

Winter
2017

Feedback

Latest news and events from Manningham Housing Association



WHAT'S INSIDE...

The Board
Introducing
Barrington
Billings

Read more on page 1

Your Home
Component
Replacement
Programme

Read more on pages 4-5

**Annual Tenant
Report**
See how we
are performing

Read more on pages 10-13

In this issue...

THE BOARD

Introducing Barrington Billings	1
Customer Panel	2
Complaints Learning Form	3

YOUR HOME

Component Replacement Programme	4-5
Gas Safety	5
Keep your Home Happy	6-7

YOUR NEIGHBOURHOOD

Stories from around our Community	7-9
Home Contents Insurance Facts	8

ANNUAL TENANT REPORT

Annual Tenant Report	10-13
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MONEY MATTERS

Bradford District Credit Union	14-15
Universal Credit	15-16
Tenancy Fraud	17
Are you a Winner?	17

INFORMATION HUB

National Citizen Service Programme	18
Give Blood Save a Life	19
GDPR Update	20
HomeSwapper	21

GET IN TOUCH

Useful contact numbers	23
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Introducing Barrington Billings



Barrington Billings

Chair of the Board

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I would like to take this opportunity to introduce myself as the new Chair for the Board of Manningham Housing Association since my appointment in June this year. This is a role I feel very privileged and honoured to have been appointed to and hope that during my tenure as Chair, I will be able to make a positive contribution to the great service the organisation offers to the diverse communities living in Bradford.

There are a number of key matters that have taken place recently that I would like to share with you.

Firstly, we recently approved our new Value for Money Statement which sets out how we are continuously improving the services that we offer you whilst ensuring that it provides good value for the rent that you pay to us. You can find more information about this and other key services on our website.

Secondly, we recently appointed several new board members with a range of skills to enhance our ability to provide the kind of strategic direction and support the organisation needs. Following my appointment as Chair, I am pleased to also announce that we have now appointed Abdul Ravat as Vice-Chair who will provide additional support for me as Chair and to the rest of the board. I would like to take this opportunity to welcome them all to Manningham Housing Association and look forward to working with them over the coming years. We will shortly be recruiting more Board members and this information will be advertised on our website shortly.

Thirdly, we are currently recruiting a permanent Chief Executive Officer (CEO) to lead the organisation into its next phase of development and to date we have had a good response from a wide ranging field of good applicants. I am hoping to be able to publicise details of our new CEO by the time the next edition of this publication comes out.

Fourthly, we recently held our Annual General Meeting (AGM) and significant events took place that are worth a mention here. We have had a very good and positive report from our auditors who commented that it was the best improvement to the preparation of annual accounts from one year to the next they have ever seen. I would like to thank Helen Rourke and the rest of the finance team for an excellent job.

Finally we said goodbye to two board members who retired at the AGM (pictured below with myself). Fazlul Haq (Faz, right) who was one of the founding members of MHA and the longest serving board member and Ali Akbor (left) who is the current CEO of Unity Housing Association. Both have made invaluable contributions to the work of MHA. In particular, I would like to mention Faz who made it his duty to have a community based housing association in Bradford to help address the housing needs of families who needed larger family housing. We owe pioneers like Faz a debt of gratitude and wish both Faz and Ali well in their future endeavours.

I hope that you found this information useful in keeping you informed on what we are doing as a board and look forward to getting out and about to meet you to share your thoughts, ideas and comments on how we can work together to improve the services that we offer to you.



Customer Panel Update



Emma Tandy
Customer Insight Officer
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We are currently recruiting for new members of the Customer Panel to join us in 2018. Our first meeting will be held on 30th January at 5.30pm and then every other month throughout the year so we try not to take up too much of your time!

We are hoping to hold the first meeting of the year out in the Community so if you are interested in joining the Panel and would like us to hold our meeting near you, please fill in the form at the back and return to us freepost and we will be in touch. Any new members will receive full support to help them through this process and attendees will also be entered into a prize draw to win £50 in vouchers.

The Customer Panel is a friendly group with a clear purpose. It is made up only of tenants of Manningham Housing Association and all matters we review are led by you. MHA also covers travel costs and provides plenty of food and refreshments at the meetings!

So, is the MHA Customer Panel for you?

1. Are you eager to listen to ideas and put forward your own?
2. Do you want to learn how MHA is run?
3. Can you attend the meetings which take place every other month in Bradford (six a year)?

If so, then sign up!

If you answer yes to these questions, then the MHA Customer Panel is for you! Fill in the form on the back to register your interest and send it off in the FREEPOST envelope. We will then be in touch with further details.

Customer Panel Meetings 2018	Meeting
Tuesday January 30th 5.30pm - location to be confirmed	Customer Panel
Tuesday 27th February 5.30pm – Bank House, Manor Row, Manningham Lane	Complaints Learning Forum (nominated members from Customer Panel)
Tuesday 20th March 5.30pm – Bank House, Manor Row, Manningham Lane	Customer Panel
Tuesday 15th May 5.30pm – Bank House, Manor Row, Manningham Lane	Customer Panel
Tuesday 17th July 5.30pm – location to be confirmed	Customer Panel
Tuesday 14th August 5.30pm - Bank House, Manor Row, Manningham Lane	Complaints Learning Forum (nominated members from Customer Panel)
Tuesday 18th September 5.30pm - Bank House, Manor Row, Manningham Lane	Customer Panel
Tuesday November 20th 2018 - Bank House, Manor Row, Manningham Lane	Customer Panel
Evening in December 2018 - tbc	Annual Meal



Complaints Learning Form



Cath Bacon

Chair of the Customer Panel

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As a member of the Customer Panel, part of what we do is to look at how MHA handle complaints: whether they are done in a reasonable amount of time, whether they are handled well and what could be done differently.

The Complaints Learning Forum meets twice a year in addition to the Customer Panel and consists of volunteers from the Panel. We last met on 9th August when we looked at three of the four complaints raised over the previous six months. The number of complaints had almost halved since 2016, which is fantastic!

In the meeting we were taken step-by-step through what had happened and told what investigations had been done together with the outcome. For example we agreed to the decision to uphold one complaint about poor customer communications, which resulted in the re-training of a staff member from MHA's Out of Hours provider. We also agreed completely with how the complaint had been handled from start to finish.

It was really interesting looking at each complaint in detail and at how matters are dealt with and we all felt that complaints were taken seriously, properly looked into and that the outcomes were fair. MHA actually do listen to residents and their feelings and genuinely want to improve how they deal with complaints so that customer satisfaction remains high. We were not surprised to note that MHA out-performs many housing associations when it comes to customer satisfaction, as their team are really keen and they care about residents.



Farewell to Customer Panel Chair

It is with great sadness that we say farewell to Gina Thompson, tenant and Chair of the Customer Panel as she leaves MHA to be nearer her family in Halifax.

Gina was a long term resident of our Clover Rise scheme and has supported us immeasurably over the years. In the past she has been both Tenant Board member of the MHA Board and Scrutiny Panel Chair, for which she played a fundamental part in securing several awards MHA won for its customer involvement work. Most recently she was Chair of the refreshed Customer Panel.

To say thank you to Gina and celebrate all that she has done for us over the years, we invited her to a farewell lunch. Ulfat Hussain thanked her for her contributions over the years saying:

"Farewells are always hard, but to say farewell to such a special lady is especially difficult. Gina is the loveliest lady you could meet, but she has always kept us on our toes and ensured we retained our high standards at all times. We wish her all the very best for the future and hope that she will be able to join us to celebrate our 30th anniversary in November."



Nadim Kalic, Sabir Hussain, James Healy, Emma Tandy and Ulfat Hussain all say farewell to Gina.

Component Replacement Programme



David Hargreaves
Property Surveyor
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MHA's 2017/18 Component Replacement Programme commenced in September this year and is outlined in the following.

Windows upgrades

Major UPVC Window replacement Programme to 185 Properties at the following schemes:

- Clover Rise Keighley
- Highfield Street Keighley
- Hainworth Wood Road Keighley
- Khus Walk Keighley
- Kimberley Street
- Newby Square which Includes
- Jackie Smart Road, Cloudsdale Avenue, Garvey View, Springwell Drive, Moulson Court, Tarnhill Mews, Megna Way and Hillcote Drive
- Hollings Road, Hollings Square, Hollings Terrace, Jasmin Terrace and Juniper Close

The successful contractor who was awarded these works was Industrial Services Group, whom MHA have worked with over the last two years.

Kitchen Upgrades

In addition to our window program we have commenced a mini kitchen replacement programme at the following Schemes which will result in 25 dwellings with new kitchen upgrades:

- Buxton Avenue
- Salisbury Road Frizinghall
- Japonica Way
- Silverhill Road
- Clifton Street
- Southfield Square
- Sunnybank Road

The appointed contractor is a locally based firm Foulds & Turton, who have extensive experience carrying out refurbishment works of this nature.

Bathroom & Shower Room Refurbishments

Lastly, we have commenced bathroom and shower room refurbishments, which consist of the complete modernisation of bath & shower rooms. We have planned to carry out work to 26 Properties at the following Schemes:

- Thryberg Street
- Edderthorpe Street
- Gathorne Street
- 36 Chelmsford Terrace (Bathroom Only)
- 42 Exmouth Place (Bathroom Only)
- 47 Hanover Square (Bathroom Only)

As with the kitchen upgrades the appointed contractor is a locally based firm Foulds & Turton who have extensive experience carrying out refurbishment works of this nature.

Please note as part of our quality control all the above properties will be post-inspected with our customers to ensure the highest levels of customer satisfaction. We will also be leaving a customer satisfaction form to be filled out to provide us with how you felt the contractor and the works were managed.



Gas Safety Training



James Healy
Property and Estates Manager
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MHA staff have recently completed Level 1 & Level 2 Gas Safety Awareness training delivered by Corgi Technical Services under their National Academy for Gas Safety.

The training completed is designed to assist front line staff in gaining a better understanding of the importance of Gas Safety Management.

The topics covered comprised of:

- What types of gas appliances we fit as a landlord and what we allow tenants to fit
- The requirements placed on operatives who work on gas, and the member organisations and specific training they must have
- All about Carbon Monoxide (CO) and its effects
- The requirements the Gas Safety (Installation & Use) Regulations 1998 places on Social Landlords and what our organisations responsibilities are under Regulation 36.

Ulfat Hussain, Director of Customers Services, commented that: "MHA is committed to delivering the best services to its customers and this very important training enhances our knowledge to ensure the safety of our customers at all times."

Electric Testing

We are currently carrying out full periodic electrical condition reports on a number of our properties. Any tenant that receives a letter from us regarding this matter can expect a follow up telephone call from our appointed contractor who will arrange an appointment. We ask all of our tenants to allow our contractor access to all areas of their home in order for us to fulfil the remit of the test.

If you have received a letter and need more information then please call us on 01274 771144.

Gas Safety Processes at MHA



John Green
Senior Customer Services Officer
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MHA were recently subject to an audit on our Gas safety processes. We are proud to have received substantial assurance in this field. The gas safety and associated processes are time consuming and take up a lot of the resources in the customer services team. As customers, you can help us maintain our exceptional performance by:

- ✓ Allowing us access to your property at the earliest convenience once you receive an appointment letter from us
- ✓ Advising us when you are going away for any period time
- ✓ Providing us with an up to date telephone number and details of someone we can contact in your absence
- ✓ Respond to any missed appointment letters by calling us at the office
- ✓ Allowing our allocated contractors into any part of your home that they require in order to carry out the gas safety check in full
- ✓ Report any faulty appliances to us at the first available opportunity.

MHA are 100% Gas Safe! We also recommend all our tenants have their own gas appliances checked annually.

To find a Gas Safe Registered engineer in your area, call the free helpline on 0800 408 5500 or go to www.GasSafeRegister.co.uk

Out of Hours

As winter approaches we understand that customers tend to report more repairs. We would like to remind all of our tenants that even though the office may be closed on evenings after 5pm and on weekends, you can still call the office number; 01274 771144 in order to report an emergency repair. We have a dedicated out of hours service. Their staff will decide whether or not to deploy someone at the time or pass on the details to our daytime repairs team.

Keep your Home Happy

Over the winter it's important to look after your home to prevent repairs, which can be inconvenient and in certain cases costly for you. Before calling the office there are various solutions to try yourself before picking up your phone.

Common Repairs and how to fix them

Blocked Toilets

- If the pan is full, remove most of the water into a suitable container using a jug or bowl.
- Push a plunger or even a toilet brush to the bottom of the pan and pump vigorously about 10 times. This creates a vacuum and pressure which may shift the blockage.
- Check by flushing the toilet to see whether the blockage has gone. You may need to repeat the process several times before the toilet flushes normally. Do not use plungers with metal disks as these may crack or chip the toilet bowl.

Blockages are usually caused by unusual objects: nappies, toys, sanitary towels, baby wipes, air fresheners. If such a blockage occurs as a result of one or several of these objects becoming lodged then you may be charged for clearing the blockage.

Toilet flush

- If the flush mechanism is not working you can use a bucket of cold water down the pan until the problem is fixed.

Blocked sinks or baths

- Bail out most (not all) of the water using a suitable container.
- Hold a cloth or rag firmly over the overflow opening, and place a plunger over the drain hole. Plungers can be bought from most DIY shops.
- Pump the plunger up and down rapidly.



- After clearing the blockage, it is advisable to clean out the waste trap.
- Place a bowl underneath the trap (most are white plastic) unscrew the joints to remove the trap. Clean thoroughly and replace the trap, checking that the seals are in place and that all joints are screwed up tightly.
- Avoid blockages by never disposing of food waste down the plug hole. Hair does not break down so always remove.
- Cleaning fluid can be bought from DIY shops and most supermarkets, but always follow the product instructions carefully.

No Power in your home

- The most common cause is a tripped switch or blown fuse.
- If you have a credit meter, ensure that there is enough credit. (You may be recharged if a call out occurs and this is the problem).
- If the neighbours are also affected then the issue is likely to be a power cut and you will need to contact the electricity provider. Their number will be on their website or a recent bill.
- If it is just your home that is affected then you will need to check your electric consumer unit. This is the control centre for electricity in your home.
- The electric supply in your home is organised into areas. The trip switches (normally black) in your consumer unit control the electric supply to these areas. A 'tripped switch' causes the circuit to be broken and the switch will be in the down position. There will be no power to that area.
- If you have no power but the consumer unit appears fine, you have credit on the meter and you have checked with your supplier then please contact us.

Continued Overleaf

Tripped Switches

- When a switch trips open the cover on the electric consumer unit to expose the switches.
- Check which switches have tripped to the off (down) position and put them back in the on (up).
- If tripping occurs again then it is probably a faulty appliance. You need to identify which appliance is causing the problem.
- Go around the house and unplug all the appliances. This includes items like fridges, boilers and immersion heaters.
- Once everything is unplugged go back to the consumer unit and switch the tripped switch to the on position.
- Plug every item in one by one until the trip goes again. Leave that item unplugged. If one of our appliances is at fault then report the repair to us; otherwise get it fixed by a qualified electrician.

Main on/off switch

Use this if you need to turn all the electrics in your home on or off.

It is useful to know where this is in case of emergency.

Leaks

Make sure you know where the main stopcock is, and that you can turn it off. Turn to the right to turn off and left to turn on.

Some items of equipment may have their own isolation valve. If not, you may be able to isolate the fault by just turning off a gate valve on a pipe coming out of the cold water tank. This will leave you with some services, even though it might only be cold water at the kitchen tap. You could temporarily flush toilets using a bucket of cold water. Turn off the supply at the stopcock if the leak cannot be isolated

Always limit leak damage by placing a dish, bucket or bowl underneath the leak. Pull back any carpets and lay down newspapers or towels to absorb any dampness. If going away during the winter avoid the risk of burst pipes during freezing weather by leaving your heating on a low setting at the thermostat.

If water is near electrical fittings, do not touch them and switch off the electricity at the electric consumer unit.



Fun Event at Hetton Drive



Nazneen Zafar
Neighbourhood Officer
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A summer community event was arranged on Hetton Drive by residents on Iqbal Court through the Community Initiatives Grant (CIG).



Residents organised a fun day on 13th August with mendhi, face-painting, water games, hair spray painting, sports activities and bouncy castle. Food and drinks were also kindly arranged by Mr Gul from Iqbal Court.

Mr Gul stated that the aim of the event was to "bring communities together in light of recent issues overwhelmingly present in the media which have created anxiety and negativity between different communities".

Everyone had a great day and the sun was shining. MHA and the Police were present for residents to discuss any issues within the neighbourhood.

Bin Collection Update

Bradford Council, like many other Councils, have now adopted an alternative waste collection system for domestic. This is to be more efficient and reduce costs.

It means that general waste (green) bins and recycling (grey) bins are being emptied on alternate weeks. In their recycle bin (grey bin), people can put paper, card, glass and plastic bottles, plastic food trays, yoghurt pots, margarine and butter tubs, and food and drink cartons.

Residents who need a free recycling bin or an extra free recycling bin can order one from the Council on 01274 431000 or contact the council on www.bradford.gov.uk/recycling.

Families with more than seven people can request a bigger general waste bin.

Rubbish left at the side of the bin will not be collected by Bradford Council. Bin crews will place it in the bin they have emptied.

If everyone recycles as much as possible there will be more room in the general waste bin and there should be no problem having it emptied on alternate weeks.

Bin collection days

On bin collection days there have been occasions when the bin men cannot collect the bins due to cars being parked in a manner not allowing their vehicle to enter the street. Can residents please be mindful of this. If the bins are not collected you can appreciate that this will cause an environmental issue as bins are then overloaded and rubbish can topple out onto the scheme. Please park your cars so that the bin men can access the whole street and collect the bins.

Can residents please ensure that once wheelie bins are collected that they are not left causing a nuisance to others on the street. Can you please ensure that the bins are collected and brought back to your properties as soon as possible.

Please can we also encourage residents to only put refuse in bins that are in a suitable bin bag or biodegradable bin bag. Refuse left loose can get left behind and causes smells and fly infestations. A swill out with diluted bleach also helps keep problems at bay, especially in the warmer months.

Home Contents Insurance Facts



Peter Murgatroyd

Neighbourhood Officer

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Question: Contents insurance only covers your valuables if they are stolen right?

Answer: Not really, it's more than that!

You may think that as you live in a Housing Association property everything is insured by the landlords, but this is wrong.

MHA insures the building but what's inside it is your responsibility and there's a lot more that can happen to your property than simply having things stolen.

You might think that the Landlord's Buildings Insurance is responsible if you have a serious water leak for example. It's true that MHA will repair the leak and reinstate ceilings if they have fallen down. But this doesn't include replacing carpets or electrical goods that may have been damaged.

What if you're painting the ceiling and you have a fall? What happens about your carpets and furniture? These items are not covered by the Landlords Buildings insurance. It's up to you to take out Contents insurance to cover you for any damage in the home following a flood or similar mishap. This is called "accidental damage".

Just look around your home and imagine how much it would cost to replace everything such as clothing, carpets and furniture; electrical goods and other personal belongings. If everything was stolen or damaged beyond repair could you replace everything without any difficulty?

If the answer is no then you must consider taking out contents insurance together with accidental damage cover. Even the most basic policy will get you up and running again as quickly as possible. It might seem like wasted money right now, especially if you don't need to make a claim. But the alternative is a massive gamble that might not work out.

As the saying goes: "It's better to be safe than sorry."



BYO Play Scheme

Another fun packed educational summer scheme was delivered at BYO, engaging a total of 72 children and young people aged 8 to 16. This year the big day trip was to Lightwater Valley theme park, enjoyed by 52 individuals. Attendance was up with on average 37 boys and 17 girls taking part each day.

The children and the young people thoroughly enjoyed the activities, evidenced by the positive comments they made on the evaluation.

"I think that the play scheme was fun and that everyone enjoyed it this year." Another commented: "I loved the play scheme, it was like loads of dreams coming true."

The scheme also gave eight individuals the opportunity to volunteer and gain valuable experience of working with children and young people in a community setting.

"It has been a great experience, as I have been able to use my skills and experience in helping as a volunteer."

Mohammed Joynal, Projects Manager at BYO, said:

"We would like to thank everyone who volunteered, participated, funded and gave us resources in making this scheme a huge success. We are delighted to have been able to engage many MHA, Yorkshire Housing and Incommunities tenant young people, our work continues with them as they attend the latest projects."

BYO is a youth and community resource, based on Cornwall Road and delivers youth club sessions, sports sessions, study support sessions, holiday schemes, short training courses, community safety and community cohesion projects. Follow us on Facebook and keep updated with latest the projects, activities and courses.



Working Together



By Hollings Youth Association

The aim of the Community Cohesion Event is to bring people from different cultures and backgrounds together and working alongside each other while, at the same time, encouraging people to think of themselves as being part of one wider community.

This we plan to achieve 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.

The Community Cohesion Event took place on Saturday 5th August 2017 and was a great success with just over 1500 people attending from the community. We had the Lord Mayor down along with some other professionals and representatives of local services and businesses during the day. They provided some useful insight and tips for our next event which will be bigger still. We have managed to attract an increasing number of both attendees and participants each year compared to the previous year. The event was organised and run entirely by volunteers with the common interest of building links and unity in the community.

The local Bradford initiative driven by volunteers, was born with the single vision of extending the hands of friendship towards all, no matter what faith or colour, in a call for community cohesion.

We would like to thank the local businesses who have financially helped us put such events on. A special thanks go to 'Auto Prestige and Regals' and also to MHA who has been supporting our good causes

ANNUAL TENANT REPORT

Each year we are required to report key facts and figures to our tenants to show how we are performing. This section of Feedback has been dedicated to sharing this information with you.

About Us

In 2016/17 we had 1430 homes and built 34 new homes.

**1430
Homes**



**34 New
Homes**



24
Local
Authority
Nominations

118
Direct
Applications

2
Mutual
Exchanges

Letting Our Homes

We helped 144 families into their new home. Of these 24 were Local Authority Nomination, 118 were Direct Application (CBL) and 2 were Mutual Exchange.

It took us an average of 9 days to re-let a home when it became empty, and our void loss (rent we failed to collect due to an empty property) was just 0.37% of our annual rent roll.

Your Rent

Our average rent levels per week were:

The amount collected as % of rent roll was 100.2%.

We supported 128 customers with Discretionary Housing Payments helping them to stay in their home.



Responsive Repairs

6264

Repairs this Year

An Average of

530

Repairs a Month

Down by

20%

on Last Year



97.5%

of the Jobs were
Completed on time

98%

Overall Satisfaction
with Repairs made

100%
Gas Safe

Home Improvements

£0.64m

Invested in
Major
Repairs

41

Component
Repairs

We completed 41 major repairs to properties. This included 14 kitchens, 7 shower/bathrooms and 20 boilers) totalling £160,413.13

14

Kitchens

20

Boilers

7

Bathrooms

**Totalling
£160,413.13**

Compliments and Complaints

16

Compliments
Received

23

Complaints
Received

19

Anti-Social
Behaviour Cases

12

Upheld

9

Not
Upheld

2

Partially
Upheld

Customer Service



31788 calls were taken by
our Customer Services Team
out of 31829, which is

99.9%

99%

of calls were answered
within 6 rings (15 seconds)

Customer Satisfaction

This broke down into the following areas of satisfaction:

How satisfied are you with the quality of your home?	99%
How does MHA perform listening to views and acting upon them?	100%
How satisfied are you with your neighbourhood?	100%
How satisfied are you that your rent offered value for money?	99%
How satisfied are you that your repairs service?	96%

Customer Engagement

We held 3 neighbourhood events - Abaseen Close Clean Up Day and Newby Square Community event, summer 2016 and Hollings Road Clean Up Day, March 2017.

3

5

We reviewed our Customer Panel and how they work with us and held 5 Customer Panel meetings and scrutinised MHA's services to you.

We have held 2 Complaints Learning Forums to assess how we manage complaints

2



We have produced a newsletter to keep you up-to-date on news and events

We launched our new website www.manninghamhousing.co.uk to make it easier for you to find out information about us and keep in touch.

Have you heard about Bradford District Credit Union?



Mansha Khan

Income Management Team Leader
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The Bradford District Credit Union (BDCU) is an ethical savings and loan company run by and for the people who live or work within the Bradford District. It provides a friendly alternative to high street banks, doorstep loan sharks and other costly money lenders.

The BDCU is not like a bank. It is not-for-profit so there are no "fat cat" shareholders to pay, which means any surplus is given back to the members as an annual payment. The interest rates on loans are low and there are no hidden fees. It is run democratically by the members, for the members.

The BDCU works by members saving affordable amounts regularly to form a pool of shares. Money is invested in the bank, loans are granted to members, interest received from the banks and loans repaid with interest creates a surplus which covers the running expenses, insurances, fees, etc. Reserves are set aside and what is left after expenses and reserves is returned to members as a dividend.

There are approximately 370 credit unions in Great Britain and there are over 1 million savers enjoying the benefits they offer. The BDCU started in 1993 as the Council Credit Union which was a service exclusively for its staff and since 2003 this has been available to anyone who lives or works in Bradford District. There are now over 4,800 members with new Credit Union collection/information points opening up in communities all across Bradford District.

The BDCU has assets worth over £1 billion and as more than £600 million in outstanding loans to members. It offers a unique way to borrow affordable sums whilst building up a useful amount of savings as you repay your loan.

Opening an account is easy and once you have been a saver for three months, members can borrow between £200 to £7,500 and pay this back between 6 months and 36 months. All loan decisions are based on affordability.

The interest rates vary but typically are -

- £200 - £500 at 3% per month (42.6% APR)
- £501 - £1,000 at 2% per month (26.8% APR)
- £1,001 - £2,000 at 1.5% per month (19.5% APR)
- £2,001 – £7,500 at 1% per month (12.7% APR)

The example below compares the cost of a BDCU loan to one from another local major financial organisation, Provident Personal Credit

A £500 loan taken over 12 months taken out with Provident Personal Credit would result in repayments of £17.50 a week with the interest charged being £410 (a rate of 272.2% APR) and the total cost of the loan would be £910.

The same loan taken from BDCU (£500 over 12 months) would require repayments of £14.48 a week which includes an amount of £3 a week in savings. The Interest charged would be only £97 (an interest rate of 42.6% APR) making the total cost of the loan £597 and the best part is there would be a savings total in your account of £156 at the end of the loan.

Other excellent services offered by BDCU:

Money Management

Manage your money via the Classic Account, featuring the Engage pre-paid card service which can be used to help you budget. For a small fee of £2 per month you can transfer your Credit Union savings on to the card and use it to make payments as well as withdrawing cash at an ATM machine.

Save for festive season

Save for the expense of Christmas the responsible way by opening up a Christmas Savings Account to ease the financial burden at this costly time. Make budgeted deposits of £10 – £200 per month (or £2 - £50 per week) and watch your savings grow. These can be withdrawn in November and December in time to pay for those festive expenses.

If you would like to join the Bradford Credit Union or need more information, please contact the income team 01274 77 11 44.



BDCU



Cath Bacon

Chair of the Customer Panel

cath.bacon@manninghamha.co.uk

"Bradford District Credit Union (BDCU) is looking to work even closer with MHA and residents to offer faith friendly, supported and ethical savings and loans. They are based just down the road from MHA's head office and can offer accounts to those who may find it difficult to obtain a regular bank account. They advise on putting money aside for bills and budgeting, encouraging savings with interest for children as well as adults and they offer dividends to savers. It is really easy to open an account and the staff are really knowledgeable and friendly. Their lending rates are much better than a lot of the pay day loan companies we see advertised on the high street and indeed, are much closer to high street bank rates. As Bradford's Anti-Poverty Champion, I highly recommend them."



Universal Credit will be starting in Bradford in March 2018.

Universal Credit is being rolled out gradually across the country. Six benefits - Income Based Job Seekers Allowance, Income Based Employment Support Allowance and Income Support, Child Tax Credit, Working Tax Credit and Housing Benefit - are being combined in to one single monthly payment of Universal Credit which is designed to be like a monthly wage. All other benefits will be paid as normal - for example, you will need to make a separate claim for Council Tax Support if you need help paying your Council Tax.

How to make a claim

Universal credit is claimed online and you should not claim until you are advised to do so. If you are unable

to do this online, you can access a computer at the local library, Council Offices, Job Centre, Manningham Office, and in some areas there is access to the Universal Credit Helpline 0345 600 0723 (call charges apply).

After making your application, you will attend an interview at the Job Centre, agree and sign your "claimant commitment", provide the necessary documents and have the opportunity to access a range of services such as budgeting advice.

When will I get paid?

The first 7 days of the claim are "waiting days" (unless you are already in receipt of one of the six benefits being replaced by Universal Credit when your claim commences). After that all applicants must wait a full calendar month while their claim is assessed then the payment will be processed in the next 7 days.

Universal Credit is paid monthly in arrears, with the payments made on the same day of every month, just like a wage. However, you may request to be considered for twice-monthly payments if you have difficulty budgeting.

An Advance Payment can be requested once only in any claim - you must be clear how much you need and note that the amount of the advance will be deducted from the subsequent payments of Universal Credit over 6 or 12 months.

How does this affect me as a tenant?

The main difference is that the rent element of Universal Credit will be paid directly to you rather than to MHA, as it is at present for most tenants. This means that you must ensure that you make regular payments of the rent due to prevent your rent account falling in to arrears.

You may lose your home if you fail to maintain your rent payments in a satisfactory manner.

MHA staff are always happy to help and advise if you are experiencing problems. You should ensure that you make contact with the Income Team and keep them informed of the progress of your claim and highlight any difficulties you may have.

Frequently Asked Questions about Universal Credit

What happens if I go into debt?

If you fall in to debt which is the equivalent of two months' worth of rent, MHA can apply for Managed Payments - by which part of your Universal Credit is

paid directly to us to be credited against the rent due. This may not cover all the rent and you may still be required to make payments to meet the shortfall between the rent due and the amount paid towards it by Universal Credit. You should contact the Income Team to ensure you are paying the correct amount of rent each week and an arrangement can be made to reduce the arrears if you are unable to clear your rent account in full.

Tip....If you feel that you are struggling paying your rent, talk to your work coach about Alternative Payment Arrangements- and let MHA Income Team know too.

What can go wrong?

When you claim Universal Credit you sign a "claimant commitment", which outlines what you need to do in order to keep receiving Universal Credit. If you fail to keep to the terms of this commitment you may find your claim has been "sanctioned" – that is, you could lose some of your Universal Credit for a period of time. If this happens you would still be required to make your rent payments to MHA. However, you can challenge this decision and also seek a "Hardship Payment" which is similar to a loan and must be repaid. Again, the Income Team can provide assistance if you keep them informed of your situation.

What if I am working?

You can still claim Universal Credit if you are on a low wage. Each month the DWP will assess your income (and that of your partner) and award Universal Credit for that "Monthly Assessment Period" (MAP). Payments can vary from MAP to MAP depending on the number of weeks in each MAP, whether you receive any tax

rebates or holiday pay. The MAP payment date will be notified to you on your award letter or journal. MHA offer a variety of payment methods to suit most circumstances including Direct Debit, Standing Order and debit card - please call to find out more.

What if I am unwell / unable to work due to illness?

If you fall ill you should notify your work coach immediately. Universal Credit can continue in payment. If you are declared "fit for work" but disagree with this, you can request a Mandatory Reconsideration and if still not satisfied, you can appeal. If your illness is long term, your "claimant commitment" can be altered to reflect this and you may be eligible for an increased amount of Universal Credit. If this affects the amount of Universal Credit you receive, please contact the Income Team immediately for help and advice about maintaining your rent payments.

Useful contacts –

Department for Work and Pensions

www.gov.uk/universal-credit

Citizens Advice (CAB) www.citizensadvice.org.uk

National Debt Line www.nationaldebtline.org

tel: 0808 808 4000

Step Change www.stepchange.org

tel: 0800 138 1111

Legal Currency

The new £10 note has been launched but the old one will be legal tender until Spring 2018, the actual date is yet to be confirmed by the Bank of England.



The old pound coin went out of circulation on 15th October so make sure you raid your piggy banks and jamjars for old ones! Take them into the bank to exchange them if it is after this date.



Tenancy Fraud

If you are aware of somebody who has obtained a council or housing association home without permission or has obtained a home through providing false information, they are guilty of tenancy fraud.

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

To fight these housing cheats MHA has teamed up with the Bradford Council's fraud team. If you suspect someone is a tenancy cheat, please call

Bradford Council on **01274 437511**
or email them on: 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** and they will be more than happy to help.



Direct Debit Prize Draw

Winners of our latest prize draw are:

- 1. Ms Baseema Karim** – 6 Quaker Street
Bradford - £100 Prize winner
- 2. Ms Zainib Shamim** – 186 Silverhill Road
Bradford - £50 prize winner
- 3. Mr Whitaker** – 173 Brookfield Road
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.

First Prize -	£100
Second Prize -	£50
Third Prize -	£25

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 our prize draw.

The next prize draw will take place on January 2018. To qualify, customers will need to show three consecutive months payments.

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



National Citizen Service Programme

During the summer this year, MHA hosted two groups of teenagers doing the government-funded National Citizen Programme (NCS). This Autumn, all teenagers aged 16-17 will have the opportunity to participate in the National Citizen Service Programme. NCS is a fantastic way to develop skills, make friends and build the confidence to succeed at Post-16 and beyond. The programme runs for 11 days, with 7 days during the October half term and 4 weekend dates in November.

NCS is recommended by UCAS and it gives young people valuable experience to draw on for CVs and in personal statements, applications and interviews for higher education, apprenticeships and work. Each place costs no more than £50 through government backing. Financial assistance is available on request.

Nationally, 87% of young people who graduate from NCS with The Challenge (your local NCS provider) feel more confident in themselves and 79% feel they have developed skills for their future. Please encourage your teen to consider the opportunity to get involved and to speak to the NCS team at 6th form on the above dates.

To find out more or to sign your teen up for NCS, visit ncsthechallenge.org or call the local team on 0113 245 9545.



Survey Prize Draw

And the winners are.... Drum roll....

Mr Din - Gathorne Street,
BD7 3DA

Ms Dildah Bibi - Cloudsdale Avenue,
BD5 7TE

Mrs Leticia Jemiyo - St Mary Magdalene's Close,
BD8 8HF

Each will win a £25 gift voucher so it really is worth filling in our surveys!



Get Involved in our customer activities and get entered into our prize draw!

Do you have a great idea for our Customer Panel? Or would you like us to hold a meeting near you so you can find out more? We are looking for new recruits all the time so please fill in the form on the back page and send it back freepost to us. Any great ideas we will adopt and any new recruits we will welcome... and if you join the Panel or send us a great idea you will be entered into our end-of-year prize draw to win £50 in vouchers!

MHA Christmas Opening Times



Before we know it the Christmas holidays will be upon us so please note that we will close **Friday 22nd December at 5pm** and then return on **Tuesday 2nd Jan at 9am**.

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

Give Blood Save a Life



Emma Tandy
Customer Insight Officer
emma.tandy@manninghamha.co.uk

In September Director of Customer Services, Ulfat Husain and Performance & Customer Insight Officer, Emma Tandy donated 2 pints of Yorkshire's finest at the new Blood Donation Centre in Kenburgh House, Manor Row next to MHA's office.

The NHS is always in desperate need of blood but this becomes even more necessary when we experience such recent tragedies as the Grenfell Tower Fire and the Ariana Grande concert bombing. All ages and ethnicities are affected and the blood pool needs constantly topping up to manage this constant demand.

It is also a fact that despite making up 14% of the total UK population, only 3% of donors who gave blood in the last 12 months are of black or Asian heritage. With people from these communities more likely to have rare blood types, it is important we have the right mix of blood groups available. People from these communities are also more likely to have conditions like Sickle Cell Disease or Thalassaemia, which require regular blood transfusions. For patients with these conditions, blood from donors with a similar ethnic background gives the best match and long term outcomes.

In addition to the need for more black and Asian donors, over 50% of all current blood donors are aged 45 and over, meaning there is a particular need for more young donors to come forward. The new campaign therefore aims to tackle both issues and inspire the next generation of young blood donors, especially those of black and Asian heritage, to come forward, start donating and become lifelong lifesavers.

Giving blood is a very positive experience. It is easy to register, takes less than an hour and your contribution is so valued by the staff on hand. You are also not allowed to leave until you have eaten and drunk something! A week after giving blood, Emma received a text saying thank you as her donation had gone to Tameside Hospital.

In general, as long as you are fit and healthy, weigh over 7 stone 12 lbs (50kg) and are aged between 17 and 66

(up to 70 if you have given blood before) you should be able to give blood. If you are over 70, you need to have given blood in the last two years to continue donating.

To find out more or book an appointment visit www.blood.co.uk, call 0300 123 23 23 so search for 'NHS Give Blood' app.



Emma Tandy – Customer Insight Officer



Ulfat Hussain – Director of Customer Services

General Data Protection Regulations Update



Sabir Hussain

OD and Performance Manager

sabir.hussain@manninghamha.co.uk

In the last edition of Feedback we reported that there will be some changes on how we manage data at MHA. The current Data Protection legislation controls how companies use personal information and your rights to ask for information about yourself as a tenant of MHA. The regulations are being updated and the new General Data Protection Regulations (GDPR) will come into force in May 2018. The new regulations give companies such as MHA new responsibilities and we are currently working on making sure that we understand the practical implications.

We want to adopt an ethical approach of being transparent, open, and honest, and will seek customer consent for the use of personal data where it is required. However we want to treat the issue as not simply one of compliance but have a clear strategy for the use of tenant's personal data, how we process it, retain it and remove it effectively.

Over the last year we have updated the security of many of our systems and planned how we would support you in the event of a disaster from our IT systems or at our offices. We want you to rest assured that in the event of us being incapacitated in our usual business activities, we have alternative offices to re-locate to and systems to deal with matters away from our normal working conditions. We hope this is never the case but if anything does happen we have a back-up plan in place.

We will also be under-going an advisory audit in October to assess our preparedness for the new regulations. Once we have completed this we will be in a position to report our progress to the MHA Customer Panel and in the next edition of Feedback as we ensure that we are meeting our all our GDPR responsibilities and telling you about it.



Apprenticeship Update

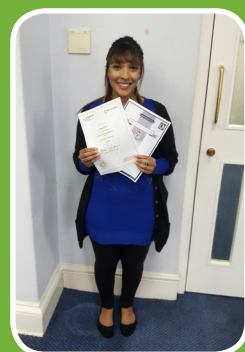


Haseena Jannat

Customer Service Assistant

haseena.jannat@manninghamha.co.uk

I started my apprenticeship at MHA in May 2015 and now I am a permanent member of staff in Customer Services. I would recommend anyone that wants to do an apprenticeship to do it as it is very rewarding and a positive move to your career. Not only are you getting a qualification by doing an apprenticeship but you are also getting the first hand practical experience and most likely a job at the place you are doing training in or you are guaranteed a job somewhere else. You are working, earning and learning at the same time.



The apprenticeship is the best thing I have done and I am really happy working here at MHA!

For more information on apprenticeships please visit www.getingofar.gov.uk/

MHA is 30 years young!

This year, Manningham Housing Association will celebrate 30 years of success as a BAME social housing provider in Bradford. It was 30 years ago when a small community organisation, the Bangladeshi Youth Organisation, carried out research into the unmet housing needs of large South Asian families. This led to the establishment of MHA in 1987. We now own and manage over 1400 properties with over 6000 people living in our homes. This makes us the largest provider of large family housing in Bradford, a city that is home to a diverse and vibrant multi-cultural community.

As well as celebrating this significant birthday, we are also launching our new three year housing strategy. This strategy recognises that the housing needs for BAME communities in Bradford still remains very high and South Asian communities in Bradford are still affected by high levels of poverty and deprivation. We want to give these communities a stronger voice, both locally and nationally, so that together we are able to make some impact in addressing the huge gaps in living standards that these communities suffer.

In November we will be celebrating this important milestone with an anniversary event in Bradford. Names will be drawn out of a hat to select some of our longest-serving tenants from Bradford and Keighley to attend the event.

We started from humble beginnings and have developed into a provider of over 1400 homes, many of which are larger homes. We have been true to our vision to help the local BAME community and we are clear that this should be our strategy for the future. Look out for pictures from our celebration in the next edition of Feedback.



In partnership with Manningham Housing Association

Looking for your dream home? Has the bedroom tax caused a need to downsize? Or perhaps you are looking to upsize to accommodate your growing family? HomeSwapper can help.

Manningham Housing Association have recently partnered with HomeSwapper which means our tenants now have **free access** to the biggest and best mutual exchange website in the UK.

As of Thursday 19th October 2017, you will be able to register online for an account with HomeSwapper which will allow you to perform your own searches online to find the home of your dreams.

The process is simple:

1. Register online at www.homeswapper.co.uk
2. Search for a match
3. Message the swapper and arrange a viewing
4. Complete the paperwork with your landlord and arrange moving date

For further tips and tricks you can follow the online blog here: <http://blog.homeswapper.co.uk/>

Follow HomeSwapper on Social Media and leave a comment:

Facebook -/HomeSwapperOfficial

Twitter -@HomeSwapperTeam

If you have any questions about the site please direct them to the user Help Desk by emailing tenants@homeswapper.co.uk

Wishing you lots of success with HomeSwapper.

MHA Reaching for the Stars!

Your opinion counts...



Back in December we let you know about our Customer Opinion Survey being run monthly by Callerz. These are very brief telephone surveys to our customers asking questions about the quality of our service to you. We previously ran the STAR survey annually, but wanted to increase this on a monthly basis so we knew how we were doing.

We reported how pleased we were with your feedback with **92%** of you telling us that you were satisfied with the service that you receive from us. This was great news to hear but we didn't want to stop there and have continued to seek your opinion of us as a temperature check on how we are doing.

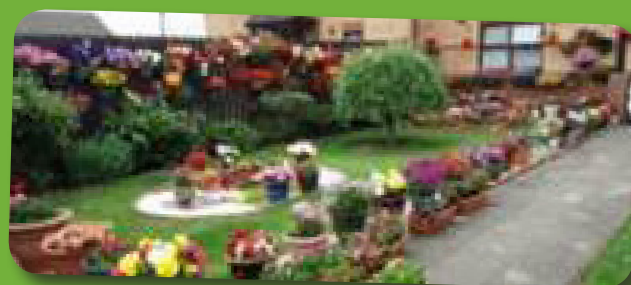
So since then, we are pleased to tell you that we have increased and maintained our satisfaction rate to **93%**! However, we are constantly striving to do better and still aspire to improve on the 7% that are not satisfied.

So if you get a call from Callerz, please help us to improve our service to you through this confidential survey. The telephone call should not last more than a couple of minutes but the information you provide, good or bad, will be invaluable to help us to improve our service to you.

Garden Competition

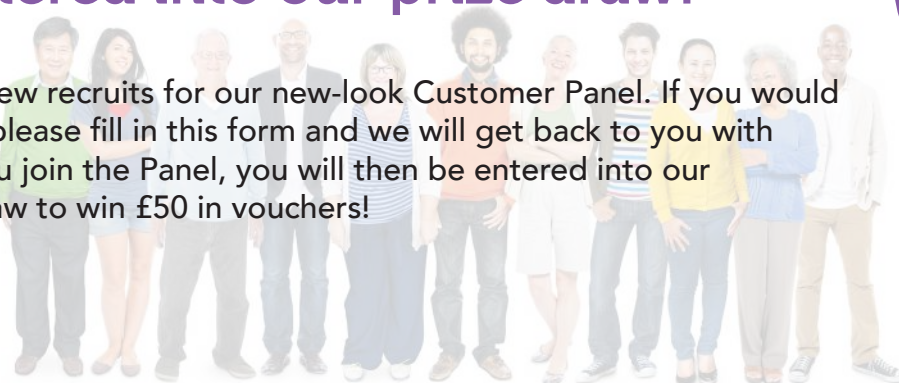
The MHA 2017 garden competition closed on 7th July and was judged at our Customer Panel meeting on 11th July. The judges had a tough decision but in the end unanimously decided to award a joint first prize to Mr Shah of Moulson Court and Mrs Tummons of Basil Street. Each were awarded a certificate and given £50 in gift vouchers. The judges commented that Mr Shah's wonderful display of colour won them over, as did Mrs Tummons story about how her garden was created as a sanctuary due to ill health.

We will share details of our 2018 competition in the spring edition of Feedback.



Get Involved in our customer activities and get entered into our prize draw!

We are looking for new recruits for our new-look Customer Panel. If you would like to get involved please fill in this form and we will get back to you with further details. If you join the Panel, you will then be entered into our end of year prize draw to win £50 in vouchers!



**WIN
£50!**
in vouchers

Winter
2017

Get in touch

MHA Direct Contacts: Other Useful Contacts:

Neighbourhood Officers

Call: Nazneen Zafar on

01274 377221

Call: Jonathan Coles on

01274 377216

Call: Peter Murgatroyd on

01274 377222

Call: Prafula Parsotam on

01274 377214

Property Surveyors

Call: David Hargreaves on

01274 377207

Call: Abid Mustafa on

01274 377267

Customer Services

Call: 01274 771144

Call: John Green on

01274 377209

Income Team

Call: Mansha Khan on

01274 377206

Call: Zahid Hafajee on

01274 377239

Call: Sharon Dunwoodie on

01274 377213

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:

Idea/feedback for Customer Panel: