

I'm a shared owner.



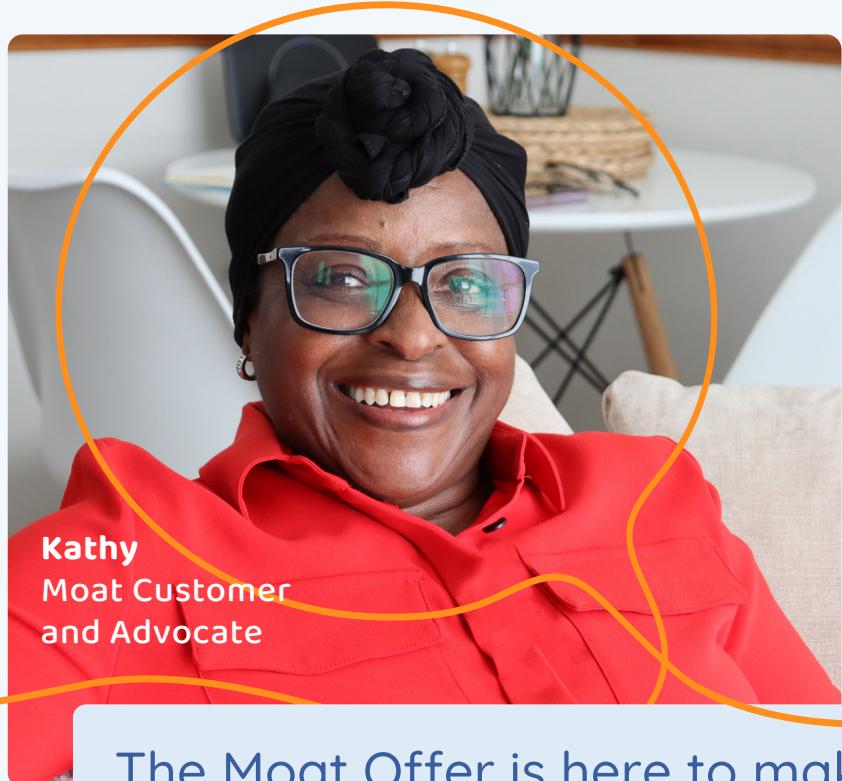
The Moat Offer.

Everything you can expect from us - and how we support you.

moat.co.uk

 Moat

Moat Homes Limited is a charitable housing association. Information correct as at October 2025. Ref CDL-18



Kathy
Moat Customer
and Advocate

The Moat Offer is here to make sure every customer can say:

I know what Moat can help me with. I know who I can speak to and what to expect.

We're here for you, whatever your home, whatever your needs.

The Moat Offer gives you a clear picture of the services you can expect from us. We've designed our offer with you in mind — using plain, everyday language, not jargon — and shaped it by what customers, like you, have told us about what it's like to live in a Moat home.

On the following pages, you'll find more about what the Moat Offer includes — from the key services everyone can expect, to the additional support services we offer depending on your home and individual needs.



We're committed to being an inclusive organisation that enables customers and colleagues to thrive. We promise to treat you with **empathy, fairness and respect**.

What we offer you.

Here's a quick look at the key services we provide to all our customers:

I'm interactive!
Click on the sections
below to explore...

Looking after your home



We help you keep your home and building safe and maintained.

Paying for your home



Clear, easy-to-understand rent and service charges, with financial support and advice if you need it.

Caring for your neighbourhood



We tackle anti-social behaviour, respond to nuisance issues, and keep shared spaces clean and safe.

Working in partnership



We offer lots of ways for you to share your voice and influence how we deliver our services.

Connecting you

If we're not able to help you, we'll guide you to trusted organisations or services that can.

Supporting your needs

We're committed to providing you with services tailored to your specific needs.

Extra support that's shaped around your home and personal needs:

I rent my home

(including independent or supported)



- Help with moving and life changes
- Managing damp and mould
- Support when others provide services

- Repairs and maintaining the quality of your home
- Improving your home, or adapting your home to meet your needs

I'm a shared owner

- Help with moving and life changes
- Support when others provide services
- Purchasing further shares, remortgaging or selling your home



I own my home

(leasehold, freehold, equity loan)



- Help with life changes
- Extending your lease

- Looking after your building
- Improving your home

Community support

We know every community is different - and sometimes, yours might need tailored support when and where it's needed most.



Looking after your home.

Keeping your home and building safe

We conduct regular checks to make sure you and your family are safe, both inside your home and within your communal areas.

- We carry out regular essential checks in your communal areas to ensure we're meeting building safety standards, particularly around fire safety and general health and safety risks. If you rent with us, we'll also carry out safety checks in your home.
- In our independent living schemes, we carry out additional health and safety checks, including weekly fire alarm testing to ensure everything is working as it should.
- If you've any safety concerns within your communal spaces we'll work with our contractors to address them as quickly as possible to ensure the safety of all residents.
- If you live in a high-rise building, we provide you with clear safety information and carry out additional checks that may be needed for your peace of mind.
- When we don't own the building, a managing agent is likely to be responsible for safety checks. We ask them to share this information with us to ensure your safety, as well as checking compliance and their performance.
- In some of our buildings where there are communal heating systems, we'll let you know who is responsible for servicing and the most cost-efficient way to use it.

Communal maintenance

You've told us how important it is to feel comfortable and safe in the spaces you share, so we focus on keeping your communal areas clean, well-maintained and welcoming for everyone.

- We make sure that your communal spaces are clean and safe for everyone. This includes your outdoor shared spaces and communal gardens.
- If we don't manage these areas, we'll let you know who does and challenge poor performance. Where services haven't been delivered, we'll seek a refund on your behalf and keep you updated on what's happening.
- We carry out regular estate inspections to identify any issues in your communal areas, and we'll let you know when an inspection is coming up via MyMoat or noticeboards in your building.
- We take care of trees in your shared spaces, carrying out regular surveys and pruning when needed to keep things safe.
- If there are any fly-tipping, abandoned vehicles or graffiti issues, we work with our partners to address them quickly and keep your outdoor spaces at their best.

Communal repairs

If something needs fixing in your communal areas, we'll ensure its investigated and repaired quickly to a high standard.

- We aim to attend emergency repairs within four hours to make safe and to complete the repair within 24 hours.
- We partner with repairs specialists to manage our communal repairs service. If there are repairs needed in communal corridors, stairwells and external common areas we own and manage, our repairs contractors will manage these repairs on our behalf.
- When we don't own the building, a managing agent is likely to be responsible for the communal repairs and maintenance. We keep in regular contact with the managing agents for these buildings, monitoring their performance and raising any concerns.



Paying for your home.

Paying for your home

We believe paying for your home should be easy and straightforward. That's why we provide you with clear, and transparent information on how your bills are calculated.

- MyMoat, our online customer portal, is the quickest and easiest way to pay your rent and service charges - you can do it all in just a couple of clicks, anytime, anywhere.
- We provide you with clear information and clear breakdowns of how we calculate your charges so there are no surprises. We're committed to delivering value for money in everything we do.
- Our website includes clear information about the types of charges you might have as a Moat customer, shared in a way that works best for you, whether that's via videos, detailed booklets or quick summaries.
- We'll keep you updated and give feedback before starting any major work or long-term contract, including how it may affect your service charge or any extra costs.

Financial support and advice

If you're feeling the pressure of managing your money, you're not alone. We're here to support you with advice that's tailored to your needs.

- We offer free, friendly and confidential advice to help you with budgeting, finding benefits and setting up payment plans that work for you.
- Our online Better Off Calculator helps you quickly check what benefits you might be entitled to, in just a few minutes.
- We can also connect you with trusted, independent organisations that can support you.



Caring for your neighbourhood.

Dealing with anti-social behaviour (ASB) and nuisance

We understand that ASB can make you feel unsafe in your home and community. That's why we'll always address any issues quickly and thoroughly, to ensure you feel secure and supported.

- All hate crime reports are taken very seriously - we will contact you within one working day to ensure you're safe.
- If you report anything to us, you'll be kept updated on the progress of our investigations and supported throughout the process.
- We'll direct those affected to support services and encourage reporting to the police.
- We work with those causing the issues and other agencies to prevent it happening again.

Support for domestic abuse and safeguarding

If you or someone in your household is experiencing domestic abuse, neglect or exploitation, we'll provide support without judgement.

- If you tell us about domestic abuse, we'll listen, believe, and offer you support and care.
- We respond swiftly and take necessary action to ensure you feel safe in your home and community.
- We collaborate with trusted agencies to protect you and ensure your safety.
- All Moat staff, contractors, and volunteers are trained in safeguarding, ensuring the welfare of both children and adults.



Working in partnership.

Contact us your way

We know that life can get busy, so we've made it easy for you to contact us. Whether you prefer to call, email, use web chat or access your account online, we're here to listen and help in a way that suits you best.

- You can reach us by phone 0300 323 0011, Monday to Friday, between 8am and 5pm.
- For urgent issues outside of these hours, please call our out-of-hours team on 0300 323 0011. Our primary aim will be to make the situation safe for you.
- Our web chat is available weekdays from 8am to 5pm for quick, real-time conversations.
- You can email us at customer@moat.co.uk
- For anytime access, you can use our online MyMoat customer portal where you can view your account and complete requests at your convenience
- We're here for you – whether you'd prefer a home visit from one of our colleagues or want to drop into a local office, we'll make it easy for you to speak with us in person.
- If you're a Stanhope PFI customer, you can use MyMoat, but your contact details are different. You can call 01233 647 396, Monday to Friday, 8am to 5pm and 24/7 for emergencies. Or email stanhopecustomer@moat.uk. For more info visit: moat.co.uk/your-home/stanhope-pfi.

Sharing your voice

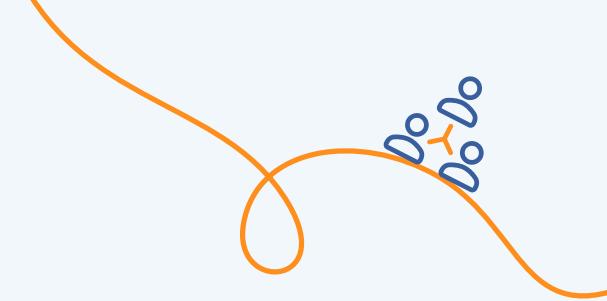
You play a vital role in helping us improve our services. Whether it's through direct feedback or participating in our resident panels, we make it easy for you to have your say and shape the services we provide.

- You can join one of several customer groups who help us challenge and improve our services based on your lived experience.
- Participate in regular estate inspections with our Neighbourhood teams to help identify repairs and community issues.
- We cover travel, childcare and carer expenses to make it easier for you to get involved.
- Digital options are available for those who prefer to engage remotely.
- We offer training and support for anyone who wants to join any of our panels or groups.
- Our Community Investment programme offers something for everyone – from community events and youth sessions to specialist support and volunteering.

If you're unhappy with our service

We want you to feel happy and comfortable in your home. If something goes wrong or you're not satisfied with our service, please let us know. We're here to listen, make things right and learn from our mistakes.

- We follow the Housing Ombudsman's Complaint Handling Code to ensure your concerns are taken seriously.
- We'll work with you to find a solution as quickly as possible.
- We'll take the time to understand how the issue is affecting you and what you'd like us to do to fix it. You can count on us to be honest, clear and committed to resolving the problem.
- We'll provide information that explains what you can expect when you make a complaint and what our process is.



Connecting you.

We're here to support you - whether it's something we can help with directly or not. If we're not the right people to help, we won't leave you on your own. With your consent, we'll connect you with trusted organisations and services who can give you the support you need. That might mean help with finances, wellbeing, employment, or other areas of life where a little extra support can make a big difference. Whatever you're facing, we're on your side. We'll connect you to national organisations or community providers near you.

If we believe that your safety or the safety of others is at immediate risk, we will contact the emergency services to ensure everyone's protection and wellbeing.



Money, food and skill support

If you're finding things tough at home, there's support available for you and your family.

- Money advice:** Our Benefits and Income Maximisation Team is here to guide you through your options, help you boost your income, and support you in managing any financial concerns.
- Food and essentials:** We can connect you with local foodbanks, community pantries, and fridges that offer free or low-cost food and everyday essentials.
- Employment and skills support:** Whether you're looking for work, a change in career, or new skills, we can signpost you to support from Jobcentre Plus and local training providers.

Joining in

We love bringing people together through our community hubs in Gravesend, Sittingbourne, Stanhope, Maldon, and Pollards Hill. If you're not nearby, don't worry—there's still plenty of support available to help you feel connected.

- NHS services:** Your GP or local wellbeing hub can offer advice, talking therapies, and mental health support tailored to your needs.
- Befriending services:** Friendly phone calls, home visits, or group meet-ups run by charities and volunteers can make a big difference if you're feeling isolated.
- Community groups and clubs:** From creative classes to social meet-ups, these groups are a great way to stay active, connected, and well.

Specialist support

Some experiences can feel overwhelming—but you don't have to face them alone. We can help connect you with trusted, specialist services that offer care, understanding, and the right kind of support when you need it most.

- Domestic abuse and trauma-informed services:** Compassionate support from organisations like Refuge, Women's Aid, and Victim Support for anyone affected by abuse or trauma.
- Survivors' network and local trauma charities:** Therapeutic support for people living with PTSD, historical abuse, or complex trauma.
- Specialist hoarding support:** Sensitive and practical help to manage hoarding behaviours, with a focus on safety, dignity, and emotional wellbeing.
- Bereavement charities:** Kind, confidential support from groups like Cruse Bereavement Support, offering counselling, helplines, and local peer groups.

Crisis support

In moments of crisis, it's important to know that support is always available. We can help connect you to the right services that offer immediate, expert care:

- Samaritans:** 24/7 emotional support for anyone feeling overwhelmed or in distress. Call 116 123 – free and confidential.
- Shout:** Text support for mental health crises. Text SHOUT to 85258 for free, confidential help at any time.
- Local NHS Mental Health Crisis Teams:** Access urgent support by calling NHS 111 and selecting option 2 to speak with a trained professional.
- Local Charities:** We can put you in touch with trusted, community-based organisations offering emergency support, safe spaces, or crisis counselling tailored to your needs.

Family support

If you're finding things tough at home, there's support available for you and your family. You're not alone. We'll connect you to national organisations like those below or community providers near you.

- Home-Start UK** offers friendly, practical help for all families dealing with everyday challenges and **Gingerbread** provides expert advice and support for single-parent families.
- If you're looking for more targeted support or parenting programmes, we'll find out what's available in your local area, or put you in touch with your GP or School.

This isn't a full list — we'll help you find the right support for your individual situation.



Supporting your needs.

We're committed to providing you with services tailored to your specific needs, making sure you can access everything you need in a way that works for you.

- If you have any vulnerabilities, disabilities or specific communication preferences, we will make necessary adjustments to ensure you can easily access our services.
- We can offer interpreting and British Sign Language interpreting services to help ensure you're always understood and able to communicate with us.
- 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.
- We can communicate via third parties acting on your behalf, with your consent.
- We can signpost you to personalised support through our Neighbourhood Services team where reasonable – talk to us to find out how we can help.
- If you're facing challenges that are hard to manage on your own, we'll connect you with external agencies and work alongside them to make your situation better.
- We regularly check the information we hold about you and your household. We share relevant information with trusted third-party partners who may need to adjust or provide support in your home
- Through Moat Foundation, we promise to support customers facing challenges such as financial hardship or ill-health, by investing in skills, confidence, and access to opportunities. We're committed to delivering meaningful engagement and funding trusted partners to bring lasting, positive change to our communities.



I'm a shared owner.

When life changes

Life changes can bring unexpected challenges but you don't need to face them alone. Whether you're dealing with a death in the family or need extra support due to injury or illness, we'll be here to help you. We're with you for as long as you need us, making sure you've the right support in place at all times.

- If you need to update personal details like your name, gender or household changes, we'll explain what's needed and help make the process as smooth as possible.
- If the shared owner of your home dies, we'll be here to support you and explain what this means for anyone else living in the home, so you know what to expect.
- When you tell us someone in your home is disabled/has a disability or additional need, we'll update our records and ensure that the services we provide are tailored to your requirements.
- If you have a spare room and want to take in a lodger, we'll let you know if this is allowed.
- We'll approve pet requests wherever we can. If we can't for some reason, we'll let you know why and work with you to find a solution

Purchasing further shares, re-mortgaging or selling your home

If you want to buy more shares in your home or even sell it, we're here to help you through the entire process, making sure everything is clear and easy for you.

- You can apply to buy more shares of your home through MyMoat, our online customer portal or by contacting us. We'll guide you through each step, work out the cost and make sure everything is simple and transparent.
- If you're considering selling, we'll provide you with all the information you need about the process.
- We work with qualified surveyors through the Royal Institute of Chartered Surveyors (RICS) who can provide you with a preferred rate for their services.
- We'll always let you know about what charges and fees are involved, whether it's for purchasing more shares or extending your lease.

Help with moving home

We get that moving home can feel overwhelming – so we're here to make it easier. Whether you're moving temporarily or for a fresh start, we'll guide you through your options and support you every step of the way.

- When you need to move, we'll help you understand all your options
- If you need to move temporarily due to an emergency, we'll be there to explain what will happen and support you throughout the process.
- When you move into one of our homes, we'll explain what you can expect from us and how to contact us if you need anything.



Adapting homes to meet your needs

Your home should be a place where you feel comfortable and independent. Whether you need small adjustments or more extensive change, we'll support you in making your home right for you.

- If you or someone living with you needs small adaptations to make your home more accessible, we'll connect you with organisations that can help you, such as the Occupational Therapy team at your local authority.
- If your home needs more significant changes, we'll let you know what's possible. If certain adaptations aren't practical or affordable, we'll explore other ways to meet your needs, working with the Occupational Therapy team at your local authority.

Supporting you when others provide services

We're here to make sure you get the best possible service, even when it comes from other organisations.

- We will let you know who's responsible for your repair and ensure you get the best service.
- We check charges and performance to ensure you're receiving the best service.
- If there are any concerns about how another organisation is delivering services, we'll always take it seriously. We'll raise the issue with them and if necessary, pursue a formal complaint or legal action. We'll keep you updated throughout the process and tell you what's happening each step along the way.

Improving your home

Your home is yours to make your own, and we want to support you in improving it. We provide clear guidance on what's possible and fair so you can personalise your home.

- You can decorate your home to your style and taste – we want your home to be a place you can enjoy living in.
- Please secure permission from us if you want to make any structural changes that involve walls, windows or doors. Simply write to us with your plans and estimates, and we'll always be fair when reviewing your request. We'll register any improvements you make, which will be considered if you later decide to sell or purchase more shares.

Looking after your building

We understand how important it is to live in a home free from damp and mould. Sometimes, issues with the roofing or structure of a building can contribute to these problems. If we're responsible, we'll make sure to take the necessary steps to resolve them as quickly as possible.

- To help you identify and report any damp and mould we've a dedicated advice page on our website with tools, tips and advice.
- When you report any damp and mould to us, we'll assess the severity. If we need to visit your home, we'll carry out an inspection to understand what needs to be done.
- Where the cause of any damp and mould is considered to relate to your building, we'll work with you or any relevant external agencies or third parties to address this.
- If you need to move temporarily due to an emergency within the building, we'll be there to explain what will happen and support you throughout the process.



We know every community is different - and sometimes, yours might need extra support.

That's why, alongside the everyday services we provide, we also offer tailored help when and where it's needed most. We call this our community support.

It's all about listening to you. When we spot local issues or hear from our teams that something isn't working as well as it should, we take action. Whether it's extra support with community safety, or help bringing people together—our goal is to make a real difference, right where you live.

We'll keep checking in, so the support we offer reflects what matters most to you and your neighbours.

Together, we can build stronger, more connected communities.