



# MITRE HOUSING ASSOCIATION

*Affordable homes for local people to rent*

## Annual Report 2023



## 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 2023 Annual Report. This report is aimed at our tenants and intended to inform you of our performance in 2022, our intentions for the coming year and to provide important statistics to enable you to assess our performance.

Having endured the trauma and upheaval of the Covid-19 pandemic the Board at Mitre Housing Association had hoped that 2022 would bring some stability to the organisation and allow our managing agents to fulfil their obligations to our tenants and Mitre with greater ease. Regrettably this was not to be the case with the Russian invasion of Ukraine which caused, and continues to cause, hardship for you as our tenants and us as your landlord both logistically and financially.

The significant increase in the cost of living is having a real and significant impact for our tenants, as well as our managing agents, at a time when we are aiming to increase the investment in the energy efficiency of our homes to meet government targets. I, and the Mitre Board, would like to thank the staff at Eden Housing Association for their continued and continuing support and commitment to Mitre.

It was a joy to be able to resume meetings in person this year enabling us to have greater interaction with EHA staff. I am delighted to report that we recruited four new Board Members in the autumn, Joe Chambers, Simon Whitwham, Beki Winter and Venerable Vernon Ross. They have all brought their own individual skills to add to our existing skills base.

Regrettably we were unable to pursue any potential developments this year but we continue to seek new possibilities and we are ambitious to develop much-needed affordable housing throughout Cumbria, particularly in rural areas, but not exclusively so. The existing close links with the Diocese of Carlisle have been

strengthened and we are hopeful to build on these in the coming year. The Association continues to be on a sound financial footing well-placed to consider new developments and to deliver on government initiatives as mentioned below.

As I mentioned above, we are committed to improving tenants' homes to help reduce energy consumption in line with the government's strategy of carbon reduction as well as carrying out measures to help reduce the running costs of individual properties, which we see as a hugely positive step forward. However this will need careful planning to minimise disruption to both you as our tenants and your homes. With this in mind, we are strengthening our approach to tenant engagement to help us better understand your needs and concerns.

Following the mention in last year's report Mitre has fully engaged with the National Housing Federation and has signed up to the 2020 Code of Governance which will enforce some changes to the makeup of the Board going forward but will make it a more effective organisation.

Lastly, I would like to thank my fellow Board Members for their continued 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

A handwritten signature in black ink that reads "Charles Ecroyd".

## Mitre Board needs you!

Mitre Housing Association is committed to ensuring that the experience of our tenants is at the heart of what we do. It is good to know that there are already good levels of tenant satisfaction, but we know we can do more.

We have been working hard to improve tenant engagement and feedback, and to improve our channels of communication. As we build on this, we want to ensure that we have the right skills and experience on the Board, including the first-hand customer experience of being a Mitre tenant.

We are keen to recruit a tenant to join the Board and ensure the customer voice is heard.

If you are passionate about housing and want to make a difference, this could be the role for you.

You will need to feel comfortable playing a full part in the strategic and governance role of the Board, but also be able to reflect the actual experience of being a Mitre tenant. It will be a challenging role, but we think it is a rewarding and important one.

If you think this may be of interest to you, please call Jenny Webb on 01768 861435 for an informal chat.

## Annual General Meeting

You are invited to attend the Annual General Meeting of Mitre Housing Association which will take place on Monday 5 June 2023 at The Castle Inn, Bassenthwaite, Keswick CA12 4RG. A buffet lunch will be served from 12.30pm.

The meeting will be followed by an address from our President, the Bishop of Carlisle. There will also be an opportunity for you

to meet the Board of Mitre Housing Association and take part in a question and answer session.

If you plan to attend the meeting, it would be appreciated if you could RSVP by Wednesday 24 May to [governance@edenha.org.uk](mailto:governance@edenha.org.uk) or call 01768 861402.

# Our maintenance performance in 2022

## Repairs indicators for 2022

	Outcome as at 31 <sup>st</sup> Dec 2022	Target 2022	Commentary
<b>% Emergency Repairs completed within target time</b>	<b>Overall 94%</b> Building Repairs 100% Gas Heating 75%	100%	<b>65 in total</b> 49/49 Building repairs 12/16 * Gas Heating (attended to within 4/24 hrs) * New contractor Karbon Homes has attended to 100% of gas emergencies since October 2022
<b>% Appointed Repairs completed within target time</b>	<b>Overall 94%</b> Building/Repairs 95% Gas Heating 86%	90%	<b>271 in Total</b> 237/249 Building repairs 19/22* Gas Heating * New contractor Karbon Homes has attended to 100% of routine gas repairs since October 2022
<b>Gas Safety</b>	100%	100%	89/89 Services completed

During 2022, **65 Emergency Jobs** were reported. All building repairs were completed in time. Four gas heating repairs were not completed within 4 to 24 hours. Those out of time were undertaken by our former gas contractor. Our new gas contractor, Karbon Homes has achieved 100% attendance since starting the contract in October 2022.

271 routine jobs were carried out, of which 256 were completed in time. Many of the out of time jobs continue to be impacted by material shortages.

£45,871 was spent on responsive repairs, £16,558 readying empty properties to be relet, £41,026 on safety checks/compliance and £46,574 was spent on grounds maintenance, external painting, ventilation etc (non-capital works).

£143,408 was invested in capital planned maintenance works such as new windows, bathrooms, kitchens, heating systems, fire doors and external doors.

## Meet the Team



L-R: Olivia, Diane, Carol, Heidi, Diane, Ellie  
Some of our Customer Service Team



Back L-R Karan, Paula, Heather. Front L-R: Katie, Kelly, Jen  
Some of our Housing and Property Teams

## Our Maintenance Plans for 2023

A budget has been approved to carry out the following works during 2023 (\*subject to materials availability).

External painting and pre-painting repairs are planned for School Brow, Howe Bank View, The Glebe and Iredale Crescent.

Approximately 20 gas boilers\* are to be replaced this financial year.

Windows\* are planned for Mossbay Road, Hyde Street, Casson Road, Iredale Crescent and Nook Street

# Key Indicators of our management performance 2022

Indicator	Result	Target	Comments
<b>Housing Stock (at 31/12/22)</b>	154	None	None
<b>Number of Lettings</b>	9	None	None
<b>Average re-let time (days)</b>	39	21	Adversely impacted by a number of properties requiring major works
<b>% Dwellings failing to meet Decent Homes Standard</b>	1.4%	0%	Two properties at St Bees
<b>Rent loss due to voids (at 31/12/22)</b>	0.44%	0.7%	None
<b>Current tenant rent arrears (at 31/12/22)</b>	1.22%	1.75%	None
<b>Number of complaints received</b>	2	None set	2 upheld

## Customer Feedback/Tenant Satisfaction

Between January and December 2022 when surveyed:



76% of customers were satisfied with the overall quality of their home



68% of customers were satisfied with the way that Mitre Housing Association deals with Repairs and Maintenance



95% of customers would recommend Mitre Housing Association to family and friends

From April 2023, all social landlords are required to capture and report on a range of Tenant Satisfaction Measures (TSMs). The information we collect from our surveys will provide us with a view of the key drivers behind satisfaction levels, and the issues our tenants are most concerned about. This information will then inform our future strategic and operational planning.

To ensure that we would be ahead of the game we decided to carry out a baseline survey in January this year. The results will be published in the next edition of Mitre Messenger.

### Complaints

Trying to deal well with complaints is important to us. Listening and resolving complaints is one way we monitor, maintain and improve the level and quality of service we provide. We try to use your feedback to drive improvements where you say we need to.

During 2022 we received 2 formal complaints relating to our grounds maintenance service which were both resolved at Stage 2. We didn't manage to resolve the complaints within our published time frame and extensions were added following agreement with the complainant and officer to allow further time for thorough investigations to take place.

### Tenant Engagement

The end of 2022 saw the launch of our new Tenant Engagement service. In December we contacted all tenants to introduce them to our new service and invite them to join our Tenant Opinion Panel.

### Tenant Opinion Panel

We've 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 and where we can make changes – mainly through online surveys. Since December, tenants have helped improve how we log and manage anti-social behaviour complaints and how we offer incentives to tenants to downsize their home with us.

If you would like to join the Tenant Opinion Panel, please email [myviews@edenha.org.uk](mailto:myviews@edenha.org.uk) with your name and address; you will then be added to our circulation list. All surveys are part of a prize draw for shopping vouchers.

### Mitre Messenger

We now share a Bi-Monthly newsletter with our tenants. 'Mitre Messenger' is our best way to share up to date and relevant information about your tenancy and your landlord, as well as local information and details of support from other agencies.

The newsletter is primarily digital, with lots of useful links to other websites and resources. We also like to share local information and news so if you have any suggestions for articles, please get in touch at [myviews@edenha.org.uk](mailto:myviews@edenha.org.uk).

### Comments



"Thank you I love my home, I feel safe and secure and that means so much to me"



"We've always been really satisfied with the service provided, the staff are always pleasant and helpful"



"In these times it's hard and money is tight, I'm so pleased to know I can phone up and ask for repairs completed"



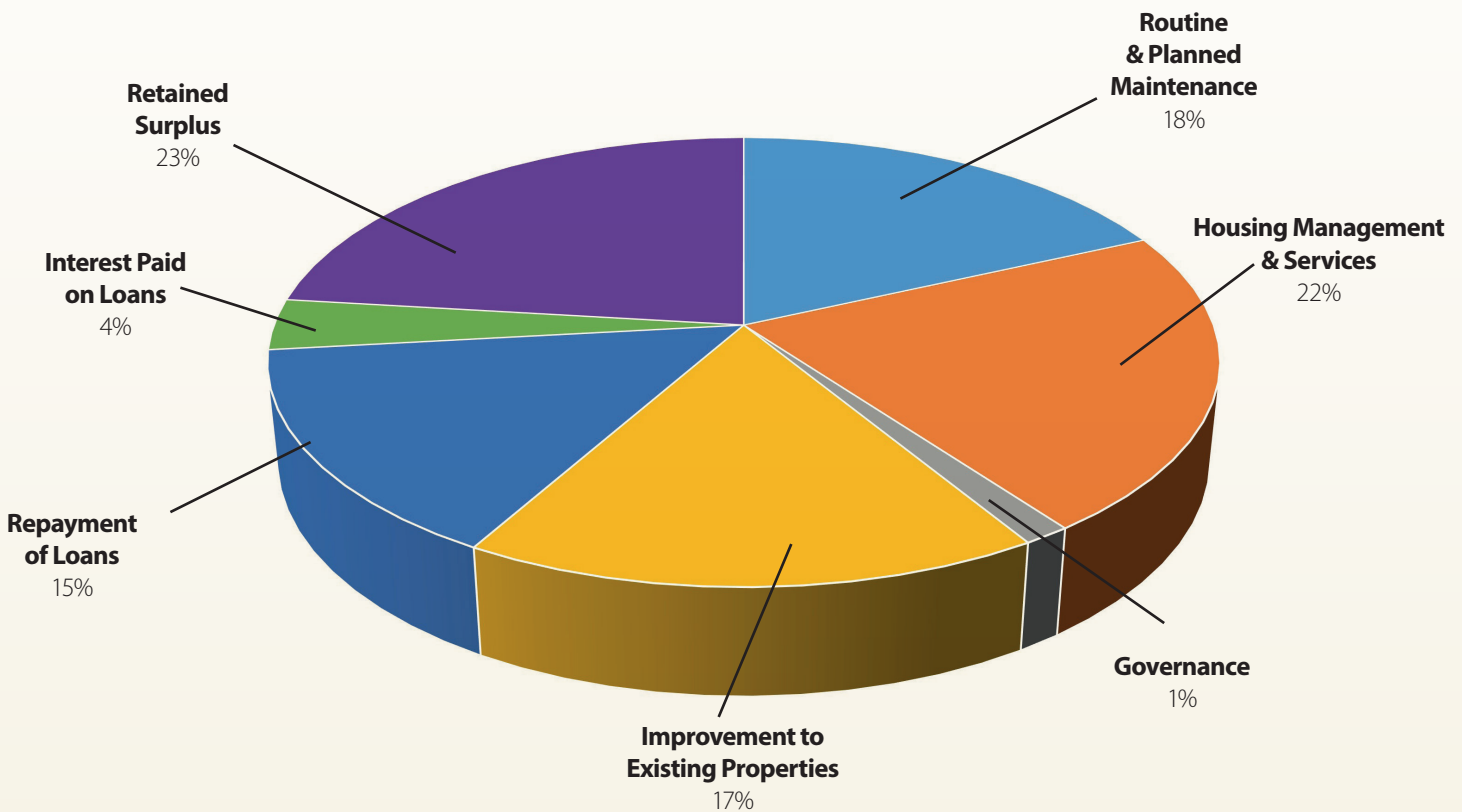
"We really feel you could improve on the grounds maintenance service – especially when we pay a service charge"



"Our repairs get done eventually but it seems to take so long..."

# Financial Indicators

## How income received in 2022 was spent



### Mitre financial Indicators 2022

Income from Rents, Service charges and Investments      £      849,413

#### How The Income Was Spent

	%	£
Routine & Planned Maintenance	18%	£154,472
Housing Management & Services	22%	£184,436
Governance	1%	£11,926
Improvement to Existing Properties	17%	£143,408
Repayment of Loans	15%	£127,812
Interest Paid on Loans	4%	£31,065
Retained Surplus	23%	£196,294

**100%**

**£849,413**

## Development

The Board remains ambitious to develop much needed affordable housing, especially in areas of high need within the National Park, and we will continue to pursue opportunities as they arise, including those that come from our continued close links with the Diocese of Carlisle.

## The Future

The significant increase in the cost of living is having a real impact for tenants. It also has a big impact on Mitre's managing agent at a time when we're aiming to increase the investment in the energy efficiency of homes to meet government targets.

Improving tenant's homes to help reduce energy consumption is really positive. However, it also needs careful planning to minimise disruption to both tenants and your homes. With that in mind, we're strengthening our approach to tenant engagement to make sure we understand your needs.

# 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 2023 (left to right):

Charles Ecroyd (Chair), Stuart Woodall, Venerable Vernon Ross, Simon Whitwham, David Fell (Hon Treasurer), Beki Winter.

Missing from the photo are Peter Clarke, Pamela Birks, Robbie Mather and Joe Chambers