

# Annual Sustainability Report 2024/25


A Sustainability Report  
for Manningham Board and  
for public information





**manningham**  
HOUSING ASSOCIATION

# Environmental Climate Change

Energy Performance Certificate (EPC) and average Standard Assessment Procedure (SAP) of MHA Existing Homes.  
The EPC is defined by the SAP score.  
Score = EPC rating

 31 homes which were all below an EPC rating of C, have received retrofits. These homes now achieve an EPC rating of C or above

 MHA has a three year Asset Management Strategy in place, which addresses decarbonisation

 Climate risk of overheating homes are captured during home surveys and actions to combat potential risks are categorised and documented

## Existing Homes

**EPC E 1.37% a decrease of 0.41% since 2023-24**  
**SAP 48.8 a decrease of 1.25 since 2023-24**

**EPC D 4.11% a decrease of 9.71% since 2023-24**  
**SAP 62.9 a decrease of 1.56 since 2023-24**

**EPC C 91.05% an increase of 7.25 since 2023-24**  
**SAP 73.9 a 0.2 decrease since 2023-24**

**EPC B 3.46% a 2.86 increase since 2023-24**  
**SAP 82.6 a 2% increase since 2023-24**

## New Homes

**EPC B 100% and SAP 85 –**  
**Our new homes at Odettes Point and Victoria Road are all rated EPC B**



## Environmental Ecology

MHA Community Investment Team continues to work on transforming unused land into spaces that can be utilised by and for the community.

The Community Investment Team has a new partnership arrangement with Better Place Bradford to apply for National Lottery funds to develop unused spaces for community use. Our vision includes ideas such as creating green community spaces, featuring a landscaped sensory garden and seating area. This space will be designed to support various species' habitats and include a community food forest.



MHA Community Investment Manager planting flowers at Clifton Villas

# Social Affordability and Security

MHA acquired 6 / 0.43% **existing homes** (owned and/or managed) that were completed before the last financial year (2023/24). These homes were allocated at: Affordable Rent

MHA completed 5 disposals in the last financial year (2024/25).

These were allocated from

- 2 (40%) Social Rent
- 2 (40%) Affordable Rent
- 1 (20%) Shared Ownership

MHA acquired 39 / 2.74% of **new homes** (owned and/or managed) that were completed in the last financial year (2024/25). These homes were allocated at: Social Rent

MHA is subject to the rent regulation regime.

MHA reports against an affordability metric; rent compared to median private rental sector (PRS) across our local authority.

Overall MHA rent is 28% less costly than the private rented sector and MHA rent is 18% less costly compared to local housing allowance

## Assured Shorthold Tenancies (ASTs)/Starter Tenancies

All new MHA tenants are signed up to an AST, which are for a fixed term of 12 months. These tenancies offer less security, however, at the end of the fixed term and provided that all terms of the tenancy agreement are adhered to, the tenancy is converted to an Assured Tenancy giving the resident full protection and rights.

Support is also provided to the new resident for the 12 month period as settling in visits are carried out by Nighbourhood Officers at 6 weeks, 6 months and then 9 months into the tenancy.

MHA provides security of tenure for its residents through tenancy agreements.

## Assured Tenancies:

MHA offers assured tenancies, which provide long-term security. These tenancies can only be terminated by the landlord under specific conditions, such as serious breaches of the tenancy agreement or significant rent arrears.

Our MHA Community Development Officer has a Level 3 City & Guilds Energy Qualification; Our Officer has reached out and advised eighteen tenants on energy efficiency actions to implement at home.



# Social Building Safety and Quality

MHA is finalising implementation of a new damp, mould and condensation (DMC) process so that we are fully compliant with Awaabs Law when legislation comes into force October 2025.

In 2024/25 MHA engaged with our tenants to combat, prevent and report DMC concerns, through our twice yearly 'Feedback' magazine, via info on our website and by issuing a DMC booklet which contained a QR Code that translates the booklet into different languages.

Our DMC process during 2024/25 was to:

- Visit every property that reports DMC with 14 calendar days of the initial DMC report
- Remedial work orders will be raised with our approved contractors within 7 days of the first visit
- The home will receive a post remedial work inspection

During 2024/25 our team developed a new reporting process that links into our housing system portal, this has removed the need for manually inputting data, which improves data accuracy and simplifies and alerts our team to live cases and deadlines.

Our team frequently meets to discuss live DMA cases, share learnings and advice and review data in our live housing portal.

100% of MHA homes have received; gas safety checks, fire risk assessments and electrical safety checks



100% of MHA homes meet the national housing quality standard.



197 cases of damp, mould and condensation were reported responded to and closed in 2024/25, which accounts for 13.5% of our homes.



0 Complaints in the last 12 months where the Housing Ombudsman has determined that Maladministration has taken place.



## Social – Tenants Voice

There is a governance framework and strategies in place that factors in methods for residents to have their voices heard and hold the Association to account for the provision of services.

MHA Customer Experience Committee reports to the MHA Board; the committee is made up of Board members, one of whom is a tenant and a co-optee, that is also a tenant of MHA. The committee works within a terms of reference, scrutinising policies, tenant satisfaction and performance of the Association against legislation, codes and standards.

MHA has a Complaints Learning Forum, consisting of a panel of residents that scrutinise how MHA has handled formal complaints. Learnings from this forum are then shared with staff involved in the service area.

All MHA customer facing staff have completed external Customer Service Training.



Our senior members of staff communicate learning with our contractors and/or service partners.



MHA also has a Customer Panel made up of a number of residents. The customer panel is formally involved in MHA's complaints process and attends stage two complaints panel hearings.

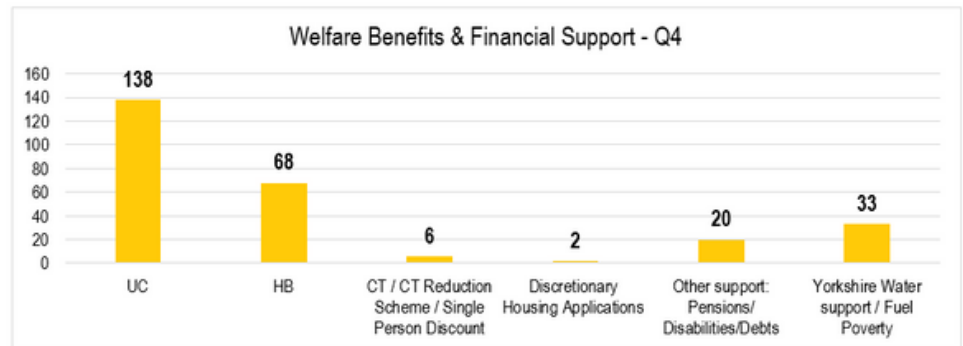


# Social Tenant Support

MHA employs a Welfare and Benefit Support Officer that provides support and guidance to tenants that may be entitled to benefit claims and to tenants that need assistance resolving benefit issues. The Officer assists tenants with accessing financial support to alleviate the financial pressures due to the cost living crises and rising energy bills.

The graph demonstrates the type of successful support provided to tenants in the last quarter of 2024/25

In 2024-2025 MHA customers were provided with a financial support in monetary value totalling £140,849.



MHA donates 2% of its annual turnover into community investment funds, which contribute towards the sustainability of community projects

## Social – Placemaking

Over 1200 children and young people benefited from Jump activities

8 people volunteered to learn new skills in housing and community work

MHA created 8 new partnerships to support tenants with signposting and referrals

A partnership project with HACT benefited 12 elderly residents at Anchor Court, supported 12 elderly residents with disabilities and 8 carers with a day trip of their choice

MHA provided 4 tenants and 1 member of the public volunteering opportunities which resulted in learning new skills in the housing sector and community work



Photos from Community Investment Events during 2024

# Social Tenant Voice

MHA overall tenant satisfaction score from our recent survey is 82.3%. Surveys are conducted 3 times per year with 100 tenants surveyed each wave; surveys are conducted by telephone with a total of 17 question.

**Tenant Satisfaction Measure (TSM) TPO1** *"Taking everything into account, how satisfied or dissatisfied are you with the service provided by your landlord?"* MHA has reported the results to the questions TPO1 to the Regulator. The TSM's are also published on our MHA website alongside recommendations for any identified areas of improvement.



MHA has a customer service improvement group made up of operational team leaders who analyse the results from the call surveys and oversee an action plan for continuous improvement as a result.

## Governance – Staff Wellbeing

MHA workforce supports the professional development of its staff through feedback at one to one and appraisal discussions. MHA provides inhouse training, e-learning training on the in house platform and encourages staff to attend conference and events and request external training for upskilling or to obtain a qualification. MHA also ensures internal opportunities and secondments are circulated to staff.

Over 25% of employees received qualification that are relevant for their professional development, within the last year.

MHA provides staff with the real living wage; The MHA median gender pay gap during 2024/25 is 15.4%; Apprentice have been excluded from this calculation as MHA apprentice are paid the minimum wage. The CEO pay ration is also Median.

MHA has achieve the global standard for global Standard for Diversity and Inclusion in HR Management. ISO 30415 is an internationally recognised certification that endorses exemplary practices in diversity and inclusion within organisations.

The accolade is awarded after a comprehensive assessment, including on-site evaluations and extensive discussions with employees and stakeholders.

MHA supports the physical and mental health of its workforce by circulating information on mental and physical health awareness, encouraging participation in an annual step challenge event, training two members of staff as mental health first aiders and ensuring our health service offers an employment support line.



Our 2024 Mela event at Keighley attended by tenants, board members and staff

EDI is promoted across MHA workforce via online training which is available through our e-learning platform, surveys and results which are shared with staff, accreditations and awards which are achieved by the collaborative team work from staff and staff receive information from a diverse range of speakers at our national inclusion week.

# Governance

## Structure, Governance & Board

MHA has been graded V1 / G1

MHA is registered with the Regulator of Social Housing

MHA is a not for profit Association

MHA has adopted the NHF 2020 Code of Governance

MHA has not been subject to any adverse finding in the last 12 months

MHA actively recruits Board members with an aim to represents the community we serve and we also carry out a skill gap analysis to ensure our Board members have a mix of skills, knowledge and experience to complement each other.

MHA completes an Equality Impact Assessment against each policy, which includes the Board Recruitment policy, to ensure that our policies do not negatively impact on individuals or groups.

At the close of the 2024/25 financial year; 56% of our Board is BME, 44% of our Board is women, none of our Board live with a disability and 11% of our Board members are tenants.

The average tenure of our Board is six years.

We had a EDI policy in place for 2024/25, this will be superseded by an EDI Strategy and Action Plan (lanched 2024/26) which has been shaped by tenants, key stakeholders, staff and Board members.

We have a Customer Experience Committee, our tenant Board Apprentice is a member of this committee along with a tenant Cooptee. Our Board are presented Customer Case Studies in the form of audio or video which reminds Board members of theirs and MHA purpose.

Board members and senior management attend scheme focus events to meet tenants and attend Customer Panel meetings to understand areas of focus or concerns for our wider tenant community.



Board members 2024-25

**Chair of the Audit & Risk Committee Committee (from Oct 2024)** Chartered Accountant, previous role as an internal audit manager

**Chair of the Audit & Risk Committee Committee (to Sep 2024)** Group Chief Financial Officer, chartered accountant, previous roles as Financial Director and senior financial positions

**Board member**

Chartered Accountant and senior Financial Director roles at Housing Associations

**Board member**

Chartered Tax Advisor, Chartered Accountant, BA Accounting and Financial Management



# Governance

## Structure, Governance & Board

MHA has a Risk Management Policy which sets out the approach to be adopted for the identification, evaluation, control and monitoring of risks.

There are five key risk management framework components, when operating in concert, provide the mechanism for achievement of our policy. They are: Risk Governance, Risk Identification, Risk Management, Risk Mitigation, Risk Reporting & Monitoring.

The Audit and Risk Committee review our Strategic Risk Register (SRR) on a quarterly basis which captures Governance and Asset Management/Net Zero target risks; the full Board have quarterly oversight of the SRR. The Audit and Risk Committee also have annual oversight of the Operational Risk Register.

Board members adhere to our MHA Board Code of Conduct policy.

The policy outlines our process and expectations when declaring an interest. Members are expected to complete an annual declaration of interest. Interests are then updated on a register which is made public on the MHA website. Members are also expected to update their declarations should a change occur.

Before commencement of Board or Committee meetings members are asked if they need to declare in interest on any of the items which are to be discussed. Members with conflicts will be asked to either leave the meeting or refrain from input. Should a conflict occur on more than three occasions and is in relation to a significant subject matter, the Board member would be expected to resign from their position.

100% of our Board or non-executive directors

Board Effectiveness Review completed January – February 2024

Succession Planning along with the Board Skills Matrix is reviewed Annually by the P&G Committee and Ad hoc by the full Board

Current External Audit Partner has audited MHA accounts for seven years

Board terms are six years.  
44% of our Board has turned over in the last two years

33% of our senior management team have turned over in the last two years



Board members and Executive Team pictured at the Board Strategy Day