MANOR ESTATES
Housing Association



"Wherever I lay my hat" the winning photograph sent in for our competition, celebrating "Our Houses, Your Homes" by our tenant in Springvalley

Manor Estates Housing Association Ltd

Annual Review 2024/25

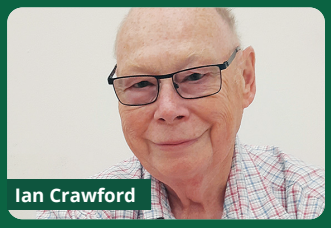
CELEBRATING 30 YEARS
OF MANOR ESTATES HOUSING ASSOCIATION
A Legacy of Service and Commitment

30 YEARS ANNIVERSARY

30TH BIRTHDAY TEA PARTY

Chair Report 2024/25

This year's Annual Report is a special one as it marks Manor Estates Housing association's 30th Birthday.


Ian Crawford







Some tenants have been with us for all those years, and it was a highlight of our year when we held a celebration party in March involving long term tenants, together with staff and Board members past and present. The afternoon was greatly enjoyed, and it was a very successful occasion. Manor Estates has gone from strength to strength and all those who have been part of that are to be congratulated.

But it has been a busy year in other ways. Work has commenced on site in South Queensferry of Phase 2 of our development there and will create 10 family homes and 15 flats. A few weeks ago, we saw drone pictures of progress and it will be fascinating to watch this coming to fruition over the next few months

In March Manor Estates maintained its Investors in People Gold award. This is a significant recognition of the hard work of many people in striving to be the best we can be and demonstrate commitment to our values. And its shows that our people are at the heart of all we aim to do.

A great deal of work has gone on behind the scenes in refinancing our loan structure, so necessary in underpinning our financial strength for the future, and we now have a supportive loan of £13m from the Royal Bank of Scotland in place. The work to put this in place has been complex and demanding, and the Board gratefully acknowledge the efforts of staff arranging this.

As Chair since October 2024 I have been impressed, thankful and inspired by the staff and tenants I have met. All deserve a big vote of thanks. My Board colleagues, and my predecessor , Rachel Hutton, also have earned considerable gratitude for their hard work, which is entirely voluntary.

So, here's to the next 30 years!

Ian Crawford, Chair



- South Queensferry Phase 2 creating 10 family homes and 15 flats
- Maintained Investors in People Gold award

You can follow us on Social Media **@ManorEstatesHA**

Performance Information

	2022/23	2023/24	2024/25
Current Tenant Rent Arrears (% of rent due)	1.7%	2%	**2.5%**
Former Tenant Rent Arrears	0.4%	0.3%	**0.5%**
No. of properties let during the year	60	59	**59**
% rent loss due to properties being empty	0.5%	0.5%	**0.38%**
Rent Collected as a % of rent due	99.7%	101.1%	**100.80%**
Average number of days to re-let a home	33.2 days	32.7 days	**24.05 days**
Average time to complete an Emergency Repair	1.92 hours	2.08 hours	**3.49 hours**
Average time to complete a Routine Repair	5.4 days	7.8 days	**9.5 days**
% of reactive repairs completed right first time	84.2%	76.5%	**75.7%**
% rent increase	7%	6.5%	**3.8%**

General Comments:

2024/25 has been another challenging year for the Association in terms of service delivery for reactive maintenance. We have not been able to consistently meet our target response time for both Emergency or Routine Repairs and the performance has also dropped in securing repairs completed right first time. We appreciate your patience during this period and hope to see an improvement in our performance next year. As ever, our Repairs team are on hand in office hours, to assist you with any necessary arrangements.

Allocations

During 2024/25 we allocated a total of 59 properties – 46 in general housing and 13 in our retirement housing developments. Six of the allocations were to existing tenants to improve their housing situations.

We continue to support City of Edinburgh Council to address the housing emergency that was declared in November 2023. The Council is working to address the problems of homelessness rates and housing costs in the city. MEHA have supported the council to address this emergency by increasing the proportion of lets that we make to homeless households. In 2024/25, our percentage of lets to homeless rose to 63%, from 54% in 2023/24, and we will continue to work with the Council to address the homeless problems in the city.

63% Percentage of lets to homeless

Rent Arrears

The level of rent arrears increased slightly during 2024/25 and remains a key focus of our Housing Management team. We continue to work to offer support and advice to tenants who experience difficulty paying their rent and, in some cases, other debts.

In October 2024, the Welfare Rights service provided to us by Link ended. From April 2024-October 2024, the Welfare Rights Officer achieved financial gains of **£226,067** for 88 of our tenants. A new Welfare Rights service will start in early 2025. Our Energy Advice service helped 58 tenants during 2024/25, achieving financial gains of £18,010, and through our links with the Energy Hardship Fund, we secured £5,488 in energy vouchers for tenants.



110 further tenants benefitted from the MEHA Sustainability fund and other external grants to provide household goods, such as flooring and window coverings.

Planned Works and Improvements

What we did in 2024/25

During the last year we have continued to invest in our properties and have completed the following improvements, spending over £1,085,000 on upgrade works.

Project	Spend	Number Completed
Gas Central Heating Systems	£185,000	35
Kitchens	£260,000	42
Bathrooms	£65,000	9
Windows & External Doors	£411,500	66
Communal Internal Stair Painting	£1,800	1
External Paintwork	£152,000	386
Smoke detection	£9,600	26

We have undertaken regular gas and electrical safety checks.

Gas servicing annual cycle

100% of MEHA and MEAL properties that were due to be serviced in 2024/25 were carried out. All services were completed with the 12 month anniversary date.

Electrical checks

137 electrical checks in MEHA properties, 24 in MEAL properties and 108 to Common Stairs have been carried out.

At the end of the year 100% properties have a valid EICR cert.

✓ **100%** Valid EICR cert

Completed the installation of:

- ✓ 3 external access ramps
- ✓ 3 wet floor shower conversions
- ✓ 1 stairlift
- ✓ 1 hoist & an adapted WC

Medical Adaptations

Throughout the year 2024/25 we received a number of recommendations through the City of Edinburgh Council for adaptations which would allow tenants to continue living in their home. In total, we received £46,000 in grant funding from the City of Edinburgh Council to meet the cost of these. We completed the installation of 3 external access ramps, 3 wet floor shower conversions, 1 stairlift, 1 hoist & an adapted WC. In addition, internal and external grab rails & second banisters were fitted across 20 properties.



Fire Safety/Smoke Detection

100% of tenanted properties have had compliant interlinked Smoke & Heat detection systems installed in accordance with Scottish Government legal requirements.

✓ **100%** interlinked Smoke & Heat detection systems

Financial Summary for 2024/25 Annual Report

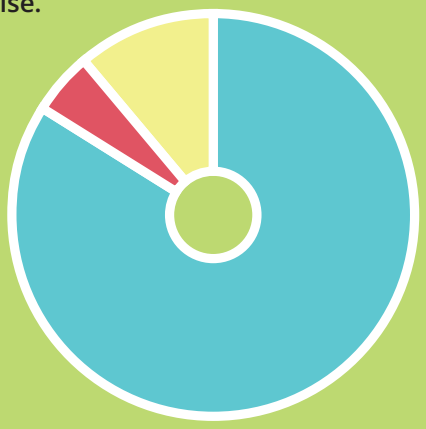
This year has been another financially stable year for MEHA, as we ended the year with a surplus of £1.1m. This was before the pension actuarial gain of £98k and though this is not a cash transaction, it has increased our reserves. Our reserves stand at £24m which show how we have invested in our housing properties over the last 30 years.

While we continue to pay off our loans, we also refinanced the loans during the year. We moved from Santander to Royal Bank of Scotland, who are major lenders to the sector. Our total borrowings stood at £8.9m as at 31 March 2025.

The following tables illustrate our main sources of income and areas of expenditure for the financial year to 31 March 2025.

Income 2024/25

Our rent increase of 6.5% was implemented from 1 April 2024 after our tenant consultation exercise.



- Rent and Service Charges
- Factoring
- Lease & Other

Expenditure 2024/25

Key areas of expenditure for 2024/25 are shown in the chart below:



- Loan Interest
- Management
- Planned Maintenance
- Reactive Maintenance
- Loan Repayment
- Factoring & Lease Costs

Main changes during the year:

- As mentioned above we spent a lot of the year getting ready to replace lender Santander with RBS and were delighted when this process was concluded in Feb.
- Once we changed lender, we then were able to fix the interest rate on a large part of our loan. This provides MEHA with budgeting certainty for this portion of the loan. We will pay interest at a variable rate on the balance.
- Work has started on Phase 2 of our development in South Queensferry.
- Our annual external audits were performed remotely and resulted in clean audit reports and no suggestions for improvement.
- Our Internal Auditors (TIAA) have concentrated this year on MEHA's Performance Development Reviews, Corporate Governance - Regulatory Standards and Tenant Safety (Gas).
- Our 30 year plans included an estimate of the costs necessary to enable our properties to reach net zero. This has fed into subsequent Board discussions.
- MEHA gained Cyber Security Accreditation during the year and underwent an external ICT penetration test to ensure our ICT security systems are robust.

A summary of the Association's financial results for 2024/25 are shown below – a full copy of the accounts is available on request.

Financial results	2024/25 £m	2023/24 £m
Turnover	7.8	7.4
Surplus (deficit) for the year	1.1	1.5
Total Reserves	24	23
Income from social lettings	6.6	6.3

Visit the Association web site: **www.manorestates.org.uk**



Staff Changes

2024/25 saw a number of staff changes....

Leavers:

Carolyn Hughes
Depute CEO/Housing Management Director, July 2024

Mandy Neill
Corporate Services Assistant, December 2024

Starters:

Ruaridh Ferguson
Housing Assistant, May 2024

Nicola Stobie
Housing Management Director, July 2024

Fiona Rhodes
Corporate Services Assistant, March 2025



Contact

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Scottish Charity: SC023106
Scottish Housing Regulator HEP 284
Information Commissioner Registration No: Z6870536

Board Membership


Rachel Hutton


Ian Crawford


Phil Rowsby


Andrew Clark


Geoff Kitchener


Willie Raeburn


Laura Fordyce


Roddy Elliot


Ainan Groat


Jo McFadyen
(No photo available)

The Association's Board is responsible for setting the strategic direction of the organisation, ensuring that key objectives are met and services meet customers' expectations. It also monitors performance and makes sure the organisation complies with all its legal and regulatory obligations.

Board members are all volunteers.

During 2024/25 the membership of the Board and their attendance at meetings that they could have attended in the year were:

	Board Attendance	Audit Committee Attendance
Rachel Hutton	100%	25%
Ian Crawford *(Chair since September 2024)*	100%	
Andrew Clark	75%	100%
Geoff Kitchener	100%	
Phil Rowsby *(Vice Chair since September 2024)*	88%	
Willie Raeburn	100%	100%
Laura Fordyce	88%	75%
Roddy Elliot	100%	100%
Jo McFadyen *(co-opted Aug 2024, appointed 4th September 2024)*	80%	
Olivia Nolan *(co opted Aug 2024, appointed September 2024, resigned January 2025)*	67%	
Ainan Groat *(Co opted November 2024)*	100%	