

Environmental, Social and Governance (ESG) Report

2024



About Moat Homes

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 G1/V1, the highest available rating. 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 354 affordable homes completed in 2023/24. We have a development pipeline of over 1,300 homes, with an aim of completing over 500 homes in 2024/2025.

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	Staff wellbeing	Assesses how staff 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 staff 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	4	0.03
B	1,477	12.10
C	7,313	59.91
D	3,178	26.03
E	218	1.79
F	7	0.06
G	1	0.01
To be assessed	9	0.07

Average energy efficiency ratings (SAP rating) for existing homes as at March 2024 was C-72.

C2: Distribution of EPC ratings of new homes

EPC Rating	%
A	2.0%
B	96.9%
C	1.1%

The average energy efficiency ratings (SAP rating) of newly developed homes in 2023/24 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 C or above by April 2030 (600 homes p.a. for the next 5 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.

42 homes were retrofitted under the SHDF scheme in the last year to bring homes below EPC C up to that standard – this number is forecast to significantly increase during 2024/25. 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 512 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:

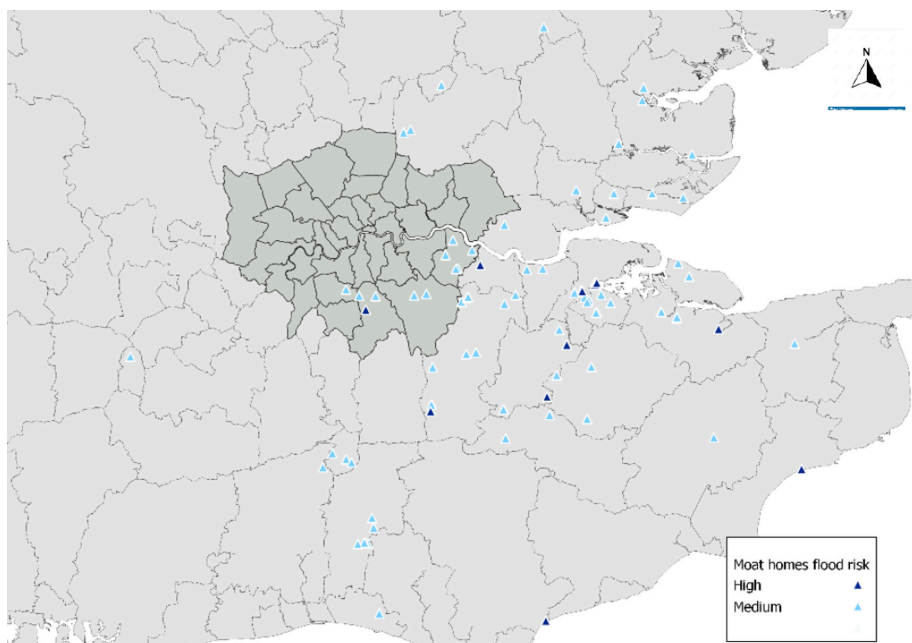
Environmental issue	Absolute ¹	Intensity ²	Intensity target for SHIFT platinum 2023 ³	Long term intensity target (by 2050 unless otherwise stated)
Individually heated homes, regulated emissions Scope 3	30,124.27 tonnes CO ₂ e	SAP 71.61 2,368.45kg CO ₂ e/ independently heated home	SAP 74.1	SAP 85
Communal heating systems metered data Scope 1	871 tonnes CO ₂ e	5,830 kWh/ home managed	5,304 kWh yr/home managed	3,600 kWh yr/home managed
metered data Scope 2 ⁵	25.23 tonnes CO ₂ e			
Other landlord supply Scope 1	307.61 tonnes CO ₂ e	58.11kg CO ₂ e/ home managed	109kg CO ₂ e/home managed	0kg CO ₂ e/home managed
Scope 2 ⁵	480.30 tonnes CO ₂ e			
Business mileage Scope 3	16.83 tonnes CO ₂ e	30.48kg CO ₂ e /m ²	52.0kg CO ₂ e /m ²	0kg CO ₂ e / m ²
Maintenance activities DLO Scope 1	0 tonnes CO ₂ e			
Scope 1-3 scales up to represent 100% ⁶	2658.60 CO ₂ e	196.09kg CO ₂ e /per home managed	TBA	0kg CO ₂ e/home managed
Embodied Carbon Repairs and Maintenance Scope 3	528.76 tonnes CO ₂ e	39 kg CO ₂ e/home managed	TBA	0kg CO ₂ e/home managed
New Build Scope 3	16,154.96 tonnes CO ₂ e	35,196 kg CO ₂ e/per new home	TBA	0kg CO ₂ e/home managed

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 632 properties in 'medium' to 'high-risk' areas, 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.



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 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

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 future 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

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.

Domestic recycling

This SHIFT metric reflects the measures that landlords can take to encourage additional recycling by residents, above and beyond what local authorities are doing to boost recycling rates. 20.6% of Moat's homes are believed to have internal recycle bins fitted using build date assumptions. We have plans to increase this percentage in collaboration with house builders and our Development Team. Residents were engaged in domestic or bulky waste advice over the reporting period. 4.78% were actively engaged on waste initiatives. Moat Foundation (through PHCC) have funded a part time Sustainable Merchant Project Officer to work with Moat to develop a group of resident waste champions. Moat carried out "door knocking" exercises to show tenants how to deal with bulky waste and contamination with recycling bins and redesigned bin stickers to make them larger and clearer on what can and cannot be recycled. These measures encouraged an estimated 1.97% increase in the likelihood of residents diverting waste from landfill.

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 (lppd) by 2030 to adapt to forthcoming climate change. However new national strategies are emerging which may mean this target is reduced to 110 lppd. 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 (lppd).



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%	55%	49%	35%

b. Rent compared to Local Housing Authority Allowance

Number of bedrooms	1	2	3	4+
Average across 42 Local Authorities	71%	71%	63%	52%

The average rents compared to PRS for our portfolio is 52% with average against LHA being 67%.

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 12,000 socially rented homes and we are the head leaseholder for over 5,500 shared ownership homes across Kent, Essex, London and Sussex. The detailed breakdown is shown in the table on the next page.

Environmental, Social and Governance Report

Social

	As at 31 March 2023	Additions	Disposals	Change in Tenure/ Other	As at 31 March 2024
Owned and managed					
Social housing					
General needs	8,181	574	-	2	8,757
General needs affordable rent	2,553	238	-	4	2,795
Housing for older people	1,470	-	-	-	1,470
Housing for older people affordable rent	98	-	-	-	98
Supported housing	103	13	-	(8)	108
Shared ownership	5,786	122	(74)	1	5,835
Leasehold properties	1,093	5	(1)	26	1,123
Non-social housing					
Open market rented	5	-	-	-	5
Total owned and managed	19,289	952	(75)	25	20,191
Owned not managed					
Social housing					
General needs	1	-	-	-	1
Supported housing	137	-	-	(2)	135
Non-social housing					
Care homes	44	-	-	-	44
Total owned not managed	182	-	-	(2)	180
Managed not owned					
Social housing					
General needs	308	-	-	-	308
General needs affordable rent	-	-	-	-	-
Leasehold properties	58	-	-	-	58
Equity loan properties	959	-	(39)	-	920
Non-social housing					
Leasehold properties	15	-	-	-	15
Firstbuy loans	2	-	-	-	2
Freehold properties	1,055	3	-	7	1,065
Total managed not owned	2,397	3	(39)	7	2,368
Residential properties owned and/or managed	21,868	955	(114)	30	22,739
Owned and managed non-residential					
Community hubs	4	-	-	-	4
Staff housing and guest rooms	2	-	-	-	2
Garages	577	3	-	-	580
Commercial	26	-	-	1	27
Total owned and managed non-residential	609	3	-	1	613

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 2023/24, we invested £107m in new homes and we completed 354 new homes during 2023/24 (352 of which were affordable). We also invested £53m in the acquisition of homes from another provider) as detailed in the table below.

	New homes in 2023/24	Stock Acquisition homes in 2023/24	Homes managed and/or owned
General needs rented	27	547	9,066
Affordable rent	212	26	2,795
Housing for older people/supported - general needs rent	-	13	1,713
Housing for older people/supported - affordable rent	-	-	98
Low cost home ownership	113	9	5,835
Social leasehold	-	5	1,181
Other social	-	-	920
Non social housing	2	3	1,131
Total homes	354	603	22,739

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

We are committed to mitigating the impact of high energy costs on our residents, in 2023/24, we did this through:

- Better Off Calculator: Our free online tool provides personalised guidance to residents, helping them identify and access energy grants they may be eligible for.
- Customer Support Fund: We offer one-time energy vouchers to residents facing financial hardship to help cover immediate energy costs. In the past year, we've provided vouchers to 1,150 residents, aiding them with food, gas, and electricity expenses.
- Appliance Support: We assist residents in purchasing energy-efficient appliances, such as air fryers and white goods, to reduce their long-term energy consumption and bills.
- Priority Moves: Where customers are living in homes that are too big for their needs, and incurring higher costs as a result, we're there to help them move to alternative housing that is more suited to their needed.
- Financial assistance – this year we expanded our Benefits & Income Maximisation (BIMAX) team to offer even more support to even more customers. Our Benefits and Income Maximisation Officers provide tailored financial support to all customers. They guide customers in need through the benefits application process and look at ways to maximise their incomes. Included in our service is a focus on helping customers to secure grants and benefits including through the Warm Home Discount Scheme, Winter Fuel Payment, Cold Weather Payments, and grants to help pay off energy debts via energy suppliers. We also provide targeted support to the most vulnerable customers through a hardship fund.

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. To date only 42 homes have had worked carried out due to delays in procurement but this will significantly increase in 2024/25.

The government funding will allow 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 will help to reduce carbon emissions, support green jobs, develop the retrofit sector and improve the health and wellbeing of our customers living in the homes.

Work has begun on the retrofit of homes via the Social housing Decarbonisation Fund during the year with over 550 homes assessed, just under 200 homes completed the design and co-ordination stage and 86 homes where installation work has started of which 42 were complete by year end. 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 secure and stable homes for our residents. We recognise the importance of housing security as a foundation for overall wellbeing and community building. In May 2020, we transitioned from a fixed-term tenancy model to offering long-term (variable) tenancies for all new residents. We have also actively converted existing fixed-term tenancies, with 98% of all residents now benefiting from the stability and peace of mind provided by long-term tenancies. We are committed to completing the conversion of the remaining 2% in 2024-25. We take a proactive and holistic approach to support our residents' security of tenure. Prior to move-in, we conduct comprehensive assessments to understand each household's unique needs and ensure they have access to necessary support services. Our Benefit and Income Maximisation team works diligently to financially assess and assist financially vulnerable applicants in securing the benefits to which they are entitled, promoting financial stability and preventing housing insecurity.

Our dedicated Income and Advice Services team plays a crucial role in supporting residents facing financial difficulties. Their primary focus is to provide assistance and guidance, with legal action and evictions considered as last resorts. We firmly believe that supporting residents through challenges is far more effective than resorting to punitive measures.

Our Tenancy Support Officers, in collaboration with the broader Neighbourhoods team, provide comprehensive support to residents in various aspects of their lives. This includes assisting victims of domestic violence and anti-social behaviour, working with local authorities and multi-agency groups to support vulnerable residents, and addressing other issues that may threaten housing stability.

Our Supported and Retirement Living team work closely with our customers in our Independent Living schemes. Our local offer ensures that we are available for customers on a one to one and group setting every week. We also operate a morning call for those customers that want it, checking in to ensure their wellbeing. Additionally, our 'Priority Moves' initiative enables residents in need to relocate to alternative Moat accommodation. This could be due to health issues, anti-social behaviour, or other circumstances that render their current housing unsuitable. We also work with residents to explore other housing options, including mutual exchange, ensuring they have access to diverse housing solutions.

Our Moat Foundation team operates within specific communities, providing a range of support services through our Community Hubs. Their work tackles issues such as loneliness, fuel poverty, and health/wellbeing, contributing to the overall security and resilience of our communities.

Through these comprehensive measures, we demonstrate our unwavering commitment to providing security of tenure and creating a supportive environment where residents can thrive.

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 10,487 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. – 99.89%

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 86 passenger lifts and 105 domestic lifts every 6 months to ensure they meet the requirements of the Lifting Operations & 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 general needs properties, in line with best practice. Any remedial or upgrade works are completed to enable a clean 5-year certificate to be issued.

- % of homes for which all required electrical safety checks have been carried out. – 99.95%

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 trialed the application of hygrometers in 50 of our 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. Our Neighbourhood Services Managers regularly met with councillors of Pollards Hill and Stanhope to share data on Damp and Mould in our properties in these locations.
- 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

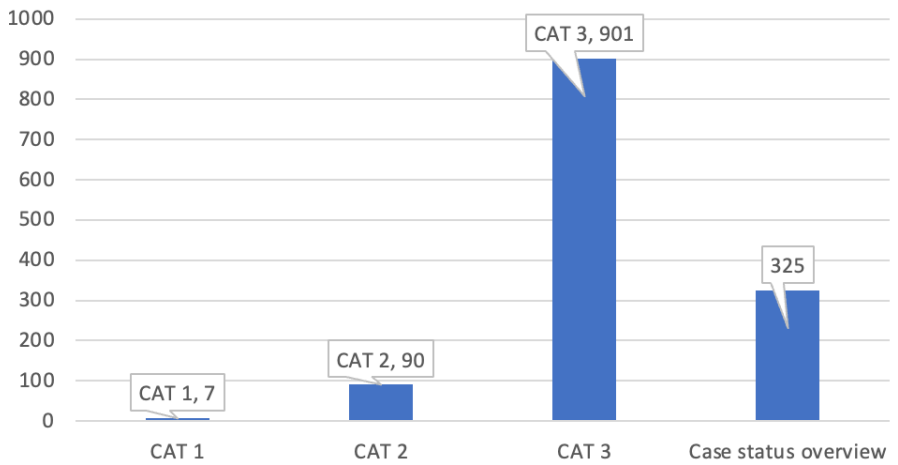
We advise residents on effective home ventilation practices, including:

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

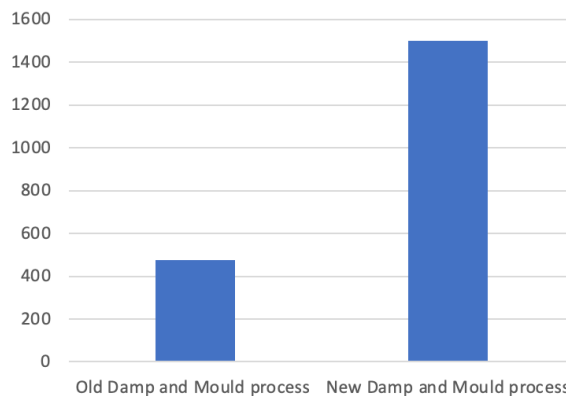
Damp and mould reporting

- During the five-month period under the old process, 476 damp and mould cases were raised.
- Following implementation of the new policy and procedure 1,498 cases were reported over a seven-month period. We currently have 14.53% of our properties experiencing damp and mould.

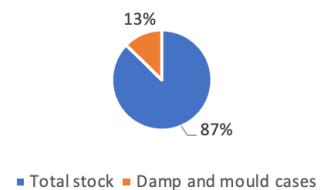
Risk categories



Old vs. new damp and mould policy and procedure



Percentage of stock affected by Damp and Mould



Theme 5

Building safety and quality

(continued)

This substantial increase in reported cases reflects significant improvements in logging and reporting cases and gives Moat assurance that we are taking this issue very seriously and are being proactive in managing damp and mould in our properties.

Further, the extended timeframe and enhanced processes under the new policy and procedure have led to more comprehensive identification and handling of these issues.

The graph above illustrates the distribution of Category 1 (7 cases identified), Category 2 (90 cases identified) and Category 3 (901 cases identified) cases reported through our Damp and Mould process.

The “case status overview” includes various categories such as :

- Duplicate cases.
- Cases raised in error.
- Instances where no access was possible.
- Cases not yet risk assessed.

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, our initiative aims to introduce damp and mould treatment kits for customers, accompanied by comprehensive guidance on preventative measures and escalation protocols should conditions worsen.

Theme 6

Resident voice

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.

Customer Engagement

Our core principles are:

- flexibility
- responsiveness
- inclusivity
- accessibility
- accountability

We will provide every customer with a range of flexible opportunities to influence our services by:

- Using a combination of touchpoint and active participation
- Utilising a digital approach to enable swift feedback
- Providing opportunities for those who are not digitally enabled.

We will enhance our existing engagement tools by:

- Expanding our Customer Advocates programme
- Reviewing existing channels and seeking out new technologies
- Building upon research tools to better capture our customers' experience.

We will demonstrate how customer engagement has shaped our services by:

- Ensuring that our insight shapes our policies, procedures and process maps
- Communicating the outcomes of changes we have made in response to feedback
- Communicating actionable insight across Moat.

We will ensure there is accountability to our customers by:

- Telling customers' journeys for a deeper understanding of the customer's perspective and experience
- Communicating more widely and to Board what our customers say about us
- Embedding this at all levels so the voice of our customers is heard throughout the organisation.

Channels we will use to gain insight:

- Real Time Customer Feedback
- Focus groups
- Satisfaction surveys
- Estate inspections
- Customer Advocates
- Complaints/feedback



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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

At Moat, we commissioned TLF Research, an independent research agency, to carry out TSM surveys to ensure the research was conducted 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 Customer and Communities Committee. The TSM surveys were conducted from 4th April 2023 to 22nd March 2024.

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 will complete a higher proportion via telephone to bring us more in line with the wider sector approach and allow 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.

Tenure type	Population	Confidence interval required	Number of interviews required per annum for submission	Number of completed interviews
Low-Cost Rental Accommodation (LCRA)	12,515	+/- 3%	984	1907
Low-Cost Home Ownership (LCHO)	5,762	+/- 4%	544	777

Our TSM Results

The following table show our full results for the TSM perception measures. The methodology does impact results with a digital approach resulting in lower satisfaction scores. Our results for TP01 from just telephone interviews was 68% for renters and 79% for shared owners (although this is based on a small number of interviews).

Theme 6

Resident voice

(continued)

	Tenant Satisfaction Measure	Tenure	23/24
TP01	Overall Satisfaction	Tenants :	61.4%
		Shared owners:	37.8%
TP02	Satisfaction with the repairs service received over the last 12 months	Tenants :	61.4%
TP03	Satisfaction of time taken to complete repair	Tenants :	54.7%
TP04	Satisfaction that Moat provides a home that is well maintained	Tenants :	60.4%
TP05	Satisfaction that Moat provides a home that is safe	Tenants :	67.5%
		Shared owners:	50.4%
TP06	Satisfaction that Moat listens to customers and acts upon their views	Tenants :	50.9%
		Shared owners:	27.5%
TP07	Satisfaction that Moat keeps customers informed about things that matter to them	Tenants :	57.1%
		Shared owners:	40.6%
TP08	Agreement that Moat treats customers fairly and with respect	Tenants :	64.2%
		Shared owners:	38.8%
TP09	Satisfaction with Moat's approach to handling complaints	Tenants :	31.1%
		Shared owners:	12.8%
TP010	Satisfaction that Moat keeps communal areas clean and well maintained	Tenants :	56.2%
		Shared owners:	40.9%
TP011	Satisfaction that Moat makes a positive contribution to neighbourhoods	Tenants :	46.0%
		Shared owners:	26.1%
TP012	Satisfaction with Moat's approach to handling anti-social behaviour	Tenants :	45.3%
		Shared owners:	20.7%

What we are doing with the feedback

We will be publishing the results of the TSMs on our website and raising awareness of the measures and our performance in a number of ways and formats. By the end of July 2024 we will publish our TSM results on the 'Our Performance' page of our website: <https://www.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, Twitter and Instagram channels to raise awareness of the published data.

We are currently completing an in-depth review of our TSM results to inform our customer experience strategy and action planning. We have already acted on some of the customer feedback about our repairs service and ASB handling.

For repairs our contractor has hired new operatives so that they're better resourced to carry out repairs and can rely less on sub-contractors. We now offer a service called 'Help me Fix' which connects our customers to an operative who may be able to solve the issue via video call or gain more technical information. We've also set up an internal Specialist Repairs Team to focus on resolving complex repairs, booking repairs where no appointment has been made, and speaking to customers who are dissatisfied with the repairs service they've received to resolve any problems.

Theme 6

Resident voice
(continued)

In terms of ASB we ran a successful trial of an out-of-hours service to provide support and advice to people suffering from anti-social behaviour. We are also working to be more visible in our communities by holding ASB action days, Community Safety Partnership events and we have collaborated with Essex County Council's Hate Crime Group to carry out research, and connected with partners across all areas we operate in.

Other examples of where we have turned insight in to action include:

- **Greener Grounds:** Over 1,000 resident voices guided our procurement of new, local grounds maintenance services, launched in May 2024. We are confident that this revitalised approach will create more beautiful and enjoyable outdoor spaces.
- **Customer Engagement Transformation:** In partnership with TPAS, we spent 2023/24 re-engineering our customer engagement approach. This involved extensive consultation, leading to a new Customer Influence Strategy that puts residents at the heart of service design. This includes the upcoming launch of our Impact and Action Group in October 2024, a customer-led group that is part of our strategic governance structure.
- **Direct Action on Damp and Mould and Repairs Communications:** Taking resident concerns head-on, we conducted Scrutiny projects in 2023-24 to address critical issues like damp & mould and improve repairs-related communications. We have accepted all recommendations.
- **Investing in Our People:** We've developed a new Professional Standard and Behavioural Framework that reflects the high level of service our residents expect. In collaboration with MGI Consulting, we're implementing comprehensive customer service training for all staff in 2024-25.
- **Clear Communication:** Our customer newsletters showcase a "listen and learn" philosophy, highlighting how resident feedback directly shapes our services. We're committed to transparent communication, making it easier for residents to report concerns and see the results of their input.

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: This customer-led group scrutinises our repairs contract with MSPS. Held online and in person, the group has provided a range of recommendations to improve the service, challenged performance, and made clear that the pace of improvement in some areas has been insufficient. Following discussions with our Chair, Chief Executive and Repairs Forum, we will be procuring a new repairs service in 2024/25.

- **Scrutiny Panels:** We engage customers with lived experience of our service to scrutinise our performance, approach, and service offerings. In 2023/24, we held three task-and-finish scrutiny groups to conduct deep dives into specific areas: our financial support offer, damp and mould, and communications during the repairs process. Collectively, our customers have provided over 60 recommendations that we have either implemented, will implement, or are piloting.
- **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. In our drive for greater transparency, we have collaborated with them to prioritise performance information for publication on our website and in our annual reports and provided a platform for them to scrutinise this information.

Theme 6

Resident voice

(continued)

- **Strategy Workshops:** We are committed to providing our customers with direct links to our senior management and Board. This year, we held hybrid workshops with customers to co-create our Customer Influence Strategy, People and Culture Standard, Data and Technology Strategy, and Pride in Homes and Places Strategy. These sessions have allowed customers to share their lived experiences and inform how they want services to evolve.
- **Estate Inspections:** We invite customers to join us on local estate and block inspections. In 2023/24, over 300 customers participated, sharing their thoughts, concerns, and ideas for improving their communities.
- **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:** Through complaints and surveys, customers indicated dissatisfaction with our grounds maintenance service. In 2023/24, we consulted with customers, receiving over 1,000 responses to online surveys and in-person meetings, to inform their requirements for a future service. Customers played an integral role in evaluating tender submissions, and in 2024/25 we will launch a new localised service.
- **TPAS 'Re-engineering Engagement' Programme:** In 2023/24, we commissioned TPAS to conduct their 'Re-engineering Engagement' programme, involving both actively involved and non-actively involved customers, to inform our future approach. This led to our Board (and customers) approving a new Customer Influence Strategy in March 2024, which includes developing a new strategic-level customer-led group within our governance structure. In October 2024, we will launch our new Impact and Action Group, with direct links to our Committees and Board

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 2023/2024 we received eight requests for full investigations. Four of which we received determinations for before the year end. We received the outcomes of 21 complaints referred to the Housing Ombudsman in 2023/2024 (which include complaints from previous years). This amounted to 49 determinations, 31 of which were categorised as some form of maladministration (severe maladministration, maladministration and service failure). Each determination contains multiple elements. We have used and implemented the learnings from complaints and the Housing Ombudsman spotlight reports, examples of which are:

- Developed organisational wide data recording standards (including guidelines and minimum standards to which data must be entered),
- Improved our policies, including those related to noise and antisocial behaviour.
- Enhanced our complaints module to capture additional information relating to how the issues are affecting our customers and their households.
- Delivered additional training on complaints handling, the revised Complaint Handling Code, compensation and service charges.

While our policy is compliant with the Housing Ombudsman Complaint Handling Code, our performance currently is not, albeit the direction of travel is positive. We regularly report performance via our business health measures which are reviewed by our Executive Team with additional enhanced reporting to our Committees and Board.

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?

In our day-to-day landlord activities, we provide significant support to our customers. This includes neighbourhood and estate services, tackling anti-social behaviour, providing financial wellbeing advice, and support including sensitive handling of customers' rent arrears cases. Our Income and Advice Services team provide support to any customers who have concerns about paying their rent. We have dedicated and specialist Benefits and Income Maximisation Officers who support particularly vulnerable residents to manage their rent payments, deal with benefits issues, and manage household incomes, including debt management support.

Recognising the vulnerabilities of the customers in their associated tenures, we also have a specialist Supported and Retirement Living team. Our Neighbourhood Services Managers provide dedicated onsite support for customers. The team also conduct daily welfare calls for all customers that want them. We outsource a number of our buildings to specialist providers so that we can support some of the most vulnerable people in society, including through the provision of women's domestic violence refuges, homeless shelters and young offenders' hostels.

Moat Foundation

Across 2023/24 Moat Foundation worked, on average, with 1,100 customers each quarter and created a total of 16,579 engagement opportunities. 279 new participants registered to our programmes that were delivered from 37 locations across Essex, Kent, Sussex and London.

We referred 161 individual customer cases to the Customer Support Fund and offered further bespoke support to these customers to address their longer-term need and helped them to integrate into their community settings.

In Kent and Essex, our team continued to work across our Community Hubs (located in Gravesham, Gillingham, Sittingbourne, and Stanhope in Kent) and other community spaces across Essex to deliver a core offer of essential support services to customers affected by the Cost of Living. Providing access to information and support on benefit matters, access to emergency welfare vouchers for food and essential household items to access to IT and job search support, healthy cooking on a budget, to regular youth activities (in term time and holidays). We also supported community groups to organise many social and cultural activities such as Easter celebrations for families and children to festive activities at Christmas and summer fairs & BBQs.

In Maldon, Essex, we continued to run the remote region customer engagement projects (two Hub-in-a-Pub initiatives, Steeple Digital & Social Inclusion Group and a number of Dance and Movement projects in Retirement Living schemes), along with the Employment and Training support initiative for working age young disabled customers and a cooking course for older customers who live alone. A particular focus in the Maldon district has been offering targeted support to vulnerable customers who need an advocate to overcome hardship or crisis. Social Value donations have helped customers in need with furniture, redecorations, household equipment, decluttering and crisis-support vouchers.

In Pollards Hill, working with the Pollards Hill Community Committee (PHCC), we provided funding for a wide range of local community activities and needs based projects during 2023/24 and approved a total of £136,111 through Moat's Community Initiatives Funding (CIF). Through this we have delivered many very successful outcomes for our customers and the wider neighbourhood residents.

In total to support our customers and communities, we spent £725,546 (this includes the PH CIF amount) through our Moat Foundation activities, against a budget of £817,546 for 2023/24.

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.

The Stanhope and Sittingbourne Hubs supported local residents to lead community events for cultural and seasonal celebrations that brought the community together. From each of these events new young people signed up to regular weekly youth clubs and parents attended mid-week community groups.

With refurbishment support from our suppliers we have refurbished a new community shed space in Stanhope for customers to shape their sense of belonging in their community.

Our "Cuppa, Cake and Company" sessions in Retirement schemes have established safe social groups that has reduced social isolation and ASB and increased a sense of place. Residents are supported to lead their own social groups and create community events in the summer and at Christmas. Across 16 settings 122 customers have attended at least once.

In Maldon we collaborated with a local environment 'Climate Group' that is supported by our Officer, the Essex Wildlife Trust, the district Council and local residents. The group were offered a lease on the land so they could secure external funding and along with thirty volunteers are creating a community garden on a piece of waste ground behind a Retirement scheme. We have mobilised Social Value contributions to develop garden space in Retirement schemes across all regions and lead sessions that maintain our Hub gardens. We supported a supply chain partner 'Repairs Day' to mobilise over forty community members in a community clean up while repairs were carried out.

Using the Customers' feedback from the 2022/23 PH Customer Priorities survey has been used to inform and kick start the following initiatives with partners:

Waste Champions – we continued to work with residents and partners to lead a campaign to change behaviours within the community to increase recycling and reduce poor waste management. During 2023/24 additional customers have been recruited and are further shaping the "We R Pollards" recycling education campaign. They have led and hosted a number of community litter picking days and visited local schools to help educate local young people about the benefits of recycling properly and the positive environmental impact it can have.

In 2023/24, we continued to fund 50% of the new Community Health Link Worker project. This post is funded by a multi-agency partnership (East Merton Primary Care networks, Pollards Hill Community Committee, SW London NHS Trust, and Public Health). The Health Link Worker is managed by the East Merton Primary Care Network and operate from key community organisations across Pollards Hill. This project will address the health and wellbeing issues recently highlighted in the Pollards Hill customer priorities survey. In 2023/24, an additional £25K was secured from the NHS for this project as match funding.



Governance

Theme 9

Structure and Governance

Moat is 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.

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 G1 / V1.

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 UK Corporate Governance Code. We chose this code over other codes on the basis that the UK code is more outcome focussed. This fits well with the nature of our business and allows for innovation in achieving compliance.

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 as far as it applies to registered providers of social housing 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 are 27% female and 73% male, and 91% of board members identify as white English, Welsh, Scottish, NI or British and 9% as White and Black Caribbean. The average age of the Board is 56. Our Executive Team is comprised of three members of staff of whom two 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.

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? Add commentary if useful.

35% of the Board and management team have turned over in the last two years.

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, one of whom has recent and relevant financial experience. Our Audit and Risk Committee Chair brings a wealth of finance and risk experience from his current role as the CFO of South East Water Ltd.

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

Moat Homes Limited is currently governed by a Board of 10, of whom eight are non-executive directors (80%) and two are executive directors (20%).

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 six 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. 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 are committed to ensuring our employees are fully engaged, fairly rewarded and motivated. We have an Employee Forum with representatives from all directorates. We undertake regular staff engagement surveys; the results tell us our staff feel engaged and our corporate communication is strong. Our gender pay gap remains in line with the national average. We also remain confident that irrespective of gender, our people are paid the same for the roles they undertake.

We are an organisation that values and shares learning, where peer to peer support is encouraged using internal qualified coaches and focus groups. We support our people by living our values and listening to our employees – we offer flexible working in a supportive but thriving environment. Our people strategy continues to ensure our workforce is innovative, valued and agile.

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?

As at 5 April 2023, we had 394 'full pay relevant employees': 271 (69%) women, 123 (31%) men. Our median gender pay gap was 17.9% (up from 12.8% as at 5 April 2022). This means that women's median hourly pay was 17.9% lower than men's. In other words, our female employees earned 82.1p for every £1 earned by our male employees when comparing median hourly pay. When comparing mean (average) hourly pay, women's mean hourly pay was 20.3% lower than men's (compared to 20.5% as at 5 April 2022).

These pay gaps are due to the higher representation of women in the lower quartile pay bands. While 53% of employees in the upper pay quartile were women, an even higher percentage of employees in the lower pay quartiles were women (74% of employees in the other three pay quartiles, 78% of employees in the lowest two pay quartiles and 85% in the lowest pay quartile). A number of traditionally male-dominated roles which support our business (including, for example, repairs and maintenance workers) are employed by contractors rather than by Moat. A greater proportion of men in lower pay quartiles would lead to a lower gender pay gap.

This is based on our employee's salaries as set out in our **2023 Gender Pay Gap Report**.

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

We have used Methodology B for the purpose of the calculations (BEIS Document Template - Standard Numbering - Curve Only Cover Page Image (publishing.service.gov.uk)).

- Ratio of CEO STFR to the 25th percentile: 7.62:1
- Ratio of CEO STFR to the Median (50th) percentile: 6.34:1
- Ratio of the CEO STFR to the 75th percentile: 5.01:1

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

The following message was shared with all colleagues at our colleague conference in 2023 following the recruitment of our new Diversity and Inclusion Manager (now Head of Policy and Inclusion) who joined us in January 2023.

Following that, the message is shared with all new colleagues as part of their induction. It's also included on our new 'MoatTogether – Inclusion and Belonging' intranet page.

We also want Moat to play a leading role in the sectors and society's journey to inclusion.

We 're committed to giving all Moat colleagues an 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".

Theme 11

Staff Wellbeing
(continued)

We've set up, and promote, a number of colleague belonging and wellbeing groups that all Moat colleagues (permanent or temporary) are welcome to join:

- 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.

Our new Equality, Diversity and Inclusion Policy, which was developed in collaboration with colleagues in the groups listed above (and others) was approved by our Board in May 2024 and we've developing an EDI Strategy.

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

We provide all colleagues with free access to a 24/7 Employee Assistance Programme (EAP). The EAP provides six counselling sessions in any 12-month period. Their spouse, plus children 16 to 24 years in full time education can also access free telephone counselling. In addition to counselling, colleagues are able to access free legal information and guidance on a range of issues including personal, financial and legal matters from our EAP. We also have trained Mental Health First Aiders in-house that our employees can call upon for support.

We offer all colleagues paid membership of either a Health Cash Plan or Benenden Health plan.

We host regular webinars and wellbeing activities for all staff delivered by external experts on a range of wellbeing related topics. Over the past year this has included Financial Resilience, Stress Awareness, Neurodiversity Awareness and Menopause Awareness. We continue to offer employees annual health checks, supporting employees to be more proactive in managing their health and wellbeing. Our intranet has a dedicated wellbeing page which holds a range of resources available to all employees. This includes recordings of previous wellbeing related webinars, factsheets and signposts for further help and support.

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

Continuous professional development is really important to us, we support colleagues through internal and external development, be this through training, sponsorship of professional qualifications, project work, job shadowing, secondments and coaching/mentoring. 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 4% of colleagues have accessed secondment opportunities and 13% of colleagues have successfully received promotions. We're continuing this journey and will be launching our Pioneering Academy in September to further develop colleagues across the business.

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 in order to deliver tangible benefits to both our local community and to the wider community, covering all aspects of sustainability - economic, social and environmental.

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, 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. Recent examples include:

- Donations to Moat Foundation
- Cleaning services to our Community Hubs
- Estate days and repairs clinics
- Lunch clubs
- Provision of raffle prizes and vouchers
- Donations of commercial kitchen equipment for community halls
- Digital workshops
- Programmes to promote understanding of energy management and reduce fuel poverty, including provision of energy hampers
- A community 'Skip Day' for customers to spring clean their homes
- A 'Going Green' retrofit workshop
- Specific items for vulnerable customers in need including new flooring, and IT equipment
- Dedicated support for staff mental health needs

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.

Recent procurement projects have included requirements covering all elements of sustainability (economic, environmental and social), with evaluation weightings of up to 22% allocated to this area. For example, sustainability weightings for our Decarbonisation Retrofit Works procurement was 8% for economic and environmental sustainability, plus a further 14% allocated to social value and community benefits. Assessments of suppliers' sustainable approach to contract delivery include:

- Support for the local economy; employment opportunities; use of local supply chains
- Support for vulnerable and disadvantaged residents through all elements of service delivery
- Provision of support for a supplier's own staff in terms of both mental and physical wellbeing and opportunities for career development
- Management of waste issues including items being removed as well as waste arising as a result of the service delivery
- Requiring the supplier to identify, manage and minimise the environmental impacts both locally and globally associated with the delivery of the requirements
- Requiring the supplier to check the sustainability policies and performance of their own supply chain, including equality and diversity and ethical considerations; how they work with them to make sure all parties are treated fairly, and customers receive quality products that are sustainably and ethically sourced.

Theme 12

Supply Chain

(continued)

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.

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.