



North London Muslim
Housing Association

Annual
Report 09



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About us

North London Muslim Housing Association (NLMHA) was established principally, but not exclusively, to address the housing needs of Muslims.

NLMHA is based in the London borough of Hackney and manages 556 homes across four of the city's boroughs. All our properties are available at affordable rents to families, couples and single people of all ages, faiths and cultures.

Our residents share a desire for decent, affordable homes in communities where they can live their lives in peace and raise their families.

NLMHA believes it has a vital part to play, not only in meeting housing needs, but also in helping build sustainable communities. We want our residents to feel at home and to believe they are a part of a vibrant and safe community. So, in addition to providing decent and affordable accommodation, meeting people's modern housing needs, we also organise social and cultural activities and support residents' groups. We enable people to meet their neighbours, develop their own skills and also have a say in how their homes are managed.

We have strong links with regeneration projects, training initiatives, mosques and other community based groups.

We have a small team of dedicated staff who are strongly committed to providing high quality services to our customers.



Our commitments

North London Muslim Housing Association:

Aims to provide high quality homes to facilitate the needs of our tenants and to regenerate our communities.

Is aware of the needs of our tenants and, in return, provides the best solutions for their housing needs.

Consults, identifies, understands and implements best practices in achieving affordable, quality homes for the future.



Ahmed Mapara
Chief Executive
NLMHA

Ashraf Hakim
Chairman
NLMHA

Talking regulation

One of the major changes during the year has been the way in which we as a housing association are regulated. The old Housing Corporation no longer exists, and, in its place, are the Tenant Services Authority (TSA), the new regulator for all affordable housing providers such as ourselves, and the Homes and Communities Agency (HCA) which looks at regeneration and Investments.

We have been fully involved in a project launched by the TSA to give tenants a greater say in the future of social housing across the country. A TSA questionnaire on the services that tenants would like to see from social housing providers was circulated and we hope that many of our tenants were amongst the 23,000 who responded to the TSA in the first phase of their ' National Conversation ' campaign.



In addition, ten tenants have been actively involved in National Conversations, meeting to discuss their thoughts on the future of social housing, and feeding back direct to the TSA.

We firmly support this tenant-led approach in developing national policies for social housing and want to be sure that the needs of Black and Minority Ethnic (BME) tenants are heard.

Crunch times

We could not put this annual report together without mentioning the Credit Crunch, which impacts not just on individuals, but also on us as an organisation.

Although we have achieved 27 property transfers this year, the Credit Crunch has limited many organisations' access to private finance. Despite this, we expect to continue to grow our portfolio during 2010/2011, and are looking at other management options which do not require access to such capital funding.

We are also looking at ways to make better use of the finances we have available without impacting on the services we provide you.

New partnerships

The past year has seen us continue to be recognised for our expertise in meeting the special needs of our residents of all ages, faiths and

cultures. We have been re-selected as the BME partner for the London Borough of Newham, and we have entered a new partnership with East Thames Group.

Both these arrangements mean that we will be managing more properties within an area of London that we know and understand well, and we look forward to welcoming many new tenants during the coming year.

Moving on

We have been sorry to say farewell to Aman Dalvi, a founder Board Member of NLMHA who has contributed enormously to the association. Aman has left to take up a new housing position elsewhere in London, and we wish him well in the future.

And finally

In the following pages you will see just how much North London Muslim Housing Association has achieved throughout the year in helping to support local communities, build neighbourhoods, improve services, manage more properties, maintain and upgrade homes, and to develop our team of housing experts.

Our heartfelt thanks go to local authorities, the HCA & TSA, our Partner Housing Association, members of the Board, the local community and to staff for helping to make so much happen.



Our communities, our people

Employment and training

We have focused on worklessness during this year and have geared our resources to support tenants into employment, and, with the help of external agencies, we have been encouraging people to identify topics that interest them, and to take up relevant courses.

Keeping fit, staying healthy

It's been a busy year promoting healthy lifestyles for all ages, with community events held across our estates. We are pleased to arrange the following for our valued tenants: keep fit classes, healthy cooking events, tips from a dietician, and a stress management course. We have also teamed up with other social landlords e.g. Food Enterprise, to run a value-for-money, ice-cream-van-style mobile food co-op.

Adding their voices

We have established two more 'Resident Associations' giving tenants a louder collective voice, and the opportunity to work together to improve housing and the environment in their neighbourhood. We are now pro-actively working with 12 tenants groups.

Youth provision

One of our strengths is to work closely with youths in our estate based properties. A wide range of topics were covered during this year, e.g. road show, team building, sports, knife awareness, and Anti Social Behaviour. We also worked in partnership with other Social Landlords and external agencies.

Sharing best practice

Staff and Tenant Board Members attended the three-day TPAS conference. The conference is the UK's premier event in tenant and resident involvement and enables participants to network and share good practice with others involved in social housing.





The year in our neighbourhoods

Women's Group

The Women's Group has been steadily growing, attracting new members interested in getting involved and caring for the environment in which they live in. A recent success is their gardening program. The Group welcomed visitors from various communities and other established organisations to a highly successful allotment celebration and barbecue. The event gave others the opportunity to see just how much has been achieved, and was even featured in the Hackney Gazette.

Testing our services

Our tenants have been acting as 'Mystery Shoppers', helping us to target improvements where they are most needed. We are working closely with our tenants to establish a 'Service Improvement Panel'.

Joint Estate Walkabouts with tenants

Regular estate walkabouts have helped bring tenants and staff together as they look at issues and challenges in a neighbourhood. The walkabouts help our staff to work in partnership with tenants.

'Meet Your Neighbours'

A number of tenant-led 'Meet Your Neighbours' Fun Days, have been held, helping us to build sustainable communities. Not only are the days fun, but they are helping to build community trust between tenants themselves, and between tenants and those agencies working to help the community.

Tenant consultations

We have organised a number of events to discuss various issues with our tenants. Tenants have been busy feeding back their thoughts and ideas, and helping us to make improvements for the future.

Working in partnership

We are constantly aiming to improve our services, both through partnerships with other Social Landlords and by working with external agencies who can provide and deliver activities and training for our tenants. Throughout the year we have received external funding to run projects to cater for our tenants needs.



How residents rate us

North London Muslim Housing Association has a rolling programme to carry out tenants' surveys on 20% of the stock.

This year's results highlight just how much better we are getting, both at keeping our tenants informed, and at helping tenants. These improvements have been achieved through targeting staff training, and our thanks go to all involved.

The 2008 – 2009 survey was once again carried out by Faith In The Future (FITF) using the industry standard STATUS survey designed by the National Housing Federation (NHF).

FITF is an independent body, and was chosen as an established organisation in the tenant participation and regeneration sector of social housing.

One hundred properties were identified to be surveyed within the four boroughs where NLMHA operates. A total of 71 of the surveys were completed to a satisfactory level, compared to 64 the previous year, and NLMHA is grateful to its tenants for their co-operation. Responses from the survey help us to target our resources to better improve services in the future.

Tenant satisfaction

Some of the key findings were:

- 88% found the staff helpful – up from 80%
- 99% were satisfied with the way NLMHA is keeping them informed – up from 90%

In addition:

- 89% found tenants views are taken into account
- 81% are satisfied with repairs and maintenance
- 90% are satisfied with the services provided by NLMHA





Raising our standards

Collecting rents

Our housing services department devotes much time and effort to increasing the amount of rent collected and to reducing the levels of arrears. The overall result is that we have collected 101.07% of rent, up from 100.01% the previous year.

Rent arrears

Rent arrears fell from 5.77% in April 2008 to 5.49% in March 2009 - and that's good news since we depend on our rental income to maintain and manage our properties. Keeping arrears to a minimum is, therefore, always a high priority.

Housing services staff work hard to provide support and advice on claiming housing benefit to those they know are having difficulties

paying their rent. Support includes monitoring rent accounts, as well as investigating and chasing housing benefit claims on behalf of tenants.

Annual letting update

We completed 27 new lettings and 20 re-lets in four London boroughs during 2008 -2009. These included nominations from local authorities, referrals, internal transfers and mutual exchanges.

We received 12 new properties from Circle Anglia, seven new properties from ISHA, and eight new properties from Christian Action - all part of our contribution to provide affordable housing in London.

1st April 2008 to 31st March 2009

	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
A	102.77	105.31	98.03	100.40	88.62	99.23	120.06	96.64	95.54	99.07	101.23	105.94
B	5.77	5.56	5.35	5.27	5.23	5.20	5.53	5.76	5.84	5.93	5.98	5.49

A: Rent collection %

B: Rent Arrears %

1st April 2008 to 31st March 2009

Borough	Number of Properties	Council Nomination	Internal Transfer	Referral Agency	Mutual Exchange
Hackney	27	21	4	2	1
Newham	3	3	0	0	0
Waltham Forest	14	14	0	0	1
Enfield	2	2	0	0	0
T.Hamlet	1	1			
	47	41	4	2	2*

*Mutual exchanges are not counted towards overall lettings figures

Empty properties

If any of our properties become empty (void) we aim to let them again as quickly as possible, both to meet our targets and to maximise our rental income. During the year 47 properties were classed as voids.

Of these, more than half were re-let in for just one week or less and only two properties were unoccupied for six weeks. The average letting period was 1.68 weeks or 11.76 days.

1st April 2008 to 31st March 2009

Number of Properties	Void Period
19	0 Week
5	1 Week
8	2 Weeks
8	3 Weeks
3	4 Weeks
2	5 Weeks
2	6 Weeks
Total Number of properties	
47	

Complaints

We encourage tenants to make complaints if they are dissatisfied with any aspects of our services, and we always investigate. Comments help us to identify any weaknesses and make improvements.

During the last year we have received 32 complaints, which were all resolved in line with our policies and procedures. Most were about low level anti-social behaviour, neighbour nuisance on estates and other issues, rather than about our services delivery.

Nature of complaints

Nature of complaints	Number of complaints
Noise nuisance from neighbour	5
Low level anti social behaviour	6
Neighbour Dispute	2
Dog	3
Flytipping / Rubbish	3
Fire Hazard / Dumped item	2
Ball Game in communal area	1
Graffiti	1
Security issue in Communal area	1
Over crowding and transfer	1
Maintenance	5
Service delivery	2

Taking pride in our homes



Repairs calls

During the year we received 1,400 requests for repairs from tenants.

The requests were categorised as follows:

Urgent	845
Routine	467
Emergency	88
Total	1400

Speedy responses

We responded to 97% of all urgent repairs and 100% of routine and 100% of emergency repair calls within our target timescales.

A total of 97% of urgent repairs, 96% of routine repairs and 99% of emergency repairs were completed on target – a marked improvement in our performance across all categories on the previous year.

Quality assured

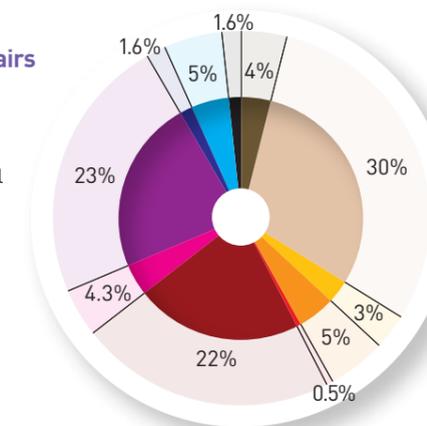
We carry out regular inspections before and after we have completed repairs to ensure that the standard of workmanship is up to our high standards.

We have set a target of carrying out post- inspection and pre-inspection checks for repair works.

In 2008/09 we carried out 85 post inspections (6.7% of all the repairs) compared to 89 (7.36%) in 2007/08. During the year we increased the number of pre-inspections to 119 (8.5%), compared to 95 (7.86%) in 2007/08 - another marked improvement.

Types of Repairs

- Carpentry
- Plumbing
- Pest Control
- Glazing
- Decoration
- Electrical
- Drainage
- General
- Roofing
- Heating
- Tiles



Most of the repairs we carried out during the year related to plumbing, electrical or general works. Between them they accounted for more than 75% of all the works and more than 55% of our annual repairs costs.

In total our annual response costs for repairs during the year was £197,676.

Planning maintenance

NLMHA has a robust planned maintenance programme to look after our properties, and we invested £214,000 towards this programme during 2008/09.

Gas safety

Our Gas Servicing programme progressed well during the year with the numbers of services completed rising to 99.6% compared to 98% the previous year. NLMHA is 100% compliant under the Gas Regulations 36 with our legal obligations as a landlord.



Our finance



Once again, During 2008/09, North London Muslim Housing Association (NLMHA) continued to operate satisfactorily and within its budgets. Costs have been controlled and our strategy to provide value for money is working well.

The book value of housing stock increased from £46,582 million to £53,383 million following acquisition of a further 27 units. The total

number of units at 31st March 2009 stood at 556 including 10 units under management. We spent more on the upkeep of the properties than in the prior year.

After achieving a surplus of £481 thousand, the total reserves increased from £4,949 million to £5,430 million.

Financial summary

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2009

	2009 (£)	2008 (£)
TURN-OVER	3,107,967	2,803,180
Operating costs	(1,753,233)	(1,532,444)
OPERATING SURPLUS	1,354,734	1,270,736
Interest receivable	16,936	11,070
Interest payable and similar charges	(890,571)	(879,419)
SURPLUS FOR THE YEAR	481,099	402,387
Turnover breakdown	2009 (%)	2008 (%)
Services	4.26	4.75
Management	17.92	21.72
Routine maintenance	18.38	18.02
Planned maintenance	8.08	6.12
Housing property depreciation	3.72	4.06
Net finance costs	28.10	30.98
Surplus before designation	15.47	14.35
Other	4.07	
TOTAL	100.00	100.00

BALANCE SHEET AT 31 MARCH 2009

	2009 (£)	2008 (£)
FIXED ASSETS		
Housing properties	53,383,106	46,581,914
Less: Social Housing Grant	(35,149,266)	(31,020,588)
	18,233,750	15,561,326
Other fixed assets	142,603	146,609
	18,376,353	15,707,935
CURRENT ASSETS		
Debtors	175,521	197,474
Cash at bank and investments	1,241,430	576,537
	1,416,951	774,011
CREDITORS:		
Amounts falling due in less than one year	(613,990)	(601,820)
NET CURRENT ASSETS	802,961	172,191
TOTAL ASSETS LESS CURRENT LIABILITIES	19,179,314	15,880,126
FINANCED BY CREDITORS:		
Amounts falling due after one year	13,748,765	10,930,676
CAPITAL AND RESERVES		
Called-up non-equity share capital	110	110
Revenue reserves	5,430,439	4,949,340
TOTAL	19,179,314	15,880,126



Our team

Members of our Board work in partnership with staff of North London Muslim Housing Association (NLMHA), tenants and community representatives, united in their aims and dedication.

The Board

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

They are:

- Ashraf Hakim..... Chair
- Salim Patel.....Vice Chair
- Nafisa Patel.....Secretary
- Eusoof Amerat.....Treasurer
- CLlr Shuja Shaikh
- CLlr Dawood Ebrahim Akhoon
- Ibrahim Ghanchi
- Nasser Patel
- A. B. Abdur Rashid Choudhury
- Hilary Belcher
- Selda Ince
- Sally Mulready

The Staff

NLMHA's staff team are dedicated professionals who take great pride in the work they do to provide affordable housing and help build sustainable communities.

Internal Auditors

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

External Auditors

- Beevers & Struthers**
- 3rd Floor, Alperton House
- Bridgewater Road
- Wembley
- Middlesex HA0 1EH

Solicitors

- Devonshire Solicitors**
- Salisbury House
- London Wall
- London EC2M 5QY

Batchelors Solicitors

- Charles House
- 35 Widmore Road
- Bromley
- Kent BR1 1RW

Bankers

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





**North London Muslim
Housing Association**

62 cazenove road
stoke newington
london N16 6BJ

tel: 020 8815 4200

fax: 020 8806 6854

email: nlmha@nlmha.com

www.nlmha.com

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, પ્રાચ્ય 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 alfabeti 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 اوسوسیٹیشن 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 ਹਾਊਸਿੰਗ ਐਸੋਸਿਏਸ਼ਨ ਨੂੰ 020 8815 4200 ਤੇ ਸੰਪਰਕ ਕਰੋ।

PUNJABI