



manningham
HOUSING ASSOCIATION

Winter 2025

Feedback

Latest news and events from Manningham Housing Association



WHAT'S INSIDE THIS ISSUE:

Office Move

18th December 2025 –
Office closed for
relocation, our temporary
office: Anchor Court,
Jervaulx Crescent,
Bradford, BD8 8JF
Read more on page 5

Annual Tenant Report 2024/25

Read more on page 8

MELA 2025 - St Stephens Church & Victoria Hall

Read more on page 29

Income Team

Read more on page 34

Christmas Closure Dates

Closed - 12.30pm Wednesday 24th December 2025. Reopening - 9.00am Friday 2nd January 2026

Customers will have access to our emergency repairs service during this period, chatbot and customer portal.
Out-of-hours services remain unchanged, providing emergency call support 24/7 only.

Welcome to Feedback Magazine

Latest news and events from Manningham Housing Association

Contents

In this issue...

CEO Update

CEO Update	3
Chair Update	4

Latest News

Office Move	5
Awards 2024/2025	6

Staff Update

Meet Our New Starters	7
-----------------------	---

Annual Report 2024/25

How Your Rent is Spent	16
------------------------	----

Customer Update

Development	18
-------------	----

Your Home

Repairs & Maintenance	20
Damp, Mould and Condensation	22
Welcoming PH Jones - Our New Three-Star Gas Contractor	23

Your Neighbourhood

Raising awareness of Domestic Violence during dark nights	24
--	----

Community Involvement

Tenant Engagement Highlights	25
------------------------------	----

Your Neighbourhood

Victoria Road & Scoresby Close Summer Programme	26
Community Cohesion Event	28

Community Involvement

The Mela 2025	29
Gardening Competition 2025	31

Caretakers Advice

	32
--	----

Your Home

Looking After Trees in Your Garden	33
------------------------------------	----

Income Team

Winter Warmth & Wellbeing: Support to Keep You Cozy This Season	34
Check You're Getting Everything You're Entitled To	35
What to Expect from the Income Team	37
How will we handle your complaint?	38

Community Partnerships & Investment Team

39

CEO Update



Lee Bloomfield

Chief Executive Officer

Welcome to your Winter Feedback magazine.

As the year ends, I reflected on what has been another successful year for MHA.

In June, we received the handover of a £5m development of 24 new two, three- and four-bedroom family homes at Victoria Road, Eccleshill with the properties being in great location and of a very high standard.

I was delighted that we were the chosen landlord for Phase 2 of the new properties at Odette's Point in Keighley. In 2024 we acquired 20 new homes on this site, consisting of 14 three-bed homes and six four-bed homes. Phase 2 sees us acquiring 16 new affordable homes consisting of 12 four-bed homes and 4 three-bed homes. This is great news for the community by bringing forward much needed new social rent homes.

We retained our accreditation for Customer Service Excellence and gained compliance plus in 13 new areas with the assessor saying that *"Manningham Housing Association delivers much more than bricks and mortar and works effectively with the whole range of partner organisations to deliver high quality housing and high-quality services. There is a strong understanding of customers' complex needs and services are designed to improve lives. Customers, staff and partners work cooperatively and collaboratively to tackle the disadvantages faced by the communities."*

We were also awarded the global standard for Diversity & Inclusion in HR Management known as ISO 30415 enhancing our pioneer status as the first housing association in the world to achieve the accolade in 2023.

Thank you for completing our feedback surveys on the services we provide to you. These are a really important tool in helping us understand if we are not always getting things right and for your compliments where we have delivered what you expect. I am delighted that you gave us some of the highest tenant satisfaction ratings nationally with an overall satisfaction rating of over 82% on how satisfied you are with MHA as your landlord.

It was so wonderful to see so many families enjoying our tenant Mela's. In July, our Mela in West Bowling was a fantastic evening packed full of activities for children, gardening awards and great food, and importantly an amazing sense of community spirit. Our October Halloween themed Mela in Keighley was a real success with some excellent costumes from children and families. We look forward to more of these during 2026.

I wish you all the absolute best for the season and a prosperous and healthy 2026.



Rupert Pometsey

Chair Manningham Housing Association



This year I completed my first three-year term on the Board and my second year as Chair of Manningham Housing Association. I am passionate about MHA and see it as an honour to be Chair. I have seen MHA grow over the years and having previously worked at MHA, and in Bradford for over two decades, I understand the housing stock and the diverse communities which we serve.

It has been another year of success for MHA winning **Landlord of the Year** at the Northern Housing Awards which is a great honour and a second win for Tausif Mohammed who won **Tenant of the Year** at the same awards.

I was delighted that we retained our Accreditation for Customer Service Excellence following a thorough review by the Centre for Excellence. The report shows we are an inclusive and diverse organisation in which staff are proud to work for MHA which translates into the excellent service we deliver to you.

It was a pleasure to receive twenty-four brand new 2, 3 & 4-bedroom at Victoria Road in Eccleshill. These are much needed family homes let at social rent, and it was great to welcome new residents at the scheme open day in July which highlighted a deep sense of community. During the year we have continued to make some of our older homes more energy efficient, more comfortable, and cheaper to heat with joint funding through the West Yorkshire Combined Authority. This is good for our residents and, of course, it is good for the environment.

Chair Update

I want to express my thanks to you for providing feedback on the services we provide to you. It is always great to hear how satisfied you are with us as a landlord but it is equally important for you to tell us if we get things wrong so we can put them right. You gave us an overall satisfaction rating of 82% with MHA as your landlord. This rating puts us amongst some of the highest performing landlords nationally for satisfaction. This is a great achievement and most importantly it shows we are delivering the service you expect and deserve as a customer.

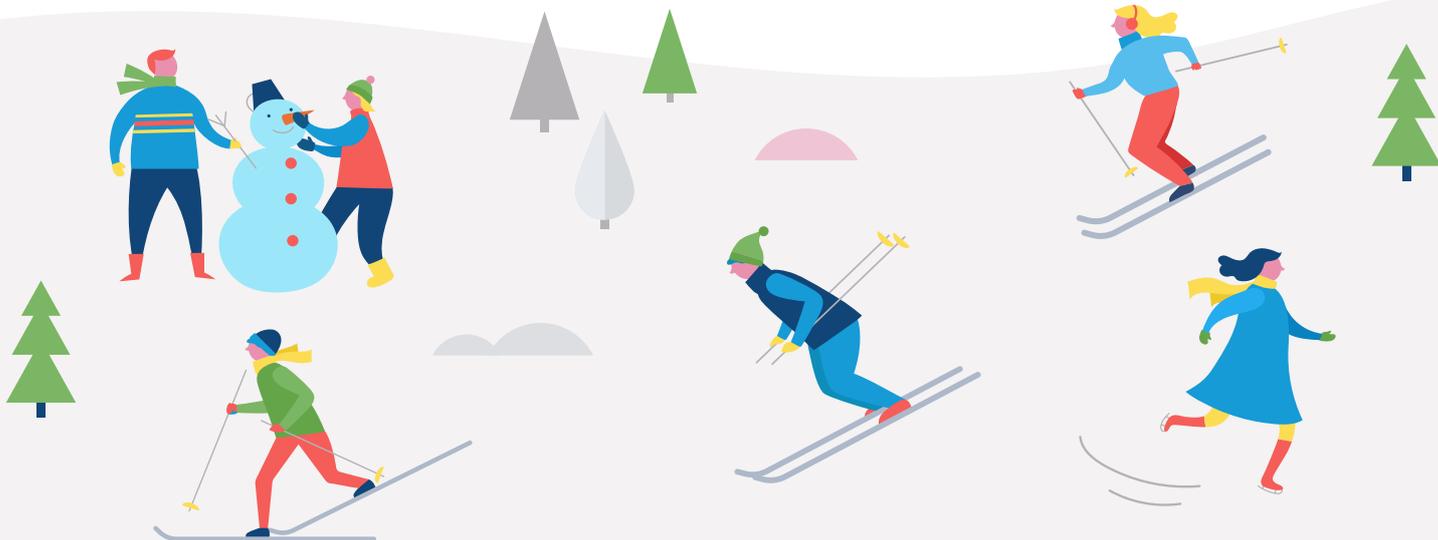
It was great that so many families enjoyed the evening Mela in West Bowling in July. It was a great evening full of fun activities for children, gardening awards with great food and a fantastic sense of community spirit. We look forward to more during 2026.

The success of MHA cannot happen without you, our tenants, and customers. The Customer Panel, led by MHA tenant, Cath Bacon continues to work hard and is instrumental in scrutinising, reviewing, and improving the services we provide, and I want to say a huge thank you to them. A big thanks also to our Customer Experience Committee who have become an integral part of our governance structure.

I am grateful to the Board who have supported me and to the Executive team for all their hard work and professionalism in delivering the strategic objectives set by the Board. Thank you to all the MHA staff for their hard work and dedication in making MHA such a special place and to our tenants and residents for your time and input, as without you there would be no MHA.

I want to say thank you to our repairs and maintenance contractors who have supported us over the last year by providing crucial Repairs and Maintenance services to our tenants and residents.

I wish you all the absolute best for the season and a healthy and prosperous 2026.



Office Move

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Saqib Saleem

Director of Operations

Why We're Moving and How We'll Keep Services Running as Normal

Over the next year and a half, you may notice a temporary change to where our staff are based – but the services you receive will remain exactly the same.

Our current office, a Grade II listed building, is now in need of essential refurbishment and safety improvements to ensure it stays safe, efficient and fit for the future. This work isn't about luxury upgrades; it's about looking after an important historic building and creating a modern, practical space that allows us to support you even better in the years ahead.

Office Move: Key Dates and What to Expect

18th December 2025 – Office Closed for Relocation

On Thursday 18th December, our office will be fully closed while we move out.

- No walk-in or booked appointments will be available.
- If you need urgent help, you can still contact us. Calls to our main number will automatically be forwarded to our out-of-hours service.

Our Temporary Office: Anchor Court, BD8 8JF

From the day after our move, our staff will be based at:

Anchor Court
Jervaulx Crescent
Bradford
BD8 8JF

Because this is a smaller, temporary space:

- Visits will be by appointment only. Please contact us in advance so we can arrange a suitable time and ensure the right person is available.
- No parking spaces are available at this location. If you have an appointment, please plan nearby parking in advance.
- Our services will continue to run as normal throughout the relocation.

How Long Will the Temporary Move Last?

The refurbishment of our main office is expected to continue until summer 2026. During this time, we will be working to:

- Make the building safer and more accessible
- Improve the layout and facilities for more efficient working
- Create a more welcoming environment for visitors

This careful investment will help us protect a historic building, use our resources responsibly and provide a better space for both customers and staff.

Will This Affect My Services?

No – all services will continue as normal.

You can still:

- Phone us on the usual number
- Use the customer portal to report repairs, check your rent or contact us
- Use our website chatbot for quick answers
- Access emergency repairs and out-of-hours support when needed

The only change is where our staff are based, not how we help you.

We encourage all customers to book appointments before visiting and to use Live Chat or online services for faster assistance.

We appreciate your patience while we carry out this essential work. These improvements will help us create a safer, more efficient and more welcoming office for the future – without disrupting the services you rely on today.

We wish all our customers a joyful festive season and look forward to serving you in a happy and successful New Year.

Thank You

Carolina Padovezi de Oliveira

Head of Corporate Services



Awards 2024/2025!



Manningham Housing Association lauded at national awards ceremony

Manningham Housing Association (MHA) has received warm praise from judges at the Housing Executive Awards.

In their formal adjudication, the judges said:

“Manningham Housing Association stood out among the other strong finalists for its digital innovation and community involvement, earning Highly Commended recognition.”

The BME organisation, which manages more than 1,400 homes for over 6,000 residents in Bradford and Keighley, was a finalist in three categories for the prestigious national awards including Housing Association of the Year.

The recently completed £4.3million Odette’s Point development at Shann Lane in Keighley – delivered in partnership with Avant Homes, Homes England and Bradford Council – was also shortlisted for Best Affordable Housing Development, with Carolina Padovezi de Oliveira, MHA’s Head of Corporate Services, nominated for the Women in Social Housing Award.

The Housing Executive Awards is the UK’s dedicated social housing awards event, providing a platform to celebrate the most innovative projects in the sector and the people that make them happen.

Earlier this year, MHA was named Landlord of the Year at the Northern Housing Awards in Manchester, with Customer Panel member Tausif Mohammed winning the prize for Tenant of the Year.

As well as holding the Customer Service Excellence quality mark, MHA is the first housing association in the country to be officially accredited for its work in promoting equality, diversity and inclusion, and the first housing association in the world to achieve the global Standard for Diversity and Inclusion in HR Management.

Lee Bloomfield, MHA Chief Executive, said:

“For a small community-based organisation, we have developed a reputation for excellence on a national level.

“To be spoken about in such positive terms by the Housing Executive Awards judges is another moment of which everyone at MHA should feel rightly proud.

“I am privileged to be surrounded by such an impressive team at every level and look forward to much more shared success in the future.”



Staff Update

Rahima Begum

Customer Services Assistant



With over 9 years of experience in customer service and a strong commitment to supporting diverse communities. Rahima has built strong relationships with customers from various backgrounds. She is passionate about making a meaningful difference in people's lives.

In her spare time, she loves visiting new places, which demonstrates curiosity, adaptability and willingness to embrace new experiences.

Femi Metzger

Neighbourhood Officer



Femi is our Neighbourhood Officer with over twenty years of experience working across various housing associations. Originally from London, Femi relocated to Manchester in the 1990s and now resides in Prestwich. He holds a B.A. (Hons) in International Relations from Keele University.

Femi began his career in telesales with BT, where he worked for two years before moving into the housing sector. Throughout his extensive career, he has developed a strong passion for lettings, which he believes has the power to truly transform lives by providing stability and opportunity for individuals and families.

Outside of work, Femi is an avid reader and film enthusiast who enjoys unwinding with Netflix. A dedicated swimmer, he hits the pool nearly every day. His favourite drink is a good single malt whisky, which he enjoys as a well-earned treat.

Nabeela Naseem

Neighbourhood Officer



Nabeela is now one of our Neighbourhood Officers and has been working at Manningham Housing Association since 2015. Nabeela initially started as an Income Assistant and, within 3 years, progressed to a Senior Customer Service Officer, where she managed the Customer Services team. Nabeela managed the customer services team for 7 years and then progressed to joining the Neighbourhood team.

Faisal Khan

Maintenance Surveyor



Faisal is one of our maintenance surveyors and has been working at Manningham Housing Association since 2018.

He has nearly 20 years of experience supporting local people across the Bradford district through his work with the local authority and housing service providers.

Faisal is committed to supporting disadvantaged communities across the district.

Faisal moved from the Income Team's Welfare Benefits & Financial Support Officer.

Sheba Khan

Administration Assistant



Sheba is new in her role as an Administration Assistant. She holds a law degree and previously worked as a personal assistant. She has joined the team to broaden her understanding of corporate governance and gain hands-on experience in this area. Through this role, she hopes to develop her skills and expertise, building a strong foundation for her future career in law. In her free time, she enjoys reading.

Aishah Shabrez

Income Assistant



Aishah is the new Income Assistant at Manningham Housing Association, equipped with a background in legal studies and hands-on experience working in a busy call centre environment. Her passion for customer service shines through in her ability to communicate effectively and support individuals with empathy and professionalism. Outside of work, Aishah enjoys experimenting with new recipes, spending summer days at theme parks, and embracing the thrill of horror movies and adrenaline-fuelled rides.

Ayesha Khanum

Welfare Benefits & Financial Support Officer



Ayesha joined the Manningham Housing Association in 2023 as an Income Assistant. With a strong background in the banking industry and a degree in legal studies, Ayesha brings a wealth of knowledge and experience to her role.

Ayesha's comprehensive understanding of the benefits and welfare systems is one of her key strengths. She is well-versed in these programmes and is committed to helping tenants access the support they are entitled to. Ayesha's knowledge in this area ensures she can provide valuable guidance to tenants, empowering them to improve their financial situations.

With her combination of banking experience, legal studies background, and dedication to tenant welfare, Ayesha is a valuable asset to the Manningham Housing Association.

Ayesha Malik

Neighbourhood Team Leader



Ayesha Malik has recently joined MHA as the Neighbourhood Team Leader, covering the role for the next 12 months. Having grown up in Bradford, Ayesha knows the area well and brings a wealth of experience gained from working across Yorkshire and Manchester, which has strengthened her knowledge of the housing sector.

With over 17 years of frontline housing management experience, specialising in antisocial behaviour, neighbourhood/tenancy management, lettings, and complaints. Ayesha is passionate about creating safe, thriving communities. She is excited to work closely with residents and colleagues to make a positive and lasting impact.

Annual Tenant Report 2024/25

Annual Tenant Report 2024/25

Welcome to this year's Annual Tenant Report. This is an opportunity for us to share how we have performed in delivering our services over the past year. We hope you will find this report both useful and informative. If there is any additional information you would like to see included in future reports, please do let us know. We are always open to new ideas.

Over the last two years of Tenant Satisfaction Measure reporting, your feedback has continued to shape where we focus our efforts. While many of our satisfaction scores remain above the national median, we did see some declines between 2023/24 and 2024/25 particularly in overall satisfaction, repairs, perceptions of fairness and respect, and feeling that we listen and act on tenants' views. Satisfaction with complaint handling also remained low,



Saqib Saleem

Director of Operations

reflecting what tenants have consistently told us about delays, communication gaps, and the need for clearer updates when issues are raised. These results reinforce that although our compliance performance remains excellent, we must do more to strengthen the everyday experience tenants have when interacting with our services.

In response, our Service Improvement Group has delivered a programme of targeted actions to address these areas. This includes improving communication by using a single contractor for more complex repairs, adding system reminders for component renewals and enhancing partnership working on lettings nominations. To improve complaint handling satisfaction specifically, we have strengthened our processes through staff training, clearer acknowledgment timescales, improved tracking of responses, and a renewed focus on learning from every complaint, ensuring issues are resolved more quickly and transparently. These changes, driven directly by your feedback, reflect our commitment to listen, act and continually improve the services our tenants depend on.

Tenant Satisfaction Measure	MHA 2023/24	MHA 2024/25	Housemark 2024/25 Median
Proportion of respondents who report that they are satisfied with the overall service from their landlord.	83.8%	82.3%	74.0%
Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service.	86.5%	82.4%	75.6%
Proportion of respondents who have received a repair in the last 12 months who report that they are stratified with the time taken to complete their most recent repair.	78.2%	82.1%	72.4%
Proportion of respondents who report that they are satisfied and that their home is well maintained.	87.1%	84.8%	74.7%
Proportion of respondents who report that they are satisfied that their home is safe.	92.6%	87.3%	80.0%
Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them.	79.4%	75.2%	65.0%
Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them.	91.7%	90.4%	74.2%
Proportion of respondents who report that they agree their landlord treats them fairly and with respect.	93.0%	87.9%	78.8%
Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaint handling.	41.3%	40.2%	37.8%
Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas.	75.0%	81.4%	70.1%
Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood.	82.3%	79.2%	67.1%
Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour.	75.2%	74.8%	61.0%
Proportion of homes for which all required gas safety checks have been carried out.	100.0%	100.0%	100.0%
Proportion of homes for which all required fire risk assessments have been carried out.	100.0%	100.0%	100.0%
Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out.	100.0%	100.0%	100.0%
Proportion of homes for which all required legionella risk assessments have been carried out.	100.0%	100.0%	100.0%
Proportion of homes for which all required communal passenger lift safety checks have been carried out.	100.0%	100.0%	100.0%
Proportion of non-emergency responsive repairs completed within the landlord's target timescale.	86.3%	85.4%	85.9%
Proportion of emergency responsive repairs completed within the landlord's target timescale.	92.2%	97.9%	95.9%
Proportion of homes that do not meet the Decent Homes Standard.	0.3%	0.0%	0.4%

Tenant Satisfaction Measure	MHA 2023/24	MHA 2024/25	Housemark 2024/25 Median
Number of stage one complaints received per 1,000 homes.	6.7	28.1	47.6
Number of stage two complaints received per 1,000 homes.	0.7	1.4	7.7
Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	100.0%	100.0%	91.7%
Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales.	100.0%	100.0%	90.0%
Number of anti-social behaviour cases opened per 1,000 homes.	12.6	18.2	27.2
Number of anti-social behaviour cases that involve hate incidents opened per 1,000 homes.	0	1.4	0.6

Bedspaces and average weekly rent 2024-25

General Needs Social Housing Rent



General Needs Affordable Rent



Lettings Data 2024/25:



What We've Learned



Nadim Khaliq
Head of Housing Services

Complaints Learnings and Service Improvements 2024/25

As we reflect on the feedback received during the 2024/25 financial year, I want to take this opportunity to share how MHA is acting on the valuable feedback we receive through complaints and service reviews. Listening to our tenants is essential, and your experiences continue to shape the way we improve our services.

One of our key priorities is strengthening communication. Tenants should always feel informed and confident about what is happening with their home. We are reinforcing expectations with our contractors, surveyors, and Out-of-Hours team to ensure appointments are clear, timescales are followed, and updates are provided promptly. Missed calls will be returned quickly, and any delays or changes will be explained so you are never left uncertain about the next steps.

We are also improving how repairs are managed. All issues identified during visits must now be logged accurately, with follow-up work raised straightaway so nothing is overlooked. Contractors are reminded to notify us if they cannot attend an appointment, allowing us to make alternative arrangements without inconvenience to you. We are also focusing on diagnosing repairs correctly on the first visit, reducing repeat callouts and speeding up resolutions.

Enhancing customer care remains a central part of our work. We are investing in staff training so our teams can better support tenants experiencing financial difficulties, personal vulnerabilities, or sensitive circumstances. No tenant should ever feel pressured into agreeing to work that is not necessary, and we are reinforcing this message across the organisation. Surveyors and contractors will continue to be monitored to ensure high standards are maintained, including consistent, like-for-like replacements and quality workmanship.

By continuing to learn and improve, we aim to deliver a consistently high level of service to every tenant. Thank you for your feedback and for helping us shape a better future at MHA.

ASB data 2024/25:

Total no of ASB cases	26	No of noise nuisance	4
No of cases resolved	17	No of criminal activity	1
No of cases on-going	9	No of other forms of harassment	6
No of cases with Legal Action	6	No of environmental nuisance	2
Total no of Hate Incident/ Crimes reported	2	No of using home for unlawful purpose	3
No of cases of aggressive/ threatening language	3	No of Neighbour Dispute	2
No of domestic violence	1	No of animal nuisance	2

Complaints and Compliments



Complaints: 36 Stage 1 Complaints and 2 Stage 2 Complaints



Compliments: 39



Informal Resolutions: 6

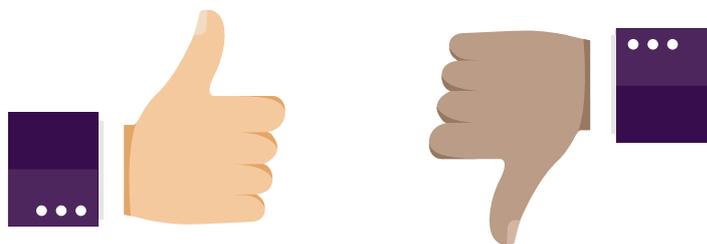
Complaints resolved within the target time scale: 100%

Number of Complaints Referred to Housing Ombudsman

None

What is an Informal Resolution?

This is where a situation may have led to a complaint but has been avoided through resolution. This also helps us determine the cause of an issue and identifies patterns which we can resolve to ensure it does not happen again.



Total Responsive repairs

7077

Total no of repairs for 2024/25

An average of

590

repairs a month

Up by

2%

from last year

88%

of job completed on time

82%

overall customer satisfaction with repairs completed

Repairs completed on time

98%

emergencies within 24hrs

91%

urgent jobs within 5 working days

78%

routine within 22 working days



Boiler Replacements 2024/25

£103,701.54

spent on boiler replacements

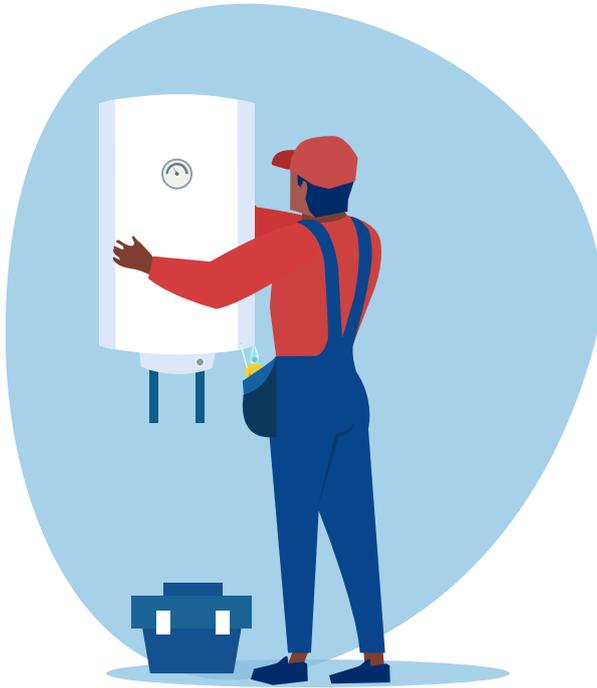
48

Total number of boilers replaced

MHA has confirmed that it does not operate a fixed boiler replacement programme. Instead, boilers are assessed and replaced based on their condition to ensure residents continue to receive safe, reliable heating and hot water.

So far this year, MHA has replaced 48 boilers that required renewal, carried out by various qualified gas contractors who have been working with MHA for many years. Their experience and expertise help ensure all installations meet the highest safety and quality standards.

MHA remains committed to maintaining the safety, comfort, and wellbeing of all residents.



Component Replacement Programme (CRP) 2024/25

£427,000.00

spent on kitchen replacements

34

Total number of kitchens replaced

£391,750.00

spent on bathroom replacements

35

Total number of bathrooms replaced

17

Replacement doors and windows -
Total Number of properties

£88,875.00

Total cost on replacing
doors and windows

MHA continues its commitment to improving the quality and comfort of residents' homes through its ongoing kitchen and bathroom renewal programme. The rolling contract, awarded to a contractor who carried over from 2023/24, has enabled steady progress throughout the year.

To date, MHA has completed 34 kitchen replacements and 35 bathroom upgrades across its properties. Several of the bathroom replacements included conversions to wet rooms, providing improved accessibility and supporting residents with specific needs.

MHA remains focused on delivering high-quality improvements that enhance residents' daily living and ensure homes remain safe, modern, and fit for purpose.

Cyclical Paint Programme 2024/25

£208,316

spent on our
Cyclical Paint
Programme

100%

completed out of
260 properties

268

Total number of properties painted,
including 8 No properties at Etna St brought
from last year's programme. There were no
communal painted that year.

MHA continues to deliver its external cyclical painting programme across its housing stock each year, ensuring homes remain well-maintained, protected, and visually appealing. The organisation operates a five-year rolling painting schedule, allowing every property to be refreshed within the planned cycle.

This year, MHA successfully completed 100% of the scheduled programme, demonstrating strong performance and commitment to maintaining high standards across its estates.

MHA remains dedicated to preserving the long-term quality of its housing stock and providing residents with well-kept, attractive living environments.

Minor Adaptation

At MHA, minor adaptations refer to small modifications made to a property to improve accessibility, safety, and usability for tenants with specific needs. These minor adaptations for example, include adding grab rails in bathrooms, handrails along stairways, or fitting lever taps in kitchens and bathrooms. Minor adaptations are particularly beneficial for tenants with mobility challenges, as they help residents maintain independence and safety within your homes.

The process of arranging minor adaptations often referral from occupational therapists, and sometimes medical professionals to assess a tenant's specific requirements. Once a need is identified, Manningham Housing Association usually arranges for the necessary adaptations to be carried out by approved contractors within 5 working days. This responsive approach ensures that residents receive prompt support, allowing them to continue living comfortably in their homes with minimal disruption.

- Grab rails in bathrooms for extra support.
- Handrails along stairways to prevent falls.
- Lever taps in kitchens and bathrooms for easier use.

What Are Major Adaptations?

Major adaptations are required for more complex needs. The work required to meet these needs will typically cost more than £500. MHA's policy is to refer major adaptation cases to the Bradford Council Adaptation Department. Examples include:

- Extensive work such as widening doors for wheelchair access.
- Installation of stairlifts or accessible showers.

Total Spent:

£4922.00

Grab rails and handrails:

28

Shower seat:

2

Lever Taps & raised toilet seat:

5



New Developments

Completions from April 24 to present, March 25 -
39 homes purchased in total.

39 homes purchased within the Bradford & Keighley District.

Spent on purchasing the homes
£8,304,515

Address	No of Homes	Purchased
Victoria Rd	19	£3,959,300
Odette's	20	£4,345,215
Total	39	£8,304,515
Total Cost Homes	£8,304,515	

Keeping our Tenants safe 2024/25

Legionella Management Plan Actions completed **100%**

Fire Risk Assessments completed **100%**

Annual Gas Safety Checks completed on time **100%**

Asbestos Surveys completed **100%**

No of electrical tests completed this financial year: **79**

No of fire door surveys completed: All doors in **14** communal buildings

No of lift services carried out this financial year: **30** Boiler Inspections - included under Gas Safety Checks

MHA Chat data 2024/25

Usage

Total users	1312
New users	1279

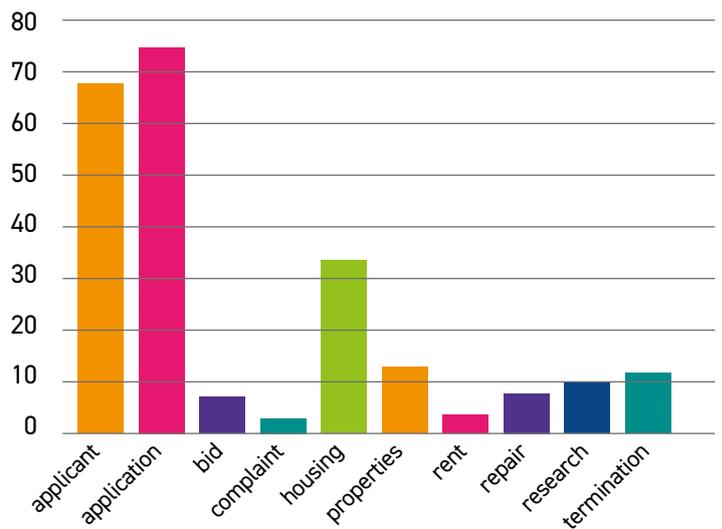
Questions

Answered questions	2914
Avg. response time	1.03 seconds
Avg. confidence score	87.86%

Live Chat

Total users	283
New users	236

Top 10 Conversations by Categories



Joe Langfield

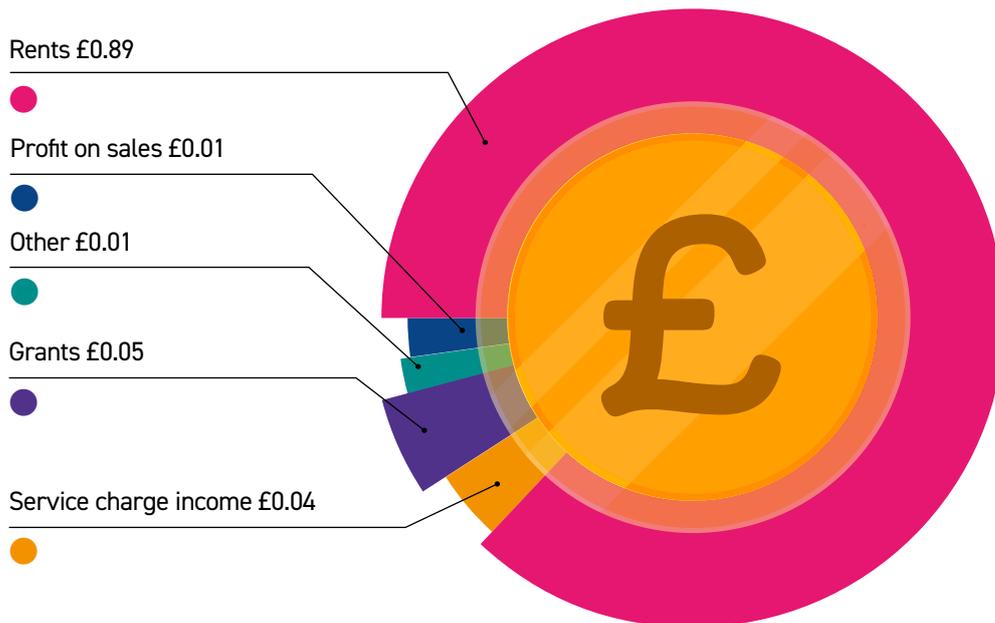
Head of Finance



How Your Rent is Spent

Below is a graph representing how our Income at Manningham Housing is generated and spent:

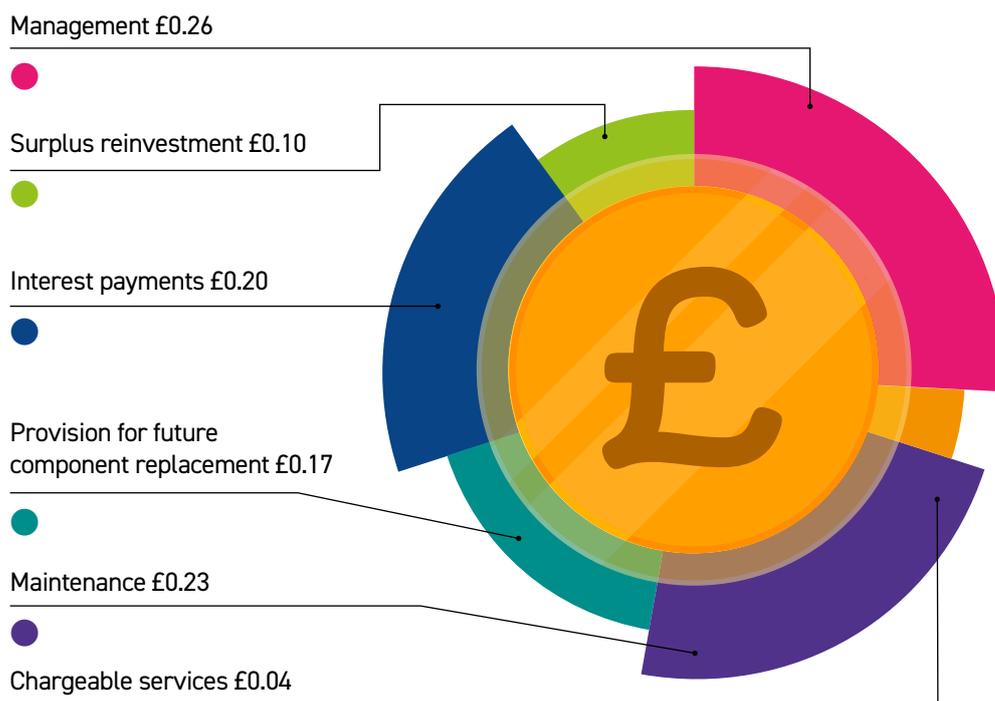
How our income is generated for every £1



For the year 31st March 2025 the Association's total income was £10.193M. Graph 1 demonstrates the various sources of that income by showing them as a proportion of £1.

By far and away the biggest source of income for the Association is rental income which accounts for £0.89 for every £1 made. The remaining £0.13 is generated from a variety of other sources, including charges for rechargeable service charge costs, interest received, grants & profits made on property disposals.

How our income is spent for every £1



This graph seeks to show how the income generated by the Association is used, again by showing this as a proportion of £1 generated.

As the Association is a not-for-profit organisation, any profits it makes are ploughed back into the business. This is the surplus reinvested figure which £0.10 per £1 generated.

The remaining costs are more evenly split.

£0.26 per £1 of income is spent on the management costs of the Association, which includes housing management and overhead costs, whilst £0.23 per £1 of income is spent on the repair and maintenance of the Association's properties.

A further £0.17 per £1 is retained for future component replacements such as kitchens and bathrooms and an additional £0.20 per £1 is spent on loan interest payable by the Association.

Directors' remuneration and management costs for the financial year ended 31st March 2025

The Transparency, Influence and Accountability Standard, requires all registered providers to provide tenants with accessible information about their directors' remuneration and management costs.

There are 3 measures that are reported on, each is detailed below along with a brief description of how they are arrived at.

Measure 1 – Remuneration payable to the highest paid Director relative to the size of the landlord

The figure for 2024/5 was £98.22 per unit compared to £98.59 per unit for 2023/4

How this is arrived at:

Remuneration payable to the highest paid Director at Manningham (excluding Pension and National Insurance Contributions) in relation to the financial year ended 31st March 2025.

Divided by

Total social housing units owned and/ or managed as at 31st March 2025.

Measure 2 - The aggregate amount of remuneration paid to Directors⁷, relative to the size of the landlord

The figure for 2024/5 was £266.27 per unit compared to £313.51 per unit for 2023/4

Total aggregate Directors' remuneration including pension and National Insurance contributions, payable to Directors or former Directors in relation to the financial year ended 31st March 2025.

Divided by

Total social housing units owned and/ or managed as at 31st March 2025.

Measure 3 - Management costs, relative to the size of the landlord

The figure for 2024/5 was £1,822.51 per unit compared to £1,865.28 per unit for 2023/4

How this is arrived at:

Total management costs (social housing lettings) in relation to the period of account. to the financial year ended 31st March 2025.

Divided by

Total social housing units owned and/ or managed as at 31st March 2025.



Tracie Naylor

Head of Development,
Regeneration and Growth



- Completions from April 24 to present March 25 – 39 homes purchased in total.
- 39 homes purchased within the Bradford & Keighley District.
- Spent on purchasing the homes £8,304,515

Address	No of Homes	Purchase
Victoria Rd	19	£3,959,300
Odette's	20	£4,345,215
Total	39	£8,304,515
Total Cost Homes	£8,304,515	

New Homes Coming to MHA

Phase 2 – 16 Homes – Odette's Point, Shann Lane, Keighley BD20 6DY

Manningham Housing Association (MHA) is proud to announce Phase 2 of the £3.8 million scheme at Odette's Point, Shann Lane, Keighley BD20 6DY. This exciting new development will deliver 16 new family homes – comprising 4 three-bed and 12 four-bed detached and semi-detached houses for social rent.

The scheme will be delivered in partnership with Avant Homes, with support from Homes England and Bradford Council.

This partnership deal follows the success of Phase 1, which provided 20 homes, giving MHA a total of 36 large family homes within a wider 124-home development – a mix of three- and four-bed, practically designed, energy-efficient properties constructed by Avant Homes on this attractive Keighley site.

The homes will be delivered in four phases, with the first phase expected in November 2025, followed by completions in December 2025, January 2026, and February 2026.

Working in Partnership

This scheme would not be possible without the continued support of Homes England, Bradford Council, our dedicated staff, Board members, investors, and, most importantly, our customers.

Our partnership with the Unity Community Development Consortium continues to help MHA access grant funding and support wider community initiatives, enabling us to share best practice and deliver meaningful social impact across our neighbourhoods.

Development

About the Development

The site sits within an established local community with a strong identity and reliable local services, providing residents with a high quality of life.

Its proximity to MHA's existing housing stock and the ongoing high demand for larger family homes in Keighley make this scheme a sustainable and long-term investment for future generations.

The homes are also designed to meet dementia-friendly criteria, reflecting MHA's ongoing commitment to inclusive and accessible housing design.

Located within walking distance of Keighley town centre, the development benefits from excellent access to shops, schools, and public transport. Traffic calming measures are being introduced along Shann Lane to improve safety for residents and the wider community.

At the heart of the development, a public open space (POS) will provide a welcoming green area for families and neighbours to enjoy, helping to foster a sense of pride and belonging.

Meeting Local Housing Need

There is a well-documented shortage of larger family homes in Keighley and Bradford. Rising to this challenge is central to MHA's ongoing development strategy.

All 16 new homes are designed with sustainability and affordability at the forefront. Each property will:

- Achieve a minimum EPC rating of B or above
- Include solar panels to reduce energy costs
- Be low maintenance and adaptable for future needs

These design choices support MHA's wider environmental commitments, reducing our carbon footprint while ensuring our homes remain affordable and efficient for tenants.

Scheme Layout

Phase 2 – 16 Homes (Green)

On-site construction progress as of October 2025.

Looking Ahead

This development represents much more than new homes – it's about creating opportunities, supporting families, and building thriving communities.

MHA remains committed to delivering high-quality, sustainable, and affordable homes that meet the needs of local people – now and for generations to come.



Bank House Refurbishment – A Modern, Inclusive, and Energy-Efficient Office for the Future

Manningham Housing Association (MHA) is pleased to share exciting news about the refurbishment of our head office at Bank House.

The Board has formally approved the Bank House refurbishment project, which will transform our long-standing office into a modern, open-plan, energy-efficient, and inclusive working environment – reflecting MHA's commitment to innovation, sustainability, and accessibility for all.

The refurbishment will include improved layouts, new windows and doors, upgraded lighting, and enhanced meeting and reception area. The result will be a bright, welcoming, and functional workspace for staff, tenants, and visitors.

By investing in Bank House, MHA is ensuring that the office remains at the heart of the Manningham community – a place that is accessible, sustainable, and ready to meet the needs of the future.

Creating a Better Working Environment

The newly refurbished office will offer:

- A more open and collaborative workspace
- Improved accessibility throughout the building
- Energy-efficient upgrades to improve comfort and reduce carbon emissions
- A welcoming, inclusive environment for tenants, staff and visitors.

This project demonstrates MHA's ongoing commitment to providing a high-quality, inclusive, and sustainable workplace that supports our colleagues and visitors.



Vincent van der Meulen

Property Asset Manager



Repairs & Maintenance

Simple Tips for Unblocking Sinks — And Preventing Future Clogs

Blocked sinks are one of the most common household nuisances, but the good news is that they're often easy to fix, and even easier to prevent. Whether you're dealing with a slow-draining kitchen sink or a complete blockage, here are some practical, budget-friendly tips to help you keep things flowing smoothly.

Quick Fixes You Can Try at Home

1. Boiling Water

Pouring boiling water down the drain can help dissolve grease and soap buildup. Try this first, it's simple and often surprisingly effective.

2. Baking Soda & Vinegar

Mix half a cup of baking soda with half a cup of white vinegar. Pour it down the drain, wait 15–30 minutes, then flush with hot water. This natural solution can break down minor clogs without harsh chemicals.

3. Plunger Power

A sink plunger can dislodge stubborn blockages. Make sure there's enough water in the sink to cover the plunger's cup and give it a few firm pumps.

Preventative Tools That Save Money

One of the easiest ways to avoid future blockages is by using a drain saver, a small grille that sits in the waste trap and catches food scraps, hair, and other debris before they enter your pipes. These cost just a few pounds and are available at most supermarkets, DIY stores, or online.

Other affordable prevention tips:

- **Avoid pouring fats or oils down the sink** — they solidify and cause clogs.
- **Use a sink strainer** to catch larger particles.
- **Run hot water after each use** to help keep pipes clear.

When to Call for Help

If none of the DIY methods work, or if water is backing up into other fixtures, it might be time to contact our maintenance team. Persistent blockages could indicate a deeper issue in the plumbing system.



Smart Energy-Saving Tips for a Warmer, Cheaper Winter

As the temperature drops, energy bills often rise — but they don't have to. With a few simple changes, you can keep your home warm and your costs down. Here are some practical, low-cost ways to save energy this winter.

1. Switch to Energy-Efficient Light Bulbs

Traditional incandescent bulbs use a lot of electricity and don't last long. LED bulbs, on the other hand:

- Use up to **80% less energy**
- Last **10–25 times longer**
- Come in warm or cool tones to suit your space

They're widely available and affordable, a small change that makes a big difference.



2. Heat Your Home Efficiently

- **Use your thermostat wisely:** Set it to the lowest comfortable temperature (typically around 18–21°C). Lowering it by just 1°C can cut your heating bill by up to 10%.



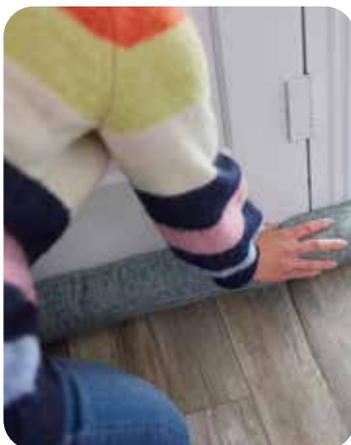
- **Time your heating:** Use a timer to heat your home only when needed, like early mornings and evenings.
- **Bleed your radiators:** If they're cold at the top and warm at the bottom, trapped air might be reducing their efficiency.
- **Close doors and curtains:** Keep warmth in by shutting doors to unused rooms and drawing curtains at night.

3. Block Draughts

Cold air sneaking in through gaps can make your heating work harder. Try:

- **Draught excluders** for doors
- **Foam strips** around windows
- **Letterbox covers** and **chimney balloons**

These are inexpensive and easy to install — and they help keep the warmth in.



4. Use Appliances Wisely

- **Wash clothes at 30°C** — it's just as effective and uses less energy.
- **Only boil the water you need** in the kettle.
- **Turn off appliances at the wall** — standby mode still uses power.



5. Get Help If You Need It

If you're struggling with energy costs, check if you're eligible for support schemes like:

- **Warm Home Discount**
- **Winter Fuel Payment**
- **Local energy advice services**

Your housing officer may also offer guidance or referrals to trusted support organisations.



Final Thought:

Saving energy doesn't have to mean sacrificing comfort. With a few smart choices — like switching bulbs, sealing draughts, and using heating wisely — you can stay warm and save money this winter.

Abid Mustafa

Head of Property Services



Damp, Mould and Condensation

Damp and mould are common issues that can affect your home's comfort, safety, and your health. Recognising damp and mould early and knowing what to do can protect your home and wellbeing. This article explains how you can spot damp and mould, what steps to take, and how MHA is here to help.

Why Damp and Mould Are Harmful?

Damp and mould are more than just ugly spots in your home; they can make you feel unwell. Mould releases tiny spores into the air that can irritate your lungs and airways. This can make asthma worse, cause coughing, and sometimes lead to chest infections.

Children, older people, and those with breathing problems are more likely to get sick from damp and mould. Damp homes can also make skin problems like eczema worse and may slow down getting better from colds or other infections. Even if you don't see mould, dampness alone can cause health problems. It creates an uncomfortable atmosphere that can lead to ongoing sickness and tiredness.

Spotting Damp and Mould

Damp means parts of your home become too wet, often causing visible problems like wet patches or peeling paint and wallpaper. Mould is a type of fungus that grows in damp, moist conditions and can appear as black, green, white, or brown spots or stains on walls, ceilings, or around windows and bathrooms. You may also notice a persistent musty or earthy smell even if mould is hidden behind furniture or inside cupboards.

Signs of damp include:

- Dark or wet patches on walls or ceilings
- Peeling, blistering, or powdery paint or wallpaper
- Musty smell
- Damp or spongy feeling on wooden surfaces or flooring

Signs of mould include:

- Discoloured spots or stains on surfaces
- Furry or powdery patches in corners, behind furniture, or near windows and bathrooms
- Musty odour

What YOU Can Do

If damp or mould is spotted, please notify MHA promptly. Simple actions like regularly ventilating your home, opening windows, using extractor fans during cooking and bathing, and wiping down surfaces to remove excess moisture can help reduce condensation, a common cause of mould. Avoid drying clothes indoors without adequate ventilation. It's important not to ignore mould or damp as they can worsen and cause health issues like asthma or allergies.



MHA as Your Landlord

A new law called Awaab's Law will come into effect on 27 October 2025. It was created to make sure all social landlords respond quickly to serious health risks in homes, especially problems like damp and mould. The law was named after Awaab Ishak, a young child who tragically died due to untreated mould in his home. His case showed how dangerous delays in repairs can be and led to this important change in housing rules.

To meet the requirements of Awaab's Law, MHA has already put a new policy in place. This policy makes sure we act fast and effectively when there are hazards in your home. It has been audited and approved, and we are proud to say we are already using it, well before the legal deadline.

The Law is a new housing regulation that requires all social landlords to respond quickly to serious health hazards in homes, especially damp and mould. The law sets strict deadlines for action:

- Emergency hazards (like really severe damp or mould) must be investigated within 24 hours.
- Significant hazards must be investigated within 10 working days.
- A written summary of findings must be provided to you within 3 working days of the investigation.
- Safety works must begin within 5 working days of confirming a hazard.
- If repairs can't be completed in time, MHA must offer suitable alternative accommodation.

MHA is your landlord and is committed to maintaining safe, healthy homes. If you are offered insulation for your home, please ask for permission first. The application of insulation may already be planned by MHA, and if MHA installs it, the service is free of charge to you. Proper insulation helps reduce heat loss and improve energy efficiency. However, if insulation is installed without MHA's agreement or by an unapproved contractor, it may be done incorrectly. Poor quality or inappropriate insulation can cause or worsen damp and mould problems. In such cases, tenants may be responsible for the cost of removing the insulation and repairing any damage caused.

How MHA Supports You

Once you report damp or mould to us, MHA will:

- Arrange an inspection to identify the cause of the problem
- Carry out necessary repairs, such as fixing leaks, improving ventilation, or treating mould
- Provide advice on preventing recurrence
- Follow up after repairs to ensure the issue is resolved

MHA has a duty to ensure homes are safe and healthy. If the damp or mould is due to structural issues or maintenance failures, we will act quickly to fix it. Tenants are encouraged to tell us about damp and mould early so we can prevent further damage and protect your health.

Remember, keeping your home well-ventilated, reporting problems early, and consulting MHA before making changes like insulation can make a big difference. Together we can keep homes safe, healthy, and comfortable for all MHA tenants.

For help or to report damp and mould, contact MHA's repairs team or customer services.

Welcoming PH Jones – Our New Three-Star Gas Contractor

We're pleased to announce that PH Jones, part of British Gas, has been appointed as Manningham Housing Association's new three-star gas contractor. This follows a competitive tender process where customer experience and value for money were key selection criteria. PH Jones brings a strong reputation for quality service and has experience working with other BME housing associations in the region.

The contract will run for 3.5 years, and tenants can expect continued high standards in gas servicing and repairs. Importantly, local engineers will be delivering the service, ensuring familiarity with our communities and quick response times.

We'd also like to extend our thanks to YPM, who will continue to provide general repairs and replacements across our properties. For tenants, there's no change in how you request repairs, the phone number remains the same.

We look forward to working with PH Jones to maintain safe, warm, and well-serviced homes for all our residents.



Carly Sharp

Neighbourhood Officer



Raising awareness of Domestic Violence during dark nights

As the days grow shorter and the nights longer, we find ourselves preparing for the colder months ahead. While we look forward to the warmth and coziness of our homes, it's essential to remember that not everyone enjoys a safe and peaceful domestic environment. In this article, we will shed light on the issue of domestic violence, especially during the dark nights and provide resources and information on how we can play a part in addressing these pressing concerns.

Understanding Domestic Violence

Domestic violence can affect anyone, regardless of age, gender, or background. It includes physical, emotional, financial, sexual, or psychological abuse within a domestic setting. For many victims, the darkness of night can intensify feelings of vulnerability and isolation, making it crucial to raise awareness and support those in need.

Recognising the Signs

Within a scheme you may come into contact with individuals who are experiencing domestic violence. Recognising the signs is essential in helping those affected. Look out for behavioural

changes, visible injuries, isolation from friends and family and distress. Offering a compassionate and non-judgemental ear can make a significant difference.

1. National Domestic Violence Helpline: **0808 2000 247**
2. Women's Aid: **www.womensaid.org.uk**
3. Men's Advice Line: **www.mensadvice.org.uk**

Safety Measures for Dark Nights:

- Improve home security by installing motion-sensor lighting
- Encourage neighbours to look out for one another
- Create a list of emergency contacts and share it with trusted individual



Tenant Engagement Highlights

At Manningham Housing Association, we are committed to creating inclusive communities through meaningful tenant engagement. Our work focuses on building unity, offering support, and celebrating diversity across our neighbourhoods. Below is a summary of recent activities and upcoming plans:

Community Linking Project

- We are partnering with Leeds Jewish Housing Association (LJHA) to promote inter-community cohesion.
- Planned activities include a joint event at Anchor Court and a reciprocal visit to LJHA in November/December 2025.

English Language Classes

Residents at Anchor Court have taken the initiative to organise regular English classes, helping neighbours improve their confidence and communication skills. In partnership with the Community Partnerships & Investment team, we are also arranging a formal ESOL class for residents.

Bus Shelter Advocacy

A local councillor will soon join us at the Thursday Tea & Coffee Morning at Anchor Court to discuss a potential project: installing a bus shelter to benefit residents.

Scheme Inspections

Our Neighbourhood Officers continue to work closely with residents as part of our regular programme of scheme inspections, ensuring standards are maintained and feedback is addressed.

Scheme Champions

We have recruited 2 new Scheme Champions to help the community in the Victoria Road and Scoresby Close Scheme.

Scheme Focus Event – Victoria Road & Scoresby Close (Summer 2025)

Over the summer school holidays, we hosted a programme of activities for residents at Victoria Road and Scoresby Close, a new development completed this year. The aim was to welcome new households, strengthen community bonds, and encourage cohesion.

The celebrations concluded with a lively family street party featuring food, a bouncy castle, and henna art—funded through the Community Initiatives Grant (CIG bid).



Sayful Alam

Customer Engagement and Involvement Officer

Mystery Shoppers Programme

Our Customer Panel (CP) members continue to act as mystery shoppers, providing valuable feedback on services across MHA departments. This activity remains ongoing.

Staff Engagement Activities

Organised by the Staff Forum, recent initiatives include:

- A successful Staff Away Day was held on 23rd September 2025 at the Midland Hotel.

Mela 2025 – Community Celebrations

We are delighted to be hosting two Mela celebrations this year, open to all residents and community members:

Bradford Mela

St Stephen's Church, Donisthorpe Street, West Bowling, BD5 7BX

Tuesday 29th July 2025 – completed.

Keighley Mela

Victoria Hall, The Leisure Centre, Hard Ings Road, Keighley, BD21 3JN

Wednesday 29th October 2025 – Completed

4pm–9pm (Residents' Exclusive Access: 6pm–8pm)



Feedback Magazine & Newsletters

- The Summer edition of the Feedback magazine is now complete.
- The Winter edition, which includes our Annual Report. The Editorial Board oversees the final publication.
- **Scheme newsletters** are also produced in collaboration with Neighbourhood Officers, highlighting local issues and sharing useful information ahead of scheme visits.

Nabeela Naseem

Neighbourhood Officer



Victoria Road & Scoresby Close Summer Programme

On the 13th August, children of our tenants at Victoria Road took part in a fun afternoon of games that focused on learning about recycling correctly.



The group of children started their activities by playing a water saving game, then move onto two games that helped the children understand how to recycle household waste correctly, the group then finished off their fun afternoon activities by litter picking in their neighbourhood and drawing colourful and creating posters and leaflets about recycling and keeping Bradford and the world a tidier environmentally sustainable place to live.

Due to the positive response from the children our Association has decided to launch recycling campaigns in all our neighbourhoods over the forthcoming months, the campaigns aim is to assist our tenants on how to recycle household waste correctly and keep their neighbourhood clean and tidy for future generations.

Young Community Stars Shine in BD2

This summer, Manningham Housing Association launched an exciting new four-week pilot project in BD2 designed to engage children and help them become "Young Community Stars." The project encouraged children to focus on doing good deeds in their neighbourhood, supported by residents who rewarded them with stickers



and positive comments in their personal booklets.

Each week had a special theme to help children build values, strengthen friendships, and contribute to their community:

- **Week 1 – Be good to your neighbours**

The project began on 28th July with a warm kick-off event, where staff handed out booklets to the children and sticker sheets to the residents. Children were encouraged to carry out small acts of kindness for their neighbours, such as offering to help carry shopping, giving a friendly smile, or simply saying "hello." These positive interactions set the tone for the rest of the project and created a sense of unity across the scheme.

- **Week 2 – Be good to your friends**

On 30th July, children took part in a Sports Day full of fun, friendly competition. The activities encouraged teamwork, friendship, and celebrating each other's achievements. From relay races to ball games, the children worked together, supported each other, and learned the importance of cooperation and good sportsmanship.





• Week 3 – Keep your neighbourhood tidy

On 13th August, the focus shifted to recycling and looking after the environment. Children of tenants at Victoria Road enjoyed an afternoon of fun games that taught them how to recycle correctly. They began with a water-saving game, followed by activities that helped them understand how to sort household waste properly. The day ended with a litter pick in the neighbourhood and creating colourful posters and leaflets about recycling and keeping Bradford and the world a cleaner, greener place. This activity was not only educational but also gave the children a sense of pride in improving their own community.

• Week 4 – Spread joy and positivity

On 20th August, the children took part in a craft-making session. They created cheerful decorations, cards, and artwork designed to brighten up the neighbourhood and bring smiles to people's faces. This week was all about spreading happiness, celebrating creativity, and learning how small positive gestures can have a big impact.

The project will conclude with a Street Party on 27th August, where the children's achievements will be celebrated by the whole community. This event will include music, games, and displays of the children's posters and crafts, showcasing their journey as Young Community Stars.



Why this matters

The purpose of this pilot project is to invest in our young people and inspire them to become active contributors to their community. By encouraging kindness, friendship, responsibility, and positivity, we are laying foundations for stronger, more connected neighbourhoods.

Manningham Housing Association hopes to expand this initiative across other schemes in the future. Supporting and celebrating our young residents in this way aligns with consumer standards and reflects our commitment to building thriving, sustainable communities where children can grow into the leaders of tomorrow.



Prafula Parsotam

Neighbourhood Officer



Community Cohesion Event

27 October 2025, Etna Street, Bradford BD7 4AD

A community cohesion event was held on 27 October 2025 at Etna Street, Bradford, bringing local residents together for a day of fun and connection. Despite the weather, the event was a great success and took place during the school holidays, giving children and families the chance to take part.

The day featured a variety of activities for all ages, including a mehndi artist, traditional games such as the beep test, egg and spoon race, and hook-a-hoop. Both young and old joined in the fun, creating a lively and welcoming atmosphere.

Many residents mentioned that although they have lived on the estate for some time, they had not previously spoken to some of their neighbours. The event provided a valuable opportunity for people to meet, chat, and build stronger community ties.

To round off the day, everyone enjoyed delicious pizzas together – a perfect way to end a successful and enjoyable community gathering.

“If you are interested in setting up a similar project on your street or want to get involved somehow, please contact Sayful Alam Customer Involvement and Engagement Officer on 0748 3396821.”



The MELA 2025

MELA 2025 Brings Community Spirit to Life in Keighley and Bradford

A Celebration of Culture, Unity, and Halloween Joy

Keighley: Victoria Hall, BD21 3JN – 29th October 2025

Bradford: St Stephen’s Church, West Bowling, BD5 7BX – 29th July 2025

Time: 6:00 PM – 8:00 PM

MELA 2025, hosted by **Manningham Housing Association (MHA)**, brought residents of **Keighley and Bradford** together for two vibrant community celebrations – a **Halloween-themed Mela in Keighley** and a **traditional Mela celebration in Bradford**.

Both events captured the spirit of **unity, culture, and creativity**, offering residents an opportunity to connect, celebrate, and enjoy an evening full of laughter, learning, and local pride.



Sayful Alam

Customer Engagement and Involvement Officer

Event Highlights Keighley MELA 2025 – Halloween Fun at Victoria Hall

Keighley’s celebration embraced a **Halloween theme**, transforming Victoria Hall into a space filled with spooky excitement and community warmth. In Bradford Mela, there was an addition of a DJ and magician, with Families and children enjoying:

- Pumpkin Carving
- Halloween Biscuit Making
- Spooky Room
- Bouncy Castle & Rodeo Ride
- Hands-On Workshops
- 360° Photo Booth
- Delicious Food Stalls
- Community and Agency Stalls
- DJ
- Magician



Bradford MELA 2025 – Culture and Connection at St Stephen’s Church

In Bradford, the Mela brought together residents in a **vibrant celebration of culture and togetherness**. Visitors explored diverse stalls, music, food, and activities reflecting the spirit of Bradford’s multicultural community.

No Mela is complete without good food – and both events delivered a **mouthwatering mix of dishes** representing the region’s rich culinary diversity. Attendees enjoyed traditional favourites alongside international flavours, creating a festive and inclusive atmosphere.

Community Engagement and Information Stalls

Beyond entertainment, both Melas served as important platforms for **community engagement**.

Residents connected with local services and received valuable information from a range of **informational and support booths**, including:

- Community Safety Booth (with local police officers offering safety advice)
- Manningham Housing Association information stands
- Agency and community resource stalls

Community Feedback and Reflections

Feedback from attendees was **overwhelmingly positive**, highlighting the event’s inclusive atmosphere, exciting activities, and delicious food.

Resident comments included:

- “We all loved it!”
- “Kids loved it. Nice to meet people who live near us.”
- “Amazing, thank you all.”
- “Great options and food.”
- “Spooky, wonderful evening.”
- “Thank you for a lovely evening – great for families.”
- “Excellent food and lots for children to do.”
- “Keep up the good work!”

Some residents also suggested ideas for future events, such as adding **more games, arts and crafts, desserts, and daytime activities**.

Attendance and Impact

Across both Melas, **over 500 residents** attended – a clear reflection of strong community interest, enthusiasm, and support. The events were praised for their **family-friendly atmosphere**, thoughtful planning, and MHA’s dedication to fostering **community connection and inclusion**.

Conclusion

The **Keighley and Bradford MELA 2025** was far more than a celebration – it was a testament to the **power of community spirit, cultural pride, and collaboration**.

Through music, creativity, and shared joy, MHA successfully created an inclusive space where residents of all backgrounds came together to celebrate unity and belonging.

A heartfelt thank you goes out to the **MHA MELA Working Group** and all partners, volunteers, and attendees who made **MELA 2025** a resounding success.



Gardening Competition 2025

Interview with Gardener of the Year – Mr Shah

Gardener Name: Mr Shah

Address: Moulson Court, Bradford, West Yorkshire, BD5 7TF

1. How long have you been gardening?

I have been gardening for over 26 years, ever since I moved into my home at Moulson Court through MHA. I was the very first tenant here, and from day one I began working in the garden.

2. What inspired you to start gardening?

Before moving to Moulson Court, I owned a house that didn't have a garden. I always dreamed of having one. After losing my job, I applied for housing through MHA, and when I was offered a home with a garden, I started gardening straight away.

Some years ago, I suffered a stroke and was hospitalised for two weeks. During that time, I prayed to Allah to give me the strength to continue gardening. It was difficult, but my faith and love for gardening helped me recover and keep going.

3. What do you enjoy most about gardening?

Gardening is my hobby and my therapy. It brings me peace and happiness when I see the colours of nature all around me. It feels good to live in an environment where nature looks after you, too.

4. Do you have any other hobbies or interests outside of gardening?

My greatest joy comes from my one-to-one connection with Allah through my daily prayers. My faith keeps me strong, motivated, and grateful every day.



5. What message or advice would you like to share with other gardeners?

Never stop gardening! I truly believe gardening helped me recover from my stroke. It keeps your mind fresh, your body healthy, and your spirit relaxed. It's one of the best things you can do for yourself.

6. How does it feel to be named Gardener of the Year 2025?

I'm very happy – it feels like I've gained another ten years of life! Gardening has improved my fitness and my overall health. This award means a lot to me.

7. Is there any message you would like to share with Manningham Housing Association (MHA)?

I am proud of MHA.

They have given me a home and support whenever I've needed it.

I have nothing bad to say – MHA always listens, understands, and resolves any issues raised.

Congratulations to Mr Shah – Gardener of the Year 2025!

Your dedication, positivity, and love for nature are an inspiration to us all.



Caretakers Advice

November is also a leaf-clearing time and can be very busy and laborious if you happen to live in an area surrounded by mature trees.

During November, you can continue digging the soil in your garden or allotment if it is not too wet. You can also add well-rotted manure to the soil. **Please make sure you do not add fresh manure, as this will prevent plants from growing.** The reason for this is that fresh manure is still biologically active and will begin to feed off the soil, drawing nutrients away from your plants.

This month, you can carry on planting garlic bulbs in your garden or allotment. You can also buy different varieties of tulip and daffodil bulbs from reputable garden centres or by mail order. One of the companies I have purchased from in the past is J. Parker's. They have a large selection of plants and bulbs available online, although there are many other mail-order companies you can buy from.



You can also prune back your trees and shrubs, and if you wish, you can move any of your plants to different locations in your garden. To do this, water the plant before uprooting it, prepare the new hole where you intend to move it, then dig up the plant with plenty of roots and soil before replanting it in the new hole. Before placing the plant in its new position, add some bone meal, which will give the roots the energy they need to establish themselves.



You can also dig up and divide herbaceous plants this month. A herbaceous plant is one that grows in the summer, dies back into the ground, and then grows again the following spring. These plants can also be divided in spring.

If you wish, you can start onions and leeks from seed in a propagator, and once they are ready, they can be planted out after March under cover.

Buying bare-rooted plants is much cheaper than buying plants in pots. These can be purchased from some garden centres but are mainly available from nurseries. If you are a rose fan, these too can be bought bare rooted. (A bare-root plant is one that has been dug up straight from the ground.) Bare-root plants can only be purchased from November to March and must also be planted within these months.



Looking After Trees in Your Garden



Nazneen Zafar

Neighbourhood Officer

We would like to remind all residents that trees within your garden are your responsibility to maintain. This includes any branches or growth that may overhang into neighbouring gardens, pavements, or roads. Regular maintenance is important to keep trees healthy, attractive, and safe.

We strongly recommend pruning and caring for your trees on a consistent basis. Well-maintained trees not only enhance the appearance of your garden but also help prevent issues such as:

- Excessive shading or blocked light
- Falling branches
- Root spread or encroachment

Please note that **Manningham Housing Association will only intervene if a tree is causing damage to property.**

If you're unsure how best to maintain your trees, we advise seeking guidance from a qualified tree surgeon or arborist.



Ayesha Khanum

Welfare Benefits & Financial Support Officer



Winter Warmth & Wellbeing: Support to Keep You Cozy This Season

As temperatures drop and energy bills rise, winter can be a challenging time for many households. Staying warm isn't just about comfort – it's vital for your health and wellbeing. The good news is that there's a wide range of support available to help you manage costs, keep your home cozy, and look after yourself and those around you this season.

At Manningham Housing Association, we're here to make sure no one faces the cold alone. Here's a quick guide to the help on offer, along with some practical tips and key contacts if you need extra support.

Financial Help to Heat Your Home

Winter Fuel Payment

- **What is it:** A tax-free payment of **£100–£300** to help with heating costs.
- **Who can apply:** People born before **23 September 1958** (pension-age households).
- **How it is paid:** Most payments are **automatic** in November or December if you receive the **State Pension** or certain benefits.
- **Deadlines:** **31 March 2026** to claim manually if not paid automatically.
- **More information:** www.gov.uk/winter-fuel-payment, or contact: **0800 731 0160**



Warm Home Discount

- **What is it:** **£150 off your electricity bill** for eligible households.
- **Who can apply:** People on a **low income** or receiving certain **means-tested benefits**.
- **How it is paid:** Many receive it **automatically**, but some need to **apply through their energy supplier**.
- **Deadlines:** Usually **end of December**, check with your energy supplier.
- **More information:** www.gov.uk/the-warm-home-discount-scheme



Cold Weather Payment

- **What is it:** **£25 for each cold week** when the temperature stays **zero degrees or below for seven consecutive days**.
- **Who can apply:** People receiving certain **benefits** (e.g., Pension Credit, Universal Credit).
- **How it is paid:** Payments are **automatic** if you qualify.
- **Deadlines:** Payments are made during the cold week **automatically**.
- **More information:** www.gov.uk/cold-weather-payment

Check You're Getting Everything You're Entitled To

Many tenants may be missing out on benefits and support that could help with rent, bills, and day-to-day costs. As your Benefits Officer, I can help you check what you're entitled to and guide you through any applications.

1. Review Your Current Benefits

Start by making a note of the benefits you already get, like **Universal Credit (UC), Housing Benefit, or Pension Credit**. Check any letters from the **DWP**, especially if you've received a **managed migration notice** telling you to move to UC. Knowing what you already have helps you see what extra support may be available.

2. Use the Turn2Us Calculator

The **Turn2Us calculator** is a free online tool that can show you which benefits or grants you might qualify for. It's quick and easy to use — just enter some basic information about your income and household.

Try it here: www.turn2us.org.uk

3. Get Help from Me

I can help you:

Check if you're claiming everything you're entitled to.

Complete applications or forms.

Understand any managed migration letters from the DWP.

Appeal decisions if needed.

Bringing your letters and documents with you makes it easier to check everything.

4. Drop-In Sessions

I run a weekly drop-in session at **The Sangat Centre, Marlborough St, Keighley, BD21 3HU**, on **Thursdays from 10am to 12pm**, where you can get one-to-one guidance. No appointment is needed, and you can get help in person or online.

Stay Connected This Winter: Free or Low-Cost Internet Options

Staying connected online is more important than ever, especially during winter. It helps you access support services, stay in touch with family and friends, manage bills, appointments, and online tasks, and reduce social isolation. High internet costs can make this difficult for tenants on low incomes, but there are free or low-cost options available.

1. Social Broadband Tariffs

Many broadband providers offer social tariffs, which are discounted internet plans for people on low incomes or receiving certain benefits. These can reduce your monthly bills by up to 50%, making it easier to stay online.

Who can apply: Households receiving benefits such as Universal Credit, Pension Credit, or Housing Benefit.

What's included: A broadband connection with data suitable for browsing, emails, and video calls. Some plans may also include a phone line.

How to apply: Contact your current internet provider or check their website to see if you're eligible for a social tariff. Proof of benefits may be needed.

2. Free SIM Cards & Data Packs

If you don't have home internet or rely on a mobile device, you may be eligible for free SIM cards or data packs from charities like the **Good Things Foundation** or the **National Databank**.

Who can apply: People on low incomes, benefits, or experiencing financial hardship.

What you get: A SIM card with free mobile data, which can be used for emails, video calls, online forms, or accessing services. Some plans may also include calls or texts.

How to apply: Visit **Good Things Foundation** or **National Databank** to check eligibility and request a SIM card.

3. How to Get Started

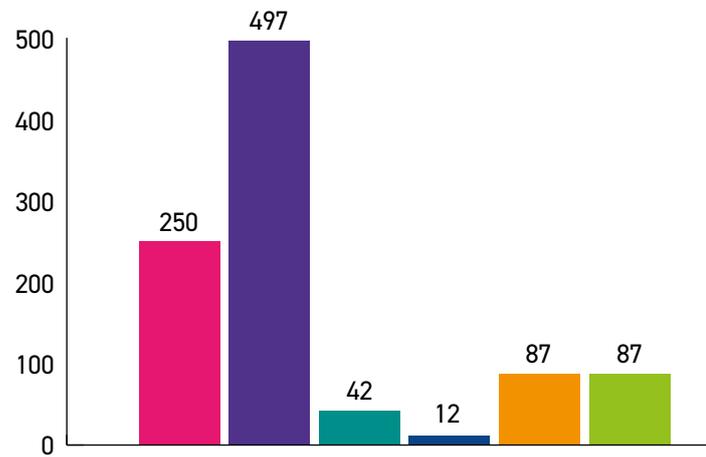
Check if you're eligible for a social broadband tariff or a free SIM/ data pack.

Apply online or through your provider – have any benefit letters ready if needed.

Use your new connection to access support, manage bills, and stay in touch with family and friends.

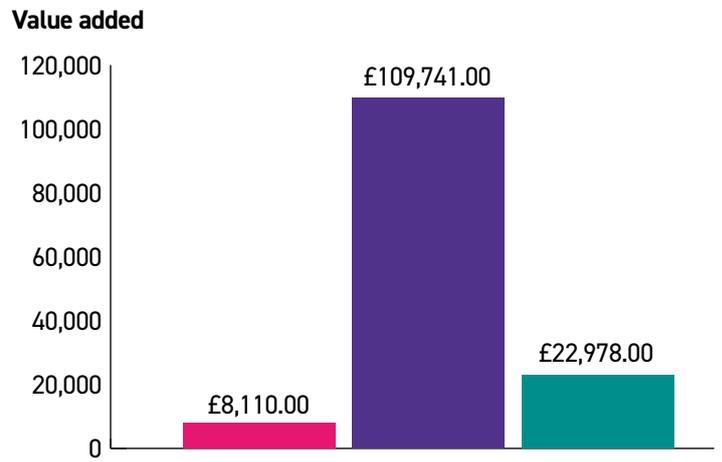


Areas of Support Provided to Tenants 2024/25



- Housing Benefit
- Universal Credit
- Council Tax/CT Reduction/Sole Occupancy
- Discretionary Housing Payment
- Other Benefits: Pensions/Child Benefits/Tax Credits
- Fuel Poverty – Fuel Fund/Yorkshire Water

Financial Support Provided to Tenants 2024-25



- DHP's payments received
 - Other Benefits claimed
 - Fuel Poverty
- Total £140,829.00**



What to Expect from the Income Team

At Manningham Housing Association, our Income Team is here to help you manage your rent account and offer the right support if you experience financial difficulties.

If your rent account falls into arrears, a member of our team will get in touch to discuss your situation. This contact may come through a phone call, text message, email, letter, or even a home visit whichever method works best to reach you.

We understand that everyone's circumstances are different. That's why we offer advice, guidance, and support, and can refer you to our in-house Benefit Officer Ayesha Khanum for additional help. You can also visit our Money & Benefits page on our website for more information on the support available.

If you have arrears, we'll work with you to agree on a realistic repayment plan that suits your individual situation. Our approach is always compassionate and understanding, and while we may need to be firm at times, we'll always be fair.

In addition, we can connect you with trusted organisations that provide free, confidential money and budgeting advice:

- Step Change Debt Charity
- Citizens Advice

Our goal is to help you stay on top of your rent and feel confident about managing your finances.

Again, if you're worried about your rent or need help managing your money, please don't wait contact us as soon as possible. We're here to help before things get harder.

Our Benefit Officer

Our Benefit Officer, Ayesha Khanum, is here to help you make sure you're receiving all the financial support you're entitled to.

Ayesha is new to this role, she brings valuable experience in income management, and a strong understanding of the challenges residents can face when managing money and benefits. She's passionate about helping tenants access the right support and improve their financial wellbeing.



Mohammed Azad

Income Officer

Ayesha can:

- **Carry out a benefit check** to identify any unclaimed benefits or grants you may be eligible for.
- **Help you apply** for Universal Credit, Housing Benefit, or other welfare support.
- **Provide guidance and advice** if you're experiencing changes to your benefits or facing financial difficulties.

She'll take the time to listen to your situation and work with you to find practical, sustainable solutions.

To get in touch with Ayesha, please call us on **0300 102 0038** or ayesha.khanum@manninghamha.co.uk

Help Us Stay in Touch with You

At Manningham Housing Association (MHA), we want to make sure we're always here for you when you need us. To do that, it's important that we have the right information about you and your household.

If you've changed your phone number, email address, or even how you'd prefer us to get in touch, please let us know. The same goes if there have been any changes in your household, like someone moving in or out, a new baby arriving, or, sadly, if a family member has passed away.

Why does this matter?

It helps us get in touch quickly if there's an emergency or important update.

We can make sure the services we provide fit your household's needs.

It avoids delays if you need our support.

Updating your details only takes a few minutes, but it greatly affects how well we can support you.

Just call us on **01274 771144**, or pop into the office, whatever's easiest for you.

Thanks for helping us keep everything up to date. It means we can keep giving you the best possible service.

Salima Begum

Senior Customer Services Officer



How will we handle your complaint?

Stage 1

When we receive a complaint, we will:

- Let you know within two working days that we have received it.
- Tell you the name of the person who is dealing with the matter.
- Contact you to discuss your complaint within three working days of the complaint being received.
- Write to you within ten working days of the complaint being received to explain our findings. We will also tell you what action we will take if any.



Stage 2

If you are unhappy with the outcome of stage 1 you should let us know within twenty working days and your complaint will be dealt with by a Complaint Panel.

We will:

- Set up a Complaints Panel meeting within twenty working days of your request to appeal the outcome of stage one. The Panel will consist of two customers that are members of the Customer Panel and normally the Director of Operations unless he or she has had any involvement in the matter in which case another member of the executive team will take his or her place.
- Advise you about the Complaints Panel. In some cases, we will ask complainants to submit a summary of their complaint.
- Give you the chance, at the Panel to present your case you can bring an advocate, such as a relative along with you. We only ask that any advocate is not acting in a legal capacity. The Panel will hear the case and ask you questions.
- Advise you within five working days of the Panel of our decisions, subject to any further investigation being required.

If you remain dissatisfied following our internal two stage process you can contact the Housing Ombudsman service if you want to take your complaint further.

The Ombudsman is an independent organisation which deals with disputes between tenants, service users and their landlords, they would expect you to have followed the two stages in our complaints procedures before contacting them.

The Housing Ombudsman address is:

Housing Ombudsman Service
PO BOX 152
Liverpool
L33 7PW

Telephone: 0300 111 3000
(Lines open Monday - Friday from 9:15 to 17:15)
Email: info@housing-ombudsman.org.uk



Community Partnership & Investment Team



Eyarun Nessa

Community Development Officer

Here's a look at the wide range of community, wellbeing, and training projects delivered by our Community Investment Team (CPIT) between June and November 2025 - led by Eyarun Nessa, Yasin Ali, and Sajid Qureshi, working together to empower tenants and build stronger communities.

Led by Eyarun Nessa – Community Development Officer (Keighley)

Mobile: 07811 360571 Email: Eyarun.Nessa@manninghamha.co.uk



Project Title	Description	Date/Duration	Partners
Yorkshire Dales (Malham)	Nature based walks and creative activities promoting mental wellbeing	June 2025	National Trust
Refugee Week – <i>Bake, Break Bread</i>	Tenants shared homemade breads and cultural stories from different backgrounds	June 2025	Feeding Bradford & Keighley, Highfield Community Association, BD25
Refugee Week – <i>Piece Meal</i>	Community meal and performances celebrating refugees and asylum seekers	June 2025	Keighley Place of Sanctuary, Keighley College, Bradford Council, Sangat Centre, Salvation Army
Eid Festival	First-ever Eid celebration at East Riddlesden Hall featuring youth sports and community fun	June 2025	National Trust, Bradford Council, Sangat Centre, Keighley Creative Arts
Railway Children Trip – Oxenhope	Keighley steam train and theatre visit themed on refugee family stories.	July 2025	Bradford 2025, KWVR
Wellbeing Event – The Beacon	“Smoothie Bike Challenge” promoting health, fitness, and active living	July 2025	Keighley Community Partnership, Living Well, Modality, Get Out More
Curry Festival – Baul Music, Bradford	Tenant-led project celebrating local poetry, music, and cultural heritage	July 2025	BEAP, Asian Standard
Soul Sisters	Six-week holistic wellbeing course featuring dance, massage, sound bath therapy, counselling, and creative arts	October 2025 – January 2026	B.A.D, BD25, Rahman Muslim Counselling, Resonate with Hope
Swimming	Weekly swim sessions and café wellbeing chats promoting physical and social wellbeing	October 2025 – Present Day	Keighley Leisure Centre
Men in Motion	Wellbeing sessions for men including sport, walking, and creative arts activities	November 2025	Local partners, BD25, GSC

Community Partnerships & Investment Team

Led by Yasin Ali – Sports & Wellbeing Coordinator

Mobile: 07483 474696 Email: Yasin.Ali@manninghamha.co.uk



Project Title	Description	Date/Duration	Partners
Partnering for Positive Change (Sports & Wellbeing Sessions)	Weekly sessions attracted tenants aged 17–45. We ran, Badminton, Basketball, Walk and Swimming	July – September 2025	BEAP
Young Community Stars (YCS)	Summer project at Victoria Scheme (BD2) engaging young people. Activities included Sports Day, Recycling Week, creative workshops, Choice Week (led by the children), and a Fun Day Finale with bouncy castles and food.	August 2025	Neighbourhood Team
Wellbeing for Older Residents – Anchor Court	Weekly chair-based exercise sessions helping older tenants improve mobility, ease pain, and reduce stress. Attendees report feeling happier, more active, and looking forward to each session.	June 2025 – Present	Anchor Court

Led by Sajid Qureshi – Community Development Officer

Mobile: 07969 851718 Email: sajid.qureshi@manninghamha.co.uk



Project Title	Description	Date/Duration	Partners
Positive Echo Partnership – Childcare Training (BD8)	MHA's first accredited childcare partnership with Positive Echo, delivered from their Clifton Street base.	September 2025 – January 2026	Positive Echo
Expanding Training Access	To improve accessibility, MHA partnered with Inspired Training Initiative (ITI), expanding accredited courses to new venues at Park Lane Centre, Trident Business Centre (Bradford), and Sangat Centre (Keighley).	October 2025 – January 2026	ITI
Learner Support (IAG Sessions)	Learners receive one-to-one Information, Advice and Guidance (IAG) sessions to: <ul style="list-style-type: none"> Review personal progress Update CVs with new skills and qualifications Create tailored Action Plans for progression into study, volunteering, or employment. 	Ongoing	ITI

Tenant Support – Food Parcels

Between September and November 2025, tenants were signposted to receive food parcels, saving an estimated £300 over the two months.

Key Achievements (July–November 2025)

- **476 total attendances** across wellbeing, cultural, and employability projects
- **28 community partners** collaborated to maximise reach and impact



Tenant Voices – Real Stories, Real Change

“After 30 years, I’ve found the confidence to swim again.”

“I picked up a pencil for the first time in years since my brother passed away - I can still draw.”

“Until recently, I didn’t know what a Sound Bath was... I was laid on the floor with a blanket for an hour - it was so relaxing. My trapped nerve pain disappeared, and I woke the next morning full of energy. Absolutely fantastic!”

“These sessions helped me feel more active and confident – and I’ve made new friends too!”

“I learnt not every community eat traditional bread and have alternative made out of rice flour.”



Upcoming Opportunities – Keighley/Bradford

- Level 2 Teaching Assistant course
- Food/Catering courses
- Men in Motion in Bradford
- Men Swimming & Badminton
- Youth Football - Bradford
- Young Community Stars expansion
- Adult Gardening
- Arts, Heritage & Culture
- Winter Warm Space Wellness



Celebrating Inclusion: Your Voice Event with HouseProud North



Earlier this month, Manningham Housing Association proudly hosted a Your Voice session in partnership with HouseProud North, dedicated to discussing the experiences of LGBTQ+ people in social housing.

The event, held at our MHA office, brought tenants together for an evening of conversation, connection, and community. Martin Handley, a representative from HouseProud North, joined us to share information about the Rainbow Roofs network : a supportive space for LGBTQ+ tenants and allies across the North West.

Tenants had the opportunity to ask questions, learn more about the challenges faced by LGBTQ+ residents, and explore how we can all contribute to a more inclusive housing community. The discussions were open, honest, and inspiring, reflecting our shared commitment to equality, diversity, and respect.

Support Now Available: Join Rainbow Roofs

We are delighted to share that MHA tenants can now connect directly with Rainbow Roofs : a group created to ensure LGBTQ+ tenants in social housing feel understood, supported, and represented.

If you are part of the LGBTQ+ community or an ally, you can:

- Meet others with shared experiences
- Access support and advice

Be part of a growing network that celebrates diversity and inclusion

To get involved or simply say hello, you can contact: rainbowroofs1@outlook.com

At Manningham Housing Association, we believe every tenant deserves to feel safe, supported, and valued; no matter who they are or who they love.

Together, we're building a community where every voice matters and every colour shines bright.

A promotional graphic for Rainbow Roofs. It features a white house silhouette on a background of vertical rainbow stripes. Inside the house silhouette, there's a photo of two hands holding each other, one wearing a rainbow bracelet. Below the photo is the "Rainbow Roofs" logo, which consists of a row of colorful house icons above the text "Rainbow Roofs" and "THE LGBTQ+ GROUP FOR SOCIAL HOUSING RESIDENTS ACROSS THE NORTH WEST". To the right of the house silhouette is a photo of a diverse group of people smiling, with a rainbow flag in the background. Below the photo is the text: "Are you a member of the LGBTQ+ community? It can feel isolating if your housing provider doesn't understand the additional support you may need. We want to change that. Meet people and get support, drop us a message to say hi: rainbowroofs1@outlook.com". At the bottom of the text are icons for Facebook, Instagram, and X.



HomeSwapper®

The UK's biggest mutual exchange service, with over 400,000 registered users

Over 200,000 live adverts

Over 10,000 swaps

successfully completed in the last six months



- 1 Visit www.homeswapper.co.uk and click register. You can register with Facebook if you like.
- 2 Tell us about the home you want, and the home you've got - make sure you upload photos!
- 3 We'll find matches for you, or you can run your own search to find exactly what you're looking for.
- 4 Contact your matches and chat to the current tenant using the in-system messaging.
- 5 Once you've agreed a swap, ask your landlord for the paperwork.

HomeSwapper is free for our tenants to use and is available 24 hours a day every day of the year. With easy registration and search tools, instant messaging and the unique Multiswap tool, it will help you to find a swap that's right for you.

login details here:

Username

Password

Find out more at www.homeswapper.co.uk

City of Bradford MDC
www.bradford.gov.uk



BLOW THE WHISTLE ON HOUSING CHEATS

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

They are using up valuable housing spaces and depriving families and vulnerable people on the waiting list. **It's not fair.**

If you suspect someone of unlawfully sub-letting, call Bradford Council on **01274 437511**

or email us: reportfraud@bradford.gov.uk

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

10 reasons to choose My Home Contents Insurance Scheme this winter



- ❄️ Flexible regular Pay-As-You-Go payment options (fortnightly and monthly premiums include a transaction charge).
- ❄️ Apply over the phone or by completing an application form.
- ❄️ You don't need to have special door or window locks (just a lockable front door).
- ❄️ Covers theft, water damage, fire.
- ❄️ Covers tenants improvements (up to £2,000 or 20% of the sum insured whichever is greater).
- ❄️ Accidental damage to TV's and aerials and home computers is covered as standard (excludes items designed to be portable including mobile phones, ipods etc). A £50 excess may apply, full details are available on request.
- ❄️ Covers damage to external glazing for which you are responsible.
- ❄️ Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.
- ❄️ The sum insured will be increased by £1,500 or 15% (whichever is the greater) for one month before and after Christmas to cover presents bought or received (excludes theft which does not involve forcible or violent entry into your home).
- ❄️ Covers theft or attempted theft of contents in sheds, outbuildings and garages (up to £3,000).
- ❄️ Optional extras are available for an additional premium.

Exclusions & limits apply. A copy of the policy wording is available on request.

Ask your landlord for an application pack or to apply for cover today, call My Home on:

0345 450 7288

email: myhome@thistleinsurance.co.uk or visit www.thistlemyhome.co.uk

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Get in touch

MHA Direct Contacts

Customer Services:

01274 771144

Neighbourhood Officers:

Nazneen Zafar

01274 377221

Prafula Parsotam

01274 377214

Femi Metzger

01274 377226

Nabeela Naseem

01274 377217

Carly Sharp

01274 377244

Customer Involvement
and Engagement Officer
Sayful Alam

01274 377253

Maintenance Surveyors:

Monuhar Ali

01274 377266

Income Team:

Mansha Khan

01274 377206

Welfare Benefits & Financial
Support Officer:

Ayesha Khanum

01274 377215

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

Benefit Enquiry Line

Call: **0800 169 0310**

Pension Credits

Call: **0800 991 234**

Winter Fuel Payment Helpline
(for people over 60)

Call: **0800 731 0160**

Tax Credit Helpline

Call: **0845 300 3900**

Child Benefit

Call: **0300 200 3100**

Housing Benefit Office

Call: **01274 432772**

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**

