

North
London
Muslim
Housing
Association



Annual Report
1993/4

The year has been a successful one and our New Build Scheme at Gujarat House was completed within the agreed budget and planned timescale. The property was formally opened in July 1994 by Sir George Young, the Minister of Housing who was one of the Guest Speakers. The Housing Corporation has continued to support the Association in our aim to meet housing need of the local Community. We also enjoy support from the London Borough of Hackney and the London Borough of Waltham Forest and hope that they will continue to support us. My report would not be complete without mentioning the two pioneers, Mr Anthony Kendall who was the first Chairman of NLMHA in 1988 and who now dedicates his time as a Co-opted member on the Management Committee, and Mr Tony Shoults our second Chairman from 1989 to 1993, who continues to support us as a member of the Management Committee.

Chairperson's Report

During this my first year as a Chair, I have found the work very interesting but demanding. The members of the Management Committee are truly dedicated in their commitment to the Association. The Committee members have certainly gained much experience in understanding and fulfilling their role. Our staff have also shown commitment to their job and have worked hard to achieve the objectives of the Association. We have further developed the Association's procedures and have revised and formed new Policies to ensure that we provide a fair and accountable service to all our customers.

We have positively encouraged black and ethnic minority contractors and consultants to become appointed on our select list without compromising the Housing Corporation's performance criteria, fairness to other service providers and value for money and quality. As the Association continues to grow we see a need to increase the number of Sub-Committees to ensure that issues are dealt with the necessary attention to detail. To-date we have 100 units under our management and this will increase to 170 units by the end of this financial year. This has been achieved in a relatively short space of time.

This will enable the Association to play a vital role in the Housing movement, and continue to secure Private Finance with confidence from Bankers, Building Societies, Financial Institutions and other lenders. I have no doubt the Association has proved its ability in delivering a quality product within the agreed budget and planned time scale. We would request and hope that the Housing Corporation, the London Borough of Hackney, the London Borough of Waltham Forest and other large Housing Associations will provide us with the necessary help and support to achieve our objectives.

Mohammed Munaf Zina
Chairman



*Tony Shoults,
relinquishing his
position to the new
Chair of NLMHA,
Mohammed Zina*

Director's Report



Anthony Majer, Chief Executive of the Housing Corporation at a meeting with NLMHA, pictured with Yusuf Hafesji, Director of NLMHA

North London Muslim Housing Association aims to provide housing for people in housing need who are on low incomes. The Association was set up to provide housing primarily, but not exclusively, for Muslim people of all denominations

The preceding year has been another successful year and

the Association has continued to achieve its aims and objectives. We are now part of two Estate Action Schemes, one in Waltham Forest on Priory Court and another in Hackney on Holly Street. In addition to this, we are also developing schemes in our own right.

We had a very successful scheme opening of Gujarat House, opened by Sir George Young which is featured on the front page of this Annual Report. The decline in the Housing Corporation's Approved Development Programme continues to be a concern to the Association. The drive towards incentive and Low Cost Home Ownership schemes is of particular concern. Most of our tenants are economically inactive and are unable to tap into this resource. We share the concerns expressed by our Local Authorities.

I would like to thank our Management Committee for their unstinting work and commitment to the Organisation. Similarly, I would like to thank the Housing Corporation, Hackney Council and Waltham Forest Council for all their help and assistance.

Yusuf Hafesji
Director



Left to right: Dianne Abbott MP, Sir George Young, Mohammed Zina and Duncan Bowie at the unveiling of the plaque at Gujarat House

Our Goals are to provide first class services and operate Top Quality Management and Accountability. **Our Customers** are our reason for existing and remain uppermost in our thinking and actions. **Our obligations** are to keep our tenants well-informed of our services, plans, decisions and actions and to offer vision and support and recognise our responsibilities towards our community. **Our Action** is to take full account of our tenant's views when determining the type, level and cost of services. **Our Services** are responsive to complaints and remedy breakdowns as soon as possible. **Our Suppliers** are required to be mindful of our commitment to high quality service and goods, treated fairly as if they were our customers.

Managing Housing and Caring About Tenants

Our Organization is:

- ★ community-based
- ★ flexible
- ★ innovative
- ★ able to manage issues in a changing environment
- ★ well-led and enable all staff to feel they belong to one organization.

Our Staff are:

- ★ always prepared to listen
- ★ treated with respect and fairness
- ★ encouraged to do well
- ★ fulfil their potential on behalf of the organization
- ★ provided with meaningful jobs which are satisfying and enjoyable to them
- ★ offered equal opportunity in training, development and career structures



Tenants from Balcorne Street E9

Our Commitment is:

- ★ to treat all people equally, without prejudice or discrimination
- ★ to treat fairly our tenants, staff and the public regardless of their colour, race, gender, sexuality, age, political affiliation, creed, disability, marital status or ethnicity:-

In Housing: Assessment; allocation; access to good quality, affordable homes and housing.

In Service: Quality maintenance; repairs; response in setting disputes; addressing needs.

In Education: Training and development.

In Employment: Access to benefits and career prospects.

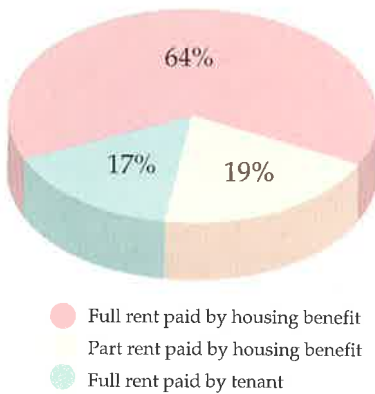


New tenants at Ambleside Close, off Clyde Place E10. Ten 3 bedroom houses developed by Circle 33 transferred to NLMHA at completion

Rents and Tenants

Our rents compare relatively favourably with those being charged by larger associations. However, rents for larger family units are higher than the norm, due to the following factors:

- a) Our homes have especially designed features to meet the needs of our client group.
- b) We are unable to pool the rent.



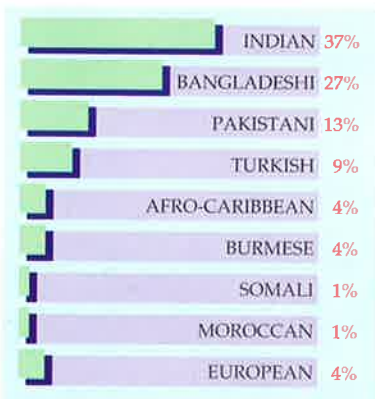
Rent Arrears

The general efficiency of the Association is probably best shown by our record on rent arrears.

North London Muslim Housing Association has kept tenant arrears at below 1%. Very few associations are able to match our record. The figures are shown below.

The Association has virtually no losses on voids. The only voids have occurred at handover stage whilst we are waiting to receive nominations from the Local Authorities. Although, even this figure is exceptionally low at 0.38%.

- **TENANT ARREARS = 0.43%**
- **HOUSING BENEFIT ARREARS = 2.27%**



Our Tenants

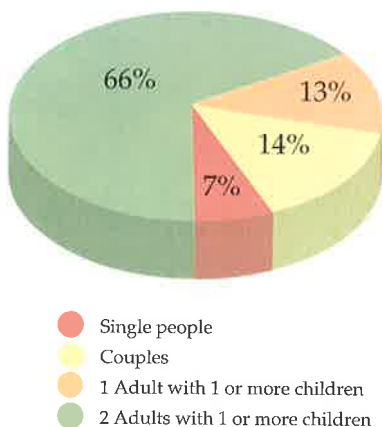
The Association provides houses principally for the Muslim Community, but it does house all those in a housing need.

Tenants are nominated to NLMHA from the London Boroughs of Hackney and Waltham Forest. A small number are referred to us by the North London Muslim Community Centre.

Recently the Councils have asked for all the units to be given to their nominees in return for land and property which they provide on very nominal or nil value basis.

The Department of Environment and the Housing Corporation would like to see more houses built on less Housing Association Grant. This approach could reduce flexibility and break the links which NLMHA has fostered with the Local Community.

New lettings 1993/94



Housing Management

North London Muslim Housing Association recently appointed a trainee Housing Officer who provides support to the new and existing tenants. To get the best from the association, the Housing Officer will spend considerable time giving advice on Benefits and assist tenants to fill appropriate forms and help them to settle down in new areas.

New building at Halcroft Road scheme visited by Bernard Crofton Director of Housing London Borough of Hackney, Ahmed Mapara NLMHA Development Officer, David Thomson, Comprehensive Estate Initiative Director and Yusuf Hafesji NLMHA Director,



Maintenance

MAJOR REPAIRS: Provisions have been allowed for under designated reserve. This in accordance with the statements of recommended practice.

CYCLICAL REPAIRS: The association will embark on its first cyclical repairs programme in 1995/96 now that some of its stock will be four and half years old. The focus of our work will be on preventative maintenance rather than response maintenance.

Currently, most of our repairs fall within the defects period and as such it is the developing contractors responsibility to remedy the works.

All our housing stock is concentrated in:

- The London Borough of Hackney and
- The London Borough of Waltham Forest

All our potential tenants are:

- Nominated to us by the Local Authorities and/or
- Referred to us by the North London Muslim Community Centre

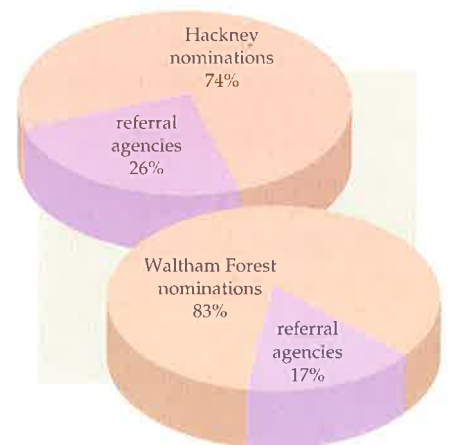
Working in Partnership with Local Authorities

We recognise the enabling role of the Local Authorities we work with. To this effect we have more than fulfilled our obligations by providing our Local Authorities with significant nominations.



Housing Stock

Stone laying ceremony of the Geruan Hospital site: from left to right, Peter Dixon, Hon Treasurer New Islington & Hackney Housing Association, Yusuf Hafesji NLMHA Director, Richard Macfarlane Dalston City Partnership Cllr, Josh Lamb LBH representative the Mayor of Hackney, Nick Raynsford MP and John McCafferty, Leader of LBH



Tenants from Priory Court, Walthamstow, visiting Holly Street, Hackney

Development

Skills in Development



Rehab development of a derelict property purchased from London Borough of Hackney for conversion

North London Muslim HA has carried out 70% of all its Development Programme. The remaining 30% has been developed by larger associations acting as Development Agents.

The Association is actively involved in the Consortium Development of the Holly Street Estate and the German Hospital site. The support from Consortium members has given NLMHA a lot of confidence and the scope to broaden its experience.

Our thanks also go to Newlon Housing Group, Circle 33 H.T., Samuel Lewis H.T., East London Housing Association and Metropolitan H.T. for their continuing support and encouragement.

Stock in Development

The London Borough of Hackney:

- 98 units in development [no stock transfer]
- working in two Consortiums involved with:
 - i) Holly Street Estate and
 - ii) the German Hospital



New build scheme at Halcroft Road E9 design & build contract

The London Borough of Waltham Forest:

- No development in 1993/94 or 1994/95 but there is a pre-allocation of 18 units in the Comprehensive Estate Initiative for 1995/96
- stock transfer of: 10 units from Circle 33 H.T., 20 units were promised in 1992/93 and 1993/94 by East London Housing Association, but we have no further news on these.

We have been disappointed with the general lack of activity surrounding stock transfers from larger associations. We would like the Housing Corporation to put more pressure on the larger associations to transfer stock.

We will be asking the Housing Corporation to increase the size of our allocation to meet the demands of our Community. A continuing development programme will help with our financial viability.

We are continuing to build our links with larger housing associations. We always seek to ensure that we retain maximum allowances from our Development Agents. It is important for larger associations to realise that we need these funds to build up our reserved.

NLMHA has 100 units in Management - by the end of 1994/95 there will be approximately 170 units in Management. We need 60 units per year to become viable and out of revenue support.

Finance & Report

Private Finance – borrowing

North London Muslim Housing Association is now developing its schemes on a Mixed Funding basis. We have negotiated private finance from the following lenders.

Nationwide	£755,388 based on variable interest rate.
THFC	£1,000,000 on a fixed interest rate of 8.625% at a discount of £11.1214 on the issue per £100.
Bradford and Bingley	An offer of £1,250,000 loan in principle.
Royal Bank of Scotland	An offer of £2,000,000 in principle for our 1994/5 schemes.

Income and Expenditure Account for the Year Ended 31 March 1994

	31.3.94	31.3.93
	£	£
INCOME		
Net Rent & Service Charges	246,563	102,712
Surplus (deficit) on Development Administration	6,040	(348)
Surplus on other income & expenditure	31,705	36,374
	<u>284,308</u>	<u>138,738</u>
EXPENDITURE		
Management Expenses	32,361	10,861
Maintenance & Service Charge	17,151	9,345
Mortgage Interest	17,535	29,208
Rent Payable	33,427	1,250
	<u>100,474</u>	<u>50,664</u>
Net Surplus (deficit)	183,834	88,074
Transfer to designated reserve	(59,672)	(31,347)
Revenue Reserve	124,162	56,727
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Balance Sheet as at 31 March 1994

FIXED ASSETS		
Tangible Assets	7,900,223	4,684,481
Less Housing Association Grant	7,088,447	4,255,024
Total Fixed Assets	<u>811,776</u>	<u>429,457</u>
Net Current Assets	333,563	181,644
Total Assets less current liabilities	<u>1,145,339</u>	<u>611,101</u>
FINANCED BY		
Loan	799,967	449,564
Share Capital	101	100
Revenue Reserves	233,158	108,996
Designated Reserves	112,113	52,441
	<u>1,145,339</u>	<u>611,101</u>

The Association's Financial Position

North London Muslim Housing Association has continued to build on the successes of the preceding year. The Accounts at 31 March 1994 show reserves of £345,271. The Association's tangible assets have also increased from £4.6 Million to £7.9 Million.

- We are anticipating another successful year, with extensive support from both the Housing Corporation and the Local Authorities.
- We are seeking to improve our position further by negotiating stock transfers from the larger housing associations.
- The Association's internal control has always been good and our excellent track record is reflected in the good Management Letter from the Auditor.

Members of the Board

M.M. ZINA
Chairperson
*Former Senior Housing adviser LBH,
Shelter Campaigner for Homeless.
Owner of Lettings Agency since 1992.*

N. PATEL
Vice-Chair
*Housing Manager LBI, HND
in Business*

I. BAWA
Secretary
*Bachelor of Commerce (B.Com)
Community Centre Co-ordinator*

E.D. AMERAT
Treasurer
*BSc, AMIEE, MFITCE, MIBTE, BT
Senior Executive Engineer*

H. BULBULIA
Committee Member

F. BHAM
Committee Member

I. ZINA
Committee Member
LLB (Hons) Barrister at Law

O. GHANTI
Committee Member
BA (Hons) Barrister in Law

M. HINCH
Co-opted Member
*IPFA MBA, Finance Director NHT 1993,
Finance Director HC 1988-92*

A. BAWA
Committee Member
*Trainee Housing Manager (PATH)
BSc Genetics, Graduate Dip in Housing*

M.Y. PATEL
Committee Member
BCom. Bank Accountant

S. PATEL
Committee Member
*BTec Diploma in Computers, Electrical
Engineer*

T. SHOULTS
Committee Member
*BA (Hon) CANTAB - Economics, Dip
Town Planning. Former Director of
Housing LBH*

A. KENDALL
Co-opted Member
*Chief Executive, Media Charity. 20 yrs
involvement in Housing movement.
Former Councillor LBH*

A. ST CLAIR-MILLER
Co-opted Member
*20 yrs in Local Government employment.
12 yrs elected Councillor, 4 yrs in LBH*

C. ARCHER
Co-opted Member
*BSc (Hon) Geology. 10 yrs Housing
experience. 5 yrs Development
experience*

E. GHANCHI
Committee Member



*Comprehensive Estate
Initiative Scheme at Holly
Street signing ceremony
between five Associations,
Laing and the London
Borough of Hackney*

BANKERS:

Midland Bank plc
*Stamford Hill
160 Clapton Common
London E5 9AH*

AUDITORS:

Valentine Marke Stevens
*Oak House
49a Uxbridge Road
London W5 5SB*

SOLICITORS:

Devonshires
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London Wall
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Field Fisher Waterhouse
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London
EC3N 2AA*

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