



Hitting the right notes



Manningham Housing Association
Annual Report 2007

Listening to Manningham's melodies

Manningham Housing Association has been hitting all the right notes in 2007. And that's why we want to make a bit of a song and dance about it in our annual report. Over the past year we've added new homes for shared ownership and affordable rent and we've improved services to customers. We're getting tenants more involved in our decision making process. And, thanks to the 'Bradfactor', Manningham is discovering local music and dance talent too. So slot in your ear phones and switch on your i-pod because whatever your taste in music – Bhangra, Hip Hop, Ghazal, Jazz or Classical – you're going to love the sound of Manningham's music in 2007.



A chorus line

If the audience go home humming the chorus line, you know you've got a hit. That's what the great Broadway musical directors used to say about their productions. Well, it's just the same with Manningham's Values. They're instantly recognisable, equally memorable and have been a hit number for more years than we can remember!

We will serve the disadvantaged among those who are not primarily of UK descent, or who are seen by the majority to be outsiders.

We shall work with the disadvantaged, to achieve empowerment and acceptance within society.

We will focus our activities within the urban areas where social deprivations are compounded.

We will recognise the rich diversity of the communities which we serve and enable them to live in peace and harmony.

We will ensure that equality, justice and dignity of the individual are integral to the way we work.

We will make our work ecologically sustainable for the benefit of future generations.

We will strive for the best quality in every aspect of our operations, using the skills, intelligence and commitment of our people.

We will always be caring, honest and open.

Manningham's 2007 play list

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A rich heritage... that's always in key

The people of Bradford have always made music. Classical composer Frederick Delius, indie-rockers 'Terrorvision' and Pop Idol's Gareth Gates are some of the names that come instantly to mind. A rich and diverse range of talent of which the city can be proud. And Manningham Housing Association is the same. We started life as a classical housing association and that's still very much our main theme. But over the years we've expanded our repertoire too, working with the Council and a whole host of other agencies to create perfect harmony amongst all the people living in our multi-racial city.



Manningham Housing Association first came on the scene in 1986. Our purpose was to provide new quality larger homes. And that's been our target ever since - delivering quality and value to inner-city housing.

Over the past twenty years we've kept adding new numbers to our play list. Indeed, thanks to stock transfers and new developments, our back catalogue



of hits now comprises over 1,000 properties, homes for well over 6,000 people from all walks of life and ethnic backgrounds.

Manningham Housing Association's success lies in our ability to fill a niche in social housing, meeting the demand for larger family homes suitable for occupation by extended families. Of the properties currently in

management, 46% have four bedrooms or more, which is well above the norm for most social landlords.

As well as housing provision, Manningham leads the way on a number of innovative and challenging social and housing plus issues. For instance, we operate a refuge for black women fleeing domestic violence, we

pioneered the Mutual Aid community project, we house refugees and we're at the heart of the regeneration programme in Bradford.

And now, as we set about meeting the needs of the i-pod generation we're all set to record some more smash hits in the housing world.

Waving the baton in Bradford



Every great orchestra needs a great leader. And waving the baton at Manningham Housing Association is Ruby Bhatti. Whilst we're not sure whether our Chair's musical tastes lean towards Mozart, Munni Begum or M-People, one thing is for certain; from the moment Ruby taps her baton for the overture to begin, Manningham's performance will be a soothing symphony.

A warm welcome to Manningham Housing Association's Annual Report 2007 - my first since taking over from Akhtar Malik as Chair of the organisation.

Manningham's key role is that of a provider of affordable housing. Over the past twelve months, through Firebird JVC, we've committed 130% of our housing allocation with ongoing work on a wide range of housing projects right across Bradford. We continue to enjoy an excellent working relationship with Bradford Community Housing Trust (BCHT). Together we provided the bulk of new homes in the area, creating mixed, balanced and sustainable communities.

As part of our drive for sustainable communities, we launched 'Kick Start', an initiative to encourage people from minority communities to set up their own businesses. It's proving to be a success with a number of tenants trying self employment with financial help from 'Kick Start'.

Shared ownership is very definitely 'top of the pops' in Bradford. A housing survey of the area conducted by Ecotec has shown massive awareness by the local BME population. It's hardly surprising. As spiralling housing costs are putting home ownership out of the financial reach of many, shared ownership offers an affordable solution.

Financially we've had another successful year. Manningham's top quartile performance on voids, lettings and rent collection continues to be reflected in our strong financial position.

We also conducted a tenant and a staff survey with some very positive results. Overall the level of satisfaction amongst our tenants has risen. Our staff survey shows low turnover and employees who are happy and committed to their work. Whilst we can't afford to rest on our laurels, it's certainly a chart-topping combination.

Derrick Armstrong, Jane Fretwell, Parveen Younis and Abdul Thomas stepped down from the Board this year. Their replacements are Zanib Thackray and Gina Thompson. Our Board members bring invaluable skills to the organisation. Whilst they undertake their work on a voluntary, unpaid basis, I cannot praise too highly their professionalism.

Before finishing, I'd like to thank my colleagues on the Board and Manningham's staff who, over the past year, have stayed in tune and maintained an up beat rhythm as they continue to serve the community and deliver significant benefits for Bradford.

Jukebox jive

There was a time when the only music choice was whatever top twenty hits were on the jukebox at your local coffee bar or pub. But nowadays thanks to downloads, I-pods, CDs and your faithful tranny, things couldn't be more different. The choice of music and ways to listen to it are almost endless. And it's just the same at Manningham Housing Association where we cater for widely differing housing needs. From swanky waterside apartments, affordable rent family homes and shared ownership, the grooves coming out of Manningham's modern-day jukebox cater for every type of musical taste.



Up-tempo development

When it comes to developing new homes, you can forget slow movements or easy listening. The music on Manningham's building site tranny is blasting out up-tempo 'hard house'. For the uninitiated that's the fastest dance music on the clubbing scene. Right now we've 17 developments on site - that's a record number. And, you ain't seen nothing yet. Over the next three years we've planned to grow at over 10% per annum - that's much higher than other housing association's average. With

new developments in Baildon, Bingley, Holmewood and Ilkley soon joining Manningham's 'hard house' music rave we've no intention of slowing our tempo - or turning down the volume!

Dancing in the street

Well not quite. But the reaction to Manningham's new releases in 2007 has been massive. Whether it's larger type family homes for affordable rent, shared ownership semis or - in a new departure for us - out-of-town apartments in a rural setting, our new properties have been snapped up eagerly.

During the year we added affordable new homes to the local housing stock in the Haworth Road area (Royal Gardens and White's Close). We played an important role in the regeneration of Little Horton with the completion of our Elizabeth Street development. Taking advantage of a Section 106 opportunity we took apartments in a prestigious private waterside development at Fiddlers Mill, Micklethwaite.

Nor have we forgotten the 'Green, green grass of home'. With our 29 unit development at Lumb Lane,



Manningham increased the stock of quality homes in our heartland. But the real 'battle of the bands' took place before the builders arrived. Gaining approval to build here was the result of Manningham putting forward a carefully argued case and winning a landmark social housing planning decision.

All things bright and beautiful

Manningham Housing Association's sustainable development policy will help keep the local environment bright and beautiful. To ensure our children and our children's children can look forward

to a bright future, we're committed to development which meets the needs of the present without compromising the future. In fact Manningham has always kept a keen eye on the green-side. All our properties are built to last, using the best materials. Inside they are fitted out to high standards of energy efficiency. And we always ensure that our new build homes maintain and enhance the area's architectural heritage.

A swinging five piece

Now into it's first full year of operation, Firebird JVC, an amalgamation of

five local social housing providers; Manningham, Unity, Accent, Leeds Federated and Bradford Community Housing Trust - is really rocking and rolling. Firebird is responsible for the development programme of each of its members. So, instead of busking as a one man band, we've got the full power of a five piece band. Already the expected cost efficiencies of the joint venture company are starting to benefit our finances. And the additional volume it creates is helping us win important new development opportunities.

Green, green grass of home



A Country and Western song, 'The Green, Green, Grass of Home' was popularised by sixties' crooner, Tom Jones. Of course, back then green was simply a colour. But in the 21st century it's taken on a whole new meaning. For the sake of future generations, we all need to go green. Whether it's making fewer car journeys, turning down the heating or recycling more waste, protecting the environment and combating climate change are important issues. That's why Manningham Housing Association has launched its Sustainability Action Plan setting out our commitment to green issues and how we propose to incorporate them in our culture

Green Day

Whilst the connections between modern day American punk rockers 'Green Day' and Tom Jones are few, it is a neat way of bringing us bang up to date with Manningham's Action Plan for a sustainable future.

The key aims are:

- *Social progress that recognises everyone's needs.*
- *Effective protection of the environment.*
- *Prudent use of natural resources.*
- *Maintenance of high and stable levels of economic growth and employment.*

Sustainability is about creating a prosperity. A prosperity that, at the same time, delivers a high quality of life and a good environment for everyone. So what measures have we put in place to achieve these aims? Already we're running a trial garden waste and composting service to reduce the amount of rubbish going into landfill.

We've backed this up by providing 300 compost bins at reduced cost to our tenants. And we've launched a 'nappy starter scheme'.

Hot one hundred

We're part of 'Bradford Affordable Warmth' strategy. As such we are undertaking a home energy survey to identify properties not benefiting from energy efficient central heating. And we've handed out hundreds of low energy light bulbs too.

Nor have we forgotten the importance of transport. We are looking to reduce car dependency by improving access to public transport on our estates. And of course green issues aren't just about the big picture. Being green also means keeping the area you live in neat and tidy. Our sustainability action plan also addresses local issues such as graffiti, abandoned cars and crime in general.

Manningham Housing Association continue to offer traineeships to young

people. PATH (Positive Training in Housing) encourages young people from diverse communities to start a career in the housing industry, which is often perceived as 'unfashionable' by many school leavers. Entrants are trained to NVQ Level 1 standard and beyond. Our Kick Start initiative offers business startups for entrepreneurial residents.

Taking steps

Whether it's the intricacies of a traditional Asian dance such as the Bharatanatyam or the razzmatazz of a Bollywood routine, dance requires teamwork. And that's what Manningham Housing Association's community development policy is all about. Our Community Development Team is working with different sectors of the community, the local authority, housing providers and other agencies. Together we're taking the right steps to help build co-ordinated communities that local people want to be a part of.



Bollywood fusion

During the past year Manningham Housing Association and Bradford Community Housing Trust completed a splendid community facility in the Haworth Road area. It's open to more than just the residents of the flats at Holroyd Court where the facility is situated. A joint venture, the project is a perfect example of Manningham's strategy to extend our work into

new areas of the city and, through community development, encourage the integration of all sections of the community. It's a bit like Bollywood dancing, a fusion of traditional Asian dance with Western influences. Project workers have already established adult learning classes, children's activities, arts and crafts. In fact about the only thing they haven't got is a dancing class!

High kicks

Fans of 'Les Folies Bergere' will know all about the high kicking style of the 'Can Can'. The 'Kickstart' initiative has been helping Manningham tenants prove that they 'can can' run their own successful business. 'Kickstart' helps them develop a business plan, assists with book-keeping, accounts and marketing to ensure that the business survives its first year.



The aim of 'Kickstart' is to raise the aspirations of our tenants and make them economically independent. There's certainly no doubting the entrepreneurial spirit amongst our tenants - Manningham has nominated more 'Kickstart' candidates than any other housing association nationwide.

Rhythms from round the world

Thanks to 'Accommodate', Manningham Housing Association is playing its part in a dance routine with influences from right round the world. Already we have Asian and Western styles and now we can add another, as we accept refugees from countries in war torn Africa and the Middle East. In many ways their needs

are no different to someone born and bred in Bradford. They simply want a roof over their head and the chance to play their part in the community. Over the past year Manningham has organised a conference and published a good practice guide on welcoming refugees and helping them settle in the communities of their choice.

Tapping out a perfect rhythm



Whilst we can't promise that Manningham Housing Association's repairs team will do a tap dance in your kitchen, they'll certainly sort out any problems with your plumbing. In fact aiming to please is what our Housing Management team is all about. And that means keeping an upbeat tempo that's always in time with all our tenants' requirements. With an accompanying drum roll we've introduced a whole host of new measures that have drawn a warm round of applause from our tenants including a direct labour repairs team, improved IT, Allpay-net rent, website enhancements and estate visits.

The Fab Four

No, not 'The Beatles'. But our new four man team of direct labour operatives. Prompted by difficulties in getting external contractors to do small jobs, our new in-house repairs and maintenance team are now doing about a third of all minor repairs - speedily and effectively. They're also proving to be a big hit with our tenants who are returning 'Job Satisfaction' cards in ever increasing numbers. And, whilst it's too early to do the sums, early indications suggest that they're cost effective.

Like a bridge over troubled water

Anti-social behaviour (ASB) makes life a misery for those on the receiving end. So at Manningham Housing Association we do our best to protect our tenants. Like the soothing sounds of 'Bridge over troubled water', our strategy is to tackle ASB through mediation and high visibility reaction to any reports of ASB. Housing Officers from our Housing Management Team pay regular visits to areas where there have been problems to ensure the issue has been dealt with effectively. During the past year we also agreed a contract with Bradford Community Housing Trust who now deal with the more complex ASB issues and - if all else fails - commence court proceedings on our behalf.

We did it "All-Pay"

We're sure that ol' Blue eyes Frank Sinatra won't mind us using and abusing one of his most famous numbers 'I did it my way'. But that's the tune many of our tenants are humming when they use Allpay-net, our new website-based rental payment system. For those not quite as hi-tech there's an option to pay by direct debit or if they prefer the more personal approach, we now have a chip and pin machine available at our Bradford office. As well as ensuring that keeping up to date with the rent is easier for our tenants, it's also a more cost efficient way of collecting rent for us.



She's leaving home

Based on a true story, the Lennon and McCartney song 'She's leaving home' appeared on 'The Beatles' classic 1967 album 'Sergeant Pepper's Lonely Hearts Club Band'. Forty years on women and children are still leaving home, often to escape violent and abusive relationships. Manningham Housing Association's Black Women's Support Project (BWSP) is there to help. It provides an oasis, a safe haven, for women and children, helping them put their lives back together and, 'with a little help from their friends', move on to a brighter, independent future.



You say goodbye. We say hello

Now into its eighth year, the BWSP has a small but dedicated team. Part of the Womens' Aid Network, it is the only refuge in West Yorkshire which caters specifically for BME women and their children, offering rooms designed to accommodate larger families and has



staff with language skills. The Project has maintained a high occupancy level throughout 2006/07.

Its work is enhanced by the Oasis project (Overcoming Abuse through Social Independent Support). It provides separate supported living for the women, a stepping-stone between the Support Project and independent living.

The Oasis project comprises eight separate properties in different areas around Bradford. Each house, fully fitted to a high standard, has been carefully selected so it's close to local amenities. A mother and her family can stay for up to two years, during which time an appointed key worker pays regular weekly visits to offer help and guidance.

BWSP is more than just a safe haven. The long-term aim of the project is to equip the women with sufficient life skills to enable them to live independently. To this end, during the past year residents have been involved in fund raising and tenant participation activities.

Twist and shout

That's what BWSP workers did when they heard the results of the 'Supporting People' inspection in 2007. 'Supporting People', one of the project's main funders, assessed the Project's work by looking at its performance and comparing them with its stated policies and procedures in core areas of its work. These include; fair access, diversity, protection from abuse, support planning & needs and risk assessment. In preparation, the BWSP team had already completed their own internal inspection. Their efforts paid off with a 'B' rating - which is only one step down from a perfect 'A'.

Help!

BWSP also provides support for women with no recourse to public funds. They have often come to this country with their husband. If they subsequently suffer domestic violence and are forced to flee their home, their circumstances mean that they are unable to tap into the normal channels of support. With no language skills, no understanding of Government departments or agencies, their plight is a desperate one. However, with help from BWSP, they are able to overcome language barriers, develop life skills and deal with the situation in which they have found themselves.

In tune with our tenants

At Manningham Housing Association we like to think that we're all singing off the same hymn sheet. And that means staying totally in tune with our tenants. We listen closely to their views and opinions and encourage their involvement in the decision making process. And, whilst we're not exactly a choir of angels or singing hot gospel, staying in tune with our tenants ensures that the decisions we make are music to the ears of everyone involved with Manningham Housing Association!



Adding new voices. Discovering new talent

Manningham's Tenants' Association has always been a central part of our tenant participation programme. If ever we hit a discordant note with our services they're on hand to help us stay in tune and identify areas where we could hit even higher scales of excellence. During the past year we strengthened our department, adding

new resource to tenant participation. In particular we've supported Zanib Thackray, a very active tenant board member. As well as encouraging adults and young people in the better management of their neighbourhoods, she's the force behind the 'Bradfactor' talent competition. The competition attracted over 100 entries, 24 of whom made it through to its fantastic finale at Bradford's Priestley Theatre.

As well as getting tenants involved, by uncovering new local musical talent, the 'Bradfactor' raises aspirations and interest amongst our tenants.

Crocodile Rock?

Whilst some of us may have fond memories of Elton John's 1970s' hit, 'Crocodile Rock', Manningham residents are more concerned about 'alley-gaters' than crocodiles. Pardon



the dreadful pun, but alley-gates could soon be features of many Manningham developments. It's all part of a crime reduction project in which a number of our tenants are involved. They're working with 'Groundwork', a community oriented consulting group, the police and the local authority. Together, at a series of Community Action Forum meetings, tenants have been looking at how

improved street lighting, landscaping and the introduction of alley-gates can contribute to safer communities.

Session musicians

It's also part of Manningham Housing Association's policy to have tenant representatives at Board level. We're pleased to report that we now have two new tenant representatives. A bit like session musicians in a recording

studio they come along and add their special talents to our work. Both tenants have a good attendance record at Board meetings and continue to provide excellent input into discussion on the future development and strategy of the Association.



The 'X' factor

Whilst none of our board have to prove they can sing, play an instrument or knock out a snappy dance routine to qualify for membership, take it from us they're a very talented bunch. Each member has been recruited for the special skills, knowledge and general business awareness they bring to Manningham Housing Association. That's why, in social housing, we're top of the pops!

Board Members as at 31 March 2007

Ruby K Bhatti (Chair) - LLB (Hons), LPC

Born: 1970
Occupation: Solicitor
Attendance: 83%
She is South Asian
Board member for 9 years

Azeem Malik (Vice Chair)- ACA, FCCA

Born: 1966
Occupation: Accountant
Attendance: 67%
He is South Asian
Board member for 12 years

Akhtar Malik - DMS

Born: 1958
Occupation: Senior Manager Youth Service
Attendance: 100%
He is South Asian
Board member for 20 years

Ian Simpson - FCIH

Born: 1954
Occupation: Asst Chief Executive BCHAT
Attendance: 86%
He is white European
Board member for 13 years

Derrick Armstrong - FRSA, MCIM

Born: 1960
Occupation: Regional Housing Development Manager
Attendance: 86%
He is African Caribbean
Board member for 9 years
Ceased: May 2007

Zahid Butt

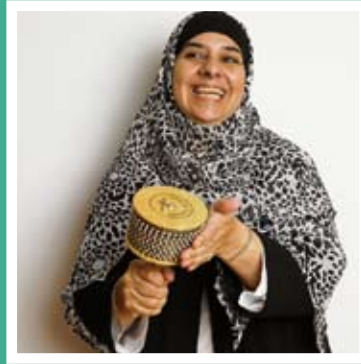
Born: 1971
Occupation: Area Community Safety Co-ordinator
Attendance: 57%
He is South Asian
Board member for 9 years

Vince Enyori - BA (Hons), MA, MCIH, FCIH

Born: 1960
Occupation: Specialist Employment Consultant, Civil Service
Attendance: 71%
He is dual heritage
Board member for 16 years



Gina Thompson



Zanib Thackray



Ruby K Bhatti



Akhtar Malik



Jeanette Stone



Ian Simpson

Zanib Thackray

Born: 1962
Occupation: Housewife
Attendance: 75%
She is dual heritage
Board member for 4 months

Yemi Fagborun - BA, MA

Born: 1957
Occupation: Chief Executive of
The Peacemakers
Attendance: 71%
She is Black African
Board member for 9 years

Jane Fretwell

Born: 1970
Occupation: Accountant
Attendance: 50%
She is White European
Board member for 2 years
Ceased: May 2007

Jeanette Stone

Born: 1962
Occupation: Housewife
Attendance: 100%
She is White European
Board member for 2 years

Parveen Younis

Born: 1972
Occupation: Supported People Audit
Inspection Co-ordinator
Attendance: 33%
She is South Asian
Board member for 2 years
Ceased: October 2006

Gina Thompson

Born: 1946
Occupation: Support worker for children
in domestic violence
Attendance: 100%
She is White European
Board member for 2 months

Abdul Thomas

Born: 1956
Occupation: Innovation research project
manager
Attendance: 0%
He is British African
Board member for 2 years
Ceased November 2006

The brass section

Brass bands are synonymous with Yorkshire. Their rich, mellow sound sums up all that's great about life 'up North'. And of course what with 'The Black Dyke Mills' and Yorkshire Building Society bands, Bradford has produced a number of championship winning performers. And when it comes to the 'brass section' at Manningham, we've just completed another 'champion' performance ourselves.

Polished brass

Manningham Housing Association are trumpeting another polished financial performance. We ended the financial year with a real crescendo, performing well ahead of our budget. Voids and bad debts were better than budget as were loan interest costs. We also achieved savings in management costs. Our financial strength enabled us to attract a new £13M loan facility with RBS at a very advantageous rate which we will be using to meet local housing needs. In addition, RBS released £3.1M of our security - another indicator of how perfectly we're playing our financial instruments.

Hitting even higher notes

Looking ahead, based on budgets for the next five years, MHA is looking to grow its housing stock by 47%, which will take us from over 1,000 homes to just short of 1,500 homes by 2012.

The achievement of this ambitious target will be aided by the development co-operation agreement we now have with Accent Foundation Limited. All bids for new developments now go through them with Manningham purchasing schemes from them once completed. This arrangement frees up capital tied up in development costs.





Legal Advisors:

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Auditors:

Baker Tilly
2 Whitehall Quay
Leeds LS1 4HG

Bankers:

National Westminster Bank
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7 Hustlergate
Bradford BD1 1PP

Private Lenders:

The Housing Finance Corporation
National Westminster Bank
Yorkshire Bank
The Royal Bank of Scotland

Top of the charts

Balance sheet as at 31 March 2007

	2007 Draft Accounts £'000	2006 Audited Accounts £'000
Housing properties less depreciation	83,675	77,554
Less SHG	53,452	50,228
	30,223	27,326
Investment in Firebird JVC	5	–
Other fixed assets	1,119	1,088
Total fixed assets	31,347	28,414
Current assets	4,474	5,910
Current liabilities	3,623	3,742
Net current assets	851	2,168
Total assets less current liabilities	32,198	30,582
Long term loans	23,637	22,205
Other creditors	733	1,050
Designated and restricted reserves	2,808	2,798
Revenue reserves	5,020	4,529
	32,198	30,582

Income & expenditure for the year ended 31 March 2007

	2007 Draft Accounts £'000	2006 Audited Accounts £'000
Turnover	4,563	4,248
Less operating costs	2,984	2,732
Operating surplus	1,579	1,516
Profit on sale of assets	–	92
Interest receivable & other income	317	420
Interest payable	(1,395)	(1,393)
Surplus for the year	501	635
Transfer to designated reserves	10	10
Surplus after transfers to reserves	491	625
Revenue reserves brought forward	4,529	3,904
Revenue reserves carried forward	5,020	4,529

Virtuoso Performance

Key performance indicators as at 31 March 2007

Budget Targets	actual 2006/7	projected 2007/8	projected 2008/9	projected 2009/10
Units in Management at year end	1018	1154	1,260	1,344
Cost of properties (000's)	£86,061	£97,451	£108,077	£117,831
Accumulative surplus (000's) Revenue	£5,020	£5,675	£5,979	£6,033
Average rent (per week) general needs	£74.00	£76.60	£79.00	£80.10
Service cost recovery	112.4%	100%	100%	100%
Interest cover ratio	1.86	1.74	1.47	1.32
Surplus per unit	£513	£612	£272	£61

New developments for rent & sale as at 31 March 2007

New development for rent	units	unit type	completion
Micklethwaite, Bingley, Fiddlers Mill BD16	12	1 & 2 bed apartments	July 2007
Rosemount Clifton Villas BD8	23	3, 4 & 5 bed houses	Sep 2007
Nurser Lane BD5	4	3 & 4 bed houses	Sep 2007
Cranbrook Street / Birch Lane BD5	3	3 bed houses	Sep 2007
Hustler Street BD3	9	3, 4 & 5 bed houses	Jan 2008
NDfC Ph1 (Hutson Street) BD5	7	3, 4 & 5 bed houses	Jan 2008
Southfield Lane BD5	3	4 bed houses	Feb 2008
Saffron Drive Allerton BD15	17	2, 3, 4 & 5 bed houses	March 2008
Rear of 96-108 Clayton Road BD7	4	3 & 4 bed houses	March 2008
Priestman Street BD8	4	3 & 4 bed houses	March 2008
The Cabins BD5	4	3 & 4 bed houses	April 2008
Burnham Avenue BD4	9	3 & 4 bed houses	July 2008
Otley Road BD3	11	3 & 5 bed houses	Nov 2008
Fell View, Fell Lane, Keighley BD22	12	2 & 3 bed houses	Jan 2009
NDfC Ph2 (Hutson Street) BD5	8	3, 4 & 5 bed houses	June 2009
TOTAL	130		

New development for sale (Shared Ownership)	units	unit type	completion
Rosemount Clifton Villas BD8 LCHO	6	3, 4 & 5 bed houses	Sep 2007
Wilson Road BD12 LCHO	6	4 bed houses	Dec 2007
The Cabins BD5 (100% sales)	1	4 bed house	April 2008
Otley Road BD3 LCHO	16	3, 4 & 5 bed houses	Nov 2008
Burnham Avenue BD4 LCHO	5	3 bed houses	Jan 2009
TOTAL	34		

Breakdown of tenants

Ethnic categories	31.3.06	31.3.07
African & African Caribbean	74	75
Bangladeshi	135	156
Pakistani	390	414
Indian	10	15
British/European	219	241
Mixed Parentage	46	48
Other	29	30
Refused	-	16
Total	903	995

Type of complaints

Type of complaint	31.3.06	31.3.07
Anti-social behaviour	112	156
Repairs	11	17
Improvements	1	0
Contractor/staff	1	2
Lettings	8	3
Racial harassment	0	0
Compensation claims	2	1
Rent payment	0	0
Total No. of complaints	135	179

Average rents by property size

ending 31 March 2007

(Assured tenancies) Excludes service charge

Bedsit	£43.29
1 Bed	£47.11
2 Bed	£64.98
3 Bed	£73.48
4 Bed	£86.21
5 Bed	£86.43
6 Bed	£93.49

% Ethnic origin of tenants

	target	actual 06	actual 07
African & African Caribbean	8%	8.2%	7.5%
Bangladeshi	16%	14.9%	15.7%
Pakistani	50%	43.2%	41.6%
Indian	2%	1.1%	1.5%
British European	20%	24.3%	24.2%
Mixed parentage	3%	5.1%	4.8%
Other	1%	3.2%	3.0%
Refused	-	-	1.6%
Total	100%	100%	100%

Repairs response times

1 April 2006 – 31 March 2007

Repair response times
All categories

Number of Repairs	5531
Repairs not done on time	143
% Not done on time	2.59%

Senior staff salaries

as at 31 March 2007

Salary band	No.
£35 - 40k	0
£40 - 45k	0
£45 - 50k	1
£50 - 55k	1
£55 - 60k	0
£60 - 65k	0
£65 - 70k	1

Main reason for re-housing

Reason	total		total	
	06	%	07	%
Overcrowding	27	20.1	46	28
Under-occupation	0	0	0	0
Problems with health/disability	9	6.7	17	10
Poor housing condition	13	9.7	28	17
Relationship breakdown	2	1.5	0	0
Need for independence	7	5.2	8	5
Difficulty paying rent or mortgage	1	0.8	2	1
Need for Sheltered Housing	2	1.5	4	2
To be near family/friends/ school/work	6	4.5	1	1
Asked to leave by family/friends	6	4.5	8	5
Racial harassment	5	3.7	1	1
Refugee	5	3.7	7	4
Domestic violence	7	5.2	7	4
End of Assured Shorthold tenancy	14	10.4	13	8
Harassment or neighbour abuse	1	0.8	1	1
Other reason	18	13.4	18	11
Eviction/repossession	10	7.5	2	1
Re-housed from prison/ hospital/institutions	0	0	0	0
Permanent decant	1	0.8	1	1
Loss of tied accommodation	0	0	0	0
Total	134	100	164	100

Source of referral

Source	total		total	
	06	%	07	%
Nominated by LA/Homehunter	7	5.22	28	17.07
Statutory agency	1	0.75	1	0.61
Voluntary agency	1	0.75	3	1.83
Direct application	116	86.56	102	62.20
HOMES Mobility	0	0.0	0	0.0
Internal transfer	8	5.97	20	12.20
From another RSL	0	0.0	1	0.61
Other	1	0.75	9	5.49
Total	134	100	164	100

Ethnic origin of households

Origin	total		total	
	06	%	07	%
Asian - Indian	1	0.7	5	3.0
Asian - Pakistani	63	47.0	65	39.6
Asian - Bangladeshi	8	6.0	29	17.7
Asian - Other	4	3.0	6	3.7
Black - Caribbean	1	0.7	1	0.6
Black African	6	4.5	5	3.0
Mixed - White & Black Caribbean	4	3.0	5	3.0
Mixed - White & Black African	0	0.0	1	0.6
Mixed - White & Asian	1	0.7	1	0.6
Mixed - Other	4	3.0	0	0.0
White British	29	21.6	23	14
White Irish	0	0.0	3	1.8
White Other	6	4.5	3	1.8
Chinese	0	0.0	0	0.0
Other Ethnic Group	0	0.0	1	0.6
Refused	0	0.0	16	9.8
Black Other	7	5.2	0	0.0
Total	134	100	164	100

Properties by bed size

Properties by bed size which became available in the year

Number of Bedrooms	total		total	
	06	%	07	%
One	21	15.7	28	16.8
Two	13	9.7	21	12.6
Three	44	32.8	41	24.6
Four	34	25.4	46	27.5
Five	22	16.4	28	16.8
Six	0	0.0	3	1.8
Total	134	100	167	100

The band...

You can forget 'The Arctic Monkeys', 'U2', 'Oasis' or Hendrix, because when it comes to the rock gods of social housing you need look no further than Manningham Housing Association's Senior Management Team.

Watch out - they're coming to a housing development near you soon!

Management Team

Anil Singh

(born 1960) is employed as Chief Executive and provides leadership & strategic management to the Board and staff. He has worked in housing for over twenty years. Anil holds a BSc (Hons) Economics degree. He is a member of the Chartered Institute of Housing. He is South Asian.



Masoud A Khan

(born 1951) is employed as Director of Finance. He has nearly thirty years experience at a senior level with a number of firms of Chartered Accountants. His qualifications include ACA and also membership of the Chartered Association of Certified Accountants (FCCA). He is Asian.



Kemi Ilori

(born 1959) is employed as Director of Housing. He combines expertise in supported housing with in-depth understanding of housing management, gained over many years in social housing. Kemi has a Postgraduate Diploma in Housing Administration and a Master's degree in Housing Policy and Practice. He is a corporate member of the Chartered Institute of Housing. He is African.



Paula Arrowsmith

(born 1960) is employed as Human Resources Manager with over fifteen years experience in the public and private sector. Her qualifications include BA (Hons) in Humanities. She is also a Chartered member of the Institute of Personnel & Development (MCIPD). She is English.



To provide affordable homes of good quality for those in greatest need in the Bradford district, having particular regard for identified and unsatisfied needs in the black communities.

Thanks to our friends for their help, time and patience:

Mary Seacole Court

Sound Leisure, Leeds

Mohammed Farooq & family

Southmere Primary School

Living Hope Choir



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