

Assalaamu 'Alaikum

It brings us enormous pleasure to be in a position to report to you on another year of high achievements for North London Muslim Housing Association.

Three achievements deserve special mention to signal the extent of our success. On the housing front we have made breakthroughs in identifying possible areas of housing development in Haringey and Enfield, which we intend to pursue in the coming year. In the London Borough of Kensington and Chelsea we are carrying out groundbreaking research to identify the needs of the resident Muslim community. This has been supported by the Housing Corporation and the local authority. In addition, NLMHA has secured participation in the National Consultation with Central Government to discuss the transfer of local authority housing stock to Housing Associations.

Reaching New Milestones

Message from the Chair and the Chief Executive



We are proud to have had the name of NLMHA cited in the Best Practice guide of the National Housing Federation and referred to as "a successful organisation in initiating New Deal training schemes for tenants and local residents." Dr Norman Perry, Chief Executive of the Housing Corporation was highly appreciative of our video "Housing Plus Faith - Working with Muslim Tenants" aimed at increasing the awareness of Social Landlords to the particular needs of Muslim Tenants. Furthermore, we have been mentioned in "A New Commitment to Neighbourhood Renewal", National Strategy Action Plan, a report by the Social Exclusion Unit of the Cabinet Office, as an innovative example that focuses on the special needs of the Muslim Community.

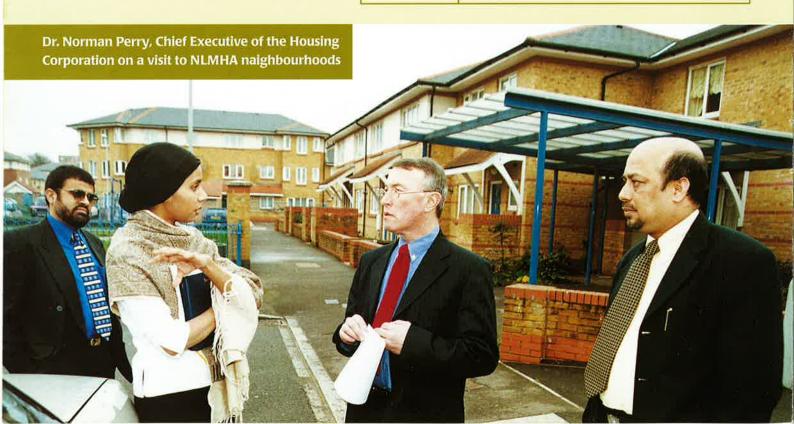
The Annual fun day, "Diversity Celebrated," reflected upon our achievements and provided the opportunity for housing practitioners to experience first-hand the housing requirements of a diverse Muslim Community.

In terms of "housing plus," our Faith In The Future project has made great progress in developing a holistic regeneration model and has achieved significant success. It has been described as "the cutting edge of regeneration" and has generated national and international interest. We continue to provide excellent services to our tenants, reflected in the results of our Tenants Satisfaction Survey. As NLMHA has always prided itself on professionalism and the quality of services, our approach to Best Value is holistic and encompasses the empowerment of staff and tenants alike. Our commitment to continue to provide quality services to our tenants and local residents will herald new and exciting partnerships with many organisations. Our firm and determined effort to highlight the role of faith communities has already introduced a new dimension within social housing. We would like to extend our gratitude to colleagues from the DTLR, DFES, LDA, LSC, Local Authorities, the Housing Corporation and Partner Private Sector Organisations for their suggestions and support. We thank the Board of Management, dedicated members of staff and the tenants who made the year a success. And finally, we pray to Almighty God to shower his blessings upon North London Muslim Housing Association and our future ventures. **Ashraf Hakim** — Chair Saif Ahmad — Chief Executive

NLMHA has continued with its progress to build new homes for the community it serves. During this financial year, our housing stock has increased by 7 units; two 3 bed and five 4 bed units. Thus, our current property portfolio is:

Increasingthestock

Property Portfolio		
Number	Туре	
43	One Bed	
100	Two Bed	
131	Three Bed	
106	Four or More	
6	Managing / Manage by other	
46	New Properties	
432	Total	



Once again it has been a difficult year to develop due to huge increases in land and house prices in our area. However, there is a considerable development program in progress as follows:

Hackney

Goulton Road (New Building)

6 x 1 bed – flat for single people or couple (2 persons)

5 x 4 bed – family house (6/7 person)

1 x 4 bed - house with wheelchair access (7 person)

1 x 5 bed – extended family house (9 person)

Anticipated completion September 2001

Holly Street (New Building)

6 x 1 bed - flats for single people or couples (2 person)

6 x 2 bed - family flats (4 person)

1 x 3 bed – family house (5 person)

Anticipated completion March 2002

Holly Street (New Building)

8 x 1 bed – flats for single people or couples (2 person)

8 x 2 bed - family flats (4 person)

Anticipated completion January 2003

Borougham Road (New Building)

4 x 1 bed – flats for single people or couples (2 person)

1 x 3 bed - family house (5 person)

1 x 3 bed - house with wheelchair access (5 person)

Anticipated completion December 2002

Street Properties (Rehabilitation)

4 x 4 bed – family houses (7 person)

1 x 2 bed - family house (4 person)

Anticipated completion December 2002



Cllr. Salim Siddiqui, Mayor of Hackney, speaking to a resident

Waltham Forest

5 x 3 bed – family house (5 person) Anticipated completion December 2002

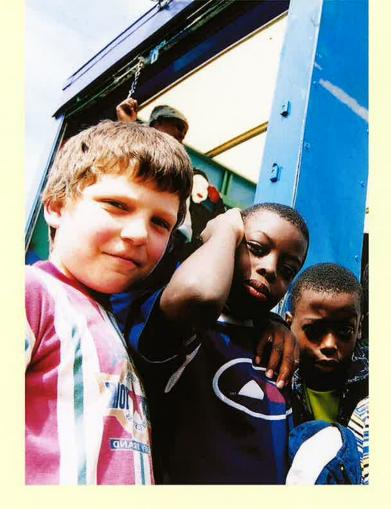
Newham

5 x 3 bed – family house (5 person) Anticipated completion December 2002

Rent Collection & Arrears

NLMHA has performed tirelessly in its efforts to increase the rent collection rate and reduce the level of arrears. The Housing Services department is pleased to inform tenants that our efforts have been rewarded by an improvement in the rent collection rate to 104% against the Housing Corporation target of 97%.

The cumulative effect of this is that the gross arrears for the Association currently stands at 13.5% compared to 15% last year.



Improving the Services

Rent Increase

The ability of our tenants to pay rent is always an important consideration for the Association. It has been agreed that the rent increase for 2001/02 will be RPI +1%. Finance and Housing Services have collaborated to bring the Association in line for the introduction of the Rent Convergence Programme as created by the Central Government. This initiative will bring all housing association rents in line with each other.

Voids & Bad Debts

Once again we have made an almost full use of our housing stock. A void and bad debt figure of 0.1% has been achieved against the Housing Corporation's target of 3%.

Complaints

The number of complaints received increased slightly throughout the year in comparison to last, from 3-5. Each issue was dealt with in accordance with the Policy and Procedure. Where necessary in-house training sessions took place to ensure that staff were fully equipped to deal with what have been some very serious problems.

Again a close working relationship has been maintained with the Mediation Service in each of our Boroughs of operation. Mediation has provided invaluable assistance in the resolution of the disputes.



Repairs & Maintenance

Repair response times of 100% have been achieved. Through the Best Value review of services the maintenance department is currently in the process of introducing a Scheduled of Rates Programme to ensure that the best prices are achieved when works are ordered. The Stock Condition Survey continues and is on track for completion during September 2001.

Priority	Total Repairs	Completed on Time	Not Completed on Time	%
Emergency	124	123	1	99
Urgent	542	532	10	98
Routine	342	332	10	97
TOTAL	884	987	21	98

Tenant Participation & Consultation

An increase in the number of Tenants Associations is important to the organisation. Tenants have and will continue to be encouraged to establish groups on their estates.

NLMHA will continue to pursue tenant representatives to sit on the Board of Management.



Message from the Housing Services Manager

As manager I am proud to say that staff within the Housing Services department have worked extremely hard in all areas of their work. The team has developed into a group of caring professionals who balance the needs of the association with those of the tenants. Customer Care and good service delivery will continue to be the goal for this busy and vibrant department.

Claudette Hunte – Housing Manager



Regenerating

Neighbourhoods and **Communities**

North London Muslim Housing Association (NLMHA) has always believed that working in partnership with faith communities can provide the structure within which effective long-term regeneration as a dynamic process, initiated by and for the community and the local economy, can be sustained. Faith communities are an integral part of the areas within which NLMHA works given the high proportion of members from the Black and Minority Ethnic (BME) Communities.

The importance of this belief to the regenerative process is that it highlights a gateway to bring those communities that are traditionally excluded from the regenerative process due to language or cultural barriers into consultation and active participation. And this has come to be generally recognised:

"Faith Communities can bring values, commitment, neighbourliness and a rich religious and cultural heritage to the unpopular areas which no amount of security and management systems can compete with "PAT 7 on Unpopular Housing

Faith in the Future

It was to this end that NLMHA secured a grant from the Housing Corporation to fund a neighbourhood regeneration scheme which included faith communities and its facets in our society. Hence "Faith in the Future" was launched, as an action-based regeneration strategy in response.



FITF as a strategy for neighbourhood renewal aims to harnesses the under-utilised resources and enthusiasm within faith communities. It brings into play the values that faith underpins to provide the motivation within the community to replace the feeling that regeneration has been "imposed" with a truly people-centric approach.

Successful Initiatives

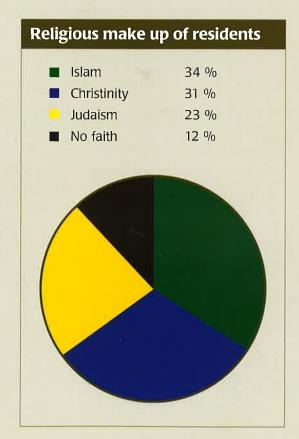
Myddleton Grange and a Multi-Faith Approach

Myddleton Grange is a recently built estate in Hackney where the residents are relatively isolated. Although physically pleasing, in socio-economic terms, it is not relatively well off compared to other deprived neighbourhoods in Hackney, this made it vulnerable to decline – emphasising the need for regeneration initiatives. The importance of faith in the lives of the residents and the religious diversity present made it a suitable testing ground for a multi-faith pilot.

FITF's approach is based upon stages through which formal structures emerge which the community can use to engage with Public Service Providers and Housing Associations to improve standards of living. One advantage of the estate's newness was a lack of entrenched demotivation and views as to "how things were done."

After a detailed consultation; involving an informal face-to-face survey, as well as a community meeting which brought together the Housing Associations, residents, local faith group leaders and FITF; several activities were implemented that were requested by the community. These have ranged from ESOL and Yoga classes in female-only environments to respect the preference of Muslim and orthodox Jewish women against mixing with men, as well as supplementary classes and summer activities for children.

Myddleton Grange has seen significant progress in reducing residents' isolation and FITF's involvement has encouraged the residents to start activities of their own. The next stage of the process will be the evolution of structures through which the community can organise their own activities and engage more actively in regeneration initiatives. This will enable FITF to gauge the importance of faith in stimulating, directing and sustaining regeneration with a people-centric approach.





Jenny Turton, Director General of DTLR observing an IT class on her visit to the Association

A Single-faith Approach in the Fakruddin Estate, Tower Hamlets

The Fakruddin neighbourhood is situated in the most deprived ward of Tower Hamlets, Spitalfields. The pilot scheme originally involved 32 housing units of a religiously and ethnically homogeneous community of Bangladeshi Muslims, but is in the process of being extended across other areas.

In areas like Tower Hamlets the fact that faith plays a key role in the lives of the Bangladeshi population is evident from our research.

We have also discovered that conventional services by mainstream providers are unlikely to reach communities in the area we currently work in where the population is predominately of Bangladeshi origin and there is a very low level of spoken English.

Our experience has shown that it is of vital importance for regeneration to have its base in the community itself. The first step has to be provision and then community involvement in sustaining and expanding that provision. A step by step approach is needed which is tailored to the requirements of each community.

We are working to revitalise the Spitalfields area, concentrating on a number of estates in the area. We are currently offering estate-based youth workshops within the theme of explaining the past to young people and coping with present day pressures. The aim of groups like these is to bridge the gap between the first and second generations and strengthen young people's confidence. It also results in keeping young men off the streets and out of problems like drugs and vandalism.

On the other end of the scale we have partnered with the Bangladeshi Governors Association where we will target the older generation to imbue in them the importance of education as a tool for their children to increase their life chances.

We have been supported in these initiatives through joint working practices with other Housing Associations and local voluntary organisations.



Community Action Network

Community Action Network (CAN) was established in August 1998 to provide '18-24 Gateway' for young people. The overwhelming success of 18-24 has led to an expansion of the services we offer. Faith in the Future has continued to provide New Deal in Hackney and work with Employment Zones in Haringey, Newham, and Tower Hamlets.

New Deal

Training is carried out in a warm friendly atmosphere. In many cases it breaks down isolation that unemployed people face. People from different backgrounds have the opportunity to share their hopes as well as fears and work together to overcome common problems.

Our Unique Approach

Culturally Sensitive Provision

We offer culturally sensitive provision. For instance, women's only provision with women tutors and facilities for prayers when required. Clients are supported by culturally competent staff, which reflects the make up of the communities they serve.

Extension of Our Services

The year 2000-2001 saw consolidation and improvement of our existing services. Clients who speak English as a second language need support in entering the job market. We have been able to increase our ESOL teaching staff, we now have three full-time ESOL tutors, enabling the tutors to provide more specialist teaching for beginners, intermediate and advance learners, providing greater quality of service.

Increase in our placement officers and job-search facilities has enabled us to provide intensive job-search specially tailored for each client. We are able to provide greater support for our clients, who are largely from the black and ethnic minority communities and have experienced barriers in securing employment.

With ten additional computers, more clients are able to take the opportunity to learn and acquire IT skills. Clients can learn Microsoft Word, Microsoft Excel, PowerPoint, Access and Internet. This opens a greater number of employment opportunities for our clients.

Language Support

We employ workers from a diverse cultural background with eleven community languages currently represented, which makes it easier to assess and support our clients. We wish to target the provision towards those who have experienced severe barriers in their search for appropriate training, experience or employment in the past.

Engaging BME Communities

We are in regular contact with the organisations representing various BME communities and enjoy their support as well as valuable feedback and contributions.

Housing Advice

As part of our provision we also offer Housing Advice on an individual basis to clients with various housing needs. This advice covers benefits, local authority housing provision and referrals when possible. It is a confidential service, which is open to all clients.



Understanding the Housing Needs of the Muslim Communities in the Royal Borough of Kensington and Chelsea

NLMHA secured grants from the Housing Corporation and the Royal Borough to undertake this research. The aim of this research is to help the housing service providers, the Housing Associations, the local authorities and the landlords understand the needs of the Muslim communities. It is based on the premise that faith plays a crucial and critical role in the lives of Muslim individuals, families and communities and that there are needs which are common to all Muslim communities irrespective of their geographical, racial and ethnic background. The Muslim communities in the Royal Borough of Kensington and Chelsea will be used as a case study.

The research involves reviewing the past and present researches, one-to-interviews and focus group consultations. The project is scheduled to be completed by December 2001.

Listeningtopeople



Housing Plus Needs of the Young Muslims in Hackney

This research was successfully completed and launched in September 2000. It was welcomed as follows:

The great strength of the report is that it comes out of the community. The entire research project was devised, managed and conducted by members of the Muslim community. These were people who fully understood the cultural context of the interviewees because they were part of it themselves..... The research findings highlight the interconnections of housing, educational, health and employment needs. Organisations like the Housing Corporation must continue to work with a wide range of agencies to bring all these issues together.



Chair, The Housing Corporation



Baroness Dean with Dianne Abbot, MP and Ashraf Hakim, Chair, NLMHA, at the launch of Young Muslims' Report



opeople

The results of the survey pose a range of particular challenges for organisations like the Housing Corporation and for all statutory and voluntary bodies concerned with the sustainable regeneration of our neighbourhoods. This survey is a beginning. On behalf of my own organisation, I look forward to grappling with the challenges and questions it poses and to learn the lessons that emerge.

Belinda Porich,

Area Manager, The Housing Corporation

The report consists of much useful data and a series of recommendations affecting a whole range of public and voluntaries badles.

A copy of the report is available from our offices at a cost of £10.00. This is reflected in the commitment of the people who make everything possible- the board, the staff, the tenants and the communities we serve. Our board consists of people who provide their

The Driving Force

expertise and skills on a voluntary basis. They come from all walks of life and are largely from the local communities. Similarly, our staff is composed of dedicated people who see their jobs more than just a profession.



The Board



Ashraf Hakim - Chair Managing Director of an International Company and a senior community leader



Salim Patel - Vice-Chair Businessman and a community leader



Nafisa Patel - Secretary Finance Manager, Housing Department, Hackney Council



Eusoof Amerat – Treasurer Businessman and Chair of North London Mosque Trust



Dawood Ebrahim Akhoon Mental Health Worker, NLMCC



Aman Dalvi, OBE - Co-opted member Chief Executive of Ujima Housing Association



Suliman Bham Businessman and a senior community leader



Shuja Shaikh Former Mayor of London Borough of Hackney



Ismail Bawa Director of a Company and a senior community leader

Staff

Management



Saif Ahmad Chief Executive



Sowkat Hossein Finance Manager



Claudette Hunte Housing Manager



Ahmed MaparaDevelopment Manager

Mohammed Patel

Former Banker and presently Secretary of North London Mosque Trust

Antonia Watson

Co-opted member
Chief Executive, Irish Centre HA

Helen Routledge

Co-opted member
Finance Director, Newlon HA

Ibrahim Ghanchi

A community leader and Treasurer of the North London Mosque Trust

Imraan Hashim Amerat

Optician

Sue Mitchel

Co-opted member Head of Development, Industrial Dwelling Society HA

Munaf Zina

Business Man and a Community Leader

Farooq Zina

Business Man and a Community Leader

Ismail Patel

Community Leader

Executive and Support Staff

Tiffany McDonald

PA to the Chief Executive

Aisha Akhtar

Housing Officer

Carmel Darcy

Administrative Officer

Moosa Bhamjee

Finance Officer

Amra Uzeirovic

Housing Officer

Soeb Pirbhai

Acting Housing Manager

Barbara Forbes

Housing Officer

Ibrahim Khan

Maintenance Surveyor

Ahmed Ali Sharif

Assistant Maintence Surveyor

Samantha Jenkins

Trainee

Faith in the Future

Nurjahan Ali

Project Director

Tahra Bibi

Business Developement Manager

Yahya Hafesji

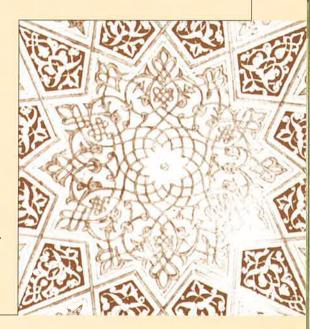
Project Development Officer

Asma Khawaja

Faith Action Manager

Shahnaz Choudhary

Finance Officer



Achievements

This year Finance Department upgraded the Sun Accounting System to version 4.2.6. After the successful modernisation of our IT system last year, the web-site is now also fully operational at www.nlmha.com.

The first phase of the Faith in the Future project, financed by the Housing Corporation, is near completion.

The research project on the Needs and Aspirations of the Young Muslims in Hackney was successfully completed and the Chair of the Housing Corporation, Baroness Brenda Dean, launched the report.

NLMHA secured an IGP grant from the Housing Corporation to conduct a research on understanding the Housing Needs of the Muslim Communities in the Royal Borough of Kensington and Chelsea. The project was also supported by the Royal Borough as well as Notting Hill Housing Trust.

Non-social housing activities and programmes, such as the New Deal, have exceeded 10% of the turnover. Currently, the core housing staff is 13 and the non-social housing staff is 14.

NLMHA has operated within its budget and has vigorously looked to reduce costs by examining cost drivers and identifying potential cost reduction mechanisms. This has increased our efficiency and improved the quality of service.

Managingtheresourcesbetter



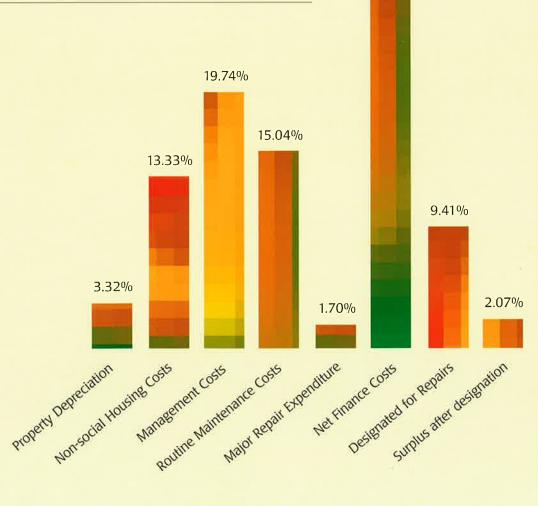
Asset Base

The value of our Housing Assets has risen from £33.5m to £36.2, an increase of £2.7m.

The Association achieved an annual surplus of £45k after transferring £204k to designated repairs and improvements. The Association has now £1.82m free reserves and £1.06m set-aside to fund future repairs. During the year we earned £40k on investments in the money market and £20k from non-social housing activities.

Turnover Breakdown

Property Depreciation	3.32%
Non-social Housing Costs	13.33%
Management Costs	19.74%
Routine Maintenance Costs	15.04%
Major Repair Expenditure	1.70%
Net Finance Costs	35.39%
Designated for Repairs	9.41%
Surplus after designation	2.07%



35.39%

Finiancial Statements for 2000-2001

Income and Expenditure Account

for the Year Ending 31 March 2001

	2001	2000
	£,000	£,000
Turnover	2,167	1,802
Operating Costs	(1,151)	(783)
Operating Surplus	1,016	1,019
Interest Receivable	40	37
Interest Payable	(807)	(693)
Surplus for the Year before Designation	249	363
Transfer to Designated Repairs	(204)	(198)
Surplus For the Year	45	165
Retained Surplus Brought Forward	1,779	1,614
Retained Surplus Carried Forward	1,824	1,779





Balance Sheet

as at 31 March 2001

	2001	2000
	£,000	£;000
Tangible Fixed Assets		
Tangible Assets	36,202	33,520
Less: Social Housing Grant	(24,651)	(23,439
Total Fixed Assets	11,551	10,081
Current Assets		
Debtors	331	235
Cash At Bank	328	1,179
Total Current Assets	659	1,414
Less: Creditors		
Amount Falling Due within One Year	(503)	(480)
Net Current Assets	156	934
Total Assets Less Current Liabilities	11,707	11,015
Financed by – Creditors:		
Amount Falling Due After More Than One Year	8,825	8,382
Revenue Reserves	1,824	1,779
Designated Reserves	1,058	854
Total	11,707	11,015



- We are strategically placed on a course to grow and expand
- Our influence in the housing movement is of immense benefit to our community

LookingAhead



- Our services to the tenants are steadily improving
- Satisfied tenants will continue to provide us the support

We can make a social impact by building a more decent society in which no tenant is excluded and the service delivery matches rights with responsibility.

Registration Status

North London Muslim Housing Association is registered with the Industrial and Provident Society, No. **26406R**.

Registered as a Housing Association with the Housing Corporation, No. **LH3859**.

NLMHA is a member of the National Housing Federation (NHF).

Address

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Association **Details**

Auditors

Beever Struthers Chartered Accountants Oak House 49A Uxbridge Road Ealing LONDON W5 5SB

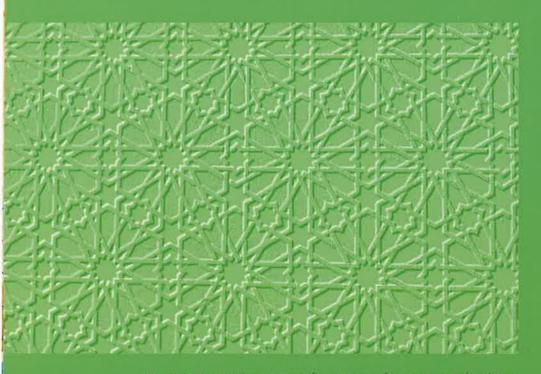
Bankers

Midland Bank plc Stamford Hill Branch 160 Clapton Common LONDON E5 9AH

A full set of accounts is available from NLMHA on request. Please contact us on the number given above, for this or any other information about NLMHA or our services.



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North London Muslim Housing Association

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