

Our dedicated online customer web portal is a quick way to reach us and manage your tenancy. Thousands of our customers use it daily to access services easily and securely.

## With MyMoat you can:

- ☒ Check your balance and make secure payments
- ☒ Submit maintenance requests and track repair status
- ☒ Update your contact information
- ☒ Generate rent and service charge statements and more!

## Start enjoying the benefits today

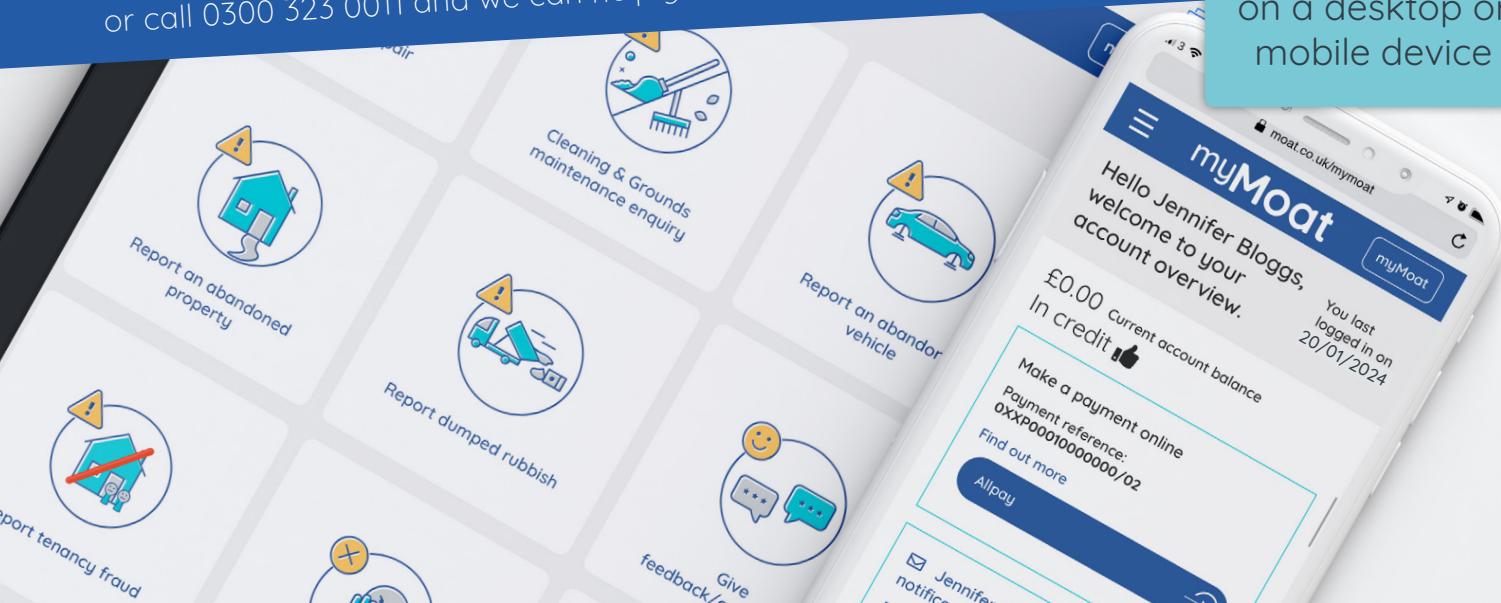
Setting up your account only takes a few minutes. All you need is your:

- 1 Surname
- 2 Date of birth
- 3 Email address

And rest assured your data is secure - MyMoat uses industry-standard encryption and sign-on protections.

Visit [moat.co.uk/mymoat](https://moat.co.uk/mymoat) to set up your online account or call 0300 323 0011 and we can help you set one up over the phone.

Available 24/7,  
365 days a year  
on a desktop or  
mobile device



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.

# Customer Catch-up

## Making changes, sharing news



Lorraine Ash, Repairs Forum Chair and Moat resident with Steve Nunn, Acting Chief Executive at Moat

## An important update on our repairs service

In the last issue of Customer Catch-up we shared the improvement plan we'd put in place with our repairs contractor, Morgan Sindall Property Services (MSPS), to improve your repairs experience.

We've closely monitored the plan with our customer-led Repairs Forum and MSPS. And although we've seen some positive changes, the service is still not meeting your expectations or ours. You've told us you want a repairs service that is faster and more reliable. We've listened and we're taking action.

### Significant changes are needed

After careful consideration and collaboration with MSPS we've jointly agreed to make significant changes to our existing contract. We're varying our current ten-year repairs contract with MSPS until we introduce a new service in July 2025. During this time, we'll be reviewing all options for the new service and setting up longer-term repairs and maintenance arrangements.

This is a big decision, but we believe it's necessary to address the

ongoing service issues and provide you with a reliable and efficient repairs service.

### What this means for you

Although we've made changes, the way you report repairs will not change and we hope you'll soon experience an improvement to this service.

You'll have a voice in helping us shape a new repairs and maintenance service. Over the coming months, we'll ask for your feedback through surveys, forums, and other ways to share your voice. We want to understand your needs and ensure we select a repairs service that works for everyone.

You can read more about the changes to our repairs service on our website. Visit [moat.co.uk](https://moat.co.uk) and search for 'repairs service update'.

“

Since the Repairs Forum started 18 months ago, Moat and MSPS have been responsive to the Forum's ideas, comments and concerns. We've continued to express concerns about the speed at which we're seeing improvement. As Chair of the Forum, I therefore support the decision that Moat has taken and we look forward to working with Moat to define the requirements of the future contract.

Lorraine Ash, Chair of our Repairs Forum and Moat resident

## In this edition:

### Pages 2-3

Extra support when you need it  
How we're helping to make a difference

### Pages 4-5

Your voice  
Better together

### Pages 6-7

Let's sort it together  
How you're helping us to improve our approach to damp and mould





# Extra support when you need it

Sometimes, we all need a bit of help. Whether it is a helping hand to make ends meet, advice on finances, or someone to talk to about your money worries.

Knowing where to start when looking for help can be daunting but it's important you know that support is available. As well as the support of our **Income and Advice Services team**, there are a number of organisations that can help too with rebates, discounts and grants available to those who are eligible and in need of support.

To help, we've created a cost of living page on our website which includes lots of helpful information and links to different local, regional, and national organisations that can help you. To access it visit [moat.co.uk](https://moat.co.uk) and search for 'cost of living'.

You can also access our **Better Off Calculator** on this page. Free, quick, and easy to use, our handy online tool checks you're receiving all the benefits you're entitled to, finds income boosts, and provides budgeting tips.

Give it a go today and see if you could be better off!



[moat.co.uk/im-a-customer/cost-of-living-support](https://moat.co.uk/im-a-customer/cost-of-living-support)

Make sure you're getting all the benefits you're entitled to.

Go to [moat.co.uk](https://moat.co.uk) and search for our "Better Off Calculator"



or scan the QR code to see if you could be better off!





## Talk to us

If you'd prefer to speak to someone, our friendly Benefits and Income Maximisation team are also here for you. Using their specialist knowledge and our Better Off Calculator, they can do quick benefits checks to see if you're claiming everything you're entitled to.

They can also refer you to other organisations and charities for additional assistance. If you, or someone you know, needs help, please call the team: Phone: 0300 323 0011 or email [customer@moat.co.uk](mailto:customer@moat.co.uk)

# How we're helping to make a difference

## Don't struggle alone

Over the last 11 months, our Benefits and Income Maximisation team has given a helping hand to customers just like you, providing support and helping to increase their incomes by a whopping £711,500 in total.

Whether it's helping to boost your monthly income with benefits checks or supporting you to access some extra cash for essentials, they're here for you. Just ask John from Sidcup - he'll tell you how our team stepped up to support him when he needed it most. Read his story below to see how we can help get you through tough times too:

John is a long-term Moat customer living in one of our independent living homes in Sidcup, Kent. Thanks to the help of Kirstie, one of our Benefits and Income Maximisation team members, John now has £970 more per month to use toward his living costs.

### How did John become £970 better off?

When 69-year-old John was feeling overwhelmed about managing his finances, he turned to us for support. John was struggling to understand his benefit eligibility and didn't have the online skills to research it himself. He was up to date with his rent and council tax, but he felt scared about managing his income alone. John told us: "It was really daunting. I just couldn't do it. I couldn't find anyone to help me either."

That's when we stepped in. After speaking with one of our Customer Service Advisors, John was referred to our Benefits and Income Maximisation team. Kirstie from the team visited John at home to review his situation and discuss his money worries. Using our Better Off Calculator tool, Kirstie showed John personalised guidance on benefits, budgeting, and reducing bills. "Kirstie came down to visit me. She got her computer out and told me things that I didn't even know about," described John.

### What did our Better Off Calculator reveal?

Following his chat with Kirstie, John learnt that he wasn't claiming all the benefits he was entitled to. He also received a council tax refund and backdated housing benefits, which meant he was able to get a refund of the excess credit on his rent account.

John feels relieved and happy that his finances are now in order, with the added benefit of being £970 better off a month. "It was a massive stress relief for me, and I'm going to praise Kirstie all the way."

"I'm 110% happy with the service I received. Kirstie helped me big time. She was magic."

- John, Moat customer

John's  
**£970**  
a month better off



"Helping John was a real positive for me."

- Kirstie, Benefits and Income Maximisation team member

**DID YOU KNOW...**

**... the new rent year has 53 weeks instead of 52?**

To find out how this impacts you, visit our website and search '53 weeks rent'. You can also call our Customer Service team on 0300 323 0011 or email [customer@moat.co.uk](mailto:customer@moat.co.uk) if you have any questions or concerns.





# Your voice


We care about providing excellent service to you. Your feedback — both good and bad — is valuable to us.


We love hearing when we've exceeded expectations. However, we know we don't always get things right. If we fall short or make a mistake, please let us know. We take every complaint seriously and will work with you to put things right as quickly as possible and improve for the future.


## How you can make a complaint


  
0300 323 0011

  
complaints@moat.co.uk

  
moat.co.uk /mymoat

  
To a Moat employee

  
moat.co.uk /mymoat/chat

  
Moat, Mariner House, Dartford DA2 6QE

We've a structured process in place so that we consider complaints or service failures in a fair, consistent, open, and impartial way in accordance with the Housing Ombudsman's Complaint Handling Code. You can learn more about our complaints procedures, performance, and policy over on our website.

Visit [moat.co.uk](https://moat.co.uk) and type 'complaints' in the search bar.

## Housing Ombudsman Service

We are regulated by the Housing Ombudsman Service, an independent and free point of call that looks at customer complaints. You may wish to contact them for advice and guidance if you've made a complaint with us. You can get in touch with them at any point during your complaint:

- Post: Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ
- Telephone: 0300 111 3000
- Email: [info@housingombudsman.org.uk](mailto:info@housingombudsman.org.uk)
- Online: [housing-ombudsman.org.uk/residents/make-a-complaint/](https://housing-ombudsman.org.uk/residents/make-a-complaint/)

# Better together

We believe the best way to improve our services is by working with our customers together.

That's why we provide a variety of opportunities for you to get involved and share your voice. One of the ways that we're doing this is building a pool of enthusiastic Customer Advocates, who represent the customer viewpoint to help us review and improve our services. Some of our customers are also members of our Repairs Forum. This customer-led group – which is open to all customers – meets quarterly to evaluate our repairs performance and keep us accountable to you.

## Interested in getting involved?

Please call us on 0300 323 0011, email [feedback@moat.co.uk](mailto:feedback@moat.co.uk) or for more information visit our website [moat.co.uk](https://moat.co.uk) and type 'get involved' in the search bar.

## Your views are at the heart of our decision making

You've told us we need to keep you more regularly informed about service changes and updates. So, you'll now be receiving this newsletter four times a year – either via email or post, whatever way suits you best. In every issue we'll be focusing on what you tell us matters the most and sharing improvements we've made thanks to your feedback. We'll also tell you how we're performing so you can challenge us to make sure we provide a consistently good service and that we deliver on our promises to you.

And if you follow us on our social media channels, you'll see more service updates and support information from us here too. If you're not already a follower come and join us over on **Facebook, Instagram or X (formerly Twitter)**.



“ Being a part of the Repairs Forum has helped bridge the ‘us and them’ scenario...we are now listening to each other and getting things done ”  
- a Moat customer



“ Being a Customer Advocate for Moat for the past couple of years has been a really collaborative experience....Home is important to everyone, and as part of this group I feel heard and understood. We are all individuals, and each bring something unique to the community ”  
- Jennifer, a Moat Customer Advocate





# How you're helping us to improve our approach to damp and mould

We're passionate about ensuring that our services meet your needs. Back in December 2023 we asked customers to attend a Customer Scrutiny Forum to review our approach to damp and mould.

The review included looking at our reporting process, and how we're resolving the problem. We also asked them to share their thoughts on our Spot it, Report it, Sort it damp and mould campaign materials, including our new leaflet.

What our Customer Scrutiny Forum told us...



There's a clear process in place for responding to initial reports of damp and mould.



They liked that we follow up with customers three months after we've fixed any damp and mould problems but felt that we didn't need to do a second follow up. So we're changing our policy.



They said we needed to be clear about how we support shared owners with their damp and mould concerns, so we're changing our policy to make this clear.



They said they wanted us to share how we're performing with regards to damp and mould. You can now see quarterly performance updates on our website, so you'll be able to clearly see how we're doing and hold us to account.



They also wanted more information on how to prevent condensation in the home. We already had information in our advice leaflet and have now followed this up with a new video on our website with tips on reducing moisture and condensation. To watch the video, visit **moat.co.uk** and search 'condensation video'.



They liked the language used in the new leaflet and found it easy to read and informative. They all agreed having read the leaflet they understood how to report any damp and mould concerns to us.

We're using all this feedback to make our services better for everyone.

If you have any other suggestions on how we can improve our approach to damp and mould please get in touch with us at [customer@moat.co.uk](mailto:customer@moat.co.uk) or call 0300 323 0011.



# Let's sort it together

We want you to feel proud of your home.


Living in a home with damp and mould isn't just unpleasant - it can cause serious damage to your health and home. As soon as you notice any signs of damp or mould, please let us know. Don't wait for the problem to get worse.



Scan me to find out more!




We're here to help. If you're worried about damp and mould let us know using the contact details below:




0300 323 0011




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




[moat.co.uk /mymoat](https://moat.co.uk/mymoat)



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



To a Moat employee



Mariner House, Dartford DA2 6QE