

**North London Muslim Housing Association**  
**Annual Report 2004**

**A Sense of Belonging**

## North London Muslim Housing Association

# About Us

**North London Muslim Housing Association** is the UK's largest Muslim-led housing association.

From our base in Stoke Newington, we manage 500 homes. These are let at affordable rents to families and single people of all ages, faiths and cultures.

We work close to the centre of one of the world's biggest and most densely-populated capitals. The communities we serve are dynamic and diverse, with a wide variety of needs, but they are united in the need for good quality social housing – a need which we aim to meet.

We also maintain strong links with local regeneration projects, training schemes, mosques and other community organisations.

Our team is small in size but large in commitment, dedication and enthusiasm for delivering a quality service to those who are most in need.

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## North London Muslim Housing Association

# Our Commitment

We aim to provide quality homes to facilitate the needs of our tenants and to regenerate communities.

We understand the needs of our tenants and, in return, provide the best solutions for their housing needs.

Our commitment is to identify, understand, deploy and implement best practices in achieving affordable quality homes for the future.





## North London Muslim Housing Association

# Making a Difference

Looking back at the last year fills me with confidence for the future of our housing association.

Since we were formed in 1986, we have overcome many challenges to establish NLMHA as a leader in its field. Our housing stock has increased dramatically, our services have developed and we are recognised as key players in the local community.

I feel that the service we provide is particularly important now, at a time of global unrest and conflict. NLMHA is a shining example of all that is best in our culture, demonstrating our belief in simple family values and the right of every person to enjoy a clean, safe and spacious home. Good living conditions produce peace of mind and a sense of belonging. They also engender harmonious relationships with friends and neighbours: they are the seed corn of a strong community.

While we cannot solve the world's problems, we can and do provide good quality homes for people on limited incomes. I believe that we are making a difference to their lives - I hope you will feel the same when you have read through this report.



**Ashraf Hakim**  
Chair, NLMHA



# North London Muslim Housing Association New Beginnings

This has been a time of change in our organisation, a time for taking on board new challenges and devising new solutions. Over the last year NLMHA has been taking stock of the Housing Corporation's new funding regime for social housing development. Our feeling is that this now favours the larger registered social landlords (RSLs) over smaller, more community-led associations. We have responded positively to this apparent setback by developing closer links with like-minded RSLs and local authorities in north and east London.

As a result, we now look forward to the launch of a new partnership - provisionally named the North River Alliance - in the autumn of 2004. This should enable us to fund further developments in our area so that we continue to do what we do best: meeting the specific local needs of our community. It is early days, but we are confident that this new way of working represents the way forward for our development programme, helping us to sow seeds for the future. I look forward to reporting back next year on the partnership's progress.



**Ahmed Mapara**  
Chief Executive





## North London Muslim Housing Association

### Our Community

#### Fun in the park

We believe it is vitally important to build and maintain close links with the local communities not only the people who live in our homes, but also their families, friends and neighbours.

One of the ways in which we do this is by holding an annual Fun Day for tenants and residents. This brings them together and allows them to meet staff from NLMHA and to find out more about the Association's work in an informal atmosphere.

In September 2003 we organised a Fun Day in South Millfields Park, Hackney. It was a great success, with plenty of entertainment and fun activities for all the children who attended. We were also honoured to welcome the Mayor and Mayoress of Waltham Forest, Councillor Bob Belam and Mrs Wenda Belam, as well as Councillor Abdul Mulla, Speaker for the London Borough of Hackney. Another Fun Day is planned for Summer 2004.



# North London Muslim Housing Association Our Community

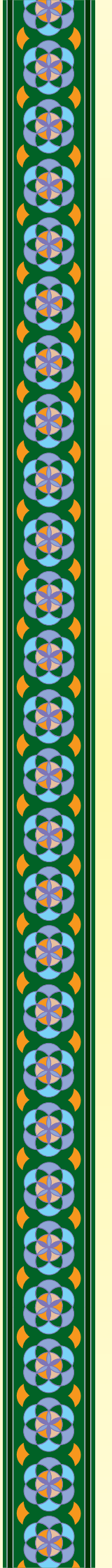
## Working with Tenants

NLMHA is firmly committed to providing tenants with opportunities for becoming involved with the work of the Association and having a say in the way their homes are managed. Ultimately we aim to create tenants' associations for all our estate-based properties.

With this in mind, we will be recruiting a community development and tenant involvement officer. His/her role is to work closely with the NLMHA housing officers to organise a variety of activities for our tenants.







## North London Muslim Housing Association

# Building Partnerships

### Community Development Links

We provide housing plus activities in conjunction with Faith in the Future



### Colthurst Crescent

We have worked on this estate for the last three years, providing the following activities for residents:

- Supplementary classes every Monday
- Weekly information technology classes for young people
- Saturday morning youth club

Earlier this year two get-togethers were organised. At the first meeting residents were briefed on the purpose of our activities and the objectives and invited residents to become involved in making decisions about their estate.

At the second meeting, residents were joined by staff and officers from NLMHA and FTF, Southern Housing Group and CPM, as well as a representative of Agudas Housing Association tenants.

Both events were well attended and led to useful discussions which will pave the way for further developments in the future. NLMHA is also working actively in partnership with Faith in the Future at Hana Mews and Gujarat House.





# North London Muslim Housing Association Building Partnerships

## Making a Splash!

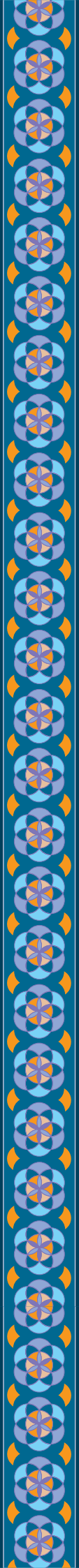
Many children from our estates are also enjoying events such as the recent trip on the River Thames with the Laburnam Boat Club.

NLMHA offers a range of activities for children aged between eight and 15 years from a variety of different cultures. These include supplementary classes, IT classes and Saturday youth clubs. The classes:

- Help kids fulfil their goals and raise their aspirations through learning
- Provide a friendly, welcoming and relaxed atmosphere, where young people from different cultures can interact and break down social barriers
- Offer positive activities to relieve boredom and channel young people's energy
- Reduce the opportunities for anti-social behaviour.

Supplementary classes also provide children with valuable help and support for their school work, while the IT classes teach basic word processing skills and how to use the internet for research and help with homework. The Saturday Youth Club offers both indoor and outdoor activities for children to let off steam in safety, with day trips arranged during the school holidays.





## North London Muslim Housing Association

# Involving and Empowering

### A Seat on the Board

We believe that housing services can only improve if more tenants and residents take an active role in the management and maintenance of homes and estates. We are in the process of recruiting a tenant representative on to the board of management.

### Tenant Involvement Grows

We are looking to appoint a community development & tenant participation officer which marks an important step forward for the Association.

The aim is to encourage more residents to become involved in housing issues and improving their communities. Some of the areas he/she will be working on with tenants include:

- IT training
- English for Speakers of Other Languages (ESOL) training
- Employment
- Health programmes

He/she will also address other activities and issues raised by tenants.





# North London Muslim Housing Association New Homes

A highlight of the year was the official opening of our new homes at Brougham Road in Hackney. The event took place at the Regent Community Hall in Brougham Road, with the guest of honour being Councillor Geoff Taylor, Speaker for Hackney.

The development has been designed to meet a variety of identified housing needs in the local area, providing:

- One four-bedroom house
- One three-bedroom house with a lift, adapted for wheelchair access
- Four one-bedroom flats

The homes have all been let at affordable rents to tenants nominated by our partner, the London Borough of Hackney.



## North London Muslim Housing Association Muslim Housing Needs

In 2003 NLMHA commissioned a study into the housing needs and aspirations of Muslim communities in the London boroughs of Kensington and Chelsea. The project was carried out by Murad Associates with funding from the Housing Corporation, the Royal Borough of Kensington and Chelsea and the Notting Hill Housing Trust. The researchers set out to look at the housing needs of a faith-based minority community, focusing on religion rather than ethnicity or race. The study area was chosen because of the unusually wide range of ethnic backgrounds within the Muslim community, whereas those in Bradford and Manchester are largely composed of South East Asians. A total of 127 people were selected for interview, of whom nearly three-quarters were Moroccan and the remainder Bangladeshi and Somali. The findings of the research have now been analysed and published in a report, which was launched in March 2004.

### Some of the key points are summarised below.

**Housing:** over half of those interviewed said they were living in overcrowded conditions and about 40% expressed serious or moderate dissatisfaction with their accommodation. About 90% were renting from the council or a housing association, and two-thirds had not considered buying a

property, mainly because their religion prevents them from taking out an interest-based loan. A large number experienced difficulties with a major faith-based requirement such as wudu (ritual washing), privacy of children and hijab (male/female privacy).

**Faith:** 50% said their religious life was affected by their housing situation. Around 75% said they needed to visit a mosque every day, and the most important factors in the choice of accommodation included distance from the mosque and Islamic schools/madrasah, as well as rent and number of bedrooms.

**Neighbourhood:** Gangs of youths, drugs, vandalism and lack of policing were the most serious problems. Dogs in buildings and on estates were also unwelcome from a Muslim cultural viewpoint. When asked about tenants and residents associations, many of those interviewed did not know they existed, or chose not to join because they were unaware of the benefits or felt there would be language and cultural barriers to getting involved.





# North London Muslim Housing Association Muslim Housing Needs

## The report made eight conclusions and recommendations:

- Local authorities and housing associations should consider faith and culture-based monitoring in addition to ethnic monitoring
- Muslim clients should be re-housed in larger accommodation where possible.
- Partnership forums need to be proactive and creative in involving Muslim communities.
- The London Housing Forum needs an interface to incorporate the views of the BME and faith-based housing associations.
- Housing providers should seek guidance from experts in faith issues when developing their strategies and services.
- Housing associations and councils should ensure proportionate representation of Muslims in their workforces.
- Provisions such as washing hoses in toilets need to be considered in the design of accommodation.
- Housing associations should adopt a holistic and innovative approach to tackle social exclusion. The Housing Corporation and other agencies must work in a joined-up way to develop suitable strategies for sustainable communities.

*"I felt so intimidated by the male maintenance officer who came to check the water leak in my flat. I would much prefer it if they sent a female officer next time."*

*- 30-year-old female participant in focus group.*

*"I am a single disabled mother with a seven-year-old. The Al Hasaniya Centre is a lifeline for me as I feel so depressed and isolated."*

*- female participant in focus group.*

*"Queuing for the bathroom leads to a lot of tension and fights in our home, between brothers and parents."*

*- focus group participant.*



# North London Muslim Housing Association Managing Homes

## Collecting Rents

Our Housing Services department is devoting much time and effort to increasing the amount of rent collected and reducing the level of arrears. The overall result is that the amount of rent collected has increased for the fourth year in succession to an impressive 98.33% - well above last year's figure of 91.76%

## Rent Arrears

Where people have a problem paying their rent, Housing Services staff work hard to help by providing support and advice on claiming housing benefit. Last year they concentrated on monitoring rent accounts, as well as investigating and chasing housing benefit claims on behalf of tenants. There was also considerable emphasis on arranging meetings with local authorities and other service providers. Average arrears for the year were 10% of the total rent owed.

## Complaints

We welcome complaints as they help us to identify shortcomings in our service and to start making improvements. Last year we received a minimum number of complaints which were dealt with successfully by the housing services team in line with the associations policy and procedure.

## Empty Homes

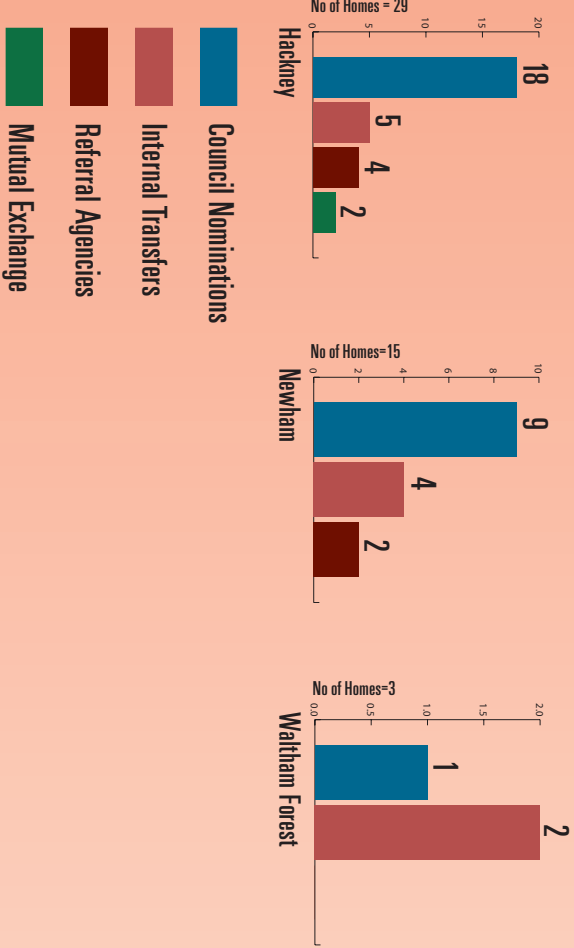
We work to ensure that vacant homes are re-let as quickly as possible, helping to meet people's housing needs and to maximise our rental income. Thanks to the efforts of Housing Services, we have had just 20 empty homes during the last year. On average, these were turned around and re-let in 3.1 weeks.

## New Homes

The association has built 25 new homes during the year.

## Lettings

The Association completed 47 lettings over the last year in three London boroughs. These included mutual exchanges and transfers from other NLMHA properties, as well as external nominations and referrals:

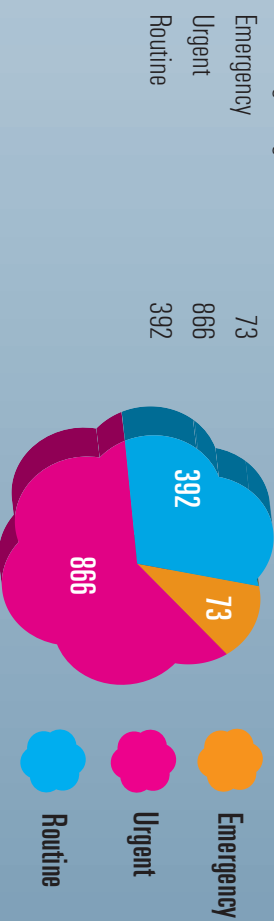




# North London Muslim Housing Association Maintaining Homes

## Completing Repairs

During the year we received 1,331 requests for repairs from our residents. These fell into the following categories:

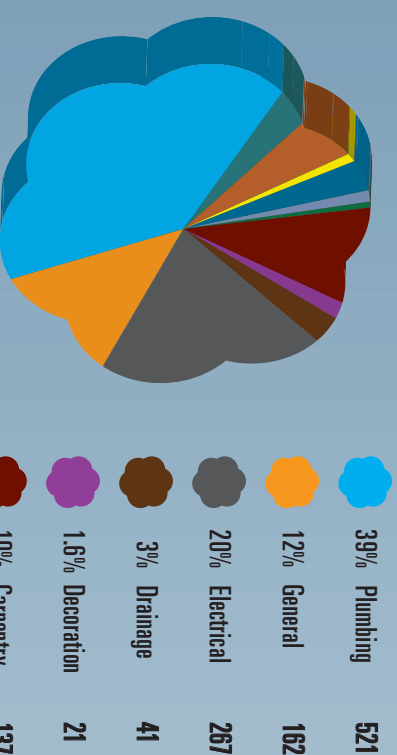


More than 90% of these jobs were completed within the target timescales - a figure that compares favourably with other local housing associations and with the average for London as a whole.

## Checking Quality

The Association carries out regular inspections of completed repairs to ensure that the workmanship meets our high quality standards. Our target is to carry out post inspection surveys on 10% of jobs and pre-inspection surveys on another 10%. During 2003/04 we completed 105 post inspections (8%) and 142 pre inspections (10.5%).

Our gas maintenance engineers attended 361 calls during this year.



# North London Muslim Housing Association

## Financial

### Achievements

During this year 2003/2004 NLMHA launched a research paper on 'Understanding the Housing Needs and Aspirations of the Muslim Communities'. The research was funded by the Housing Corporation, Royall Borough of Kensington and Chelsea and Nottinghill Housing Trust.

NLMHA has operated within its budget but without compromising the quality of services. Maintenance programme has been designed to attain decent home standard before 2010. We are continuously examining cost drivers to reduce costs and trying to identify potential cost reduction mechanisms.

### Asset Base

The book value of housing stock at cost increased from £39,542m to £43,580m due to acquisition of 22 units during the year. Total number of housing properties stands at 499 on 31 March 2004. The association achieved an annual surplus of £334k. The association has now £2,62m free reserves and £1.11m set aside to fund future repairs. To keep the borrowing at the minimum maximum amount of cash was utilised.

### Turnover Breakdown

	YE 31/03/04	YE 1/03/03
	%	%
Service cost and others	3.89	3.43
Property Depreciation	3.89	3.74
Non-social Housing costs	1.30	3.06
Management Costs	16.67	15.14
Routine maintenance Costs	18.32	19.70
Planned Maintenance Costs	4.73	3.81
Net Finance Costs	36.54	37.89
Surplus before Designation	14.66	13.26
Total	100.00	100.00



## North London Muslim Housing Association

# Financial Summary for the year ending 31st March 2004

### Balance Sheet

2004 (£'000)

2003 (£'000)

#### Tangible Fixed Assets

Tangible assets  
Less: Social Housing Grant and Depreciation

#### Net Fixed Assets

#### Current Assets

Debtors  
Cash at Bank

#### Total Current Assets

#### Less: Creditors

Amount falling due within One Year

#### Net Current Assets

#### Total Assets less Current Liabilities

#### Financed by

Long Term Creditors  
Revenue Reserves  
Designated Reserves

#### Loans and Reserves

### Income and Expenditure Account

Turnover  
Operating Costs  
Operating Surplus  
Interest Receivable  
Interest Payable  
Surplus for the Year before Designation  
Transfer (to) from Designated Repairs  
Surplus For The Year  
Retained Surplus Brought Forward  
Retained Surplus Carried Forward

2,275  
(1,110)  
1,165  
11  
(842)  
334  
-  
334  
2,284  
2,618

2,178  
(1,090)  
1,088  
24  
(830)  
282  
(80)  
202  
2,082  
2,284

# North London Muslim Housing Association

## Our Team

The board members and staff of North London Muslim Housing Association work together with tenants and community representatives, united in their aims and dedication.

### The Board

Members of the board are all volunteers who give their time and expertise freely, enabling the Association to benefit from a wide range of skills and experience.

They are:

Ashraf Hakim	Chair
Aman Daivi OBE	Vice Chair
Salim Patel	Vice Chair
Nafisa Patel	Secretary
Eusoof Amerat	Treasurer
Nasser Patel	
Clir Shuja Shaikh	
Clilor Dawood Ebrahim Akhoun	
Helen Routledge	
Simon Cartwright	
Antonia Watson	
Munaf Zina	
Mohammed Patel	
Ibrahim Ghanchi	

### The Staff

NLMHA staff are all dedicated professionals who take great pride in the work they do.

They are:

Ahmed Mapara	Chief Executive
Tiffany McDonald	PA to Chief Executive
Sowkat Hossein	Finance Manager
Moosa Bhamjee	Finance Officer
Sarah Dean	Administrative Officer
Aziz Ur Rahim	Housing Services Manager
Aisha Akhtar	Housing/Tenant Participation Officer
Amra Uzeirovic	Housing Officer
Soeb Piribhai	Senior Housing Officer
Bilal Bawa	Caretaker
Ibrahim Khan	Acting Development Manager
Ahmed Sharif	Acting Technical Officer

**Internal Auditors**

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

**External Auditors:**

Nexia Audit Limited  
No 1 Riding House Street  
London  
W1A 3AS

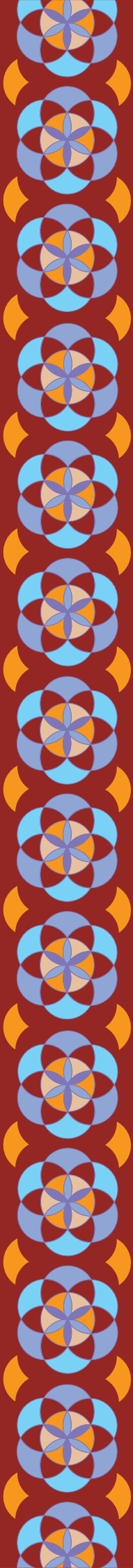
**Solicitors**

Devonshire Solicitors  
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London  
EC2M 5DY

**Bankers**

HSBC Bank Plc  
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London  
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