



40 Years of People, Places and Progress





A message from the Chief Executive

For four decades, Manningham Housing Association has stood at the heart of its community, driven by a clear purpose: to provide quality homes and create opportunities for the people who need them most.

Founded in 1986 following grassroots research into the housing needs of local BME communities, MHA began as a bold response to inequality in inner-city housing. What started with just a handful of homes and a small but determined team

has grown into a thriving organisation managing over 1,400 properties and supporting thousands of residents across Bradford and Keighley.

Throughout its journey, MHA has remained true to its founding values — championing diversity, empowering communities, and delivering homes that meet the needs of families often overlooked by mainstream housing. From pioneering initiatives such as Mutual Aid to leading

innovative development partnerships like Firebird Homes, the organisation has consistently pushed boundaries and set new standards in the sector.

MHA's story is one of resilience, collaboration, and community spirit. It is shaped not only by the homes it has built, but by the lives it has touched, the partnerships it has formed, and the people who have guided its path along the way.

Lee Bloomfield,
Chief Executive



In Memory of Jackie Smart and Vince Enoyori

With gratitude and respect, we honour their contribution to Manningham Housing Association. Their legacy continues to inspire our work and our communities.

Manningham Housing Association:

A Personal Reflection After Forty Years

By Dr Shaukat Ahmed MBE, Founding Chair

One resident's experience reflects four decades of community impact.

When I look back to 1986, I am reminded that Manningham Housing Association was not born from ambition or ideology, but from necessity. It emerged from the everyday realities of families in Manningham—families like those I knew personally—living in homes that simply did not meet their needs.

In those days, many Asian families in Bradford were large, close-knit, and multi-generational. Grandparents, parents, and children lived together, supporting one another in ways that were culturally natural but institutionally ignored. The housing available to us

was overcrowded, poorly maintained, and designed for much smaller households. This was not just a housing issue; it was a question of dignity, health, and fairness.

Listening Before Leading

The turning point came through the work of the Bangladeshi Youth Organisation. In 1985 BYO secured £3000 funding from Bradford Council under its Urban Programme to undertake research into housing conditions of Asian families in Manningham, Bradford. The research was undertaken by Anil Singh as the lead researcher supported by Tahir Mahmood, Saleem Mohammed and Sheesh Hamid. The questionnaire was designed by Dr Ann Dye-Sharpe. Their research was meticulous and honest. It captured what families had been saying for years: that mainstream housing

provision failed to recognise how we lived. It was clear from the research report that incremental changes to current provisions would not be enough. We had a meeting with Councillor Richard Wightman, chair of Bradford Council's housing services committee and on his advice, we concluded that we needed a housing association led by the community itself, accountable to the people it served.

That conviction led to the founding of Manningham Housing Association in 1986. We were acutely aware that we were stepping into new territory. As **one of the first Black-led housing associations** in England, we faced both

scepticism and scrutiny. But we also carried a strong sense of purpose and responsibility—not only to our own community, but to the wider housing movement. After crossing many regulatory hurdles, Manningham HA was registered by the Housing Corporation in 1987.





Building an Organisation, Not Just Homes

I was privileged to serve as the founding Chair of the association, and I was never alone in that responsibility. Jackie Smart and Anil Singh, who served as Chief Executive Officers in our formative years, brought professionalism, integrity, and resilience to the organisation. Together, we worked to build MHA as a credible, well-governed

housing association while never losing sight of why it existed. Our board members were equally vital to that journey. Community activists and stalwarts such as Fazlul Haq, Sajed Miah, Syeda Shanaz Ahmed, Tessa Wainright, Hugh Scott, Tahir Mahmood, Shamsul Hoque, Nudrat Afza, Shamsu Miah, Shuab Ahmed, Akhtar Malik, Zaffer Kiyani,

David Odunokwe, Parminder Nandra, Ansar Ali, Vince Enyori, Ruby Bhatti, Gurpaul Sandhu, Azeem Malik, Ian Simpson, Zahid Butt and others gave their time, skills, and commitment freely. Their guidance, challenge, and belief in the mission of MHA helped us navigate a complex regulatory environment while remaining rooted in community values.

Support and Solidarity

Although we were pioneers, we were not isolated. Established housing associations across West Yorkshire recognised the importance of what we were trying to achieve. They supported us through stock transfers, governance advice, and mentoring at critical moments in our development.

Brunel & Family HA, North British HA, Anchor Housing Association supported MHA with free stock transfers in late 80s and early 90s. In 1992, a national first was achieved through a 3-way housing transfer between Housing 21 Group, Brunel & Family HA and Manningham HA, whereby 14

family homes in Grosvenor Road, Manningham were transferred to MHA. Later, this solidarity extended into financial support through a charitable trust created by 12 established housing associations from West Yorkshire. This was chaired by Steve Williamson, director of Ridings Housing Association based in Leeds. This spirit of cooperation strengthened MHA and demonstrated that community-led organisations could thrive when the wider sector chose partnership over competition.



Challenging the System

One of the most important lessons I learned as Chair was that providing housing was not enough—we also had to challenge the rules that governed how housing was funded and valued. At the time, funding decisions were based almost entirely on the cost per unit built. For organisations like ours, building larger homes for extended families, this system worked against us.

We argued that true value for money should be measured by the cost per person housed. A home that accommodated a large family efficiently and appropriately delivered far greater social value than a smaller unit assessed in isolation. This was not simply a technical argument; it was about fairness and recognition.

I am proud that this thinking did not remain local. The Housing Corporation in England and Wales eventually adopted this approach, changing national funding policy in a way that benefited communities far beyond Manningham. It remains one of MHA's most lasting contributions to housing policy.

Recognition

National and international recognition came quickly for Manningham Housing Association. The association was honoured to receive King Charles III (then Prince Charles) in their offices in Brearton Street, Manningham in 1992. In 1996

Manningham HA was cited in United Nations' 1996 City Summit in Istanbul for its forward-thinking policies and sustainable development. I was humbled and delighted when I was made a Member of the Order of the British Empire (MBE) by Queen

Elizabeth II in 2008 for my services to housing and community development.



Forty Years of Purpose

As we mark forty years since the founding of Manningham Housing Association, I feel a deep sense of gratitude and pride. What began as a response to unmet need became an organisation that delivered homes, influenced policy, proved that communities could lead with competence and vision and developed many

housing professionals from the black and minority ethnic communities. The real legacy of MHA lies in the families who were able to live together with dignity, in homes designed for the way they lived. It lies in the confidence it gave to other minority-led organisations, and in the small but meaningful shift it helped create in how housing value is understood.

Above all, it lies in the collective effort of those who believed that change was possible. Manningham Housing Association was never just an institution—it was, and remains, a testament to the power of community-led action.



Shaping The Environment

Research undertaken under the auspices of the Bangladeshi Youth Organisation (BYO)

Firstly, let me highlight key findings from the research. The survey was conducted in the lower half of the Manningham Lane area, with Queens Road and Midland Road up to the edge of the town centre, Brearton Street being the boundary.

The survey identified 772 people living in 102 houses. The over-crowding was

severe, with one case of 18 people living in a two-Bed back to back house. People shared because of low incomes and poverty. It is cheaper to feed, heat and run a home for a large family than to pay for multiple bills if they separated into individual small family units. The report was published in the House of Commons library by local MP, Max Madden under the title.

The major conclusion of the study was the clear need for larger family homes. Larger families exist for two reasons; Firstly, because the young Bangladeshi & Pakistani population live in extended families where quite often three generations co-exist in the same household, secondly because they produce more children in comparison to the indigenous population.

“Study of the housing needs of Manningham’s Asian community”.

Author - Irene Rauta. London : H.M.S.O., 1986.

Key people who were involved in the research and deserve recognition:

Fazlul Haq – BYO

Anil Singh – Researcher.

Terry Tahir, Sheesh Ahmed and Salim Khan.

Bradford Council –
Lal Gupta, Mick Johnson – analysis of data

Before the research was completed – May 1987, a steering committee was set up, met in 40 Cornwall Road with Eric Armitage and David Tolson attending meetings. By June 1987, Manningham HA achieved registration as a registered housing association

under Industrial & Provident Society charitable rules. Immediately, millions were allocated to the new fledgling association, though it would not be financially viable until it reached 250 homes in ownership and management.

Housing Corporation

During the course of conducting the research Jeremy Burgess, CEO of Brunel & Family HA, liaised with Richard Clark at the Housing Corporation. In 1988, the government introduced private finance through the Housing Act (1988). In the process, the then DOE (Department for the Environment had forgotten the funding amendments it had made. Our Chief Executive, Anil rang the government office whose excuse was that “We do not have any costs for large family houses”.

Subsequently, MHA sent the DOE costs for perhaps its largest house – 22 Woodview Terrace which was purchased at a cost of 8,000, but had refurbishment costs of 200,000 plus VAT and fees. So, the DOE used these refurbishment costs to set TCI's – Total Cost Indicators and a generous grant rate of 82%!!!

So whilst MHA was born into a relatively hostile environment where 100% grant funded ended, for many years it enjoyed 110% funding purely because MHA influenced

the funding regime for large family houses. These high subsidies only lasted about 5 years. Thereafter, swinging cuts to the subsidy, Housing Corporation grant made producing large homes very challenging financially.

In 1997, a new Chair of the Housing Corporation, Brenda Dean attended a scheme opening on Parkfield Road near Oak Avenue. Brenda had been a trade union leader for the print workers trade union SOGAT, it found big battles at Wapping. I pressed Brenda on the issue and asked her to intervene on our behalf. Brenda Dean responded by saying “please write to me”, to which I responded “funny, you should say that because I have a five page letter in my pocket!” Brenda Dean then gave me the best advice stating “Anil, I am only going to say one thing, what are you prepared to do to get what you want?”

Within two weeks, a letter was dispatched threatening a judicial review against the Housing Corporation (and the then Department

of Environment) on funding levels for larger family homes. Within a short time, the funding was restored, when eighteen months of letter writing had preciously remained unanswered!

From 1988 – 2010 – MHA was V1 and G1 rated. Good governance ratings meant funding and being highly regarded by the Regulator and our local housing association partners. Our residents deserve the best quality service, so sloppy administration or dodgy gas servicing does not fit in with our values and indeed poses serious risks to our residents and tenants.

Small Beginning

The Charitable Housing Sector Helps

MHA began with four properties donated by Brunel and Family HA in 1987, Now part of Yorkshire Housing Group (Tansy Hepton worked there for years). But other Housing Associations followed suit not so much being persuaded by Anil's charm, but with the promise of great publicity, and the sector's commitment to fairness.

North British – now Places for People	40 units at Pollard Park estate.
Anchor Housing Trust	24 sheltered units at Anchor Court
Yorkshire Housing	26 Housing Market package properties
English Churches Housing Group	24 flats St Mary Magdelene Court
Bradford & Northern – now Accent	7 houses Little Horton
Home Housing Group	4 Houses Great Horton Lane
Brunel Housing	16 (4 Flats, 12 Houses Grosvenor Road BD8 and BD3)

A Total of 200 properties were transferred freehold to MHA! So, our history is tied to the charitable generosity of the mainstream Housing Associations and the CHARITABLE TRUST which funded our early deficits 1988 – 1990. We owe a debt of gratitude to Jim Coulter who set up the Charitable Trust and supported us in our very early years.



MHA - A High Profile Association

Lord Richard Best acted as a mentor and friend of the association. This lead to International profile in Habitat II City Summit In Istambul – The association was highlighted in the United Nations under an article “Freedom from Over-Crowding”

Prince Charles (now King Charles III, visited the association, hosting a meeting with senior housing officials at MHA offices at 3 Brearton Street (funded by Bradford Task Force, Gurdev Dehele was the inspirational CEO). Prince Charles was inspired by the architectural high standards of design and traditional appearance of MHA new build properties. Whilst Prince Charles suggested a negative perception of Bradford Council, this was countered by MHA stating that the Council had hugely assisted in granting free land, money and in their strategic support of the association.

This was appreciated especially by the former Director of Housing, Partick Howley.

Margaret Thatcher met us at the Task Force offices in 1990, asking about the large family houses, rents and role played by black housing association in inner cities. MHA has a high regard with key local authority partners, The Homes & Communities Agency (now Homes England).

Institute of Community Studies – Lord Michael Young refers to MHA as an example of “high mindedness and hard headedness”

Regarded as innovative and challenging existing norms and systems.

FINANCIALLY ROBUST

MHA attracted over £50,000,000 in new private finance (to 2009). It could achieve this without sound performance in financial terms.

It’s development partnership with Accent allowed it access to fixed funding at very high grant rates which are now long gone with the move away from Social Renting towards “Affordable Rent”. Accent CEO Martin Kelly.



Manningham always enjoyed excellent ratings from the Housing regulator and in return it received huge amounts of government money. At one time MHA had a 75% share of the entire development programme for the city of Bradford.

That was achieved by: Strategic influencing of the local authority housing strategy – Bradford Housing Forum



Land-Banking

Manningham success as a major player in Bradford was an outcome because it had a strategy;

To build a development pipeline, we required a pipeline of land on which to build. In our early years, the Board agreed a small £250,000 land-banking budget. This was risk money as any land purchased still required government and private

finance together with planning permission. All sites were sought “subject to planning” as buying land without planning permission was a futile waste of financial resources. We quickly realised that all our sites were allocated funding, with an annual mop-up of Housing Corporation cash in February/March at every year end when government budgets had to be spent!

The Board realised that buying land with planning permission did not constitute a huge risk. So when Bradford decided to move its Schools Education from three tier to two tier, dozens of schools became available and we purchased them all!

Building new homes did not come without it’s challenges, especially when it came to achieving planning permission! There are two battles that come to mind.

Planetrees Road – Bradford 3

The planning officer states he will oppose the planning permission on the grounds that the development will negatively impact on the Leeds Road corridor widening strategy! This was completely absurd as very many other developments

had been built on the boundary, so any “Leeds Road corridor widening” was completely impossible. The scheme was part of the Trident New Deal for Communities, so we launched a campaign to expose the bonkers approach of this individual

employed by Bradford’s Planning department. Eventually, planning was granted but only after long delays and local authority embarrassment as it was a good example of the planning bureaucracy sometimes stifles development and growth.

Lumb Lane – Bradford 8

The site adjacent to the famous Bradford Sweet Centre, was proposed for some 22 or so large family homes mainly four and five bed houses with front and back gardens. Bradford Council refused planning permission

on the grounds that the development did not achieve the required level of planning density, namely 50 dwelling per hectare. The association appealed the decision to the government’s Planning Inspectorate and the

decision was over-turned on the grounds that “habitable rooms per hectare were an equally valid measure of planning density.”

This experience produced one of my worst jokes: Which is the most dense?

22 family homes which house **176** people.

50 flats which house **100** people or One planning officer to the hectare!

But we were not only about bricks and mortar. We challenged national government over the funding of larger family homes and we secured a 15 million bailout for BME housing associations across the UK (MHA received £1.1 million in compensation for rent re-structuring).



Regenerating Bradford & Keighley

- Private sector households repair their homes through loans in the Single Regeneration Budget in Keighley. The association managed a programme
- Our work on the Park Lane regeneration led to huge regeneration in the form of New Deal for Communities in the BD5 Little Horton lane area. Councillor Ian Greenwood (deceased) was leader of Bradford Council and wanted the Council to run the regeneration.

It was strongly opposed and as a consequence, an independent organisation was created to implement the programme. MHA shaped, influenced and organised many local consultations that enabled a strong bid to success and Bradford Trident to become an entity. Trident was formed to deliver social, economic and physical regeneration. Our opposition to Council control led us to being removed

from the Board. However, despite this, we purchased very many properties in the aftermath of the 2008 global financial crash, saving the financial ruin of many private contractors who could not sell their newly completed homes on the open market.

- We created partnership such as Firebird JVC and our own Firebird Homes. We pioneered Shared Ownership across our new high quality developments.

Services for Women & Children fleeing domestic violence

- We developed services for Women and children fleeing domestic violence. We build a refuge and dispersed housing with floating support and these services continue today. Rosie Robinson played a major role in overseeing this work. Research via Warwick University – Ravi Tiara and Dhanwant Rai. This research led to successful funding for supported housing in the form of a refuge for women and children fleeing domestic violence and dispersed independent housing (with support). There was strong

opposition from certain Council officers to us developing such a service. It was stated that “The Muslim community will burn down your refuge”. Our team responded by engaging an Islamic scholar to advise us on the rights of women under Islam and the learning was so inciteful, it gave us confidence to engage with local councillors. We strongly responded that we would never divulge the location of any victim nor confirm that she was in our care, simply because many men have sought to find their estranged wife and taken

revenge by physical violence and even murder. We told the councillors “Tell the husband that his wife knows where he is and if and when she is ready to talk, she will contact him!”

- Funding was not enough, as the plans needed to secure land. As local opposition grew as locals thought we were building some sort of bail hostel, the Council indicated it would not sell us the land. Our great Bengal tiger saved the day, Fazlul Haq used his influence with Bob Sowman and the site was secured.

Supporting Refugees via the Gateway Programme

- The Rohingyas refugees have been languishing in camps for over 40 years mainly in Bangladesh. Their communities have been persecuted by the Burmese government who have ethnically cleaned the country. Mass murders, burning of homes and physically removing Rohingyas from Burma. The United Nations UNHCR programme aims to help families re-locate to safe locations across the world. We pioneered

the introduction of Rohingya refugees through a successful Gateway programme in Bradford. Strong leadership by Bradford Council (David Shephard – Strategic Director at Bradford Council) and partnership with Horton Housing (Sheila Banford) was magnificent. We learnt from the Joseph Rowntree Foundation national refugee network – chaired by Claire Tickell, HACT – the Housing Association Charitable

Network (Heather Petch) and specifically Jon Lord from Bolton Homes. Again research played a vital role with Mark Taylor acting as consultant, he opened doors at the Home Office to secure the funding. Partnerships were build with Health and Education who also benefitted from the Gateway Home Office funding. Soyful Islam was our staff member who ran the housing element of the refugee integration programme.

Mutual Aid – Good Neighbours

- We captured the national mood when we pioneered Mutual Aid amongst our tenants, promoting good neighbourliness to overcome the plague of anti-social behaviour that is so endemic to social housing. We promoted tenants strengths and their positive contributions to their communities rather than

focus on their deprivations and poverty. This work was built on the publication “The Communities We Have Lost but Can Regain” by Lemos & Crane and Lord Michael Young. It was followed up by a case study called “A New Spirit of Community” based on a pilot study of mutual aid on the Byron Street new build scheme in Bradford 3.

The pilot involved new residents choosing their neighbours, rather than housing officers “allocating” individual properties. Once they decided on their new neighbour, a mutual aid agreement was signed expressing positive commitment to “Good behaviours” and being “Good neighbours”.

Harnessing Talent through Bradfactor

- Pioneering work was also achieved through a music and dance talent contest called “BRADFACOR”. Zanib Thackray organised

several events that generated new talent across Bradford. We hosted the finals held at the Bradford Theatre in Little Germany.

Failed Innovations

Not all innovations work and the investment in research and practice highlights some failures which include;

Back-to-Back Housing –
The project failed because potential customers rejected the proposals as being low

quality simply because they desired garden space, windows and more traditional family housing.

Tailor made housing packages for people with disabilities – After five years, we spent on research and liaising with Social Services,

we only ever completed one project. The difficulty was that any plans for adaptations for a household change as their disability changes. Liaison with Social Services staff was erratic.

Alleviating Poverty

But most of all, we provided quality homes for poor people across Bradford. We cater for all regardless of race or ethnicity and as Lord Richard Best taught us from the original definition of poverty created by Mr Seeborn Rowntree (father

of Joseph Rowntree who founded JRF) who defined poverty as “ a basket of goods” in 1902. In those days, the basket including food, clothing, water, and of course housing. Today, the definition remains the same, only the basket has got a little

bigger and might include cars, holidays and mobile phones! But for someone who is poor, removing them from cold, damp and over-crowded conditions into a brand new warm quality house is a huge alleviation of poverty.



Inspired Vision & Core Values

These inspired our Board and staff to achieve miracles!



We will serve the disadvantaged among those who are not primarily of UK descent, or who are seen by the majority to be outsiders.



We will recognise the rich diversity of the communities which we serve and enable them to live in peace and harmony.



We will strive for the best quality in every aspect of our operations, using the skills, intelligence and commitment of our people.



We shall work with the disadvantaged, to achieve empowerment and acceptance within society.



We will ensure equality, justice and dignity of the individual are integral to the way we work.



We will always be caring, honest and open.



We will focus our activities within the urban areas where social deprivations are compounded.



We will make our work ecologically sustainable for the benefit of future generations.

Key Learning Points

Question: When should one challenge?

Answer: Every time!

Question: How do we achieve innovation?

Answer: Through research, innovation can only be achieved by listening to the customer.

So, now to some of the key people that deserve our thanks.



Board members

Some key people include

Fazlul Haq
Commonly known as our “ferocious Bengal tiger”

Zahid Butt
Passionate Bradfordian who worked for Leeds City Council

Ian Simpson
Former Chair, established our partnership with Bradford Community Housing Trust (now Incommunities)

Hugh Scott
Inspired lawyer who was incredibly helpful in devising our internal standing orders and other key policies

Gurpaul Sandhu
Served the Board well and worked for Bradford Council (Fazlul Haq may have contact details).

Derrick Armstrong

Munir Ahmed

Ansar Ali

Key staff members

You cannot be world champion without commitment, hard work and training. Our staff enjoyed day release, plus leadership development through Bradford Common Purpose. Claire at Bradford Common Purpose was a key ally.

Rupert Pomsetsey
The most successful development Director, Head of Firebird JVC, now Chair of Manningham Housing Association.

Ansar Ali
Former CEO

Nasneen Zafar
Longest standing staff member at MHA

Kaneez Akhtar
Housing Director – first staff member employed.

Soyful Islam

Quaiser Ahmed

Satwant Kaur
Fantastic warden at Anchor Court (her daughter took over the scheme)

Wai Ling Ho
Our first Finance Manager who had to leave for Australia as she could not gain a British passport.

Consultant – Jackie Smart
Former Director of Ridings HA who acted to assist our early days. Jackie died of cancer in 1989 and the association named a scheme Jackie Smart Close.

Key Consultants

Consider inviting some key development contacts & consultants

Builders

Jack Lunn construction

Brammall Construction

Skipton Properties Limited – Brian Verity

Architects – not in any order!

Waller & Partners

Langtree Langton

Webb Segar Moorhouse

Brewster Bye

David Halliday

Quantity Surveyors

Michael Eyres Partnership

Faithful & Gould

Structural Engineers

Robinsons

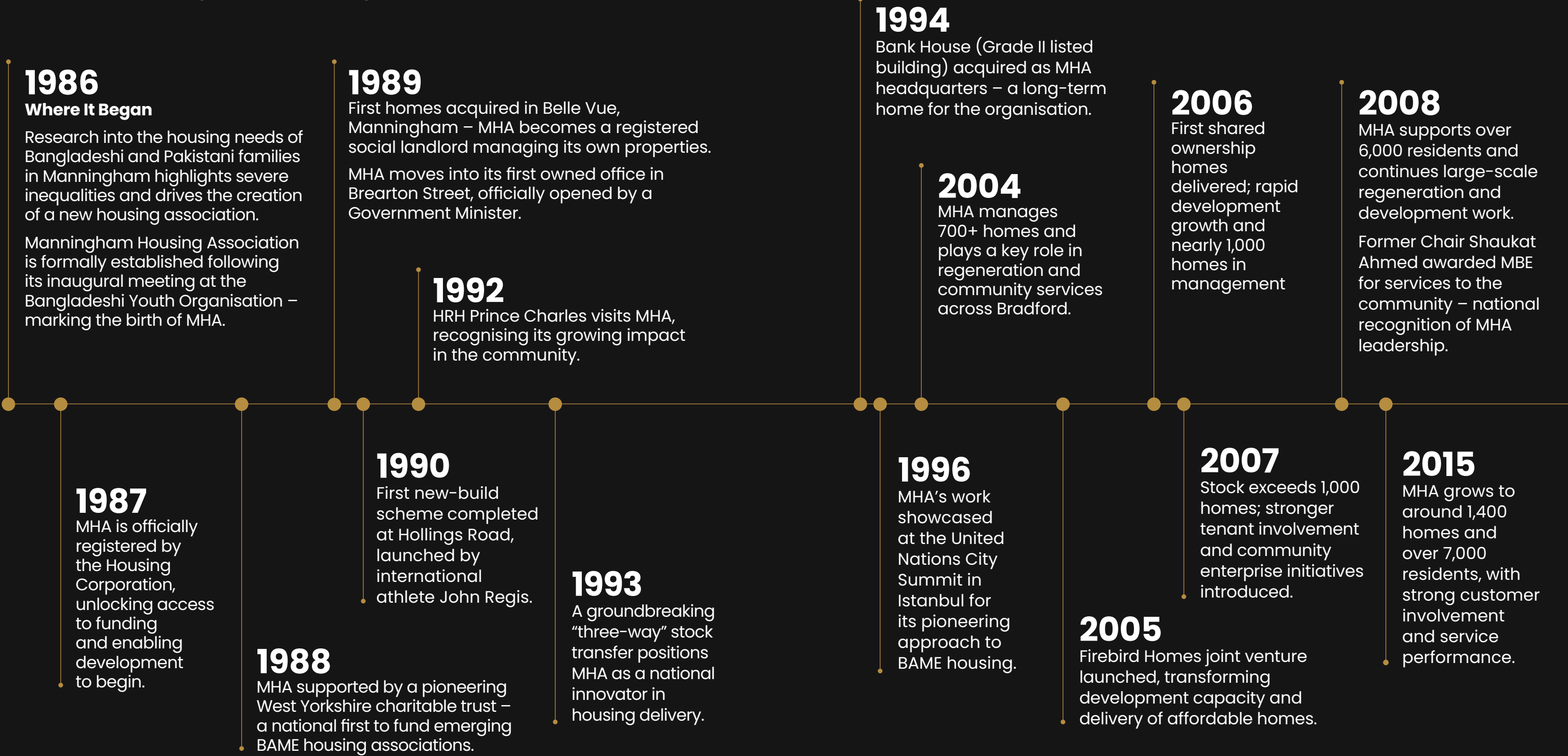
Hutter Jennings & Titchmarsh





The Journey Through 40 Years

Celebrating the people, places and achievements that shaped Manningham Housing.



“Community has always been at the heart of our journey.”

Where It Began – 22nd June

MHA attend the House of Lords for the launch of the BME National.



2018



16th May 2019

MHA Board Member, Khalida Ashrafi, wins Lifetime Achievement Award at the 24 Housing Awards in Birmingham.

2019

24th June

Lee Bloomfield, MHA Chief Executive, wins Mentor of the Year, at the Housing Hero Awards in Manchester.



2019

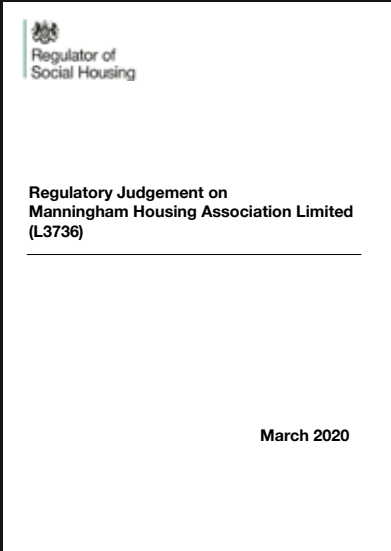
25th July

MHA join other faiths in the Bradford Iconic Places of Worship Tour 2019.



2019





March

MHA receives highest ratings of GI, VI following In-Depth Assessment (IDA) from the Regulator of Social Housing.

2020

May

MHA awarded £200k funding from Ministry of Housing, Communities and Local Government (MHCLG) to deliver the Building Bridges Bradford Project during Covid to over 2,200 individuals.

2020



27th April

West Yorkshire Mayor (pre-election), Tracy Brabin, visits MHA Office to learn about MHA's work in housing and in our communities.

2021



9th November

Malaysian Delegation Visit MHA's Head Office, Bank House.

2022

5th September

MHA's Chief Executive attends the House of Lords to give evidence at the APPG on the Regeneration of Outdated Sheltered Housing.

2023



9th & 10th December

Senior Staff from the Ministry of Housing, Communities & Local Government (MHCLG) visit MHA as part of their Social Housing Immersion Programme.

2024



My Journey with MHA

I began my journey with Manningham Housing Association on 3 August 1998, and I've now been part of MHA for over 28 years. While that may sound like a long time, I haven't stood still in one role — my career here has grown and evolved alongside the organisation. During my time at MHA, I've also had two children, so my journey has been both professional and personal.

Growing up in social housing, MHA immediately appealed to me. Providing safe, affordable homes for people in need gave me a strong sense of purpose and is the reason I wanted to be part of the organisation. Having lived and worked in Bradford all my life, I'd already heard of MHA as a city-centre housing association deeply rooted in the community. When I saw a job advertised in the Telegraph & Argus (jobs were advertised in the paper then) while I was working at the bank, I decided to apply — I liked what I'd heard about MHA and what it stood for.

I never imagined I'd still be here all these years later, but working alongside tenants, colleagues, management, and the Board has made the time fly by. When I look back now, I often think, "Where have those years gone?" I've met some truly wonderful people along the way, many of whom have become lifelong friends. The shared learning and collaboration we have at MHA make us stronger as a team and help us deliver better outcomes for our tenants.

Over the years, I've worked across several departments and roles. I

started in Technical Services, supporting maintenance and development administration. When a Development Project Administrator role became available, my manager encouraged me to apply so I could learn more about development. That opportunity gave me valuable exposure and confirmed that this was the area I wanted to build my career in.

I've been fortunate to receive a great deal of support and mentoring throughout my time at MHA, both from former colleagues and those I work with today. I'm incredibly grateful for the investment MHA has made in me through development and succession planning. Knowing that I play a small part in the chain that delivers much-needed homes gives me a real sense of purpose. Seeing tenants move from difficult housing situations into warm, safe homes — where their children and future generations can thrive — is one of my greatest achievements and makes me happy.

At MHA, we're about much more than simply handing over keys. We support tenants throughout their journey — whether that's with employment, upskilling,

community groups, or wider wellbeing. Seeing the difference that a stable home makes to someone's life, and understanding their individual circumstances, makes me incredibly proud to work here.

We may be a small BME organisation, but that is our strength. We know our tenants, we know our communities, and while we are small, we are powerful. I love working at MHA because inclusion and mutual respect are part of everyday life. Our diversity — across cultures, backgrounds, and faiths — makes us stronger and ensures we serve our communities with care, understanding, and compassion.

I am proud to say that I am part of the MHA family. Celebrating MHA's 40th anniversary — seeing where we started, where we are now, and where we will continue to go — fills me with pride and excitement for the years ahead.

Tracie Naylor
Head of Development,
Regeneration and Growth.

Working in Partnership to Support Our Communities

At Manningham Housing Association (MHA), we believe that strong communities are built through collaboration. By working closely with a wide range of statutory, voluntary and community sector partners, we are able to provide holistic support that helps our tenants and residents thrive. Our partnerships play a vital role in supporting education, training, employability, health and wellbeing, sports participation, and wider community development.

We work with locally rooted charities and community organisations such as **Hollings Youth Association, Bangladeshi Youth Organisation, BEAP, Karmand Community Centre, Meridian Community Centre** and many others across Bradford and Keighley. These organisations have deep knowledge of the communities they serve and deliver trusted services that engage residents of all ages. Through youth empowerment programmes, play schemes, sports activities and community services, our partners help young people develop confidence, skills and positive pathways for the future.

Education, training and employability are central to our commitment to tackling unemployment and improving life chances. By partnering with organisations such as **Skills 4 Work, Calderdale College, Bradford University** and the **West Yorkshire Combined Authority**, we help tenants access training, qualifications, graduate

internships and skills development opportunities. This collaborative approach enables unemployed tenants to move closer to the labour market, gain relevant experience and secure sustainable employment.

Health and wellbeing are equally important to building resilient communities. Our partnerships with organisations including **WomenZone, Roshni Ghar, Greater Sylhet Development and Welfare Council UK** and the **Race Equality Network** ensure that culturally sensitive mental health support, wellbeing activities and equality-focused services are available to residents who need them most. These services help reduce isolation, promote good health and strengthen community cohesion.

Community centres such as **Neighbourhood Resource Centre, Highfield Community Centre, Sanghat Community Centre** and **Eden Community Association** act as vital hubs,

offering welfare advice, training, education and social activities. These spaces bring people together, encourage volunteering and empower residents to play an active role in shaping their neighbourhoods. For example, our Welfare Benefits & Financial Support Officer, Ayesha is holding weekly advice surgeries at Sanghat Community Centre to reach out to our tenants in Keighley. Our Community Development Officer Eyarun is working with Eden Community Association and the Bradford 2025 team to deliver sessions at the Civic Centre and Keighley Central Hall.

By working in partnership, MHA is able to extend the impact of its work beyond housing alone. Together with our statutory, voluntary and community partners, we are committed to supporting tenants and residents to improve their skills, wellbeing and opportunities, helping to create stronger, healthier and more inclusive communities.



G3 to G1

In January 2018 when I started at Manningham the organisation had received a governance downgrade from the Regulator of Social Housing (RSH) to G3 which meant the organisation did not meet the required regulatory standard for governance compliance however the regulator believed that we could return to compliance through improvement.

The regulator said we had:

- Weaknesses in board oversight and strategic leadership
- Poor risk management and internal controls
- Failure to comply with the RSH's Governance and Financial Viability Standard
- Inadequate assurance frameworks
- Insufficient transparency and accountability

Things we had to achieve included:

- Strong board and executive leadership
- Clear strategic oversight and decision-making
- Effective risk and performance management
- Transparent reporting and accountability
- Adherence to legal, regulatory, and financial obligations

As you can imagine a lot of hard work was required and with a refreshed Board, an almost new Executive team and our dedicated Customer Panel, we achieved this and in 2021 we were rightfully awarded a regulatory Grade of G1 which is the highest grade possible for governance compliance. Receiving this phone call from the regulator the week before Christmas was overwhelming as this was a great day for the organisation.

Since this day MHA has never looked back, only forward. We are now an award-winning organisation and in the last two-years have commenced our growth and development programme with over 100 new family homes added to our stock providing much needed new homes for our community as we embark on the next stage of our journey. Here's to the next 40-years!

“Since achieving our G1 governance rating in 2021, Manningham has never looked back—only forward.”

36 Years of Service

A Journey with MHA

After 36 years with MHA, it's impossible to capture every memory, every milestone, or every person who shaped the journey — but what I can say with certainty is that these decades have been filled with purpose, growth, and a deep sense of community. Working in housing isn't just a job; it's a commitment to people, stability, and the belief that everyone deserves a safe place to call home. My time with MHA has been exactly that: meaningful, challenging, and incredibly rewarding.

My Journey with MHA

When I first joined MHA, I never imagined that it would become such a defining part of my life. What began as a role soon became a vocation. Over the years, I've watched the organisation grow, adapt, and transform — and I've grown right alongside it.

From early days learning the ropes to becoming someone colleagues turn to for guidance, the journey has been full of learning curves, proud moments, and countless opportunities to make a difference. Every project, every tenant interaction, and every team collaboration has shaped the professional — and person — I am today.





Memorable Moments and Achievements

Some memories stand out more than others:

- **Supporting tenants through difficult times** — moments that reminded me why housing matters so deeply.
- **Working with dedicated colleagues** who brought passion and humour to even the busiest days.
- **Seeing new developments open** and knowing I played a part in creating homes that would change lives.
- **Adapting to new systems and ways of working,** proving that even after decades, there's always something new to learn.
- **Celebrating team achievements,** big and small, that showed what we can accomplish when we work together.

These moments weren't just highlights — they were reminders of the impact we make every day.

Reflections on How MHA Has Evolved

MHA today looks very different from the organisation I joined 36 years ago. The housing sector has changed dramatically, and MHA has changed with it.

- Technology has transformed the way we work, from paper files to digital systems.
- Tenant expectations have evolved, and MHA has stepped up to meet them with better services and stronger communication.
- The organisation has grown, not just in size but in ambition, professionalism, and community impact.
- The culture has strengthened, becoming more inclusive, collaborative, and forward thinking.

Watching MHA evolve has been like watching a living, breathing organisation mature — always learning, always improving, always striving to do better for the people it serves.

Hopes for the Future Hopes for the Future

As I look ahead, my hopes for MHA are simple but powerful:

- That it continues to put people first, both tenants and staff.
- That it remains innovative and adaptable, ready for whatever challenges the housing sector brings.
- That it keeps building stronger communities, not just homes.
- And that the values that have carried it this far — compassion, integrity, and commitment — continue to guide its future.

Whether I'm still here to witness the next chapter or cheering from the sidelines, I know MHA will continue to make a difference.

A Final Reflection

Thirty six years is a long time — long enough to see change, growth, challenges, and triumphs. But what has stayed constant is the heart of MHA: the people. Colleagues who became friends, tenants who inspired me, and teams who worked tirelessly to make housing more than just bricks and mortar.

It has been an honour to be part of this journey. And no matter where the future leads, MHA will always be a place I'm proud to have called home.



Sajid's MHA Journey



When Sajid Mahmoed first joined Manningham Housing Association in 1992, MHA looked very different to the organisation we know today.

Before arriving at MHA, Sajid was completing a training course with Barkerend Construction Training Group as a joiner and bricklayer. He was then offered a temporary role at MHA as a handyman, a role that would become the beginning of a remarkable journey spanning more than three decades.

At the time, MHA's office was based in a terraced house on Brearton Street. The organisation had around eleven employees, including Sajid. It was a small team, working with limited resources but a strong sense of purpose.

For the estate team, the tools of the trade were simple: one lawnmower, one strimmer and an Escort van. The team had to share the van and, when it was not available, they would walk or take the bus to schemes. There were no communal bins for waste, and the team would take rubbish to the tip until the council advised that this was no longer permitted for a company.

Looking back, Sajid remembers those early years as a time when everyone was "still learning the ropes". MHA was growing, adapting and finding its way, just like the people working within it.

Although Sajid first joined as a handyman, he soon realised that the role was not the right fit, as he lacked practical experience in that area. Rather than seeing this as a setback, MHA gave him a new opportunity in estate management. With no previous experience in the field, Sajid embraced the challenge and began training at Shipley College, completing a day-release course in amenity horticulture over three years.

In April 1993, Sajid was made permanent and issued his employment contract. Since then, he has witnessed MHA develop into a more advanced and established housing association.

His story is also a reminder of how much has changed in the working environment over the years. In the early days, the estate team did not have fuel cards and sometimes had to pay for fuel themselves before claiming it back. For Sajid, who was one of the lowest-paid employees at the time, with a family and mortgage to support, this was not easy. Yet he continued to show commitment, resilience and pride in his work.

Throughout his time at MHA, Sajid has also played an important role in helping the estate team access the training they needed. Many of the courses completed by the team were identified by

Sajid himself. He would gather the information, present it to management and explain why it was needed. Because the training was often essential for the team's duties, he found that management was supportive and willing to approve it.

For Sajid, this support has been a key part of his experience at MHA. He reflects positively on both previous and current management, noting that they have supported the estate team and enabled them to purchase the equipment needed to carry out their work safely and effectively.

Sajid's journey is more than a personal story. It is part of MHA's history.

From a small office in a terraced house, with a handful of staff and basic equipment, to the organisation we are today, Sajid has seen MHA grow, modernise and strengthen its services. His dedication reflects the spirit of the people who helped build MHA over the past 40 years — people who worked hard, adapted to change and remained committed to our communities.

As we celebrate MHA's 40th anniversary, Sajid's story reminds us that progress is not only measured in buildings, systems or strategies. It is measured in people: their commitment, their resilience and their contribution over many years.

Thank you, Sajid, for being part of MHA's journey and for helping shape the organisation we are proud to celebrate today.



Celebrating Diversity

Bradford's only Black and Minority Ethnic Housing Association

We are proud of our heritage and as the only BME Housing Association in Bradford our core purpose remains the same as it did 40 years ago. We remain the only specialist BME landlord in Bradford and adapt to the changing needs of the community.

So what do we do that makes us so special and unique?

We offer social and affordable housing tailored to the needs of minority communities who may face discrimination in mainstream housing markets.

We design homes and services that are culturally

appropriate — for example, larger family homes, space for multi-generational living, or design considerations for specific religious practices.

We help empower BME communities by involving tenants and residents in decision-making.

We promote representation and leadership within the housing sector by employing staff and board members from diverse backgrounds.

We foster intercultural understanding and community cohesion through projects, events, and partnerships.

We strengthen local communities by reducing isolation and promoting shared neighbourhood values.

My Life at Anchor Court

Rosemary Mupunga Chair, Anchor Court Tenants Association



My name is Rosemary Mupunga, and I am a proud resident of Anchor Court, where I have been a tenant with Manningham Housing Association (MHA) for over three years. I moved to Bradford after seeking refuge in the United Kingdom, having fled Zimbabwe due to the fear and reality of violence. In Zimbabwe, I worked as a primary school teacher, a role I was deeply passionate about, but the circumstances forced me to leave in search of safety and stability.

Starting a new life in Bradford was both challenging and hopeful. I am grateful to MHA for providing me with a home at Anchor Court, which marked the beginning of a new chapter

for me. From my very first day, I felt a strong desire to give back and to be actively involved in my community. This led me to begin volunteering as a Scheme Champion.

As a Scheme Champion, I gathered feedback from fellow residents and communicated their concerns directly to MHA. This role helped me develop strong communication and advocacy skills, while ensuring that residents' voices were heard and their issues addressed effectively. It also gave me a deeper understanding of how to work constructively with housing providers to achieve positive outcomes.

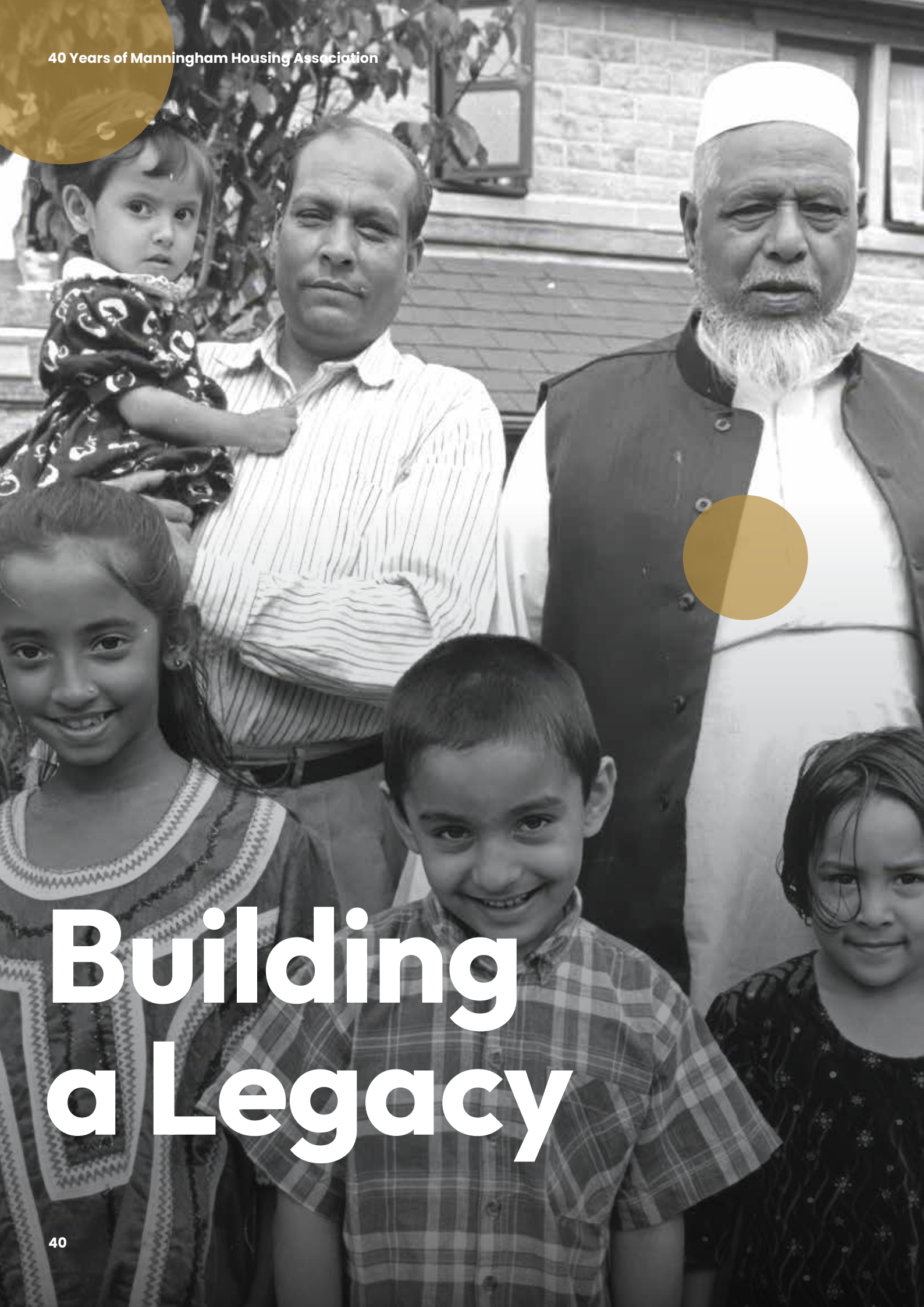
Building on this experience, I later joined the MHA Customer Panel, which meets three times a year. Through this role, I gained valuable insight into MHA's daily operations, policies, and procedures. I was able to contribute to discussions, support accountability, and help ensure that resident concerns were handled promptly and professionally.

Inspired by these experiences, and working closely with fellow residents, we decided to establish the Anchor Court Tenants Association (ACTA).

The association was officially formed in November 2023, and I was honoured to be elected as Chair. Since then, we have worked hard to foster a strong sense of community and inclusion through a range of activities and initiatives, including:

- Multicultural Food Day
- Gardening Club
- Christmas Party
- Weekly Tea and Coffee Mornings
- Calligraphy Workshop
- Regular Residents' Meetings
- Community debates on shared issues and ideas
- Development of a Community Linking Project with Leeds Jewish Housing Association
- Health and Wellbeing Classes

Our aim is to create a welcoming, supportive, and enjoyable environment for all residents. Serving as both a resident and the Chair of the Anchor Court Tenants Association has been incredibly rewarding. I am passionate about community development and firmly believe that by working together with MHA and the wider community, we can continue to make a meaningful and lasting difference.



Building a Legacy

My Journey with Manningham Housing Association

By Faz Haq

When I look back at the journey of Manningham Housing Association (MHA), I am filled with pride, gratitude, and amazement at how far we

have come. What started as a small community initiative with a £3,000 grant has grown into an organisation managing more than 1,400

homes and assets worth over £120 million. It has been an incredible journey, and I feel privileged to have been part of it from the very beginning.

The Early Days

Back in 1986, the Bangladeshi Youth Organisation (BYO) submitted a funding application to Bradford Council. At the time, many Bangladeshi families

and other Black and Minority Ethnic (BME) communities were living in difficult housing conditions. Overcrowding was common, with large families

often sharing small homes and several generations living under one roof because suitable housing simply did not exist.

A Turning Point

In 1986, the feasibility study was completed, and a meeting was held at BYO involving representatives from the Housing Corporation, Bradford Council, and Brunel Housing.

That meeting changed everything.

The Housing Corporation and Bradford Council agreed to support the registration of Bradford's first Black Housing Association and announced a first-year allocation of £2.2 million. Brunel Housing

also agreed to transfer two properties to help us develop the skills and experience needed to manage homes effectively.

I still remember hearing the announcement. To be honest, I was stunned. The news was so unexpected that I almost fell off my chair. My first thought was, "How are we going to manage all this?" It was both exciting and daunting, but it marked the beginning of something truly special.



Building an Inclusive Organisation

As MHA developed, we worked hard to ensure that all communities were represented. By 1989, the housing needs of the African Caribbean

community were being recognised through housing allocations, staffing, and representation at Board level.

From the beginning, we wanted MHA to reflect and serve the diversity of Bradford's communities, and that commitment remains one of our greatest strengths.

My Personal Journey

I had the honour of serving Manningham Housing Association for 30 years as a Board Member, including 15 years as Vice Chair and one year as Chair.

Throughout those years, I witnessed an organisation grow from just two properties into one of the region's most successful housing associations. I also witnessed

the dedication, hard work, and commitment of countless people who believed in the organisation's mission. No individual achieves something like this alone.



Thanking Those Who Made It Possible

I would like to pay tribute to everyone who helped shape MHA's success over the years.

I am grateful to all the Chairs who have served the organisation, including Shaukat Ahmed, our first Chair; Vince Enoyori; Ian Simpson; Akhtar Malik; Ruby Bhatti, our first Asian female Chair; Greg Robinson; and Jabeen Tahir, who succeeded me as Chair and worked tirelessly during a challenging period for the organisation. I would also like to acknowledge the support provided by Interim Chief Executive Alison

Hadden, Barrington Billings and current Chair Rupert Pometsey.

I salute our current Chief Executive, Lee Bloomfield, for taking Manningham Housing Association to the next level. My thanks also go to all past chief executives, including Jackie Smart, Anil Singh, Ansar Ali, Masood Khan, and Alison Hadden.

Most importantly, I would like to thank every Board Member and every member of staff, past and present, who contributed to MHA's success. Their commitment

has helped transform the lives of thousands of people.

I would like to give special recognition to Akhtar Malik for his dedication and service over more than 30 years as a Board Member, Vice Chair, and Chair. His contribution to MHA has been exceptional.

I would also like to pay tribute to Anil Singh, one of the founding members of MHA. In my view, without his vision and commitment, MHA would not have become the organisation it is today. His contribution deserves lasting recognition.

A Final Reflection

The Bangladeshi Youth Organisation gave Bradford's BME communities a lasting gift through the creation of Manningham Housing Association. Together, we have built a legacy that continues to support families across Bradford and Keighley.

As the organisation moves forward, I hope future Board Members, staff, and residents will continue to work together to build on this success. MHA's commitment to serving diverse communities and putting customers first must remain at the heart of everything it does.

When I think about what has been achieved over the past four decades, I feel incredibly proud. We started with a vision, a small grant, and a determination to make a difference. Today, that vision lives on through the thousands of people whose lives have been improved by MHA.

That, for me, is the greatest achievement of all.



Tel: 01274 771144

manninghamhousing.co.uk



@manninghamhousing



@manningham-housing-association



@manninghamhousing



@manninghamhousingassociati7161

