



NORTH LONDON MUSLIM HOUSING ASSOCIATION
Annual Report 2011-12



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**Lighting up people's lives
- inspiring generations**

About NLMHA

We work in three of the five host boroughs for the 2012 Olympic Games and Paralympics. It is no surprise then, that this past year has been all about performance, challenges and stretching ourselves to achieve new 'personal bests'.

North London Muslim Housing Association (NLMHA) emerged in response to the needs of the Muslims for social housing. Set up in 1986, NLMHA has developed into a significant provider of housing, positioning itself as a leading light in the national housing and regeneration programme. It has been a challenge at times, but NLMHA has managed to articulate the distinct needs and aspirations of the community.

The organisation is established in several London boroughs, and owns and manages 618 properties in Hackney, Waltham Forest, Newham, Enfield and Tower Hamlets.

OUR VISION: to provide quality affordable homes and services, strengthen our communities and improve the lives of local people.

OUR MISSION STATEMENT: to work with strategic partners and our diverse communities to improve the quality of life for all our residents through providing excellent housing services and decent homes in decent neighbourhoods.

*Our residents at
Olympic Village*

Pushing forward: Exploring new frontiers Chairman's message

Having taken over as chairman in October last year I was entrusted with a great responsibility in taking the Association to the next level.

Our previous chairman and Board had worked relentlessly in ensuring that the Association remained viable and sustainable and continued to edge forward. But the time has come to expand our horizon, change gear and start looking to change our vision for the future. The Board has worked as a team, revisited our mission

statement and vision and declared an intention to expand in:

- Care facilities for the elderly by providing a care or sheltered home
- Developing shared ownership properties for young people
- Providing properties for rental at market rent.

Of course, we recognise the economic climate that we are in and the limitations that may be placed upon us. However, at the same time we have to move forward, otherwise, we will be left behind, our tenants will receive a raw deal and the community will not benefit. By moving forwards we hope to make the Association more profitable and be able to plough more into the community.

Our tenants are already facing hardship due to the recent sweeping welfare and Housing Benefit reforms. However, the Board, together, with its staff has robustly considered the implications of the reforms and is ready to meet the challenges.

Finally, I would like to thank my Board, co-opted members and staff for their support in ensuring our Housing Association delivers what it has promised for the benefit of the community.

Ismail Yusuf

From the Chief Executive

2011/12 has been another challenging year for NLMHA and I am sure for many other registered providers.

Gold amongst our achievements is the completion of our first scheme of 39 flats in Tower Hamlets.

The new coalition government has brought many new changes, including the way registered providers will develop in the future. New developments will have higher rental values, in the region of 50% to 70% of the market rents with less social housing grants.

We will be adding a further 99 homes by the end of 2012 and, with our partners, we have been able to secure development of 40 new units in Hackney and Waltham Forest for the programme year 2012/2015.

We have done extremely well in all areas of our operations including housing management, rent collections, maintenance and finance, and we are working very closely with residents and stakeholders to improve and deliver excellent service and value for money.

Together we are a winning team!

Ahmed Mapara

2011-2012

Lighting up people's lives - inspiring generations

Customer service

The Residents Scrutiny Panel is making sure we keep on track with our promises and services, and is leading the way on a number of our initiatives to improve customer service.

Scrutiny Panel

Our Scrutiny Panel members provide a much valued role as Critical Friend, reflecting the views of the communities they live in and helping us to meet Local Offer standards around co-regulation and working in partnership on service delivery with our residents.

They are looking to ensure we meet our Key Performance Indicators and that our policies and procedures meet residents' needs. They have also been keeping a watchful eye on how we deliver our services to all our valued customers.

At the same time, Scrutiny Panel members perform a vital role in feeding back to their communities, just how much is being done on residents' behalf!



Happy to serve five generations of one family

Communicating better

To be sure that we are a winning team, we have introduced a number of new ways to gather the views of our residents so we understand their needs better.

These have included:

- Open surgeries
- Proactively following up on repairs services
- Consultations events
- Tenants meetings
- Joint estate walkabouts
- Satisfaction surveys
- Tenants online forums.

We have also:

- Supported new tenants settling into new properties
- Updated tenants on benefit changes via presentations, leaflets, letters and newsletters.



We've gone the extra mile!

Our Diamond Jubilee celebrations

Taking part

There have been many other opportunities for residents young and old to get involved:

- Community events
- Access to education and training
- Neighbourhood improvement
- Women's Groups
- Youth committee
- Healthy eating and exercise
- Enhancing community spaces

Improving all the time

Housing Management and Maintenance received only four complaints during this financial year, down from six the previous year. All complaints were responded to and resolved within target time. This is an outstanding achievement for any Social Housing landlord.



Pushing the pace

We will continue to work closely with our valued tenants to improve our policies and procedures and our service delivery.

By working in partnership with external service providers we will be better able to understand and meet the needs of individual tenants, including hard-to-reach groups. Our aim is to achieve excellence in customer service, placing customers at the heart of all we do.



Day at Buckingham Palace as NLMHA residents celebrate the Diamond Jubilee



Our young tenants wave the flag for the Jubilee

We recognise that key to improving the quality of livelihoods and strengthening communities is increasing involvement of tenants through new and existing outreach services.

2011-2012

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Our homes

Aiming ever higher

Proud to have
happy tenants

It has been a year to be proud of – with 39 new homes added to our portfolio, investment in our existing homes, and a repairs service that puts us up with the leaders!



Team NLMHA Residents : Touring the Olympic Village

New homes, new tenants

We completed on 39 new homes, bringing the total number of properties we own and manage to 618 in five boroughs.

These include 39 new units in Tower Hamlets – our first homes in this borough. They are part of the St Andrews development, a landmark regeneration scheme in Bromley-by-Bow which has transformed a derelict Victorian hospital site into homes, parks and play facilities. The properties are aimed at families and are all within easy reach of public transport, with strong 'Green' credentials, meeting Code Level 3 for Sustainable Homes.

A further 99 properties are in development with our partners in Waltham Forest and Hackney. The new homes are being made possible through social housing grants and private finance.

As a small housing association this represents an increase of more than 17% in our housing stock.

£718,516

The **amount we invested** during the year to make sure we maintain our homes to high standards. Our emphasis on standards is reflected in the high satisfaction levels of our residents.

Tops for safety

99.26%

The number of **annual gas inspections we achieved** – up on last year. Gas inspections are a legal requirement and tenants are reminded that they must allow us access to service boilers and other gas appliances. Regular Estate inspections are in place. All communal areas meet all applicable statutory health and safety requirements.



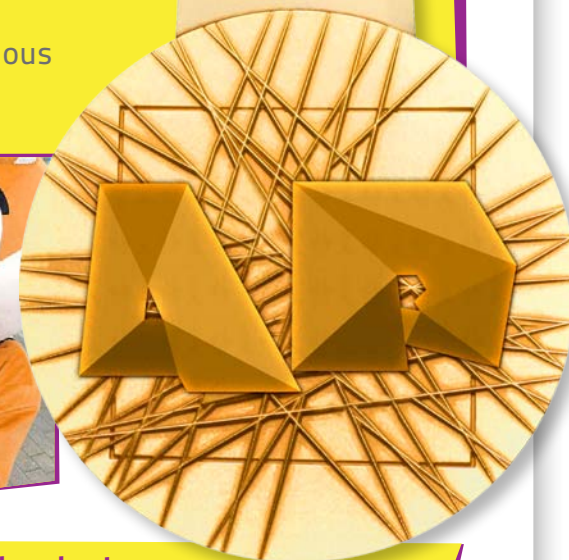
Setting our Olympic Fun Days alight



Residents' Olympic relay!

96.3%

The number of **repairs we completed first time**. Another fabulous performance!



Understanding challenges

We carried out more pre-inspections for repairs than most other housing associations. This is because, as a BME organisation, we understand that language can sometimes make it difficult for our residents to communicate exactly what repairs they require. By visiting 14% of properties before the repair is carried out we can make sure we are providing the service they need. In addition, we have carried out post inspections at 10% of repairs carried out to ensure they met standards.

Fast off the blocks!

99%

Our average **completion time** for all types of repairs during 2011-2012 was a medal-worthy performance by our Maintenance team, improving on the previous year's performance.



2011-2012

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Our Tenancy

Our own face of the Olympics taken at one of our Fun Days.

This year the challenges for many of our residents have increased.

The economic climate, combined with Welfare Reforms, including the forthcoming introduction of a Universal Credit and a 'bed tax' cut in Housing Benefit for those with spare rooms, are hurdles which many have to face.

NLMHA has been working very closely to provide support and budgeting advice to help residents pay their rent, but we have seen a small but steady rise in the numbers of people finding themselves in arrears.

We will continue to add to the training, work search, education support and financial and budgeting advice we offer residents through these difficult times. Eviction for non-payment of rent is always a last resort.

99.64% - rent collect during the year
4.22% - rent arrears at end of year

Allocations

During the year we let 56 properties of which 39 were new-build homes.

for year ending 31 March 2012	Council Nomination	Internal Transfer	Referral Agency
Borough			
Hackney	4	4	1
Newham	1	0	0
Waltham Forest	3	4	0
Enfield	0	0	0
Tower Hamlets	37	1	1
Total	45	9	2

Beating our targets

Another excellent performance! Average letting period for 1 April 2011 – 31 March 2012 is 2.84 weeks – that is ahead of target.



Acting on Anti Social Behaviour

We received only 25 reports regarding Anti-Social Behaviour in 2011 – 2012. All were low level incidents and we were able to complete our investigations on each of them.



Our Board

- Passionate about being the best



2011-2012

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Our Communities



Inspired by
the Games

There was a team spirit to rival that of the Olympics amongst those taking part in many of our activities as we seek to inspire all generations and build stronger communities.

Together we are a winning team!

Celebrating neighbourhoods

Many of our residents picked up the challenge to get involved and our Olympic and Jubilee themed events were widely enjoyed.



Olympic tournament
at Priory Court

Events included:

- *Holly Street Communications Day* – bringing our services and residents together to generate discussion and raise awareness.
- *Community events at Priory Court, Gosse Court and Cazenove Road* – back by popular demand these gave everyone a chance to meet and have fun.
- *Myddleton Grange Fun Day and AGM* – organised by our Tenants Association, Women's group and youth group, there was fun for all!

They were quickly followed by:

- **Diamond Jubilee Street Parties** at Marconi Road, Ansar Gardens and Ambleside Road had a 'Big Lunch' theme that generated dishes from around the world created by our residents.
- **A Diamond Jubilee Community Hall event** organised jointly by Priory Court Tenants and Residents Association and NLMHA, had plenty for everyone to get involved.
- **A mini Olympic tournament** and street party marked the Olympic torch's journey along Forest Road in Waltham Forest towards the Olympic Park. Many residents in Priory Court, took part in the kick-about tournament, zumba, music, dancing, gardening, pilates and other activities.
- **A family trip and picnic** for families from Gosse Court to Olympic Park.

Getting involved at one of our Olympic Fun Days



Jobs and training

We are supporting our residents into employment and training by:

- Tapping in to the expertise of external providers
- Providing computers in the community
- Holding training courses
- Supporting apprenticeships
- Holding events to put tenants directly in touch with Job and Training Agencies.

External partnerships

We are working with external service providers to increase resident involvement in what we do. This is helping us meet the needs of hard-to-reach groups and, in turn, improving the quality of livelihoods and strengthening our communities.

We have also been using external services to run our afterschool clubs/gardening clubs/arts craft/youth work.

Youth Committee takes off

Our Youth Committee, gives young people a sense of ownership and pride in their communities:

- Youth Committee Members gave a presentation on founding the group, and were presented with certificates for all their hard work.
- Film production proved popular with members scripting, filming and editing videos on how they feel about where they live. These were screened at an 'Oscar Night' event to the community, and featured in the Hackney Gazette and National Housing Federation (NHF) publications.

Sharing skills

Our Women's Groups are continuing to build stronger communities within our estates, sharing sewing tips, swapping recipes, supporting one another in community events and learning new skills.



Blooming with Health and Wellbeing

- We have worked in partnership with the British Heart Foundation to raise awareness of health issues with all our residents and neighbourhoods.
- Our Hackney Women's Group has been growing and harvesting herbs, fruits and vegetables.
- We have been digging in with tenants to improve communal areas and front gardens – improving the environment with some enjoyable light exercise!
- Children have been planting and growing fruit seeds during afterschool club, and taking part in healthy eating cookery classes – taking home the results to enjoy with their families.
- Exercise classes promote healthy living.

2011-2012

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Sprinting Ahead



Overall satisfaction of our services
76% - dissatisfied tenants falling from 10% to 6%

Tenants satisfied with the value for money offered by their rent
80% - higher than the London average of 73%

Tenants satisfied with overall maintenance service
79%

Annual tenants satisfaction survey

How tenants rate us

We are happy to be on target for our service delivery – but we are determined to move ever closer to the bull's-eye!

We used the industry standard STATUS survey 2011-2012 designed by the National Housing Federation (NHF) to find out how customers rate our performance. During the year we received 50 completed survey returns. They told us:



Tenants
satisfied their
views have been
taken into account
77%

Tenants
satisfied with
being kept
informed
85%

Tenants
satisfied
with their
neighbourhood
92%

Tenants
satisfied with
the overall
condition of their
property
84%

Tenants
satisfied with
the overall quality
of their home
79%

Satisfaction of Service from staff

- Very satisfied 44%
- Fairly satisfied 37%
- Neither 5%
- Fairly dissatisfied 2%
- Very dissatisfied 7%
- No opinion 5%

Satisfaction with Condition of Property

- Very satisfied 47%
- Fairly satisfied 37%
- Neither 4%
- Fairly dissatisfied 12%
- Very dissatisfied 0%

Overall satisfaction of Repairs

- Very satisfied 44%
- Fairly satisfied 35%
- Neither 4%
- Fairly dissatisfied 11%
- Very dissatisfied 6%
- No opinion 0%

Satisfaction of keeping Tenants informed

- Very good 57%
- Fairly good 28%
- Neither 11%
- Fairly poor 4%
- Very poor 0%
- No opinion 0%

Satisfaction with Communication and Engagement

- Very satisfied 47%
- Fairly satisfied 30%
- Neither 6%
- Fairly dissatisfied 4%
- Very dissatisfied 4%
- No opinion 9%

In addition to our annual satisfaction survey, we also follow up a sample of repairs every month with a phone call and that has shown 99% satisfaction with repairs and maintenance throughout the year.

Our Finance

Aiming for the best

We are pleased to advise that the book value of the housing stock increased to £71.2m after acquiring 30 new general needs 6 shared ownership properties. Our Housing stock now stands at 653 units including shared ownership.

2012 saw the introduction of SORP 2010 and Component Accounting. The way we calculate depreciation has therefore changed.

Income and expenditure account for the year ended 31st March 2012

	2012 (£)	2011 (£) Restated
TURN-OVER	3,991,130	3,535,033
Operating costs	(2,257,750)	(2,159,632)
OPERATING SURPLUS	1,733,380	1,375,401
Gain/(loss) on disposal of fixed assets	0	379,088
Interest receivable	1,197	3,677
Interest payable and similar charges	(746,591)	(674,062)
SURPLUS FOR THE YEAR	987,986	1,084,104

Turnover breakdown	2012 (%)	2011 (%)
Services	6.08%	5.32%
Management	16.03%	16.82%
Routine maintenance	15.32%	18.12%
Major Repairs	2.36%	2.67%
Housing property depreciation	16.28%	17.89%
Net finance costs	18.68%	18.96%
Operating Surplus before designation	24.75%	19.94%
Other	0.50%	0.28%
TOTAL	100.00%	100.00%

The surplus for 2012 was £988k, (2011 - Restated Surplus £1.08m) after charging depreciation of £650k (2011 Restated Depreciation £632k). The finances were again managed well.

Balance sheet at 31st March 2012

	2012 (£)	2011 (£) Restated
FIXED ASSETS		
Housing properties	71,222,829	56,633,336
Less: Social Housing Grant	48,320,117	39,040,538
	22,902,712	17,592,798
Other fixed assets	1,060,529	1,057,690
	23,963,241	18,650,488
CURRENT ASSETS		
Debtors	164,392	124,238
Cash at bank and investments	1,000,206	1,826,748
	1,164,598	1,950,986
CREDITORS:		
Amounts falling due in less than one year	(2,732,126)	(550,623)
NET CURRENT ASSETS	(1,567,528)	1,400,363
TOTAL ASSETS LESS CURRENT LIABILITIES	22,395,713	20,050,851
FINANCED BY CREDITORS:		
Amounts falling due after one year	16,648,491	15,291,616
CAPITAL AND RESERVES		
Called-up non-equity share capital	110	110
Revenue reserves	5,747,112	4,759,125
TOTAL	22,395,713	20,050,851
Housing Properties Include Net Capitalised Repairs of	373,581	197,612

Olympic Fun Day hits the spot

On the podium - Our Teams

Our Board

We have a strong and diverse Board. Our Board members bring with them skills and experience which will help us meet the challenges ahead and develop our business.

Ismail YusufChair
Ahmed AlibhaiVice Chair
Nasser PatelSecretary
Munaf ZinaTreasurer
Ibrahim Ganchi
Mahmood Bham
Afzal Galaria
Yusuf Hafesji
David BookerCo-Opted
Cllr Patrick VernonCo-Opted

The following Board Members retired in September 2011:

Ashraf Hakim
Salim Patel
Eusoof Amerat
Nafisa Patel

Our Staff

Ahmed MaparaChief Executive
Shelly BegumPA to CE / Human Resources Manager

Team Housing and Maintenance:

Aziz RahimHousing Services Director
Ikbal HussainHousing Officer
Amanda HuntHousing Officer
Sajna BegumTenant Participation / Estate Management Officer
Ibrahim KhanTechnical Officer
Sadique AliAsst Technical Officer
Sohail HussainTrainee Maintenance/Housing Officer
Bilal BawaCaretaker

Team Finance:

Moosa BhamjeeDirector of Resources
Fazil GajiaFinance Officer
Masima BegumAdministrative Officer
Tausif BhamTrainee Finance Officer

Internal auditors

Alexander & Associates

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

External auditors

Beevers and Struthers

3rd floor, Alperton House, Bridgewater
Road, Wembley, Middlesex HA0 1EH

Bankers

HSBC Bank plc

Stamford Hill branch, 160 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



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, શ્રાવ્ય ટેપ પર અથવા અન્ય ભાષામાં તો કૃપા કરીને નોર્થ લંડન મુસ્લિમ એસોસિએશન નો ટેલિફોન નંબર 020 8815 4200 પર સંપર્ક કરો.

GUJARATI

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

SOMALI

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

TURKISH

اگر اس دستاویز کی آپ کسی دیگر شکل میں مثلاً "بریل، بڑے الفاظ میں، آڈیو ٹیپ پر یا کسی دیگر زبان میں ضرورت ہیں تب براہ کرم نارٹھ لنڈن مسلم ہاؤسنگ اسیوسییشن 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



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Housing Association**

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