Manningham Housing Association

Welfare Benefits & Financial Support Update

Person: Ayesha Khanum

Date: 30th September 2026

A better tomorrow

Universal Credit

- I have provided Universal Credit support to 35 tenants, helping them to resolve a range of issues affecting their income and rent payments.
- This includes supporting 13 tenants with complex Universal Credit and rent-related issues, including bedroom tax, non-dependant charges, overlapping benefits, rent arrears deductions and missing payments.
- A further 22 tenants have been supported with starting new Universal Credit claims, transitioning onto Universal Credit, or having their payments reinstated following a stoppage.
- As a result of this support, I have helped tenants to secure £11,913.93 in Universal Credit payments so far this quarter. This represents money that tenants were entitled to but had been unable to access without support, helping to improve their financial stability and reduce the risk of rent arrears.

Case Study

Supporting a Tenant Through a Complex Universal Credit Claim

- A tenant needed support with their Universal Credit claim after moving to a new property due to domestic abuse. Because of the circumstances of the move, the tenant was temporarily responsible for rent on both their previous and new properties. This created a potentially difficult situation, as there was a risk that Universal Credit would not take the overlap in housing costs into account, which could have left the tenant with an unexpected rent shortfall.
- The tenant was supported to understand what information Universal Credit needed and how to explain their circumstances through their UC journal. Relevant documentation was provided to support the claim, including the tenant's tenancy agreement, tenancy termination form and supporting evidence from West Yorkshire Police on the domestic abuse case.
- The tenant was also advised to request an **overlap in housing costs**, explaining that the circumstances surrounding the move were outside of their control and that they had temporarily been liable for both properties. Guidance was provided on the information they should include in their journal, including the date they left their previous property and the date they moved into their new home.
- This meant the tenant did not have to navigate the process alone and had support in understanding what evidence was required and how to communicate their circumstances to Universal Credit.
- **The support was aimed at helping the tenant have their housing costs assessed correctly, reducing the risk of an unexpected rent shortfall and helping them avoid falling into rent arrears during an already difficult period.**

Housing Benefit



- I have supported 11 tenants with complex Housing Benefit (HB) issues, including suspended claims, HB reviews, missing information and applications that had not been received or processed within the required timescales.
- My support has involved working through each case with the tenant to identify what was needed to resolve the issue, helping them gather supporting evidence such as proof of income and other relevant documentation, and submitting this information to Housing Benefit on their behalf.
- Where applications or information had not been received by HB, I helped tenants complete the necessary forms and ensured the outstanding information was provided.
- For tenants who were vulnerable or needed additional support, I also carried out home visits and provided one-to-one assistance in their own homes, including completing online HB applications with them and helping them understand the process.
- This support has helped tenants progress and maintain their Housing Benefit claims, resolve issues that could otherwise have caused significant delays, and ensure they receive the benefit they are entitled to, reducing the risk of financial hardship and rent arrears.

Case Study

- We recently supported a tenant whose wife sadly passed away. Following this change in circumstances, his Housing Benefit was suspended while his entitlement was reviewed. During this time, his rent arrears continued to increase, and he began to struggle financially.
- The tenant was later awarded Attendance Allowance and continued to receive his State Pension, which meant he could potentially become eligible for Housing Benefit again. However, due to his health and vulnerability, he was finding it difficult to manage the application process and gather the information required.
- Rather than waiting for the situation to escalate, I took a proactive approach. I arranged a home visit and supported the tenant with completing a new Housing Benefit application in his own home. I then carried out a follow-up visit to provide further support with gathering the required evidence.
- I helped the tenant collect his relevant letters, bank statements and benefit entitlement information, and submitted these to the Housing Benefit department on his behalf.
- We recognised that the tenant was vulnerable and that he was struggling to navigate the process independently, so we adapted our approach to meet his needs. By providing support at home and helping him access the financial assistance he was entitled to, we were able to help address the rent arrears and reduce the risk of the situation becoming more serious.



Energy Price Cap

- Energy Price Cap Rise – What It Means for Tenants (October 2026)What is changing?

- Ofgem's energy price cap will increase by 4% from 1 October 2026.The average dual-fuel household could pay around £60 more per year (approximately £5 per month).The increase is mainly due to higher international gas prices. Households on fixed tariffs will not see this increase while their deal remains in place.
- The good news: The Government's removal of VAT on domestic electricity bills has reduced the impact of the increase. Energy prices remain well below the peak seen during the 2022 energy crisis.

- How tenants can save money
- ✅ Check if a fixed tariff could save money (some deals are over £100 cheaper than the new cap).
- ✅ Submit regular meter readings to avoid estimated bills.
- ✅ Reduce gas use where possible: Lower heating by 1°C. Only heat rooms in use. Draught-proof doors and windows.
- ✅ Consider a smart meter tariff for cheaper off-peak electricity.
- ✅ Contact your energy supplier early if you are struggling to pay. Support and affordable repayment plans may be available.
- ✅ Get a benefits check to make sure you're receiving all the financial support you're entitled to.

Support Available

- Energy advice and budgeting support.
- Help accessing fuel vouchers or hardship funds.
- Warm Home Discount Scheme for eligible households.
- Priority Services Register for vulnerable residents with energy suppliers.
- Advice on switching tariffs and reducing energy usage. Help to check benefit entitlement, including Universal Credit, Pension Credit, Housing Benefit.
- Support with benefit applications, appeals and budgeting.
- Discretionary Housing Payments (now called Housing Payment) for tenants struggling with rent shortfalls.
- Council Tax Reduction schemes through local councils. Access to food banks.
- White goods, furniture or emergency household item support through charities or grant schemes (Assisted Purchase Scheme)
- Free debt advice services and referrals.
- Help managing rent arrears and repayment plans.
- Support to maximise income and reduce outgoings.

Contact Details

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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

Manningham Housing Association

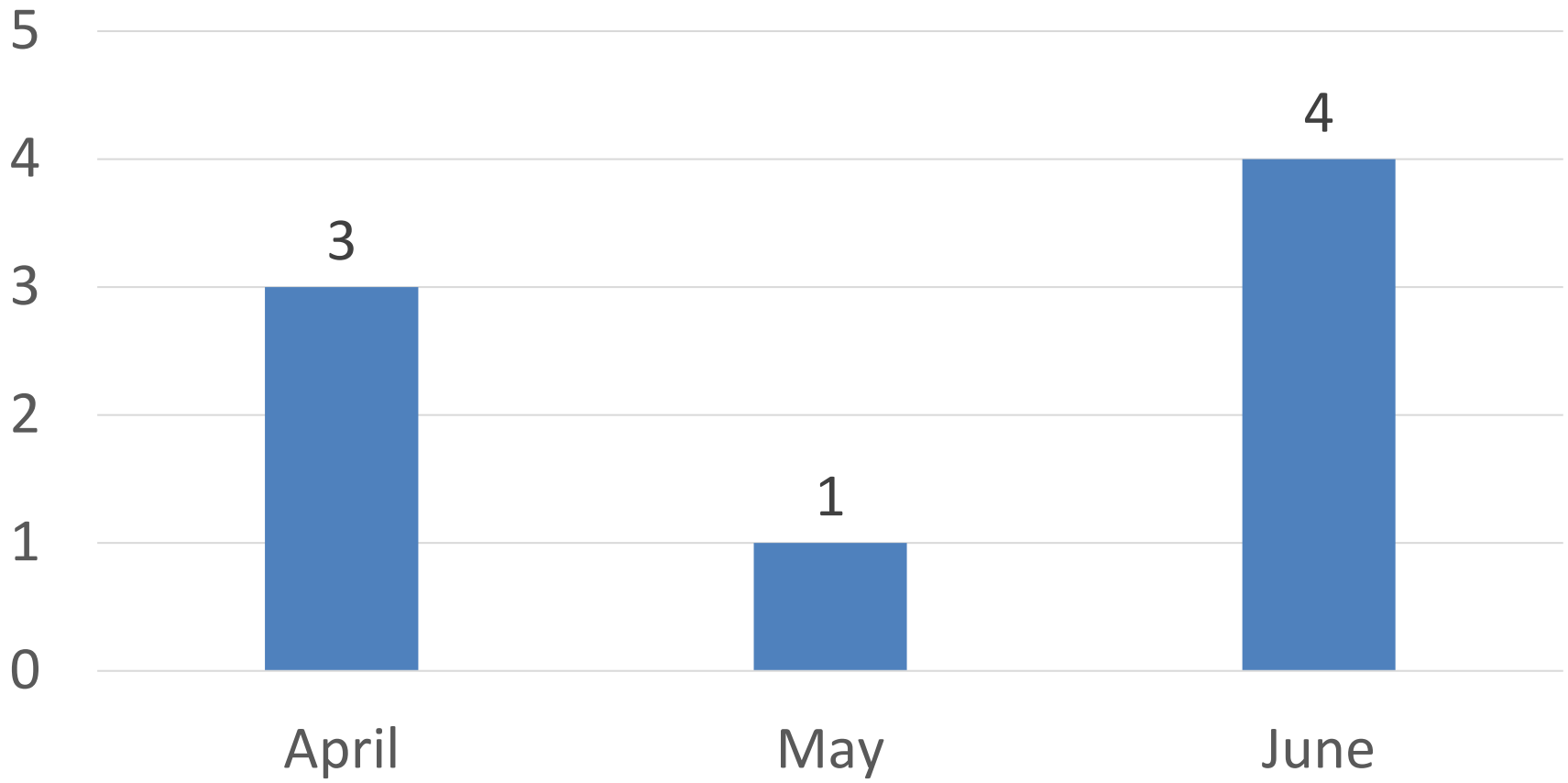
ASB & Complains Performance 2026/27

Person: Nadim Khaliq

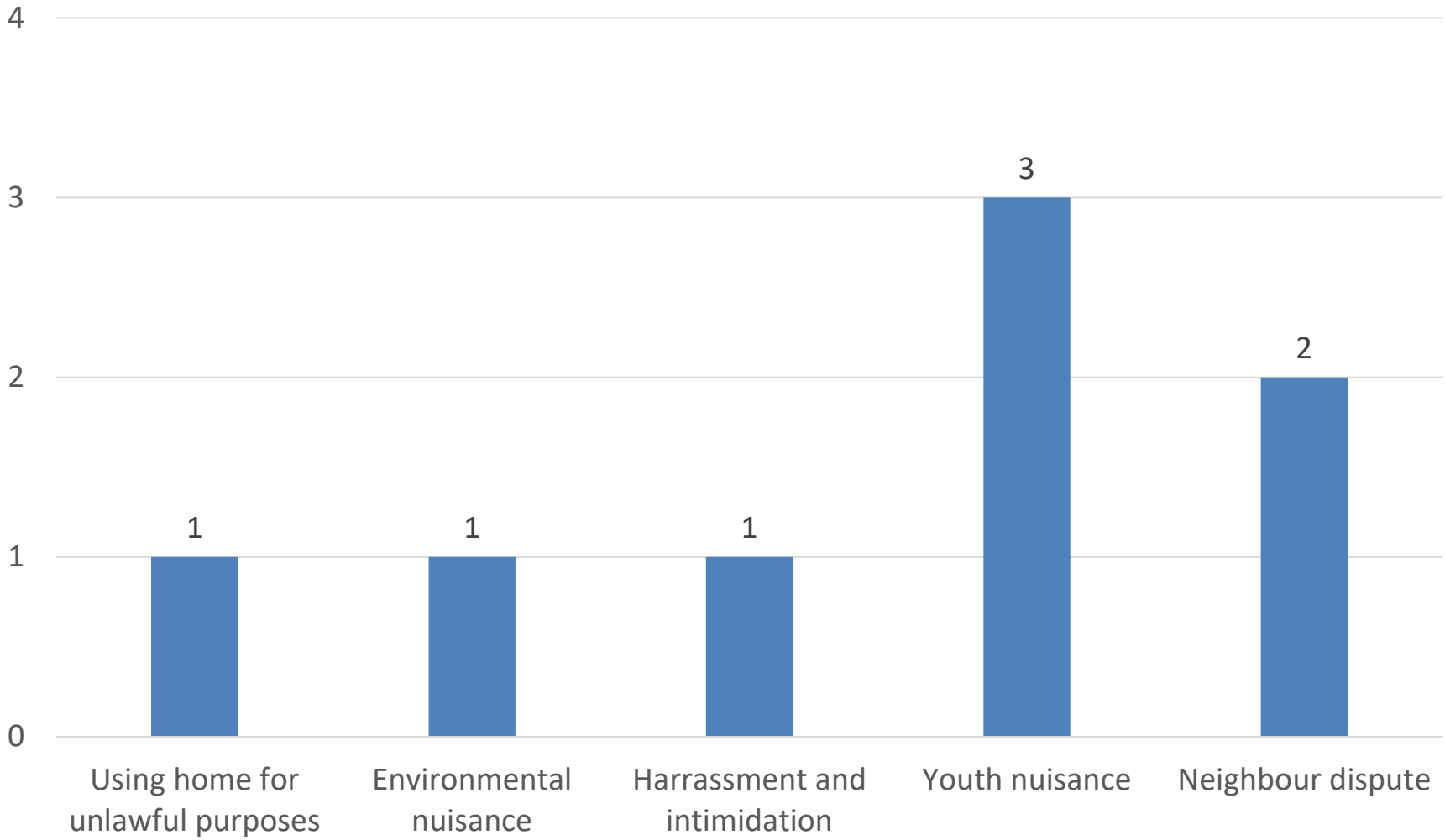
Date: 30th September 2026

A better tomorrow

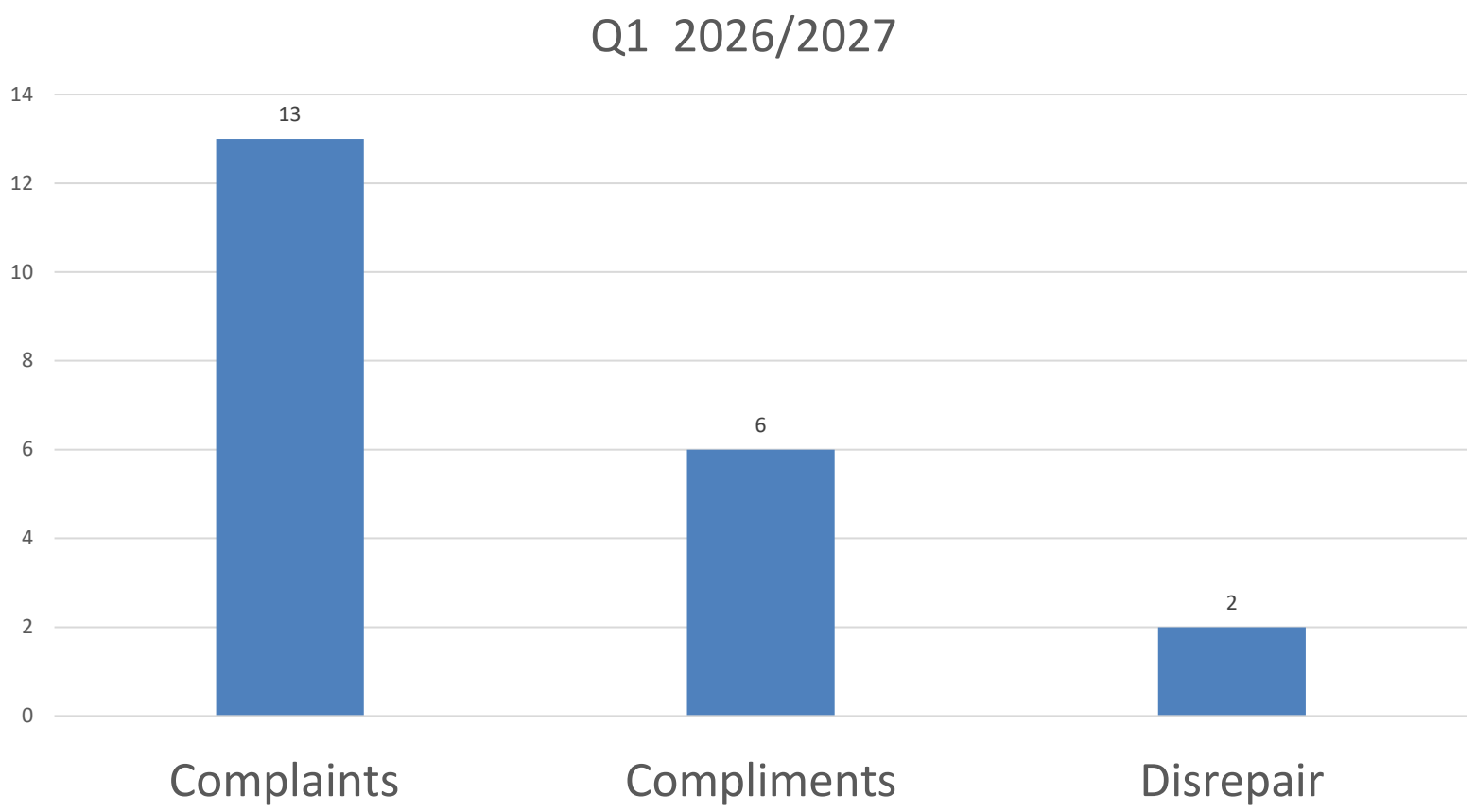
Number of ASB Cases in Q1



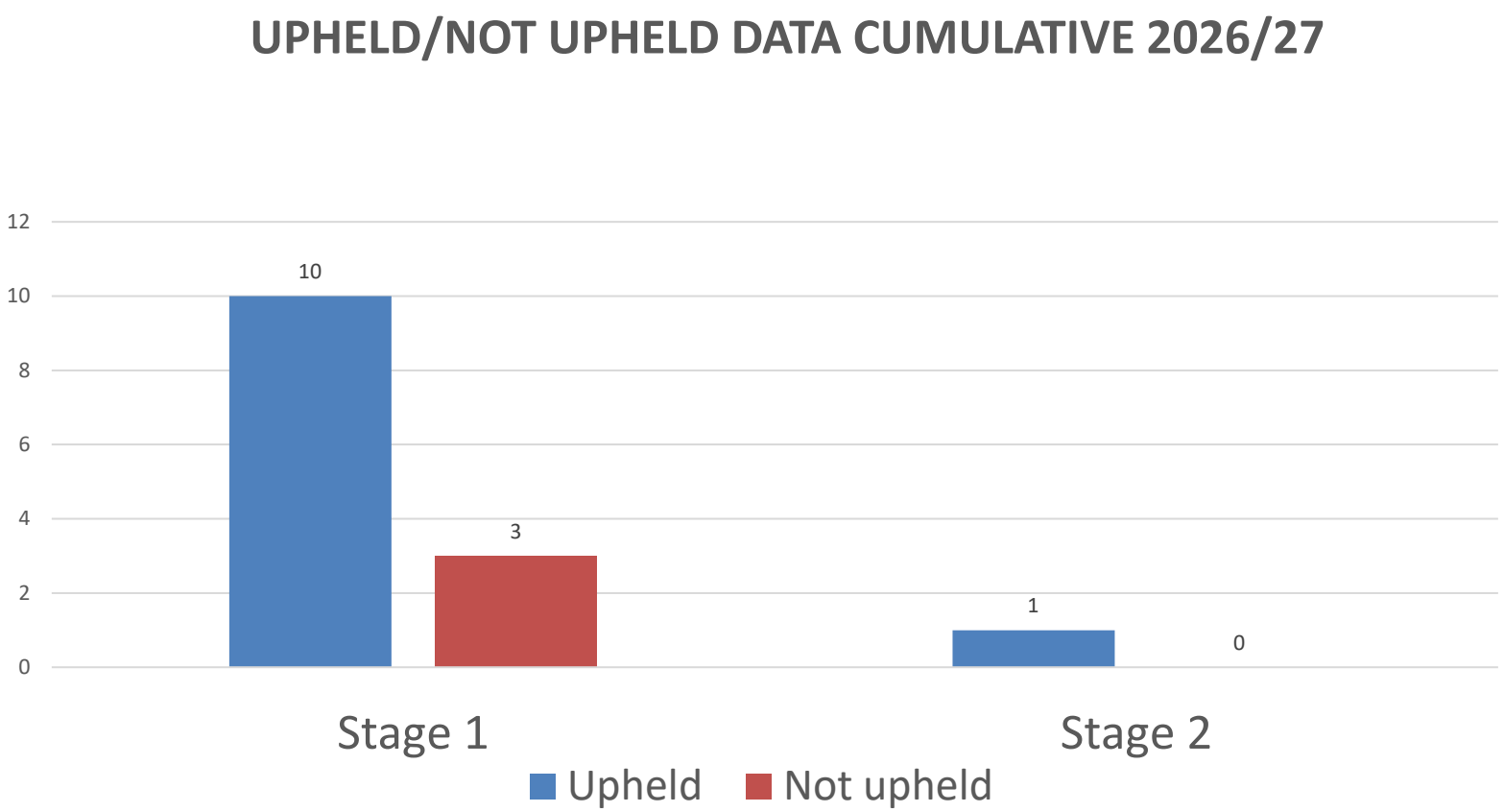
ASB Cases by Type in Q1



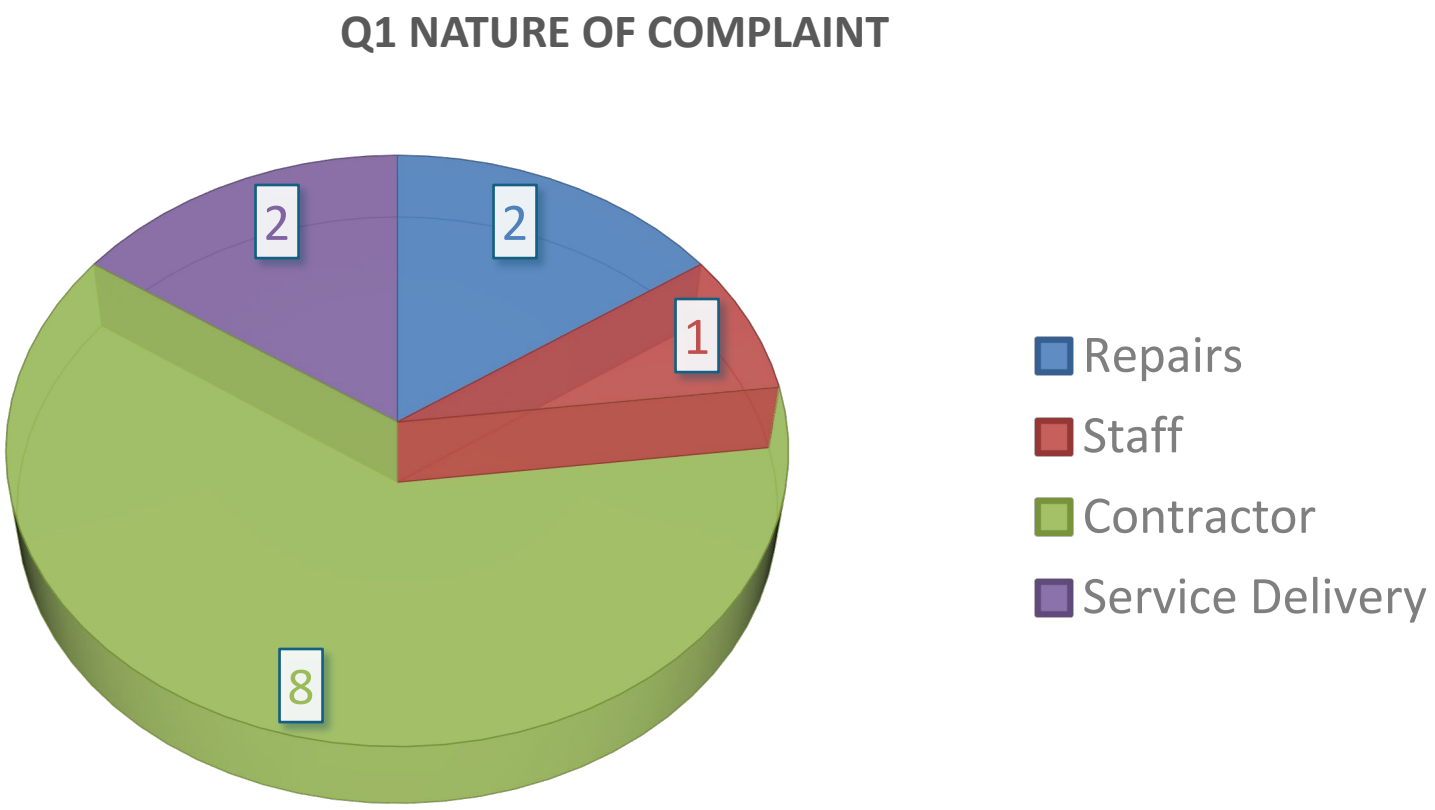
Complaints/Compliments/Disrepair in Q1



Complaints – Upheld and Not Upheld in Q1



Complaints – Nature of Complaints in Q1



Manningham Housing Association

Property Services Update – Gas Compliance, Responsive Repairs, and Planned works

Person: Head of Property Services
Date: 30 September 2026

Gas Compliance

Gas safety remains one of MHA's highest priorities.

Although there were service delivery challenges during the early stages of the current gas servicing contract, performance improved significantly between February and September 2026. Throughout this period, MHA maintained full compliance with its legal responsibilities.

Key points include:

- 100% of required gas safety inspections have been completed across MHA's housing stock.
- Following discussions with the current contractor, PH Jones, the contract will end by mutual agreement on 1 October 2026.
- A review of the previous procurement exercise was undertaken and discussions held with alternative contractors.
- YPM has been identified as the preferred contractor due to its knowledge of MHA properties, competitive pricing and ability to commence services from 1 October 2026.
- Subject to final contractual arrangements, YPM will provide gas servicing and maintenance services until March 2029.

Residents should be assured that gas safety compliance has been maintained throughout this transition process.

Compliance & Responsive Repairs

Table 1 – TSMs Management information - score at period end						
KPI Ref	Performance Measure	Tolerances	Target	Benchmark	2024-25 Actual	2025-26 Actual - Q1
BS01	Annual Gas safety checks completed	100%	100%	100.00%	100.00%	100.00%
BS02	Proportion of Fire risk assesments due that have been completed	100%	100%	100.00%	100.00%	100.00%
BS03	Proportion of Asbestos Surveys for properties built pre-2000 that have been carried	100%	100%	100.00%	100.00%	100.00%
BS04	Proportion of Legionella risk assesments due that have been completed	100%	100%	100.00%	100.00%	100.00%
BS05	Proportion of Lift Servicing inspections carried out	100%	100%	100.00%	100.00%	100.00%
RP01	Percentage of homes that do not meet the Decent Homes Standard	0%	0%	0.40%	0.00%	0.00%
RP02.1	Proportion of non emergency repairs completed within timescales	100%	86%	85.90%	85.40%	86.10%
RP02.2	Proportion of emergency repairs completed within timescales	100%	96%	95.90%	97.90%	91.60%

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Responsive Repairs

LEARNINGS & ACTIONS:

- For the 1st quarter of this year 2026-27, repairs target for non-emergency repairs is above the target of 86%, we are currently on 86.10%. A decrease from last years of 88.4%.

- Emergency repairs for the 1st quarter were below the set annual target of 96%, currently at 91.60%, improvement from last years 89.6%.

- Specific contractors have been identified and plans are being prepared to ensure targets are met.

- A review of the delivery, monitoring and reporting of responsive repairs is to be undertaken later in the year and findings will be shared with the forum.

Planned Maintenance Update

- The kitchen programme is currently on site, commencing in July, with 54 replacements to be completed by mid February.
- The bathroom programme, with 23 replacements planned is due to commence in September, with completion due by the end of the year.
- External redecoration to 230 homes commenced this year, with completion expected by November end. A further 110 have also been included, carried over from last year.
- Doors to 5 properties and windows to 17 properties are being procured with anticipated start date in late November.
- All tenants have or will be informed in writing of the impending works

ANY QUESTIONS?

Manningham Housing Association

Policy Reviews

Compensation and Tenancy Policies

Tenant Forum • Nadim Khaliq

30 September 2026

A better tomorrow

SECTION 01

The Compensation Policy

COMPENSATION POLICY

DISCRETIONARY OR GOODWILL PAYMENTS

The right remedy matters.

It may be an apology, practical help, replacement, goodwill or payment.

APOLOGY
Acknowledgement

PRACTICAL HELP
Resolve the issue

REPLACEMENT
Replace damaged items

GOODWILL
Discretionary gesture

PAYMENT
Where appropriate

Fair, proportionate and based on the facts.

Source: Compensation Policy — Clean Version, Sept 2026

When compensation may apply

1

SERVICE FAILURE

Service below the expected standard

2

TIME & TROUBLE

Extra effort to resolve the issue

3

DISTRESS & INCONVENIENCE

Avoidable disruption or upset

4

FINANCIAL OR OTHER LOSS

Loss caused by an MHA service failure

Each case is considered on its facts.

COMPENSATION POLICY

How we decide if compensation is due



1	2	3	4	5
Impact	**Duration**	**Effort**	**Experience**	**Loss**
What happened?	How long?	Time & trouble	Distress caused	Evidence of loss

UP TO £600 Head of Service

OVER £600 Director

Offers stay open for 28 days.

Guide bands

£50–£100	**Minimal, short-term impact**	Minor failure not properly acknowledged or resolved.
£100–£600	**No permanent impact**	Failure adversely affected the customer.
£600–£1,000	**Significant impact**	Significant physical or emotional impact.
£1,000+	**Severe, long-term impact**	Serious MHA failings.

Guides only — not automatic awards.

COMPENSATION POLICY

Obligatory Compensation

HOME LOSS

Permanent move required by MHA for redevelopment, improvement or demolition.

Usually requires 12 months' residence; repair-only moves normally do not qualify.

Set by law.

DISTURBANCE

Reasonable costs or losses from a temporary or permanent move during works.

Based on the circumstances and evidence.

See the full policy and Decant Policy.

EXAMPLES OF COMPENSATION TO RECTIFY SERVICE FAILURES

01	**Damaged decorations**	DIY vouchers for contractor damage.
02	**Damaged carpet**	Payment towards replacement.
03	**Service-charge failure**	Adjustment, credit or reimbursement.
04	**Loss of heating**	Temporary heating where needed.
05	**Home partly uninhabitable**	Alternative accommodation may be considered.

INSTANCES WHERE COMPENSATION WILL NOT BE CONSIDERED

RESPONSIBILITY

- Tenant-responsibility repair
- Caused by the tenant, a third party or a tenancy breach

ACCESS & UPDATES

- No access to the home
- Explained delay with regular updates

CONTROL & DUPLICATION

- Extreme weather or another event outside MHA's control
- Court payment already made, or agreed action completed

Quick fixes with little or no impact will not usually qualify.

COMPENSATION POLICY

Claims Process

1. **REPORT**
   Report promptly
2. **CLAIM LIMIT**
   Usually within 28 days; latest 6 months
3. **RESPOND**
   Reply within 28 days
4. **PAYMENT**
   BACS within 28 days of acceptance

EVIDENCE TO PROVIDE

- Proof of ownership and value
- Damage evidence and repair estimates
- Crime reference number, if relevant

HELP MHA ASSESS IT

- Allow inspection access
- Explain any delayed response
- Consider contents insurance

Source: Compensation Policy — Clean Version, Sept 2026

SECTION 02

The Tenancy Policy

Four tenancy types

STARTER

Usually a 12-month trial; normally converts to assured, may be extended by six months or ended lawfully.

ASSURED

Long-term security while the home is your main home and the agreement is followed.

AFFORDABLE RENT

Rights normally match starter or assured status; rent may be up to 80% of market rent.

JOINT

Both tenants share all obligations. Name changes are exceptional.

Your agreement confirms the rights that apply.

Tenancy Sign-Up and Information

MHA WILL EXPLAIN

- Tenancy type, rent and charges
- Rights and repair duties
- Occupation rules and breach consequences
- Available support

TENANTS SHOULD

- Read and question the agreement
- Use the property as your main home
- Pay charges and care for the home
- Ask early for support or adjustments

Information must be accessible.

Tenancy Support

MHA prioritises early help and tenancy sustainment.



SPOT ISSUES EARLY
Rent, conduct, safety or support

TALK & LISTEN
Understand needs and barriers

OFFER SUPPORT
Work with council and partners

AGREE ACTION
Explore reasonable options

ENFORCE IF NEEDED
Serious breach or continuing risk

If a tenancy cannot continue, MHA will help reduce homelessness risk.

How tenancies can pass to another person

SUCCESSION

A tenancy may pass after death. MHA checks eligibility and evidence, then gives a written decision.

ASSIGNMENT

Transfer is allowed only where law and the agreement permit, including exchange or court order.

MUTUAL EXCHANGE

Eligible tenants may swap homes with written landlord consent and completed legal documents.

Never sublet or transfer the home without required written permission.

Mutual exchange process

1. **CONFIRM ELIGIBILITY**
   Starter tenants normally wait until assured.

2. **APPLY**
   MHA checks tenancy, rent, conduct, need and property condition.

3. **VIEW & COMPARE**
   Compare the home, area, costs, repairs and rights.

4. **WAIT FOR CONSENT**
   Move only after written consent and legal completion.

FREE SEARCH TOOL

MHA tenants can use HomeSwapper free.

ASK BEFORE YOU COMMIT

Get independent advice if rights may change.

Ending a tenancy

WHEN A TENANT LEAVES

1 Give written notice — usually four weeks.

2 Prepare the home — repairs, clearance and inspection.

3 Close the tenancy — rent, keys and contact details.

PROTECTING SOCIAL HOMES

MHA investigates suspected fraud fairly.

- Unlawful subletting or non-occupation
- False applications or abandonment
- Unauthorised assignment or occupation

Legal action may follow.

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HOUSING ASSOCIATION

Social Tenants Access to Information a.k.a - STAIRs

Social Tenants Access to Information a.k.a STAIRs

What is STAIRs?

- 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 organisations website; the information must be accessible and understandable.

- 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.

STAIRs Phase 2 – Requests for data

- Tenants only *(as the sector does not fall under the FOI Act)* from the 1 April 2027 can contact Manningham Housing Association to make a STAIRs request.

- Requests from tenants must be regarding how we manage **your** home. Note: most general information should already be published.

- We do not have a duty to provide new information, but we must present information we hold in an accessible understandable format.

STAIRs Policy

- We have created a policy using the National Housing Federations Model policy.
- The policy presented for review (on MHA website) documents the following:
  - Aim of the policy.
  - The Rules of STAIRs - publishing and requests for information requirements.
  - MHA approach to publishing information and our response time to requests.
  - What we cannot share;
  - and what a tenant can do if they are unhappy with our response to a request for data.

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.

The draft policy will be issued to the October Customer Experience Committee for final approval before it is implemented and accessible on our website for all tenants.