



Manningham
Housing Association
Annual Report 2004



*It takes
all sports...*





It takes all 'sports'

Trainers on. Tracksuit off. Set the stopwatch.
And it's all systems go!

A bit of hard work and exercise never did anybody any harm. And that's how things have been at Manningham Housing Association over the past year. We've been pushing ourselves to the limit to achieve a personal best performance. Nor have we concentrated our efforts solely on running ever faster. We've been working on our core strengths too, looking at new ways of delivering the homes and services neighbourhoods need.

So before we get too out of breath, why not join us as we take a run round the streets of Bradford to see how we've scored.

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Our book of rules

- We will serve the disadvantaged among those who 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.



Playing to win

Whether it's international cricketer Wasim Akram, footballer David Beckham or Olympic medal winner Linford Christie, all sporting super stars have to start somewhere.

Manningham Housing Association's debut came in 1986. In our efforts to meet Bradford's housing needs, we've been playing to win ever since.

Back then, with just four properties and four members of staff, we were novices in comparison to some housing associations. But we'd plenty of big ideas on how to move inner-city housing up the league. And that's been our target ever since. As a result of stock transfers and new developments, we long since passed our century. In fact we've gone on to score several more. Our portfolio now comprises 769 properties, homes for well over 5,000 people from all walks of life and ethnic backgrounds.

Our 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.



Thanks to regular practice in the nets, over the years Manningham has maintained its form, helping us to stay ahead. As well as housing provision, Manningham leads the way on a number of social and housing-plus issues. You could say we're never afraid to get our cricket whites dirty when it comes to difficult and challenging social issues.

We operate a refuge for black women fleeing domestic violence. We pioneered the Mutual Aid community project and we're at the heart of regeneration projects in Bradford and Keighley.

And you can rest assured that we're all set to hit plenty more boundaries in the year ahead!



Comments from our new coach

All successful teams need someone at the top to lead them. A person with leadership qualities, and a clear vision of what's needed to ensure we stay ahead. Manningham's man with the sponge bag, magic muscle spray and tactical nous is our new chief coach, Akhtar Malik.

I'm pleased to report that, over the past year, Manningham Housing Association has recorded a number of personal bests in our chosen sport; housing and regeneration. As a result of our hard work – and the tremendous help from our key sponsors – the Housing Corporation and Bradford Council, a record number of new homes will be built for our target market.

Courting success

Working with our mixed doubles partners, Bradford Community Housing Trust, we not only kept the ball in play, but hit outright winners with a successful bid to the Regional Housing Board for clearance of redundant housing in the Hustler Street area, community engagement and building community cohesion. We also teamed up with local regeneration agencies, such as Bradford Trident, to create new shared ownership homes, helping lower income households to the home ownership startline.

Long innings

In recent years Bradford's ethnic minority population has risen rapidly and with it the demand for larger family homes. Manningham is striving to meet that demand. Fortunately, the Government's housing umpire has made a number of decisions in our favour. Helping us build sustainable, larger homes that will enjoy a long innings, serving the needs of local people for many years ahead.

On track

Our Formula One Development Team has acquired a new engine – Firebird Homes, capable of 0-260 units in 5.3 years, a feat Michael Schumacher would be hard pressed to achieve! Firebird Homes will bring shared and low cost home ownership to Bradford's communities.

Skillful players

The establishment of Firebird Homes has required some nimble and nifty footwork from our Finance Team. They've learnt some lessons from our footballing neighbours half a mile down the road, carrying out risk assessments to ensure our new venture doesn't end

in tears. Throughout the year they've used their skills in prudent financial control and new VAT efficiencies as well as exhibiting mastery in dribbling against solid defences in pursuit of BME rent re-structuring.

Leaping ahead

Housing Services has smashed all records with a triple jump in rent collection, letting and voids. And we can look forward to even better things. Following 'Best Value' reviews, we're looking for similarly improved performances in lettings and voids.

We've also collected a national award resulting from our tenant participation work with William Sutton Housing Trust with whom we continue to smoothly exchange the baton of ideas on community cohesion.

Pacemakers

Finally, I'd like to pay tribute to the Board whose leadership and control has encouraged staff to achieve new heights. Our journey from our vision to practical reality is a marathon requiring stamina, energy and commitment. We will maintain our pace to serve Bradford's citizens.

Well developed

At Manningham Housing Association we're keen on development too. But rather than working on a fine pair of 'pecs' and a six-pack stomach, we'd rather build perfect homes.

Properties that are easy on the eye, energy efficient, built with care and attention and meet or exceed the Government's decent homes standard.

Working in key areas for our key client groups we provide an alternative to the poor housing often offered by the private sector. In particular we look to develop brownfield sites in areas where our tenants will have a network of support. At the same time, our developments are part of the regeneration of Bradford for the benefit of all who live in the city.

And, like the well-honed body, Manningham-built homes will stand the test of time. We've adopted Egan principles to reduce defects and reduce costs. We use materials that

reflect and blend in with the area's older properties. Inside, they are fitted out to the very highest standards.

We listen carefully to what our customers want. That's why Manningham Housing Association is more than happy to fill a niche in local housing provision by including a proportion of four and five bed properties in our development programme.

Punching above our weight

Manningham Housing Association has 77% of the capital programme to be invested locally in new housing – that's £10M of funding. Quite an achievement and one that places us 11th nationally in securing funds

through the traditional bidding route. For an organisation of our size, it means we're punching well above our weight. Of course our success isn't pure chance. It's a reflection of Manningham Housing Association's ability to complete quality developments on time whilst maintaining tight cost control.

Taking a breather?

Now we wouldn't for one minute want you to think that Manningham Housing Association's Development team has spent the past year sitting around getting flabby. But we have had a quieter year on completions. During the past twelve months we've completed a development of six 3 & 4 bedroom homes at Birr Road, Manningham. The contractors were Liverpool based Shokoya Eleshim, making this our first ever new build development by a BME contractor.

Gain without the pain

Some training experts will tell you there's no gain without pain. But Manningham Housing Association has successfully – and relatively painlessly – completed its first ever planning gain project; six family homes on a larger development in Idle. Needless to say all the properties were quickly let.







Stretching exercises

Meanwhile we've been busy laying the foundations for a bumper year of completions in 2004/05. One that's really going to stretch us. We've started work on site at no less than eight locations; Manningham, Frizinghall, Undercliffe, Lidget Green, Haworth Road and Keighley. When completed they'll add 200 brand new homes to the local housing stock – including our first ever shared ownership properties.

And after all that hard work, we'll probably need a refreshing energy drink and a cooling shower!

Medal winners

Sport isn't just about winning, it's about taking part. But there's no denying the satisfaction when all your hard work pays off – and you win something!

We were delighted to achieve Construction Client Charter Status during 2004/05. A Government initiative, the aim of the Charter is to improve efficiency in building. Through the production of an in-depth eight-point action plan we had to demonstrate that the Egan principles of client leadership, risk management, partnering and key performance indicators were all active features in our development projects.

Training partner

Our close and excellent working relationship with Bradford Metropolitan District Council continues. They're key to our delivery of the 'in-business for Neighbourhoods' strategy. They also



carry out research into local housing markets and work closely with us on planning permission and asset management issues.

Slow starter

Following its introduction last year, 'Homebuy', is making slow but excellent progress. Funded by the Housing Corporation, 'Homebuy' offers interest free loans to enable tenants to put down a 20% deposit on a home of their own. Whilst reflecting most people's desire to own their own home, 'Homebuy's' aim is the creation of mixed tenure, sustainable communities. MHA's participation in 'Homebuy' fits in neatly with Bradford Trident, a regeneration project for the whole of Bradford.

Small but significant improvement

Even sportspeople at their very peak of condition can improve, perhaps by adopting new techniques or tactics or through a stronger mental attitude. Manningham Housing Association

has exactly the same approach when it comes to our properties. Because the bulk of them are recently built, maintenance costs are low. However that doesn't prevent us from investing money to further improve them. During the last financial year we invested £200,000 on our development at Newby Square, making environmental improvements so tenants each have their own private garden.

How are things working out in Highfield?

Our work in the Highfield Single Regeneration Budget area of Keighley has continued. A total of 55 local residents took out interest free home improvement loans to enable them to improve their properties and carry out essential repairs. We're also building new properties in the area – but not as many as we'd anticipated! That's because we gave up half of the land we'd planned for building so local people could use it for a much needed community centre.



Staying power

Community development in the neighbourhoods in which we work isn't a sprint. It requires the staying power of a marathon runner.

And Manningham Housing Association is prepared to go through the 'wall of pain' every successful marathon runner experiences to create the sustainable, mixed, cohesive, multi-tenure, multi-faith communities we all desire.

Running together

Manningham Housing Association is a key player in Bradford Metropolitan District Council's Community Cohesion Plan. An answer to the Bradford riots of 2001, the Plan has four key themes; equity of access to housing, civic pride, healthy communities and a safe district. It aims to address one of the chief criticisms of Bradford following the riots – its housing divide. Predominantly white housing estates encircle the city, with predominantly BME housing areas within the inner-city ring.

In order to address this problem, Manningham Housing Association has established a strategic partnership with Bradford City Housing Trust (West) to develop policies, procedures and working practices that will contribute to cohesive and sustainable communities.

The end game is to increase the number of people from the city's BME population living on Housing Trust estates. This will be achieved via large-scale stock transfers of Housing Trust properties to Manningham Housing Association.

Whilst this marathon has really only just begun, we are determined to go the distance with our running partners. We have already done sufficient to impress the Housing Corporation who have agreed to give us £120,000 Innovation and Good Practice funding towards pilot schemes of this nature.

Lap of honour

During the past year we've been working with another registered social landlord – William Sutton Housing

Association. They have a large estate in Bradford and, as part of the Community Cohesion Project, are keen to increase the number of people from the BME population living there. William Sutton approached us for advice. As a result we've had a series of meetings, workshops and events involving William Sutton employees and tenants. They learnt a huge amount about the BME population and now are much more culturally sensitive. The initiative has already had an impact, with an increased number of applications from BME people for Sutton houses. Our work on this project won an award from the National Federation of Black Housing Organisations.

Pacemakers

Long distance runners sometimes need a pacemaker to keep them striding out at the right speed. And that's what 'Mutual Aid' is all about. A formalised 'good neighbour' scheme, 'Mutual Aid' is, in a very practical way, setting the pace for others to match. It's breaking down barriers, delivering social cohesion and racial harmony. Initially based amongst our tenants in Byron Street, it's spreading to other streets in the neighbourhood and is a part of all new Manningham Housing Association developments of five properties or more. Indeed we're also including it in our lettings policy. New tenants are now asked about their skills so, when they move into a new area, they can be used for the benefit of their neighbours.

The junior section

We do our level best to support all age groups in the communities in which we work. So we invest in our young

people by giving them funds for a range of activities to keep them occupied – and out of trouble – during the long summer holidays.

There is help available for teenagers too through such organisations as the Bangladeshi Youth Organisation which we've been supporting since our earliest days.

The past year has also seen Manningham Housing Association get involved in Youthbuild a programme to encourage minorities from the BME and Black communities into the construction industry. So far, people we've introduced to the scheme have a 100% record of either finding work or setting up their own business.

Making an impact

Win or lose, it's always good to make a big impact on the race. Over the past year Manningham Housing Association have been working with Impact Community Development. Started by Nigel Delaney, Impact took a group of disaffected young people with a view to teaching them practical skills which would enable them to find a job. Impact turned its attention to refurbishing empty local authority properties. We spotted the quality and value of their work at an early stage and offered them a number of hard-to-let Manningham properties. They didn't let us down. As a result, a number of other local RSLs started using them and Impact Community Development has become a thriving small business. Nigel Delaney's efforts have been recognised at the highest level – he's recently been invited to Number 10 to share his success with Tony Blair!

Goal scorers

Another year, another set of goals. That's what our Housing Management team are all about.

Whether it's letting new or empty properties, collecting rent or tackling tough tenant issues, they're constantly seeking new ways of working the ball out of defence, retaining midfield possession before releasing an inch perfect pass that enables us to achieve another customer service goal.

Because, when it comes to Housing Management, Manningham Housing Association wants its tenants to be "over the moon" – not "sick as a parrot" about the services we deliver.

Red card? Yellow card?

Actually, at Manningham Housing Association we prefer to use an electronic swipe card. Combined with other rent collection measures introduced last year, it's certainly helping to make life easier for our tenants. The swipe card means they

can use a PAYzone at their local grocery store or Post Office to pay their rent. As a result we collected a very impressive 99.7% of rent on time.

So there's no need to get your book out, ref!

Blowing the whistle on bad behaviour

Anti-social Behaviour (ASB) is a tough issue to tackle. We're pleased to report that a new refereeing approach adopted by Manningham Housing Association is having a very positive effect – for the benefit of all our tenants. Rather than simply blowing the whistle and sending badly behaved tenants off the pitch, we're increasingly using mediation as a way of resolving disputes. Since its introduction the conflicts in which an amicable resolution has been achieved

has increased considerably. In addition the mediation process is helping us to get to know our tenants better, we're helping them to stay in their homes and taking fewer tenants to Court.

Ouch – that hurts!

Injuries are a constant threat for the footballer and indeed all sportsmen and women. When they do suffer one, they're main aim is a fast recovery. It's the same for our tenants when it comes to repairs. No-one wants a leaking roof, a broken window or central heating that won't work. So it's entirely natural for them to expect a fast response whenever something needs attention in their home. Judging by last year's figures that's certainly what Manningham Housing Association's repairs' team is delivering. During the year we completed over 3,600 repairs. This generated just 44 complaints, either about a delay in attending or the quality of work when the job was completed. That's less than 1%, which we think is quite an achievement.

Not that we're resting on our laurels. A Best Value review of our repairs service has revealed that there are areas in which improvements can be made, particularly in the communication between contractors and housing officers.







Safety net

Tennis is all about winning games to love. Sadly in the real world of human relationships, when love is lost, sometimes it's replaced by violence.

Manningham Housing Association is committed to supporting vulnerable women and children who are the victims of domestic violence. The Black Women's Support Project has been an important part of our work for the past four years. It provides a refuge for women and children fleeing from domestic violence.

Building confidence

It's 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. Indeed it is pleasing to report that a number of women who spent time in the refuge are now living successful and independent lives.

During their stay at the project the women undergo a personal development programme of recovery assisted by their key worker. They will then become involved in a group work programme which develops their life and social skills. External facilitators teach computing, positive parenting, basic English, First Aid as well as basic health and hygiene. During the past year we've put an increased emphasis on interaction between mother and child enabling them to share time together and work together on specific projects.

And there are plenty of opportunities to bring some fun and enjoyment back into their lives. There are trips out to theme parks, exercise and fitness classes and beauty and henna painting sessions. The women and children contribute to the planning, organising

and smooth operation of most group activities. Indeed we place great emphasis on the women's participation in all aspects of our work, in particular the assessment of their own needs, service delivery and development.

As well as meeting the recreational needs of children, the Project recognises that children also have individual needs that require specialist support. They have access to a support worker from within the project staff team.

Trying some new shots

As well as speed and accuracy, successful tennis players need to have a wide range of shots to win their matches. Do they tempt their opponents into the net with a drop volley or send them scurrying to the base line to recover a lob? It's a little bit the same at the Project. Not all women need the full-on care available at the Refuge. Some, following assessment, may be quite capable of

living independently with the help of an outreach support worker. Which is why, as well as the 25 bed space refuge we've now added secondary stage accommodation in dispersed houses in the Bradford area.

Full to capacity

There's no doubting the popularity of major tennis tournaments worldwide. And, whilst we'd rather there was no need for the refuge, during the year we had well over 300 referrals, demonstrating the essential nature of the Project. For economic reasons it is necessary that the Project maintains a high occupancy level. We've achieved that over the past year, maintaining a level of 98%.

Looking ahead, to further improve our work we've increased staffing levels from 8-10. We've also taken on placement students from Bradford University and AKTIS, an organisation that encourages graduates to return to work.



Team work

When you've got your head down and you're pushing hard in the scrum it can be all too easy to lose sight of the ball. A few shouts from your team mates can make all the difference between winning and losing the ball. And that's very much how Manningham Housing Association work as a team with their tenants.

Because, by working together and acting on the views of our tenants – both the congratulatory and the critical – we can do so much more. Indeed we're keen to convert a few more potential players and persuade them to give tenant participation a try. Because in our view tenant participation brings governance — and indeed the service we deliver to our tenants – to grass roots level.

We're pleased to report that over the past year, tenant participation at Manningham Housing Association has been a huge success story. We consult with tenants in a number of ways; through the Manningham Tenants' Association (MTA) and the recently formed Consumer Panel. The panel is a sounding board of around 800 tenants with whom we can bounce new ideas, giving us a more quality based consultative process.

MTA has always been a central part of our tenant participation programme. It's made up of representatives from all Manningham Housing Association schemes. The reps attend local meetings and then bring feedback along to MTA for further discussions.

Issues where there are particularly strong feelings are then taken to Board level by MTA's Tenant Board Member.

Over the past year what had become increasingly clear was that MTA meetings were becoming bogged down with complaints. Now it's not that we don't want to deal with them, it's just that MTA meetings aren't really the right venue.

The purpose of MTA is to involve our tenants in discussions on the future strategy of Manningham Housing

Association. For instance, during the past year they have helped us tackle our revised rent arrears policy.

So we're now in the process of assembling a new team – the Tenants' Jury. It will comprise 12 Manningham Housing Association tenants. Jury sittings will take place on a regular basis, with tenants welcome to come and put their views across to representatives from Lettings, Estate Management and our Repairs Team.

At a more local level, Tenants' Groups continue to flourish. We're assisting by giving tenants training in running meetings and encouraging Groups to establish a regular cycle of meetings. A number of tenants joined us at the TPAS Conference where they made an excellent contribution.

One ambitious group, Clover Rise Tenants' Association in Keighley, is working hard to raise funds to develop a local play area for their children. Just one example of what happens when you're prepared to get your head down and dive into the scrum. More often than not you come away with the ball!







Making the right moves

We haven't got any kings, queens, knights or bishops on our board. What we have got is a selection of people with the skills, expertise and business awareness to ensure Manningham Housing Association makes the right moves both now – and in the future.

Akhtar Malik (Chair) – DMS

Born: 1958

Occupation: Area Manager Youth Service

Attendance: 90%

He is South Asian

Board member for 17 years

Fazlul Haq (Vice-Chair) – DYC

Born: 1958

Occupation: Senior Youth & Community Worker

Attendance: 90%

He is South Asian

Board member for 17 years

Ian Simpson – FCIH

Born: 1954

Occupation: Executive Director BCHAT

Attendance: 100%

He is white European

Board member for 10 years

Munir Ahmed – CIOH

Born: 1960

Occupation: H A Chief Executive

Attendance: 60%

He is South Asian

Board member for 6½ years

Derrick Armstrong – DMS, MCIM

Born: 1960

Occupation: Supported Housing Manager

Attendance: 70%

He is African Caribbean

Board member for 6 years

Ruby Bhatti – LLB (Hons), LPC

Born: 1970

Occupation: Solicitor

Attendance: 50%

She is South Asian

Board member for 6½ years

Zahid Butt – BTEC National in Housing

Born: 1971

Occupation: A S B Team Leader

Attendance: 80%

He is South Asian

Board member for 6½ years

Vince Enyori – BA (Hons), FCIH

Born: 1960

Occupation: Equality and Diversity Project Officer

Attendance: 60%

He is male dual heritage

Board member for 13 years

Yemi Fagborun – BA, MA

Born: 1957

Occupation: Executive Director of The Peacemakers

Attendance: 80%

She is Black African

Board member for 6 years

Azeem Malik – FCCA, M.Inst.D

Born: 1966

Occupation: Accountant

Attendance: 60%

He is South Asian

Board member for 10 years

Mahroof Rashid

Occupation: Programme Manager

Attendance: 75%

He is South Asian

Board member for 1 year

Gurpaul Sandhu – BA

Born: 1954

Occupation: Policy Officer

Attendance: 40% (ceased February 04)

She is South Asian

Board member for 8 years

Shelley Lyle

Occupation: Retail

Attendance: 100% (ceased July 03)

She is white European

Board member for 3 years

Mohammed Rafiq

Occupation: Actor/Voluntary Worker

Attendance: 50% (ceased September 04)

He is South Asian

Board member for 3 years

Track records

Of course, all the hard work and pain spent in training and practice doesn't count for anything if the end result is poor. So it's time to put Manningham Housing Association's track record to the test.

Manningham Housing Association has maintained its financial position in the year ending 31 March 2004. We again completed the twelve months with a healthy surplus. These funds will be used for the ongoing development programme and pay for major repairs and ongoing improvements to our property portfolio.

During the year under review we made further progress with our compensation claim for lost income following our rent restructure. Our negotiations with the Housing Corporation for a revised claim of £4M are well advanced. Whilst we don't want to be overly optimistic, we do believe that we have a strong business case.

Because our rental income will fall, we must continue to keep a keen eye on costs.

Looking ahead, we have agreed a new £10M facility on advantageous terms to fund our future development programme. And the establishment of Manningham Housing Association's new development company subsidiary, Firebird Homes, will deliver worthwhile VAT savings for the Association.





Final scoreboard

Balance sheet *as at 31 March 2004*

	2004 Draft Accounts £'000	2003 Audited Accounts £'000
Housing properties less depreciation	58,587	53,149
Less SHG	41,246	36,222
	17,341	16,927
Other fixed assets	492	470
Total fixed assets	17,833	17,397
Current assets	2,897	2,539
Current liabilities	1,872	1,336
Net current assets	1,025	1,203
Total assets less current liabilities	18,858	18,600
Long term loans	11,635	11,630
Other creditors	939	970
Designated and restricted reserves	2,673	2,527
Revenue reserves	3,611	3,473
	18,858	18,600

Income & expenditure *for the year ended 31 March 2004*

	2004 Draft Accounts £'000	2003 Audited Accounts £'000
Turnover	3,423	3,357
Less operating costs	2,439	2,166
Operating surplus	984	1,191
Profit on sale of assets	33	–
Interest receivable & other income	259	182
Interest payable	(993)	(1000)
Surplus for the year	283	373
Transfer to designated reserves	145	141
Surplus after transfers to reserves	138	232
Revenue reserves brought forward	3,473	3,241
Revenue reserves carried forward	3,611	3,473

Performance *as at 31 March 2004*

Key Performance Indicators -

Budget Targets	actual 2003/4	projected 2004/5	projected 2005/6	projected 2006/7
Units in Management at year end	773	870	913	956
Cost of properties (000's)	£58,587	£72,194	£81,357	£87,201
Accumulative surplus (000's) Revenue	£3,611	£3,723	£3,722	£3,589
Average rent (per week) general needs	£74.27	£75.14	£75.63	£75.79
Service cost recovery	91.9%	100%	100%	100%
Interest cover ratio	1.66	1.52	1.41	1.31
Surplus per unit	£366	£298	£165	£24

New Developments for Rent - as at 31 March 2004

New development for rent	units	unit type	completion
Birr Road BD8	6	2, 3 & 4 bed houses	Apr 04
Clifton Villas Phase 2 BD8	5	3 & 6 Bed houses	May 04
Paddock Frizinghall BD9	3	5 bed houses	May 04
Undercliffe School BD2	18	3, 4 & 5 bed houses	Jul 04
Lidget Green Ph1 BD7	20	3, 4 & 5 bed houses	Aug 04
Lidget Green Ph2 BD7	15	3, 4 & 5 bed houses	Aug 04
Salisbury Road Frizinghall BD9	10	3, 4 & 6 bed houses	Aug 04
HomeBuy 1	2	3 & 4 bed houses	Sep 04
Dispersed Units	8	2, 3 & 4 bed houses	Oct 04
Cottingley (Discounted for Sale) BD16	3	2 bed houses	Dec 04
Cottingley (Rent) BD16	6	2 bed flats	Dec 04
Queensbury (Rent) BD13	4	3 bed houses	Dec 04
Queensbury (Discounted for Sale)	1	3 bed houses	Dec 04
Former Highfield School Site Keighley BD21	7	3 & 4 bed houses	Jan 05
Lilycroft Walk BD9	12	3, 4 & 5 bed houses	Feb 05
PPG Bingley BD16	6	2 & 3 bed houses	Feb 05
Heather Grove School (4 units for sale) BD9	4	3 bed houses	Jun 05
Heather Grove School Ph1 BD9	16	3, 4 & 5 bed houses	Jun 05
Heather Grove School Ph2 BD9	9	3, 4 & 5 bed houses	Jun 05
Priestman School Bradford BD5	19	3, 4 & 5 bed houses	Aug 05
St Augustine Terrace BD3	6	3, 4, & 5 bed houses	Aug 05
Elizabeth Street BD5	12	3, 4, & 5 bed houses	May 06
Horton Bank Top Bradford BD7	16	3, 4, & 5 bed houses	May 06
LCHO Elizabeth Street BD5	9	3, 4, & 5 bed houses	May 06
Whites Close BD9	9	3 & 4 bed houses	May 06
Lumb Lane BD8	40	3, 4, & 5 bed houses	Sep 06
Rosemount Clifton Villas Ph3 BD8	26	3, 4, & 5 bed houses	Nov 06
NDFC BD5	15	3, 4, & 5 bed houses	Nov 06
LCHO Rosemount Clifton Villas Ph3 BD8	6	3, 4, & 5 bed houses	Nov 06

Breakdown of Tenants

Ethnic categories	31.3.03	31.3.04
African-Caribbean	82	83
Bangladeshi	120	124
Pakistani	139	151
Indian	8	8
British/European	36	36
Mixed Parentage	353	360
Other	18	19
Total	756	781

% Ethnic Origin of Tenants

	target	actual 03	actual 04
African-Caribbean	8	10.8	10.6
Bangladeshi	16	15.9	15.9
British European	20	18.4	19.3
Indian	2	1.1	1.0
Mixed parentage	3	4.8	4.6
Pakistani	50	46.7	46.1
Other	1	2.4	2.4

Type of complaints

Type of complaint	31.3.03	31.3.04
Anti-social behaviour	126	154
Repairs	11	13
Improvements	4	1
Contractor/staff	2	4
Lettings	0	3
Racial harassment	1	6
Compensation claims	3	2
Rent payment	1	1
Total No. of complaints	148	184

Repairs Response Times

1st April 2003 - 31st March 2004

Repair	Repair response times		
	24 hr	5 day	28 day
Number of Repairs	459	2450	1869
Repairs not done on time	1	129	95
% Not done on time	0.22	5.27	5.08

Average rents by property size

ending 31 March 2004

(Assured tenancies) Excludes service charge

Bedsit	£37.41
1 Bed	£44.34
2 Bed	£61.81
3 Bed	£70.91
4+ Bed	£85.45

Senior Staff Salaries

as at 31 March 2004

Salary band	No.
£25 - 30k	0
£30 - 35k	0
£35 - 40k	1
£40 - 45k	2
£45 - 50k	0
£50 - 55k	0
£55 - 60k	1

Performance

Main reason for re-housing

Reason	total 03		total 04	
		%		%
Overcrowding	29	24.2	16	18.4
Under-occupation	1	0.8	2	2.3
Problems with health/disability	6	5.0	7	8.0
Poor housing condition	15	12.5	7	8.0
Relationship breakdown	4	3.3	2	2.3
Need for independence	19	15.8	11	12.6
Difficulty paying rent or mortgage	0	0.0	2	2.3
Needs for Sheltered Housing	4	3.3	6	6.9
To be near family/friends/ school/work	1	0.8	0	0.0
Asked to leave by family/friends	3	2.5	3	3.4
Racial harassment	5	4.2	1	1.1
Refugee	2	1.7	5	5.7
Domestic violence	6	5.0	6	6.9
End of Assured Shorthold tenancy	3	2.5	3	3.4
Harassment or neighbour abuse	6	5.0	3	3.4
Other reason	10	8.3	10	11.5
Eviction/repossession	5	4.2	3	3.4
Rehoused from Prison/ Hospital/Institutions	0	0.0	0	0.0
Permanent Decant	0	0.0	0	0.0
Loss of tied accommodation	1	0.8	0	0.0
Total	120	100	87	100

Ethnic origin of Households

Reason	total 03		total 04	
		%		%
Asian - Indian	1	0.8	1	1.1
Asian - Pakistani	47	39.2	33	37.9
Asian - Bangladeshi	7	5.8	9	10.3
Asian - Other	0	0.0	1	1.1
Black - Caribbean	3	2.5	5	5.7
Black African	4	3.3	3	3.4
Mixed - White & Black Caribbean	3	2.5	4	4.6
Mixed - White & Black African	0	0.0	1	1.1
Mixed - White & Asian	6	5.0	2	2.3
Mixed - Other	2	1.7	1	1.1
White British	43	35.8	25	28.7
White Irish	0	0.0	0	0.0
White Other	2	1.7	1	1.1
Chinese	1	0.8	0	0.0
Other Ethnic Group	1	0.8	0	0.0
Refused	0	0.0	0	0.0
Black Other	0	0.0	1	1.1
Total	120	100	87	100

Source of referral

Reason	total 03		total 04	
		%		%
Nominated by LA/Homehunter	22	18.3	10	11.5
Statutory agency	5	4.2	0	0.0
Voluntary agency	2	1.7	3	3.4
Direct application	71	59.2	64	73.6
HOMES Mobility	3	2.5	1	1.1
Internal transfer	15	12.5	8	9.2
From another RSL	0	0.0	0	0.0
Other	2	1.7	1	1.1
Total	120	100	87	100

Properties by bed size

Properties by bed size which became available in the year				
No of bedrooms	total 03		total 04	
		%		%
one	23	19.2	22	25.3
Two	24	20	31	35.6
Three	31	25.8	17	19.5
Four	34	28.3	17	19.5
Five	4	3.3	0	0.0
Six	4	3.3	0	0.0
Total	120	100	87	100

Tour de force

Bradford's a hilly place. You need to be fit if you're going to get on your bike and cycle round it. Whilst we can't vouch for the strength of their lungs, one thing is for sure, no matter how steep the neighbourhood challenge, Manningham Housing Association's management team has the heart to face it.

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 sixteen 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.

Rupert Pomtsey

(born 1960) is employed as Director of Development. With a background in community architecture, he has worked in social housing for over a decade. He is a qualified and chartered architect and is a member of The Royal Institute of British Architects. He is African.

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 African.

Legal Advisors:

Walker Charlesworth & Foster
26 Park Square
Leeds LS1 2PL

Auditors:

Baker Tilly
2 Whitehall Quay
Leeds LS1 4HG

Bankers:

National Westminster Bank
PO Box 51
7 Hustlergate
Bradford BD1 1PP

Private Lenders:

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

Manningham Housing Association is a charitable housing association registered with the registrar of Friendly Societies and The Housing Corporation.



Manningham Housing Association
Bank House
30 Manor Row
Bradford BD1 4QE
Telephone: 01274 771144
Facsimile: 01274 401807
e-mail: {firstname}@manninghamha.co.uk

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.

With thanks to:

Liam, Alex & Ben for their football skills
Jon the jogger
Cameron, Chris & Maggie from Rastrick Cricket & Athletics Club
Abi & Fitness First for their patience
Bradford Airedale Athletics Club for their time
Louise for taking up tennis as a hobby



A Charitable Association. Manningham Housing Association Limited is a charitable Industrial & Provident Society (No. 25548R)