



# NORTH LONDON MUSLIM HOUSING ASSOCIATION

ANNUAL  
REPORT  
1997/98



# CONTENTS

1	WELCOME FROM THE CHIEF EXECUTIVE & CHAIR
3	NLMHA: AN AGENT FOR CHANGE
6	PEOPLE & COMMUNITY
7	STAFFING FOR THE FUTURE
9	OUR BOARD OF MANAGEMENT
11	NLMHA: ADVOCATE FOR BLACK & MINORITY ETHNIC COMMUNITIES
15	HOUSING PLUS
17	NLMHA: BEST VALUE FOR ECONOMIC SOLUTIONS
19	NLMHA: AIMING FOR EXCELLENCE
24	ASSOCIATION DETAILS

# WELCOME FROM THE CHIEF EXECUTIVE & CHAIR



SAIF AHMAD (right)  
AMAN DALVI (left)

## LEARNING FROM THE PAST, LOOKING TOWARDS THE FUTURE

*Assalamu Alaykum.* AN ANNUAL REPORT is not only an information document but also presents an opportunity for the organisation to reflect on the lessons of the previous year, to polish and articulate our vision of the future and to begin to map a path between the two. This report aims to show how our work in 1997/98 contributes to our mission and brings the organisation closer to our stated aims. It marks the end of a year's activity for a large number of people including our supportive Board of Management, dedicated and capable staff group, involved residents and the many businesses and other partners we have worked with. Our sincere thanks to all of you for your unstinting efforts and the strength and rich diversity you bring to the North London Muslim Housing Association (NLMHA).

Finally, we would like to thank our previous and founding Chief-Executive, Mr. Yusuf Hafesji, who stepped down last year. Yusuf was instrumental in creating NLMHA and he worked tirelessly in advancing the work of the association.

## A QUANTUM LEAP INTO THE NEXT MILLENNIUM

THE ANNUAL REPORT also marks the beginning of a new year for all of our staff, tenants and business partners. Throughout the year, we have tried to direct the work and aspirations of all involved in the work of the Association towards clear, achievable and sustainable plans for the future. We see NLMHA poised at a cross-road, ready to make a leap into the next millennium and emerging as one of the most effective, vibrant and responsive Housing Associations: our mission is to keep this vision in focus throughout this process.

**SAIF AHMAD**  
*Chief Executive*

**AMAN DALVI**  
*Chair*

*NLMHA aims:*

- *To cater for families who need homes*
- *To provide homes especially designed for use by Muslim people*
- *To strive to meet the specific needs of Muslim people*
- *To provide good quality homes, giving the utmost importance to safety, security and durability*
- *To keep rents affordable without compromising on quality*





# NLMHA: AN AGENT FOR CHANGE

## OUR HISTORY

NORTH LONDON MUSLIM HOUSING ASSOCIATION was founded in 1986. It was initially set up and took root in the North London Muslim Community Centre. It was registered with the Housing Corporation as a small Black and minority Ethnic Housing Association in 1989.

Initially, the Association operated only in the London Borough of Hackney, but has now extended its development to cover the London Boroughs of Newham and Waltham Forest.

NLMHA maintains the basic principles of Islam in its operation and approach, bearing in mind the vital role that faith plays in the strength of the community. The Association maintains high standards in all its operations. All its policies comply with the requirements of the Housing Corporation.

NLMHA continues to be an active partner in the development of local housing strategies, homes and community regeneration.

## OUR MISSION

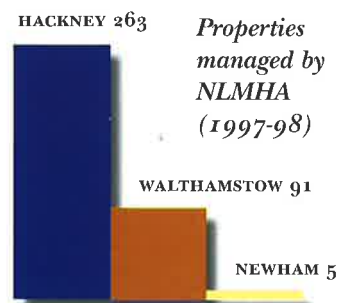
TO PROVIDE HOUSING for those in need, at rents which are affordable and to give the community an opportunity to participate fully in the provision of social housing.

We share the aspirations of a wider Muslim community and maintain close links with the Muslim Community Centres, Mosques, Youth Projects and Training, Employment and Business schemes, working towards urban regeneration and community development.

## OUR SERVICES

**45% more homes.** In 1997-98 we achieved a 45% increase in housing unit stock; over all, 111 units were completed.

- 22 new homes completed at Priory Court Estate, Walthamstow
- 23 new homes completed at Markhouse Road, Walthamstow
- 23 new homes completed at Church Road, Leyton
- 8 new homes completed at Holly Street, Hackney
- 30 new homes completed in Stoke Newington Filter Bed Site, Hackney
- 5 Street Properties completed in Newham



We have now developed a total of 359 units and manage 6 others across 3 London Boroughs.





- *NLMHA raised £9 million private finance*
  - *In 1997/98 NLMHA has increased its housing stock by 45%*
- 



## PARTNERSHIPS IN SUCCESS

SMALL HOUSING Associations cannot achieve large-scale, sustainable growth on their own. We work with others to build and regenerate communities. In 1997-98 we:

- Raised £9 million private finance through 3 lenders
- Worked with 3 different Local Authorities and 5 separate Housing Associations
- Worked in partnership with the Hackney Regeneration Project



## BUILDING FOR THE FUTURE

WE AIM to:

- Manage an additional 203 units within 5 years
- Consider new housing schemes
- Investigate, with Hackney's Empty Property Team, the possibility of bringing empty properties in the Private sector back into use
- Work in partnership with other housing providers

In the coming year we will develop:

- 16 new build/stock transfer homes in Holly Street, Hackney
- 4 new build/stock transfer homes in Queen's Drive, Waltham Forest
- 2 new build rent homes on Church Road, Waltham Forest
- 2 new build rent homes on Grantham Road, Newham
- 5 purchase and repair homes on the open market in Newham

NLMHA is a key player within the Hackney Comprehensive Estate initiative development consortium and we will be actively involved in the new initiatives and further phase development programmes for Holly Street.

## HOMES ARE FOR LIVING IN

WE TRY TO MAKE full use of all of our housing stock. Our homes are empty for an average of 1 week between lets, which compares favourably with an average of 9.4 weeks across other London Housing Associations.





# PEOPLE & COMMUNITY

## PEOPLE ARE OUR CROWNING GLORY

WE BELIEVE THAT OUR PEOPLE are our most valuable resource. We work within communities so are able to benefit from the skills and vision of many people. We are indebted to the countless individuals who give their time and energy to us and so are determined to use this resource wisely and fairly.

We have tried to reflect this attempt in our staffing structure, which is as flat and open as possible. This means that we do not waste money on unnecessary hierarchy and that all the members of staff have contact with our partners. In NLMHA, everyone is accessible: no-one is remote.

Our staff group is the jewel in our crown but the crown itself is made up of the richer community of our partners and friends.

## WORKING IN THE COMMUNITY, WITH THE COMMUNITY, FOR THE COMMUNITY

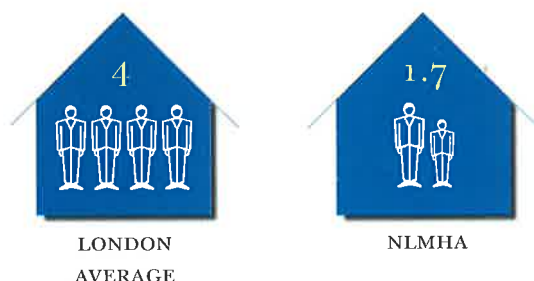
*"We aim to do more than house our tenants: We aim to help them find homes within a community"* SAIF AHMAD, CHIEF EXECUTIVE, NLMHA



Yusuf Islam (formerly Cat Stevens), a leading member of the Muslim community, visiting the NLMHA's exhibition

## STAFFING FOR BEST VALUE

IN A REVIEW of Black and Minority Ethnic Housing Associations in London, the average staff to housing unit ratio was found to be 4 to 100. Within NLMHA the ratio is **1.7 to 100** housing units – *proof of the efficiency of our staffing structure.*





# STAFFING FOR THE FUTURE

ALL OUR STAFF have a voice in planning. We value staff input and provide training and support to help them turn good ideas into good practice.

A vibrant team builds a vibrant organisation.



**SAIF AHMAD**  
MBA, MCOM,  
BCOM (HONS)  
Chief Executive

*"Our vision can be realised only if we continue to work together as a team towards our common goal. May Allah help us to achieve our vision and keep us firm on His path"*



**ABRAHALEY MEBRAHTU**  
MBA, ACCA, BA (HONS)  
Finance Manager

*"I am looking forward to further rationalise our costs in the next year so that we can ensure good value for money in all our purchases – through which we can deliver a quality service with increased efficiency"*



**CLAUDETTE BHOLO**  
MSC, BSC, PGDH  
Senior Housing Officer

*"I can see the Association expanding vastly, especially in our involvement with the New Deal. My task is to help staff take up this challenge. If my staff aren't happy, I'm not happy."*



**AHMED MAPARA**  
Development Officer

*"Last year the Association increased its stock by about 45%, which is a considerable achievement"*



**SOEB PIRBHAI**  
Housing Officer

*"I plan to start a Welfare Advice Scheme – using my knowledge of Gujarati to help more people from the community. Even those who make welfare applications can find language a barrier when it comes to appeals."*



**ASHWA FARAH**  
BSC (HONS)  
Temp. Housing/  
Finance Officer

*"I enjoyed the Cultural Awareness Training Day – it was interesting and made me more aware of our need that our contractors understand Islamic culture,"*



**FATEHA BEGUM**  
BSC (HONS)  
Administrator

*"I think my role is very important because our organisation is customer-based – without tenants we won't grow and I'm the first person that they see when tenants contact the organisation."*



**MUHAMMED M. ALI**  
Trainee Housing Officer

*"The best thing about my job is contact with many different people – non-Muslim as well as Muslim people from different nations and different cultures."*



*“NLMHA is managed by  
people who provide their  
skills and expertise on a  
voluntary basis”*

---





# OUR BOARD OF MANAGEMENT

NLMHA IS MANAGED by people who provide their skills and expertise on a voluntary basis. Members come from the shareholders of the Association, who are largely from the local community or are co-opted for their expertise and experience within the housing movement. We have also one member who is appointed by the Local Authority, the London Borough of Hackney.



*Chair*  
**AMAN DALVI**  
MSC

*Chief Executive of Ujima Housing Association and leading figure in the housing movement*



*Treasurer*  
**EUSOOOF AMERAT**  
BSC, AMIEE, MIBVE, FITCE

*Held senior management post at British Telecom and a respected Muslim leader*



*Secretary*  
**ISMAIL BAWA**  
BCOM

*Director of North London Muslim Community Centre and a leader of the Muslim community for over 30 years*



*Vice Chair*  
**AISHA BAWA**  
BSC (HONS), DIP HOUSING

*Senior Housing Officer at New Islington & Hackney Housing Association Ltd., and active in the community*



**SALIM PATEL**  
BTECH, DEF

*Businessman and a community leader*



**FAROUK BHAM**

*Businessman and former Managing Director of Pioneer Property Services and Treasurer of the North London Muslim Community Centre*



**ASHRAF HAKIM**  
BSC (HONS)

*Managing Director of an international company & leading personality in the Muslim community for 25 years and Chair of North London Muslim Community Centre*



**SULIMAN BHAM**

*A businessman and respected Community leader*



**AHMED YOUSUF ALIBHAI**

*Hafiz of Qur'an and a respected community leader*



**SHUJA SHAIKH**  
BA, BARRISTER AT LAW, CERT. ED (LONDON)

*Former Mayor of the London Borough of Hackney and leading figure in the community*



**TONY SHOULTS**  
IPFA, MBA

*Chief Executive of the Metropolitan Housing Trust; former Director of Housing, London Borough of Hackney. Leading figure in the housing movement*



**CLLR. IAN SHARER**

*Insurance Consultant and a prominent Councillor of the London Borough of Hackney*



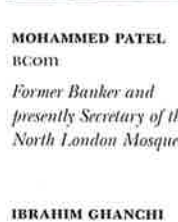
**MUHAMMED SIDDIQ SHAIKH**  
BCOM, FCCA

*Finance Controller of Boleyn & Forest Housing Association*



**COLIN ARCHER**  
BSC (HONS), MSC

*Head of Property Services for Bethnal Green & Victoria Housing*



**MOHAMMED PATEL**  
BCOM

*Former Banker and presently Secretary of the North London Mosque*

**IBRAHIM GHANCHI**

*A respected leader of the Muslim community and Treasurer of the North London Mosque*

The Board meets 8 times a year. Ultimately, control and development of policy rests with the Board members who hold a weekend conference every year to review the work of the Association and to establish targets and direction for the coming year.



*“Housing should not be seen as a one-dimensional need but rather as part of the complex relationship between individuals, families, their communities and Society”*

---



# NLMHA: ADVOCATE FOR BLACK & MINORITY ETHNIC COMMUNITIES

## HOMES ARE MORE THAN JUST HOUSES

NLMHA IS COMMITTED to empowering and regenerating communities in need and so an important part of our work is practical; providing housing for our target community, primarily (but not exclusively) Muslim people. But this aim cannot be just met through the provision of homes. Our Experience as well as current research show us that housing is not a one-dimensional need but is part of the complex relationship between individuals, families, their communities and Society.

## FUTURE DIRECTION

- SHARED OWNERSHIP
- ISLAMIC HOME OWNERSHIP SCHEME
- MODEL ISLAMIC NEIGHBOURHOOD/ESTATE
- DEVELOPMENT OF SUBSIDIARY NETWORKS
- ESTABLISH SURGERIES TO PROVIDE ADVICE ON HOUSING, EMPLOYMENT AND EDUCATION WITHIN MUSLIM COMMUNITY CENTRES
- RESIDENTIAL AND NON-RESIDENTIAL CARE FOR VICTIMS OF VIOLENCE
- CHILDREN IN CARE
- PRO-LIFE SUPPORT COUNSELLING FOR PREGNANT WOMEN
- DEPENDENCE REHABILITATION
- INTEGRATION OF EX-OFFENDERS INTO THE COMMUNITY
- SHELTERED HOUSING FOR ELDERLY
- HOSTEL ACCOMMODATION

## WORKING IN THE COMMUNITY, WITH THE COMMUNITY, FOR THE COMMUNITY

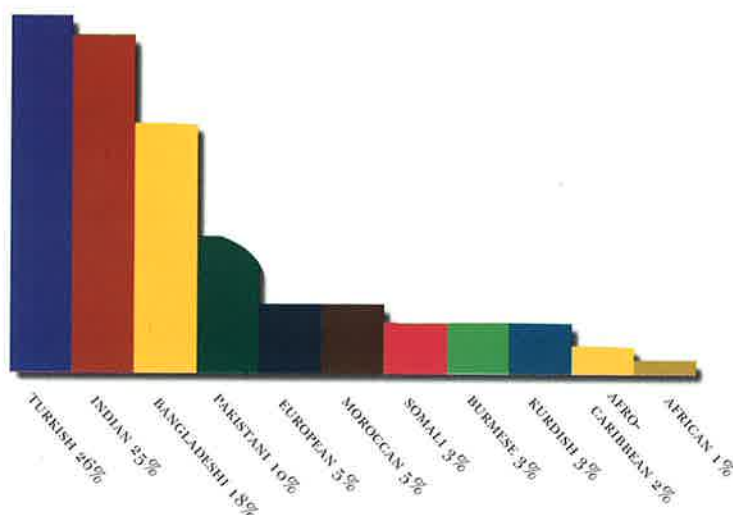
*"It is clear that you have strong links in the local community and a good understanding of the problems faced by black and minority ethnic communities"* RT. HON. ANDREW SMITH MP  
Minister for Employment



Chief Executive in discussion with Minister for Employment, Andrew Smith, MP and Diane Abbott, MP at the launch of New Deal in Hackney

## ETHNIC IDENTITY OF OUR TENANTS

WE PROVIDE HOUSING for people from many different ethnic groups:





## SPECIFIC HOUSING NEEDS

THE QUR'AN contains few direct injunctions on housing but living according to Islamic values dictates several specific housing needs. Other specific needs result from different cultural backgrounds of individual Muslims.

As a culturally competent Housing Association, it is our duty to identify and meet the specific needs of our tenants and prospective tenants wherever possible.

An ideal Muslim home is based on the Islamic values of faith, love, compassion, cleanliness and beauty. It is:

- Spacious, to allow privacy for parents and separate beds for children from the age of ten. The Prophet advised: "Separate (your children's) beds when they are ten years of age."
- Clean, for the noble Prophet has said that "Cleanliness is part of Faith" and also "Purity is half of Faith."
- A place where there are the basic necessities of food and clothing, where meals are eaten together and where there is hospitality and generosity.



## HOMES, NOT HOUSES

**"(Housing Associations) should consider the significance for Black and Minority Ethnic households of the size and type of properties planned, and always of making services more culturally sensitive."**

*(Housing Corporation: Black and Minority Ethnic Housing Policy)*

WE WORK CLOSELY with the community and our tenants so that we can understand and satisfy their specific housing needs.

Our development plans consider the proximity of mosques and community centres and the accessibility of shops and transport routes. When developing housing, we consider specific needs in washing and bathing, food preparation and consumption, location of wc's and security. When allocating homes we pay particular attention to the size of the housing unit and consider issues of extended and large family life alongside the need for privacy.



## DIVERSITY IN THE FUTURE

WE ARE VERY AWARE of the danger of seeding small Black and Minority Ethnic communities within a larger indifferent or hostile host community – the ghetto effect. We are committed to investigating ways of encouraging community integration:

- We liaise with local mosques and encourage an active role at the heart of community activities.
- We are investigating the viability of developing a model Islamic neighbourhood or estate. Our vision is of a culturally diverse community of Muslims and non-Muslims, enriched by Islamic values.



*“Islam is part of our past and present. It has helped to create modern Europe. It is part of our own inheritance, not a thing apart.”*

**HRH PRINCE CHARLES,**  
OXFORD 1993

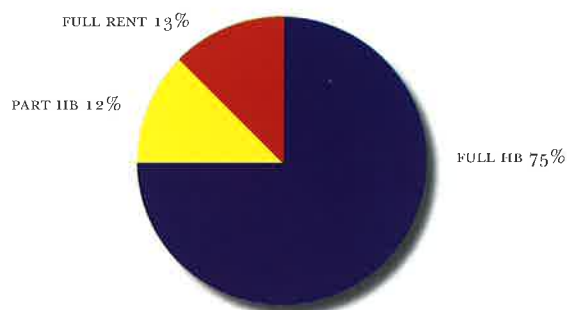


## AFFORDABLE HOUSING FOR THOSE IN NEED

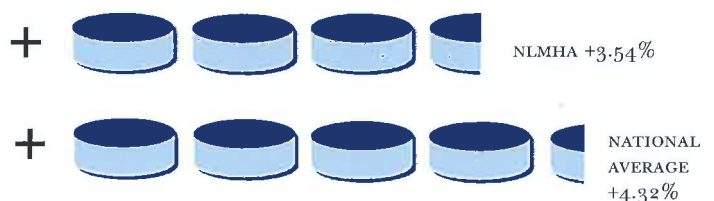
86% of our tenants rely on housing benefit

We keep our rent increases as low as we can.

Our average rent increase last year was 3.54% against a national average London Housing Association increase of 4.32%.



### % RENT INCREASES 1997/97



*“We are committed  
to investigating ways  
of encouraging community  
integration”*

---



Chief Executive  
with the Minister  
for Health, Frank  
Dobson, MP



# HOUSING-PLUS

## HOUSING-PLUS FOR A RICHER FUTURE

BLACK AND MINORITY ETHNIC people experience inequality of opportunity of housing as part of a larger pattern of social and economic deprivation. An effective housing strategy must address this broader issue and place provision of homes in context alongside jobs, education, health and social services. To do this, we must understand patterns of direct and indirect discrimination and how these adversely affect people from Black and Minority Ethnic communities (over 60% of whom are Muslims) and society as a whole.

We believe that through community that cultural and religious diversity will enrich society and our vision of future directions is based on a desire to bring this about. For this reason, NLMHA supports an integrated "Housing-Plus" response to housing need and uses a whole fabric approach alongside partnership with other agencies to help us deliver this.

## PLANNING FOR A BETTER SOCIETY

IN LINE WITH OUR COMMITMENT to a Housing-Plus approach, NLMHA plans a series of initiatives which address housing need as part of an interlocking pattern of multiple deprivation:

**CRIME PREVENTION:** After consulting with tenants and the Crime Prevention Officer, we used a grant awarded by Dalston City Partnership under its Safer City initiative to improve security in homes on the Medina Road, Hackney.

**INFORMATION:** A Housing Corporation grant has been agreed to fund a video project showing how three communities (Bangladeshi, Somalian and Turkish) settled in the UK and their problems in social housing.

**PUBLICITY:** We have produced a permanent exhibition showing the work of our Association.

**EMPLOYMENT:** We have been contracted (by Reed Employment on behalf of Central Government as part of the New Deal initiative) to provide Gateway Services to young people seeking work.

**SPECIAL NEEDS:** We will participate in a scheme for adults with learning difficulties or disabilities (with Islington & Hackney Housing Association). We will also participate in the provision of residential and non-residential care services for:

- People with physical and mental disabilities
- Elders
- Victims of violence
- Children in care
- People who are drug or alcohol dependant
- Ex-offenders

**WELFARE SERVICES:** We will provide pro-life support counselling for pregnant women. We will establish surgeries to provide advice on housing, employment, education and welfare benefits.





*“1997/98 has been a challenging year for NLMHA both in terms of growth and on a financial front. We have made many significant achievements throughout this period”*

---



# NLMHA: BEST VALUE FOR ECONOMIC SOLUTIONS

## FINANCIAL REPORT

1997/98 has been a challenging year for NLMHA both in terms of growth and on a financial front. We have made many significant achievements throughout this period:

- The association has operated within its budget and has begun a process of rationalisation of costs. The objective of this process is to reduce costs by examining cost drivers to identify potential cost reduction mechanisms. This will increase our efficiency and improve the quality of service the association provides. One area of saving has already been identified: we will review our annual gas and central heating system repair and maintenance contracts.

- Significant growth in our property stock level (45% increase from that of 1996/97) has been achieved by adopting a financial strategy which enabled us to secure borrowings on the best possible terms. Having noted the declining level of SHG, the association has raised £4.2m in loans on favourable terms considering both interest rate and the amount of security required by lenders.

- Despite our significant growth over the year, the association has achieved a £206k annual surplus after designations.

- The association cash position is healthy and the financial covenants of our lenders are more than met.

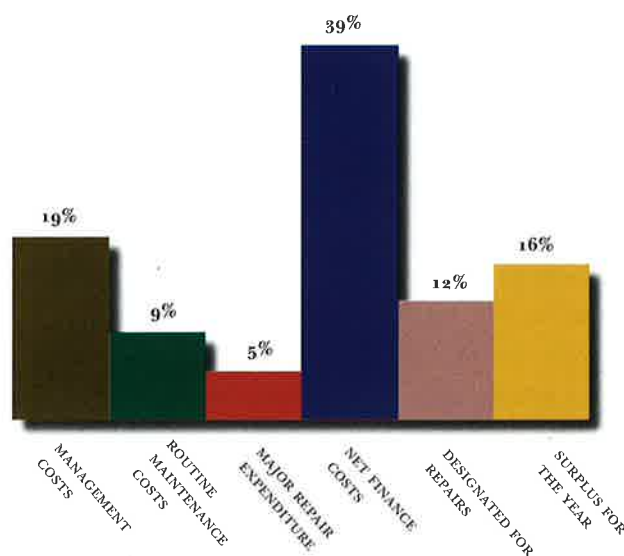
- During 1997/98 we earned £106k in interest by investment in the money market. In 1998/99 we expect to optimise our income from interest through investment appraisal.



- The association has now about £1.3m free reserves in addition to £0.5m designated for repair purposes.

1998/99 will see the consolidation of our business and, working from a strong financial position both in terms of profitability and our asset base, there are also prospects for further growth.

## TURNOVER BREAKDOWN



# INCOME & EXPENDITURE ACCOUNT

FOR THE YEAR ENDING 31 MARCH 1998



	1998 £'000	1997 £'000
<b>TURNOVER</b>	1,268	986
OPERATING COSTS	(403)	(339)
<b>OPERATING SURPLUS</b>	<b>865</b>	<b>647</b>
INTEREST RECEIVABLE	106	82
INTEREST PAYABLE	(614)	(331)
<b>SURPLUS FOR THE YEAR BEFORE DESIGNATION</b>	<b>357</b>	<b>398</b>
TRANSFER TO DESIGNATED RESERVES	(151)	(63)
<b>SURPLUS FOR THE YEAR</b>	<b>206</b>	<b>335</b>
RETAINED SURPLUS BROUGHT FORWARD	1,126	791
<b>RETAINED SURPLUS CARRIED FORWARD</b>	<b>1,332</b>	<b>1,126</b>

## BALANCE SHEET

AS AT 31 MARCH 1998

	1998 £'000	1997 £'000
<b>TANGIBLE FIXED ASSETS</b>		
FREEHOLD HOUSING PROPERTIES AT COST	24,560	18,513
LESS: SOCIAL HOUSING GRANT	(17,722)	(14,542)
	<b>6,838</b>	<b>3,971</b>
OTHER FIXED ASSETS	46	22
<b>TOTAL FIXED ASSETS</b>	<b>6,884</b>	<b>3,993</b>
<b>CURRENT ASSETS</b>		
DEBTORS	93	56
CASH AT BANK	1,838	1,126
	<b>1,931</b>	<b>1,182</b>
<b>LESS: CREDITORS</b>		
AMOUNT FALLING DUE WITHIN ONE YEAR	(268)	(188)
<b>NET CURRENT ASSETS</b>	<b>1,663</b>	<b>994</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b>8,547</b>	<b>4,987</b>
<b>CREDITORS</b>		
AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	6,690	3,487
REVENUE RESERVES	1,332	1,126
DESIGNATED RESERVES	525	374
	<b>8,547</b>	<b>4,987</b>



# NLMHA: AIMING FOR EXCELLENCE

WE MEASURE OUR STANDARDS of service against explicit performance indicators and publish the results so that all our stakeholders can judge how we are doing. Everyone involved with our association is a stakeholder and has a right to question the Association on its performance.

## THE VISION

NLMHA is committed to development and growth. In the immediate future we intend to:

- Establish contact with all possible partner organisations and to explore new avenues for co-operation and joint ventures.
- Transfer of agreed housing stocks.
- Implementation of agreed purchase and repair programmes, such as Newham.
- Reducing rent arrears to below 3% by establishing close contact with tenants and benefit offices.
- Initiating community regeneration projects, such as New Deal.

*We aim to become one of the best housing associations in the country.*



## PERFORMANCE INDICATORS (1997/98)

### RENT COLLECTION

Our rent collection rate was 98.7% against the Housing Corporation benchmark of 97%. Target exceeded by 1.7%.



### RENT ARREARS

We reduced rent arrears to 3.76% against the Housing Corporation benchmark of 4.0%. Target exceeded by 0.24%.



### VOIDS AND BAD DEBTS

We lost 0.6% revenue in voids and bad debts against the Housing Corporation benchmark of 3.0%. Target exceeded by 2.4%.



### LETTINGS

The total number of new properties let was 111.



*“Tenant participation and empowerment is a precious resource which is essential to the future health and prosperity of our Association and our communities”*

---

### Complaints

NUMBER RECEIVED	NATURE OF COMPLAINT	ACKNOWLEDGMENT (DAYS)	FULL RESPONSE (DAYS)	OUTSTANDING
1	NEIGHBOUR DISPUTE	1	5	NIL
1	NEIGHBOUR DISPUTE	1	5	NIL
1	NEIGHBOUR DISPUTE	1	ONGOING	ONGOING
1	DEFECTS	1	ONGOING	ONGOING

### Maintenance

PRIORITY	TOTAL NO. OF REPAIRS	COMPLETED IN TIME	NOT COMPLETED IN TIME	%
EMERGENCY	68	61	7	90
URGENT	213	202	11	95
ROUTINE	85	78	7	92
TOTAL	366	341	25	93

## NEW PERFORMANCE INDICATORS

IN 1998/99 we will introduce 4 new performance indicators:

- **HANDOVERS:** measuring anticipated rights and refusal rates.
- **LETTINGS:** measuring nomination rights and refusal rates.
- **TRANSFERS:** measuring transfer targets and refusal rates.
- **VOIDS:** measuring void turn around time.

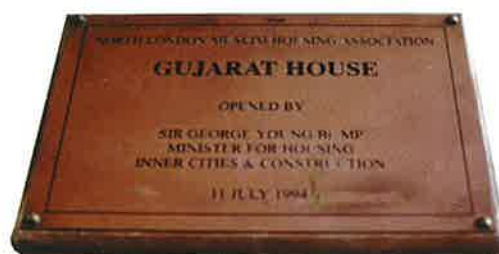
## TENANT PARTICIPATION

WE RECOGNISE that the Association is strengthened by the involvement of tenants at all levels of service and we encourage this. But we also understand that “there are difficulties involving tenants...from black and minority ethnic communities who may face institutional (or other) barriers.” (*Housing Corporation*, 1998).

It is also important that we do not expect too much from our tenants: “BME tenants need to have a choice as to how much they become involved with the landlord.” (*Housing Corporation*, 1998). Over the next year we will implement plans to assess the satisfaction of tenants and encourage their involvement in the organisation. We will:

- Undertake a tenant satisfaction survey.
- Identify and act on areas of dissatisfaction.
- Introduce performance monitoring systems
- Produce positive publicity.
- Consult with tenants on the design, delivery and review of housing and related services.
- Develop a structure for tenant involvement.
- Introduce a structure for tenant representation in the Association.

Tenant participation and empowerment is a precious resource which is essential to the future health and prosperity of our Association and our communities.





*“It is through the example of our own organisation, both in the diversity of our staff and governance groups and in our contact with the community, our suppliers, contractors and other agencies, that we demonstrate the economic and social benefits of valuing diversity”*

---





## CLEAR VISIONS OF PRACTICAL SOLUTIONS

NLMHA has a clear practical role: providing housing for those on low income and in need which we see as the key to potential social change; but we also understand that NLMHA has other roles to perform in order to unlock this potential, so that social change can be realised.

It is through the vision and strategies of the organisation that practical projects can be achieved. Through our participation in the community, these practical projects can be targeted towards individuals and families in need and through community participation in the work of the organisation, these needs can be understood and met. Through our understanding of individual need, we can build awareness of specific and special needs within the community and ensure that NLMHA provision is effective in addressing the needs of as many people as possible.

We value the expertise provided by the Board of Management, the diversity of our staff group and our contact with the community, our suppliers, contractors and other agencies. Through the example of our own organisation

we demonstrate the economic and social benefits of valuing diversity. And through our success in securing funding, commitment to Best Value in our work and partnership arrangements, we can make the most of our resources and ensure maximum impact on the needs of the community.

## MEASURES OF SUCCESS

THE SUCCESS of NLMHA can therefore be judged in two ways: by the practical measure of low-cost housing provided for those in need and by our vision, strategies, integrated approach and ethos of participation. Both are important since the provision of housing without attention to holistic need, information, participation, integration, access and empowerment would have limited impact on the community and on social change.



# ASSOCIATION DETAILS



## 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. A MEMBER OF THE NATIONAL HOUSING FEDERATION.

## ADDRESS

62 CAZENOVE ROAD  
STOKE NEWINGTON  
LONDON N16 6BJ

## TELEPHONE

0181 806 9696

## FAX

0181 806 6854

## AUDITORS

BEEVER & STRUTHERS CHARTERED ACCOUNTANTS

## SOLICITORS

DEVONSHIRE SOLICITORS

## 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.



NORTH LONDON MUSLIM  
HOUSING ASSOCIATION

---

**62 CAZENOVE ROAD**

**STOKE NEWINGTON**

**LONDON N16 6BJ**

**TEL: 0181 806 9696**

**FAX: 0181 806 6854**