

Summer  
2018

# Feedback

Latest news and events from Manningham Housing Association



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# Welcome to Lee Bloomfield, CEO



**Lee Bloomfield**

CEO

[lee.bloomfield@manninghamha.co.uk](mailto:lee.bloomfield@manninghamha.co.uk)

I joined MHA back in January and I am thrilled to have been chosen by the Board to take Manningham Housing Association (MHA) forward into 2018 and beyond.

I have worked in the social housing sector for over 23 years, starting my career in housing as a Housing Assistant for Wigan Council, and have been fortunate to have worked in some of the most diverse communities in the North-West of England including being the Area Housing Manager for Moss Side in Manchester. Most recently, prior to joining MHA, I was Chief Executive of a BME Housing Association in Leeds.

In 2017 MHA celebrated 30 years of providing homes for BME residents in Bradford especially those from the South Asian Community and from humble beginnings with just four properties and three members of staff that organisation has grown with over 1430 homes and 6000 residents.

Much has changed over 30 years but our values remain clear and earlier this year the Board of MHA reaffirmed its Strategic Aim and Mission which is:

*"To run a successful business that provides homes and socially inclusive services that our customers value, and to champion the provision of homes for those in housing need, especially with a South Asian heritage".*

I have been fortunate to meet your Customer Panel who have been doing a sterling job of reviewing some of the services that MHA provides. They tell us when we get things right but also tell us when we get things wrong and make recommendations on how we can improve our services to you.

I am delighted that the Board of MHA has adopted a new "Corporate Strategy 2018-21" which will see customer involvement and input into the organisation strengthened and over the year we will be out and about meeting residents to help shape our new Community Investment Strategy. I look forward to meeting more of you during 2018.



## Complaints Learning Forum



**Emma Tandy**

Customer Insight and Performance Officer

[emma.tandy@manninghamha.co.uk](mailto:emma.tandy@manninghamha.co.uk)

The Complaints Learning Forum (CLF) consists of volunteers from the Customer Panel, who meet twice per year to review how we deal with complaints. The last CLF was scheduled for February but got snowed off twice resulting in it finally taking place on the evening of March 15th!

Shanz Gul, Rohema Begum and Amin Lakhi reviewed 3 randomly chosen complaints, which occurred in the second half of 2017. They unanimously agreed that all the complaints had been handled appropriately and that it was to MHA's credit that there had been a significant reduction in complaints over the last two years.

The next CLF will be held in August and will review a selection of complaints from the first half of 2018. If being involved in this process is of interest to you, please fill in the enclosed form and return to us freepost and we will be in touch!



## Customer Panel Update

Our first Customer Panel meeting of the year was held on 16th March at 5.30pm and we had a good turn-out with some very lively discussions around anti-social behaviour (ASB) and service charges.

The Customer Panel is a friendly group with a clear purpose. It is made up 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.

We would love to see some new faces at these meetings so if you would like to join us to see what it is all about, please take a look at the enclosed 'Get involved... make a difference...' leaflet and return the form in the freepost envelope. The next Customer Panel meeting is scheduled for Thursday 21st June at 5.30pm at MHA's offices in Manor Row and we would love to see you there.

## Meeting Dates 2018

Thursday 21st June 2018	Customer Panel	5.30pm
Tuesday 14th August 2018	Complaints Learning Forum	5.30pm
Tuesday 18th September 2018	Customer Panel	5.30pm
Tuesday 20th November 2018	Customer Panel	5.30pm



(l to r) Cath Bacon (Chair, Tony Daniel and Craig Barron review how ASB is dealt with at MHA during the last Customer Panel meeting.



## What is the Board?

Manningham Housing Association's Board has twelve members. Three of these members have joined since the beginning of January. The Board meets every other month and discusses the strategic aim of the Association, and how it plans to achieve it. This is done through the approval of policies, overseeing the compliance of MHA's governance and operations, ensuring risks are effectively reviewed and managed and addressing any financial issues that may occur.

The Board is chaired by Barrington Billings, and his Vice Chair is Abdul Ravat. Barrington's responsibilities are to ensure that the members are given the opportunity to express their opinions and effectively challenge the reports presented to them. He must establish a constructive working relationship with the Executive Team – the CEO, Director of Finance and Director of Operations. He also has the right to make decisions on behalf of Board, outside its meetings, with the Board's approval being sought at the next available opportunity – normally the next time it meets. In Barrington's absence, Abdul must ensure the business of the Board is conducted effectively, or that he is represented, where required.

The Board also oversees two Committees, Audit & Risk (A & R) and Remuneration & HR (R & HR). The Audit & Risk Committee meets at least three times a year and the Remuneration & HR Committee meets at least every six months. Members of these Committees are taken from the Board and give feedback on the decisions made at each meeting. They use their expertise to look at certain issues in further detail. For example the A & R committee scrutinises the accounts, whilst the R & HR Committee approves staff policies and development opportunities, and so requires members with experience in these areas. The Chair of each Committee has similar responsibilities to Barrington.

The A & R Committee is made up of five Board members and its main duties are to oversee the internal and external audit function, monitor the implementation of recommendations from these auditors, review any financial statements before submission to the Board and oversee and ensure compliance with the Regulator's Viability Standards.

The R & HR Committee has four members and considers policies on staff remuneration and conditions of service, carries out appraisals for the Executive Team, monitors the succession plans for Board members and the Executive Team and ensures that existing contracts comply with best practice.



## Board Updates

At February and March's Board meetings, members asked staff to update them regularly on how the new data protection regulations are being met, in order to keep your personal details safer than ever. They also discussed ways to regain the top viability status, after being given a V2 in October. The Business Plan for 2018/19 hopes to alleviate the current financial position, meaning more money will be invested in the homes and areas you live in. This goes hand-in-hand with service charges, to ensure these continue to be value for money.

With regards to our key performance indicators, just three were highlighted red, including an indicator that stated there are just five properties still requiring electrical checks, which have since been completed.

The CEO also reported that the move back to G2 status is looking promising, following the changes to the Board and the Executive team that have been made over the last year. The Board will be observed by the Regulator in the coming months, to provide evidence for the improvements that have been made.

Barrington Billings, the Chair of the Board, and Lee Bloomfield, the Association's new CEO, have been meeting with leading figures in Bradford and Keighley, to discuss the area's housing needs and how MHA can help. Stronger relationships with the Council and local MPs will hopefully lead to better deals for you in the future.

Homelessness has become a big issue in recent weeks, and the Executive team were pleased to announce they have helped the Council house some homeless people from the BME community. 50% of the Association's vacancies were given to the Council for allocation in 2017, and 16 out of 86 lets were given to statutory homeless applicants. Of these, 85% were to BME homeless applicants.

The Corporate Strategy (2018-21) was approved, outlining this mission and vision of the Association over the next three years. The strategy addressed how the Board will work with local and national organisations to create a more efficient service for you to access, as well as how we will respond to changes in government legislation and how we will continue to be the voice of the BME community in Manningham and Bradford. The Corporate Strategy will be available to view on the website from May.



## Board Members



**Barrington Billings, Chair**

Barrington's appointment as Chair is a key appointment for MHA. Following the regulatory downgrade, we needed someone who brought strength in governance best practice and experience of working in both a housing and non-executive capacity. Barrington began his senior housing career in 1990 as an Executive Director at Hallmark Community Housing, where he worked for six years. Since then, he has held Executive-level posts at a number of Housing Associations, such as Prime Focus and Places for People, and is currently Head of Asset Management and Development at Tuntum Housing Association.



**Abdul Ravat, Vice Chair**

Abdul Aziz Ravat has over 25 years of experience in the fields of housing, regeneration, investment and service delivery. Abdul Aziz has a unique knowledge and practice of deploying funds through public and private investment models in both procuring affordable housing and sustaining places. He has previously worked for the Housing Corporation (HC) and the Homes & Communities Agency (HCA) and directly worked with over 50 housing delivery partners and had responsibility for coordinating and representing to boards the regulatory engagement and overall assessment of performance. Abdul Aziz joined the MHA Board in October 2016.



**Cath Bacon**

Cath is our tenant board member. She is the Labour Councillor for Keighley West ward and is an active member of the Council and local community. Cath holds a number of Council Committee appointments, including the Area Planning Panel for Keighley & Shipley; Corporate Overview and Scrutiny Committee; and Joint Health & Social Care and Children's Services Overview and Scrutiny Committee. She is also involved with a number of local community groups, UNISON, charities and education trusts.



**Julia Histon**

Julia is a highly experienced housing professional with many years' experience at a senior level in the sector. Julia is currently Chief Executive of York Housing Association and has been in post since 2011. Prior to this role she had worked in housing and regeneration for over 25 years, and has worked for Housing Associations, Regeneration Companies and Local Authorities in the North East.

# THE BOARD



## Tansy Hepton

Tansy is a retired chartered accountant with an extensive background in the housing sector. Tansy worked for Yorkshire Housing as Secretary and Director of Resources & Change from 2005, with responsibility for finance, technology, HR, governance and project management. Prior to joining Yorkshire Housing she worked at the Housing Corporation for four years as Director of Regulation in the North.



## Abdul Hamied

Abdul is a Senior Programme Lead within NHS England supporting the implementation of the GP Forward View via the General Practice Development Programme. Prior to this he has been managing/supporting various NHS Transformation Programmes.



## Vicky Szulist

Vicky is a chartered accountant and audit partner at Crowe Clark Whitehill LLP where she specialises in the audit of not for profit entities. Vicky has a number of housing clients and has been involved in the social housing sector throughout her career. Manningham Housing Association is a past audit client from her time as a senior manager at KPMG.



## Jabeen Tahir

Jabeen is a highly experienced HR professional with many years' experience at a senior level in the NHS and healthcare sectors. Her experience also includes HR transformation in the housing sector. She is a Chartered Fellow of the CIPD and a member of the British Psychological Society. She has also held a number of Non-Executive Director appointments including, Leeds Teaching Hospitals NHS Trust, Firebird Homes, Carlisle Business Centre, and Mosaic Mentoring. In addition she has been an Independent Governor at Dixons Marchbank School.



## Haroon Rashid

Haroon is a chartered accountant with extensive financial management, treasury and reporting experience gained at KPMG and FGH. Whilst at KPMG, Haroon managed many Housing Association audits and due diligence exercises. Haroon currently heads the Central Finance department at Freemans Grattan Holdings and his responsibilities include Financial Accounting and systems, pensions, treasury and accounts payable. Haroon has also served as a school Governor and enjoys playing cricket in his spare time.



## Mushtaq Khan

Mushtaq has worked for a number of housing and regeneration organisations throughout his career, as well as running his own consultancy business. He is currently Director of Commercial Partnerships at the Jigsaw Group; this involves overseeing and growing the Group's non-landlord business activity, with an annual income of about £15m. Mushtaq is particularly interested in ensuring that disadvantaged communities have access to housing, employment and training opportunities to move forward and achieve their potential.



## Majid Khan

Majid is a chartered accountant, having qualified with Ernst & Young in London. He has since worked for KPMG (Real Estate) and a number of large listed businesses in Yorkshire, including Morrisons Plc and IPF Plc. His most recent role is that of Commercial Finance Director at IPF PLC.

Jed was one of three recently appointed board members at MHA and was an important appointment in our strategy for more meaningful community engagement at a local level.

"Jed was passionate about helping those less fortunate in the pursuit of fairness, equality and justice and was most excited about his involvement with MHA. In the short time he was with us, he demonstrated that his clear focus was improving the welfare of the local community.

"He will be sadly missed by us all and on behalf of everyone at MHA I would like to express our heartfelt sympathies and our most sincere and deepest condolences to his family and friends and to let them know that our prayers are with them during this sad time. For the short time Jed was with us he was an inspiration. May his soul rest in peace."



## Tribute to Jed Din, MHA Board Member

The Board and staff at MHA are very saddened to hear about the passing away of one of our Board Members, Jed Din on 9th May. Jed joined the MHA Board in February 2018. He worked as a Director at Bradford Hate Crime Alliance and was both well-known and highly respected in all parts of the Bradford community.

Barrington Billings, Chair of the Board for MHA shared a tribute to Jed:

"I would like to take this opportunity on behalf of the board and staff at MHA to pay our respects and tribute to Jed Din.

## Credit Union Offers 'Faith Friendly' Savings

The Lord Mayor Councillor Abid Hussain is encouraging people from a BME background to see the Credit Union as an ethical option for their savings – by opening a savings account at the Bradford District Credit Union (BDCU). At the BDCU flagship branch in City Hall, Cllr Hussain said: "some people may be surprised to know that not all faiths allow for interest to be earned on their savings. Here at the Credit Union I can save ethically because I don't have to take interest on my savings".

Saving money can be difficult enough, but when your faith prohibits taking interest, people have few simple options locally of where to keep their money in today's banking world. The Bradford District Credit Union is a 'Faith Friendly' mutual set up by Bradford Council. Due to their work in the community and staff saving schemes, BDCU has doubled in size over the last 4 years to over 6200 members across the district.

Ian Brewer is their Financial Inclusion Officer who explains: "Credit Unions are an ethical option because they are community savings schemes where ordinary people from all faiths and backgrounds pool their savings for community benefit and any surplus the Credit Union makes is paid back to members in the form of a dividend that can be paid to a charity of their choice."

BDCU are building partnerships with a range of companies in the district to widen access to their services through online banking and smartphone app. Nadim Khaliq from MHA was also present at the account opening. MHA are working with the Credit Union



to increase the financial inclusion for their tenants, which includes a new debit card that helps people budget their money ahead of the Universal Credit rollout. Nadim said "Here at MHA we pride ourselves on doing our best to provide good quality housing and support to some of the most vulnerable members of our communities, so the not-for-profit nature of BDCU and their ethical approach to savings dovetails with our own approach. We are very happy to support BDCU in their sterling work."

Cllr Cath Bacon for Keighley West, who attended the event as the Council's Anti-Poverty Champion, is a trustee for both organisations and said: "It is really important to see the Credit Union and housing associations working together to increase financial inclusion to BME communities."



*Cath Bacon, local Councillor and MHA Board and Customer Panel member, the Lord Mayor of Bradford, Ian Brewer from BDCU and Nadim Khaliq from MHA.*

## Council Tax reduction

*The amount of Council Tax Reduction that you receive will be reduced in 2018/19.*

### What is Council Tax Reduction?

Council Tax Reduction, also known as CTR, is a local scheme to help working age residents to pay their Council Tax if they are on a low income or claiming benefits.

### Why is the scheme changing?

The government previously provided approximately £183m of funding to the council in 2013/14 (through the 'Revenue Support Grant') but it is cutting that funding down to zero by 2020/21. The council therefore has to make difficult decisions.

The government is introducing Universal Credit from June 2018 which means that benefits entitlement can fluctuate frequently.

### How is the CTR scheme changing?

- CTR will now be assessed based on the Council Tax applied to a band A property only, irrespective of what band your property is in. For example if you live in a Band D property your CTR will only be calculated on a Band A charge.
- The maximum amount of CTR that can be awarded will be 70% of the band A property charge.
- There will be a minimum CTR entitlement of £4 per week. This means that if you previously qualified for £3.99 CTR per week or less you would no longer be entitled to CTR.
- Changes of circumstance affecting a claim by less than £1 per week. From April 2018, the council will only update a CTR claim if the change of circumstance will affect the amount of CTR by £1 per week or more. When Universal Credit is rolled out across the district from June 2018, the council will receive changes of circumstances from the DWP every month. The change will cut down on amended bills for what could only be a few pence per week.

From April 2018, the council will only update a CTR claim if the change of circumstance will affect the amount of CTR by £1.00 per week or more.

### What do these changes mean for me?

These changes mean that you will get less CTR in the future, and you will have to pay more Council Tax.

### When will my CTR amount reduce?

The changes came into effect from 1 April 2018.

### How can I find out how much my new entitlement will be?

You should have received your Council Tax Bill. It will show you how much CTR you will receive from 1 April 2018 and how much Council Tax you will have to pay.

### What if I'm struggling to pay?

If these changes result in your having difficulties paying your

Council Tax, please go to [www.bradford.gov.uk/benefits](http://www.bradford.gov.uk/benefits) > changes to benefits > changes to Council Tax Reduction.

It may help you to keep up to date with your payments if you pay your bill by Direct Debit. This is the easiest way to pay as your bank does all the work for you. To find out more and to sign up, go to [www.bradford.gov.uk/directdebit](http://www.bradford.gov.uk/directdebit). Paying by Direct Debit gives you the option of paying by 12 monthly instalments. If you do want to pay by Direct Debit we would encourage you to sign up as soon as possible.

### Where can I find out more information?

To read more about the changes to the CTR scheme and how they may affect you, please go to [www.bradford.gov.uk/benefits](http://www.bradford.gov.uk/benefits) > changes to benefits > changes to Council Tax Reduction. This page also gives you contact details for advice centres in the area who may be able to help you.

You may also find it useful to sign up to MyInfo where you can check both your Council Tax and Benefits accounts. This will help you to keep track of how much CTR you are entitled to and how much Council Tax you need to pay.

To sign up, go [www.bradford.gov.uk/myinfo](http://www.bradford.gov.uk/myinfo).



## 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](mailto: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. Mr Muhammad Abdur Raqeeb  
Clarendon Court Bradford - £100 Prize winner
2. Mr Timour Dalglish  
Sharket Head Close Queensbury - £50 prize winner
3. Mrs Zareefa Jan  
Primary Way 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.

Please call us on **01274 771144** to set up a direct debit.

## The Benefits of paying by Direct debit

Direct debit is a quick and simple way of ensuring that your rent charge is paid to MHA 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 in June 2018. To qualify, customers will need to show three consecutive months payments.

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

# Universal Credit Update

**Universal Credit is a new means-tested benefit for people of working-age who are on a low income.**

Universal Credit is paid monthly and replaces six existing means-tested benefits:

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

If you are already claiming existing benefits you don't need to do anything unless you are told you have to make a claim for Universal Credit.

In Bradford from June 2018 Universal Credit will be extended to families with 2 children or less.

To receive Universal Credit you will need to have a bank account or a building society account that is able to receive payments and set up direct debit and standing orders. Also, if you live with a partner you should decide whether you need a joint account as Universal Credit is a single payment and will only be paid into one account.

**Getting online** - The new Universal Credit System is mainly online - this includes making your claim and managing it. If you do not have access to a computer you can access a computer at the local library, Council Offices, Job Centre and at our Manningham Office.



**Advice** - Recent feedback on the Universal Credit application process has highlighted that a small number of customers are missing out on their rent payments as they have failed to tick the box 'do you pay rent to your landlord'. If you fail to tick this box, you will not receive the payments towards your rent.

After making your online Universal Credit application, you will receive a Job Centre contact number, you must contact the Job Centre to arrange an interview, agree and sign your Claimant Commitment.

If you feel you will struggle with your application remember your local council, jobcentre or MHA staff are on hand to help.

**Rent payments** - If you normally get housing benefit, you will be used to this being paid directly to MHA. Under Universal Credit your housing costs will be paid directly to you instead. This means you will need to pay this money onto your MHA rent account including any shortfall to avoid getting behind with your rent. As Universal Credit is paid monthly, the best way to pay your rent would be with a monthly direct debit.

**Work out your monthly budget** - Because Universal Credit is paid monthly you may need to make changes to the way you manage your money. You will need to make sure that your money pays for your bills and you can make it last to the end of the month. Did you know that it could take up to six weeks to receive your first payment? You will need to make sure you have enough money to last until your first payment. If you don't you can apply to get an advance payment from DWP but please note this will then need to be paid back.

**Alternative Payment Arrangements (APAs)** - Alternative Payment Arrangements are available for claimants who can't manage the standard Universal Credit payment. The housing cost element of the UC is then made direct to the landlord. If you feel that you are going to struggle paying your rent, talk to your work coach about APAs and also let MHA Income Team know too. If you need further information on Universal Credit please contact your Income Team on 01274 771144 or visit [www.understandinguniversalcredit.gov.uk](http://www.understandinguniversalcredit.gov.uk)



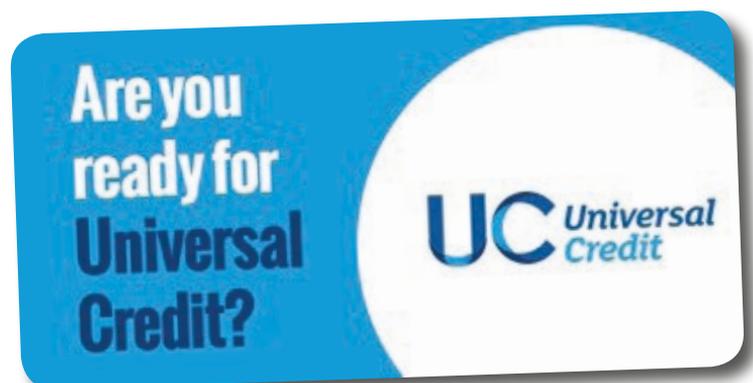
## Struggling with your finances?

We know that getting into financial difficulty can lead to sleepless nights but help is available if you're struggling with debt. Manningham Housing Association has formed a partnership with StepChange Debt Charity who have been helping clients with their money worries for over 25 years.

## How can StepChange help?

- Completely free expert advice which is impartial and can be accessed online at [www.stepchange.org](http://www.stepchange.org) or by telephone on 0800 138 1111 (Open Mon-Fri 8am-8pm, Sat 8am-4pm)
- Individually tailored debt advice based on your circumstances
- A range of options to help deal with debts including debt management plans, individual voluntary arrangements, debt relief orders and more
- An online debt advice tool that gives a detailed recommendation and personal action plan. This is available 24/7, 365 days a year via the link <http://www.stepchange.org/debtremedy>
- Confidential, personalised advice
- An action plan and recommended solutions to deal with debts
- Additional help such as guided journeys and support via web chat and the phone.

If you think you might need help take the 60 second debt test and get a quick debt health check and advice on what steps to take next. As a responsible Landlord, MHA is committed to providing the means for all customers to access this valuable service and reduce the harm that problem debt causes.



# Happy Birthday MHA

MANNINGHAM Housing Association (MHA) is proud to be marking its 30th anniversary. Having come into existence following some research into the unmet housing needs of the Black and Asian Communities in Bradford, it is with pride that we look back across our history and our achievements in helping to meet those needs. Small opportunities are often the start of significant enterprises and the 'small acorn' of the organisation with two properties that was planted all of those years ago has grown to one that now has over 1400 homes and houses over 6000 residents.

Across our 30 years, Manningham Housing Association has shown great dynamism and had a positive impact across the Bradford and Keighley areas. Our main aims have always been to support our customers through providing predominantly larger family homes, investing in our properties, providing a good-quality repairs service and helping our tenants when they need us most.

Our staff ensure they deliver the highest quality services to every one of our customers. We use our insight to provide a 'hassle free' housing service to the communities in Bradford and Keighley. Despite our size, we have gained a reputation of 'punching above our weight' in terms of achievements and our customer satisfaction is in the 92% plus bracket.

We created a memories brochure to celebrate our milestone with a set of reflections from individuals involved in Manningham, both past and present including staff, board members and tenants. Their reflections are a testament to the energy, dedication and professionalism that has made serving the people of Bradford and Keighley so highly important to us.

We mark this celebration as one milestone in our journey but we understand that the journey continues and some of the key challenges remain. MHA is ready to continue in meeting those challenges.



## Long service award

As part of the celebration event, Fazlul Haq, founding member of MHA and former Board member, received a long service award from Barrington Billings, Chair of the Board.





## 30th Celebration Brochure

To mark the occasion we created a brochure to celebrate our 30 years. We have limited copies left but if you would like one please send your details to [emma.tandy@manninghamha.co.uk](mailto:emma.tandy@manninghamha.co.uk), alternatively you can download it on the website.



# Recycling



**Jonathan Coles**  
Neighbourhood Officer  
jonathan.coles@manninghamha.co.uk



## Bin collections

The general waste bin (GREEN) is emptied one week and the recycling waste bin (GREY) is emptied the following week. Only one general waste bin is emptied per household but once you have recycled as much as possible, there should be more room in your general waste bin. And you can have more than one recycling bin and they are free!

- ✓ Catalogues
- ✓ Junk mail
- ✓ Cardboard
- ✓ Newspapers
- ✓ Magazines
- ✓ Office paper
- ✓ Envelopes
- ✓ Aerosol cans
- ✓ Aluminium foil
- ✓ Food & drinks cans
- ✓ Glass bottles & jars
- ✓ Plastic bottles
- ✓ Plastic food trays
- ✓ Margarine/butter tubs
- ✓ Yoghurt pots
- ✓ Food & drinks cartons
- ✗ Foam/polystyrene take away cups, food trays or packaging
- ✗ Waxed/coated cardboard take away drink cups
- ✗ Mirrors or sheets of glass
- ✗ Pyrex jugs or dishes - made from toughened/treated glass
- ✗ Paint tins or oil cans
- ✗ Wallpaper
- ✗ Plastic toys or kitchenware such as kettles and washing up bowls
- ✗ Greetings cards with glitter, foil or beads

*You may find it easier to have two bins in your kitchen so you can separate your waste before taking it out to your wheeled bins.*



## Remember

- Rinse out containers to remove any remaining food or liquid
- Put your bins out by 6.30am on the collection day and make sure that the access is clear. If not your bin may not be emptied
- When waste bins are emptied every two weeks please ensure waste foodstuffs etc. are wrapped up well before disposal to avoid vermin
- Put the right thing in the right bin - contaminated bins will not be emptied
- Bins should have the lid closed with no waste at the side
- Only one general waste bin per household will be emptied but you can have more than one recycling bin

Excess waste should not be placed at the side of bins and will not be collected. This is because it is unsightly, may create a hazard for pedestrians, attract animals or encourage littering. If a household continues to put out waste at the side of the bin, the council may take enforcement action.

## Extra waste, large or electrical items

You can take extra bags of rubbish and larger items such as sofas, mattresses, fridges, electrical items to one of the household waste recycling centres (HWRC) listed below:

- Bowling Back Lane, BD4 8SZ
- Fordhill, Queensbury, BD13 2NQ
- Midland Road, Manningham, BD8 7DQ
- Dealburn Road, Wyke, BD12 0RG
- Dowley Gap, Bingley, BD16 1TP
- Royd Ings Avenue, Keighley, BD21 4BZ
- Sugden End, Keighley, BD22 9DQ

These sites are free to use but you need take your HWRC permit to use the site. If you need a free permit call the number below. If you do not have transport you can request a bulky waste collection (there will be a small charge for this service).

You can get in touch with Bradford Council on  
Phone - 01274 431000  
Email - [councilcontact@bradford.gov.uk](mailto:councilcontact@bradford.gov.uk)  
[www.bradford.gov.uk/recycling](http://www.bradford.gov.uk/recycling)  
or download the free Bradford Council app

# Gas Safety and access



**John Green**

Health & Safety and Property  
Compliance Officer

[john.green@manninghamha.co.uk](mailto:john.green@manninghamha.co.uk)

MHA strive to maintain 100% compliance in Gas Safety.

One of the most challenging aspects we face is gaining access to properties to carry out an Annual Gas Safety check.

Please remember that as part of your tenancy agreement you are required to allow us access to your property to carry out this service. Failure to do this may lead to severe legal costs.

## How can you help?

- Advise us straight away if you change your telephone number
- Advise us if you intend on going on holiday for any period of time
- Keep us up to date with next of kin details or provide with information of someone who can provide us access to your home in your absence
- Work with us and let us know if you cannot stick to an agreed appointment. We can often arrange appointments which are convenient for yourself
- Allow us access as the earliest possible convenience
- Respond to any letters you may receive regarding missed appointments by contacting the office
- Report any faulty appliances to us at the first opportunity

If you smell gas or suspect you may have a gas leak in your property please call the Gas Emergency Number on 0800 111 999 and contact us at the office IMMEDIATELY.



# Sheds & Extensions: The Facts



**Prafula Parsotam**  
Neighbourhood Officer  
prafula.parsotam@manninghamha.co.uk

It is completely understandable that you'd love to extend your property or even build a shed for your garden tools and kid's toys (so you don't trip up!)

## HOWEVER

Did you know that permission is required to build such structures?

While we understand that the extra space can be of great benefit for you, as the property belongs to MHA we have a duty to the organisation to ensure that planning permission for structures such as extensions and sheds are submitted and reviewed appropriately... basically it means going through the correct channels. Buildings of a specific height and dimension legally require planning permission.

Essentially, your safety is our priority!

If you decided to build a structure without consulting with MHA first, we cannot guarantee that the structure will meet the correct requirements in terms of health and safety.

If we were to find that an extension had been built without any notification and the structure did not meet appropriate regulations, we would be inclined to ask that the structure be taken down, unfortunately at your expense.

Now you don't want to be building something off the cuff to then have to tear it down do you? Save yourself the cost and wasted energy...

## ASK US FIRST!



## Garden Competition 2018

We would like to launch our annual Garden Competition for 2018! As the weather improves, we would like to see our residents getting out into their gardens and adding some colour to our schemes! All styles of garden will be considered and we are encouraging an element of 'grow your own' again this year. Seeds are cheap to grow and are an excellent family activity with great reward at the end!

Your entry needs to be on 1 page of A4 paper and include the following:

- 1) Development of your garden through spring/summer
- 2) A picture of who was involved in creating or nurturing the garden (lots of smiles please!)
- 3) An interesting fact about your garden (just one sentence about it will do!)

Entries need to be sent in by 31st August 2018 and they will be judged by our Customer Panel at their meeting 18th September. Please send your entries in to the address on the back page and clearly put your details on the back.

**The prize is £100 in vouchers - happy gardening!**



## Fire Safety in the Home



**Peter Murgatroyd**  
Housing Officer  
peter.murgatroyd@manninghamha.co.uk

We do our best to keep your homes safe from fire – But we also need your help.

There is a saying “prevention is better than a cure” and this is very much the case as far as fire safety is concerned. All that we need to do to keep your family safe is to follow some simple guidelines:

- Never leave candles or cooking unattended.
- Make sure cigarettes are properly extinguished.
- If you have smoke alarms, test them weekly, and replace batteries when necessary.
- Make sure you know what to do if you do have a fire. Have an escape route planned.
- Keep your escape routes clear.
- If there is anything that might prevent you escaping, please contact your Neighbourhood Officer for advice on 01274 771144.

### Fire safety in communal areas

You must keep all communal areas clear - we have fire safety notices that tell you what is allowed in communal areas and what is not allowed.

The stairways are your escape routes, and must be kept completely clear. Fire doors must be kept closed, not propped open (If your building has automatic door closers they will close when the alarm goes off).

We check these areas regularly but please report any piles of rubbish or other items to your Neighbourhood Officer immediately. You can call us on 01274 771144.



### What to do in an emergency (flats)

If you discover a fire or hear the alarm (get out) please shut doors behind you if possible (to stop the spread of fire) and then call the fire service once you are safely out of the building.

Move well away from the building. Do not return until the fire services have told you it is safe to do so.

There are notices in each block to tell you what we advise you to do in the event of a fire. If you have mobility problems and feel that you will not be able to leave the building quickly this must be made clear to your Neighbourhood Officer, (a recent survey has been undertaken so we should already be aware of persons at risk)

**If you are not sure what you should do if there is a fire where you live, then please call your Neighbourhood Officer IMMEDIATELY on 01274 771144.**



## Electrical Testing Update

We have now completed all the necessary periodic checks with regard to electrical testing. We are still to gain 're-entry' into a number of properties to carry out remedial works following these tests.

Please can we ask that all tenants with outstanding electrical works allow us access to their property as soon as possible. You will appreciate that it is of the utmost importance that we are able to return to carry out these works order to ensure that their electrical installation is fully safe.

## Condensation and Mould



**James Healy**  
Property & Estates Manager  
[james.healy@manninghamha.co.uk](mailto:james.healy@manninghamha.co.uk)

### There are three main causes of condensation:

- Your home is not warm enough
- There is too much moisture in your home
- There isn't enough ventilation

Everyday life such as cooking, washing and drying clothes and simply breathing can cause condensation.

There is always moisture in the air around us, but there can be more in the colder months when we may not have windows open for ventilation. In areas with no ventilation at all, black mould can grow.

This can be a problem where cupboards and wardrobes are placed against outside walls and the mould can grow behind and inside furniture. It can also grow on windowsills and walls where moisture is making them damp and there is no heat to dry them out.

Even fish tanks can cause condensation when the water inside them evaporates and adds to the level of moisture already in your home.

### Damp

Not all damp is caused by condensation.

Rising damp is usually caused by a building defect, such as a faulty damp proof course or damp proof membrane which is allowing water to get into the structure of your home.

Penetrating damp comes from water getting into your home from outside.

With damp, you will see patches that look like stains or tidemarks. They can be caused by leaking pipes, wastes or overflows, broken or missing roof tiles, or damage to chimneys, rendering or mortar. We will send someone to inspect your home if you think you have damp.

### Damp and condensation

The best way to heat your home is through steady background heating left on all day. This is not necessarily more expensive than turning your heating on and off.

It helps because warmer air can hold more moisture so, as the temperature of the walls go up, the possibility of condensation forming is lowered because there is no cold surface for the moisture to come into contact with.

Changing room temperatures often causes mould to grow because when rooms cool, moisture settles onto cold surfaces which do not fully dry out.

If you see condensation, wipe it away to stop mould growing and keep surfaces dry.

If mould is already growing, wipe it away with a cloth and an anti-mould cleaning product. (You can buy these in most supermarkets and DIY stores), be careful to follow the manufacturer's instructions and always wear rubber gloves.

If you contact us for the first time to report damp, condensation or mould, we will first ask you to try and treat it with an anti-mould product and follow the guidance in this article for keeping your home warm and well ventilated before we come out to inspect it.

If this doesn't work, or the problem comes back, we will send an officer to inspect it or arrange for someone to come and treat the problem.

### Top tips -

- If you can, open a window first thing in the morning to let in a change of air
- Wipe down windows and doors if condensation is present on the glazing
- If you have double glazing, keep the 'trickle vents' open to allow air to circulate
- Always dry clothes outside where you can
- If you can't dry clothes outside and you use a tumble drier, make sure it is vented to the outside of your home
- If you don't have a tumble drier, open the window in the room where you dry your clothes and close the door to stop the moisture escaping into other rooms
- When you are cooking, cover your pans with a lid, open your window and close the door to the cooking area if there is one
- When you have a bath or shower, open the bathroom window and close the door, even if you have an extractor fan on
- Leave space around your furniture so air can circulate
- Air your cupboards and wardrobes often and try not to put too much in them so air can circulate freely inside
- Do not block air vents
- Remember to use extractor fans (where provided) – they cost very little to run and are really effective



# Asbestos



**John Green**  
Health & Safety and Property  
Compliance Officer  
john.green@manninghamha.co.uk

We recently sent a letter to some of our residents regarding asbestos. Many of you have already contacted the office regarding this but for those that haven't please see the below information which may answer any question you have.

### Why has the letter been sent?

- As a landlord we have a duty of care to let all our tenants know if there are presumed asbestos containing materials located within the property.

### Is the asbestos dangerous?

- The asbestos is extremely low level and poses no risk at all if left alone. It only becomes dangerous if it is damaged or disturbed. Painting or decorating will not disturb the asbestos.

### What do you need to do?

- If you are planning on carrying out any works to your home in the areas highlighted on the letter you must let us know immediately. Likewise if you think any of the areas mentioned in the letter become damaged you must also let us know. Other than this you don't need to do anything.

### What is the difference between 'presumed' and 'located'?

- If an area was not able to be tested during the survey then we have to presume that the material contains asbestos. The chances are that it is not asbestos but we cannot say for sure as no sample was taken.
- If asbestos has been located then this has been sampled and does contain asbestos. This is very low level and poses no risk if left alone.

### Can you remove this asbestos?

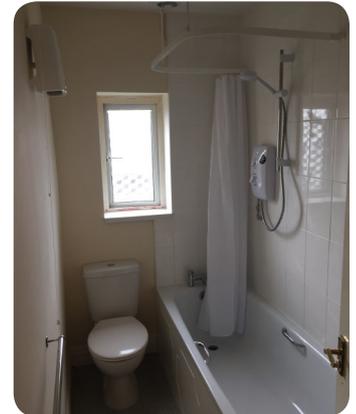
- No, only a qualified person can remove the material. The surveys have been carried out by a specialist and they have advised that the asbestos within the property is perfectly safe. We just want you to let us know if you are going to be doing anything which may disturb it.



# Component Replacement Programme 2017/18



**David Hargreaves**  
Maintenance Surveyor  
david.hargreaves@manninghamha.co.uk



MHA are pleased to announce we have successfully completed our UPVC window replacement program in partnership with ISG.

The program involved the removal of old wooden frames to 185 properties. These now have UPVC frames and the full benefit of increased thermal insulation and enhanced security.

In addition to the window program, we have completed kitchen refurbishments to 25 dwellings and 26 bathroom and shower room refurbishments by Foulds & Turton Ltd.

James Healy, MHA's Property & Estates Manager, said: "the delivery of the programmes has gone very smoothly with high levels of customer satisfaction feedback from residents, with some comments shown below".

"What an excellent team"

"A great experience they were polite/helpful"

"Well done to the lads"

"Modern excellent windows"

"Very Good"

"I am happy good job"

Delivering these works to such a high level of customer satisfaction is very important to MHA, which at all times has customers at the forefront of our actions and delivery.

# The General Data Protection Regulation (GDPR)



**Sabir Hussain**

OD and Performance Manager

sabir.hussain@manninghamha.co.uk

You may be aware that there is a new regulation called the General Data Protection Regulation (GDPR) coming into force on 25th May 2018. This replaces the current Data Protection Act and places a further responsibility on us at MHA that we deal with your data as customers in the best way possible. The GDPR is set to give you as MHA customers more control over your information and stronger rights to be informed about how we use your personal data.

Here at MHA we have been working over the last year, reviewing and improving our documentation and procedures and training our staff to make sure that we comply with the new regulations. Some of the main changes are:

- the way subject access requests (SARs) are dealt with. Subject access is your right to access information held about you, which could be your tenant records. The new law gives us less time to respond to these requests, now 30 days.
- any organisations processing data on our behalf such as our repairs contractors and the out of hours telephone company have more responsibilities to comply with the law.
- we will have to report any data breaches to the Information Commissioners Office (ICO) within 72 hours of becoming aware of it and in some cases, where the breach is considered high risk, to the individuals affected. The ICO's enforcement powers are also significantly increased under GDPR.

So to keep you fully informed about the changes we will be publishing further information (including relevant privacy notices which explain what information we hold and what we do with it) on our website.



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.

Back in October MHA partnered with HomeSwapper, which means our tenants now have free access to the biggest and best mutual exchange website in the UK. We currently have 45 customers actively using the site!

MHA tenants are 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](http://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 a moving date

For further the top ten tips for a successful home swap and other advice you can follow the online blog here: <http://blog.homeswapper.co.uk/>

If you have any questions about the site please direct them to the user Help Desk by emailing [tenants@homeswapper.co.uk](mailto:tenants@homeswapper.co.uk)

*Good luck if you are looking to home swap with HomeSwapper!*

# Survey Prize Draw

It really is worth filling in our customer satisfaction surveys as twice per year we run a prize draw to win £25! We have pulled the names out of the hat....

*...and the winners are...*

Anne-Marie Howard – Rowlands Close

Mohammed Sadiq – Hope Ave

Mohammed Sohail – Hetton Drive

*Congratulations your vouchers are on their way!*



## We are recruiting! Office Caretaker 37 hours per week £18,000 salary



### Would you like to join our team?

We have a great opportunity open only to our tenants in the first instance to join our team as Office Caretaker.

We are looking for an enthusiastic individual to take responsibility of opening and locking up our offices before and after office hours on a daily basis, ensuring security at all times.

This role will also take care of the maintenance and cleaning of MHA's head office on Manor Row and Anchor Court, a scheme for older residents. The working day will be flexible but we would expect the office to be opened by 7am and closed by 7pm with hours worked flexibly between this. You will need to have access to a vehicle for work use as some local travel is required (expenses to be claimed back).

### Further information

For further details and to see the full job description please visit [www.manninghamhousing.co.uk/about-us/jobs-at-mha/](http://www.manninghamhousing.co.uk/about-us/jobs-at-mha/) or please contact Ulfat Hussain by calling our office on 01274 771144.

### How to apply

If you wish to apply please complete the application form on our website and email to: [recruitment@manninghamha.co.uk](mailto:recruitment@manninghamha.co.uk) by Monday 18th June at 12 noon.

Interviews will take place Thursday 28th June 2018.

# Get in touch

## MHA Direct Contacts:

**Customer Services**  
Call: **01274 771144**

**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**

**Income Team**  
Call: Mansha Khan on  
**01274 377206**

Call: Zahid Hafajee on  
**01274 377239**

Call: Sharon Dunwoodie on  
**01274 377213**

## 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

