Minutes of the Tenant Forum Meeting – Wednesday 30th September 2026, 6pm

In attendance;
Cath Bacon- Chair (CB)

Emma Noble- Head of Governance and Regulatory Compliance (EN)
Faruq Kidiwala- Head of Property Services (FK)
Nadim Khaliq- Head of Housing Services (NK)
Ayesha Khanum- Welfare Benefits & Financial Support Officer (AK)
Sadar Uddin- Community Partnership & Investment Manager (SU)

Summary papers were provided on the MHA website in advance.

Agenda	Minutes	Actions
1. Introduction and Opening of Meeting	CB (Chair) welcomed tenants, introduced the staff presenters and outlined the meeting agenda and timings. CB informed tenants in attendance that the minutes from the previous June meeting are available on the website for review.	
2. Welfare Benefits & Financial Support	AK provided an update on the Universal Credit support provided to tenants during the current quarter. AK presented a total of 35 tenants have received support with a range of Universal Credit issues affecting their income and ability to maintain their rent payments, noting that this included 13 tenants supported with complex Universal Credit and rent-related issues, including bedroom tax, non-dependant charges, overlapping benefits, rent arrears deductions and missing payments. 22 tenants supported with starting new Universal Credit claims, transitioning onto Universal Credit, or having their payments reinstated following a stoppage. As a result of this support, £11,913.93 in Universal Credit payments has been secured for tenants so far this quarter. AK explained that this represents income that tenants were entitled to but had been unable to access without support. The assistance provided has helped improve tenants' financial stability and reduce the risk of rent arrears.	

	AK shared a case study with the Forum to demonstrate the impact that benefits support can have on an individual tenant. The case study highlighted the importance of early intervention and ensuring that tenants receive appropriate support when experiencing difficulties with their benefits or housing costs. AK provided an update on the Housing Benefit support available to tenants and outlined how this assistance has helped tenants to progress and maintain their claims. AK stated that support has included assisting tenants to: - Resolve issues with their Housing Benefit claims. - Prevent unnecessary delays in the processing of claims. - Maintain their entitlement to Housing Benefit. - Ensure they receive the benefits to which they are entitled. - Reduce the risk of financial hardship and rent arrears. AK emphasised the importance of tenants seeking support at an early stage where they experience difficulties with their benefits or changes to their circumstances. AK provided an update on the Ofgem energy price cap and discussed the potential impact of changes in energy costs on tenants. It was noted that the average dual-fuel household could face an increase of approximately £60 per year. AK also shared information on ways tenants can reduce their energy costs and save money, as outlined in the presentation. Tenants were encouraged to consider the support and advice available to help manage household energy costs. A tenant asked who is eligible for the Winter Fuel Payment and whether an application is required: • AK explained that eligible individuals generally do not need to apply for the Winter Fuel Payment. Where a person meets the Government's eligibility criteria, the payment is normally made	

	automatically based on information held by the relevant authorities, including information relating to qualifying benefits. Tenants were advised that they should seek further advice if they are unsure about their eligibility or believe they may be entitled to support but have not received a payment. AK also discussed the availability of hardship funding provided by energy suppliers. Tenants were advised that certain utility companies, for example provide hardship support for eligible customers. Applications are subject to the relevant eligibility criteria. AK explained that support can be provided to tenants to check whether they may be eligible for available hardship funds and other forms of financial assistance.	
3. Community Investment and Engagement Activities	A video was shown to the Forum highlighting the range of activities and events that MHA has delivered over the past few months. SU explained that during the summer, Board Members and Executive Team members attended and supported several of the activities; described as a joint effort across MHA, with staff, Board Members and Executives actively participating and supporting the events. SU highlighted MHA's continued commitment to engaging with families and young people and strengthening relationships with local neighbourhoods. It was explained that creating community initiatives and events provides residents with opportunities to meet, communicate and build stronger relationships with one another. SU advised that the community events programme will continue next year. The events delivered this year were referred to as "Cohesion Events", with a new approach and name to be introduced next year. SU provided an update on a Value for Money initiative being delivered in partnership with Yorkshire Water.	

	As part of the initiative, Yorkshire Water is providing water-saving devices that can be installed in tenants' homes. These devices are intended to reduce water consumption and help tenants lower their water bills. Tenants were advised that support is available if they experience any difficulties installing the water-saving devices. SU explained that MHA is also exploring further projects for next summer that could help tenants save money and reduce water consumption. Work is underway to identify potential funding opportunities to support these initiatives. CB asked whether there were any schemes where tenants felt that a community event had not yet taken place: • Several tenants indicated that their schemes had not had an event. • CB encouraged tenants to think about the types of activities or events they would like to see in their local scheme and to share their ideas with MHA. It was suggested that where smaller schemes do not have sufficient numbers to hold an individual event, MHA could potentially bring two or more nearby schemes together to organise a joint activity. CB encouraged tenants to consider what would be most beneficial to their community and to put forward suggestions. It was noted that organising activities based on residents' interests could help encourage greater participation and strengthen community relationships. NK explained that MHA has a range of different types of community events and activities. Some activities are organised directly by MHA, while others are supported through the Community Investment Grant (CIG) process. Through CIG, residents and schemes can come together to develop proposals for activities that would benefit their local community.	

	SU provided an overview of how the £500 Community Investment Grant had been used previously.	
4. You said we did	NK invited tenants to use the Forum as an opportunity to provide feedback on what MHA is doing well and identify areas where improvements could be made. Tenants were encouraged to raise any concerns, suggestions or ideas that could help improve services and support within their communities: • A tenant raised an issue regarding Neighbourhood Watch, explaining that this had previously been discussed several years ago and that a Neighbourhood Watch sign/board had not been installed at their scheme. • The tenant also highlighted concerns about a number of burglaries that had been taking place in the local schemes. • NK acknowledged the issue. NK explained that, in order to establish a Neighbourhood Watch scheme, there would need to be a group of interested residents willing to participate. • CB encouraged tenants to contact the police regarding local concerns and shared her own experience of setting up a Neighbourhood Watch group. CB explained that Neighbourhood Watch is largely resident-led and self-organised, with MHA able to provide support where appropriate. NK suggested that Neighbourhood Watch could be promoted through the winter newsletter to raise awareness and encourage more tenants to get involved. A tenant asked whether copies of the presentation and other Forum information could be made available in their preferred language: • The request was noted, and it was agreed that MHA would investigate options for providing translated information.	MHA to support tenants in exploring the establishment of a Neighbourhood Watch group. Neighbourhood Watch to be considered for inclusion in the winter newsletter to encourage wider tenant participation. MHA to explore options for providing Tenant Forum information and minutes in

		alternative languages, to improve accessibility and ensure tenants are able to fully engage with the information provided.
5. Performance Report - Neighbourhoods	NK provided an overview of MHA's Quarter 1 performance and advised the Forum that the information presented covered the first quarter of the reporting year. NK provided an update on Anti-Social Behaviour (ASB) cases during Quarter 1, including a breakdown of the number and types of cases recorded across the period. The Forum was also provided with an overview of complaints, compliments and disrepair cases recorded during Quarter 1. NK briefly explained the outcome of complaints during the quarter, including the number of complaints that were upheld and not upheld, providing tenants with an overview of the issues raised and the outcomes reached. NK advised the Forum that PH Jones is no longer undertaking gas servicing work on behalf of MHA. The contract will now be delivered by YPM. A tenant asked why MHA does not provide salt bins at its schemes, particularly given the difficulties and safety concerns experienced during periods of snow and icy weather: • NK explained that, as a general rule, MHA does not provide salt bins because of the ongoing responsibility and resources required to maintain and manage them. It was explained that responsibility for providing salt bins can sit with the local council, and MHA cannot always become directly involved in the provision of these facilities. ○ A tenant suggested that MHA could potentially provide salt bins if tenants at the scheme	

	were responsible for maintaining and managing them. The tenant explained that residents already take responsibility for clearing snow and maintaining the area around the scheme during poor weather. They felt that the main requirement was for the appropriate facilities to be made available so that residents could safely manage the area themselves. The tenant was also advised to consider whether a Community Investment Grant (CIG) application could be appropriate to support the provision of equipment or improvements for the scheme.	NK to discuss the feasibility of providing salt bins where tenants are willing to take responsibility for their ongoing maintenance.
6. Planned Maintenance (Component Replacement) Update	FK provided the Forum with an update on MHA's planned maintenance programme and the works scheduled to take place across tenants' homes. FK advised that the kitchen replacement programme is currently underway, with works commencing on site in July. A total of 54 kitchens are scheduled for replacement, with the programme expected to be completed by mid-February. Bathroom Replacement Programme The bathroom replacement programme includes 23 planned replacements. Works are scheduled to commence in September, with completion anticipated by the end of the year. FK advised that external redecoration works to 230 homes commenced during the year, with completion expected by the end of November. A further 110 homes have also been included in the programme. These properties have been carried forward from the previous year's programme. FK advised that replacement doors at five properties and windows at 17 properties are currently being procured. The anticipated start date for these works is late November, subject to completion of the procurement process.	

	FK confirmed that all affected tenants have been, or will be, informed in writing about the planned works to their homes. Tenants will receive information regarding the works that are due to take place and will be notified in advance of the programme commencing.	
7. Performance Report - Property	FK presented an update on gas compliance and the performance of the current gas servicing arrangements. FK explained that there were service delivery challenges during the early stages of the current gas servicing contract. However, performance improved significantly between February and September 2026. Throughout this period, MHA maintained full compliance with its legal and regulatory responsibilities. FK confirmed that 100% of required gas safety inspections have been completed across MHA's housing stock. FK advised that, following discussions with the current contractor, the existing contract will end by mutual agreement on 1 October 2026. YPM has been identified as the preferred contractor based on its knowledge of MHA properties, competitive pricing and ability to commence services from 1 October 2026. FK reassured the Forum that gas safety compliance has been maintained throughout the transition process and that tenants should continue to have confidence in the safety and compliance of their homes. FK also provided an update on compliance and responsive repairs performance for the first quarter of 2026/27. FK explained that the annual performance target for non-emergency repairs is 86%. For Quarter 1, MHA achieved 86.10%, which is above the current target. This represents a decrease compared with the previous year's performance of 88.4%. FK noted that the annual target for emergency repairs is 96%. For Quarter 1, performance was 91.60%, which is below the annual target. However, this represents an improvement	

	compared with the previous year's performance of 89.6%. FK advised that specific contractors have been identified to support improvements in performance and that plans are being developed to ensure the relevant repair targets are achieved.	
8. Compensation policy	NK presented the Compensation Policy to the Forum and explained that this was the three-year review of the existing policy. NK explained that the purpose of the policy is to ensure that the appropriate remedy is provided when a tenant has experienced a service failure or other issue. The appropriate remedy will depend on the circumstances of each individual case and may include an apology, practical assistance, replacement of damaged items, a goodwill gesture or financial compensation. NK presented key parts of the policy in a presentation format which is available on the MHA website. NK emphasised that each case is considered on its individual facts and that compensation is not automatically awarded whenever a complaint or service issue is raised. NK explained the compensation guide bands included within the policy. The guide bands help MHA determine an appropriate level of compensation based on the severity and impact of the service failure experienced by the tenant. The amount awarded will depend on the circumstances of the individual case and the level of impact experienced. A Home Loss Payment may apply where a tenant is required to permanently move home by MHA because of redevelopment, improvement or demolition. NK explained that eligibility is generally subject to the tenant meeting the relevant legal requirements, including the usual requirement for 12 months' residence. Moves that are required solely for repair purposes would not normally qualify. The Forum was	

	advised that Home Loss Payments are set by law. NK explained that Disturbance Payments may cover reasonable costs or losses associated with a temporary or permanent move where the tenant is required to move as part of works. The amount payable will depend on the individual circumstances and supporting evidence. NK advised that further information regarding disturbance payments is contained within MHA's Decant Policy. NK also explained the circumstances in which compensation would not normally be considered under the policy. NK explained the process for making a compensation claim and the importance of providing supporting evidence where available; tenants were advised that evidence may include information relating to financial loss, costs incurred, dates, correspondence or other relevant documentation. MHA will assess the circumstances of each claim and may need to carry out further investigations, including arranging an inspection or requesting access to the property where this is necessary to establish what has happened. The assessment will consider the available evidence alongside the impact experienced by the tenant and the relevant provisions of the compensation policy. A tenant asked whether tenants are required to have contents insurance. • NK explained that when tenants sign up for a property, MHA encourages all tenants to take out contents insurance to protect their personal belongings as MHA does not provide home contents insurance. • The tenant was advised to consider the National Housing Federation (NHF) insurance policy, particularly given the size of their six-bedroom property, as this may provide a cost-effective option.	

9. Tenancy policy	NK presented the new Tenancy Policy to the Forum and explained that an MHA had recently completed an external audit process, and it had been recommended that a 'Tenancy policy is developed, implemented and available to MHA tenants. The purpose of the policy is to provide clear information about the different types of tenancy offered by MHA, the rights and responsibilities associated with each tenancy, and the processes involved in managing a tenancy. NK presented key parts of the policy via a presentation which is available to review on the MHA website. Key points included • The four main types of tenancy used by MHA. • The tenancy sign-up process, including the information provided to tenants when they begin their tenancy. Tenancy support available, which includes information designed to help tenants understand their tenancy agreement, their responsibilities and the support available should they experience difficulties during their tenancy. And the three main ways in which a tenancy may pass to another person • NK explained that each process has specific eligibility requirements and procedures that must be followed. • NK also provided a brief overview of how a tenancy can come to an end. Tenants were reminded of the importance of following the correct process when ending a tenancy and ensuring that they contact MHA to discuss the required arrangements.	
10. STAIRs policy	EN presented an overview of the Social Tenant Access to Information Requirements (STAIRs), explaining that the requirements had been introduced by the Government to give social housing tenants access to information about how their landlord manages their homes. EN outlined the two phases of STAIRs and explained how MHA would meet the requirements.	

	Phase 1 – Publication of Information. From 1 October 2026, social housing providers are required to publish relevant information on their websites. EN emphasised that the information must be presented in a way that is accessible, clear and understandable to tenants. Phase 2 – Tenant Requests for Information. From 1 April 2027, tenants will be able to contact MHA directly to request information about how their homes are managed. EN highlighted that Phase 2 requests are available to tenants and must relate to how MHA manages their homes. Most general information should already be available on MHA's website. EN explained that MHA is not required to create new information in response to a request. However, information already held by the organisation must be provided in an accessible and understandable format, where required under the STAIRs requirements. EN explained that MHA has developed a new STAIRs Policy using the National Housing Federation's model policy as a basis. The draft policy has been made available on the website one week prior to the Forum meeting and will be available for comments and feedback by tenants one week after this meeting. EN invited Forum members to review the draft STAIRs Policy and provide feedback. Members were encouraged to identify any areas where further clarification may be needed to ensure that the policy is clear and understandable to all tenants. EN highlighted the importance of ensuring that tenants understand how to submit requests for information under Phase 2, what information they can request and how MHA will respond. EN advised that the draft STAIRs Policy would be presented to the October Customer Experience Committee for final approval. Following approval, the policy will be implemented and made accessible to tenants	

	through the STAIRs policy category on MHA website.	
11. Questions from the Tenants	No additional questions were raised by attendees of the Forum. The Chair CB thanked tenants for their participation and closed the Forum meeting.	

Date	Action required	By Whom	By when	Status
10/06/26	**Questions from the Tenants** SU to discuss the proposed garden project with residents following the meeting and explore available options.	SU	Ongoing	MHA will be kickstarting this project in Spring 2027.
30/09/26	**You said we did** MHA to support tenants in exploring the establishment of a Neighbourhood Watch group.	SA	Ongoing	MHA has identified three volunteers at Hope Avenue, their contact details were obtained and will be forwarded to the area sergeant.
	Neighbourhood Watch to be considered for inclusion in the winter newsletter.	SA	Ongoing	MHA has contacted a tenant regarding the Neighbourhood Watch initiative in the area, with the aim of developing an article for the Feedback Magazine newsletter.
	Explore translating Tenant Forum papers/minutes and information into other languages to improve accessibility.	SU	January 2027	Tenants attending the digital training course will be introduced to translation platforms.
30/09/26	**Performance Report – Neighbourhoods** Explore providing salt bins where tenants agree to maintain them.	SA	Ongoing	MHA is working on a plan for tenants to maintain and keep the salt bins properly stocked and in good condition.