

Notes of the Customer Panel Meeting – Wednesday 15th April 2026, 6pm

In attendance;

Cath Bacon- Chair (CB)

Abid Mustafa- Head of Property Services (AM)

Tracie Naylor- Head of Development Regeneration and Growth (TN)

Emma Noble- Head of Governance and Regulatory Compliance (EN)

Ayesha Malik- Neighbourhoods Team Leader (AyM)

Ayesha Khanum- Welfare Benefits & Financial Support Officer (AK)

Property Asset Manager (VM)

Sadar Uddin- Community Partnership & Investment Manager (SU)

Summary papers were provided on the MHA website in advance of the meeting.

Agenda	Notes	Actions
<p>1. Introduction and Opening of Meeting</p>	<p>The Chair, CB opened the session by introducing herself and the Customer Panel and outlining the revised format of the meeting. She explained that the purpose of the updated format is to strengthen community engagement through the panel.</p> <p>CB introduced all presenters and confirmed that questions would be taken at the end of each presentation. CB also noted that the minutes from the previous meeting will be available on the website for review after the meeting.</p>	
<p>2. Welfare Benefits & Financial Support</p>	<p>The Chair introduced the Financial Welfare and Benefits officer (AK), to deliver a presentation on welfare benefits and financial support.</p> <p>AK began by introducing herself and outlining key updates, including changes to the energy price cap effective from 1 April to 20 June, the purpose of the energy price cap, the reasons for the adjustment, and the cost reductions as a result. It was noted that these changes apply to gas and electricity usage, including prepayment meters, top-ups, and direct debit arrangements.</p> <p>AK provided information on the Winter Fuel Payment and highlighted the organisation’s partnership with HAC, outlining the support available through this collaboration. AK highlighted the benefit increases introduced in April; AK explained the adjustments across different housing occupancies. Additional information included changes to benefit caps, deduction limits, and variations in entitlements.</p> <p>Furthermore, AK stated that disability, sickness, and state pension payments have increased, depending on individual</p>	

	<p>circumstances. Attendees were directed to a link provided in the presentation slides for detailed information on price changes via the government website.</p> <p>AK also addressed the annual rent increase, noting that rents have risen in line with the standard rate. She reminded tenants receiving Universal Credit (UC) to complete updated rent confirmations and explained that guidance on how to do this is available within the presentation slides.</p> <p>In addition, AK informed attendees about weekly Thursday outreach sessions held in Keighley from 10:00 to 12:00. These drop-in sessions provide an opportunity for individuals to seek advice and assistance on financial and welfare matters.</p> <p>The Chair asked if tenants requiring further clarification could contact MHA directly:</p> <ul style="list-style-type: none"> • AK confirmed that tenants can call and that support will be provided over the phone by AK or the MHA Income team. 	
<p>3. Hope Avenue- Scheme Activities Update</p>	<p>The Chair, CB, introduced the Scheme Activities Update and welcomed tenants from Hope Avenue to present their initiative. The tenants outlined plans to organise a community fun day aimed at bringing local children and residents together, encouraging social interaction, and strengthening community spirit. The event is intended to help neighbours get to know one another and foster a more connected and inclusive environment.</p> <p>The fun day is scheduled to take place in the first week of August and will include a range of activities such as football and games led by a sports facilitator, as well as an ice cream van, face painting, and a bouncy castle. The organisers emphasised that the event is designed to provide children with a safe and enjoyable space to play and interact with others in the neighbourhood.</p> <p>CB commended the tenants for taking the initiative to organise the event, highlighting it as a positive example of resident-led community engagement. The Hope Avenue tenants explained that having lived in the area for a long time, they wanted to give back to the community and create opportunities for children to socialise and have fun together.</p> <p>The tenants also identified themselves as Scheme Champions and explained their role within the community. They described how Scheme Champions support the</p>	

	<p>development of a positive living environment by encouraging neighbourly interaction, promoting respect, and helping to ensure the area remains welcoming and inclusive. They emphasized the importance of mutual respect and creating opportunities for children to build friendships so that no one feels excluded.</p> <p>The Chair reinforced this message, noting that it is preferable to foster “a street of neighbours rather than a street of strangers” to build a stronger, collective community. It was also highlighted that any resident can become a Scheme Champion, provided they are willing to be actively involved and committed to supporting the community.</p> <p>A tenant asked how the event would be funded:</p> <ul style="list-style-type: none"> • The Hope Avenue Scheme Champions confirmed that they are receiving financial support from MHA. 	
<p>4. Community Investment and Engagement Activities</p> <ul style="list-style-type: none"> • Community Development • Tenant Engagement • Sport & Wellbeing 	<p>The Chair, CB, introduced SU, Community Partnership & Investment Manager, to present an update on Community Investment and Engagement activities, focusing on community development, tenant engagement, and sport and wellbeing initiatives.</p> <p>SU provided an overview of activities delivered over the past six months. One key initiative highlighted was the Soul Sisters project, which was initiated by the Chair for residents in Keighley. The women-only programme, focused on mental health and wellbeing and was reported to have had a positive impact with participants expressing high levels of satisfaction and improved wellbeing.</p> <p>SU also outlined a swimming initiative developed in response to feedback from residents. A group of women in Keighley identified that they were unable to swim, and as a result, a 10-week course was funded for 14 participants. Due to its success, plans are in place to fund a further programme.</p> <p>Men in Motion, was piloted in Keighley with approximately 10–12 participants. This programme offers weekly sessions and remains ongoing. SU noted that engagement levels in Keighley have been particularly strong, with residents expressing a desire for increased community-based activities compared to other areas.</p>	

	<p>In terms of skills development, SU highlighted a Teaching Assistant course currently running in Bradford. This is the second cohort, with 14 participants enrolled, and is funded by a national body. The course is designed to support residents in improving their employment prospects. Additional training programmes have also been delivered across Bradford and Keighley.</p> <p>A level 2 food hygiene course was also delivered in response to residents who have food-related ventures. Plans are in place to offer a level 3 course to build on this knowledge.</p> <p>Other initiatives mentioned included sanctuary-based activities, arts and crafts sessions, and a cycling workshop aimed at improving health and wellbeing. Environmental activities such as planting projects and the MHA in Bloom initiative were also noted.</p> <p>SU further reported that there are currently two tenant associations in operation, one in Anchor Court and another in Kinara Close, Keighley. Both groups welcome and encourage residents to get involved. It was also noted that 12 participants with disabilities have been engaged through these programmes.</p> <p>Collaboration with Leeds Jewish Housing Association was mentioned as part of wider partnership working.</p> <p>Scheme-focused events were described as highly successful, and SU highlighted the feedback magazine, which is published twice a year. Residents interested in contributing or being featured are encouraged to contact the Customer Involvement and Engagement Officer.</p> <p>SU referenced the Community Development Plan</p> <ul style="list-style-type: none"> • Tenants are invited to provide ideas that can be considered in the Community Investment Plans. 	
<p>5. Performance Report</p> <ul style="list-style-type: none"> • ASB • Complaints 	<p>The Chair introduced the Performance Report and invited the Neighbourhoods Team Leader, AyM, to present updates on Anti-Social Behaviour (ASB) and complaints.</p> <p>AyM presented the ASB performance data, referring to a bar chart (on the presentation slides) illustrating the number of cases recorded throughout the year. An increase in reported</p>	

	<p>cases was noted, with further breakdowns provided by type and quarter. AyM explained the different categories of ASB reports received and outlined key trends observed over the reporting period.</p> <p>It was also highlighted that the ASB complaints procedure has been revised to provide a more structured approach. Under the updated process, responses to reported cases will be issued within two weeks. AyM discussed how cases are managed, including the processes for resolution and outcomes.</p> <p>AyM highlighted that the organisation also operates as a reporting centre for hate crimes, with such incidents being recorded separate to ASB. Residents are being actively encouraged by MHA staff to report hate-related incidents.</p> <p>AyM presented data on formal complaints by quarter, including complaints, compliments, and disrepair cases. It was noted that while complaints have increased and compliments have decreased, efforts are being made to address the underlying issues. AyM stated that, based on current actions, a reduction in complaints is anticipated in the next quarter:</p> <ul style="list-style-type: none"> The Chair requested that AyM provide updates to the panel regarding contractor-related matters that are not currently available on the website. 	<p>AyM</p>
<p>6. Performance Report</p> <ul style="list-style-type: none"> Damp, Mould & Condensation Cyclical planned works 	<p>VM introduced himself and presented updates relating to Damp, Mould and Condensation (DMC) and Cyclical Planned Works.</p> <p>VM noted that to improve performance and communication, monthly meetings are now held with contractors, replacing the previous quarterly schedule.</p> <ul style="list-style-type: none"> The Chair asked for clarification on Key Performance Indicators (KPIs) noted in the presentation; VM explained that these are established benchmarks used to assess contractor performance, ensuring that agreed standards and service levels are being met. <p>In relation to DMC, VM referred to performance data showing the number of reported cases and the time taken to resolve them. He outlined that each case is treated individually rather than as part of an ongoing issue. VM also highlighted compliance with Awaab's Law, noting that strict deadlines must be adhered to when responding to and resolving DMC cases.</p>	

	<p>VM then discussed cyclical planned works, which include maintenance activities such as fencing and painting.</p> <p>VM also noted that stock condition surveys are undertaken to assess the current state of properties and inform future planning and investment decisions, surveys are carried out on a rotational basis, with a proportion of properties addressed each year and a full cycle completed over a five-year period.</p> <p>Updates on compliance were provided, including gas and fire safety, both of which are currently achieving 100% performance. Electrical safety checks were also discussed, with one property not meeting the required target, while all others were compliant. VM further noted that asbestos and legionella testing form part of ongoing compliance requirements, alongside regular servicing and inspection of lifts, which are also achieving full 100% compliance.</p> <p>VM presented examples of newly installed kitchens, noting that installations are carried out using Howdens Kitchens due to their quality.</p> <ul style="list-style-type: none"> • In response to a question from the Chair, VM confirmed that tenants can choose colours and finishes. • A tenant asked if only colours could be changed, VM clarified that tenants are given options to select from. <p>Further questions were raised regarding replacement cycles.</p> <ul style="list-style-type: none"> • AM and VM explained that kitchen replacement timelines have been extended from 15 years to 20 years in line with government guidance, although replacements may occur sooner depending on condition. <p>In response to a question about bathrooms,</p> <ul style="list-style-type: none"> • AM confirmed that the typical replacement cycle is approximately 30 years, with different property components having varying lifespans and maintenance schedules. 	
<p>7. £500 Grant- How to apply</p>	<p>The Chair, CB, introduced the Community Initiative Grant.</p> <p>AyM provided further details, explaining that grants of up to £500 are available to support initiatives that benefit individual schemes and the wider community. The aim of the</p>	

	<p>funding is to encourage tenant-led projects that promote community cohesion and engagement.</p> <p>AyM outlined the application process, noting that tenants are required to complete a form and submit it to their Neighbourhood Officer, then applications are then reviewed by the Customer Panel during the Panel meeting; attendees of the Panel are then responsible for deciding if a scheme will receive £500 funding.</p> <p>It was highlighted that grants are awarded to different schemes each year to ensure fair distribution and to maximise community impact. SU added that, in cases where there is a shortfall in the allocated budget, there may be opportunities to secure additional funding through alternative sources.</p> <p>CB shared an example of a previously funded initiative, where she and another MHA staff member organised a women’s wellbeing project. This initiative created a safe and supportive space focused on mental health, offering activities such as candle making and relaxation sessions. CB noted that the project received very positive feedback, with participants reporting reduced stress levels, stronger social connections, and a sense of shared support and sisterhood.</p> <p>CB encouraged tenants to put forward their own ideas for community initiatives, emphasising that a wide range of proposals can be supported. She reiterated that tenants are encouraged to communicate their ideas to MHA, outlining how their proposed initiative would benefit the community. CB also advised that tenants who are unsure about the application process or the £500 grant can contact herself or AM for further guidance and are welcome to get in touch to discuss any ideas they may have.</p>	
<p>8. Growth & Development</p>	<p>TN introduced herself and presented an overview of MHA Growth and Development plans. TN outlined that the organisation is committed to delivering 150 new homes over the next five years, with several developments already planned within the next four years.</p> <p>TN invited feedback from tenants regarding their current homes and neighbourhoods.</p> <ul style="list-style-type: none"> • One tenant stated that while they were satisfied with their property, they were unhappy with the surrounding area, noting difficulties with neighbours and a lack of community cohesion. 	

	<ul style="list-style-type: none"> • In contrast, another tenant reported a positive experience, highlighting strong relationships and a supportive neighbourhood environment. <ul style="list-style-type: none"> ○ In response, TN responded that there are opportunities to work collaboratively with residents to strengthen community cohesion across schemes. • Tenants raised concerns regarding parking, noting that driveways are not always used effectively, leading to congestion. It was suggested that future developments should better account for parking needs. • A tenant noted that parking expectations form part of neighbourhood behaviour agreements, although concerns were raised that these are not always consistently enforced. <ul style="list-style-type: none"> ○ AyM clarified that, according to current tenancy agreements, parking issues are not directly managed by MHA. <p>AM highlighted that many tenants value the layout of existing homes, particularly as they cater well to larger families. AM added that tenant feedback is important in shaping the design of new developments.</p> <p>A tenant asked whether future developments would include larger family homes;</p> <ul style="list-style-type: none"> • TN confirmed that a mix of property sizes will be delivered, based on the needs of local communities and allocation criteria. <p>The Chair, CB, shared positive feedback regarding her home's heating and insulation but also raised practical concerns about the lack of suitable fittings for appliances such as dishwashers and washing machines. She suggested that new homes should be designed with these features in mind:</p> <ul style="list-style-type: none"> • TN responded that new developments would incorporate sustainability measures, including features such as solar panels, with the aim of reducing energy costs for residents. • Tenants also suggested that property orientation should be considered in future designs, with a preference for more south-facing homes to maximise natural light. <ul style="list-style-type: none"> ○ TN confirmed that energy efficiency and cost reduction are key priorities in new developments. 	
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	<p>It was also noted that the organisation is a Dementia Champion, ensuring that housing design and services consider the needs of residents living with dementia.</p> <p>TN encouraged tenants to reflect on what they would like to see in future homes and provide further feedback to help shape development plans. The Chair also offered to support a tenant experiencing parking-related issues, including exploring possible assistance options.</p>	
<p>9. Scrutiny Forum</p>	<p>The Chair provided an overview of the Customer Scrutiny Panel, explaining its purpose and recent activity:</p> <ul style="list-style-type: none"> • The Chair noted that training sessions are offered to tenants that want to participate in the Scrutiny Forum. <p>The Chair explained that the Scrutiny Panel enables tenants to examine specific areas of MHA's services and ensure that organisational standards and expectations are being met. Chair emphasised that tenants involved in the panel can influence what is scrutinised, ask questions of staff, and contribute directly to service improvement.</p> <p>The Chair encouraged participation, noting that the forum plays an important role in holding services to account and strengthening tenant involvement. CB advised that anyone interested in joining the Scrutiny Forum should contact Sayful Alam, MHA Customer Involvement and Engagement Officer for further information.</p>	
<p>10. DMC Report Update</p>	<p>AM, Property Asset Manager, provided an update on funding and sustainability targets. AM explained that, in line with decarbonisation goals, all properties are required to achieve a minimum EPC rating of C by 2030, noting that improvement works are already underway for lower-rated properties. AM confirmed that the long-term objective is to achieve net zero, with further initiatives expected following additional government guidance.</p> <p>AM presented the management response to the Scrutiny Forum seven recommendations.</p> <p>AM noted that the Forum provided positive feedback and made seven recommendations which have been reviewed individually, with clear responses provided and plans developed to ensure implementation.</p>	

	<p>AM highlighted that some recommendations are already being progressed, while others are still in development; Improvements related to communication, including addressing language barriers and enhancing written communication, are taking longer to fully implement due to ongoing development work.</p> <p>AM responded to feedback from the Chair regarding operational equipment, noting that the current personal digital assistants (PDA's) that are used by engineers are too small and require upgrading</p> <ul style="list-style-type: none"> • AM confirmed this issue will be addressed. 	
<p>11. Policies for review</p> <ul style="list-style-type: none"> • Aids & Adaptations • Electrical Safety 	<p>AM provided an update on recent updates to MHA policies due for a review.</p> <p>AM explained that the Electrical Safety Policy is reviewed every three years to ensure compliance with current legislative and regulatory requirements, noting that only minor amendments have been applied, primarily involving updated wording, with no significant changes to the policy framework.</p> <p>In addition, AM introduced the new Aids and Adaptations Policy, which has been developed as a standalone document. AM outlined its purpose and explained the responsibilities it places on landlords in supporting tenants' needs. The policy has been prepared for submission to the Board and relevant committees for approval.</p>	
<p>12. Questions from the Tenants</p>	<p>The Chair facilitated the questions and answers session following the presentations.</p> <p>A tenant asked whether any action was being taken following recent external inspections of kitchens and bathrooms:</p> <ul style="list-style-type: none"> • AM stated that properties are externally surveyed, and that updates will be provided once the summer survey report is received. <p>Another tenant enquired about the timing of kitchen and bathroom replacements.</p> <ul style="list-style-type: none"> • AM explained that kitchen replacements are typically scheduled on a 20-year cycle from the installation date (<i>with the last works carried out in 2014</i>). <p>A repair issue relating to a bathroom leak and a wet room was raised:</p>	

	<ul style="list-style-type: none"> • VM noted the address and tenant details and confirmed that the matter would be investigated, alongside associated concerns regarding painting and fencing. • A further query was raised regarding dirty external pipework. AM advised that if gutters are blocked, tenants should report this to MHA for inspection and clearance. <p>A tenant raised a question regarding correspondence issued for property surveys, seeking clarification on whether letters were issued by MHA or the external contractor, Michael Dyson:</p> <ul style="list-style-type: none"> • AM confirmed that letters are issued by Michael Dyson but carry both their branding and MHA's logo, as they act on behalf of MHA. <p>The tenant further questioned responsibility for follow-up correspondence and expressed concern that the initial letter was overly formal and potentially misleading in tone:</p> <ul style="list-style-type: none"> • AM responded that he would review the matter further, including confirming who authorised the communication. <p>The tenant also raised a query regarding the continuation of the revised meeting format:</p> <ul style="list-style-type: none"> • EN explained that feedback is being sought from tenants to determine whether the new format should continue and what improvements could be made. • The Chair added that positive feedback would support extending the format to other locations across Bradford to engage a wider range of tenants. <p>A tenant asked about women's community events:</p> <ul style="list-style-type: none"> • SU noted that he has applied for funding to continue the women's project; however, current delivery is paused pending funding decisions. SU confirmed that there is an intention to restart similar activities in Bradford once funding becomes available. <p>A final question was raised regarding the location of the planned 150 new homes:</p> <ul style="list-style-type: none"> • TN confirmed that developments will take place across multiple sites within and outside Bradford, depending on scheme planning and local housing need. 	
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Date	Action required	By Whom	By when	Status
15/04/26	Performance Report <ul style="list-style-type: none">• ASB• Complaints AyM to provide updates to the panel regarding contractor-related matters that are not currently available on the website.	AyM		