



# Responsive to our residents

Residents Report 2024-25





MTVH Residents at a local community event in Clapham Park, London

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## Foreword from our Customer Services Committee chair

# Welcome

**Welcome to our Annual Report for residents. Once again we have made real progress in strengthening our services and my thanks go to all of you for the time and commitment you make in engaging with us. It is very much appreciated by me and the Board of MTVH.**

As MTVH's Customer Services Committee Chair, my role is to ensure that the committee oversees the full range of services delivered to our residents every day. The Customer Services Committee is made up of three Board members, three resident members, and one independent committee member, and together we make sure that the voices of all residents are heard and considered in decision making at all levels of the organisation.

The Customer Services Committee is a sub-committee of our main board and is also where the feedback from our three Regional Panels and our national Customer Council is reported quarterly by the Chair of the Customer Council who is one of our resident members of the committee.

Every three months, our Regional Panels meet to focus on an agreed topic — such as repairs — drawing on your feedback and discussing new ideas. The Regional Panels' views are discussed further at the Customer Council and the outcomes form the Customer Services Committee's formal reports to the Board. We also gather feedback through resident surveys, front-line teams in housing and customer services, and the 'Share your Voice' section of our website — a direct channel for any resident to raise issues or suggest new ideas.

Understanding your needs is fundamental to improving our homes and services. That's why, in 2025/26, we are launching our 'Knowing Our Customer Programme' to review and enhance resident data, helping us personalise service delivery more effectively. We have also increased the number of home visits we carry out, with an initial focus on supporting vulnerable residents.

We recognise that different residents have different priorities. Our engagement forums reflect this diversity. One key area of progress this year has been amplifying young people's voices — future residents whose views are essential to shaping the communities we build.

Through long-term partnerships, young residents are actively involved in designing programmes and making decisions about funding and activities. In Brent, Lambeth and Nottingham, this collaboration has improved education and employment outcomes, created paid work placements and strengthened relationships between generations – including parents, carers and teachers.

Young people from our Young Residents in Partnership (YRIP) initiative are also influencing national housing policy. Two of our researchers presented their →



**Helen Cope**  
Customer Services  
Committee Chair

**Customer Services Committee meeting**

insights at five major sector conferences over the past year — a testament to the depth of their contributions.

Another example of successful collaboration over the past year is our Service Charge Collaboration Group, which has helped shape policies and improve communication with leaseholders and shared owners. The residents on this group have influenced the development of our Homeowners Recharge Policy, the new service charge management system and the way we communicate changes to service charges.

A major milestone this year was the roll-out of our 2025-27 Customer Experience Strategic Plan which embeds a culture where every team member is responsible and accountable for customer experience. We have committed to delivering services that are efficient and effective, and communication that are transparent, direct and clear.

As the Board Member responsible for Housing Ombudsman Complaints I was pleased to see an improvement to the proportion of complaints responded to within the Ombudsman's complaint handling timescales. Stage One complaints responded to within timescales improved from 87.2% to 96.7%, and Stage Two complaints from 87.6% to 98.6%.

We know there's always room to do better. Insights from the Tenant Satisfaction Measures, the Regulator's

**Helen Cope with Pamela Newman, a resident member of the Customer Services Committee**

recent inspection, and our Customer Voice Framework are helping us refine and strengthen the services we deliver. In the three years I have chaired the Customer Services Committee I have seen the introduction of our Customer Voice Framework, a new CRM system, and the launch of our Customer Experience Strategy — alongside our response to the Regulator's evolving Consumer Standards.

None of this progress would be possible without your influence and collaboration. The Board and I value and appreciate your continued engagement, and we look forward to building on our partnership in the years ahead as we continue to find ways to serve you better every day. ♦

**Helen Cope**  
**Customer Services Committee Chair**



## Chief executive's introduction

# Welcome

## Welcome to your Residents Report 2025, my first since joining MTVH as Chief Executive in September 2024.

It's a great privilege to be able to present this report to you, I hope that in its pages you will see that we are responsive to your needs as residents and focused on supporting you and your communities to be successful.

Central to our approach is our Customer Voice Framework that ensures you can meaningfully influence the way we provide good quality homes and services to you. Over the year, your views have influenced: our new Customer Experience Strategy, how we report communal repairs, our anti-social behaviour processes, block champion roles, and my appointment which included residents on the interview panel.

We also worked with leaseholders through our Service Charge Collaboration Group to improve the way that changes to service charges are communicated. This resulted in a significant reduction in follow-up enquiries when new format service charge letters were distributed earlier this year.

In total 1,200 of you have participated in more than forty engagement activities over the year, and this is supported by ongoing resident surveys and learning from our interactions with you through our call centres and on the ground with our local housing teams.

I would encourage anyone interested in becoming more involved, even joining one of our Regional Resident Panels or Customer Council, to contact our Customer Voice team via the Share Your Voice page of our website.

As a regulated organisation we, alongside all housing associations, also have the opportunity to learn from inspections by the Regulator of Social Housing (RSH). Early in 2025 we had a programmed inspection by the RSH which included residents on our Customer

Council giving their views to the inspection team and reviewed our performance against the RSH's new Consumer Standards for the first time.

As Chief Executive I have overall responsibility for compliance with the RSH's Consumer Standards. Our Executive Director of Property, Suzanne Horsley, has responsibility for compliance with the Safety and Quality of Homes Standard, and our Executive Director of Customer Services, Kush Rawal, has responsibility for compliance with the Transparency, Influence and Accountability Standard, the Neighbourhood and Community Standard, and the Tenancy Standard.

Overall, the regulator said we are compliant with the Consumer Standards and noted that MTVH residents have meaningful opportunities to influence our strategies, policies, and decision making, and we make changes to our services as a result. There were also positive comments on how we work with partners to tackle issues like anti-social behaviour and promote overall wellbeing in your communities. →



Mel Barrett  
Chief Executive,  
MTVH

**West Hendon Waterside, Barnet, London**

This is of course positive news, but the greatest value from these inspections is to identify areas where we can improve our service to you. As a result, we are already taking action to improve; how we engage with you if you face building safety remediation work, the time it takes to respond to complaints and to complete fire safety remediation actions.

We also track and report on our performance through the annual Tenant Satisfaction Measures (TSMs) that all affordable housing providers publish, full details are outlined on page 47 and 48. In this report we have also provided more details of how we work in partnership with local authorities, charities and public bodies like the NHS and police, to act as a steadfast and long-term supporter of your communities.

We create integrated systems of support that can respond to your priorities and needs. For example, we heard from you that this past winter would be tough due to changes to winter fuel allowances, and we responded with our winter campaign and continued food security help (page 20 and page 36).

Our Tenant Welfare Fund (TWF) is available to support residents experiencing sudden changes of circumstances that makes it hard for them to pay rent or buy essential items. The TWF paid out over £1m over the past year in rent adjustments and emergency funds to alleviate food and fuel poverty.

You will also see examples of how we invest in long-term well-being through physical and mental health programmes and employment and skills support for young people. For example, our partnership with Macmillan to raise awareness of cancer symptoms and promote early diagnosis was launched and is already having an impact (page 35), and our youth programmes are investing in our communities' futures (page 27).

In July 2024 we launched The Molly Huggins Foundation (MHF), our new MTVH charity. The MHF has full charitable foundation status and can access funding from larger donors like the National Lottery, accelerating our community partnership work and setting the ambitious goal to deliver £75m of community impact projects over the next decade.

When I joined MTVH in 2024 I made it clear that every decision and action we take will place you, our residents, at its heart. I hope this report demonstrates that we are living up to this promise and that we are committed to supporting you and your communities to succeed now and for decades to come. ♦

**Mel Barrett**  
Chief Executive



## About MTVH

# Who we are

**MTVH (Metropolitan Thames Valley Housing) is one of the UK's leading providers of affordable housing and support services for communities who need it most.**

We are a housing association built on a simple mission — to give our residents a safe, secure and affordable home, and the chance to live well.

This mission remains as vital today as it was in the 1950s, when our founder Molly Huggins established Metropolitan to provide decent homes for Windrush migrants in London, and in the 1980s, when

Thames Valley housing pioneered innovative Shared Ownership products, to open the door to affordable homeownership.

Today, we continue to provide support to a range of under-represented groups and aspirant communities in different circumstances and parts of the country.

Our focus is on providing a responsive and caring service to our residents, and we are committed to listening to, collaborating and co-creating solutions in partnership with them. We are determined provide the best customer service experience we can to our residents and focus on continuous improvement across every aspect of our homes and services. ♦



Residents at Fun Day, Clapham Park, London



MTVH colleagues at the opening of the Vanguard Kitchen, Wallington, London

### Our commitments to you

#### • Accountability & ownership

We are committed to a culture of ownership across the organisation, where we will take responsibility for resident issues.

#### • Responsive service delivery

We know the importance of your homes and will work hard to respond efficiently and effectively.

#### • Communication & transparency

By listening to understand, not just respond, we will improve our communication to ensure we're direct and clear in our messaging.



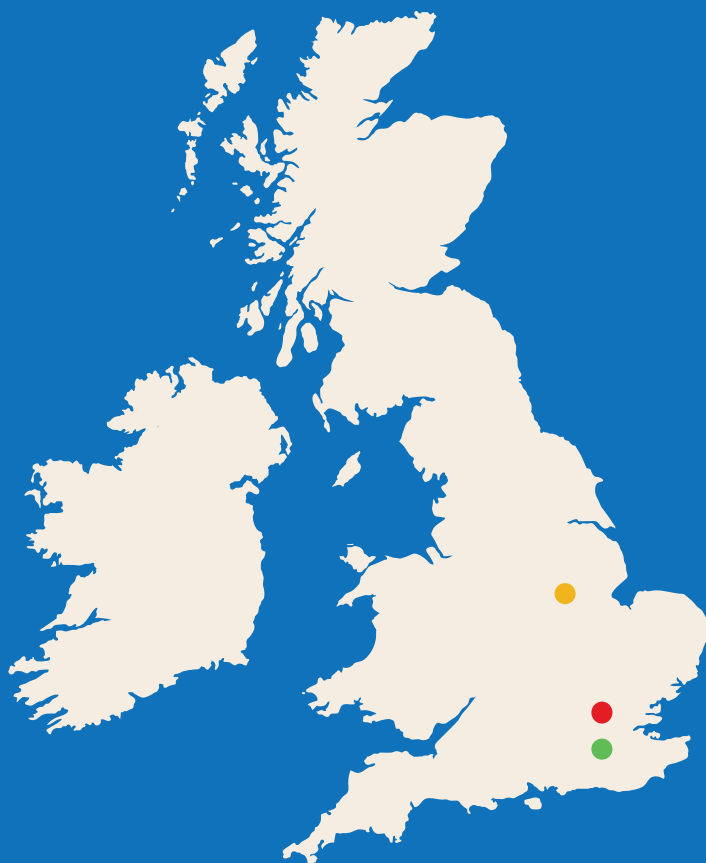


About MTVH

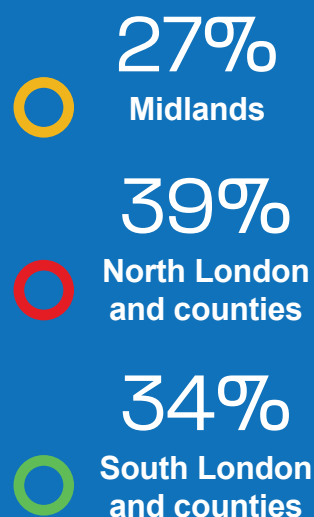
# Where we operate

We own, manage and administer approximately 56,694 homes.

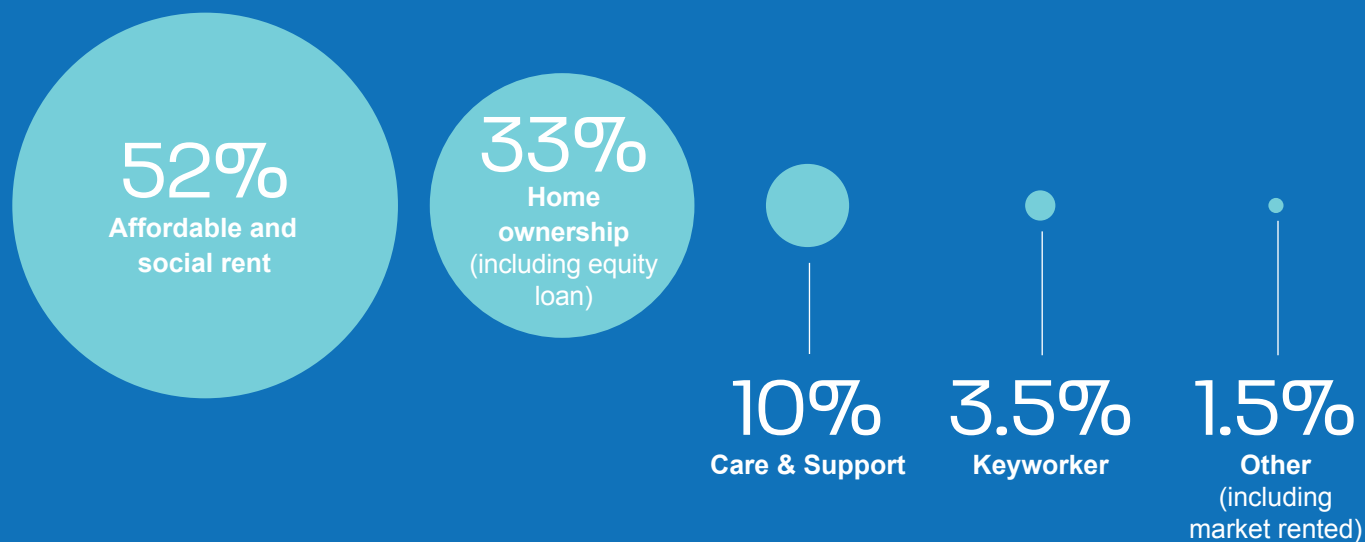
This graphic shows percentages of housing stock by MTVH region:



56,694  
Number of homes we own  
and administer



## Breakdown



Responsive to our residents

CASE STUDY



Shared Ownership resident Enister at SO Resi Cambourne, Cambridge

## SO RESI MAKES HOME OWNERSHIP POSSIBLE FOR ONE SOLO BUYER

This year, our shared ownership brand SO Resi has continued to offer an attractive option for people who want to own a home. Here, we hear from one MTVH resident about her journey to home ownership through SO Resi.

Enister Ngala was beginning to wonder if she would ever own her own home, but at the age of 40, thanks to shared ownership, she is now settling into her own place at SO Resi Cambourne near Cambridge.

As a solo buyer, Enister, an NHS Specialist Systemic Family Psychotherapist, faced an uphill struggle to own her own home near her two

workplaces, Newtown Child and Adolescent mental health services and Hinchingsbrooke Hospital in Huntingdon.

“Without Shared Ownership, I’m not sure I would ever have been able to get on to the property ladder on my own, or it would have taken years to save up a deposit,” she said. Nevertheless, she was determined to build herself a more settled future. →

## Responsive to our residents'

## CASE STUDY

"I did hours of research into different schemes and asked the sales advisors plenty of questions when I visited — in the end I looked at my new apartment three times before I committed to buying."

The new home that caught her eye was a two-bedroom apartment in the Swansley Park area of West Cambourne, a 2,350-home district between Cambridge and Huntingdon.

Enister was able to purchase a 35% share in the apartment, with approximate monthly costs of £411 a month for her mortgage and £461 for rent on the remaining share.

"I'm definitely looking to staircase in the future. I am hoping to buy more shares when I can and ultimately save up enough equity so that I can move into a Shared Ownership house with a garden in the long term."

My advice to anyone considering the scheme would be to do as much research as possible, both into the developments and the companies behind them. I felt very safe buying through SO Resi as I felt its vision about housing aligned with my own." ♦



**Enister moved into her apartment in July 2024:**

*"To be honest, my very favourite thing about the home is that it is my own, and I bought it by myself — but the space is extraordinary, full of natural light and the balcony is large enough to walk around on and grow some plants."*

Shared Ownership resident Enister at SO Resi Cambourne, Cambridge



Responsive to our residents

# Residents influencing improvements to our service

**We are committed to listening to you, acting on your feedback and ensuring your influence leads to positive changes in the delivery of our service.**

Here are some examples of the influence you have been having over the last year.

## **1** Developing our approach to resident surveys

Our approach to resident surveys has been shaped by you. During focus groups in 2023/24, you provided us with feedback on survey timing, channels, survey fatigue and opting out.

Feedback from these focus groups influenced the formation of our Customer Insight Team and the survey platform we use. As a result of your feedback, an alert process has now been set up to notify Repairs colleagues about incomplete works and refer residents needing support to our Assessment and Support Team.

To further embed a culture of listening to you and acting on your feedback, this year we also sent our resident members of the Customer Service Committee a survey about this report, our annual Residents Report, which helped shape its content and make it even more engaging and accessible.

## **2** Improving our service in the Home Counties

In 2022, feedback from our Customer Council, Regional

Panels, resident surveys and complaints highlighted that we needed to improve our repair service in the Home Counties. As a result, we decided to bring our repairs service in-house to our own repairs team, Networks.

Residents took part in a review to assess this change, which helped influence resident communication and ensured historic, outstanding repairs were transferred to Networks smoothly.

The transition took place in June 2024 and in the first six months, resident satisfaction in the Home Counties has increased from 62% to 70% and complaints have dropped significantly. We would like to thank residents in the Home Counties for their patience whilst we transitioned from our previous repairs provider.

## **3** Improving how we communicate service charges to residents

Feedback gathered from direct resident contact, surveys, complaints and our formal resident groups identified that the way we provide information in relation to service charges was a source of

dissatisfaction for MTVH homeowners. In response to this, we established our new Service Charge Collaboration Group with involved residents, which works directly with our homeownership team to influence the quality of our communications to homeowners.

The group has assisted the team with resident communications, the development of the Homeowners Recharge Policy, and the new service charge management system.

In January this year, members of the group also worked with the Customer Council and other involved residents to shape the content, tone and language of our annual rent and service charge letters for the coming year. This collaboration aims to make the communication as clear and accessible as possible and meet the needs of residents.

This has resulted in a reduction in complaints relating to service charge queries and an improvement in homeowner satisfaction regarding the handling of complaints. ♦

Responsive to our residents

# Residents influencing government

**We have been pleased to continue creating opportunities for residents to influence government decision-making this year and demonstrate how your voices really do lead to positive change.**



The G15 is a group of London's largest housing associations that work together to tackle the housing crisis and advocate for policies that support social housing.

While chairing the G15 in 2023, we established the G15 Residents' Group to give a strong platform to the most involved and experienced residents across these organisations.

In 2024/25 the group, which includes MTVH residents, provided valuable insight into a range of sector topics.

In September 2024, it produced a [letter to Rt Hon Angela Rayner](#), Secretary of State for Housing, Communities and Local Government, offering lived experiences of social housing and addressing proposed changes to the planning system. The letter highlighted the lack of emphasis placed on the development of social housing in the government's target to build 1.5 million new homes by 2029.

In January 2025, the group wrote an [open letter to Rt Hon Angela Rayner](#) in response to the

government consultation on future social housing rent policy, calling for rent increases to be kept to a reasonable and predictable level so that they remain manageable for residents.

Later that month, the group supported a new piece of G15 research, [Taking the Stigma out of Social Housing: The Residents View](#), which highlighted the extent to which social housing residents continue to face discrimination and stigma because of where they live. The research is designed to help challenge negative stereotypes, confront damaging rhetoric and ensure that social housing

residents are treated with respect and dignity.

In April 2025, the group met with the Ministry of Housing, Communities and Local Government to further influence resident guidance on Awaab's Law and broader guidance for housing associations on how to involve residents more meaningfully in decision making.

It has been fantastic seeing the government reaching out to the G15 Residents' Group in this way, showing how the sector is increasingly seeking direct involvement and influence from residents. ♦



Launch of the G15 Residents' Group, Houses of Parliament, London

Responsive to our residents

CASE STUDY

# G15 RESIDENTS' GROUP

MTVH residents Ahunna Onyenso and Pamela Newman are members of the G15 Residents' Group. Here, we hear how they have been driving positive change and putting residents at the heart of decision-making.

## Ahunna Onyenso

**I've been part of the G15 Residents' Group since it started. I enjoy being able to interact with other residents from different housing associations, understand the key issues within Reading which is where I'm based, and how we can make a difference.**

This year, we started to engage more with MPs, policy makers and cross-functional organisations to help shape social housing and support resident needs.

The launch of the G15 Residents' Group in Parliament earlier this year was extremely exciting — seeing how it came to fruition, met the goal that was set at the start and how engaged the MPs and government representatives were.

Having Mel Barratt and CEOs from other housing associations present made me feel that collaboration is evident and will continue to grow.

Following the launch, I met with my local MP, Yuan Yang to talk about my role in the G15 and how I can support her. I helped to connect Yuan with



Ahunna Onyenso

residents on the estate and discussed issues such as property management with her.

I'm passionate about being an advocate for other residents and making sure their voices are heard by housing associations and government representatives.

This year I'm particularly excited about the G15 ethnicity award in June: Windrush history resonates with me and it's great that the G15 is recognising ethnicity and diversity. →



**I'm passionate about being an advocate for other residents and making sure their voices are heard.**

Responsive to our residents

CASE STUDY

# G15 RESIDENTS' GROUP

## Pamela Newman

**In January, the G15 Residents' Group was officially launched on an important date for housing, as the new Renters' Rights Bill was having its third reading in Parliament.**

I invited my local MP to the launch and lots of MPs interested in housing were there — I spoke to a number of them about key resident issues and it felt very much like a two-way conversation.

Since then, we've been participating in consultations, contributing to White papers and having a positive influence on national policy — such as helping to shape the implementation of Awaab's Law.

For example, it was good to see the announcement in the recent government Spending Review that housing associations will now have access to the Building Safety Fund, a change we have been asking for.

The G15 Residents' Group provides an important opportunity to hear what residents want and ensure housing associations and the government are held accountable.

We're also able to identify common issues across G15 housing associations and share best practice, so it's a good forum for collaboration.



We've been participating in consultations, contributing to White papers and having a positive influence on national policy.



Pamela Newman

This year, the G15 published new research highlighting ongoing discrimination against social housing residents. Many of my fellow G15 members provided case studies and I met with my local MP Helen Hayes to discuss the report.

I've also been speaking at conferences about resident issues and recently wrote an opinion piece on how to overcome the stigma surrounding social housing, which we hope to have featured in a national publication.

Over the next year I look forward to continuing to drive positive change for residents. ♦



Responsive to our residents

# Our resident support offer

## Empowering residents for a better future

Our Resident Support Service offers flexible, personalised assistance to ensure vulnerable residents receive the support they need to thrive within their community. During 2024/25, we received 5,264 referrals into our Resident Support Service in total.

We aim to foster a supportive space for residents to access the tools and resources that help them to build knowledge and resilience, sustain their tenancy over the long-term and improve their quality of life.

Designed with care in mind and acknowledging that each situation is unique, our team works closely with residents to foster financial stability and emotional well-being, tailoring support to specific needs and circumstances, and working collaboratively to set realistic goals driven by what matters most to each person.

Recognising that creating strong community links is an important and often final step in our Resident Support Service, participation in events and activities is promoted

to help residents feel included, connected and able to play their part.

We also partner with national and local organisations, charities and service providers to enhance the range of services we deliver. These partnerships help us access additional resources and expertise, ensuring optimal outcomes for individuals and communities alike. ♦

5,264



total number of referrals into Resident Support Service in 2024/25



### Financial support

Our comprehensive support services help residents achieve financial stability through:

- **Budgeting assistance**  
Personalised plans to effectively manage income and expenses.
- **Access to benefits**  
Guidance in identifying and applying for grants and benefits residents are entitled to.
- **Debt management**  
Repayment strategies, negotiation with creditors and realistic financial planning.
- **Financial education**  
Workshops and resources on saving, investing and building strong financial habits.



### Emotional & wellbeing support

Understanding the importance of good mental health, we connect residents with external services such as:

- **Counselling services**  
Professional guidance in a safe, supportive environment.
- **Stress management**  
Workshops and resources to build healthy coping skills.
- **Support groups**  
A community to share experiences and gain mutual support.
- **Wellbeing programmes**  
Activities promoting a healthy lifestyle including fitness, mindfulness and recreational activities.



Women in Construction event, Lambeth, London

# MTVH Works – our new approach to work and skills

Since April 2024, the MTVH Works team has been developing a new approach to supporting residents with work and skills. The service is free of eligibility criteria, meaning it is available to residents seeking employment, as well as those already in work who are looking to progress.

Recognising the need to improve career prospects and financial resilience, the team is developing new career pathways to help residents build sustainable careers in growth sectors such as housing, green skills and health and social care.

The approach is supporting residents to change careers, maximise their income, advocate with employers, develop new income streams and upskill themselves.

Partnership working is also key and we are collaborating with employability and training providers, employers, our supply chain and social value partners to create solutions to worklessness and create good, accessible work for residents and communities. →



## Responsive to our residents

### Work & skills support

Our work & skills offer provides comprehensive support to residents seeking employment, and those looking to maximise their income and professional development. It includes:

- **Targeted early intervention services**

Mental health support, confidence coaching, wellbeing interventions, counselling and digital skills.

- **Employability and skills training**

Interview skills, support with sourcing opportunities, completing applications, mindset and confidence coaching, vocational qualifications.

- **Sector-based work programmes**

Partnerships with training providers, MTVH, employers and our supply chain to create new career pathways.

- **In-work support**

Skills training, employment progression, income maximisation, learning opportunities.

- **Career coaching** and support to change or progress in chosen career sector.

- **Business start-up** and growth support for budding entrepreneurs. ♦

## Between April 2024 and March 2025:

# 246

residents have engaged with the service

# 8

residents have improved their work conditions

# 61

residents have engaged in learning opportunities

# 8

residents have engaged in training and job opportunities with our commercial partners or suppliers

# 45

residents have secured employment





Responsive to our residents

# Introducing our new home visits

**This year, as part of our ongoing mission to get to know residents better, we introduced new home visits, running a pilot to trial the approach from July to September 2024.**

Nearly 250 visits were carried out in total during the pilot, which gave our teams the opportunity to meet with you in your homes, discuss issues such as repairs, and see if any improvements might need to be made.

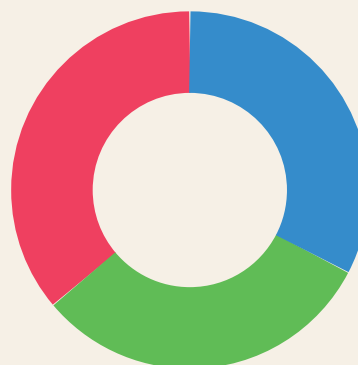
The visits will enable us to better understand your housing needs, collect more accurate diversity data, and shift to a more proactive culture. The visits also help us align with the Regulator of Social Housing's new Consumer Standards.

In general, the visits were well received, with many of you appreciating the direct contact with our housing teams and the proactive approach.

As a result of the pilot 34 new repair cases were raised, seven cases of fraud were identified, and 44% of households visited required no additional action.

The visits will be rolled out to all MTVH homes during 2025 and will be conducted every two years. ♦

## Attempted visits

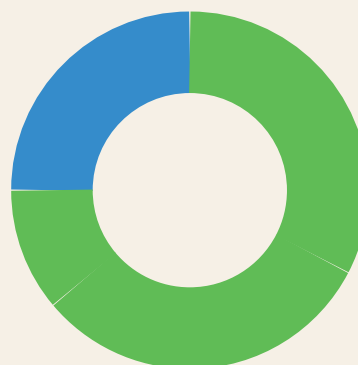


● South 124

● Midlands 115

● North London 100

## Number of visits



● Unsuccessful 95 (28%)

● Successful 244 (72%)





Responsive to our residents

CASE STUDY

# HOW A HOME VISIT SUPPORTED ONE MTVH RESIDENT WITH COMPLEX NEEDS

Our new home visits are helping us get to know you and better understand your needs.



MTVH colleagues Kush and Jason at Tooting, London

Following a home visit earlier this year, collaborative work between our Housing, Community Impact and Advice & Support teams provided much-needed assistance to one MTVH resident with complex needs.

The support included garden clearance, phone credit and food, but most importantly we helped the resident get back in contact with his family, who he had lost touch with following the passing of his mother.

He is now living well, managing his finances and maintaining his home and garden with the help of his family.

The resident was extremely appreciative of the initial home visit from a MTVH colleague, which helped to identify and address the issues he was struggling with. ♦



Responsive to our residents

CASE STUDY

# SUPPORTING YOU THROUGH THE WINTER

Our 2024/25 Winter Fuel Campaign was a coordinated effort across all our regions, aimed at ensuring the most vulnerable residents had access to food, fuel and practical support during this more challenging time of year.

During the year, we engaged with over:

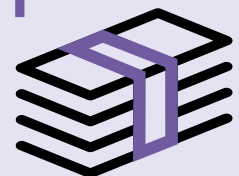
## 4,500

residents through our winter activities



## £164,394

total worth of support provided to our residents



### OUR WINTER CAMPAIGN WAS BUILT AROUND THE FOLLOWING FIVE PRINCIPLES:

#### 1 Our existing knowledge and delivery of what works

Including an expansion of food hubs and warm spaces across our regions and using our community centres.

#### 2 Targeted support for children and young people

With local partners, we increased our delivery to support children and young people with food during pre- and post-school hours over the winter period.

#### 3 Targeted support for older people

Due to the loss of the annual winter fuel payment, we identified those who were directly impacted and connected them with sources of support, energy grants and our own Tenant Welfare Fund.

#### 4 Targeted campaigns and partnerships to access additional resources

During the year our collaborative campaigns and partnerships helped to provide a number of winter programmes for MTVH residents, such as well-being buses, winter fuel initiatives and food. In addition, we accessed national programmes like the Household Support Fund, BBC Children in Need and Age UK to help extend the support we can offer.

#### 5 Positive health outcomes

Our approach to supporting residents during the winter months is underpinned by the public health approach and the Building Blocks to Health Toolkit, which we use to measure the positive impact our services are having on residents' health. ♦



Responsive to our residents

# How our executive team is positively impacting change

Last year, you told us that you'd like to hear more from our Executive team about the actions they're taking to create positive change. Here, you will hear from each of them about some of the work they've been doing this year and the outcomes for MTVH residents and communities.

## Mel Barrett, Chief Executive

I was thrilled to join MTVH as Chief Executive this year. The role has a personal resonance for me — my parents were part of the Windrush generation that MTVH was set up to support and help house in the 1950s.

Today we remain driven by the same purpose as our founder Molly Huggins: to provide people with a decent home and the chance to live well by offering opportunities that allow more people to achieve their aspirations.

We continue to be responsive to our residents and by listening, understanding and responding to your needs, we can ensure our decisions deliver on your priorities.

This year we have rolled out our Customer Experience Strategic Plan for 2025-27, which is designed to create a culture where every one of our colleagues is responsible and accountable to you.



MTVH Colleagues Mel and Akbar with a resident at ReStart Point, Derby

As well as looking at the way property repairs and resident communications are managed, we have also built 544 new homes this year, continued to provide access to homeownership through our SO Resi brand, and generated £718.9m worth of value through our social tenancies.

I am proud of what the team has achieved over the past year but also ambitious to do more. We remain committed to enhancing your lives and supporting successful neighbourhoods wherever we have homes. ♦



## Responsive to our residents



### Ian Johnson, Chief Financial Officer

Our underlying financial strength allows us to do the right thing by residents and be responsive to your needs — whether that's maintaining and improving existing homes, meeting safety and quality standards, developing new affordable homes or investing in our communities more broadly.

I'm delighted to report that this year, MTVH continued to show strong financial performance, with a surplus that will be reinvested into MTVH's existing homes, communities and services for residents, as well as to support our ability to build even more new homes. We believe that the country needs more affordable homes. We remain committed to our target of building 1000 homes annually and have 4,970 new

homes in our five-year development pipeline.

Our secure financial foundation also allows us to make provision for important building safety remediation work to your homes and we are currently delivering our programme of remedial works in line with the government's Remediation Acceleration Plan.

This is my last report for MTVH residents — a new Chief Financial Officer has been appointed and will be in post from July 2025. It has been a privilege serving you over the last ten years, and I'm pleased to be leaving MTVH with a resilient financial foundation which our new Chief Executive, Mel Barrett, can build upon in the coming years. ♦



**Our underlying financial strength allows us to do the right thing by residents.**



MTVH colleagues and St George's NHS Trust partner at Tooting, London



## Responsive to our residents



## Kush Rawal, Executive Director of Customer Services



**Your voices have remained at the heart of our decision making this year.**

Your voices have remained at the heart of our decision making this year. Over 1,200 residents directly engaged in over 40 activities in total, providing insight into topics like our anti-social behaviour processes and contributing views on Government policy through the G15 Residents Group.

Ensuring consistent delivery of a positive and caring customer experience has remained a focus this year, and a new Customer Experience Strategic Plan was launched in 2025 to create a culture where every MTVH team member is responsible and accountable to you, our residents.

We're proud to provide independent living for residents with additional needs. Out of our 57,000+ total homes, 5,624 were dedicated to supported and later living. In early 2025, we also launched MTVH Support,

renaming our offer to reflect our commitment to helping you develop and maintain the skills needed to live well in your homes.

Creating community impact, opportunity and success has been another key focus and this year we were delighted to launch our charity, the Molly Huggins Foundation, which will invest £75m in community impact projects over the next decade.

Working with external partners, charities and using our own funds to offer money advice and other services, we helped create £3.4m in financial gains for residents in 2024/25 (£3m in 2023/24) and we delivered 54 projects for young people.

Our Service Charge Collaboration Group has been working with us to develop new systems that put homeowners and leaseholders at their heart. This year the group has been helping us increase transparency, ensuring any changes are clearly explained to residents and improving the information in our communications and on our website.

We also created our new Home Ownership directorate in 2024, which brings together all MTVH colleagues working in leasehold and service charges to deliver an improved service. ♦



MTVH colleague Kush and residents at Green Towers Community Centre, Edmonton, London

## Responsive to our residents

**Guy Burnett, Executive Director of Development**

We built 544 new homes over the year compared to 892 last year, reflecting a rebalancing of our development programme with investment in existing homes and resident services.

We have been working to regenerate key neighbourhoods to support communities, and transformative projects have been taking place at Clapham Park, West Hendon and Heston Grange. 97 homes were completed at Clapham Park this year, with 423 currently under construction, while at West Hendon all original tenants and leaseholders who opted to remain within the development have now moved into their new home.

We continue to support your aspirations for home ownership and this year, moved in 289 shared ownership buyers across 14 MTVH schemes. 58 rent to buy customers also moved into their new homes this year. Next year we are looking to deliver 230 shared ownership and 368 rent to buy homes.

Good progress has also been made on fire and building safety within the past year. Remedial works have now been completed to nine blocks and, following further investigations, 11 blocks were identified where no remedial works were required.

We have also committed to starting remedial works at 54 blocks and commenced works at 16 blocks during 2024/25. ♦



**We have been working to regenerate key neighbourhoods to support communities.**



MTVH colleagues and external partners at Clapham Park, London



## Responsive to our residents



### Suzanne Horsley, Executive Director Property Services



**Investing over £129M in your homes this financial year to keep them warm, safe and decent.**

Investing over £129M in your homes this financial year to keep them warm, safe and decent, alongside striving to provide services you value and trust, is core to our purpose at MTVH.

Energy efficiency improvement works such as external wall and loft insulation and the renewal of windows and doors are helping to improve both the warmth and affordability of your homes. This year, we improved the energy efficiency of 433 homes to EPC C or above, meaning 25,503 MTVH homes are now EPC C or better, representing 81.7% of all properties with certificates.

75 families in the Nottinghamshire village of East Leake are benefitting from retrofitting to bring older homes up to modern standards,

helping to save an estimated £414 on fuel bills annually for each home.

We take your safety very seriously. This year we invested over £29M in completing over 111,000 safety assessments and works to keep homes safe, and ended the year with 100% assessments completed across fire, water, asbestos and lift safety, as well as smoke detection. We also achieved 99.85% and 99.83% assessments on gas and electricity respectively.

In addition to investing in and upgrading the different parts of your homes, we use our own funds and volunteer days from our contractors to revitalise estates, upgrade community facilities and create a lasting positive impact, such as the Queensway Pavilion in Cambridge.

Our surveys show that resident satisfaction is higher in areas where our in-house Networks team handles repairs and maintenance directly, rather than external contractors. As a result, we brought the repairs service for 7,000 MTVH homes in the Thames Valley region in-house, transferring it from an external contractor to our Networks team, with Customer Satisfaction increasing from 51% in July 2024 to 73.8% in March 2025. ♦



MTVH colleagues and residents at Queensway Pavilion, Cambridge



## Responsive to our residents



### Helen McTeer, Executive Director Corporate Services

At MTVH we believe that well-trained, fulfilled colleagues provide a better service to our residents. This year we delivered 139 different courses and filled 6,122 training spaces. Much of this training is in order to ensure our colleagues are able to deliver against new regulations and stay on top of industry best practice.

We are committed to creating a workforce that is more representative of the residents and communities we serve. In 2024/25, we exceeded our targets for senior roles held by both women and ethnically diverse colleagues. Additionally, we were pleased to see a reduction in our gender and ethnicity pay gaps this year.

To better understand what our colleagues need to do their job well and improve resident outcomes, we ran a colleague engagement survey this year and are responding to this feedback.

We also actively monitor, and regularly respond to, government policy proposals and consultations in order to share with decision-makers the expected impact on our residents. This proactive approach ensures that our residents' voices are heard at the highest levels.

Tenant Satisfaction Measures (TSMs) are an important tool for residents to hold us to account and this year we have worked with residents to improve how TSM information is shared on our website, where we have also published our resident-facing policies.

In line with the new Consumer Standards, we're working hard to strengthen how we communicate with you - making sure our messages are clear, inclusive, and responsive to your needs.

To support this, we're equipping our teams with comprehensive communications toolkits that offer guidance on inclusive language and effective communication. This work is guided by our Customer Voice Framework and Customer Experience Plan, helping us improve resident communications across the organisation.

Residents from our Service Charge Collaboration Group and Customer Council have also been helping to shape the content, tone and language of our annual rent and service charge letters for the coming year — thanks for your input to everyone involved. ♦



**At MTVH we believe that well-trained, fulfilled colleagues provide a better service to our residents.**



MTVH colleagues at Eid al-Fitr celebration, Farringdon, London



Supporting communities to be successful

# Working with young people to support communities to be successful

## Our offer for young people is built around three pillars:

### 1. Voice

we give young people a genuine voice, a say in how we shape services and a way to influence decision making.

### 2. Opportunity:

we tackle inequalities and increase social mobility.

### 3. Perceptions

we work to change the narrative and improve perceptions of young people.

During 2024/25, we delivered 54 projects for young people across MTVH priority areas.

These were provided in partnership with community organisations and youth sector specialists, or through effective joint working with relevant national, regional and local stakeholders such as local authorities, the NHS, police, educational institutions, funders and voluntary sector organisations.

Our supply chain provided additional support for our youth

projects, including through mentoring, employment and networking events.

Colleagues across the business have been deepening their understanding of how to work with and support young residents, who are now actively contributing to the design and delivery of projects. Young people are regularly present and represented in our offices, attending events and engaging with teams across the organisation.

Three of our projects are now fully youth-led, employing young people at the London Living Wage for a number of hours each week: these are our Young Residents in Partnership – Peer Researchers; Ambition – Clapham Park Young Connectors; and Flourishing Futures Youth Employment Ambassadors.

During the year we have also been developing safe and positive spaces and places where young people can spend their time.

Below is a summary of highlights from our work with young people in 2024/25. →



MTVH colleague Sarah with Clapham Park Young Connectors, Aysha and Elizabeth

Supporting communities to be successful

# Flourishing Futures: Social Mobility Brent – Voice & Opportunity

**The Brent Flourishing Futures project joins up different agencies and services at a local level, so that young people furthest from the job market receive good quality, consistent support that understands their complex needs. Central to this project is that it is youth-led.**

Funded by the Youth Futures Foundation, the project is now in its third year. Young people from Chalkhill, Stonebridge and Church End have been recruited and hold paid roles as peer researchers and youth employment ambassadors.

They take the lead through a participatory research approach to explore the challenges young people face and have designed solutions with different networks and organisations. They hold decision-making responsibilities in assessing the validity of approaches and awarding grants/commissioning activities and interventions. ♦



Flourishing Futures project, Brent, London

## Flourishing Futures: 2024/25 at a glance

- ➔ 8 Youth Employment Ambassadors and 4 Peer Researchers recruited
- ➔ 5 Youth Employment Ambassador placements with local youth organisations
- ➔ 3 Career Catalyst youth-led networking events hosted
- ➔ 14 young people referred via new partnership with Harlesden Jobcentre Plus
- ➔ 2 creative research workshops delivered
- ➔ Connections built with 5 local employers and policymakers
- ➔ Partnerships established with HS2 Old Oak Common, Verizon, Park Royal Design District, and more
- ➔ 2 Youth Employment Ambassadors supported into part-time jobs with local employers
- ➔ 5 unique Learning & Networking Opportunities



Supporting communities to be successful

## Stronger Futures Lambeth – Voice, Opportunity & Perception

**Funded by the Mayor of London's Violence Reduction Unit (VRU), Stronger Futures supports over 500 young people aged between 10 and 18 on Moorlands and Clapham Park who may be at risk of violence, exploitation or grooming.**

The partnership delivers prevention and early intervention work during the hours of 3-9pm on school days and at weekends.

We work with partner organisations including the Big Kid Foundation, Step Now and Bridge the Gap to deliver sport, physical activity, music and drama sessions and develop young people's voice and leadership. ♦



Stronger Futures programme participants, Lambeth, London

### Stronger Futures: 2024/25 at a glance

- ➔ **570** young people have engaged with the programme to date
- ➔ **50-60** young people engage on each site every week
- ➔ **100%** of young people surveyed feel safer
- ➔ **80** young people participated in a co-design event to inform the design of project activities in April 2024
- ➔ Improved relationships with schools and parents/carers has been demonstrated through qualitative feedback
- ➔ A small number of young people have been given more responsibility as assigned team leaders
- ➔ **£169,000** of funding was received from the Mayor of London's Violence Reduction Unit to support activities between July 2023 and July 2025.



Supporting communities to be successful

## Ambition: Clapham Park Young Connectors Lambeth – Voice & Opportunity

Ambition is a collaboration with Active Communities Network (ACN). Following successful delivery in late 2023, the project went on to recruit six Young Connectors to go into paid roles for 12 months.

The Young Connectors are now playing a key role in driving youth-led initiatives, campaigns and projects aimed at addressing social issues, promoting positive change and empowering young people in Clapham Park. ♦



Young Connectors and Aftersales team at Farringdon, London

### Their workplan will consists of four topics:

- Raising young people's voices: influence, professionalism and purpose
- Health, well-being and equality
- Connecting young people to community resources
- Inclusive regeneration planning (youth-led input)

### To date, the young connectors have:

- Led five local activities including a surgery with other young people from Clapham Park, Clapham Park Art Trail and Summer Fair planning.
- Regularly attended Wednesday evening sessions and worked collaboratively with other projects including the Macmillan Programme, MyScript and Lambeth Together project.
- Worked on youth-led solutions including contributing to Social Life research on the social impact of the Clapham Park Estate regeneration.
- Developed potential project ideas such as a young people's surgery.
- Two Young Connectors have attended Molly Huggins Foundation Board meetings.
- Five Young Connectors have had an in-person meeting with the Mayor of Lambeth who is supportive of the Ambition project.



Supporting communities to be successful

## Brewsters Young People Only Hub, Nottingham – Voice, Opportunity & Perception

**Together with our partner, the African Caribbean and Asian Forum (ACAF), we have been engaging with young people on the Brewster's Estate in Nottingham since 2022.**

This work has now developed into a Young People Only Hub (YPOH) based in St Ann's. In 2024/25, we continued to deliver targeted, transitional and diversionary youth work through the Hub, which primarily supports residents of Brewsters Estate, but also extends its reach to young people within a 2-mile radius.

The programme reflects our commitment to work in partnership with ACAF to engage and uplift marginalised children and young people, providing them with meaningful experiences and life skills to thrive. The YPOH sessions are delivered bi-weekly, with a continued emphasis on quality engagement, consistent participation and youth-led content. ♦



Brewsters Young People Only Hub, Nottingham

### What the young people achieved in 2024/25:

- ➔ Supported the MTVH Community Get Together on 16 August 2024 with youth-led activities.
- ➔ **31** young people attended a Financial Education workshop delivered by The Money Charity.
- ➔ All young people participated in a Healthy Lifestyle Programme — including themed sessions on health & wellbeing, staying safe and current affairs.

### Brewsters Young Helpers: 2024/25 at a glance:

- ➔ **32** participants maintained engagement for the whole year
- ➔ **20** participants completed 3 or more mentoring sessions
- ➔ **76%** of core group attended through word of mouth
- ➔ Attendance was **30%** female, **70%** male, with an age range from 10-16.
- ➔ The diverse group included **10** dual heritage, **eight** white Eastern European, **eight** Black African, **five** white British and **two** Asian young people.



Supporting communities to be successful

## Oasis St Martins Village, Lambeth – Voice, Opportunity & Perception

**MTVH was invited to be one of six founding organisations who hold the same values and ethos in relation to working with young people and communities.**

The Village will address the targeted needs of Key Stage 1, 2 and 3 children and their families who are experiencing inequalities and educational challenges.

Other founding partners are: Rekindle – A soulful supplementary educational provision; Palace for Life Foundation – Football and other sport, mentoring, disability, employability; Symphony – Music, Production and Exam Tuition; Food Banks – Food distribution and provision; Sodexo – Support around funding applications, training, and apprenticeships. ♦



MTVH colleague Sarah with an attendee at Oasis St Martins Village, Lambeth, London.



### Oasis St Martins Village: 2024/25 at a glance

- ➔ **10** Community Partners fully engaged to deliver on site.
- ➔ **8** young people recruited and employed as Youth Pioneers to design the education curriculum, including one MTVH young resident.
- ➔ Hope Hack hosted in November 2024 with a focus on Community Safety. Over **100** young people attended alongside police including Met Police Commissioner Mark Rowley. The young people shared their solutions for how to improve police and community relationships, improve safety and work with multi-agency partners with young people at their heart.





Supporting communities to be successful



Young peer researchers from the Young Residents in Partnership project, Farringdon, London

# Young Residents in Partnership

Now in its third year, the Young Residents in Partnership (YRIP) project is led by Partnership for Young London and delivered in collaboration with Hyde and Clarion.

MTVH has two trained peer researchers – Kara from Brent, who has been engaging with our Community Impact team since 2021, and Beau from Nottingham, who joined in 2024.

As part of a six-member peer research team, Kara and Beau contributed to the Shaping Housing Futures Report, launched in 2024, which offers fresh insights

into the challenges young residents face and strategies for housing providers to improve engagement.

The peer researchers hosted an online launch event attended by 75 participants nationally, and an in-person event for 19 housing association leaders, including CEOs, to explore the report recommendations outlined overleaf. →



**These platforms have provided young residents an opportunity to share firsthand experiences.**

## Supporting communities to be successful

### Key Recommendations from the Report

- Recognise young people as a distinct stakeholder in housing policy.
- Establish a structured youth voice representation system with inclusive spaces and clear objectives.
- Train housing colleagues on how to meaningfully share power with young people.
- Leverage housing associations' influence to embed youth voice into sector-wide policy and practice.

- Develop age-specific communication strategies designed with and for young people.
- Collaborate with organisations to educate young residents about housing options and rights.

### Our peer researchers' impact in 2024/25

Kara and Beau have emerged as influential advocates for young residents, presenting their insights at major housing events, including:

- NATFED Public Affairs and Policy Conference

- Housing Community Summit
- Housing 2024
- HACT Community Investment Conference
- London Housing Summit ♦



MTVH colleagues Dominic and Ewa with young residents, Kara and Beau, at the HACT Conference, Birmingham

Supporting communities to be successful

# MTVH & Macmillan – Improving cancer outcomes for residents in Lambeth

**MTVH has embarked on a two-year project with Macmillan Cancer Support to help improve cancer outcomes for residents in Lambeth.**

Data has shown that people in Lambeth are more likely to be diagnosed with cancer at a later stage in the illness, decreasing their chances of survival.

MTVH has invested £67,000 and Macmillan £220,000 towards the project, which aims to ensure everyone in Lambeth knows where to turn for support, as well as developing community-led solutions to the barriers currently preventing access to cancer support services.

To inform our approach, we conducted listening activities with residents and professionals across Lambeth, as well as contributions at cancer-based forums.

Resident focus groups have helped to generate resident-led solutions, such as the planned development of community cancer champions, a series of cancer-based workshops where residents can ask questions and find out more information, and a resident drop-in for anyone impacted by cancer.

**To date, the project has engaged over 700 Lambeth residents.**



**MTVH colleagues Scott and Francesca at Health and Wellbeing event, Clapham Park, London**

In March, Prostate Cancer Awareness Month, we visited Clapham Park construction site, taking local services to the workplace to prioritise the health of construction site staff. This initiative follows conversations with Lambeth residents, who reported difficulty in finding time to put their own health first.

We also hosted a series of events to highlight the impact of prostate

cancer, as well as letting people know what their options are for being tested and where to turn for support following a diagnosis.

This included an event at Lambeth Civic Centre for council colleagues, as well as a men's wellbeing evening which brought Lambeth men together for light exercise, relaxation and food as we work to join up services in the borough. ♦



Supporting communities to be successful

# Summary of our resident holiday activities

**We recognise that children from low-income households are at greater risk of experiencing food insecurity and a lack of access to engaging, stimulating activities in the school holidays compared with their peers.**

To support young people and their families, we use a combination of internal and external funding to deliver holiday activities that offer nutritious hot meals and enriching activities, that support young people to stay connected and positively engaged during the school holidays.

As well as supporting children's wellbeing and development, our offer also provides free childcare, enabling parents and carers to work longer hours.

## Funding

Contributions from local authorities and Holiday Activities and Food (HAF) form a key part of the funding to deliver our holiday offer. HAF is a government-led initiative piloted in 2018 to support families whose children are on benefits or receive free school meals, giving them access to:

- social connection
- organised out-of-school experiences
- reduced isolation
- activities that combat childhood obesity

Holiday activities provide the additional benefit of reducing anti-social behaviour within estates, as young people are positively engaged during the school holidays.

We work with delivery partners over the long-term to build trust with parents/carers and the young people themselves. ♦

## Our summer holiday activities include:

- ➔ Sports
- ➔ Organised trips
- ➔ Crafts
- ➔ Listening opportunities
- ➔ Leadership development skills

Right: Young residents at the Cube community centre, Clapham Park, London



Supporting communities to be successful

# Launch of the Molly Huggins Foundation



Molly Huggins Foundation launch, Wallington, London

In August 2024, in honour of MTVH founder Lady Molly Huggins, we launched the Molly Huggins Foundation which will invest £75m in community impact projects over the next decade.

Working with local partners, the Foundation will tackle areas like homelessness prevention, support for young people to be safe and have opportunities, and pathways to progress in work, to break down the barriers that hold communities back.

The Foundation will target investment based on detailed socio-economic research and gaps

in existing funding from charities, that not only show areas of need but also the type of project that will have greatest impact.

In this way, we will work to break the cycle of poverty by providing people with the support to develop skills, improve connections, find careers and live well.

During its inaugural year, the Foundation Board was formed, its business plan was developed, and its fundraising priorities were shaped by MTVH colleagues and residents. Its very first fundraising activities have now taken place, including a MTVH leadership hike

**We will work to break the cycle of poverty.**

to mount Snowdon, Directorate Fundraising events and receipt of the first donations from corporate partners.

Next year, we look forward to our first major fundraising gala, the continuation of fundraising challenge events, and developing the Foundation's corporate sponsorship package. ♦



Supporting communities to be successful

# The Migration Foundation

**The MTVH Migration Foundation works with migrants, asylum seekers and refugees arriving in the UK with a variety of challenges. Providing housing opportunities and access to key services, the foundation offers a pathway towards greater participation in society.**

The MTVH Migration Foundation helps migrants, people seeking asylum and refugees in the UK to avoid destitution. Providing housing opportunities and access to key services, the foundation offers a pathway towards greater participation in society.

The Foundation is completely independent of government and MTVH housing funding, and only works with people who are participating with the UK immigration and legal systems.

This year, we rolled out our new MTVH Migration Foundation Strategic Plan 2024-2030: A Route to Home that envisions a future where refugees and migrants in the UK have access to stable housing and the chance to live well.

As we transitioned to this new strategy, we had to make difficult decisions about partnerships that no longer fully align with our strategic direction. Some of these partnerships were over a decade long, such as our partnership with [ASAP](#), a fantastic national charity that helps destitute people claiming asylum to access their basic rights to legal representation. As a grant-making fund, we believe it is essential to 'end well,' and took steps to minimise negative impacts on our grantees including providing notice, connecting grantees to other funding opportunities, and providing exit grants.

We also committed to renewing some of our existing grants and forming new partnerships. For example, we solidified a five-year partnership with [The No Accommodation Network](#) (NACCOM) to promote housing solutions for people seeking asylum, refugees and other migrants in housing need.

In addition, we committed to an extra five years of support to the Chartered Institute of Housing by providing secure funding for the [Housing Rights](#) website, which provides recent arrivals and housing advisors with essential up-to-date information about people's rights when looking for a home, based on their immigration status.

In summer 2024, we launched the Refugee Tenancy Deposit Initiative, a new model for providing rental deposits to refugees entering the UK Private Rented Sector (PRS) we developed in collaboration with the property industry charitable trust LandAid. We lead this initiative, which involves a partnership with the Tenancy Deposit Scheme (TDS). This project, delivered by BEAM and supported by partners including British Red Cross, City Bridge Foundation and TDS Foundation, has helped several refugee households to secure homes.

One participant said:

**"The best thing about my experience with BEAM and the rent deposit scheme was the care and responsibility the caseworkers show towards helping vulnerable people."**

Along with strategic grants, we have also been responding to external events impacting the immigration sector. For instance, we donated to NACCOM following the riots and immigration protests in summer 2024, which was then re-granted to members — i.e. smaller charities supporting vulnerable migrants — directly affected by the riots. ♦

## Supporting communities to be successful

## CASE STUDY



MTVH colleague Akbar and officials from the Department for Levelling Up, Housing and Communities at ReStart Point, Derby

## THE RE-START POINT PATHWAY

Individuals with No Recourse to Public Funds (NRPF) or other immigration status issues are particularly at risk of homelessness and destitution, and often struggle to access mainstream support.

In 2017, we established Re-Start Point — the first hostel in England for destitute men with NRPF. Since then, Re-Start Point has accommodated over 70 men with insecure immigration status, offering them an opportunity to rebuild their lives.

Re-Start Point provides a safe place for residents to stay while resolving complex legal immigration issues, accessing much-needed healthcare, learning English and finding sustainable housing solutions. For some, this has been a critical turning point, and some are now volunteering in the local community.

Research by charities such as the Refugee Council and the British Red Cross indicates that transitional accommodation for refugees at risk of homelessness with newly granted status is an important step towards securing more stable housing.

A highlight in 2024 was the launch of our first shared property for refugee women at risk of homelessness. We plan to extend our services to more refugee women, alongside services for men in the East Midlands and potentially other areas. We intend to reinvest surplus funds into Re-Start Point hostels as a sustainable source of homelessness funding. →

## Supporting communities to be successful

## CASE STUDY



### MH's journey

MH, a Sudanese national, arrived in the UK in March 2003. His initial asylum claim was denied in 2017, and his subsequent appeal against the Home Office decision was also unsuccessful.

From 2017 until 2021, MH experienced homelessness. He was referred to MTVH by the British Red Cross and allocated accommodation at Re-Start Point, where he received daily support. During his stay, MH began volunteering as an interpreter for the British Red Cross, leveraging his proficiency in multiple languages. He was also assisted in compiling additional evidence to support his fresh asylum claim, which was communicated to his solicitor.

In January 2023, MH was granted Leave to Remain. He subsequently transitioned from Re-Start Point to our shared transition property in April 2024.

We provided support in registering him with Derby Homes and MTVH housing, and in October 2023, he received an offer of permanent accommodation from MTVH and moved into his new home. MH continues to volunteer and has secured full-time employment.

### TM's journey

TM is a national of Afghanistan who fled her home country in 2023 due to conflict and claimed asylum in the UK. She was housed by Serco, funded by the Home Office, until her asylum claim was decided, and was granted Leave to Remain in October 2024. Upon obtaining her status, TM faced the risk of homelessness and was referred to MTVH by Derby Refugee Advice Centre. She was assessed and subsequently offered a tenancy in our new two-bedroom shared accommodation for single refugee women.

MTVH provided all essential items for TM's move-in and daily support until she settled in. Additional assistance was provided to help TM claim Universal Credit and housing benefits. TM has been introduced to an MTVH Work & Skills specialist who will assist her with accessing further training, qualifications and skills to gain employment.

We have supported TM in registering with Housing Jigsaw and Derby Homes, enabling her to bid for eligible properties and eventually move into permanent housing. This ensures that she can live with dignity, free from the fear of homelessness or an uncertain future. ♦

Supporting communities to be successful

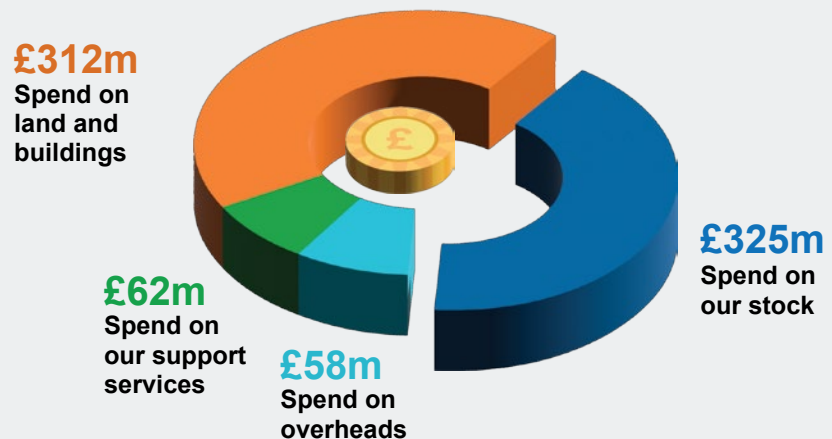
# Delivering residents value for money

**As a charitable organisation, we are committed to spending our money in ways that best serve you.**

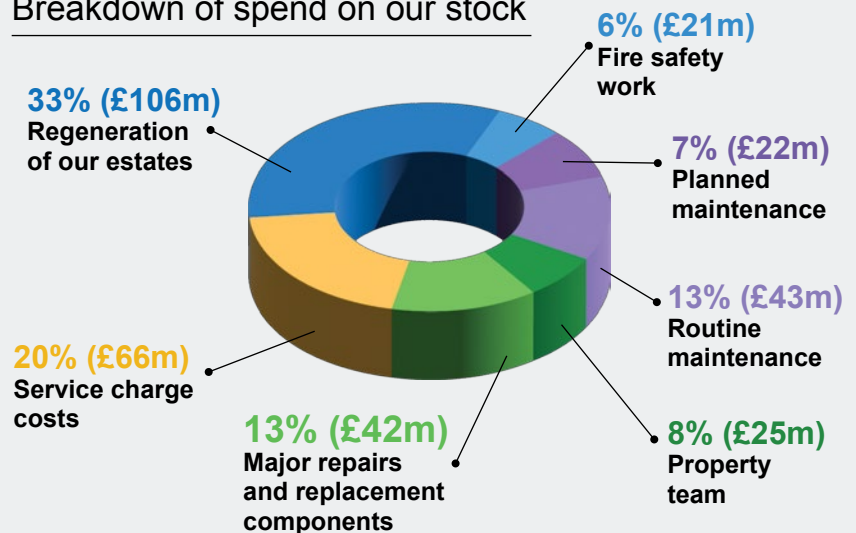
Over the 2024/25 financial year, which ended in March 2025, 84% of our spending was dedicated to our core purpose: maintaining our stock of existing homes and building new ones. 8% of our spending went towards our support services, while another 8% went towards our organisational overheads.

The responsibility for ensuring all spending is efficient, effective and economical sits with our main Board who have a duty to embed a Value For Money (VFM) approach across the organisation. By integrating this VFM culture and mindset, the Board helps ensure resources are directed to you in an optimal manner, enabling you and your communities to be successful. ♦

## How your money was spent 2024/25



## Breakdown of spend on our stock



### DEFINITIONS:

- **Regeneration of our estates** – Improving or rebuilding existing estates.
- **Service charge costs** – Costs for shared areas, such as cleaning, repairs, maintenance, improvements, and insurance.
- **Major repairs and replacement of components** – Larger, more expensive works like replacing kitchens or bathrooms.

- **Property team** – Costs related to running our property services.
- **Planned maintenance** – Scheduled, proactive maintenance to keep homes in good condition.
- **Routine maintenance** – Regular upkeep and day-to-day repairs.
- **Fire safety work** – Improvements carried out as part of our fire safety programme



Supporting communities to be successful

# Providing residents with financial support

**We recognise that increasing numbers of you are facing financial challenges.**

This year, our Community Impact and Customer Accounts teams have provided financial support to 5,200 residents in a range of ways, from benefits and cost savings advice to help with the cost of living.

Working with external partners, charities and using our own funds, we helped create £3.4m in financial gains for residents in 2024/25 (£3m in 2023/24).

We increased our Tenant Welfare Fund this year, allowing us to support 1,138 residents with £579,479

£3.4m

in financial gains for residents by working with external partners, charities and using our own funds



2,558

residents supported with urgent food, fuel and essential household items



worth of rent arrears, enabling them to stay in their homes.

Our Tenant Welfare Fund was also used to provide 2,558 residents with £479,748 of support with urgent food, fuel, essential household items and complex personal needs, with an average response time of one hour for urgent food and fuel requests. →



MTVH colleague and residents at Vanguard Kitchen, Wallington, London



MTVH colleague with resident at Family Day, Clapham Park, London



## Supporting communities to be successful

### SAVING YOU MONEY WITH POCKET POWER

Our partnership with Pocket Power continues to provide a phone service available to all residents, to help reduce household bills and connect you with financial support. Since 2020, 1,071 residents have benefited from this service, resulting in total savings of £281,239. For every £1 invested by us in Pocket Power, residents save £8 annually and £16 for the lifetime service.

#### Case studies – residents benefitting from advice services:

##### NOVEMBER 2024

When MTVH resident Sharon was struggling to pay for her energy bills and food, she reached out to MTVH colleague Steph for support. Steph helped Sharon apply to the local council's household support fund, and while they await a decision, she also secured a water discount Sharon was eligible for. Steph shared information on low-cost SIM deals to help reduce Sharon's expenses and arranged follow-up calls to apply for an energy trust fund and a white goods grant. Since then, Sharon has received a debt write-off from her energy supplier and a new fridge freezer and washing machine.

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**Total savings: £1,149**

##### JANUARY 2025

When MTVH colleague Sian first spoke with MTVH resident Lloyd in September 2024, she discovered that he hadn't made any water payments since moving into his property, and his arrears had already been passed to debt collection. Sian helped Lloyd set up a payment plan and apply for the Big Difference scheme to reduce his future payments. She also applied for a water meter to further reduce his payments. Lloyd was also facing significant energy arrears. Although his previous application to the British Gas Trust Fund had been unsuccessful, Sian assisted with a new application, which was approved in early 2025.

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**Total savings: £1,946**



##### FEBRUARY 2025

Having just moved into his new home, MTVH resident Suleman had yet to set up his utility accounts. MTVH colleague Aaron helped Suleman identify his suppliers and complete the set up process. Once everything was confirmed, they set up a follow up call to apply for the WaterHelp discount with Thames Water, reducing Suleman's water bill by 50%. They also applied for the Thames Water White Goods fund, which awarded Suleman a new gas cooker.

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**Total savings: £588**



Supporting communities to be successful



MTVH colleagues and residents at East Midlands Regional Panel, Nottingham, Beeston, Nottinghamshire

# Resident satisfaction and complaints

We aim to resolve your complaints promptly and use these insights to improve the way our services are delivered.

## RESIDENT SATISFACTION SCORES



▼ 4%

Resident satisfaction with customer enquiries fell from 69% in March 2024 to 65% in March 2025 – a decrease of 4%.



▲ 8%

Resident satisfaction with the moving in process grew from 78% in March 2024 to 86% in March 2025 – an increase of 8%.



▼ 3.2%

Resident satisfaction with planned works fell from 83% in March 2024 to 79.8% in March 2025 – a decrease of 3.2%.



▲ 4%

Resident satisfaction with repairs grew from 72% in March 2024 to 76% in March 2025 – an increase of 4%.





## Supporting communities to be successful

### Complaints

Our annual Learning Scrutiny review process invites residents to review specific services, offer feedback, collaborate on reports and make recommendations for improvements. This year, you have helped shape our annual complaints performance report, which is available to view in full on our website. The report outlines our key learnings from complaints this year and the service improvements we have made as a result. The report is a requirement of the Housing Ombudsman Complaint Handling Code and part of our commitment to being open and transparent about the volume and nature of complaints we receive.

This year we have focused on improving the customer experience of our complaints process by ensuring our complaints teams are providing quality responses, maintaining communication to residents throughout the process, and sending a timely response. We will continue to focus on these areas in the coming year, as well as utilising complaints insights to identify areas for improvement across MTVH.

Additionally, as part of our ongoing commitment to improving your experience, we have completed a



Benefits information drop-in, Hillview Community Centre, St Ann's, Nottingham

self-assessment against the Housing Ombudsman Complaint Handling Code.

This report and the self-assessment have been shared with our Board, confirming that our complaints policy and processes comply with the Code's requirements. The report is available to view in full on our website. ♦

### COMPLAINTS PERFORMANCE FOR THE YEAR:

**8,375**

complaints received  
in total (6,058 stage 1;  
1,868 stage 2)

**28.7%**

of complaints moved  
to stage 2

**97%**

of complaints responded  
to within Housing  
Ombudsman Service  
timescales

**21%**

increase in complaints  
since last year

### HOUSING OMBUDSMAN PERFORMANCE FOR THE YEAR:

**17%**

increase in cases  
determined since last  
year

**1**

complaint handling  
failure order received

**402**

findings received

**10**

cases determined as  
severe maladministration

**161**

cases determined



Supporting communities to be successful

Addressing damp and mould

We have been engaging with the Department of Levelling Up, Housing and Communities (DLUHC), along with members of the G15 and other housing associations across the country, to plan for the implementation of Awaab’s Law which addresses damp and mould. The first phase of the law is due to come into effect in October 2025.

Since 2022, we have been developing new systems and software to help us better manage reports of damp and mould in our homes and respond to them as quickly as possible. The recent guidance attached to Awaab’s Law has allowed us to further develop these systems.

In line with Awaab’s Law, we remain committed to addressing instances of damp and mould in our homes, carrying out repairs where necessary and providing you with ongoing advice and support. Guidance on how to manage damp and mould can be found on our website, as well as information about how to report issues in your home.

Guidance on how to manage damp and mould can be found on our website, as well as information about how to report issues in your home.

Residents using our online self-service system

It is encouraging to see that over the last two years an increasing number of you have used our online self-service system to manage your MTVH account.

This service enables you to make enquiries, report repairs and make payments in your own time, offering more flexibility in the way you contact us, helping you to avoid call queues and enabling you to get updates linked to your MTVH account.

Today, nearly 180,000 of you are actively using the system, which we are continuing to develop and improve on the basis of your feedback to our team. ♦

Here is some data showing how you’ve been using the system over the last two years:

Year	Repair requests online	Enquiries online	Customer payments online	Active users	Total new registrations
2023/24	31,400	26,011	£165,100	163,979	7,863
2024/25	36,848	37,196	£186,246	178,090	6,351



Supporting communities to be successful

# Tenant satisfaction measures

## We are working hard to serve you better every day

The Tenant Satisfaction Measures (TSMs) are an important part of our commitment to actively listen to you and take decisive action based on your input. These insights reflect thousands of resident voices – demonstrating what we're doing well and where we're stepping up to improve. We would like to thank all residents who took the time to give us their feedback – this has helped us understand what matters most to you and how we can make meaningful improvements to our services and processes.

We welcome the latest TSMs and the opportunity to see our progress across many areas. We acknowledge that there are areas where we can improve and we are working continuously to do so.

The feedback the TSMs provide is valuable which is why we have moved our data and insight functions in-house, giving us more agility to respond to emerging issues and focus on what matters most to you. You can learn more about this on our website [here](#).

**We would like to thank all residents who took the time to give us their feedback.**

## Overall Satisfaction

We recognise that overall resident satisfaction has seen a slight decline this year compared to last year. Whilst this is not the direction we want to see, we are committed to learning from this feedback and using it as a catalyst to drive continued improvements across all areas of our service.

We know that delivering consistently high-quality services, clear communication and timely resolution of issues are vital to building your trust. That's why we've invested in

bringing key services like repairs and resident insight in-house, introduced a new Customer Experience Plan and strengthened our complaints handling processes. As you will see below, these changes are already having a positive impact in targeted areas, and we are focused on making this improvement felt more widely by all residents.

We are listening and we remain determined by working collaboratively with you to shape services that better meet your needs. →

**SATISFIED WITH THE OVERALL SERVICE FROM MTVH:**

**67.7%**  
rented homes

**30.4%**  
shared ownership homes



Supporting communities to be successful

Effective complaints handling

We recently made changes to our complaint handling service to improve both the quality and timeliness of our responses. Stage one complaints handled within the Housing Ombudsman’s timeframes have jumped from 87.2% last year to 96.7% this year. Stage two complaints have also increased from 87.6% to 98.6%.

We have identified that we need to reduce the number of cases in which we require an extension of time to respond to the complaint. We have developed an improvement plan to achieve this goal

and will update the Regulator of Social Housing on our progress.

Complaints handling is further supported by our new Customer Experience Strategic Plan developed in 2024 which is now being implemented.

In addition, our improved CRM system implemented in 2024 continues to improve complaint handling and reducing the number of extensions to complaints. Learn more about our complaint handling process on our [website](#).

	Rented homes	Shared ownership homes
Overall satisfaction on complaints handling	37.1%	16.9%
Number of Stage One complaints received per 1,000 homes	115.7	124.2
Number of Stage Two complaints received per 1,000 homes	31	39.2
Stage One complaints responded to within Housing Ombudsman’s Complaint Handling Code timescales	96.7%	95.6%
Stage Two complaints responded to within Housing Ombudsman’s Complaint Handling Code timescales	98.6%	97.6%

Maintaining building safety

Following a recent inspection, the Regulator of Social Housing said that we understand the condition of our homes and that this informs the provision of good quality, well maintained and safe homes for residents. This includes ensuring our homes meet the Decent Homes Standard.

We have assessed our higher risk buildings, we have added to the resource in the Safer Buildings team,

and we are working through our fire remediation programme to improve the safety of our buildings as required.

We are also working to engage more effectively with residents in higher risk buildings and those undergoing remediation. We are already addressing this area through implementing our resident engagement strategy.



RESIDENTS SATISFIED THAT THEIR HOME IS SAFE:

74.4%  
rented homes

56.8%  
shared ownership homes





Supporting communities to be successful

Maintaining building safety continued

	Rented and shared ownership homes
Required gas safety checks carried out	99.9%
Required fire risk assessments carried out	100%
Required asbestos management surveys or reinspections carried out	100%
Required legionella risk assessments carried out	100%
Required communal passenger lift safety checks carried out	100%

Keeping properties in good repair

Meeting our own timescales for non-urgent repairs where services have recently been brought in-house was identified as a challenge. We have increased repairs staff capacity to help address this issue as we complete the transition to this in-house service.

Overall satisfaction with repairs has improved significantly since the move to our in-house service and we are now able to receive resident feedback in more detail about the repair experience through a dedicated transactional survey.



MTVH Networks colleagues

Overall satisfaction about repairs	68.2%
Satisfied with the time taken to complete the most recent repair	67%
Homes not meeting the Decent Homes standard	2.9%
Non-emergency repairs completed within MTVH's timescale	83.4%
Emergency repairs completed within MTVH's timescale	90%
Satisfied that their home is well-maintained	68.3%



## Supporting communities to be successful

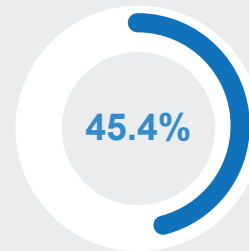
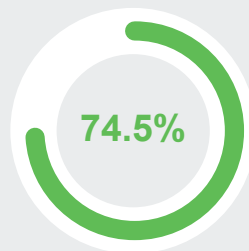
### Respectful and helpful tenant engagement

MTVH residents have meaningful opportunities to influence our strategies, policies and decision making, and we are making changes to our services as a result.

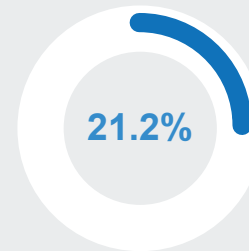
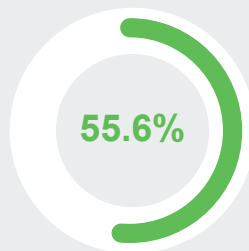
This is the result of our Customer Voice Framework, which provides multiple forums such as Resident Panels, our Customer Council, surveys and other feedback opportunities for you.

We use the information we hold about the diverse needs of residents to assess whether our housing and landlord services deliver equitable outcomes. We also provide accessible information about our performance and landlord services, and we are working to improve this further. Read more about the policies and standards we hold ourselves to on our [website](https://www.mtvh.co.uk). →

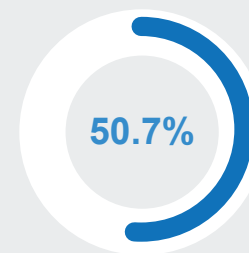
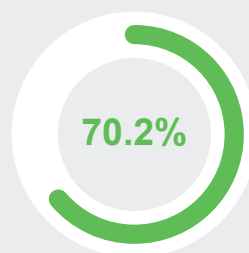
#### Agree MTVH treated them fairly and with respect



#### Felt MTVH listened to their views and took actions



#### Felt MTVH kept them informed on points that matter to them



KEY: ● Rented homes

● Shared ownership



Supporting communities to be successful

Responsible neighbourhood management

We are continuing to work with other organisations to deter and tackle anti-social behaviour and hate incidents and promote wellbeing.

This reflects the dedication of our housing management and community impact teams across all our regions and

our ability to work in partnership with local authorities, government agencies and community organisations.

The launch of the Molly Huggins Foundation in July 2024 will enable us to secure more partnerships and funding to achieve more in this area.

	Rented homes	Shared ownership homes
Overall satisfaction with the maintenance of communal areas	66.9%	48.3%
Satisfied with MTVH's handling of anti-social behaviour	57.6%	22.6%
Felt MTVH makes a positive contribution to the neighbourhood	63.1%	24.3%
Number of ant-social behaviour cases opened per 1,000 homes	41.8	
Number of anti-social behaviour cases opened per 1,000 homes involving hate incidents	0.6	

Looking ahead

Whilst this year's TSM results show some areas for improvement, they also highlight where we're making real progress. We are listening — and, more importantly, we are acting.

Our Customer Experience Strategy is being rolled out to improve outcomes for residents and build a culture where every team member is focused on resident service.

We are continuing to focus on homeowners whose TSM scores are lower than our tenants, and we are

working hard to restore parity. For example, our new Service Charge Collaboration Group with involved residents works directly with our homeownership team to influence the quality of our communications to homeowners.

Our focus remains clear: to serve you better every day and this will be reflected in our new 2026-31 strategy that will be launched later this year.

If you would like to share your voice with us, please visit our [website](#). ♦

Supporting communities to be successful

# Our Customer Experience Strategic Plan

## Our plans and priorities to serve you better everyday

Our 2025–2027 Customer Experience Strategic Plan has been designed to create a culture where everyone at MTVH is responsible and accountable to you, our residents.

We recognise that your circumstances are unique and individual, and we aim to build strong, trusting relationships with you, ensuring you feel valued, heard and can feel the difference through improvements to our service delivery.

We also care about providing good quality services to our leaseholders and shared owners. We have listened to you and as a result have markedly improved the quality of information provided on our service charges and this has led to improvements in satisfaction, although there remains more to do.

Our Customer Experience Strategic Plan will work alongside our other strategic plans, providing guiding principles to support how we achieve our overall strategy. →



MTVH colleague Serena with Housing senior leader and Partnership for Young London partner at Farringdon, London

### OUR COMMITMENTS TO YOU

#### → Accountability & ownership

We are committed to a culture of ownership across the organisation, where we will take responsibility for all resident issues.

#### → Responsive service delivery

We know the importance of your homes and will work hard to respond efficiently and effectively.

#### → Communication & transparency

By listening to understand, not just respond, we will improve our communication to ensure we're direct and clear in our messaging.

### Our strategic priorities

We regularly listen to your feedback, and while the majority of you report positive experiences with us, we know there are still areas we need to improve.

During 2025–2027, our focus will be on improving:

- Trust, accountability & confidence
- Communication & customer service
- Accessibility & diversity
- Anti-social behaviour, communal areas & neighbourhood
- Rents, service charges & financial strain
- Maintenance, repairs & response to emergency repairs



## Supporting communities to be successful



MTVH colleague Kate and resident at Green Towers Community Centre, Edmonton, London

### Our programmes of work

#### 1. Know our residents

Our vision is to know everyone living in our homes, have a deep understanding of your needs and attributes, and deliver services that respond to these so our offering is fit for purpose now and in future.

To help us achieve this, during 2025/26 we will establish our Knowing Our Customer Programme and conduct a review of existing resident data, defining what data we capture, why we capture it and how we will use it to personalise service delivery.

As part of our aim to get to know you better, we have started a home visit programme over a two-year period, with an initial focus on vulnerable residents and “no access” homes.

Tracking your overall satisfaction through our Tenant Satisfaction Measures will help us to understand the success of this programme. We achieved a tenant overall

satisfaction score this year of 68% which was lower than the target of 70%. We aim to improve this score and the equivalent for shared owners (which was 30%) by at least 2% over the coming two years.

#### 2. Involving you in decision making

During 2025/26, we will continue to identify new opportunities for you to have meaningful involvement and influence in the way we deliver our services.

We will review our existing Customer Voice Framework, identifying what's working well and areas for improvement, as well as conducting a review of our resident groups to ensure they are representative of our diverse communities and services.

To help keep you informed about the issues that matter to you, including how you have influenced decisions at MTVH, we will be developing a new communication framework.

Our Tenant Satisfaction Measures survey includes questions to help us monitor the progress of this programme. Satisfaction with how we listen to your views and act upon them — currently at 56% for rental residents and 21% for shared owners — is an area we are looking to make progress on. We are also aiming to increase the number of you helping to shape our services from 1,200 to 2,000 by 2026.

#### 3. One MTVH

We're currently working on developing a culture of “OneMTVH”, with an organisational focus on fostering strong collaboration, and all teams working together for the benefit of you. We want to empower our colleagues to take ownership of your issues, so they can be proactive in pre-empting and resolving them. In 2025/26, we will conduct a cultural review and renew our people strategy, focusing on building a vibrant organisation with a strong team culture. ♦

# *Responsive to our residents*

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MTVH colleague Francesca and residents at Moorlands Community Centre, Brixton, London

# How to get in touch

## ONLINE

Our easy access forms are a quick and simple way to send us a message about:

- Neighbourhood concerns
- Estate maintenance issues
- Payments
- Repairs
- Complaints

Visit [www.mtvh.co.uk/contact-us](http://www.mtvh.co.uk/contact-us)

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## CALL US

From 8am – 6pm, Monday to Friday our phonelines are open with support for emergencies available 24 hours a day.

A call back feature is available so you don't have to hold too long waiting for an answer. Choose the call back option when you phone and keep your place in the queue – let us call you.

Call us on **0203 535 3535**

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## MTVH ONLINE

Request and track your repairs, make a payment or check your balance through your personal MTVH Online account.

24 hours a day, 7 days a week.

Visit [www.mtvh.online](http://www.mtvh.online)

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## WRITE TO US

Our address for letters is:

MTVH  
Waterfront House  
Technology Drive  
Beeston, NG9 1LA

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## TRANSLATIONS

We provide:

- Interpretation, including British Sign Language
- Language translation
- Braille and large print

Request an interpreter or translation by completing a form online:

[mtvh.co.uk/contact-us/customer-services-enquiry/](http://mtvh.co.uk/contact-us/customer-services-enquiry/)

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