performance against the housing provider's Net Zero strategy and target?

We have continued to deliver retrofit activities as part of our Social Housing Decarbonisation Fund (SHDF) project.

407 homes were retrofitted under the SHDF scheme in the last year to bring homes below EPC band C up to that standard. These works support our net zero strategy to deliver warm, energy efficient homes where carbon emissions have been reduced significantly. In addition to the SHDF retrofit works 1,598 homes have had loft insulation, cavity wall insulation, new boilers, air source heat pumps, solar panels, high heat retention storage heaters, roof replacements and new doors and windows installed. This has helped to improve the comfort, health, and well-being of our customers in addition to providing EPC ratings uplift. We are using a software package that provides insight and improvement planning to help us achieve zero carbon and enhance the energy efficiency of our stock. The software uses data directly from our asset management system. We have used both in-house resources and consultants to create baseline energy efficiency data and have allocated budgets for the current and future delivery on energy efficiency works.

C5: Scope 1, Scope 2 and Scope 3 Green House Gas emissions? Scope 1, Scope 2 and Scope 3 Green House Gas emissions per home. If unable to report emissions data, please state when the housing provider is expected to be able to do so.

We have partnered with the organisation 'Sustainable Homes Index for Tomorrow' (SHIFT) which is a unique and independent sustainability audit system that provides a consistent way of assessing sustainability standards to assist in providing a better environment for all. SHIFT have and will continue to report on our Scope 1, 2 and 3 emissions. The below table provides a breakdown of Moat carbon emissions:

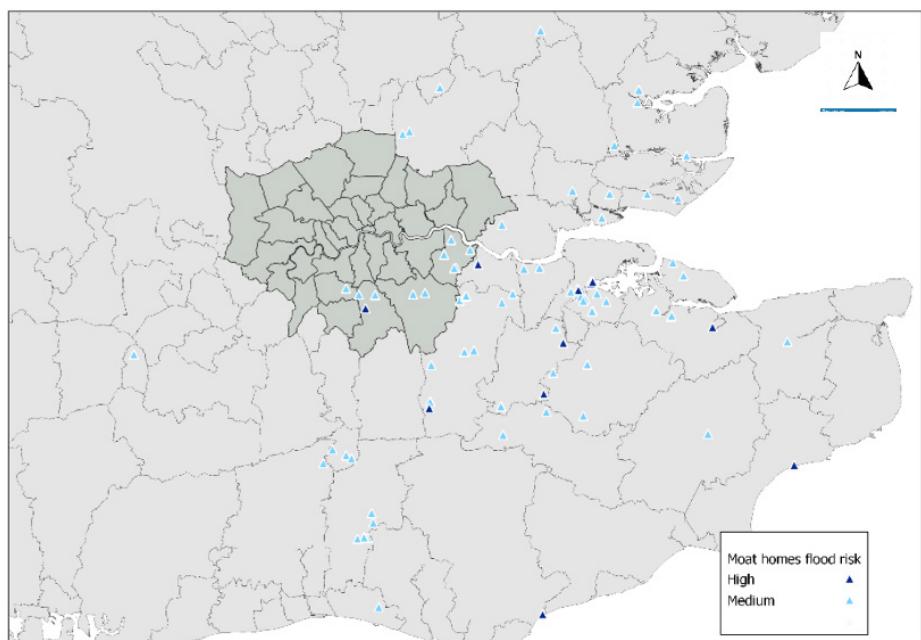
Environmental issue	Absolute <sup>1</sup>	Intensity <sup>2</sup>	Intensity target for SHIFT platinum 2025 <sup>3</sup>	Long term intensity target (by 2050 unless otherwise stated)
SAP – all homes	SAP 72.07	73.09% of all homes SAP 69 or higher	SAP 74.94	SAP 85
Individually heated homes, regulated emissions Scope 3	31,405.04 tonnes CO2e	2,371.62 kgCO2e/ independently heated home		
Communal heat systems Scope 1 Scope 2 Scope 3	2,194.92 tonnes CO2e 60.42 tonnes CO2e 5.23 tonnes CO2e	17,762.40 kWh/ home managed	5,177.58 kWh/ home managed	3,600 kWh/ home managed
Other landlord supply Scope 1 Scope 2 Scope 3	436.00 tonnes CO2e 438.41 tonnes CO2e 37.93 tonnes CO2e	68.90 kgCO2e/ home managed	100.86 kgCO2e/ home managed	0 kg CO2e/home managed
Offices Scope 1 Scope 2 Scope 3	56.89 tonnes CO2e 95.64 tonnes CO2e 8.27 tonnes CO2e	58.84 kgCO2e/m <sup>2</sup>	48.19 kgCO2e/m <sup>2</sup>	0 kgCO2e/m <sup>2</sup>
Business mileage Public transport (Scope 3) Employee-owned (Scope 3)	2.22 tonnes CO2e 112.00 tonnes CO2e	8.63 kgCO2e/ home managed	8.49 kgCO2e/ home managed	0 kgCO2e/home managed
Maintenance activities Maintenance fleet and supply chain (Scope 3)	2,768.78 tonnes CO2e	20231 kgCO2e/per home managed (scaled to represent 100% of repairs and maintenance spend)		0 kgCO2e/home managed
Embodied carbon Maintenance (Scope 3) New Build (Scope 3)	516.44 tonnes CO2e 16,823.69 tonnes CO2e	39 kgCO2e/home managed 35,196 kgCO2e/new home		0 kgCO2e/per home managed 0 kgCO2e/per new home

## Theme 1

### Climate change

C6: How has the housing provider mapped and assessed the climate risks to its homes and supply chain, such as increased flood, drought and overheating risks? How is the housing provider mitigating these risks?

We are conscious of the negative impacts that occur because of climate change. We know that with increased severe weather patterns there will be heightened flood risks in the future. Flood risk is predicted to increase this century, the UKCP18 predicts increased incidence of extreme rainfall across the seasons, as well as increased risk of sea level rise. Further, changes in land use and surface cover area can influence the flood risk of an area. Moat has 1,333 homes in flood risk zones 2 and 3, concentrated within the South East of England. Flooding risks have significant negative impacts on our customers and our organisation which is why we are making concerted efforts to mitigate these risks. We have created a flood risk process map to help aid flood mitigation.



Where homes are made airtight and heat loss is minimised there is a risk of overheating during the warmer months. We have adopted mechanical ventilation to reduce overheating risk. We have created an overheating process map to help manage any instances of overheating. We have also installed environmental monitoring equipment in 307 homes. The monitoring equipment is designed to enhance safety, health, and sustainability in residential homes. It combines fire and carbon monoxide (CO) alarms with environmental sensors to create an online monitoring platform. This platform provides us with real-time data and insights to proactively manage our housing stock and improve living conditions for our customer residents. Sensors monitor temperature, humidity, and carbon dioxide levels, providing insights into potential issues like damp, mould, and indoor air quality.

We are increasing the number of green spaces, through increased tree coverage and in the design of our new builds, providing natural shading to homes. We have engaged with consultants to help alter our Employers Requirements to address the current and improving regulations with regards to overheating.

## Theme 2

### Ecology

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#### C7: Does the housing provider have a strategy to enhance green space and promote biodiversity on or near homes?

Our green spaces asset data shows the proportion of our land that could be available for habitat creation and improved biodiversity such as wildflower meadows, tree and hedge planting and food growing. We will target these areas for improvements over the coming years. With new homes we work closely with local authority planning departments to comply with local targets relating to green space provision and the promotion of biodiversity.

#### C8: Does the housing provider have a strategy to identify, manage and reduce pollutants that could cause material harm?

We do not currently have a strategy to actively manage and reduce all pollutants however we do have plans to develop one. As an organisation we are considering undertaking a full ISO14001 compliant environmental audit to further understand the risks associated with pollutants. When procuring contractors, we ask them to tell us how they actively manage and reduce pollutants, forming part of the procurement process and assessment.

### Theme 3

#### Resource management

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##### C9: Does the housing provider have a strategy to use or increase the use of responsibly sourced materials for all building and repairs works?

We do not currently have a strategy to increase the use of responsibly sourced materials for all building works although we are aiming to develop a plan to increase the use of responsibly sourced materials through both our new build supply chain, existing approved and future suppliers. When procuring contractors, we ask them to provide information on material supplies, what proportion of materials are responsibly sourced and to quantify the proportion of materials that are non-toxic. We now request that maintenance teams collect data on where materials have been sourced for refurbishment to calculate the percentage of responsibly sourced materials.

##### C10: Does the housing provider have a strategy for waste management incorporating building materials?

We have a strategy on this in retrofit work, which is to halve waste between now and (date). For development work, we are working with suppliers to understand potential ways to minimize building waste going forward before we develop a full strategy. Our waste comes from several sources, and we will be taking steps to work with our supply chain to develop a waste management strategy.

##### C11: Does the housing provider have a strategy for water management?

Our homes and activities are estimated to use 2.75 billion litres of water a year. The majority (97.4%) of our water consumption is from its existing homes. We are conscious that we operate in a water stressed region and with population increases combining with a warmer climate, water deficits will occur. Poor water efficiency can lead to creation of wellbeing issues for customers. An action plan to support delivery of our sustainability strategy includes measures to increase the number of water saving measures installed in our homes when they become empty, during planned kitchen and bathroom programmes and within our new build schemes. We also intend to develop a plan to achieve water neutrality in all our new homes through the installation of water efficiency measures such as low flow shower heads and tap aerators etc by including these in specifications for house builders.

At the time of writing Environment Agency research suggests that UK domestic water efficiency should be 130 litres per person per day (lpd) by 2030 to adapt to forthcoming climate change. However new national strategies are emerging which may mean this target is reduced to 110 lpd. We are conscious that water efficiency saves our customers money too if they are on water meters and if hot water is used efficiently. Our customers are estimated to use 137.8 litres per person per day (lpd).



Social.

## Theme 4

### Affordability and Security

Moat is committed to providing long-term homes that are genuinely affordable to those on low incomes.

C12: For properties that are subject to the rent regulation regime, report against one or more Affordability Metric.

a. Rent compared to Median private rental sector (PRS) rent across the Local Authority

Number of bedrooms	1	2	3	4+
Average across 42 Local Authorities	56%	50%	48%	36%

b. Rent compared to Local Housing Authority Allowance

Number of bedrooms	1	2	3	4+
Average across 42 Local Authorities	69%	68%	60%	49%

The average rents compared to PRS for our portfolio is 52% with average against LHA being 64%.

C13: Share, and number, of existing homes (homes completed before the last financial year) allocated to: General needs (social rent), Intermediate rent, Affordable rent, Supported Housing, Housing for older people, Low-cost home ownership, Care homes, Private Rented Sector.

Over 90% of the new homes we provide are affordable homes to rent or to buy through shared ownership. We manage over 13,000 socially rented homes and we are the head leaseholder for over 5,800 shared ownership homes across Kent, Essex, London and Sussex. The detailed breakdown is shown in the table below.

## Environmental, Social and Governance Report

### Social

	As at 31 March 2024	Additions	Disposals	Change in Tenure/ Other	As at 31 March 2025
<b>Owned and managed</b>					
<b>Social housing</b>					
General needs	8,757	-	-	5	8,762
General needs affordable rent	2,795	369	-	1	3,165
Housing for older people	1,470	-	-	-	1,470
Housing for older people affordable rent	98	-	-	-	98
Supported housing	108	-	-	(9)	99
Shared ownership	5,835	109	(86)	-	5,858
Leasehold properties	1,123	-	-	33	1,156
<b>Non-social housing</b>					
Open market rented	5	-	-	-	5
<b>Total owned and managed</b>	<b>20,191</b>	<b>478</b>	<b>(86)</b>	<b>30</b>	<b>20,613</b>
<b>Owned not managed</b>					
<b>Social housing</b>					
General needs	1	-	-	-	1
Supported housing	135	-	(1)	(4)	130
<b>Non-social housing</b>					
Care homes	44	-	-	-	44
<b>Total owned not managed</b>	<b>180</b>	<b>-</b>	<b>(1)</b>	<b>(4)</b>	<b>175</b>
<b>Managed not owned</b>					
<b>Social housing</b>					
General needs	308	-	-	(2)	306
Leasehold properties	58	-	-	-	58
Equity loan properties	920	-	(41)	-	879
<b>Non-social housing</b>					
Leasehold properties	15	-	-	-	15
Firstbuy loans	2	-	-	-	2
Freehold properties	1,065	-	(11)	6	1,060
<b>Total managed not owned</b>	<b>2,368</b>	<b>-</b>	<b>(52)</b>	<b>4</b>	<b>2,320</b>
<b>Residential properties owned and/or managed</b>	<b>22,739</b>	<b>478</b>	<b>(139)</b>	<b>30</b>	<b>23,108</b>
<b>Owned and managed non-residential</b>					
Community hubs	4	-	-	-	4
Staff housing and guest rooms	2	-	-	-	2
Garages	580	-	-	-	580
Commercial	27	-	-	-	27
<b>Total owned and managed non-residential</b>	<b>613</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>613</b>



## Theme 4

### Affordability and Security (continued)

C14 (Core): Share, and number, of new homes (homes that were completed in the last financial year), allocated to: General needs (social rent), Intermediate rent, Affordable rent, Supported Housing, Housing for older people, Low-cost home ownership, Care homes, Private Rented Sector.

During 2024/25, we invested £78m in new homes and we completed 478 new homes during 2024/25, 369 for affordable rent and 109 are for shared ownership.

	New homes in 2024/25	Homes managed and/or owned
General needs rented	-	9,069
Affordable rent	369	3,165
Housing for older people/supported - general needs rent	-	1,699
Housing for older people/supported - affordable rent	-	98
Low cost home ownership	109	5,858
Social leasehold	-	1,214
Other social	-	879
Non social housing (includes 2 new open market sale homes)	-	1,126
<b>Total homes</b>	<b>478</b>	<b>23,108</b>

C15: How is the Housing Provider trying to reduce the effect of fuel poverty on its residents?

We recognise the increasing pressure that rising energy costs place on our residents, particularly those on lower incomes or in vulnerable circumstances. To help reduce the impact, we financial support, working in collaboration with partners and through internal initiatives:

- We provide utility vouchers through our Customer Support Fund to assist residents facing urgent energy related hardship, ensuring they can continue to heat and power their homes.
- We collaborate with partners such as HACT and utility suppliers to access external funding and schemes that offer one-off payments, debt relief, or discounted energy tariffs for eligible customers.

## Theme 4

### Affordability and Security (continued)

#### Social Housing Decarbonisation Fund (SHDF)

In 2022/23 we were awarded more than £6 million via the Social Housing Decarbonisation Fund to carry out retrofit works to over 600 homes that have an Energy Performance Certificate (EPC) rating of D or below. 407 homes have been retrofitted. The government funding has allowed us to make our customers' homes warmer, safer and more energy efficient through works such as cavity wall, loft and underfloor insulation, window and door replacements, and heating system upgrades. It will also help our customers spend less on their energy bills and allow them to enjoy a more comfortable home, particularly during the colder months. The retrofit works to our customers' homes has helped to reduce carbon emissions, support green jobs, develop the retrofit sector and improve the health and wellbeing of our customers living in the homes. Where we identify opportunities to enhance the energy efficiency of the home, our Sustainability Team will work with the customer to review and upgrade their heating system and insulation levels and will look to prioritise planned works within blocks.

#### C16: How does the housing provider provide security of tenure for residents?

We are committed to providing our residents with security of tenure and supporting them to maintain their tenancies wherever possible. Our approach includes the following:

##### Tenancy Type

- Since May 2020, we have ceased issuing Fixed Term Tenancies, and as of May 2024, we no longer issue Starter Tenancies. Assured Tenancies are now offered as standard, with exceptions outlined in our Tenure Policy.
- We continue to convert existing Fixed Term Tenancies to Assured Tenancies as part of an ongoing programme.
- Safeguards are in place during allocations and mutual exchanges to ensure the correct tenancy type is offered to residents.

##### Preventing Homelessness and Sustaining Tenancies

- Our priority is to prevent homelessness. We work closely with local authorities and partners throughout the tenancy, particularly during the eviction process, to ensure support.
- All evictions undergo a three level sign-off process, including Director level approval, to ensure they are only used as a last resort.
- We adhere to the Pre-Action Protocol for Possession Claims by Social Landlords to support residents in maintaining their tenancies.
- Our Neighbourhoods and Income and Advice teams collaborate with local authority colleagues before and during the eviction process to explore all alternatives.

##### Support and Suitability

- Every new customer completes a housing application form, and through the information provided, we ensure they receive wrap around support and tailored services suited to their individual needs.
- Pre-allocation checks, including affordability assessments, are carried out to ensure tenancies are sustainable from the outset.
- We operate a Priority Move Policy, which allows residents to move when their health, financial situation, or other significant factors necessitate a move to more suitable accommodation.

##### Multi-Agency Collaboration and Safeguarding

- We actively participate in Multi-Agency Risk Evaluation Conferences (MAREC) and other safeguarding forums focused on early intervention, prevention, and when necessary, appropriate rehousing.
- Our Safeguarding Policy ensures that vulnerable residents receive timely and appropriate support in partnership with other agencies.

##### Sector-Wide Commitment

- We are signatories to the National Housing Federation's (NHF) Commitment to Refer and support its broader pledge to prevent homelessness and enhance housing stability.



## Theme 5

### Building safety and quality

At Moat, we are committed to ensuring that our residents are kept safe. The safety and quality of our homes is paramount, and we will continue to make sure that this theme sits at the heart of the decisions that we make.

#### C17: Describe the condition of the housing provider's portfolio:

We deliver programmes of planned servicing and inspections to ensure that all of our properties are compliant with the necessary regulatory safety requirements. Our aim, in line with our Corporate Plan, is to have zero failure across all areas. Any challenges we have faced gaining access to complete the necessary inspections are reflected in the areas that we are not currently 100% compliant. These properties are subject to our No Access process and are escalated to Neighbourhoods colleagues to provide support in gaining entry or ultimately taking legal action against the individual customer, if necessary.

- Fire Risk Assessments are completed in line with the Regulatory Reform Order 2005 and are prioritised on 3-yearly programme for all 834 blocks in which Moat are the Responsible Person. Any remedial work is completed by our fire contractor and all management actions are issued to Neighbourhoods colleagues to address.
- % of homes for which all required fire risk assessments have been carried out. – 100%
- We obtain a fresh LGSR certificate (Landlords Gas Safety Report) on an annual basis for all 10,580 of our homes that have a gas boiler, in line with the requirements of the Gas Regulations 2012.
- % of homes for which all required gas safety checks have been carried out. – 99.97%
- We complete water monitoring at all of our retirement and supported living blocks in line with the HSE Approved Code of Practice for water management (legionella), along with blocks that have shared water supplies, including our own offices. We also conduct an annual inspection of the water tanks, carry out 2-yearly water risk assessments in our blocks and offices, and complete water risk assessments in 800 general needs properties per year.
- % of homes for which all required legionella risk assessments have been carried out. – 100%
- Under the Control of Asbestos Regulations 2012 and the Health & Safety at Work Act 1974, we ensure that an asbestos survey is in place before any intrusive maintenance work takes place. We also deliver the legal obligation of completing an Annual Communal Re-inspection Survey of all of our blocks with communal areas that were built pre-2000 (the year that asbestos was banned for use in new build homes).
- % of homes for which all required asbestos management surveys or re-inspections have been carried out. – 100%
- We carry out a thorough examination of all of our 94 passenger lifts and 119 domestic lifts every 6 months to ensure they meet the requirements of the Lifting Operations and Lifting Equipment Regulations (LOLER) and are fit for purpose.
- % of homes for which all required communal passenger lift safety checks have been carried out. – 100%
- We complete a 5-yearly electrical test (EICR) at each of our Rented properties and blocks, in line with best practice. Any remedial or upgrade works are completed to enable a clean 5-year certificate to be issued. All Voids and Mutual Exchange properties also have an EICR at change of tenancy.
- % of homes for which all required electrical safety checks have been carried out. – 99.96% for individual homes ,100% for communal inspections ,100% for Voids and Mutual Exchanges.

## Theme 5

### Building safety and quality (continued)

C18: What % of homes meet the national housing quality standard? Of those which fail, what is the housing provider doing to address these failings?

Moat is 100% compliant with the decent home standard.

C19: How do you manage and mitigate the risk of damp and mould for your residents?

We manage and mitigate the risk of damp and mould for our customers by implementing comprehensive strategies outlined in Moat's Damp and Mould Policy.

Our approach includes:

- 1. Training and Awareness:** All staff receive training to identify and assess damp and mould issues effectively. We also ran the "Spot It, Report It, Sort It" campaign to educate residents on identifying and reporting problems promptly.
- 2. Rapid Response and Resolution:** Upon receiving a report, we quickly inspect, assess and address the root causes of damp and mould, including necessary repairs and improvements to prevent reoccurrence.
- 3. Follow-up procedure:** We perform follow-up check-ups, three and six months after addressing a damp and mould case, to confirm that the issue has not reoccurred and to ensure long-term solutions.
- 4. Preventative Measures:** We offer residents guidance on ventilation, heating and moisture control to prevent damp and mould developing.

#### Improving our management of Damp and Mould

Since our last report we have reviewed our damp and mould policy, internal processes and procedures.

Key updates include:

- 1. Damp and Mould policy and procedures:** reviewed our approach in alignment with the Decent Homes Standard and the Housing Health and Safety Rating System to address both Category 1 and Category 2 hazards.
- 2. IT System Enhancements:** improved IT systems for better reporting and implemented Power BI to track and monitor cases effectively.
- 3. Inspection and Reporting:** developed and implemented a new damp and mould survey form to enhance our data, reporting and management of cases.
- 4. Technology implementation:** we have installed aico hub monitoring devices in over 520 homes to monitor humidity levels.
- 5. Increased Awareness:** by providing monthly Damp and Mould reports to Moat's Asset Management Group and "Keeping our Customer's safe" committee.
- 6. Customer engagement:** we continue to communicate to our residents via our Customer Newsletter, as well as letters, leaflets and communications on our social media platforms.

#### Resident engagement and communication

Moat's strategy for managing damp and mould includes proactive engagement and clear communication with our residents. We have launched the "Spot It, Report It, Sort It" campaign, encouraging residents to identify and report signs of damp and mould early.



## Theme 5

### Building safety and quality (continued)

Communication channels include:

- 1. Multiple reporting options:** Residents can report issues via phone, email, online portal or in person or at any property appointment attended by a Moat representative or contractor.
- 2. Educational resources:** We provide advice on home ventilation and moisture control through guides, videos and personalised consultations.

#### Provision of advice

We advise residents on effective home ventilation practices, including:

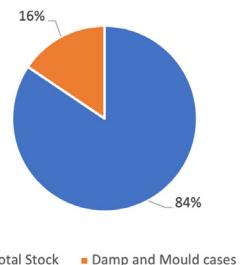
- Opening windows daily, especially when cooking or showering.
- Using extractor fans.
- Efficient heating to reduce condensation.

#### Damp and mould reporting

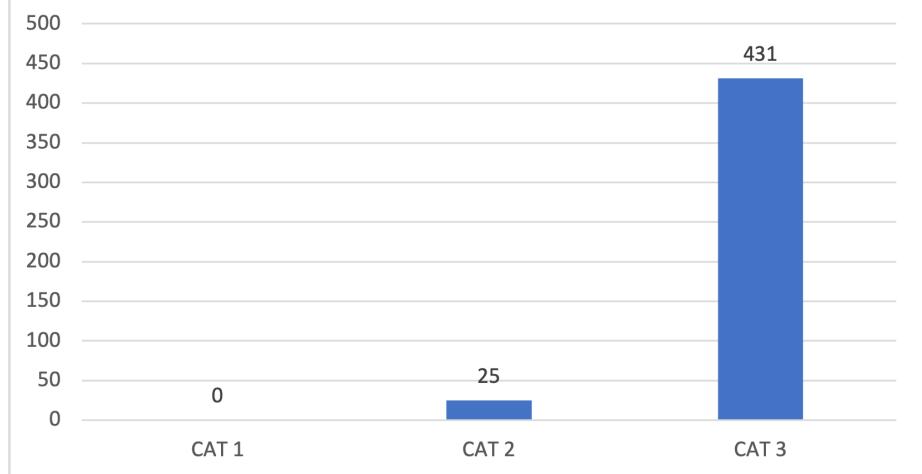
- During the past year we have had 2169 damp and mould cases raised
- We currently have 5% of our homes experiencing damp and mould.

We have seen a general decrease in the number of cases reported and being more proactive in identifying homes at risk. We are now adhering to the timescales that will be implemented within Awaabs Law when this is introduced 1 October 2025.

Percentage of Stock affected by Damp and Mould 24/25



#### HHSRS Risk categories



The graph above illustrates the distribution of Category 1 (0 cases identified), Category 2 (25 cases identified) and Category 3 (431 cases identified) cases reported through our Damp and Mould process. We have worked through our cases and completed repairs in our homes. Most of these cases relate to damp and mould. This comprehensive overview helps in understanding the different stages and statuses of damp and mould cases within our properties. The predominant category observed is Category 3 (Slight damp and mould issues), suggesting that many instances can be effectively addressed by our customers performing ad hoc wipe downs and targeted mould treatment to the affected areas. In response, we continue to help educate our customers in how to reduce moisture in their homes and have damp and mould kits for those customers who are able to manage typical instances.

## Theme 6

### Resident voice

Listening to and involving our residents is critical to our work, which is why we offer a variety of ways for our customer to engage with us so that it is in a way that best suits them and their lifestyle. We will offer training, support and flexibility to make it as easy as possible for different groups of customers to provide their views. Our new Customer Engagement Framework approach with our aim to engage, listen and deliver can be seen in the diagram below.



## Theme 6

### Resident voice (continued)

C20: What are the results of the housing provider's most recent tenant satisfaction survey? How has the housing provider acted on these results?

#### Our Tenant Satisfaction Survey Approach

In 2024/25 we continued to work with TLF Research to carry out our TSM surveys, who are an independent research agency, who conducted the surveys in accordance with the requirements set out by the Regulator of Social Housing. We conducted our TSM surveys monthly to reduce external impacts, internal/ seasonal changes and support ongoing service planning. This also enabled us to provide regular reporting to the leadership team including the executive team, the Board and our Customer and Communities Committee. The surveys were conducted from 16th April 2024 to 27th March 2025. There were no incentives offered to customers to take part in the survey.

The surveys were conducted by telephone and online via email invitation. This mixed methodology supports inclusivity and flexibility for survey completion so that there were limited barriers for completion in terms of visual impairment, literacy, or lack of digital access. In 2024/25 we completed a higher proportion of surveys via telephone, bringing Moat more in line with the wider sector approach and allowing us to benchmark our performance more accurately with other housing associations (as the predominate method in the sector is telephone).

The required sample sizes and number of completed interviews are shown in the table below. We took the approach to ensure a representative sample based on age, tenure and region which was monitored monthly. We also monitored responses by property type, household size and ethnicity to determine the final responses were also reflective of the customer profile. We also complete analysis to understand who is completing the surveys to see whether their experiences are different by both demographics and experiences with Moat. For instance, we want to understand if certain interactions like making a complaint or raising a repair impacts customers perception or experiences with us. This helps us to understand the effectiveness of our processes and inform service improvement.

Tenure type	Population	Confidence interval required	Number of interviews required per annum for submission	Number of completed interviews
Low-Cost Rental Accommodation (LCRA)	13,722	+/- 3%	991	2,027
Low-Cost Home Ownership (LCHO)	5,858	+/- 4%	545	654

#### Our TSM Results

The following table show our full results for the TSM perception measures in 2024/25 compared to 2023/24. Please note that some of the improvements in performance are attributable to our change in methodology as well as improvements to our services.

## Theme 6

### Resident voice (continued)

#### What we are doing with the feedback

We have published the results of the TSMs on our website and raising awareness of the measures and our performance in a number of ways and formats. Our TSM results are on the 'Our Performance' page of our website: [moat.co.uk/about-us/our-performance](https://moat.co.uk/about-us/our-performance) in a similar format to what is currently available on the page. We will also provide links to the website page on our Facebook and Instagram channels to raise awareness of the published data and a full video of results and what we are doing as a result of the feedback.

The three main areas of risk based on the lowest level of improvement from our 2023/24 performance were identified as 1) the overall repairs service 2) the time taken for repairs to be completed and 3) our communal areas being clean and well maintained.

		<b>Customers who rent</b>	<b>Shared owners</b>	<b>Combined (shared owners and customers who rent)</b>
TP01	Proportion of respondents who report that they are satisfied with the overall service from their landlord.	67.2% (2023/2024: 61.4%)	43.8% (2023/2024: 37.8%)	61.6% (2023/2024: 54.6%)
TP02	Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service.	64.3% (2023/2024: 61.4%)		64.3% (2023/2024: 61.4%)
TP03	Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the time taken to complete their most recent repair.	59% (2023/2024: 54.7%)		59% (2023/2024: 54.7%)
TP04	Proportion of respondents who report that they are satisfied that their home is well maintained.	67.7% (2023/2024: 60.4%)		67.7% (2023/2024: 60.4%)
TP05	Proportion of respondents who report that they are satisfied that their home is safe.	74.2% (2023/2024: 67.5%)	56.0% (2023/2024: 50.4%)	70.3% (2023/2024: 63.1%)
TP06	Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them.	58.3% (2023/2024: 50.9%)	33.1% (2023/2024: 27.5%)	52.6% (2023/2024: 44.6%)
TP07	Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them.	67.5% (2023/2024: 57.1%)	53.4% (2023/2024: 40.6%)	64.2% (2023/2024: 52.5%)
TP08	Proportion of respondents who report that they agree their landlord treats them fairly and with respect.	74.7% (2023/2024: 64.2%)	53.2% (2023/2024: 38.8%)	69.6% (2023/2024: 57.2%)
TP09	Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling.	38.7% (2023/2024: 31.1%)	22.0% (2023/2024: 12.8%)	35.5% (2023/2024: 26.6%)
TP10	Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained.	63.0% (2023/2024: 56.2%)	39.4% (2023/2024: 40.9%)	57.8% (2023/2024: 51.8%)
TP11	Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood.	57.0% (2023/2024: 46.0%)	31.6% (2023/2024: 26.1%)	51.3% (2023/2024: 40.8%)
TP12	Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour.	57.4% (2023/2024: 45.3%)	33.6% (2023/2024: 20.7%)	52.3% (2023/2024: 39.3%)

## Theme 6

### Resident voice (continued)

We have taken on board our customer feedback around their frustrations with our repairs service, and we made the decision to switch our repairs partner at the start of 2025, to improve our customers' experience. We are involving customers to help us select the right long-term partner to manage our repairs and maintenance service from September 2026. We have used feedback through the Repairs Forum, TSM satisfaction comments, suggestions and complaints to help us understand our customers' needs for an effective repairs service that works.

In terms of our customers feedback around keeping our communal areas clean and well maintained we are reviewing customer comments and closely monitoring our contractor's performance with KPIs to hold them accountable. We added specific questions into the TSM survey around satisfaction specifically with our cleaning and grounds maintenance service to allow us to do this reliably. Insights were used to feed into a Service Improvement Plan and staff training. We are also looking into the possibility of developing an Estate Services Forum to further learn from our customer's lived experiences.

Other examples of where we have turned TSM insight into action include:

- **Developing a Moat Offer:** We have been scoping and outlining our core service offer to customers as it is these that residents judge when responding to the TSM questionnaire. We want to provide a great service to our customers and recognise that the TSMs are a measure of whether we are getting this right, not our motivation. The Moat Offer will cover 'What customers require from us on a day-to-day basis?' and 'Creating a tenure specific offer aligned to the voice of the customer'.
- **Digital experience programme:** The digital experience programme has been established to improve the online services we offer to our customers. We have two main aims; making it easier for customers to get what they need in a way that is tailored for them and creating more time for our colleagues to service more complex requests, which will be achieved by creating more automation within our digital services. This is directly linked to customers feeling that we do not listen and act on their issues and so by improving the opportunities for self service customers will have quicker access to what they need and free up colleagues to proactively contact customers about their outstanding issues.

#### C21: What arrangements are in place to enable residents to hold management to account for the provision of services?

We recognise that our customers' time is valuable, so we provide a diverse range of opportunities for them to influence our services and hold us accountable:

- **Repairs Forum:** Our Repairs Forum, chaired by a Moat resident, is a platform where customer voices drive real change and hold us accountable. Our forum meetings take place every three months, bringing customers together with Moat staff, and our interim repairs provider. Our forum members have provided crucial feedback about our repairs service, making it clear that it wasn't good enough or improving at the pace needed. Their valuable input led directly to our decision to end our repairs contract. The forum members supported this decision and continue to play an instrumental role in shaping our vision and plans for our future repairs service.
- **Impact and Action Group:** This is a newly formed customer led group which has direct links to our board and committees. The aim is to ensure that customer views are at the heart of strategic decision making to ensure services are tailored to their needs, resulting in customers feeling listened to, and that they are making a positive difference to how we're operating. This aligns with our aim to 'become a tenant focused' organisation.
- **Customer Advocates:** We have 201 customers who volunteer their time to support us in various ways, including reviewing policies, procedures, and corporate communications. Our Customer Advocates participate in workshops and recruitment processes

## Theme 6

### Resident voice

(continued)

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- **Recruitment:** We have recently started to invite customers to join a panel to help recruit more senior members of staff. Recently customers joined us as part of the interview panel to help select our new Executive Director of Housing and Customer Experience and will be involved in the recruitment of the Chair of the Board and the Executive Director of Governance.
- **Text and Satisfaction Surveys:** In addition to our Tenant Satisfaction Measures (TSM), where we contact 200 customers monthly to understand their experiences and perceptions of Moat, we also send text surveys following specific interactions (e.g., when contacting our Service Centre, resolving a repair, receiving communal cleaning etc). Customer responses inform service improvements, and we proactively contact customers who express dissatisfaction.
- **Complaints and feedback:** Customer feedback is gold, and we positively welcome feedback where we have got things wrong. We have a dedicated Customer Resolutions team who work with colleagues (and customers) to identify service improvements and lessons learned.
- **Procurement Project Teams:** In April 2025, we consulted with customers to help inform our procurement spec for our long-term repairs contract. Customers fed back that their main priority when selecting a new supplier should be resourcing and the customer journey. This helped us develop a weighting to how potential suppliers will be scored and find engaged customers who will help us to review the submissions.

C22: In the last 12 months, in how many complaints has the national Ombudsman determined that maladministration took place? How have these complaints (or others) resulted in change of practice within the housing provider?

In 2024/25 we had 68 complaints referred to the Housing Ombudsman for consideration. We received the outcome of 19 cases which had a total of 53 determinations, 47 of which had some form of maladministration. Each determination contains multiple elements.

We have used and implemented the learnings from complaints and those cases determined by the Housing Ombudsman as follows:

- Informing the procurement of our long term responsive repairs partner to ensure we deliver what matters most to our customers
- Developing our policy and case management for pests
- Introduced the Managing Agent Manager role to ensure our teams have access to the correct guidance

Our policy has been recently updated with minor amendments and remains compliant with the Housing Ombudsman Complaint Handling Code. Our performance has improved in comparison to the previous year but is non-compliant with the Code.

## Theme 7

### Resident Support

Listening to and involving our residents is critical to our work, which is why our board have agreed five customer engagement principles that will guide our resident involvement.

**C23: What support services does the Housing Provider offer to residents. How successful are these services in improving outcomes?**

We are committed to supporting the wellbeing, financial stability, and safety of our residents through a comprehensive range of services and partnerships. Our key support services include:

#### **Financial Wellbeing and Income Maximisation**

- Our dedicated team of Benefit and Income Maximisation Officers works directly with residents to help them increase their income, access eligible benefits, and secure financial assistance through referrals to partner organisations.
- We provide residents with access to our 'Better Off' calculator, enabling them to complete a self-assessment of their benefits and identify additional financial support they may be entitled to.
- We operate an internal Customer Support Fund, which is available to assist those experiencing severe financial hardship or crisis.

#### **Health and Wellbeing Support**

- We work closely with a range of external agencies, including mental health teams, adult social care and organisations supporting residents with substance misuse, to ensure customers receive the holistic support they need.
- Through our Moat Foundation and community hubs, we provide localised support services, events, and initiatives that promote community wellbeing and resilience.

#### **Safety and Personal Security**

- We offer tailored support to residents experiencing domestic abuse and are actively progressing our DAHA (Domestic Abuse Housing Alliance) accreditation to strengthen our approach.
- Our teams support victims of antisocial behaviour (ASB) and hate crime, offering access to mediation services and working in close partnership with the police and local community safety teams to resolve issues effectively.

#### **Moat Foundation**

Moat Foundation, Moat's Community Investment arm, deliver local support to customers with a particular focus on including those facing additional challenges due to age, ill health or financial hardship; investing in our communities so customers can grow their skills, confidence, support networks and wellbeing; and working with individuals, our supply chain, statutory services and charitable partners to increase access to resources and innovative new projects that support customers to thrive.

In 2024-25 Moat Foundation delivered services in thirty-three settings and in partnership with over twenty organisations that range from large community engagement events through regular drop-in and age-specific clubs, to 1-2-1 advice, mentoring and guidance.

We continue to work from five established Community Hubs with the launch of the Wellbeing Studio in Pollards Hill in July 2024, within our Retirement and Supported Living schemes, and from four 'Mobile Hubs' in the Maldon district. Each of our Hubs provide a warm welcoming space for customers to receive support, learn new skills and build local friendship over a cuppa.



## Theme 7

### Resident Support

(continued)

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In 2024-25 Moat Foundation's 'targeted' workstream offered key support for customers in:

- **Cost of living** including community larder, partnership with Moat's income team, and practical support with cooking programmes;
- **Tackling isolation and improving social cohesion** including cuppa cake and company in our Retirement schemes, walk and talk groups, gardening groups and coffee mornings.
- **Economic wellbeing** including personalised training, employment mentoring, confidence building and support into work.
- **Health and Wellbeing** initiatives in partnership with the NHS and charitable partners to improve awareness and access to information and guidance.

The successes are individual, such as a young man who was supported into work and has already been promoted with more responsibility, or a customer seeking support for their partner's health condition having the confidence to improve the family diet and also connect to a new social community at our Studio. Our successes are found in community groups who are now leading their own projects and reaching out to include new customers into their groups where before they discouraged new starters.

In 2024-25 Moat Foundation's 'Community Engagement' workstream delivered larger scale events, such as the Stanhope Summer Fair and Wellbeing Studio Launch, Sittingbourne Family Holiday Trip and Gravesend Community Morning.

The Moat Foundation team directly deliver 34 hours of 'Early Intervention' sessions each week that engaged, in 2024-25 quarter four alone, 1029 customers in 328 sessions across thirty-three settings. In the full year worked Moat Foundation worked with over 1500 customers providing 15394 opportunities to engage and support our customers. We also facilitated an average of 27 hours a week of partner-led sessions from our Hubs.

In addition Moat Foundation's Social Value Annual Report 2024-25 recognises the benefit our supply chain and stakeholders have made to Moat's customers and communities. We report £119,065 cash value invested into our communities through donations of resource, time, expertise and grants. We also recognise the development of our Social Value Forum that is, through collaboration, increasing the impact of our contractors social value to our customers lives. Early use of the HACT Social Value Bank toolkit, when applied to select number of our projects recognised an actual adjusted total wellbeing value of £1,573,531 with a wellbeing Return on Investment for those selected projects of £37.04 for every £1 invested.

Case Studies on placemaking activities can be expanded on for our innovative 'Our Wild-Life Space' (OWLS) community garden in Maldon, 'Love where you live' in Stanhope, 'Community Drop-In' at the Studio Pollards Hill, 'Community Gardening' and 'Arts Project' in London Retirement Living Schemes, 'Family Holiday Day-trip' in Sittingbourne.

## Theme 8

### Placemaking

C24: Describe the housing provider's community investment activities, and how the housing provider is contributing to positive neighbourhood outcomes for the communities in which its homes are located. Provide examples or case studies of where the housing provider has been engaged in placemaking or placeshaping activities.

We have described in the previous section (C23) the activities of our Moat Foundation community arm which are focused around our 5 community hubs based in Gravesham, Gillingham, Sittingbourne, Stanhope and Pollards Hill.

In July, Stanhope residents came together to host a vibrant, resident-led Community Summer Fair, showcasing the power of local collaboration and pride. Over 130 attendees enjoyed a wide range of activities—from basketball and skateboarding to arts, crafts, and glitter tattoos—while partnerships with the NHS and local charities provided health checks and emotional wellbeing support. Despite the heat forcing the cancellation of the dog show, the event was filled with joy, culminating in drumming and acrobatics performances. The fair was a testament to the impact of customer-led initiatives, with residents actively involved in planning and running the event. It fostered social connection, boosted wellbeing, and highlighted the success of ongoing partnerships and youth engagement.

Pollards Hill Wellbeing Studio Community Facility - launched in July 2024 in response to customer survey feedback. Now been running for 12m. Over the course of the year in the studio, there have been 37 community 'coffee & chat' mornings, 16 sessions of community cooking, 12 sessions of yoga, 14 sessions of coaching & employability sessions, 11 cultural events and sessions, 4 events partnering with the NHS and over 70 attendees in a Kidney disease awareness event. We recently celebrated 12m anniversary with a community celebration which attracted 89 residents, as well as 3rd sector partners, Merton Councillors and the Mayor of Merton.

One of the highlights of the year in the community investment realm of Pollards Hill was the nomination and winning of a runner up award at the Merton Civic Pride awards for a group of residents who formed as a small focus group 3 years ago and have grown into a trusted team of community ambassadors supported by the Moat Foundation Officer, the Neighbourhoods team and a partner Sustainable Merton, leading school assemblies, door knocking campaigns to reduce waste and encourage recycling, volunteering at repair cafes, contributing to discussions with stakeholders over bulky waste and now transitioning into a brand WeRPollards where they will be increasing membership and tackling other environmental/sustainability issues over the next year.

Also in 2024, we undertook a resident-led review of Cavell Way, a community of 122 rented homes in Swale facing significant social challenges. The feedback was clear: the estate needed visible, meaningful improvements to restore pride and tackle long-standing issues. One of the most prominent concerns was the poor condition of the raised planters along the central road. These had become overgrown and unsightly, contributing to a neglected feel across the estate. Although previously adopted by Swale, maintenance was minimal and infrequent. Recognising the impact on residents' wellbeing and the overall appearance of the estate, we negotiated an agreement with Swale to take over the upkeep of these spaces. Through this partnership, we commissioned John O'Connor to clear the planters and replace them with low-maintenance grass, instantly improving the visual appeal and reducing future upkeep. We also removed dense, overgrown hedging that had become a hotspot for fly-tipping and antisocial behaviour (ASB), helping to open up sightlines and discourage misuse. In response to resident concerns about ASB, we introduced bi-weekly estate inspections throughout the summer months, increasing our visibility and presence on the ground. We also enhanced our environmental services by doubling the frequency of litter picking from fortnightly to weekly. These targeted actions have had a tangible impact. Resident complaints have significantly decreased, and there is a noticeable uplift in satisfaction and community pride.



# Governance.

We are committed to good governance and recognises the importance of having appropriate decision-making and risk-management processes in place, as well as demonstrating accountability to its stakeholders for its use of resources. Our governance structure determines how Moat is governed, from the strategy set by the Board through to operational frontline delivery.

## Theme 9

### Structure and Governance

**C25 (Core): Is the Housing Provider registered with a regulator of social housing?**  
Moat Homes Limited is a charitable registered provider of social housing. We are registered with, and regulated by, the Regulator of Social Housing (RSH).

**C26 (Core): What is the most recent viability and governance regulatory grading?**  
Our current viability and governance RSH grading is C2 / G2 / V2.

**C27 (Core): Which Code of Governance does the Housing Provider follow, if any?**

The RSH's Governance and Viability Standard requires us to adopt a code of governance and we have adopted the NHF Code of Governance.

Following the code is a key factor in achieving long-term sustainable success, as well as being a regulatory requirement. Moat is compliant with the code and carries out a compliance self-assessment annually. The Board confirms our compliance with the code via a statement in the Annual Report.

**C28: Is the Housing Provider Not-For-Profit? If not, who is the largest shareholder, what is their % of economic ownership and what % of voting rights do they control?**  
Moat Homes Limited, being a charitable registered provider of social housing, is Not-For-Profit.

**C29: Explain how the housing provider's board manages ESG risks. Are ESG risks incorporated into the housing provider's risk register?**

Moat's risk management processes consider any risks to the achievement of strategic objectives or service priorities. The strategic risk register includes a specific risk relating to decarbonisation and energy efficiency. There are also operational risk relating to governance and wider environmental implications (e.g. extreme weather events and governance effectiveness).

Reports to Board consider the implications for existing risks or any new risks created, and also include a section relating to ESG implications.

**C30 (Enhanced): Has the Housing Provider been subject to any adverse regulatory findings in the last 12 months (e.g. data protection breaches, bribery, money laundering, HSE breaches or notices) – that resulted in enforcement or other equivalent action?**

No, we have not been the subject of any adverse regulatory findings in the last 12 months.

## Theme 10

### Board and Trustees

We have a broad skills base across our Board and compile the areas and levels of skill into our Board skills audit.

The Board appoints new members via a competitive, merit-based process and any skills gaps form part of the essential or desirable criteria for future selection and appointment campaigns. The essential and desirable criteria are agreed by the Remuneration and Nominations Committee who review the Board succession plan annually.

C31: How does the housing provider ensure it gets input from a diverse range of people, into the governance processes? Does the housing provider consider resident voice at the board and senior management level? Does the housing provider have policies that incorporate Equality, Diversity and Inclusion (EDI) into the recruitment and selection of board members and senior management?

Our board (including 3 Executive members) are 30% female and 70% male, and 70% of board members identify as white English, Welsh, Scottish, NI or British. 70% of Board Members are aged 55 or more.

Our Executive Team is comprised of seven members of staff of whom three sit on the Board and are included in the statistics above. The roles of Chair and Chief Executive are held by two different people. We continue to work to improve the diversity of our Board in the context of Moat's customers and the areas we operate in. We have a Board approved EDI Policy.

You can find out more about our Board at [Moat | Our leadership and governance](#).

C32 (Core): What % of the board AND management team have turned over in the last two years?

As at March 2023, we had 10 Board members of which four have since retired. As of March 2025, we have 12 Board members, 5 of which have joined since March 2023 and seven of which were present as at March 2023.

As at March 2023, we had four Executive team members of which two have since left. As of March 2025, we have seven Executive team members, five of which have joined since March 2023 and two of which were present as at March 2023.

C33: Number of board members on the housing provider's Audit Committee with recent and relevant financial experience.

Our Audit and Risk Committee is comprised of three Independent Board members, all of whom have recent and relevant financial experience.

C34: What % of the board are non-executive directors?

Moat Homes Limited is currently governed by a Board of 11, of whom eight are non-executive directors (72%) and three are executive directors (28%).

C35: Has a succession plan been provided to the housing provider's board in the last 12 months?

The Board succession plan is reviewed at each Governance and People committee. There is an active plan in place.

C36: For how many years has the Housing Provider's current external audit partner been responsible for auditing the accounts?

Our external auditors are BDO LLP and they have been our external auditors for the last nine years.

C37: When was the last independently-run, board effectiveness review?

The Board commissioned an independent board effectiveness review in May 2023.

C38: How does the Housing Provider handle conflicts of interest at the board?

The Chair and Company Secretary manage potential or actual conflicts of interests and we review Board and Executive Team declarations annually as well as recording new interests as they arise. The Chair requests for declarations to be given at the beginning of each Board and Committee meeting. Where a conflict arises, this is managed on a case by case basis by Board approval. Should a conflict not be manageable, the individual would be asked to leave for that item and take no part in the discussion or decision.



## Theme 11

### Staff Wellbeing

We're committed to fostering a workplace where our people feel engaged, fairly rewarded, and motivated. Through regular staff engagement surveys, we gain valuable insights and feedback from colleagues. We're proud that our engagement level remains high, this has contributed to our recognition in the Sunday Times as one of the best places to work for three consecutive years running.

We support our people by living our values and listen to their feedback. We offer flexible working within a supportive environment. Our People Framework ensures we have the right people and behaviours to enable colleagues to perform to the highest standards to enable our customers to receive a good service.

#### C39: Does the Housing Provider pay the Real Living Wage?

All our eligible employees are remunerated above the real living wage. We have been accredited by the Living Wage Foundation in recognition of this.

#### C40: What is the gender pay gap?

For reporting year 2024/25, our median gender pay gap (as at 5 April 2024) was 17.0%  
- This means that women earned 83p for every £1 that men earned (comparing median hourly pay).

#### C41: What is the CEO-worker pay ratio? And how does this compare?

- Ratio of CEO STFR to the 25th percentile: 6.43:1
- Ratio of CEO STFR to the Median (50th) percentile: 5.27:1
- Ratio of the CEO STFR to the 75th percentile: 4.11:1

#### C42: How is the housing provider ensuring equality, diversity and inclusion (EDI) is promoted across its staff?

Our Equality, Diversity and Inclusion Policy, outlines our commitment to being an inclusive organisation that treats everyone with courtesy, empathy, fairness and respect – enabling our customers and colleagues to thrive. It applies to all aspects of our work as a housing provider and landlord, a service provider, an employer, a contractor and partner and a procurer of goods and services.

EDI is embedded in our culture from day one. All new starters complete EDI e-learning and it's a core part of our corporate induction, reinforcing that:

- We care about our colleagues' wellbeing and want them all to feel respected, included and able to bring their whole self to work with a sense of belonging.
- Equality, Diversity and Inclusion are vitally important for us to succeed. Our diversity gives us strength and enables us to deliver better services for our customers.
- We're committed to being an inclusive organisation that treats everyone with courtesy, empathy, fairness and respect and enables colleagues and customers to thrive. And we expect all Moat colleagues to do the same.
- We also want Moat to play a leading role in the sector's and society's journey to inclusion.
- We're committed to giving all Moat colleagues the opportunity to have a voice at the table and we understand the importance of psychological safety – people perform better when they can be themselves and, if we don't get it right for ourselves, we won't get it right for our customers.

We've established and actively promote a range of colleague-led belonging and wellbeing groups, open to all:

- MoatTogether, our umbrella colleague belonging and wellbeing group – Colleagues in this group (including the Chairs and Co-Chairs of the groups listed below) work together to develop and deliver the MoatTogether action plan.
- MoatEmbRACE, which focuses on race and religion.
- MoatEnABLE, which focuses on (dis)ability, mental health and neurodiversity.
- MoatEnGENDER, which focuses on gender equality, plus a Menopause Support Group
- MoatProud, which focuses on sexual orientation and gender identity.
- Colleague Domestic Abuse Group.



## Theme 11

### Staff Wellbeing (continued)

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#### C43: How does the Housing Provider support the physical and mental health of their staff?

We offer competitive and enhanced benefits to attract and retain a skilled workforce. Our entitlements are above statutory including higher annual leave (increasing with service), enhanced family leave and birthday leave. To ensure financial wellbeing, now and in later life, we provide salary sacrifice opportunities, an occupational pension scheme, life assurance schemes, and a rewards scheme that offers discounts on the high street, online and more.

We prioritise our people's wellbeing, physically, mentally, and financially by offering individual cost of living support, a 24/7 Employee Assistance Programme which includes counselling sessions and private health plans. Colleagues also have access to annual Occupational Health assessments, in-house Mental Health First Aiders, online health and wellbeing webinars, and free flu jabs in winter. Our colleague belonging and wellbeing groups help colleagues celebrate awareness days from Neurodiversity Celebration Week to World Parkinson's Day and everything in between. Our Menopausitive group offers support to colleagues and their loved ones going through the menopause and to celebrate their one-year milestone, gave menopause goodie bags out to colleagues.

#### C44 How does the housing provider support the professional development of its staff?

We're passionate about developing our people and giving them opportunities to thrive, no matter their role. Over the last year we've sponsored colleagues to undertake professional qualifications. We've nurtured new talent through our apprenticeship scheme, with several former apprentices progressing to management roles. And we've launched a Graduate programme to support university-leavers in starting their careers in their chosen fields.

We support colleagues through internal and external development, be this through training, sponsorship of professional qualifications, project work, job shadowing, secondments, and coaching/ mentoring. 8% of colleagues have received qualifications that are relevant for their professional development. We continue to enhance our external networks, enrolling colleagues on external coaching, mentoring and leadership schemes.

Our professional development is proven, within the last year over 5% of colleagues have accessed secondment opportunities and 8% of colleagues have successfully received promotions. Through performance management processes colleagues are supported to reach their potential, to benefit our customers and business needs.

## Theme 12

### Supply Chain

Through our procurement policies we are committed to playing a part in preserving natural resources and preventing environmental pollution and we use sustainable products and services wherever possible.

We seek to incorporate sustainable procurement approaches to deliver tangible benefits to both our local community and to the wider community, covering all aspects of sustainability - economic, social and environmental.

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#### C47: How is Social Value creation considered when procuring goods and services?

Social Value is considered as an integral part of our major procurements. We do not adopt a 'one size fits all' approach as we believe that this may lead to generic responses. However, we consider our Social Value requirements based on the nature and size of the contract being procured, in line with the National Procurement Policy Statement and using the procurement to highlight any particular elements requiring support. Through this approach, we have been able to secure a range of social value commitments to be delivered by our suppliers.

Delivery is monitored by individual contract managers and overall by Moat Foundation.

#### C48 How is sustainability considered when procuring goods and services?

We consider all elements of sustainability – economic, social and environmental – as part of our major procurements. At Moat we work with business areas to tailor questions and requirements linked to the particular service being procured. In addition, all of our suppliers – large and small – are required to sign up to our Supplier Code of Conduct.

Moat has a charitable arm, Moat Foundation, which has a dedicated team responsible for co-ordinating social value activities and projects across Moat's key regions. (Please note that Moat Foundation is not a registered charity). The aim of Moat Foundation is to: 'Relieve poverty and other charitable need amongst those in need, for the benefit of the public, in particular, but not exclusively, those in need by reason of youth, age, ill health, disability, financial hardship or any other disadvantage.' Our tender processes request and assess proposals from potential suppliers around how they will work with Moat to help others in support of these charitable aims.

Our Moat Foundation colleagues have established a Supply Chain Partner Forum which meets regularly to discuss opportunities to deliver added value for customers and communities, through co-ordinated

What measures are in place to monitor the sustainability of your supply chain when procuring goods and services?

Members of our Moat Foundation team and our Sustainability Manager are involved in most of our major procurement processes, designing appropriate questions and evaluation criteria against which bids are assessed.

We do consider external accreditations where appropriate – such as ISO 14001.