Winter
2016/17

manningham
HOUSING ASSOCIATION

Feedback

Latest news and events from Manningham Housing Association

Around The MHA Community

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What a Year...

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Welcome to our festive edition of our Feedback newsletter. It has been a year of unprecedented change on national and international levels. Home and away we have witnessed major events - some uplifting, some heart-breaking – the Brexit vote and resultant new UK prime minister, the war in Syria, the US election of Donald Trump, the Rio Olympics and Paralympics, the threat of the Zika virus and losses of some famous faces including David Bowie, Terry Wogan, Victoria Wood and Muhammed Ali to name but a few.

As this year closes, I would like to take this opportunity to reflect on some of the highlights we have had at MHA within the context of the current social and political climate. Our role as a housing association is an important one and we are always striving to find ways to support our customers, be it financial, practical or helping you within your community.

This edition shows some excellent examples of this but I would like to draw on a few:

- Welfare Reform – we have covered this in our previous edition but we are aware that the impact is now starting to hit our customers. Mansha Khan, our income management team leader, has taken the time to help outline these changes and how they may impact you and your family. If you are concerned about how it may affect you, please do get in touch with our income management team. It is better to understand now, rather than leave it too late. I have personally seen the passion Mansha and his team have to try and make things easier for our customers. Although we have no control over the changes, we can advise you and try and support you through these difficult transitions.

- Keeping you safe – our number one priority is keeping you safe in your homes and in this edition we outline our duty of care as landlord with regard to gas safety.

- Community – back in January 2016 the community of Bradford experienced the devastating effects of the fire at Drummond Mill. Bradford Council's emergency response team and MHA Staff joined forces to ensure our residents were safe and well cared for during this emergency and beyond.

- Customer Involvement - looking forward to the New Year we will start again to recruit extra members to our customer panels and start our search for a tenant Board member as its essential we hear from our customers and that we have customer representation around the Board table also.

I would also like to show our gratitude by saying thank you to Masood Khan for acting as Interim CEO for the last year as well as being the Financial Director and Company Secretary during that time.

And finally, it goes without saying that we at MHA, wish all our customers a very happy festive period and all the very best for the New Year!

The MHA Board

In this feature we'd like to update you about our Board and some recent changes.

But first what is the Manningham Housing Association's Board and what is its role?

The role of MHA's board, which is the same for other housing associations, is to lead MHA by setting the organisation's direction and values and ensure that we are meeting those objectives. This means MHA's Board Members have ultimate responsibility for directing the activity of the Association, ensuring it is well run and delivering the outcomes for which it has been set up.

What's the Board's main responsibilities?

The Board's main responsibilities include:

- Setting and approving policies, plans and budgets to achieve those objectives;
- Ensuring the financial strength, solvency, risk management and good performance of MHA.

To ensure that the Board can meet its responsibilities we need the right level of skills and experiences on the Board. As with the all roles of this type, individuals join and after a period of time step down and fresh people join. Some recent changes have included Greg Robinson – Chair and Gill Taylor – Board Member leaving the Board. We would like to place on record our thanks and well wishes to Greg and Gill for their dedication and support to MHA.

To refresh the Board we have had three new highly skilled and experienced additions to the Board and these include:

Haroon Rashid is a chartered accountant and joined the Board earlier in the year. He is also the new Chair of the Audit Committee.

Abdul Ravat is a head of development for another housing association.

Vicky Szulist is a chartered accountant and senior audit partner.

Jabeen Tahir who has been a Board Member for the past four years now has become the Interim Chair of the Board and we will be recruiting a new Chair in the New Year.

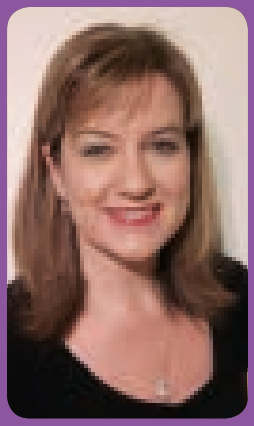
Introducing new Customer Insight and Performance Officer

Emma Tandy, Customer Insight & Performance Officer, joined the team in November to support the customer insight work we prioritise as a business. Emma's role will initially support the customer panels, surveys, the 'Get Rewarded' scheme and communications including the newsletter.

What is 'Get Rewarded' about?

MHA customers are encouraged to feed back their thoughts on our services and this can be done a number of ways through panels, surveys and mystery shopping.

What's in it for you?



- Gain work experience that will help you develop skills for applying for jobs
- Achieve new skills and qualifications that can help you build your C.V.
- Meet new people
- Improve the services that Manningham delivers to you and other customers
- All travel expenses and other select costs will be paid for
- Receive shopping vouchers for getting involved in certain customer inspector activities, focus groups and consultations.

How Can You Get Involved?

Customer Inspectors: these are volunteers who will help us to understand how well we are delivering our services. The type of inspections could include conducting surveys, carrying out mystery shopping and more.

Customer Scrutiny Panel: we are looking for customers to join our Customer Scrutiny Panel. The panel meets 4 times a year and assess our policies and performance in key areas.

Manningham Residents' Panel: we are also looking for new members to join the Manningham Residents' Panel. The panel is made up of our customers and their role is to represent the views of our customers and other residents in their neighbourhoods.

If you would like to get involved please complete the 'Get involved, get rewarded' slip on the back page. It's your opportunity to really make a difference and once involved you could win £50!
Alternatively please contact Emma direct on
01274 377233
emma.tandy@manninghamha.co.uk

Home Maintenance

John Green
Senior Customer Service Officer
John.Green@manninghamha.co.uk

Repairs responsibilities

Manningham Housing recently reviewed its approach towards repairs. We sent all our tenants a letter on the 1st August 2016 highlighting certain repairs that we will no longer undertake. If you require a copy of this letter please contact us. For guidance please see our guide below for tenant repair responsibilities:

General

- Toilet Seats
- Minor cracks to plastering
- TV aerials (unless it is a communal aerial)
- Waste blockages

o We will attend to blocked toilets but if it is found that the blockage was caused by neglect such as flushing nappies, children's toys or other non-biodegradable items then the cost will be charged back to you

- Replacing plugs and chains to baths, basins and kitchen sinks
- Shower heads, rails, and shower curtains
- Keeping ground gully grates (external drain covers) clear of leaves and rubbish.

Doors and locks

- Replacing keys or locks when keys have been lost or tenant has locked themselves out
- Door bells
- Replacing glass in any internal or external door
- Repairs to internal doors, door handles and any other associated door furniture.

Electrics

- Resetting trip switches and if necessary turning off the mains supply
- Burglar alarms
- Electrical appliances (cookers, fridges and dishwashers) excluding appliances fitted by Manningham Housing and where a service charge is applied for their maintenance
- Replacement of bulbs or fluorescent tubes (and starter motors) including those for external lights (except in communal areas)
- Changing batteries in any appliance

Floors and stairs

- Repairing and replacing any floor coverings, vinyl tiles, sheeting, carpets or laminates that the tenant has fitted
- Floor coverings that have been supplied by MHA as part of the Improvement Programme will only be provided once and when these need to be replaced this will be your responsibility as the tenant.

Heating

- Bleeding radiators (see our tips!)
- Replace any secondary forms of heating for example gas and electric fires. We will repair any existing secondary heating only if it is economical to repair. This does not affect your primary heating system for example Central Heating or Economy Seven

Infestations

- Any form of pest control – for example ants, wasps, bees, cockroaches or mice etc.

Gardens

- Any repairs to sheds
- Any form of landscaping.

Windows

- Replacing broken or cracked glass where it is found that the glass has been broken from inside the property
- Glazing (except where a crime number is provided).

Gritting

Please be aware that Manningham Housing are not responsible for gritting. We will only grit the communal areas at Anchor Court and St Mary Magdalene's Court.

Winter Tips

As the temperatures continue to drop, it's a good time to think about preparing your home for winter. We have some easy steps for you to follow to ensure you remain safe and warm in your home.

A warm home during the day

- Heat your main living areas to around 18-21°C (64-70°F) and the rest of the house to at least 16°C (61°F)
- Make sure you keep your living room warm throughout the day and heat your bedroom before going to bed
- You can set the timer on your heating to come on before you get up and switch off when you go to bed

A warm home at night

- Try to keep the temperature above 18°C (65°F) in your bedroom overnight
- Open the window or door a little at night for ventilation if you use a fire or heater in your bedroom during winter
- Never use hot water bottles in the same bed as an electric blanket, even if the blanket is switched off
- Unplug blankets before you go to bed, unless they have a thermostat control for safe all-night use and get your electric blanket tested every three years for safety your local fire and rescue service may be able to do this for you

Prevent Plumbing Freezes

Locate your stop tap in the event you need to shut it off in an emergency

- Operate your heating system and set to at least 55 degrees
- If you are leaving your home for several days leave your heating using the timer to prevent freezing should the mercury fall to below zero.

Prepare an Emergency Kit

- Buy indoor candles and matches / lighter for use during a power shortage
- Find the phone numbers for your utility companies and tape them near your phone or inside the phone book
- Buy a battery back-up to protect your computer and sensitive electronic equipment.

If you're receiving certain benefits during very cold weather, you may qualify for a Cold Weather Payment. And finally it sounds obvious but make sure you dress warmly as extra layers can make a big difference when the temperature plummets!

Radiator Maintenance

If you have cold spots in your radiators you may need to 'bleed' them.

1. Turn heating on and let it warm up fully then check for cold spots – be careful they can get very hot! Cold spots particularly at the top can indicate gas trapped that needs releasing (bleeding)
2. Bleed the radiators by switching off your central heating. This is reversing the process identified in step one and will allow you to handle the radiators without burning yourself or soaking your floor. Bleeding radiators will require a radiator key (buy one at your local hardware store if you can't find yours) or a flat-blade screwdriver.
3. Turn off all the upstairs radiators and work on the downstairs ones first.
4. At the top of the radiator at one end there will be a valve. You can attach the radiator key to the square bit in the centre or put the end of the screwdriver into the groove.
5. Hold the key or screwdriver with a cloth, and have another cloth ready to catch any drips, then slowly turn the radiator key or screwdriver anti-clockwise – if air is escaping you'll hear a hissing sound. Once there is no more air, liquid will come out and the valve will need to be closed quickly. With the more modern screwdriver operated escape valve, liquid is likely to emerge as a jet rather than a dribble.

Home Fire Safety

Did you know around 60% of fires in the home start in the kitchen. Here are some tips to help keep you safe:

1. Keep electrical leads, tea towels, cloths, loose clothing and anything else that may catch fire away from the oven and hob.
2. Keep the oven, hob, grill and toaster clean. A build-up of fat, grease and crumbs can easily catch fire. Always position toasters away from inflammable materials.
3. Never put anything metallic inside your microwave.
4. Turn off electrical appliances when not being used and have them serviced regularly.
5. Keep electrical leads and appliances away from water.
6. Use a spark device to light gas cookers. This is safer than using matches or lighters.
7. Ensure access is given to our Gas Safe registered engineers to check our gas appliances each year. If you own your own cooker we would recommend you have this checked annually
8. Never leave children alone in the kitchen. Keep matches, lighters and pan handles where children can't reach them.
9. Avoid cooking if you are tired, have been drinking alcohol or are taking medication that can make you drowsy.
10. Take pans off the heat and turn off the hob and/or grill if you have to leave the kitchen while cooking. Make sure the oven, hob and grill are turned off when you have finished cooking.

Be extra careful with chip pans. * Never fill a pan more than a third full with fat or oil. * If the oil starts smoking during cooking, turn off the heat and leave the oil to cool down, otherwise it may catch fire. * Always dry potatoes before putting them in the pan and turn off the hob if you have to leave the kitchen while cooking. * Never leave a chip pan unattended. * If your chip pan does catch fire, try not to panic but place a fire blanket over the flames and turn off the heat.* Never move a hot, flaming chip pan. Do not throw water or use a fire extinguisher on a hot fat fire. * Only tackle a chip pan fire if you feel it is safe to do so. * If you are in any doubt about tackling the fire then leave the kitchen immediately, close the door behind you, tell everyone else in the house to get out and don't go back inside for any reason. Call 999!

Scheme Focus Event: Abaseen Close & Joba Avenue

Jonathan Coles
Neighbourhood Officer
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In August, we arranged another scheme focus event, this time at Abaseen Close and Joba Avenue, BD3.

A skip was hired for the day so that residents could bring out any unwanted items they needed for disposal and it soon filled up.

Also, if residents had any issues they needed to discuss, neighbourhood officers and staff from the income team were available.

We were grateful to members of the estate team who helped in the clear up and also used their trailer to take further items to the tip.

Tenants were pleased they had managed to get rid of so many things and were very happy with the results.

Hollings Youth Association in Partnership With Manningham Housing association.

Angelina Miller
Neighbourhood Officer
Angelina.Miller@manninghamha.co.uk

Hollings Youth Association a local youth & community organisation supported by MHA and local businesses run by local volunteers are ready to re-launch the locality hub that was set up by MHA to benefit the community. Now the Hub has been handed over to the local community led organisation.

The locality hub is based at 2 Penzance Court, Bradford, West Yorkshire, BD8 8PS

HYA main aim for the coming six months will be reducing ASB in the Hollings Rd area.

HYA will work in partnership with MHA and other partner organisations to deliver bespoke, interactive, engaging initiatives for young people living within their communities.

HYA will also work within the Hollings Road area to engage with families and a diverse range of communities, concentrating and supporting MHA and surrounding tenants.

The hub will have the capacity to turn the non-productive youth of the community into the responsible, law abiding citizens who will work towards holistic development of themselves as well as society. As the Hub is highly beneficial for the community its day to day needs will be managed by HYA.

HYA upcoming Event:

Winter Community Event at Manningham Sport Centre, Bradford, 31st December 2016,

12:00 to 19:00.

H.Y.A has been promoting the idea of Community cohesion for the past two years.

The Aim of the Community Cohesion Event is to bring people from different cultures' background alongside each other while, at the same time, encouraging people to think of themselves as being part of one community, by;

- Promoting mutual understanding between people of different ages, abilities, backgrounds, faiths and cultures.
- Empowering people from different backgrounds to take part in fun activities together.
- Creating a sense of belonging among those living in Manningham.

"We would like to thank Manningham Housing Association for supporting our event. This event could not happen without MHA support."

Over 1000 people attended the community cohesion event on the 16th of July 2016. The event was attended by old and young.

The event catered for all young and old, there were fun fair rides, bouncy castles, face painting and penalty shootout for the young ones. We variety stalls from tradition foods to cloths.

The event was also attended by England cricket star Adil Rashid.

Overall the event was a great success and was enjoyed by the entire community.

Community Spirit is Alive and Well in Manningham.

Peter Murgatroyd
Neighbourhood Officer
Peter.Murgatroyd@manninghamha.co.uk

This was a sad night for many Bradfordians, watching a well-known landmark burn to the ground. Many local people had worked there and passers-by checked the time on the mill clock that, instead of numbers, had letters spelling out "Drummond Mill".

But the night of 28th January was particularly memorable for the MHA residents of Clarendon Court; Sylhet Close and Jinnah Court as they were in very close proximity to the fire and more importantly the thick acrid smoke.

The danger was so significant that these residents were evacuated to safety. Many stayed with family and friends in the local area, but for some there was nowhere to go.

This is where Bradford Council's emergency response team and MHA Staff (Including Fazlul Haq, of the MHA board) joined forces to ensure our residents were safe and well cared for.

For those unable to stay with family, transport was provided to take our residents to Richard Dunn Sports stadium. Staff were ready and waiting with hot drinks and food supplied by a local pizza takeaway.

There were games and drawing materials for the younger children while the older family members kept a close eye on news reports provided by TV and radio.

As the fire intensified it became clear that our residents would not be able to go home that night, Richard Dunn staff explained that they did have a supply of camp beds and sleeping bags that were held in store for disasters of this type, so our residents came to terms with the fact that they were going to spend a difficult night "camping out" at the sports centre.

But, once again Bradford Council's disaster team had plans in place that made our residents much more comfortable. Behind the scenes they had been calling local hotels and

they found sufficient rooms at the Canal Road Travel Lodge near Bradford city centre.

The families were transported to the hotel and given rooms according to the size of their group. For the children this was clearly a big adventure, but the parents were just glad of a good night's sleep in a comfortable bed.

The following morning found the fire under control and the MHA families were allowed to return to their homes in a fleet of taxis.

MHA staff were once again on hand checking the safety of properties and assisting with the booking of taxis for the journey back home.

Thankfully no houses were damaged by the fire and apart from the lingering smell of smoke in the air everything was back to normal after a very eventful night.

Our thanks go to the staff of Bradford Council's disaster team; MHA staff and in particular our tenants who coped particularly well in a very difficult situation.

The Drummond Mill Mural

The Drummond Mill Fire took its toll on the whole community of Bradford and the fire could be seen for miles.

As a way of rebuilding the community of BD8, Cecil Green Arts formed a partnership in BD8 with Local Schools, Small Businesses, West Yorkshire Police, Yorkshire Housing Association & Manningham Housing Association to fund a mural in remembrance of the day a remarkable piece of architectural history was lost to the residents of Bradford. MHA were privileged to have been asked to be a part of this extraordinary event.

Burglaries Increase during the winter months – Do not be a victim

Nazneen Zafar
Neighbourhood Officer
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As darker nights are drawing in and the festive period is beginning it is a popular time for burglars.

Keep your home secure by following the crime prevention tips below:

- Always keep doors and windows locked, remove keys for the lock and don't leave them on view – 1 in 4 burglaries are through an open or insecure door or window
- Use timer switches on lights to keep your home looking occupied when you are out (in some cases people connect them to a radio providing noise as well as light in your home)
- Remember to close your curtains or blinds when you're of the house in the evening
- Make sure valuables are not left on show – ie. Laptops, tablets, phones and put the charger/power cables out of view
- If you're going on holiday ask a neighbour to keep an eye on your house and move any post that might build up
- Ensure you have contents insurance

Neighbourhood Watch

Being part of a neighbourhood watch scheme helps to reduce fear of crime and creates a safer environment for everyone by taking crime prevention measures to protect your home and possessions. You can also share information about local crime as well as be updated on crime within your area. You can get to know your neighbours better, look out for each other, particularly elderly residents and generate a community spirit. Often insurance premiums are lower if you are part of a Neighbourhood watch scheme.

For further information please contact your Neighbourhood Officer on: **01274 771144**

Or you can contact the you're the Police Neighbourhood Watch Liaison officer on the following :

Email: **howard.buckley@westyorkshire.pnn.police.uk**

Tel: **01274 373953**

MHA 100% Gas Safe

James Healy
Property and Estates Manager
Jame.Healy@manninghamha.co.uk

Like all landlords, MHA are responsible for ensuring that an annual gas safety check is carried out on each appliance and flue belonging to the Association. We will also carry out a visual check on cookers and other appliances belonging to the tenant.

These Gas Safety checks are always undertaken by a Gas Safe registered engineer, but we advise that you always check that the engineer is competent. The areas that they are able to work in are clearly marked on the rear of their Gas Safe card. You can also check their registration details at www.gassaferegister.co.uk or call the Freephone number 0800 408 5500.

Your gas safety check will always need to be completed within 12 months of the previous check. MHA prides itself in completing 100% of these checks within the anniversary date. There are several ways that you can help MHA and aid us in continuing to meet this 100% target.

- Allow access to your property at the earliest possible convenience upon receiving an appointment letter
- Let us know as soon as possible if the date arranged is not convenient
- Provide the organisation with an up-to-date telephone number and details of anyone we can contact if you are not at the address
- If you receive a letter from MHA in relation to our engineers not being able to gain access to your home then please contact us immediately

Our engineers are flexible and will work around you. We can always provide an AM or PM time slot.

7 Gas Safe Top Tips that could save your life...

1. Have all your own gas safety checked every year. MHA undertake this for their own appliances however you are responsible for your own gas appliances for example Cookers
2. Find a Gas Safe registered engineer in your area or call the free helpline on 0800 408 5500 (MHA engineers are all Gas Safe).
3. Always ask to see an Engineer's Gas Safe Register ID card and check the back of the card to ensure they are qualified to carry out the specific type of gas work you need. Report someone working without registration.
4. Unsafe gas appliances can put you at risk of carbon monoxide poisoning, gas leaks, fires and explosions. Recognise the symptoms of carbon monoxide poisoning – headaches, dizziness, nausea, breathlessness, collapse and loss of consciousness.
5. Regularly check gas appliances for warning signs that they are not working properly e.g. lazy yellow flames instead of crisp blue ones, black marks or stains on or around the appliance and too much condensation in the room. Remember you are responsible for your cooker.
6. Only use gas appliances for their intended purpose e.g. don't use a gas oven to heat a room or use a gas barbeque inside the house.
7. Always ensure there is enough ventilation for your gas appliances to allow them to burn correctly and make sure you are not blocking any air vents that provide an air supply to the gas appliance.

If you have any queries relating to gas please contact the office on 01274 771144

Manningham Growing Further...

Over the last 12 months Manningham Housing Association has continued to invest in new affordable homes through its development company Firebird Homes Limited. The association has invested over £4.5 million and this investment of new cash is from a combination of finance from established lenders, contributions from the association's reserves, grant funding from the Homes and Communities Agency and also with strategic support from Bradford Council.

There has been a total of 30 brand new energy efficient affordable homes for rent that have been built on four different sites, with a further four new homes in the pipeline to be completed before March 2017. These new homes have a high demand of interest from many applicants.

New homes recently built

- 10 units at Heaton Road BD9 of 2 beds and 3 beds including one wheelchair accessible unit
- 13 units at Rosemount Clifton Villas of 2 beds 3 beds and 4 beds including two wheelchair accessible unit
- 6 units at Black Dyke Mills Queensbury of 2 beds and 3 beds houses
- 1unit at Soho Works Allerton Place 3 bed houses

New homes to be completed

- 2 units at Soho Works Allerton Place 3 bed houses
- 2 units at Black Dyke Mills 3 bed houses

More Happy Customers

One of our new customers who moved into the Rosemount Clifton Villas scheme has given thanks to us for providing him and his family a brand new affordable home. He confirmed that as he has a long-term disability and struggled with his previous rented home as it was extremely difficult to climb the stairs and use the house effectively. Now he is living in a specially designed home with a level entrance access, dedicated ground floor double bedroom , with modern facilities, sufficient rooms , ample storage and garden space for him and his family. They are all happy, safe and content in their new home. The homes that MHA provide has enabled him and his family and also other families in need, to have much better homes which help improves lives. All the residents on the new scheme are looking forward to enjoying a very long time in their new Manningham home.

Nigel Guy
Managing Director, Firebird Homes Ltd.
Nigel.Guy@firebirdhomes.co.uk

Strategic Feedback

Nigel Guy Managing Director of Firebird Homes adds that many visits have been made from various strategic partners to the new Manningham schemes. These partners range from funders, designers, suppliers, local ward councillors , council officers, board members of Manningham HA. All that have viewed the new homes have given positive feedback on the quality, style and affordability of the homes built. Our strategic partners have pledged to continue to work with Manningham Housing to provide more homes to further meet the growing demand for excellent and efficiently well managed affordable homes throughout the districts of Bradford, Keighley and beyond.

Manningham Housing Association celebrates a momentous 30 year birthday on 1st July 2017 and we will be featuring our year of celebrations in Feedback. We would like to hear from customers old and new and also welcome any suggestions on how we can celebrate this milestone, please contact Emma Tandy (emma.tandy@manninghamha.co.uk) with your ideas.

Are you affected by Welfare Reform?

The New Benefit Cap (£20,000)

Did you know from 7th November the benefit cap has been cut from £26,000 to £20,000 for couples and families and from £18,200 to £13,400 for single people?

The Benefit Cap is a limit on the total amount of benefit you can get if you're of working age. Some people are exempt from the Benefit Cap. The Benefit Cap will only affect you if you're getting Housing Benefit or Universal Credit.

How much is the cap?

If you're getting Housing Benefit, from Autumn 2016 the cap is:

- £384.62 a week if you're a couple - with or without dependent children
- £384.62 a week if you're a lone parent with dependent children
- £257.69 a week if you're a single person without children.

If you are already affected by the old £26,000 benefit cap, the new £20,000 cap will apply to you from November 2016. If you are affected by the new £20,000 benefit cap you will see a change in your Housing Benefit entitlement from 19th January 2017.

How will the Benefit Cap affect you?

If the cap applies to you, this means that if your income from certain benefits is more than the cap, your benefit will be cut. The amount of money you get above the Benefit Cap limit will be taken off your Housing Benefit or Universal Credit.

This will only affect you if you're getting Housing Benefit or Universal Credit. No deductions will be made from your other benefits because of the cap. This means that if you don't receive Housing Benefit or Universal Credit, your benefits can't be capped.

Who is exempt from the cap?

Some people are exempt from the Benefit Cap. This means their benefit isn't capped, even if their benefit income is above the limit of the cap.

For example, your benefit won't be capped if:

- you get Working Tax Credit
- you get Disability Living Allowance or Personal Independence Payment
- you have reached the age for getting Pension Credit - although you may not be exempt if you're in a couple where one of you is above this age and one of you isn't.

This isn't a complete list of exemptions. If you're getting Housing Benefit or Universal Credit, you can find more information about the Benefit Cap, including an online calculator on the GOV.UK website at **www.gov.uk**

Universal Credit

Universal Credit is a single monthly payment for people in or out of work, which merges together some of the benefits and tax credits that you might be getting now. It will be paid in arrears, to match the way most salaries are paid.

Universal Credit will replace:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

You are required to have a suitable bank account that will enable you to set up the direct debits or standing orders to pay your rent to Manningham Housing.

November 2015 Universal Credit was rolled out to Single applicants in Bradford. We anticipate the full Universal Credit role out to everyone, couples and families in Bradford around spring of 2018, as from this date onwards there will be no new Housing benefit claims.

All the existing Housing Benefit claims will start to migrate over to Universal Credit in 2019 to be fully completed by March 2022.

If you are currently claiming or going to be migrated over to the Universal Credit, if you feel that you cannot manage your rent payments, you can ask Department of Work and Pension (DWP) for your housing costs to be paid direct to Manningham Housing.

Support Available

If you require support with managing your rent payments, please contact the MHA Income Team, we will signpost you to the support agencies who can help you. We are working in partnership with the relevant support agencies (Bradford credit union; CAB; Money advisers) who can provide you with the financial advice and support with money management.

Those customers who may struggle to make up the shortfall in their rent payments, we can support you with applying for the Discretionary Housing Payment. Please be aware that DHP support is temporary and will not continue for the long term. Once the DHP payments do stop, you are responsible for making the payments.

Please contact the Income team on **01274 771144** if you require any **advice** or **support**.

Energy Saving

Helping MHA customers save money and keep warm

Energy bills are the number one financial concern for households – but 63% of us think there's nothing we can do about them. At the same time fuel bills are rising. UK homes are amongst the least energy efficient in Europe and we have one of the highest rates of fuel poverty.

Groundwork's GREEN DOCTOR service is a practical solution, helping people to take control and to reduce their environmental impact at the same time. The service provides home visits and 1-2-1 advice which can help you use less energy, keep warm and save money!

The Green Doctor service is FREE of charge subject to eligibility criteria. The Green Doctor service is currently available to MHA customers.

Home Visits

The Green Doctor home visits usually takes about an hour and provide support as well as installing small energy efficiency measures. See below for more details.

GREEN DOCTORS provide support, information and advice on:

- Switching suppliers
- Applying for the Warm Homes Discount
- Grants for insulation and central heating
- Energy bills and fuel debt
- Behavioural changes to reduce costs
- Managing heating control

GREEN DOCTORS can also install simple energy-saving measures including:

- Energy-efficient light bulbs
- Draught excluders
- Reflective radiator panels
- Pipe lagging
- Hot water tank jackets
- Water saving devices

To find out more or book a free home visit:

Call **0113 238 0601**

or Income team on **01274 77 11 44**

Stay Debt Free

We are entering the festive season which is a busy and expensive time for all of us. We all need to be able to enjoy this special time but to avoid debt and arrears in the New Year please ensure that your rent is paid primptly.

Although we close over Christmas there are many ways to pay your rent such as:

- Direct Debit
- Standing Orders
- ALLPAY Card – a payment card that can be used to pay at any pay point
- ALLPAY App – to pay online using your Debit card
- You can make a payment via online banking to Manningham Housing.

Our Bank details are:

Account Number: 320 277 61

Sort Code: 56-00-36

Please make sure to quote your tenancy reference number.

Please contact the Income team on **01274 771144** if you require any support or advice.

Tenancy Fraud On the Up!

Nadim Khaliq
Housing Services Manager
Nadim.Khaliq@manninghamha.co.uk

Across the UK it is estimated that 98,000 housing association and council homes are occupied by someone who shouldn't live there or have obtained the tenancy fraudulently. Under the new Social Housing Fraud Act which came into force in October 2013 subletting became a criminal rather than a civil offence, with a potential two-year jail term. As well as the potential of tenants being imprisoned the courts will also have the power to make an order forcing tenants to repay any profits made by subletting.

What is tenancy fraud?

When somebody with a council or housing association home rents it out without permission or obtains a home through providing false information. They are guilty of housing fraud.

Why is it important to tackle tenancy fraud?

- There isn't enough social housing to meet the needs of people who genuinely need it.
- We have to make the best use of the housing that is available making sure those who are legally entitled to occupy social housing do so.
- People waiting for social housing will have to wait even longer if homes continue to be occupied by people who have no right to be there.
- They are using up valuable housing spaces and depriving families and vulnerable people on the waiting list.

What does Manningham do to tackle tenancy fraud?

We take tenancy fraud very seriously and will take action to regain possession of properties wherever we find evidence of tenancy fraud.

Manningham's Neighbourhood Officers will carry out regular checks as an integral part of letting and housing management activities to establish that the correct people are going to or are living in properties. We work closely with the Bradford Councils fraud team to detect fraud where the law requires it.

What can you do to help?

If you suspect someone is a tenancy cheat, please call Bradford Council on **01274 437511** or email them: **reportfraud@bradford.gov.uk**

Your report will be treated in the strictest confidence and can be given anonymously.

If you would like to discuss this matter further,

please contact your Neighbourhood Officer on **01274 771144**

Winners of our direct debit prize draw

Winners of our latest prize draw are...

1. Mrs Nazia Parveen - 12 Kismet Garden, Bradford £100 Prize winners
2. Mrs Negat Akhtar - 88 Princeville Street, Bradford £50 prize winner
3. Mr Qazi Hassan Raza - 8 Rosemount Gardens, Bradford £25 prize winner

As a continued effort to encourage our customers to pay their rent by direct debits, we will continue to have this prize draw 4 times a year.

1. £100 Prize
2. £50 Prize
3. £25 Prize

Terms and Conditions apply:
Competition open to existing and new direct debit customers. To qualify, the customers will need to show three consecutive months of payment on their rent account via direct debit with no failed payments.

Set up a direct debit

Please call us on 01274 771144 and we will help you set one up.

The Benefits of paying by Direct Debit

Direct Debit is a quick and simple way of ensuring that your rent charge is paid to Manningham Housing Association and should minimize the risk of you going into arrears with your payments.

You can set up a direct debit weekly, fortnightly and monthly.

Once the direct debit is set up, your rent charge will be collected from your account on the agreed date.

All our customers who are paying through direct debit have the opportunity to win.

The next prize draw will take place on March 2017. To qualify, customers will need to show three consecutive months payments.

"You've got to be in it to win it"

Customer Satisfaction Prize Draw Winners 2016

Thank you to all our customers who took the time to complete one of our satisfaction surveys. To show our appreciation, you have all been entered into our Customer Satisfaction Survey Prize Draw!

And the winners are... (drum roll)...

- 6 Chittagong Row
  Mr Muhammad Ali & Mrs Farah Aziz
- 33 Royal Gardens
  Mrs Afza Hussain & Mr Faiz Khan
- 72 Brookfield Rd (formerly)
  Naila Mohammed

Well done! A £25 shopping voucher is on its way to you. We will hold further prize draws in the next edition of Feedback so it is worth taking a few minutes to complete and return to MHA...

The 2016 Garden of the Year

The 2016 Garden of the year goes to Mr Shah of Moulson Court. Congratulations on winning £50 in vouchers towards your displays!

Callerz will be calling!

Ulfat Hussain
Director of Customer Services
Ulfat.Hussain@manninghamha.co.uk

It has been just over 12 months since we last did our Independent Customer Satisfaction survey. We were so pleased to hear how happy our customers are with the quality of services we provide. After all it's the reason why we are here!

92% of you told us that you were satisfied with the service that you receive and more importantly 90% said you would recommend Manningham Housing Association to family and friends. Whilst we are very happy with this fantastic feedback we still want to know why 10% of you would not recommend us to family and friends and also 8% were unhappy with the quality of service we provide.

We have therefore commissioned Callerz, a local company who specializes in obtaining customer feedback, to call some of our customers every month to ask how satisfied they are with Manningham Housing.

The survey should not last more than a couple of minutes but the information you provide, good or bad, will be invaluable to us. After all if we don't know what we might be doing wrong, how can we put it right!

Remember all the information you provide will be completely confidential to Callerz. They will not share names or addresses of customers they have spoken to. Please do spare a couple of minutes of your time to speak to Callerz if they do call you.

As always thank you for all your support.

MHA's Christmas Opening Times

John Green
Senior Customer Service Officer
John.Green@manninghamha.co.uk

As we approach the festive period I would like to wish you all the very best for Christmas and a fantastic new year on behalf of us all at Manningham Housing Association.

The winter months continue to be a challenging time and the phone lines can be busier than usual. Please be patient with us.

We have set up a service so that customers can leave us a voicemail if the phone lines are busy. We will endeavour to return any call within 3 hours.

Opening Times

The table details our opening times during the Christmas period.

Please note: MHA's Out of Hours service will still be available during the closure. This service is available for emergency repairs only.

Date	Are we open or closed?
Friday 23rd December	Open 9am-5pm
Monday 26th December	Closed
Tuesday 27th December	Closed
Wednesday 28th December	Closed
Thursday 29th December	Closed
Friday 30th December	Closed
Monday 2nd January	Closed
Tuesday 3rd January	Open 9am-5pm (then open as usual)

Sign up and get entered into our Prize Draw!

Return this slip back to us to get involved in the activities, and have a chance of winning up to **£50** in vouchers!!!

WIN up to £50! in vouchers

What would you like to get involved with (you can tick as many or as little involvement opportunities as you want)?

- ☐ Customer Inspector
- ☐ Customer Scrutiny Panel
- ☐ Manningham Residents' Panel

Winter 2016/17

Get in touch

MHA Direct Contacts:

Neighbourhood Officers
Call: Nazneen Zafar on
01274 377221
Call: Jonathan Coles on
07891 360571
Call: John Green on
01274 377209
Call: Angelina Miller on
01274 377214
Call: Peter Murgatroyd on
01274 377222

Property Surveyors
Call: David Hargreaves on
01274 377207
Call: Abid Mustafa on
01274 377267

Customer Service
Call: 01274 377217 or 01274 377225
Call: John Green on
01274 377209

Other Useful Contacts:

For Gas leaks
Call: Northern Gas Networks on
0800 111999

To Report Non-Emergencies or Anti-Social Behaviour
Call: Police on 101

Blocked Drains
Call: Yorkshire Water on
08451 24 24 24
Call: Asian speaking line on
08451 24 24 21

Benefit Enquiry Line
Call: 0800 88 22 00

Pension Credits:
Call: 0800 991 234

Winter Fuel Payment Helpline (for people over 60):
Call: 08459 15 15 15

Tax Credit Helpline
Call: 0845 300 3900

Child Benefit
Call: 0845 302 1444

Free Debt Management Advice
www.payplan.com
Call: Pay Plan's Helpline on
0800 280 2816

Bedroom Tax calculator
www.entitledtofortenants.co.uk

For vulnerable adults:
Adult Protection Unit on
Call: **01274 431077**

For vulnerable children:
Children's Social Care Initial Contact Point on
Call: **01274 437500**
(8.30am - 5.00pm Monday to Thursday, 4.30pm on Friday).
At all other times, please call **Social Services Emergency Duty Team 01274 431010.**

Manningham Housing Association, Bank House, 30 Manor Row, Bradford, BD1 4QE.
www.ManninghamHousing.co.uk | Main Telephone: **01274 771144**

Your Details

Please fill in and send off in free post envelope supplied.

Name:

Address:

Postcode:

Home Telephone:

Mobile Telephone:

Email: