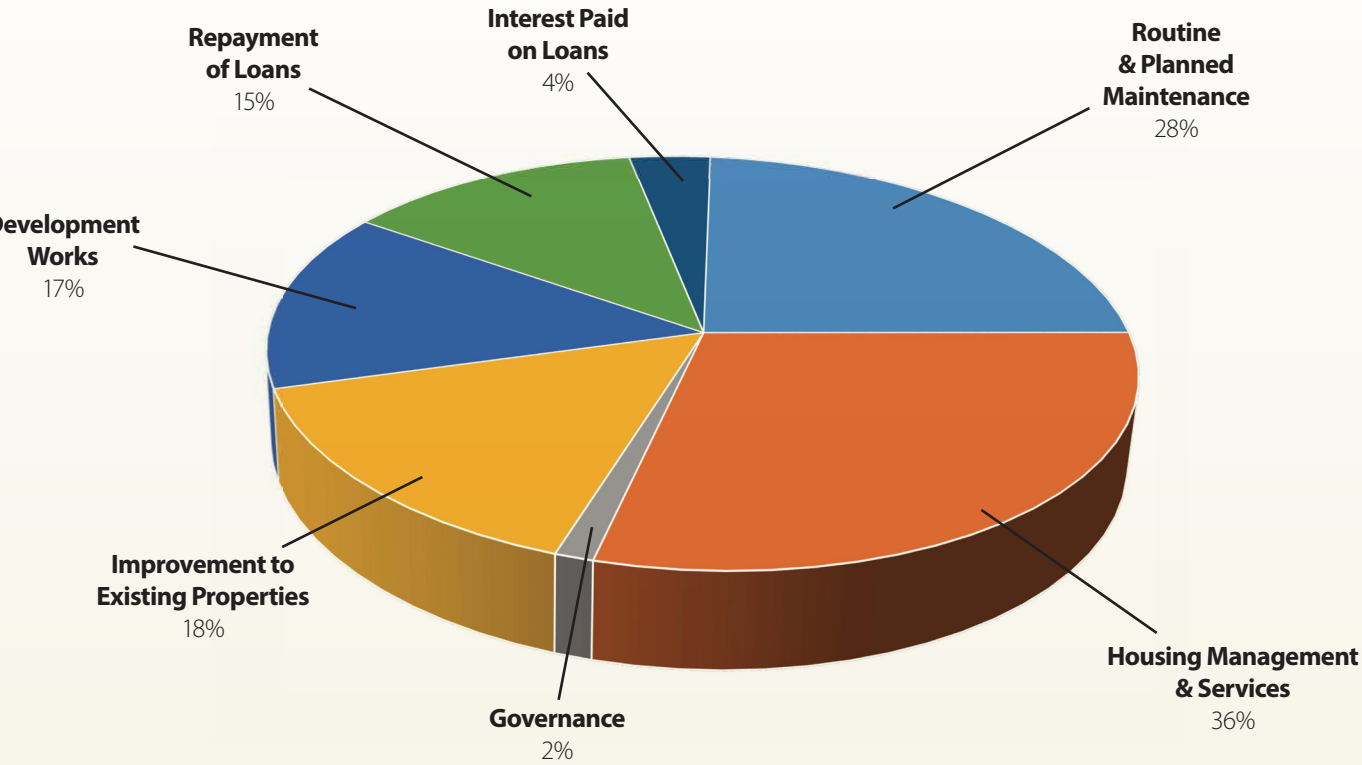


Financial Indicators

How income received in 2024 was spent



Mitre financial Indicators 2024

Income from Rents and Service charges	£	834,479
How The Income Was Spent	%	£
Routine & Planned Maintenance	28%	£237,133
Housing Management & Services	36%	£296,337
Governance	2%	£12,569
Improvement to Existing Properties	18%	£149,942
Development Works	17%	£142,758
Repayment of Loans	15%	£129,049
Interest Paid on Loans	4%	£34,586
Used from funds carried forward	-20%	£167,895
	<b>100%</b>	<b>£834,479</b>

Meet the Team



Some of our Customer Service Team



Some of our Asset Team

Mitre properties can be found all over the Diocese of Carlisle



Hyde Street, Workington



Dalston



St Bees



Carlisle



Lorton



Cliburn



Coniston



Windermere

1 property at Chapel Stile and 3 properties at Penruddock under development

Mitre Board of Management 2024:

- Charles Ecroyd (Chair, retired November)
- Peter Clarke (Vice Chair and Hon Sec , Acting Chair from November)
- Linda Collins (Hon Treasurer, resigned October)
- Ian Tupling (Finance and Risk Lead from October)
- Beki Winter (Development Lead)      Becky Elton (Complaints Lead)
- Jayne Potts (resigned November)      Vernon Ross
- Martin Lawson (appointed September)      Martin Hawthorne (appointed September)
- Benita Lapthorn (appointed September)

Mitre Housing Association Limited, Blain House, Bridge Lane, Penrith, Cumbria CA11 8QU  
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MITRE HOUSING ASSOCIATION  
*Affordable homes for local people to rent*

Annual Report 1 January – 31 December 2024



Mission Statement

Mitre Housing Association aims to provide and maintain quality and affordable accommodation for those in housing need, particularly in rural areas. We have a special concern for:

- Encouraging and sustaining family and community life
- Approaching our duties in a Christian spirit of service and care for all
- Seeking opportunities for creating small scale developments
- Building upon our relationship with the Diocese, local churches and other agencies



Chairman’s Report - A review of the year

An annual review is an opportunity to enable tenants and others to assess Mitre Housing Associaton’s performance as a social landlord committed to providing a high standard of affordable housing for rent in communities in Cumbria. It also enables us to share something of the activity and ambitions of the Board.

In 2024, alongside our routine work, a major task for the Board has been the renegotiating of the Housing Management Agreement with Eden Housing Association (EHA). On our behalf, the staff of EHA provide all the operational input to our tenants and properties. It is important that the Agreement through which they do this meets the needs of our tenants and also reflects all the requirements on us as a landlord. At the same time, it must provide clarity for EHA and meet their costs of delivering the service. The previous Agreement was no longer fit for purpose. The new one came into effect on 1 January 2025.

From our tenants’ point of view, the new Agreement should make little difference on a day-to-day basis. What it does do is to clarify organisational roles and responsibilities and sharpen up accountability and reporting to the Mitre Board - all of which is important in ensuring that we meet the standards for a high-quality service and well-maintained housing.

After several years in which Mitre has had no new developments, it is good to note that during 2024 we have started work on three new properties in Penruddock, along with

an additional property in Chapel Stile and the redevelopment of one in St Bees. Our commitment to new developments is not at the cost of maintaining the existing properties. We have completed a full survey of our existing stock so that we know what we need to do to ensure that all of them meet the necessary standards.

Charles Ecroyd stood down as Chair in November, having served for the maximum allowable period. He was hugely committed to the Association and we are very grateful for all he did.

I took over as Chair on an interim basis until January 2025, when I handed over to Martin Lawson. He joined the Board last year and brings a wealth of experience and knowledge. Martin will work closely with Becky Elton and Beki Winter, who as the two Vice Chairs will respectively Chair the Governance and Development Groups.

Mitre has a particular relationship with the Diocese of Carlisle. We have valued the ongoing active support of the Acting Bishop during the year.

Finally, I would like to thank all my colleagues on the Board. It is their commitment that, during 2024, has enabled Mitre to provide sound housing for our tenants, be a viable and effective organisation and to look to the future with confidence.

Peter Clarke  
Interim Chair and Honorary Secretary

Our maintenance performance in 2024

	Outcome as at 31 <sup>st</sup> Dec 2024	Target 2024	Commentary
Appointed Emergency Repairs completed within target time of 24 hours	Overall 100%	100%	59 in total
Appointed Repairs completed within target time of 20 business days	Overall 95%	90%	441 in Total 21 outside target time
Gas Safety – Appointed Emergency Repairs completed within target time of 24 Hours	100%	100%	17 in Total
Gas Safety – Appointed Repairs completed within target time of 20 business days	100%	90%	16 in Total

During 2024, £65,758 was spent on responsive repairs, £45,386 was spent on repairs to address damp, mould and condensation, £11,405 readying empty properties to be relet, £18,573 on safety checks/compliance and £47,328 was spent on grounds maintenance, Fire Alarm Maintenance, and septic tank servicing.

£48,683 was spent on cyclical painting, ventilation and tree surveys/works (non-capital works)

£149,942 was invested in capital planned maintenance works such as new windows, bathrooms, kitchens, heating systems, fire doors and external doors.

Our Investment Works – The Plan for 2025

- A budget has been approved to carry out the following works during 2025

5x Kitchen replacements at Howe Bank View, Chapel Stile

6x Bathroom replacements at St Mark’s Close & Vale Cottages

1x Window replacement at St John’s Gardens

External door replacements at Howe Bank View, Chapel Stile

Cyclical painting at various locations including St Mark’s Close, Cusack Crescent, Mossbay Road, Nook Street, Rosemary Lane and St John’s Gardens (internally)

External Soft Wash @ 6 properties at Braithwaite

Full refurbishment of Church Hall Cottage, Chapel Stile

Looking Ahead

**Changes for the Board**  
We are currently seeking to recruit three new Members of the Board, as part of our succession planning. We are also seeking to recruit a tenant Member, as we believe that could help us ensure that we consistently keep our tenants’ experience at the heart of our decision making.

We have recognised that it is no longer viable to rely solely on a voluntary Board. In 2024 we have benefitted from consultancy input from Geraldine Kay, who helped us to develop and implement our Governance Improvement Plan. As we move into 2025, we have established a permanent new, part-time post of Executive Director. Their role will be to help the Board sustain our approach and ensure that we have a clear line of sight of the day-to-day performance. We are delighted to have appointed Gillian Boyd. She brings a great deal of housing association experience at a senior level, and we look forward to her joining us in April.

**Improvement and Development**  
By the summer of 2025 we plan to have agreed an explicit investment plan for improvements to our existing stock. This will be informed by the data from the Stock Condition Survey, along with input from tenants as we establish priorities.

At the same time, we will review our Strategy for future development. We are keen to have more small developments

offering affordable rented housing, particularly in vulnerable communities in the National Parks. To be clear about the scale and scope of such developments, we will complete work on our forward financial projections and the availability of capital – factoring in the level of investment required on the improvements in our current stock.

**Being Different**  
Mitre is a small housing association and there are plenty of other associations contributing to the supply of affordable rented housing. What makes us different is the combination of our diocesan based origins and that commitment to small developments that both meet a real housing need and contribute to the health of a community.

We have a much-valued relationship with the Diocese of Carlisle and its ecumenical partners. Through this relationship there can be the opportunity to repurpose former church property or land, but there is also the opportunity for local churches to contribute to building community. Meeting housing needs is accepted as part of the mission and ministry of the Church. Going forward, we are keen that Mitre becomes increasingly able to be a means through which faith communities in the County can undertake that mission and ministry in locally relevant ways. In 2025 we will be continuing to explore how best we can do this.

Key Indicators of our management performance 2024

Indicator	Result	Target	Comments
Housing Stock (at 31/12/24)	154	None	None
Number of Lettings	11	None	None
Average re-let time (days)	47	21	Delays due to 2 x properties with local connection clauses and also further delays due to one void that required some specialist repairs.
% Dwellings failing Decent Homes Standard	0%	0%	None
Rent loss due to voids (at 31/12/24)	1.058%	0.7%	None
Current tenant rent arrears (at 31/12/24)	0.69%	1.75%	None
Number of complaints received	6	None	None

Services Complete

Gas Safety (LGSRs)	89
Electric Safety Inspections (EICRs)	77
Solid Fuel Services	19
Oil Services	4
Off gas Smoke detector tests	10
Fire Door Checks	37, in addition to the communal doors which were replaced at St John’s Gardens during 2024

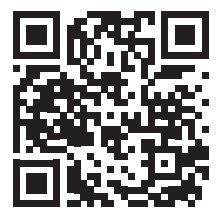
Customer Feedback/Tenant Satisfaction

Formal Complaints

During 2024 we received six Stage 1 Formal Complaints – all of these were investigated and responded to within our published timescales. We are also pleased to report that none of our complaints were escalated to Stage 2 or the Housing Ombudsman.

When dealing with your Formal Complaints we comply with the Housing Ombudsman’s Complaints Handling Code. A priority for us is to ensure we learn from – and follow through with – the actions identified during our investigations. We believe this approach allows us to provide excellence by embedding a positive complaint handling and improvement culture.

To view our 2025 Self-Assessment against the Housing Ombudsman’s Complaint Handling Code and Annual Complaint Performance and Service Improvement report, please scan the QR Code.



You told us our ‘Complaints Officer’ title was too negative

Our officer is now ‘Complaints and Resolutions’ Officer

You told us it should be clear what to expect when you contact us

We introduced a new ‘Customer Commitment’ to clarify response timescales and our standard for communication

2024/25 Tenant Satisfaction Survey

We appreciate the time that many of you took to complete our recent satisfaction survey. The aim of this survey is to understand where you feel we work well and where you feel we need to improve.

Satisfaction with the overall service provided by Mitre HA is high at 86%. This compares very well with other landlords and clearly demonstrates that working together and listening to your valuable feedback really does result in improved services.

We’ve attached a link to our survey results however, below are a few of our headline findings from Mitre Housing Association tenants;

- 84% are satisfied that we provide a home that is safe
- 84 % are satisfied that we provide a home that is well maintained
- 73% are satisfied with the way we keep them involved
- 86% agree that we treat them fairly and with respect

Where you’ve indicated on your survey that you are happy for us to, we may contact you to discuss your responses further.

If you’d like to view our Tenant Satisfaction Survey results 2024/25, please scan the QR Code.



You told us what’s most important to you when a contractor visits

We included your priorities in our ‘Contractor Code of Conduct’, which we monitor with our contractors

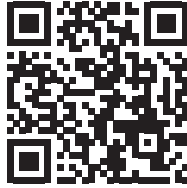
Tenant Engagement

Our engagement service allows us to work with tenants to develop services together.

Tenant Opinion Panel

We joined forces with our Managing Agents to provide opportunities for tenants to give their opinion on our services, through their ‘Tenant Opinion Panel’. If something we’re doing affects our tenants, we will make sure they know and can feed into how we do it where we can make changes – mainly through online surveys, where responses are part of a prize draw.

If you would like to join the Tenant Opinion Panel, please scan the QR Code.



Tenant Scrutiny

Mitre tenants are also welcomed to review services in greater depth, through joining a temporary ‘Taskforce’. This is usually an area where satisfaction or performance is lower than we’d hoped.

In 2024, tenants formed and completed 2 Taskforces:

Communication – So far, 8 of 11 recommendations are complete.

Formal Complaints – So far, 5 of 7 recommendations are complete.

We’re currently working with a Repairs Taskforce, with recommendations for improvement to be implemented throughout 2025/26. Regular progress with actions is shared in our newsletter, Mitre Messenger (see below).

Mitre Messenger

Our Bi-Monthly newsletter, ‘Mitre Messenger’ is the primary way we share up to date and relevant information about your tenancy and your landlord.

The newsletter is primarily digital, with lots of useful links to other websites and resources. If you have any suggestions for articles, please get in touch at myviews@edenha.org.uk