



North London Muslim  
Housing Association

# *Creating Your Community*

Annual Report  
**2010-2011**

- **About Us** pg 2
- **Chairman and Chief Executive** pg 3  
Joint message
- **Customer Service** pg 4  
Our Objectives  
Participation, involvement and empowerment  
Monitoring our Local Offer
- **Our Homes** pg 6  
Quality of Homes  
Repairs and maintenance
- **Tenancy** pg 8  
Tenancy  
Rents  
Allocations and Voids
- **Our Communities** pg 10  
Neighbourhoods  
Apprenticeships  
Partnerships
- **How Tenants Rate Us** pg 12
- **Our Finance** pg 14  
Financial summary
- **Our Team** pg 15

# About NLMHA

North London Muslim Housing Association (NLMHA) works amongst some of the capital's most vibrant cultural and artistic communities, and is on the doorstep to central London.

The Association emerged in response to the needs of the Muslims for social housing, and, since 1986, has developed into a significant provider of housing. We are now amongst the top performing housing association in North East London.

As a key player in the national housing and regeneration programme, NLMHA has articulated the needs and aspirations of our customers. We operate in several London boroughs, and own and manage 579 properties in Hackney, Waltham Forest, Newham and Enfield with 138 properties in development.

Our vision is to provide quality affordable homes and services, strengthen our communities and improve the lives of local people. We put our customers at the heart of everything we do and work with strategic partners to provide excellent housing services, decent homes in decent neighbourhood and strong support services.

Our dedicated staff deliver excellent services and our board members have a wide range of expertise which they use to steer the organisation with their strategic decisions.

We now find ourselves working in three of the five host boroughs for the 2012 Olympic Games and Paralympics, and we too are going for gold – a gold standard in everything we do!



# Chairman and Chief Executive

**It has been another year of incredible challenges, but also one of immense achievements.**

## **Top amongst these achievements are:**

We have performed very well in the economic climate and the impact it has on the public and private sectors. The impact of the recession on the communities we serve is significant. We have tailored our services to provide extra support for our vulnerable tenants.

We have also had to adjust to the uncertainty surrounding the new regulatory environment. Along with other Housing Associations we are continuing to adapt to regulatory changes and are assessing how the proposed shake up of the benefit system and the continuing economic downturn may impact on our tenants and residents.

This year we have produced a new style 'Annual Report to Tenants'. It has been produced with the assistance of our tenants, particularly the 'Tenants Scrutiny Panel', and its main purpose is to allow our tenants to find out

more about the services that they receive from NLMHA as their landlord, how we involve our tenants in shaping those services and how tenants can scrutinise our performance.

The quality of consultation between tenant groups, staff, board members and other partners throughout this process has been outstanding. We have produced our 'Local Offer' last year. The Local Offer is the basis for a new, more accountable, way of working, tailoring the services we provide to the tenants according to their need.

This Local Offer sets out the service promises to all tenants who live in our properties.

NLMHA is proud to maintain excellent 'Key Performance Indicators' (KPI's). We are delighted that not only have we achieved all our Key Performance Indicator (KPI) targets, but we have also exceeded many targets. Our yearly STATUS survey recorded significant improvements in how residents rate us.

We continually invest in our Board members and staff through training to make sure that our service delivery just keeps on getting better.

Within that context our commitment at NLMHA is as strong as ever, we will continue to contribute in the world of social housing. We are also continuing to expand with more properties in the pipeline and look forward to welcoming new tenants in the near future.

Our thanks to all those who have worked with us – our tenants who gave their time and valuable feedback to NLMHA, Board Members for their ongoing commitment, staff for their hard work and dedication, local authorities, partner Housing Associations, lenders, and the local community. We hope you will be inspired by our progress, and we look forward to reporting back next year.

## **Chairman & Chief Executive**

**Ashraf Hakim & Ahmed Mapara**

**Holly Street: Working in partnership to create a happy community**



# Customer Service

We are committed to putting our tenants at the heart of everything we do.

NLMHA benefits from its strong community base, good local contacts and excellent links with partner local authorities, who value our contribution in their areas. In providing excellent customer service we aim to be

a listening and flexible organisation, in tune with our customers and working in partnership with tenants and stakeholders, to adapt our services to diverse needs.

Our new website has been designed with feedback from residents to make sure they are always up to date with what we are doing, and to provide improved communications.

We received **six formal complaints** during the year, all of which were resolved through stage one of our complaints policies and procedures. **This was half the number of complaints received the previous year.**

Our formal complaints procedure enables us to identify any weaknesses. Results are fed back through our teams to help us continue to improve.

## Our Objectives

We have reviewed our customer service commitments to make sure they meet Best Practice and our Corporate Plan links in to local authority strategic priorities. Our corporate objectives are our highest priority.

They are to:

- develop new housing supply through Neighbourhood Renewal Assessments and other development partners
- manage tenancies through excellent service delivery
- invest in housing and maintaining Decent Homes standard
- encourage tenant involvement and empowerment
- work with tenants and partners to create safe and sustainable communities
- provide value for money services
- invest in our staff and their skills.

Access to training - participating in computer skill classes



Engaging young residents in arts and craft



**Lynn Road:** Maintaining a vibrant community



## Participation, Involvement and Empowerment

There are many ways in which tenants can become involved in helping us evaluate our customer service:

- joining our new Scrutiny Panel to help monitor our service delivery
- becoming a tenant representative on our Board of Management
- responding to our rolling programme of STATUS surveys of our stock
- taking part in regular consultation meetings/focus groups
- joining a local Tenants/Residents Group – or helping to set one up
- becoming a mystery shopper or taking part in estate inspections
- taking part in one of our programmes which include Employment and Worklessness, Education and Training, Healthy Lifestyle, Community Cohesion and Neighbourhood Safety.

## Monitoring our Local Offer

Tenants' involvement in our Local Offer did not stop with its publication. Our new Scrutiny Panel, made up of tenants from across the Boroughs in which we operate, is actively monitoring our performance – checking that we are meeting the targets that were set out in the Action Plan.

*Local offer competition winners selected by our Scrutiny Panel*



Our annual **STATUS** survey has shown that, by listening to what our residents have to say, we are improving what we do:

**Overall satisfaction with services from association 88%** up from 81% last year

**Overall satisfaction with tenants views taken into account 94%** up from 71%

**Overall satisfaction with service from staff 93%** up from 89% last year

**Overall satisfaction with being kept informed 96%** down from 99%

*Information and support at a residents open day*



*Reclaiming our green space - residents leading the consultation*



*Working in partnership with local providers and residents*



**"I am very impressed with how quick staff deal with queries. Everything is perfect! Me and my family are extremely pleased to be tenants of NLMHA."**

Vasilki Simos - Tenant



# Our Homes

## Quality of Homes

We have a track record for developing homes of a high standard and all our properties meet or exceed Decent Homes standard.

We have a further 138 properties in the pipeline, made possible through social housing grants and private finance (with £15m secured from Santander). They will provide us with an additional 59 social rent units in Hackney, 30 in Waltham Forest and 39 in Tower Hamlets, together with four new intermediate rent properties in Hackney and six shared ownership units in Waltham Forest.

We look forward to welcoming all our new tenants. The 39 units in Tower Hamlets will be NLMHA first units in the Borough.

We benchmark our homes by sharing best practice and expertise with North River Alliance and other Housing Associations to maximise efficiency.

## Repairs and maintenance

During the year we received 1504 requests for repairs from our tenants. These were in the following categories:

Emergency	102
Urgent	984
Routine	418

NLMHA is one of very few Housing Associations to carry out a 'Tracker' survey. It means that after almost every repair we aim to call the customer, to ask them to rate our repairs and maintenance service. This means we have an accurate day-to-day picture of how we are performing. Under this measure:

**Repairs completed by our contractors on their first visit: 91.24%**

**88% of our tenants (up from 71%) are satisfied with repairs and maintenance.**

<b>Completion rates were:</b>	
Emergency	98%
Urgent	96%
Routine	96%

We achieved 97.4% of annual gas inspections. Gas inspections are a legal requirement and tenants are reminded that they must allow us access to service their boilers and other gas appliances. Regular Estate inspections are in place. All communal areas meet all applicable statutory health and safety requirements.

*"Everyone at NLMHA are very friendly and polite. They really do care about meeting and supporting tenants' needs. I am very pleased to be part of this great housing association"*

*Ms Natasha Abbey - Tenant*

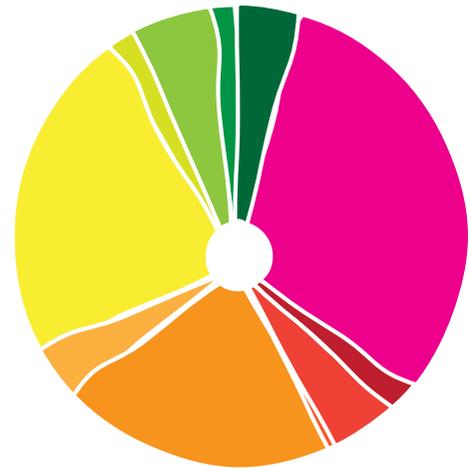
**Gazelle House: Shining example of a cohesive community**



### Annual statistics on repairs and maintenance 2010/11

Repairs works carried out in %

- Carpentry 4%
- Plumbing 30%
- Pest Control 3%
- Glazing 5%
- Decoration 0.5%
- Electrical 22%
- Drainage 4.3%
- General 23%
- Roofing 1.6%
- Heating 5%
- Tiles 1.6%



Planned Maintenance programme

During 2010-2011 we spent £252,358 on planned maintenance. These included upgrading:

- Kitchens*
- Bathrooms*
- Roofs*
- Doors & Windows*
- Boilers*

Inspections:

- Post inspections carried out 7.6%
- Pre inspections carried out 11%



**Gosse Court:** A lively, linked-in community

# Tenancy

## Tenancy

We work closely with local authorities on lettings, estate management, ASB and other issues. NLMHA only issues 'assured' tenancies, the most secure form of tenancy. We have provided strong support services to our vulnerable tenants to ensure their tenancies are maintained. Eviction is the last resort for NLMHA.

<i>Allocations</i>	Council Nomination	Internal Transfer	Referral Agency	Mutual Exchange	New Built	Re Let	Number of Properties
Borough							
Hackney	6	5	2	0	0	14	13
Newham	4	1	0	0	0	5	5
Waltham Forest	1	2	0	1	0	3	3
Enfield	0	0	0	0	0	0	0
Barking & Dagenham	0	0	0	0	0	0	0
Tower Hamlets	0	0	0	0	0	0	0
Redbridge	0	0	0	0	0	0	0
<b>Total</b>	<b>11</b>	<b>8</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>22</b>	<b>21</b>

## Empty properties (Voids)

1 April 2010 to 31 March 2011

Number of Properties	Void Turn Around Period
6	1 Week
6	2 Weeks
5	3 Weeks
1	4 Weeks
1	5 Weeks
2	6 Weeks

Total Properties 21

Average letting period for 2010 – 2011 was 2.57 week.

## Rents

All rents are set in accordance with the Government's rent restructuring framework entitled 'rent influencing regime'.

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
<b>*A</b>	102.93	103.00	98.10	98.23	99.84	100.48	96.15	99.23	104.10	101.21	99.98	107.14
<b>B</b>	4.13	3.89	3.93	3.89	3.85	3.99	4.18	4.24	3.94	4.00	3.99	3.73

\*A is % of rent collected. B is % rent arrears.

The percentage of rent collection in this financial year was 101%

"Very happy with the service that staff are providing. NLMHA have got an excellent team."

Mr Abdul Razak Shaikh - Tenant

Seven Sisters: A close knit diverse community



*Our strength is in a strong and diverse board of management with specific expertise in social housing*



# Our Communities

**In a many ways we are making a positive impact on people's lives.**

## Neighbourhoods

To provide an excellent service to our customers, NLMHA has been working in partnership with external service providers to meet the needs of individual tenants. This in turn has helped improve the quality of livelihoods and has helped strengthen our communities.

We have established tenants groups in all estate-based properties and they go from strength to strength, helping to build community spirit and feeding back on services we offer.

During the year we have had many multi faith celebrations bringing our diverse communities together. Our women's group has been meeting on a weekly basis to take part in sewing classes.

We have been working in partnership with Ignite Peers in order to engage our young residents in playing football, going on trips and much more. We are working with Kreative Expression In Motion to provide afterschool clubs to give children a better start.

In order to promote healthy lifestyles we have held gardening programmes on our estates, planting seeds with tenants so they can eat their own organic produce and helping our communal areas to flourish!

We continue to work with local authorities and other organisations to provide positive support for people through courses such as English for speakers of other languages (ESOL), training on employability skills and computer support.

We received 23 reports relating to Anti Social Behaviour (ASB) in 2010 - 2011, a welcome fall from 33 the previous year. All cases have been successfully responded to and the cases closed.

*"We are delighted to have recently been able to offer National Apprenticeship opportunities in nearly 200 skills"*

**Involving the next generation**

**Topaz House:** Striving towards a sustainable community

*Women's Group bringing their community together*



## Partnerships

Our partnerships with the London Boroughs we operate in remain strong as we use our expertise to meet the special needs of residents of all ages, faiths and cultures.

We operate a zero tolerance approach to ASB and work with tenants and other public agencies to prevent and tackle ASB wherever we have properties. We have an early intervention policy to prevent cases escalating.

## Apprenticeships

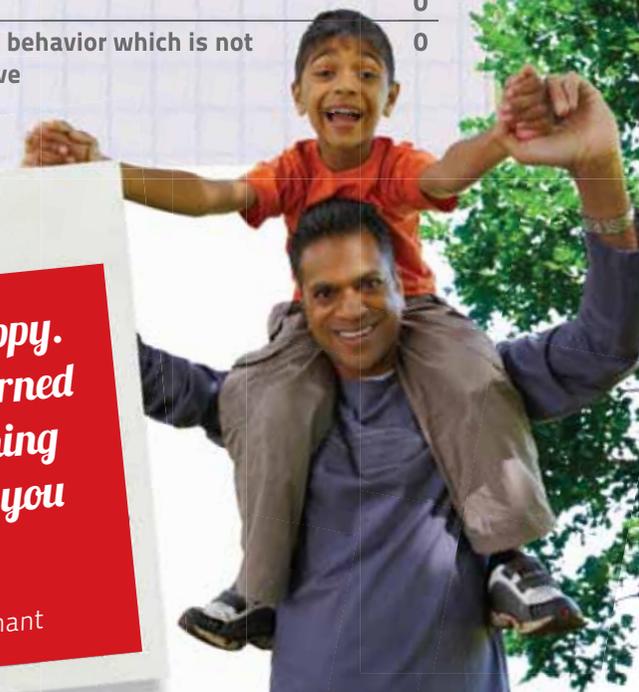
Along with the North London Muslim Community Centre, and in partnership with Prentice, we have been able to offer National Apprenticeship opportunities in nearly 200 skills from building and plumbing to customer care and administration. The scheme continues this year with free funding for 16-24 year olds and the opportunity to earn as you learn.

ASB CATEGORY	NUMBER
Noise	3
Neighbour Nuisance	2
Verbal Abuse	1
Hate related incident	0
Vandalism and damage to property	1
Domestic Abuse	0
Physical violence other than domestic abuse	0
Criminal damage	0
Environmental	1
Drug related nuisance	0
Alcohol related nuisance	0
Pets and Animal nuisance	1
Vehicle nuisance	2
Littering or Fly tipping	3
Garden nuisance	0
Misuse of Communal and Public space	9
Prostitution	0
Any criminal behavior which is not covered above	0



*"We are very happy. Our lives have turned around since joining NLMHA. Thank you so much!"*

Ms Bernice Trower - Tenant



# Key findings

from STATUS survey  
2010 - 2011

## How tenants rate us

Our rolling STATUS satisfaction survey has shown a leap in satisfaction during the past year in the service we provide to tenants.

Our Tracker survey, which looks at how our repairs and maintenance survey is performing on a day-to-day basis, confirms we have made big improvements.

By responding to our surveys, tenants have been helping us to understand and respond to needs and to allocate resources where they are needed most – and that in turn has led to improved services.

A big 'Thank You' goes to all tenants who responded to surveys during the past year. We are encouraging even greater levels of response and involvement from our tenants so that we can continue to improve!



*Very satisfied* 53%

*Fairly satisfied* 35%

*Neither* 2%

*Fairly dissatisfied* 8%

*Very dissatisfied* 2%

*Tenants happy with repairs  
and maintenance - 88%*

Overall satisfaction of our services **88%**

Tenants satisfied their views have been taken into account **94%**

Tenants satisfied with service from NLMH-A staff - **93%**

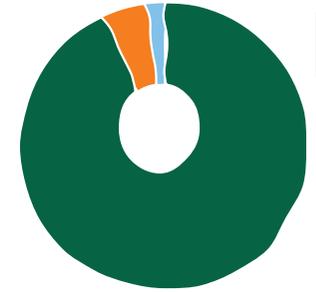
Tenants happy they are kept informed - **96%**

*"The team at NLMH-A are very helpful. I can see major improvements from the past. I have immediate response when I call the office now"*

Mr Abdul Raheim - Tenant

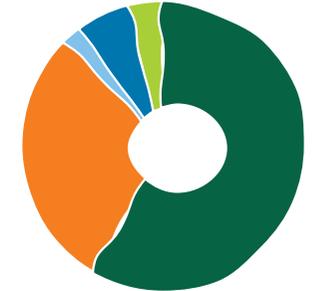
Satisfaction of Service from staff

- Helpful 93%
- Unhelpful 5%
- Neither 2%
- Can't remember 0%



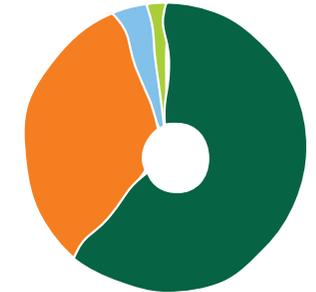
Overall satisfaction of Repairs

- Very satisfied 58%
- Fairly satisfied 30%
- Neither 2%
- Fairly dissatisfied 6%
- Very dissatisfied 4%
- No opinion 0%



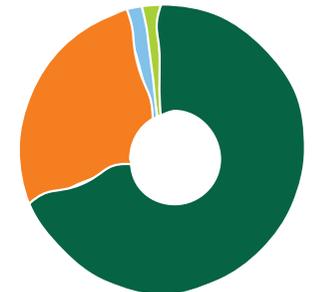
Satisfaction of Tenants views being taken into account

- Very satisfied 61%
- Fairly satisfied 33%
- Neither 4%
- Fairly dissatisfied 0%
- Very dissatisfied 2%
- No opinion 0%



Satisfaction of keeping Tenants informed

- Very good 69%
- Fairly good 27%
- Neither 2%
- Fairly poor 0%
- Very poor 2%
- No opinion 0%



# Our Finance

The book value of housing stock changed from £59.3m to £59.4m following acquisition of a further unit. The total number of units at 31st March 2011 stood at 579.

After achieving a surplus of £1,352m, the total reserves increased from £6,205m to £7,558m. The association was well managed during the year.

## Income and expenditure account for the year ended 31st March 2011

	2011 (£)	2010 (£)
TURN-OVER	3,535,033	3,387,515
Operating costs	(1,891,410)	(1,872,749)
OPERATING SURPLUS	1,643,624	1,514,766
Gain/(loss) on disposal of fixed assets	379,088	(16,988)
Interest receivable	3,677	1,630
Interest payable and similar charges	(674,062)	(724,218)
<b>SURPLUS FOR THE YEAR</b>	<b>1,352,327</b>	<b>775,190</b>

Turnover breakdown	2011 (%)	2010 (%)
Services	5.32	5.58
Management	16.74	17.97
Routine maintenance	18.12	16.02
Planned maintenance	8.52	8.55
Housing property depreciation	4.45	4.06
Net finance costs	18.96	21.33
Surplus before designation	27.53	22.29
Other	0.36	4.20
<b>TOTAL</b>	<b>100.00</b>	<b>100.00</b>

## Balance sheet at 31st March 2011

	2011 (£)	2010 (£)
<b>FIXED ASSETS</b>		
Housing properties	59,432,168	59,338,106
Less: Social Housing Grant	(39,040,538)	(38,886,128)
	20,391,630	20,452,675
Other fixed assets	1,057,689	1,197,167
	<b>21,449,319</b>	<b>21,629,842</b>
<b>CURRENT ASSETS</b>		
Debtors	124,238	131,151
Cash at bank and investments	1,826,748	688,826
	<b>1,950,986</b>	<b>819,977</b>
<b>CREDITORS:</b>		
Amounts falling due in less than one year	(550,622)	(662,180)
<b>NET CURRENT ASSETS</b>	<b>1,400,363</b>	<b>157,797</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b>22,849,682</b>	<b>21,787,639</b>
<b>FINANCED BY CREDITORS:</b>		
Amounts falling due after one year	15,291,616	15,581,900
<b>CAPITAL AND RESERVES</b>		
Called-up non-equity share capital	110	110
Revenue reserves	7,557,956	6,205,629
<b>TOTAL</b>	<b>22,849,682</b>	<b>21,787,639</b>

In December 2010 our Finance Director Sowkat Hossein became the first member of our team to retire. Sowkat joined us in August 1998. We wish him well.

# Our Team

## The board

Board members give their time and expertise free, enabling NLMHA to benefit from a wide range of skills and expertise.

### Board Members

- |                                  |  |
|----------------------------------|--|
| Ashraf Hakim..... Chair          | Afzal Galiyara..... Board Member       |
| Salim Patel ..... Vice Chair     | Mahmood Bham..... Board Member         |
| Munaf Zina..... Vice Chair       | Yusuf Ismail..... Board Member         |
| Eusooif Amerat..... Treasurer    | David Booker..... Co-opted Member      |
| Nafisa Patel ..... Secretary     | Aman Dalvi..... Co-opted Member        |
| Nasser Patel ..... Board Member  | Yusuf Hafesji ..... Co-opted Member    |
| Ahmed Alibhai ..... Board Member | CIr Saleem Siddiqui .. Co-opted Member |

## Internal auditors

**Alexander & Associates**  
2 The Willows, Capel Road, East Barnet,  
Hertfordshire EN4 8JG

## External auditors

**Beevers and Struthers**  
3rd floor, Alperton House, Bridgewater  
Road, Wembley, Middlesex HA0 1EH

## Bankers

**HSBC Bank plc**  
Stamford Hill branch, 160 Clapham  
Common, London E5 9AH

## Solicitors

**Devonshire Solicitors**  
30 Finsbury Circus, London EC2M 7DT

**Batchelors Solicitors**  
Charles House, 35 Widmore Road,  
Bromley, Kent BR1 1RW

**Lewis Silkin LLP**  
5 Chancery Lane, Clifford's Inn,  
London EC4A 1BL

## Our staff

We have a small team of 14 staff. They make up for their small numbers with huge dedication to ensure top quality performance in all that we do.

- Ahmed Mapara ..... Chief Executive
- Sowkat Hussain ..... Finance Director (Retired Dec 2010)
- Moosa Bhamjee ..... Director of Resources
- Aziz Rahim ..... Housing Services Director
- Shelly Begum..... PA to CE / Human Resources Manager
- Amanda Hunt ..... Housing Officer
- Ikbal Hussain ..... Housing Officer
- Sajna Begum..... Tenant Participation / Estate Management Officer
- Ibrahim Khan ..... Technical Officer
- Sadique Ali ..... Asst Technical Officer
- ..... Finance Officer
- Masima Begum ..... Administrative Officer
- Bilal Bawa ..... Caretaker
- Shirin Sheth ..... Trainee Finance / Administrative Officer
- Menekse Gozubuyuk .... Trainee Maintenance / Housing Officer (Left Jan 2010)



**"I am proud to have  
NLMHA as my landlord"**

Mr Shabbir China - Tenant

## Equal Opportunities statement

At North London Muslim Housing Association we recognise the damage that disadvantage and discrimination can cause. We are committed to equal opportunities and will take positive steps to ensure that you will not be treated less favourably than anyone else in your dealings with us because of race, religion, gender, marital status, sexual orientation, disability, class or age.

If you require this document in another format, for example Braille, large type, audio tape or another language please contact North London Muslim Housing Association on 020 8815 4200.

إذا كنت ترغب بالحصول على محتويات هذه الوثيقة بصيغة أخرى، مثل طريقة بريل للعميان أو حروف كبيرة أو على شريط أو كاسيت أو بلغة أخرى، فيرجى الاتصال برابطة المسلمين للإسكان في شمال لندن على هاتف 020 8815 4200.

ARABIC

আপনি যদি এই ডকুমেন্টটি অন্য কোন ফরম্যাটে যেমন, ব্রেইল, বড় অক্ষর, অডিও টেপ অথবা অন্য কোন ভাষাতে চান তাহলে দয়া করে নর্থ লন্ডন মুসলিম হাউজিং এসোসিয়েশনকে 020 8815 4200 নাম্বারে ফোন করুন।

BENGALI

જો તમને આ દસ્તાવેજ અન્ય શૈલીમાં જોઈતો હોય, દાખલા તરીકે બ્રેઇલ, મોટા અક્ષરમાં, ગ્રાવ્ય ટેપ પર અથવા અન્ય ભાષામાં તો કૃપા કરીને નોર્થ લંડન મુસ્લિમ એસોસિએશન નો ટેલિફોન નંબર 020 8815 4200 પર સંપર્ક કરો.

GUJARATI

Haddaad u baahan tahay in dokumintigan hab kale loo qoro, tusaale Qoraal Indhoole, xarfo waawayn, cajal maqal ama luqad kale fadlan kala soo xiriir Shirkadda Guriyaynta Muslimka Waqooyiga London telefoonka 020 8815 4200.

SOMALI

Bu belgeyi başka bir şekilde, örneğin Braille körler alfabesi ile yazılmış, büyük punto ile basılmış, ses kaseti olarak veya başka bir dilde isterseniz, lütfen 020 8815 4200'den Kuzey Londra Müslüman Konut Kuruluşu North London Muslim Housing Association ile temas kurunuz.

TURKISH

اگر اس دستاویز کی آپ کسی دیگر شکل میں مثلاً "بریل، بڑے الفاظ میں، آڈیو ٹیپ پر یا کسی دیگر زبان میں ضرورت ہیں تب براہ کرم نارٹھ لنڈن مسلم ہاؤسنگ اوسوسیشن سے 020 8815 4200 پر رابطہ قائم کریں۔

URDU

ਜੇਕਰ ਤੁਸੀਂ ਇਹ ਦਸਤਾਵੇਜ਼ ਕਿਸੇ ਹੋਰ ਫਾਰਮੈਟ ਵਿੱਚ, ਜਿਵੇਂ ਕਿ ਬ੍ਰੇਲ, ਵੱਡੇ ਅੱਖਰ, ਆਡੀਓ ਟੇਪ ਤੇ ਜਾਂ ਫਿਰ ਕਿਸੇ ਹੋਰ ਬੋਲੀ ਵਿੱਚ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਨਾਰਥ ਲੰਡਨ ਮੁਸਲਿਮ ਹਾਉਸਿੰਗ ਐਸੋਸਿਏਸ਼ਨ ਨੂੰ 020 8815 4200 ਤੇ ਸੰਪਰਕ ਕਰੋ।

PUNJABI



**North London Muslim  
Housing Association**

15b-15c Urban Hive  
Theydon Road  
Upper Clapton  
London E5 9BQ

**tel:** 020 8815 4200

**fax:** 020 8806 6854

**email:** info@nlmha.com

**www.nlmha.com**

