

DATE: 30.09.26	MANNINGHAM HOUSING ASSOCIATION Report to the Tenant Forum	Item no. 02
Report Title	Welfare Benefits & Financial Support	
Lead Officer	Welfare Benefits & Financial Support Officer	

During the Tenant Forum meeting tenants will receive:

Tenant Support: Case Studies and Outcomes

An overview of the support provided to tenants with Universal Credit and Housing Benefit during the quarter. This will include the number of tenants supported, the types of issues addressed and the outcomes achieved.

This will highlight support provided with complex Universal Credit and rent-related matters, including bedroom tax, non-dependant charges, overlapping benefits, rent arrears deductions and missing payments. It will also cover support with new Universal Credit claims, transitions onto Universal Credit and reinstatement of payments following a stoppage.

Housing Benefit support will include examples of assistance with suspended claims, reviews, missing information and applications that have not been received or processed within the required timescales.

The Forum will also be presented with examples of more complex individual cases to demonstrate how one-to-one support, including home visits where appropriate, has helped tenants navigate the benefits system and resolve issues affecting their household income and rent payments.

The financial impact of this support will also be considered, including the **£11,913.93** in Universal Credit payments secured for tenants so far this quarter, representing income that tenants were entitled to but had been unable to access without support, and **£12,530.38** in Housing Benefit payments.

New Ofgem Price Cap

An update on the **Ofgem energy price cap from October 2026**, including the expected increase and what this could mean for tenants' household energy costs.

The discussion will consider the potential impact of increased energy costs on tenants and provide practical information on ways households may be able to manage their energy expenditure, including reviewing tariffs, providing regular meter readings, reducing energy consumption and contacting energy suppliers at an early stage where payment difficulties arise.

The Forum will also be reminded of the importance of checking entitlement to wider financial support, particularly for households experiencing increased pressure from energy and other household costs.

Support Available to Tenants

A reminder of the range of financial, welfare and energy support available to tenants and how this can be accessed.

This will include benefits checks and support with applications, appeals and budgeting, assistance with Universal Credit, Pension Credit and Housing Benefit, support with rent shortfalls and arrears, Council Tax Reduction, energy advice, fuel vouchers and hardship funds, the Warm Home Discount Scheme and the Priority Services Register.

The report will also highlight access to free debt advice, food support, household items and other assistance available through charities, grant schemes and the Assisted Purchase Scheme.

The purpose of this section is to ensure that tenants are aware of the support available and understand the importance of seeking advice at an early stage where they are experiencing financial difficulties.

Energy Efficiency and Tenant Questions

The report will also provide an update on a question raised by tenants regarding solar panel installations on tenants homes.

Contact Details

Key contact information for tenants seeking further advice, guidance or support will be provided, including how tenants can access the Welfare Benefits and Financial Support service and other relevant support organisations.

Ayesha Khanum
Welfare Benefits & Financial Support Officer
Tel: 0300 102 0038 – 07973 380619
ayesha.khanum@manninghamha.co.uk
01274 771144 - Office

Housing Benefit Office
Tel: 01274 432772
benefits@bradford.gov.uk

Universal Credit Helpline
Tel: 0800 328 5644

StepChange
Tel: 0800 138 1111.
Monday to Friday 8am to 8pm and Saturday 9am to 2pm

How have our Tenants influenced the content of this report or influenced the supporting data/information:

The content of this report has been informed by issues and questions raised by tenants, including discussions with the Tenant Forum regarding energy costs and the potential introduction of solar panels or other energy-saving technologies.

Tenant questions have helped to shape the information being presented, particularly around the impact of rising energy costs and the support available to households experiencing financial pressure. The report also provides an opportunity to share information with tenants about the practical support available to them and respond to issues raised through tenant engagement.

Have we identified a financial impact on our tenants?

Yes. The report considers the financial impact of welfare and energy-related issues on tenants.

During the quarter, support provided through Universal Credit interventions has helped tenants secure **£11,913.93 in Universal Credit payments** so far, and **£12,530.38** in Housing Benefit payments. This represents financial support that tenants were entitled to but had been unable to access without assistance and demonstrates the direct financial value of the service.

The report also considers the potential impact of changes to energy costs and provides information on ways tenants can reduce expenditure, maximise income and access available financial assistance.

Is there any consultation data we haven't responded to?

The tenant questions and issues identified in relation to energy efficiency and solar panels have been considered within this report.

The report responds to the question regarding the installation of solar panels by providing an update on the current position, including the affordability challenges for MHA and the intention to explore potential future funding opportunities. The suggestion regarding Government funding and grant support has also been acknowledged.

DATE: 30.09.26	MANNINGHAM HOUSING ASSOCIATION Report to the Tenant Forum	Item no. 03
Report Title	Community Investment and Engagement Activities	
Lead Officer	Community Partnership & Investment Manager	

The Community Investment and Tenant Engagement Team focuses primarily on key activities relating to employability and training, health and wellbeing, and tenant participation at neighbourhood level. At the last Tenants Forum meeting, we presented a number of case studies highlighting volunteering activities delivered earlier this year.

I am pleased to report on some of the key Summer Programmes that have taken place over the past three months of 2026. These activities have been captured in a series of video clips, as listed below.

Date:	Events Location:	Them:
29.07.26	Hope Avenue	Community Cohesion
11.08.26	Hutton Drive	Community Cohesion
13.08.26	Kinara Close	Community Cohesion

We have also added some still photos of other events that took place during this summer as follows:

19.08.26	Manningham Sport Centre	MHA Mela 2026
19.08.26	Garden of the Year	MHA Garden Competition
12.07.26	Bronte Bus tour	Bradford literature festival
16.06.26	Ogden Trail, Halifax	Staff Health and Wellbeing
17.06.26	A Place of Sanctuary, Keighley	Peace Meal for Asylum & Refugee status tenants
30.07.26	Keighley Rugby Union Club	Bleep Test, wellbeing event
Ongoing	Keighley Men in Motion	Health and Wellbeing for men
Ongoing	Bradford & Keighley	Health and Wellbeing for Women
Ongoing	HYA & St Marys Magdalen	Coffee Mornings

How have our Tenants influenced the content of this report or influenced the supporting data/information:

Tenants have played an important role in shaping the content of this report and the supporting video clips and photos presented today. Their needs, experiences and feedback directly informed the design, delivery and evaluation of the projects outlined. We communicated with tenants throughout the reporting period using a range of accessible channels, primarily our social media platforms, targeted email networks and by direct contact. These methods allowed us to promote Community Cohesion events, the 2026 Mela, training courses, employment-focused programmes and health and wellbeing activities in both Keighley and Bradford. Feedback from tenants was

gathered informally through engagement at events, course participation, follow-up conversations and responses received via email and social media. This feedback helped us assess our performance and identify areas where projects were most effective.

Have we identified a financial impact on our tenants?

The programme demonstrates **strong value for money**, evidenced by:

- Low average cost per engagement: approximately £6.50
- Delivery of multiple outcomes (wellbeing, employability, social inclusion) through single interventions
- Efficient use of resources through:
 - Group-based delivery models
 - Partnership-led provisions and shared resources
 - Low-cost pilot initiatives (e.g. Men in Motion)
 - Doorstep and other wellbeing play and activities in partnership with JUMP and the Council.

The programme also provides **preventative value**, supporting tenants before needs escalate into crisis or statutory services, thereby reducing future demand on higher-cost interventions.

Is there any consultation data we haven't responded to? (note the reasons why)

N/A

DATE: 30.09.26	MANNINGHAM HOUSING ASSOCIATION Report to the Tenant Forum	Item no. 04
Report Title	You Said We Did	
Lead Officer	Head of Housing Services	

What is ‘You Said We Did’?

“You said” = what customers/tenants told us (feedback, complaints, suggestions)

“We did” = what the organisation changed or improved as a result

How do we collect feedback from our Tenants?

1. Tenant Satisfaction Measures (TSMs)
2. Feedback from compliments and complaints
3. Customer engagement activities (e.g. scheme focus events, community action days etc)
4. Day to day contact with customers
5. Digital channels (social media, Google reviews, MHA website)

Your feedback helps us improve

We welcome feedback on how we can increase customer engagement and feedback for continuous improvement of our services.

Any ideas and suggestions for projects and events are also welcome.

We want our tenants to think about what MHA can do to help customers improve their neighbourhoods and communities.

How have our Tenants influenced the content of this report or influenced the supporting data/information:

MHA tenants influence the positive changes to our policies, housing services and customer service via feedback through ‘you Said We Did’, the Tenant Forum, the Tenant Scrutiny Forum and via the five methods mentioned in the report.

Have we identified a financial impact on our tenants?

No.

Is there any consultation data we haven’t responded to? (note the reasons why)

We always review and consider all feedback received from our tenants.

DATE: 30.09.26	MANNINGHAM HOUSING ASSOCIATION Report to the Tenant Forum	Item no. 05
Report Title	Performance Report - Neighbourhoods	
Lead Officer	Head of Housing Services	

Antisocial Behaviour (ASB)

The presentation at the 30 September Tenant Forum meeting will cover performance of ASB cases and from complaints for Quarter 1 of this financial year.

ASB

There were 8 cases reported. The presentation gives breakdowns of the following:

- Number of ASB cases per month
- ASB case by categories

Complaints

There were 11 complaints, 6 compliments and 2 disrepair cases in Quarter 1. The presentation will show how many complaints were upheld/not upheld and provide a breakdown of complaints by type. The complaints data that will be shared:

- Number of complaints by quarter
- Number of complaints upheld/not upheld

The Forum is asked to review information and are welcome to ask any questions about our ASB and complaints performance data.

What the Forum should think about

Current service levels and satisfaction with handling of ASB cases and formal complaints and suggestions that they think might help improve customer experience.

How have our Tenants influenced the content of this report or influenced the supporting data/information: This is the first time the quarter 1 performance data for ASB and formal complaints has been presented to the Tenant Forum.

Feedback and questions about our performance is welcome at the meeting.

Have we identified a financial impact on our tenants?: Not at present

Is there any consultation data we haven't responded to?: There has been a recent scrutiny piece on the ASB services provided by MHA. The scrutiny review is complete, and the final report and recommendations will be presented to the Customer Experience Committee.

DATE: 30.09.26	MANNINGHAM HOUSING ASSOCIATION Report to the Tenant Forum	Item no. 06
Report Title	Planned Maintenance (Component Replacement) Update	
Lead Officer	Head of Property Services	

Presentation Overview: Property Services

Planned Maintenance 2026/27

At the Tenant Forum, a presentation will be delivered covering:

- the current position of the 2026/27 Planned Maintenance Programme;
- kitchen and bathroom replacements;
- redecoration works;
- door and window replacements;
- projected start and completion dates; and

MHA continues to invest in its homes through the annual Planned Maintenance Programme. The programme aims to keep homes safe, comfortable, energy efficient and well maintained.

Residents affected by planned works receive advance notice.

The Forum is requested to:

- provide feedback on MHA's approach to planned maintenance and investment in residents' homes;
- comment on what works well and what could be improved; and
- identify areas where residents would like future investment to be focused.

How have our Tenants influenced the content of this report or influenced the supporting data/information:

The report reflects the issues that matter directly to tenants, including the condition, comfort and energy efficiency of their homes. Residents affected by planned works are provided with advance notice. The Forum is being asked to comment on the proposed approach, service improvements and future investment priorities. Feedback gathered at the Forum will be recorded and considered when planning and improving future programmes. The report does not present the views of individual tenants as a unanimous tenant response.

Is there an impact on our tenants because of the next steps or approval of this report?

No direct financial impact on tenants has been identified in this report. The planned programme is intended to provide value for money by coordinating investment, maintaining property condition and reducing the need for avoidable reactive works. Energy-efficiency improvements may also help residents manage household energy use, although no specific financial saving is claimed in this report.

Is there any consultation data we haven't responded to? (note the reasons why)

No outstanding consultation data is identified in this report. Comments received at the Tenant Forum will be recorded, reviewed and responded to through the appropriate service planning and feedback arrangements following the meeting.

DATE: 30.09.26	MANNINGHAM HOUSING ASSOCIATION Report to the Tenant Forum	Item no. 07
Report Title	Performance Report - Property	
Lead Officer	Head of Property Services	

Presentation Overview: Property Services

1. Gas Compliance

Following early mobilisation challenges, contractor performance improved between February and September 2026. However, the initial service failures affected delivery standards and, by mutual agreement, the PH Jones contract will end on 1 October 2026. The contract began in October 2025 and was originally due to run until March 2029.

- MHA has achieved 100% gas safety compliance across its housing stock.
- Local contractors from the 2025 procurement exercise were contacted.
- YPM has been identified as the preferred contractor based on its tendered rates, knowledge of MHA's housing stock and ability to mobilise from 1 October 2026.
- Subject to completion of contractual arrangements, YPM will be appointed until 31 March 2029.

2. Compliance Performance

The latest monitoring information demonstrates 100% compliance across all statutory compliance areas.

3. Responsive Repairs

At the Tenant Forum, a presentation will be delivered covering:

- current responsive repairs performance;
- progress against key performance indicators and service standards; and
- actions being taken to improve performance and the customer experience.

The Forum is requested to:

- provide feedback on MHA's approach to gas compliance; and
- comment on how the responsive repairs service could be improved.

How have our Tenants influenced the content of this report or influenced the supporting data/information:

The report focuses on services that directly affect tenants, including gas safety, statutory compliance and responsive repairs. The Forum is being asked to provide feedback on the approach to gas compliance and how the repairs service can be improved. Feedback gathered at the Forum will be recorded and used to inform service improvement activity. The report does not present the views of individual tenants as a unanimous tenant response.

Is there an impact on our tenants because of the next steps or approval of this report?

No direct financial impact on tenants has been identified in this report. Maintaining statutory compliance and improving repairs performance support value for money by helping to prevent avoidable failures, repeat visits and service disruption. The proposed contractor arrangements are based partly on tendered rates, but no specific tenant saving is claimed in this report.

Is there any consultation data we haven't responded to? (note the reasons why)

No outstanding consultation data is identified in this report. Comments received at the Tenant Forum will be recorded, reviewed and responded to through the appropriate service improvement and feedback arrangements following the meeting.

DATE: 30.09.2026	MANNINGHAM HOUSING ASSOCIATION Report to the Tenant Forum	Item no. 08
Report Title	Compensation Policy	
Lead Officer	Head of Housing Services	

This report presents MHA's Compensation Policy for review to ensure it remains clear, fair and consistent, and provides an appropriate framework for considering compensation where tenants have experienced service failure, financial loss, significant inconvenience or distress.

The review will consider whether the policy clearly explains eligibility, decision-making, payment arrangements and review rights, while supporting a proportionate and transparent approach in line with good practice. The Tenant Forum is invited to comment on whether the policy is easy to understand and meets tenants' needs before it is submitted for approval.

The Forum is asked to review the policy and if necessary, suggest clarification within the policy so it is clear to all tenants how the compensation is applied.

How have our Tenants influenced the content of this report or influenced the supporting data/information:

Tenants have the opportunity to ask questions about the Compensation policy presented at the 30 September 2026 Forum, and request further clarification on points within the policy if it is not clear how MHA will respond to individual requests.

Is there an impact on our tenants because of the next steps or approval of this report?

Once the policy has been reviewed by the Tenant Forum and then approved by the Customer Experience Committee. The policy will be updated and come into effect.

Is there any consultation data we haven't responded to? (note the reasons why)

The Forum is the first point of consultation for the Compensation policy review.

Compensation Policy

1. BACKGROUND

1.1 Manningham Housing Association (MHA) is a registered provider of social housing. We are regulated by the Regulator of Social Housing. We provide homes for around 1,400 households, mainly in Bradford and Keighley. Our homes include rented homes and shared ownership homes.

1.2 We aim to provide an excellent and consistent service to all customers. We understand that, sometimes, an apology or fixing the problem may not fully put things right for a customer.

1.3 This policy explains when we may consider compensation. It helps staff make decisions that are fair, consistent and based on the facts of each case.

2. REGULATORY AND LEGAL FRAMEWORK

2.1 MHA will consider compensation in line with relevant law, regulation, our tenancy and lease agreements, and good practice. This includes:

- Right to Compensation for Improvements – The Housing Act 1985 and the Secure Tenants of Local Authority Regulations 1994.
- Home Loss and Disturbance payments – Land Compensation Act 1973 as amended by the Planning Act 1991

2.2 As a member of the Housing Ombudsman Scheme, we must follow the Housing Ombudsman's Complaint Handling Code. The Code became a legal requirement from 1 April 2024 under the Social Housing (Regulation) Act 2023. This policy also follows the Ombudsman's approach to putting things right, including apologies, practical action and fair compensation where appropriate.

2.3 The Regulator of Social Housing's Transparency, Influence and Accountability Standard also require social landlords to treat tenants fairly and with respect, communicate clearly, and deal with complaints fairly, effectively and promptly.

3. SCOPE

3.1 This policy explains when compensation may be considered. Compensation does not always mean money. It may also include an apology, a goodwill gesture, practical help, replacement items, or other action to put things right. MHA is committed to doing the right thing for customers.

3.2 We may offer compensation depending on what happened and how it affected the customer. We may consider compensation where:

- We have failed to deliver a service to the advertised standard
- In recognition of the time and trouble taken by the customer to make their complaint
- In recognition of the distress and inconvenience experienced by the customer
- To reflect where a customer has suffered a loss because of a service failure by MHA

3.3 There are two types of compensation:

- Discretionary - Payments or gestures (Goodwill) that MHA chooses to make.
- Obligatory - Payments which MHA must consider through statutory or contractual obligations.

4. DISCRETIONARY OR GOODWILL PAYMENTS

4.1 Discretionary compensation is compensation that MHA may choose to offer. There is no automatic legal right to this type of payment. We will consider it through our complaints process where we have:

- Failed to meet our own service targets.
- Failed to deliver a service that is paid for through a service charge.
- Not acted reasonably.
- Damaged personal possessions.
- Poor complaint handling.

4.2 Compensation must be fair, reasonable and proportionate. We will look at the impact on the customer, how long the problem lasted, the time and trouble caused, any distress or inconvenience, and any evidence of financial loss.

4.3 If a complaint includes personal injury or damage to belongings, we may need to involve our insurers. We will explain this to the customer. We will still consider any complaint-handling issues separately, where it is appropriate to do so.

4.4 A Head of Service may approve compensation up to £600 when a customer has experienced serious inconvenience or financial loss because of MHA's actions, or the actions of a contractor working for MHA. A Director must approve any higher payment. Any offer of compensation will remain open for 28 days from the date of the offer.

5. OBLIGATORY COMPENSATION

5.1 The examples below are not a full list. If the law, a tenancy agreement or a lease says compensation must be considered or paid, we will follow those requirements.

5.2 Home Loss Compensation

5.2.1 Home loss compensation may apply where a customer has to move permanently from their home because of redevelopment, improvement works or demolition. It does not usually apply where the move is only because of repairs, even if the repairs are major.

5.2.2 Home loss payments are set by law. They usually only apply where the customer has lived in the property for at least 12 months and is required by MHA to move permanently. More information is available in MHA's Decant Policy.

5.3 Disturbance

5.3.1 Disturbance payments may cover reasonable costs or losses a customer has because they need to move temporarily or permanently while work is carried out to their home.

6. EXAMPLES OF COMPENSATION TO RECTIFY SERVICE FAILURES

6.1 DIY vouchers will be given for decorations damaged by our contractors.

6.2 Where a carpet has been damaged, we will pay a monetary amount for the cost of replacing the carpet.

6.3 If we fail to deliver a significant service paid for through a fixed service charge, we will consider the charge for the service; the disruption caused, and how long the service was unavailable. The charge will then be adjusted in the following year. In exceptional circumstances, material errors in fixed charges will be addressed during the year.

6.4 For variable service charges, service failures will be credited and carried forward in the accounts or reimbursed to the customers after the reconciliation of the accounts.

6.5 Where there is a loss of heating, we may provide an alternative temporary form of heating.

6.6 Where damage or the work to rectify the damage means that a significant portion of the property is uninhabitable, alternative accommodation will be considered, which may mean asking the customers to stay with family or friends in the first instance. Where this is not possible, we may consider temporary third party accommodation, including bed & breakfast accommodation if there is nothing available in MHA Housing's stock.

7. INSTANCES WHERE COMPENSATION WILL NOT BE CONSIDERED

7.1 We will not usually pay compensation where the issue can be put right quickly and there has been little or no impact on the customer. We will also not usually pay compensation where:

- The repair is the customer's responsibility.
- MHA or our contractors could not get access to the home, and we have evidence of this.
- A contractor is waiting for parts, has explained the delay, and has kept the customer and MHA updated.
- Extra work is needed, and the contractor has kept the customer updated about the timescales.
- The problem was caused by a third party, or by something MHA is not responsible for.
- The problem was caused by the customer's actions, neglect, or failure to follow the tenancy or lease agreement, such as not allowing access for work to be done.
- The issue was outside MHA's control, such as storm damage or flooding caused by extreme weather.
- A court or tribunal has already ordered a payment for the same issue.
- We agreed an action plan with the customer in advance and kept to that plan.

8. CUSTOMER RESPONSIBILITIES

8.1 We encourage customers to take out contents insurance to protect their belongings and decorations against accidental damage, loss, fire or flood.

8.2 To help us deal with compensation claims fairly, customers must give MHA and our insurer relevant evidence. This may include:

- Proof of ownership and the value of the lost or damaged item. For example, photos,

- instruction booklets, or receipts.
- Evidence of the damage. This may include the damaged items themselves.
- Written estimates of repair costs.

8.3 Customers will need to give us, or our contractors, access to allow inspection of the damaged property.

8.4 Customers should immediately inform the police if any loss or damage is caused by suspected criminal activity, request a crime reference number, and provide us with the details.

8.5 Without relevant evidence, we may be unable to deal with a customer's request for compensation or be unable to pay the claim in full.

9. COMPENSATION CLAIMS

9.1 Customers should make compensation claims as soon as possible. Claims should usually be made within 28 days of the incident and no later than 6 months afterwards, unless there is a good reason for the delay.

9.2 When an offer of compensation is made, we ask our customers to respond within 28 days. Customers will receive an Offer of Acceptance Form which includes confirmation on how to accept the payment.

9.3 If a customer is getting advice or waiting for further information, they should tell us if their response will be delayed. Once compensation is accepted, we will aim to make payment by BACS within 28 days.

9.4 If we do not receive a customer's final response within 6 months, we will withdraw the offer and close the claim.

10. CONFIDENTIALITY AND DATA PROTECTION

10.1 We will handle personal information carefully and confidentially. We will follow the UK General Data Protection Regulation (UK GDPR), the Data Protection Act 2018, and MHA's Data Protection Policy. We will only share personal information where we have a lawful reason to do so, such as where:

- We are required by law to do so - either for the prevention or detection of crime or the apprehension or prosecution of offenders.
- There is an information/data sharing protocol, contract, or confidentiality agreement in place.
- The person who gave us the information is happy for us to share the information.

10.2 Our employees will always respect confidentiality and will not share any information given in confidence unless justified by the assessed risk to the vulnerable person or required by law.

11. EQUALITY AND DIVERSITY

11.1 MHA is committed to equality, diversity and inclusion. We will treat customers, applicants, staff and other stakeholders fairly and with respect. We will consider people's different needs, including protected characteristics, language needs and additional support needs.

11.2 We want our services and information to be accessible and easy to understand. We will make reasonable adjustments where required and will support customers to use our services in a way that works for them.

12. MONITORING AND REVIEW

12.1 We will monitor and review this policy with customers to make sure it remains clear, useful and effective.

12.3 We will also review it to make sure it remains in line with MHA's aims, legal duties, regulatory requirements and good practice.

12.4 The Deputy Chief Executive/Director of Operations is responsible for monitoring this policy. Frontline staff, including Neighbourhood Management staff, will help identify any issues with how the policy works in practice. This policy will be reviewed every three years, or sooner if there are important changes in law, regulation or good practice.

APPENDIX

The table below shows how the value of discretionary compensation will be assessed when compensation is considered as part of the formal complaints process.

Value of Compensation	Impact on Customer	Circumstances	Authorisation Level
£50 to £100	Minimal Short duration. May not have significantly affected the overall outcome for the customer. This may include distress and inconvenience, time and trouble, disappointment, loss of confidence, and delays in getting matters resolved.	There was a minor failure by MHA in the service it provided and it was not properly acknowledged or put right.	Senior Manager
£100 to £600	No permanent impact	There was a failure which adversely affected the customer.	Senior Manager
£600 to £1000	Significant impact	There was a failure which had a	Director

	Physical and/or emotional impact	significant impact on the customer.	
£1000 +	Severe long-term impact	There have been serious failings by MHA.	Director

DATE: 30.09.26	MANNINGHAM HOUSING ASSOCIATION Report to the Tenant Forum	Item no. 09
Report Title	Tenancy Policy	
Lead Officer	Head of Housing Services	

MHA is introducing a Tenancy Policy to provide a clear and consistent framework for how tenancies are granted, managed, changed and brought to an end. The policy will help tenants understand their rights and responsibilities, support staff to make fair and transparent decisions, and ensure MHA meets its legal and regulatory duties.

It will also bring MHA's approach to tenancy management together in one accessible document, promote tenancy sustainability and make sure tenants are treated fairly and consistently throughout their tenancy.

The Forum is asked to review the policy and if necessary, suggest clarification within the policy so it is clear to all tenants how the compensation is applied.

How have our Tenants influenced the content of this report or influenced the supporting data/information:

Tenants have the opportunity to ask questions about the Tenancy policy presented at the 30 September 2026 Forum, and request further clarification on points within the policy if it is not clear how MHA will use this policy.

Is there an impact on our tenants because of the next steps or approval of this report?

Once the policy has been reviewed by the Tenant Forum and then approved by the Customer Experience Committee. The policy will be implemented.

Is there any consultation data we haven't responded to? (note the reasons why)

The Forum is the first point of consultation for the Compensation policy review.

Tenancy Policy

1. Introduction

This policy sets out Manningham Housing Association's (MHA) approach to granting, managing and ending tenancies. It explains the types of tenancies MHA offers, how MHA supports tenants to sustain their tenancies, and how MHA will manage requests for succession, assignment and mutual exchange.

The policy aims to ensure that tenancy decisions are lawful, fair, consistent, transparent and compatible with the purpose of MHA's homes and the needs of local communities.

2. Scope

This policy applies to MHA tenants living in general needs rented homes, including starter (assured shorthold) tenancies, assured tenancies, affordable rent tenancies, joint tenancies and any other tenancy type granted by MHA.

The policy should be read alongside MHA's tenancy agreements, Tenant Handbook, Choice Based Lettings Policy, Mutual Exchange Procedure, Succession Procedure, safeguarding policies, tenancy fraud arrangements, complaints policy and relevant local authority tenancy strategies.

3. Legal and Regulatory Framework

MHA will manage tenancies in accordance with all relevant legislation and regulatory requirements, including:

- Housing Act 1988
- Housing Act 1985 (where relevant)
- Localism Act 2011
- Equality Act 2010
- Human Rights Act 1998
- Data Protection Act 2018 and UK GDPR
- The Regulator of Social Housing's Tenancy Standard.

MHA will also consider the terms of the individual tenancy agreement, as tenancy rights may vary depending on the tenancy type and the date the tenancy was granted.

4. Policy Principles

MHA will grant tenancies that are appropriate to the purpose of the accommodation, household need, community sustainability and the efficient use of housing stock.

MHA will:

- explain tenancy rights and responsibilities clearly at sign-up and throughout the tenancy.
- support tenants to sustain their tenancy wherever possible and seek to prevent unnecessary eviction.
- make decisions fairly, consistently and in line with the tenancy agreement and legal requirements.
- make reasonable adjustments where needed and communicate in accessible formats where appropriate.

- take firm but proportionate action where tenancy conditions are breached, including in cases of rent arrears, antisocial behaviour, tenancy fraud, abandonment or unlawful occupation.

5. Tenancy Types Offered by MHA

5.1 Starter Tenancies

MHA may grant a starter tenancy, usually as an assured shorthold tenancy for an initial 12-month trial period. This type of tenancy is offered to all applicants that do not hold a current assured social housing tenancy before being offered a property with MHA. The purpose of a starter tenancy is to help new tenants establish a successful tenancy and demonstrate that they can comply with tenancy conditions.

During the starter period MHA will monitor the tenancy, provide advice and support where needed, and take action where serious or persistent breaches occur. A starter tenancy will usually convert to an assured tenancy at the end of the starter period unless MHA has taken action to extend the starter tenancy for a further six months or end the tenancy in line with the tenancy agreement and the law.

5.2 Assured Tenancies

Most MHA general needs tenants will hold an assured tenancy once any starter period has ended or if they have moved from an existing assured tenancy with MHA or any other social housing provider.

An assured tenancy gives the tenant long-term security, provided they occupy the property as their only or principal home and comply with the tenancy agreement. MHA may only end an assured tenancy by following the correct legal process and obtaining a court order where required.

5.3 Affordable Rent Tenancies

MHA may let some homes on an affordable rent basis where this is permitted by funding, development or regulatory arrangements.

Affordable rent tenancies will usually carry the same tenancy rights as the equivalent tenancy type granted, such as starter or assured status, but the rent setting arrangements may differ. Tenants will be informed of the rent, which may be set at up to 80% of the market rent.

5.4 Joint Tenancies

MHA may grant a joint tenancy where it is appropriate to do so, normally to partners or household members who both meet the eligibility criteria and intend to occupy the property as their only or principal home. Partners are encouraged to apply for a joint tenancy where this is appropriate.

Joint tenants are jointly and individually responsible for all tenancy obligations, including rent, service charges, property condition and household behaviour. If one joint tenant dies, the surviving joint tenant will normally remain the tenant automatically by survivorship.

MHA will only add or remove names from a tenancy in exceptional circumstances and where permitted by law and the tenancy agreement. Tenants and household members may have other options available and will be advised to seek independent advice where appropriate. Only one statutory succession or change is permitted per tenancy.

6. Tenancy Sign-Up and Information

Before a tenancy starts, MHA will explain the tenancy type, rent and service charges, rights and responsibilities, repair obligations, occupation requirements, support available, and the consequences of breaching tenancy conditions.

Tenants will receive a copy of their tenancy agreement and relevant tenant information. MHA will encourage tenants to ask questions before signing and will make reasonable adjustments where needed to ensure the information is understood.

7. Tenancy Sustainment

MHA is a proud signatory to the Bradford Eviction Prevention Protocol and is committed to preventing homelessness wherever possible. In line with the Protocol, MHA works collaboratively with Bradford Council and partner agencies to identify tenancy issues at an early stage, provide appropriate support, and explore all reasonable alternatives before considering legal action or eviction.

Our approach focuses on tenancy sustainment, early intervention, positive engagement, and supporting residents to remain safely in their homes wherever possible. Where a tenancy cannot be sustained, MHA will work with relevant agencies to minimise the risk of homelessness and help identify suitable alternative housing options.

Enforcement action will normally be considered when support has not resolved the issue, the breach is serious, or there is a risk to residents, staff, property or the wider community.

8. Succession

8.1 General Advice

Succession is the process by which a tenancy may pass to another person following the death of a tenant. MHA will consider succession requests sensitively, promptly and in line with the tenancy agreement, relevant legislation and MHA's Succession Policy.

MHA's Succession Policy sets out who may qualify to succeed, the evidence required, how discretionary cases will be considered, and how decisions will be made and reviewed.

8.2 Evidence and Decisions

Applicants will be asked to provide appropriate evidence to support their request, such as proof of identity, relationship, residence and the tenant's death. MHA will consider each case on its facts, including household circumstances, vulnerability, property suitability and the best use of housing stock.

Decisions will be confirmed in writing with clear reasons. Where succession is refused, MHA will explain the reasons, provide housing options advice where appropriate, signpost to independent advice, and explain any review or complaint route available.

9. Assignment

Assignment is the transfer of a tenancy from one person to another. MHA will only allow assignment where it is permitted by law and the tenancy agreement, such as by mutual exchange, by court order, or in limited circumstances to a person who would qualify to succeed if the tenant had died.

Tenants must not assign, sublet or part with possession of their home without MHA's written permission where permission is required.

10. Mutual Exchange

10.1 General Advice

Mutual exchange allows eligible social housing tenants to swap homes with another tenant, subject to written consent from all landlords involved. MHA supports eligible tenants to access mutual exchange opportunities and will consider applications fairly, consistently and in line with the tenancy agreement, relevant legislation and MHA's Mutual Exchange Policy.

MHA's Mutual Exchange Policy sets out eligibility, how applications are assessed, legal timescales, grounds for refusal or conditional consent, property inspection requirements and how an exchange is completed.

10.2 Eligibility and Assessment

MHA assured tenants will normally have the right to apply for a mutual exchange, subject to the terms of their tenancy agreement and any legal grounds for refusal. Starter tenants do not normally have the right to exchange until their tenancy has converted to an assured tenancy, unless MHA agrees otherwise in line with its policy.

MHA will assess applications by considering tenancy type, rent account, tenancy conduct, household need, property size, property condition, adaptations, safeguarding issues and any information from other landlords involved.

Tenants must not move until written permission has been issued, all conditions have been met, and the legal assignment documents have been completed.

10.3 Advice to Tenants

MHA will encourage tenants to view the property and area carefully before exchanging and to seek independent advice if they are unsure. Tenants should understand that exchanging may affect their tenancy rights, succession rights, rent, service charges and repair responsibilities.

MHA are signed up to Home Swapper (a mutual exchange website). MHA tenants can register and apply for an exchange on the website free of charge.

11. Ending a Tenancy

Tenants who wish to end their tenancy must give notice in writing in accordance with their tenancy agreement, usually at least four weeks. MHA will inspect the property, explain the tenant's responsibilities before leaving, and provide advice about rent, keys, repairs, clearance and forwarding contact details.

MHA may also end a tenancy where there are legal grounds to do so but will follow the correct legal process and consider proportionality, support needs and reasonable adjustments before taking possession action.

12. Tenancy Fraud, Abandonment and Unauthorised Occupation

MHA will take action to prevent and tackle tenancy fraud, including unlawful subletting, non-occupation, false applications, abandonment and unauthorised assignment.

Tenants must occupy the property as their only or principal home and must not sublet, assign or allow others to occupy the home in breach of the tenancy agreement.

Suspected fraud will be investigated fairly and proportionately, and MHA may take legal action where appropriate.

13. Equality, Diversity and Reasonable Adjustments

MHA is committed to treating tenants and applicants fairly and with dignity. MHA will comply with the Equality Act 2010 and will make reasonable adjustments where a person's disability, communication needs, literacy, language requirements or vulnerability affects their ability to access the service or comply with a process.

Decisions will be based on relevant facts and tenancy requirements, not on assumptions or stereotypes.

14. Reviews, Complaints and Appeals

Where a tenant or applicant disagrees with a tenancy management decision, MHA will explain any review, appeal or complaint route available.

Complaints will be handled in line with MHA's complaints policy and the Housing Ombudsman's Complaint Handling Code where applicable.

MHA will keep clear records of decisions, reasons, evidence considered and any advice or support offered.

15. Monitoring and Review

MHA will monitor the operation of this policy through tenancy management records, mutual exchange outcomes, succession decisions, tenancy sustainment activity, complaints, legal action and customer feedback.

The policy will be reviewed at least every three years, or sooner if there are changes in legislation, regulation, case law, local authority tenancy strategy, MHA's operating model or identified learning from complaints or service reviews.

DATE: 30.09.26	MANNINGHAM HOUSING ASSOCIATION Report to the Tenant Forum	Item no. 10
Report Title	STAIRs Policy	
Lead Officer	Head of Governance & Regulatory Compliance	

Social Tenants Access to Information Requirements a.k.a. STAIRs gives social tenants access to information on how the organisation manages their home.

- Phase 1 of STAIRs (from 1 October 2026) involves publishing information on the organisation's website; the information must be accessible and understandable to tenants.
- Phase 2 of STAIRs (from 1 April 2027) allows tenants only, to contact the organisation and request information about how the organisation manages their home;
 - information that may not have been published under phase 1;
 - if it has, it may not be easy to access or is understandable to the tenant

The STAIRs policy presented today explains the publication of information on MHA website and how MHA will handle requests under Phase 2 of STAIRs.

The Forum is asked to review the policy and if necessary, suggest clarification within the policy so it is clear to all tenants how requests for further information under STAIRs phase 2 can be made and how MHA will respond to individual requests.

How have our Tenants influenced the content of this report or influenced the supporting data/information:

Tenants have the opportunity to ask questions about the STAIRs policy presented at the 30 September 2026 Forum, and request further clarification on points within the policy if it is not clear how MHA will respond to individual requests.

Is there an impact on our tenants because of the next steps or approval of this report?

Once the policy has been reviewed by the Tenant Forum and then approved by the Customer Experience Committee. The policy will come into effect.

Is there any consultation data we haven't responded to? (note the reasons why)

The Forum is the first point of consultation for the STAIRs policy.

Social Tenants Access to Information Requirements (STAIRs) Policy

Who this policy applies to

This policy applies to MHA as the landlord (or Registered Provider) and everyone who works for MHA or any other body responsible for managing a service to MHA homes on our behalf.

Aim of this policy

This policy explains how tenants can request information from us; about the services we provide.

At Manningham Housing Association (MHA) we want to make sure our tenants can easily find or request information about how we run our social housing management services. This type of information will help the tenant understand what we do and hold us to account.

What the rules are

New government rules called STAIRs state that social landlords must publish certain information and respond to information requests relating to how a landlord delivers social housing activities.

From 1 October 2026: MHA will start routinely publishing set types of information – this is information tenants can find on the STAIRs section of our website without asking us for the information.

From 1 April 2027: MHA tenants will be able to request information from us – any information not already published, tenants can request that information is made available to them. Information will generally be made available free of charge.

Our approach

MHA aim is to be open and transparent. We will publish as much information as we reasonably can, and we will generally respond to information requests within 30 days.

What MHA cannot share

MHA will not create new information. Sometimes our Association must withhold information if it is reasonable for us to do so. MHA will also generally withhold any personal information. If a tenant wants to see their personal data, the tenant can make a subject access request here via verbal or written request to our Association or a member of our staff.

If a tenant is unhappy with our response

If a tenant thinks we have not published some information that MHA holds and MHA should have, the tenant can ask us for a review. A tenant can also ask us for a review if they are unhappy with our handling of, or response to the request.

A tenant can ask for a review within 3 months; MHA will explain how to ask for a review when a response is sent to the tenant. If the tenant is still unhappy, the tenant can contact the Housing Ombudsman at housing-ombudsman.org.uk under the STAIRs scheme publication.

Annex 1: Publication Scheme - Phase 1 from 1 October 2026

MHA publishes information about how our Association runs our social housing management services. This is to make sure tenants can easily see how decisions are made and what services we deliver.

The information we publish includes different categories, such as how we are governed, how we spend money, and how we manage homes. We will keep this information up to date.

Most information will be published on our website. We can give tenants the information in a different format, such as large print, or in a different language upon request. If a tenant would like extra printed copies, we may charge for printing, binding, or postage at cost.

Tenants can view information at our offices for free by booking an appointment. We welcome tenant feedback about STAIRs. Our tenants can contact us by email, by raising a question at the Tenant Forum, or through a Neighbourhood Officer.

From time to time, we may need to redact documents prior to publishing them. If a tenant thinks something is missing from our publication scheme, or we have removed too much information from a document we have published, a tenant can request a review.

Annex 2: Responding to Information Requests – Phase 2 from 1 April 2027

A tenant can ask us for information if they are a current tenant or if they choose someone to act on behalf of them. MHA must be able to confirm the identity of the tenant.

A request by a tenant can make a request in writing, including by email or text message. The tenant does not need to mention STAIRs for the request to count. If a tenant requires assistance, we can help the tenant to make a valid request – Tenants should speak with their support worker or tenant liaison officer.

MHA will acknowledge a request within a set number of working days and respond within 30 calendar days. If we need more information from a tenant to understand a request, the 30 days start once the tenant informs MHA with what we need.

In exceptional cases, MHA may need more time to respond to a request. If so, we will inform the tenant why and when the tenant can expect a response.

If the information is held by another person or organisation providing a social housing service on our behalf MHA will try to get it from them. We will also keep a record of our attempts.

MHA may refuse a request if it is unclear, abusive, or repeated. If answering the request would take more than 18 hours of staff time, we may need to refuse it or ask the tenant to narrow the request.

We may also refuse if sharing the information could cause harm or if the law prevents us from sharing or if we find it is reasonable to do so.

MHA will always try to share information unless there is a good reason not to. It doesn't matter why the tenant is asking us for information, or how the tenant plans to use it – we won't take this into account.

If MHA withholds or removes (redacts) information, we will explain why. We may need to balance the benefits of sharing with any risk of harm, such as risk to safety, confidentiality, or business negotiations.

MHA will consider whether releasing information could harm individuals or third parties, or whether it would break data protection rules. We will also consider any views of relevant third parties if the information relates to them.