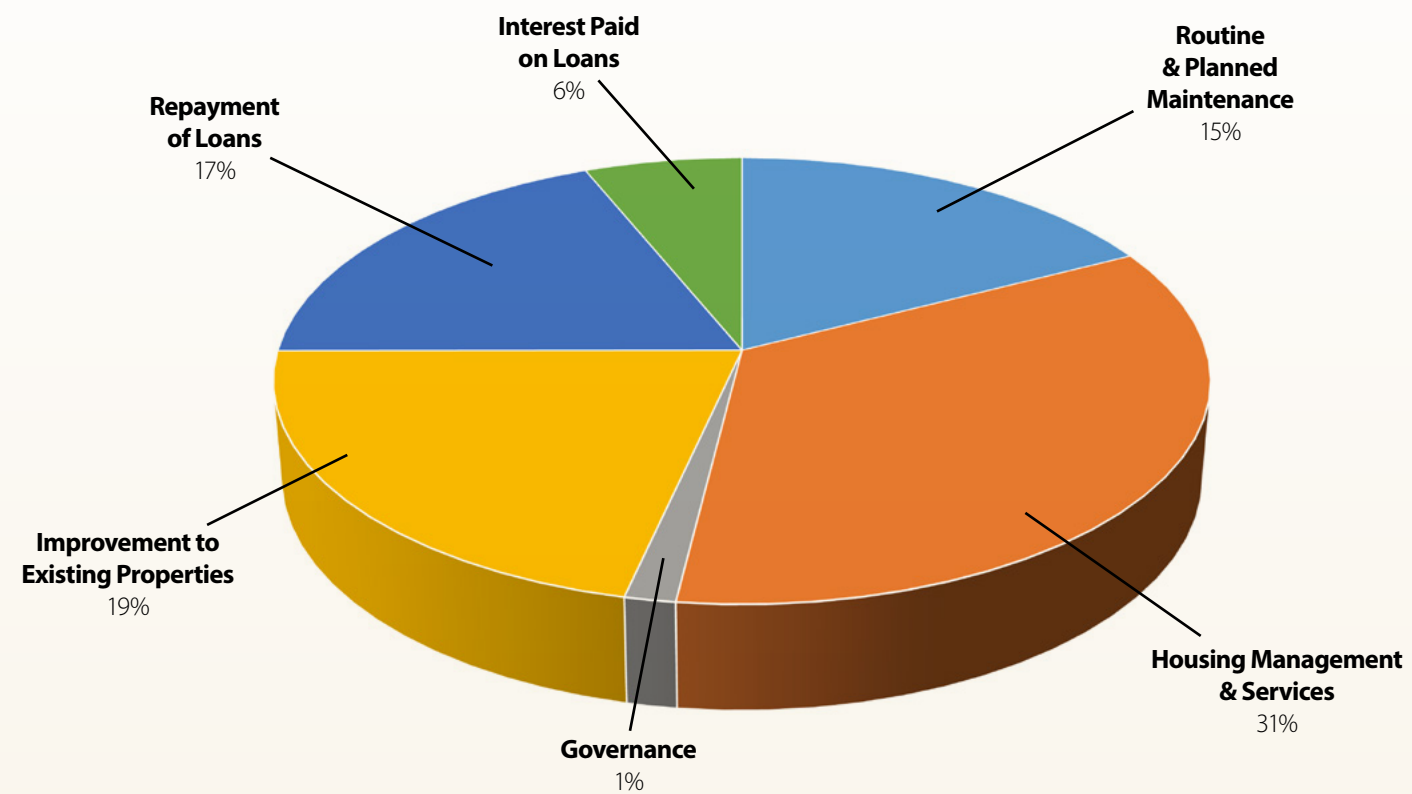


Financial Indicators

How income received in 2023 was spent



Mitre financial Indicators 2023

Income from Rents, Service charges and Investments	£	770,978
How The Income Was Spent	%	£
Routine & Planned Maintenance	15%	£119,219
Housing Management & Services	31%	£236,084
Governance	1%	£10,648
Improvement to Existing Properties	19%	£146,509
Repayment of Loans	17%	£128,809
Interest Paid on Loans	6%	£42,415
Retained Surplus	11%	£87,294
100%		£770,978

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

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 2024:

- Charles Ecroyd (Chair)
- Peter Clarke (Vice Chair and Honorary Secretary)
- Linda Collins (Honorary Treasurer)
- Venerable Vernon Ross
- Beki Winter
- Ian Tupling
- Jayne Potts
- Becky Elton

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MITRE HOUSING ASSOCIATION
Affordable homes for local people to rent

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

Chairman's Report - A review of the year

As always, this review is primarily aimed at our tenants to enable us to provide a synopsis of our performance over the past 12 months, our future plans and important statistics and additional information to assess our performance.

We have continued to hold Board meetings in person as well as organising strategic 'Away Days' which culminated in the appointment of a Strategic Task Group under the chairmanship of Peter Clarke. One of the main drivers is to re-assess our relationship with our Managing Agents, Eden Housing Association, to allow us to improve our delivery to our tenants whilst retaining our independence to which the Mitre Board is firmly committed.

We were fortunate to recruit three new Members to the Board in the Autumn of 2023 who all bring specific skills to our operation, and I am confident will enhance our performance and delivery. By contrast, two long-standing Members of the Board stood down at the June 2023 AGM and I would like to place on record my thanks for their commitment to Mitre HA over several years. We were fortunate that Bishop James Newcombe was able to attend this AGM before his retirement last summer – Bishop James has always been a fervent supporter of affordable and social housing and equally a strong supporter of Mitre. I very much hope that his successor (whenever he or she is appointed) will carry on this advocacy but in the interim I am delighted that Bishop Rob, the current Bishop of Penrith, is keen to maintain the strong connection between Mitre and the Diocese of Carlisle.

I am pleased to report that we have some strong development opportunities in the pipeline which I am confident we will be able

to take forward over the coming 12 months. In October last year, considering the impact the housing crisis continues to have on our communities, the Carlisle Diocesan Synod called upon their Board of Finance to consider disposal of surplus land to Mitre where appropriate. This emphasis has led to a mapping exercise being carried out by Mitre, of the agricultural land in the county owned by the diocese. By analysing this land, we can establish where opportunities for small rural developments might be present and then work with those communities to build homes where they are needed. Regrettably there have been delays in Government guidance on carbon reduction which have a knock-on effect on our delivery, but we are committed to the Government's agenda when the long-awaited funding options/streams become clearer. In order to prioritise homes most in need of energy efficiency improvements, we are carrying out a stock analysis of all our homes later this year. Finally, I would like to thank my fellow Board Members for their continued support and commitment to the Association which help to ensure that Mitre remains a viable, relevant organisation strongly committed to providing suitable housing for all our tenants, current and future.



Charles Ecroyd - Mitre HA Chair

Looking Ahead

Changes for the Board

Charles Ecroyd, who has chaired Mitre Board for the last 4 years, is required to stand down later in 2024 at the end of his term of office. The Board is therefore in the process of recruiting a new Chair, along with a couple of new Board Members. We are keen to continue to strengthen the Board, helping it to sustain our commitment to high standards in development, as a landlord, and in overall governance. As part of this we are continuing to look for a tenant who can bring their direct experience. If you think this may be of interest to you, please contact Adele Woolf on 01768 861402 or email governance@edenha.org.uk.

The regulatory requirements for Housing Associations are becoming more and more stringent. This is part of pushing up standards across the whole housing sector – something Mitre Housing Association fully supports - but there is no doubt that the monitoring and reporting that comes places additional demands on the Board.

New housing Management Agreement

It is partly for this reason that Mitre Housing Association has been renegotiating its Housing Management Agreement with Eden Housing Association. The Agreement that has been in place to date has worked well, providing a good service to our tenants and meeting our organisational needs. However, both Mitre and Eden Housing Associations recognised that it was becoming out of date and a new Agreement was needed to meet changing circumstances and demands.

A primary consideration for Mitre has been to ensure that any change in the Management Agreement minimised any adverse impact on tenants – building positively on the established arrangements and relationships, rather than creating any fundamental changes. We are therefore working collaboratively

with Eden Housing Association, seeking to ensure that, by September, both Boards are able to sign up to a new Agreement that meets their respective organisational and governance needs, whilst also continuing to provide an effective and resilient service to our tenants.

More tenant engagement

As part of ensuring that the Board does place tenants' experience at the heart of our decision making, we are continuing to build mechanisms for tenant engagement and connection. Much of this is done through the Eden Housing Association staff team, as part of the Management Agreement, but the Board is also developing some direct channels. In the coming year this will include a cycle of site visits, with the opportunity to meet with tenants, and an open session which will replace our traditional Annual General Meeting and be designed as an opportunity for tenants to meet the Board.

Improving our stock

In the coming months we will be undertaking a full Housing Condition Survey across all our properties. This will link with our planned spending on meeting carbon reduction targets. We will be looking for ways to involve tenants in the development of our investment strategy for our existing properties, once we have the information.

Increasing our stock

As well as improving our current stock, we remain keen to build new developments. We have had a frustrating time, with difficulties finding suitable sites. There are now some opportunities which we hope to be able to pursue over the next few years. The Board is about to sign up to the first of these, giving us three additional properties.

Our maintenance performance in 2023

	Outcome as at 31 st Dec 2023	Target 2023	Commentary
% Emergency Repairs completed within target time	Overall 97.36%	100%	38 in total Only 1 was completed outside target time
% Appointed Repairs completed within target time	Overall 73.50 %	90%	370 in Total 98 outside target time
Gas Safety	100%	100%	89/89 Services completed

During 2023 a total of 370 responsive repairs were logged and responded to, with 98 of these completed outside the target time. Of these over 60% were failures by one of our partnering contractors who are no longer working for us.

£77,213 was spent on responsive repairs, £13,374 readying empty properties to be relet, £18,032 on safety checks/compliance and

£67,562 was spent on grounds maintenance, external painting, ventilation etc (non-capital works).

£141,683 was invested in capital planned maintenance works such as new windows, bathrooms, kitchens, heating systems, fire doors and external doors.

Our Maintenance Plans for 2024

A budget has been approved to carry out the following works during 2024:

External painting works at St John's Gardens, Cuthbert Close, Leith Close and Stephenson's Croft, Bathrooms at St Mark's Close, Fire doors at St John's Gardens, Windows at Casson Road, and 2 kitchens at Howe Bank View.

Key Indicators of our management performance 2023

Indicator	Result	Target	Comments
Housing Stock (at 31/12/23)	154	None	None
Number of Lettings	8	None	None
Average re-let time (days)	42	21	Adversely impacted by a number of properties requiring major repairs
% Dwellings failing to meet Decent Homes Standard	1.4%	0%	Two properties at St Bees
Rent loss due to voids (at 31/12/23)	0.62%	0.7%	None
Current tenant rent arrears (at 31/12/23)	0.97%	1.22%	None
Number of complaints received	4	None set	1 upheld, 3 partially upheld

New Website

Mitre Housing Association now has its own website, where tenants can link in to their MyAccount, check their tenancy and log repairs. Take a look at www.mitre.org.uk

Customer Feedback/Tenant Satisfaction

Many of you have taken part in an important survey which was based on the new Tenant Satisfaction Measures introduced by the Regulator of Social Housing. The survey was carried out by an independent market research company called Acuity, 58 of our tenants took part either over the phone or online.

The survey focused on how happy you are with the way Mitre Housing Association delivers key services and maintains your homes, it's also helped us to inform decisions regarding our future service development.

We've attached a link to the survey results however, below are a few of our headline findings:

76% of tenants are satisfied with the overall services provided by Mitre Housing Association

89% of tenants are satisfied that Mitre Housing Association provides a home that is safe

76% of tenants are satisfied that they are provided with a home that is well maintained

79% of tenants are satisfied with the way Mitre Housing Association deals with repairs and maintenance generally

85% of tenants agree that Mitre Housing Association treats them fairly and with respect

The survey recorded many excellent ratings and demonstrates that we compare very well with other social landlords.

Of the more negative comments, you frequently mentioned our repairs and maintenance service including contractors, home improvements you'd like, such as better heating systems and new windows whilst others advised that they would like to see an improvement in communication including more visibility of staff out on the patch - "keep me up to date with the progress of my request – when I hear nothing I assume you're doing nothing"

To address these issues, we are currently working on an organisational wide communications project, in addition we have made changes to our staffing structure which will give much more focus to the areas that are most important to you.

Click here to see the results of the Satisfaction Survey



Complaints

We view Complaints handling as a means of monitoring, maintaining and improving the level and quality of services we provide, we use the feedback received from our complaints to drive and deliver the improvements you want.

During 2023 we received two Formal Complaints. These complaints related to the services provided by our repairs and maintenance/grounds maintenance contractors. The complaints focused around the time taken to complete works and the misuse of outdoor equipment. When dealing with Formal Complaints we follow the Housing Ombudsman's Complaint Handling Code which helps us to put things right and encourages us to continually develop and improve our services. We are pleased to report that none of our complaints this year have been referred to the Housing Ombudsman.

We are committed to improving our performance and now have a dedicated Complaints Officer whose purpose is to manage all Stage 1 Formal Complaints, ensure adherence with Regulatory standards and most importantly to ensure that tenants experiencing issues with their homes know their rights, know how to complain, and feel empowered in the knowledge that their voice will be heard.

Tenant Engagement

We've been offering an engagement service to tenants since the end of 2022, and we're pleased to be working with more of our 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.

11 of Mitre's tenants have joined the Panel, meaning just under 10% of all tenants are now represented to have their say on the services provided.

If you would like to join the Tenant Opinion Panel, please email 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.

Tenant Scrutiny

Mitre tenants are also welcomed to review services in greater depth, through joining a temporary Taskforce. We work with our Scrutiny Audit Panel (a group of regularly engaged tenants) to review performance and satisfaction data to select areas for review. This is usually where satisfaction or performance is lower than we'd hoped.

This year we formed a Taskforce of those who'd recently received works for Damp and Mould in their home. We worked with 7 tenants, who shared their experiences and told us what worked well, and where we could improve. The investigation included a site visit and damp survey demonstration, as well as working with our teams to make recommendations to maintain or improve areas of the service within a report for Board to consider.

The final report summarised their findings and led to 6 recommendations, all approved by our Board. These have been shared with EHA's teams and all recommendations will be complete this summer.

Our latest taskforce is reviewing Communication. Work is underway to create a report and recommendations, which will be complete in Summer 2024. Regular progress updates will be 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. 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.