



# MITRE HOUSING ASSOCIATION

*Affordable homes for local people to rent*

## Annual Report 2021



## 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

Welcome to our 2021 Annual Report. This report is aimed at tenants and intended to inform you what Mitre has been doing and plans to do, and provide important statistics enabling you to assess our performance.

Although another successful year for Mitre Housing Association (MHA), 2020 was full of frustrations caused by the Covid-19 Coronavirus pandemic. The day-to-day management of the Association continues to be undertaken by Eden Housing Association (EHA). Our managing agents have followed the government guidance regarding home-working and lockdowns throughout the year.

The National Housing Federation (NHF) continues to encourage housing associations to engage fully with their tenants. This report is an important part of that engagement.

The most significant change to the working of the Board over the last year was the necessity to hold virtual meetings from the end of March, which continued into 2021. Steve Huddart stood down as Chairman and I, Charles Ecroyd, was elected.

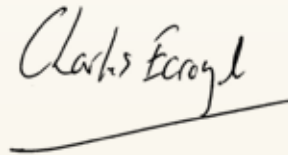
Our Board continued to look at various new developments but leads pursued could not come to fruition during 2020. We remain optimistic that there may be opportunities just around the corner and we are looking at sites in Low Lorton, Keswick and Caldbeck.

Financially, the Association is on a sound footing which bodes well for any future development opportunities.

Mitre HA is Corporate Trustee of Allonby Almshouses which after many years of decreasing demand became no longer viable. After a protracted process the sale of this vacant building took place in March 2020. All outstanding debts, except previous grant, have been settled from the sale and Homes England has agreed to waive a portion of historic grant so that all matters can be voluntarily wound up.

The Management Agreement with EHA was reviewed during 2020 and a new 5-year contract signed commencing January 2021. I would like to thank EHA staff for their continued support and commitment to Mitre.

Finally, as Chairman, I would like to thank my fellow Board Members for their continuing support and commitment to the Association to help ensure that Mitre remains viable, relevant and committed to providing suitable housing for all our tenants.



**Charles Ecroyd - Mitre HA Chair**





# Our maintenance performance in 2020

## Repairs indicators for 2020

	Outcome at 31 <sup>st</sup> December 2020	Target 2020	Commentary
<b>% Emergency Repairs completed within target time</b>	79%	100%	53 jobs issued 42 completed in time
<b>% Appointed Repairs completed within target time</b>	79%	90%	287 issued 228 completed in time
<b>Gas Safety</b>	100%	100%	109 services were completed during the year. 4 went overdue due to access issues caused by Covid-19 but all were eventually completed.

During 2020, 53 emergency jobs were reported with 42 of them being completed in time. Those out of time were prioritised in order of need and attended to within 48 hrs. Many of the out of time jobs were impacted by the national lockdowns being imposed and either access difficulties and/or contractor capacity and availability.

287 routine jobs were carried out, of which 228 were completed in time. Whilst this fell short of our target, we are pleased that 4 in 5 jobs were completed within time.

Around £115,000 was spent on repairs and maintenance. £39,561 on responsive repairs, £7,494 on readying 11 empty properties to be re-let and £28,601 on safety checks and similar.

£40,264 was invested in capital planned maintenance improvements, such as new doors, windows and heating replacements.

Our intended improvements programme was curtailed by the pandemic and we will look to catch up with this investment over the coming years.

*External painting and pre-painting repairs* were carried out at High Bell Garth, Chapel Street, James Street, King Street, John Hext House and The Old School House, Troutbeck.

*Window renewals* were carried out at Chapel Street, James Street and Iredale Close.

*Heating replacements* were carried out at properties on Rosemary Lane, Casson Road and James Street.



External painting and new windows



External painting and new windows



External painting during 2019

# Our maintenance plans for 2021

## A budget has been approved to carry out the following works during 2021 (subject to access and Covid restrictions);

*Heating replacements* where deemed necessary at Stephenson's Croft and St John's Gardens, Hyde Street, Nook Street and Senhouse Street in Workington.

*External Painting and pre-painting repairs* Hyde Street, King Street and Senhouse Street, Workington.

A budget has also been set to upgrade fire doors, kitchens, bathrooms, and roof replacements requiring urgent attention on inspection.

# Key Indicators of our management performance 2020

	Result	Target	Comments
<b>Housing Stock (at 31/12/20)</b>	154	None	None
<b>Number of Lettings</b>	11	None	In addition, one mutual exchange between tenants was undertaken.
<b>Average re-let time (days)</b>	38	21	The time to re-let was adversely impacted by restrictions due to the covid pandemic.
<b>% Dwellings failing to meet Decent Homes Standard</b>	1.4%	0%	This relates to two properties at St Bees which cannot be viably improved to meet the standard.
<b>Rent loss due to voids (cumulative figure as at 31/12/20)</b>	0.735%	1%	There was potentially less moves taking place over the last year therefore, lower rent loss due to empty properties.
<b>Current tenant rent arrears (cumulative figure as at 31/12/20)</b>	1.433% £9,929	1.75%	Tenants have continued to prioritise rent payments which is excellent.
<b>Number of complaints received</b>	3	None	1 fully upheld, 1 partially upheld, 1 still open at request of tenant and work ongoing.

## Development

Our latest new development was the scheme at St Andrew's Close, Coniston. This completed in March 2018. Our contractor, Thomas Armstrong Construction Limited began attending to the routine defects, expected in new buildings, but was hampered in attending to these, priority given to keeping tenants safe during the Covid pandemic. The defects will be attended to and completed this year.

During 2020 we expressed interest in and pursued a number of development opportunities, including in Castle Carrock, Borrowdale, Thursby, Caldbeck and Low Lorton. Frustratingly, we were unable to turn these into reality.



Coniston

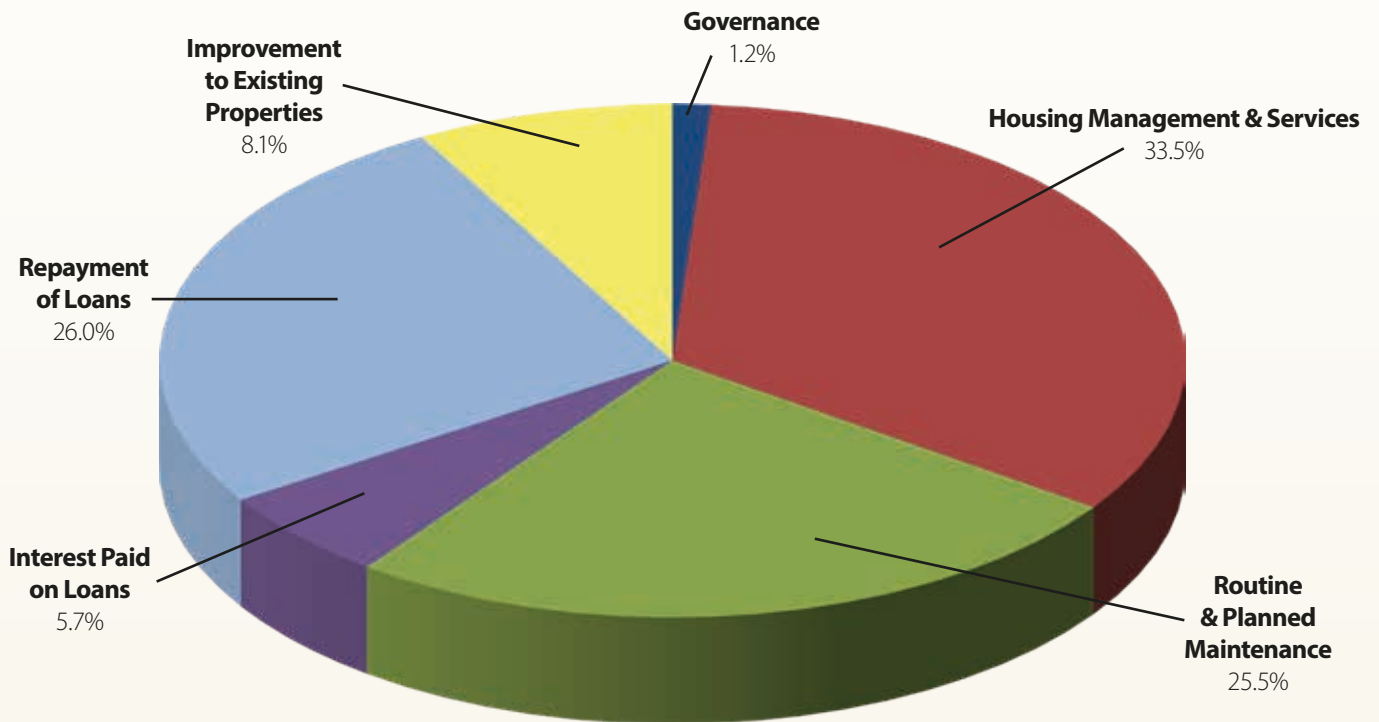
The Board continues to have an ambition to develop much needed affordable housing especially in areas of high need, such as the Lake District National Park. Our current focus is on an opportunity in Keswick which we hope might come to fruition in the next year.

We will continue to pursue our close links with the Diocese of Carlisle to explore opportunities in keeping with the recent Archbishop of Canterbury commissioned report *Coming Home*.



# Financial Indicators

## What did we spend our income on?



Mitre Housing Association received around £700,000 during the year in rent and service charges. The chart above provides an indicator of how the income received was spent. A full set of our statutory accounts is available upon request.

## The Future

The Covid pandemic looks likely to be a continuing challenge for some time ahead.

However, the efficient and speedy roll out of the vaccination programme at the time of writing, offers hope and optimism of a return to some normality.

We will continue to do everything we can in fulfilling our service commitments to tenants and in keeping people safe.

In addition to seeking opportunities to develop new affordable rented homes, Mitre Housing Association is preparing plans, ready to meet future expenditure on achieving carbon reduction targets on its existing stock.

Influence over what we do and ongoing engagement with tenants is something we would like to strengthen. If you are interested in becoming more involved in our work then please do contact us.





# Mitre properties can be found all over the Diocese of Carlisle



Hyde Road, Workington



Dalston



St Bees



Carlisle



Lorton



Cliburn



Coniston



Windermere



## Mitre Board of Management 2020 (left to right):

The Venerable Dr Richard Pratt, Helen Harker, Pamela Birks (Vice Chair), Charles Ecroyd (Chair), Steve Huddart, Stuart Woodall, Peter Clarke (Hon Secretary), David Fell (Hon Treasurer), Robbie Mather