

NORTH LONDON MUSLIM HOUSING ASSOCIATION ANNUAL REPORT 2012 - 2013

Twenty-five years ago a small group of thoughtful, committed people from the community had a vision for a housing association – they sowed the seeds and now our 'Blossoming Garden' has stretched to five boroughs in London



25
YEARS

1988-2013

Celebrating past harvests, Sowing new seeds

Chairman's report:

I have now been the chair of the Association for two years and in this last year have seen much activity in terms of the sale of our first shared ownership units and the acquisition of Finsbury Grange in Seven Sisters Road. Credit for both these projects goes to the previous Board as these were projects that were commenced during their tenure. We have also taken lessons from this project which will shape our dealings in the future.

Whilst the Board has been active in continuing to work as a 'team' with myself at the helm as its captain, I am both happy and content that the Board is doing its utmost to ensure the highest levels of transparency and control, including in its governance of the Association, its activities and finances. Indeed, governance is a priority for the Board and it is currently in the process of updating policies and procedures in order to meet tighter governance requirements.

The Board continues to work towards its ambition of providing a sheltered scheme for the elderly in the community. However, it is also mindful of ensuring that there is both need and that it always remains viable. The Association has been busy in trying to identify suitable land or property within the area in order to commence such a project. We are working with local stakeholders to realise the project.

Whilst the Association is also now actively moving towards being involved in market rent schemes as a means of making an income stream in order to finance other projects for the benefit of the community, it remains mindful of its community roots and need to remain accountable to the community and to the public in general. It will call upon its experience as a provider of homes

to build upon that experience in providing homes to a wider audience. It will remain fully accountable as it is now and work within the parameters of the charity rules. The Association has considered running a pilot project before undertaking a substantial project in this area.

We are fortunate that our organisation has been well run over the years and has established for itself a good track record but, unfortunately, that alone will be inadequate to secure our future. We must move on and not let ourselves be left in a vacuum, otherwise we will be left behind and be regarded as not being viable. This especially applies when bigger is necessarily considered better because economies of scale are then derived, making operations and therefore rents cheaper. Our ultimate aim is always to provide competitive rents to our main stakeholder, our residents.

*"If your mind can conceive it;
it – then you can
and your heart can believe
achieve it."*

- Muhammad Ali



The Association necessarily considers its residents as its partners for it is they to whom the Board's responsibility lies in terms of co-regulation. Whilst the members generally have an interest in the organisation and where it is heading to, it is our residents who should and will always have their say about which way the Association will proceed. This is not only fair but is envisaged by the regulator.

During my two terms I have listened to both the members and to the residents through their representative and I will continue to do so.

I have every inch of faith in my Board members, who have been active in their contributions to the Board. They have spent their valuable time attending many Board meetings and a residential weekend. Serving as a Board member is a demanding task; it requires commitment, willingness to learn and, essentially, the ability to question. I am grateful for the continued support of my Board members including all those who have been co-opted to the Board. Without the co-opted members we would be short on certain essential skills and their presence is greatly appreciated.

Succession planning has been a part of the Board's consideration this year since. None of my Board members

would want to continue to remain on the Board for indeterminate periods of time, since no benefit is derived to the Association in this way. Succession is important so that fresh thinking comes to the Board and the Association is able to move forward.

We have also have been fortunate in having good staff. Without good staff the organisation would struggle. I am truly grateful for all their endeavours and continued support for the organisation. This extends to the Chief Executive, with whom I have established a good working relationship.

Finally, we shall be losing a long standing board member this year, namely Nasser Patel, who has been instrumental in giving his time and experience to the betterment of the Association. I am grateful for having had the opportunity to work with him and thank him on behalf of the residents, members and community for his total commitment to the Association for many years.

Ismail Yusuf
- Chair, NLMHA



From the Chief Executive:

The past year has been challenging for registered providers, as we continued to absorb the changes brought in by the coalition government.

With welfare reform around the corner, we invested considerable staff time in providing residents with information and advice about the benefit changes due from April 2013. We are also preparing them for the roll-out of Universal Credit.

Despite this added pressure, we performed strongly against our targets for housing management, repairs and maintenance, as well as rent collection. We were very pleased to see overall resident satisfaction soar to 91%.

Two new developments added a total of 99 homes for general needs, intermediate rent and shared ownership to our stock. We will manage 44 private leasehold properties and 23 shared ownership properties at Finsbury Grange.

We are now in the process of developing 14 new homes in Hackney and 23 in Waltham Forest. These will be our first properties under the Affordable Rent programme.

Preparing for changes affecting the housing sector, we reviewed our human resources, restructured our staff and worked with staff members to make sure they are equipped for the challenges ahead.

In the coming year, we will continue to nurture and train our great staff team – as we work with our stakeholders to prepare for a new season of growth.

Ahmed Mapara

- Chief Executive, NLMHA



Customer service

The best growing medium

Good services for residents are at the heart of our work. Without them, nothing else would grow. We work in close partnership with residents to keep our standards high.

The Scrutiny Panel

Since the introduction of co-regulation in 2010, the resident-led Scrutiny Panel has monitored our performance, given us feedback on policies, suggested ways to improve, helped us to meet our local offer standards and gathered feedback from fellow residents.

We make sure our panel members are a good mix of residents from different backgrounds.

Involving residents

We involve as many residents as possible in our day-to-day work. Last year, residents taking part in our estate inspections helped us to improve lighting, parking, signage and security. They also helped us tackle dumping, fly-tipping and anti-social behaviour.

During the year, we engaged with residents through advice surgeries, meetings, consultation events and fun days. We ran group email discussions and offered written news updates via our newsletters, leaflets and letters. We also supported new residents as they settled in to their homes.

Advice surgeries were very important last year as we assisted residents to understand welfare reform. We worked one-to-one with many residents, offering personal support and signposting to specialist agencies.

Responding to complaints

Complaints provide an important source of resident feedback and we encourage residents to tell us when things go wrong. We are pleased things rarely need to get that far. Last year, we received just eight complaints and we were able to investigate, resolve and close them all.

Nurturing future services

As well as continuing to work with residents, we are increasingly using external service providers to help us reach out to all our residents, whatever their backgrounds and needs.





Our homes

From little acorns, mighty oaks

In our 25th year, we completed an impressive 99 new homes and brought another 67 into management, bringing the total number of homes we own and manage to 785. We kept our overall property standards high, by continuing to invest in good quality repairs and planned maintenance to our existing homes.

We completed two new developments during 2012-13 – branching out from general needs housing for the first time.

Close to the popular green space of Finsbury Park, in the London Borough of Hackney, we own the freehold to Finsbury Grange – a newly built scheme with 130 homes. We manage 59 of them for general needs and let out four at intermediate rents.

Last year also saw the completion of Oriana House on Leyton High Road in the London Borough of Waltham Forest. We own 36 homes at the scheme – 30 of them for general needs, while the remaining six provide our first homes for shared ownership. The scheme includes solar thermal panels to heat water for the homes, as well as access to communal landscaped roof terraces.



We are currently developing 14 new homes at Morning Lane in Hackney through our development consortium, North River Alliance.

Our New Development, Finsbury Grange -



99 new homes

67 homes into management

785 properties owned

Seasonal snapshot for 2012-13

£806,100 spent on repairs and planned maintenance

92.1% of repairs completed at first visit

100% of emergency and routine repairs completed on target

97.8% of urgent repairs completed on target

97% of annual gas inspections completed

26 kitchens and 36 boilers replaced

Keeping standards high

We maintain all our homes to a high standard, carrying out good quality repairs and planned upgrades.

During 2012-13, we worked with Spitalfields Housing Association and Providence Row to choose new gas contractors. Sharing a contract is highly efficient and provides good value for money. We involved residents from all three housing associations in the whole selection process.

We track resident satisfaction with repairs very closely, so that we can refer problems back to contractors and act on resident feedback. During the year, we phoned 70% of residents whose homes had been repaired.

– New Development, Oriana House



“This housing association is brilliant. They are providing an excellent service and I am very impressed with the staff”

Mr Khalid H Lodhi
- Tenant



Our tenancies

Tending our garden

In 2012-13, we created an impressive number of new tenancies – as well as working hard to protect existing tenancies.

Allocations

We let 71 rented homes during the year, many of them newly built properties.

Our average letting period over the year was 1.6 weeks – greatly improved from 2.84 weeks the year before.

Keeping rents on track

One of the year's key priorities was helping residents stay on track with their rent to protect their tenancies.

To prepare residents for welfare reform – including the bedroom tax, the benefit cap, Council Tax changes and Universal Credit – we held family events and meetings, taking interpreters and leaflets with us. We also visited estates to provide one-to-one support to some residents.

Over the year to come, we will continue to offer budgeting advice, as well as helping to improve residents' prospects through training, education support and work search programmes.

Although we do evict people who repeatedly fail to pay their rent, we only take this step as a last resort.

Tackling anti-social behaviour

We continued to take a strong line on anti-social behaviour at our schemes.

We received 14 reports of anti-social behaviour during 2012-13. They were all low level cases and we were able to resolve and close them all by the end of the year.

Last year, a peace bench was unveiled in memory of the death of one of our resident's husband on the sixth anniversary of his death, after he was stabbed by an outside gang of teenagers back in 2006.

His wife and family thanked NLMHA for financing the bench and said how the bench would give them a place to come back to where their lives were torn apart and remember her husband.



4.07%
– Rent arrears at the end of the year

99.9%
– Rent collected

Our Board
Fertile soil for new ideas



Our communities

Blossoming neighbourhoods

Our 25 years of work in the community has helped build strong neighbourhoods and bring people together.

Involving the community

Our residents took part in a number of neighbourhood events, in a year with plenty to celebrate. All our events aim to engage residents so that we can widen their horizons, help them tackle local problems and encourage community cohesion.

- Last summer, Walthamstow residents took part in events to celebrate the Queen's Diamond Jubilee and the London 2012 Olympics.
- Two summer trips took families to Buckingham Palace and the Olympic Park.
- We ran a community project for Leytonstone residents, in partnership with Christian Action Housing Association. People from different communities got together to create a mural, giving residents a sense of ownership and building community spirit.
- We encouraged residents from St Andrews Estate to take part in a community time-banking scheme run by the Bromley-by-Bow Centre.

In October, we held a memorial event for a resident who had been killed at the Holly Street Estate in Hackney six years earlier. Family members, local people and community leaders joined us to unveil a bench and plaque near his former home.



Jobs and training

We can make a big difference to our residents' quality of life by giving them access to good quality support around jobs and training.

During 2012-13:

- We worked in partnership with North London Muslim Community Centre (NLMCC) to take an intensive outreach project to 200 homes in the Hackney area.
- We took similar projects to some of our other estates.
- In partnership with KIS (Keep it Simple) and NLMCC, we ran accredited teaching assistant courses for 10 residents and one took an IT course. We offered optional ESOL courses first.
- In partnership with Seetec, residents at Ansar Garden were given one-to-one job search support. Seetec is also working with our repairs contractors Premier GB to offer apprenticeships.
- We ran an IT skills assessment, as well as workshops offering careers advice and job search support.
- We signposted residents to specialist job and training agencies.
- We gave residents access to our own computers.

Engaging young people

We continued to work with our Youth Committee, encouraging the young people to help us tackle anti-social behaviour at their schemes and run activities and events for younger residents.

During the school holidays, we provided playschemes with sports, games, competitions and day trips, as well as targeted discussions. We also provided an after-school club for youngsters from Gosse Court in N1 and Shahjalal House in E2. The club offers teacher-led support in academic subjects like English and Maths, as well as engaging the young residents in activities, competitions and estate walkabouts.

Our young people also got involved in clubs and activities run by St Peters in Bethnal Green, the Ihsan Children's Centre based at NLMCC in Stoke Newington and the Sebright Children's Centre in Haggerston.

Women's group

Our women's group continued growing fruit and vegetables for the community, as well as taking part in weekly exercise classes. The group independently co-ordinate religious circles and invite the community to join them.

Advice and support

We worked with the advice surgery at NLMCC, assisting residents with form filling, providing advice and helping to tackle domestic violence.

Resident satisfaction

Better working bears fruit

Residents agree: our service is flourishing

Our resident satisfaction STATUS survey for 2012-13 showed improving satisfaction levels across most of our service areas.

We saw a huge rise in overall satisfaction rates – from 76% to 91% in a single year. We put this down to the high level of contact we had with residents last year, as we prepared people for the coming wave of benefit changes.

Carrying out surveys every year allows us to track changing trends and learn from resident feedback. We use the industry standard survey provided by the National Housing Federation.

The figures shown on these pages come from **92** completed survey forms.



– Satisfaction with overall repairs service



Satisfaction with general enquiry service – **94%**
(up 14%)

Satisfaction with the overall quality of their home – **88%**
(up 9%)



– Satisfaction that we offer value or money **86%**
(up 6%)



Overall satisfaction with NLMHA –

91%
(up 15%)



Satisfaction with their neighbourhood –



95%
(up 3%)

Satisfaction that we keep residents informed –

88%
(up 3%)



Satisfaction with the overall condition of the property –

89%
(up 5%)

Satisfaction that we take resident views into account –

86%
(up 9%)



Our finances

Growing season

The book value of our housing stock rose to £90.6m after we acquired 59 new general needs properties and four properties for intermediate rent. We also took on a further 67 properties, which have been sold on long leases to private and shared ownership leaseholders. Our housing stock now stands at 712 general needs units, six properties that we own for shared ownership and 67 leasehold properties that we manage for private and shared ownership.

The surplus for 2013 was £1.476m (£988k in 2012) after charging depreciation of £845k (£650k in 2012). The finances were again well managed.

Moosa Bhamjee Director of Resources

Income and expenditure account for the year ended 31st March 2013

	2013 (£)	2012 (£)
TURN OVER	4,958,405	3,991,130
Operating costs	(2,762,298)	(2,257,750)
OPERATING SURPLUS	2,196,107	1,733,380
Gain/(loss) on disposal of fixed assets	0	0
Interest receivable	4,027	1,197
Interest payable and similar charges	(723,941)	(746,591)
SURPLUS FOR THE YEAR	1,476,193	987,986

Turnover breakdown	2013 (%)	2012 (%)
Services	6.58%	6.08%
Management	12.64%	16.03%
Routine maintenance	13.36%	15.32%
Major repairs	1.90%	2.36%
Housing property depreciation	17.04%	16.28%
Net finance costs	14.52%	18.68%
Operating surplus before designation	29.77%	24.75%
Other	4.19%	0.49%
TOTAL	100.00%	100.00%

Balance sheet at 31st March 2013

	2013 (£)	2012 (£)
FIXED ASSETS		
Housing properties	90,569,225	71,222,829
Less: Social Housing Grant	(57,520,117)	(48,320,117)
	33,049,108	22,902,712
Other fixed assets	1,054,650	1,060,529
	34,103,758	23,963,241
CURRENT ASSETS		
Debtors	231,000	164,392
Shared ownership not sold	150,000	
Cash at bank and investments	1,675,288	1,000,206
	2,056,288	1,164,598
CREDITORS:		
Amounts falling due in less than one year	(988,711)	(2,732,126)
NET CURRENT ASSETS	(1,067,577)	(1,567,528)
TOTAL ASSETS LESS CURRENT LIABILITIES	35,171,335	22,395,713
FINANCED BY CREDITORS		
Amounts falling due after one year	27,947,920	16,648,491
CAPITAL AND RESERVES		
Called-up non-equity share capital	110	110
Revenue reserves	7,223,305	5,747,112
TOTAL	35,171,335	22,395,713
Housing properties include net capitalised repairs of	199,200	373,581

Our Board and staff

Nurturing our talent

The Board

We benefit from the guidance of a strong and diverse Board, whose members bring a wide range of skills and experience.

Ismail Yusuf	Chair
Ahmed Alibhai	Vice Chair
Nasser Patel	Secretary
Yusuf Hafesji	Treasurer
Mahmood Bham	
Afzal Galaria	
Munaf Zina	
David Booker	Co-opted
Cllr Patrick Vernon	Co-opted

From October 2012:

Azima Badat	Co-opted
Anjum Bokhari	Co-opted
Nafisa Patel	Co-opted

Resigned in September 2012:

Ibrahim Ganchi

The staff

Ahmed Mapara	Chief Executive
Shelly Begum	PA to CE and Human Resources Manager (till October 2012)
Imelda Messenger	PA to CE and Human Resources Administrator (from January 2013)

Housing and Maintenance

Aziz Rahim	Housing Services Director
Iqbal Hussain	Housing Officer
Amanda Hunt	Housing Officer
Sajna Begum	Tenant Participation/Estate Management Officer
Ibrahim Khan	Technical Officer
Sadique Ali	Assistant Technical Officer
Sohail Hussain	Trainee Maintenance/Housing Officer
Bilal Bawa	Caretaker

Finance

Moosa Bhamjee	Director of Resources
Fazil Gajja	Finance Officer
Masima Begum	Administrative Officer
Tausif Bham	Trainee Finance Officer

Internal auditors

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

External auditors

Beevers and Struthers
15 Bunhill Row, London EC1Y 8LP

Bankers

HSBC Bank plc
Stamford Hill Branch, 160 Clapton 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



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 us on: **020 8815 4200**.



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