



North London Muslim
Housing Association

Annual Review
2005/06



North London Muslim
Housing Association

62 cazenove road
stoke newington
london N16 6BJ

T: 020 8815 4200
F: 0208 806 6854

E: info@nlmha.com
www.nlmha.com



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Our Commitments

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

About Us

North London Muslim Housing Association is the largest Muslim-led housing association in the United Kingdom.

Based in the London borough of Hackney, we manage 505 homes in four boroughs, which are let at affordable rents to families and single people of all ages, faiths and cultures.

We work in one of the world's biggest and busiest cities. The communities we serve represent many different cultures and faiths. What they share is a desire for decent homes in neighbourhoods where they can go about their everyday lives in peace and bring up their families.

We believe our role is not only to provide good quality, affordable housing, but also to reach out to our residents in other ways. Our aim is to make people feel at home – wherever they have come from and whatever their circumstances. One of the ways we do this is by organising social activities and residents' groups, which serve a very real purpose by helping people to meet their neighbours, develop their own skills and have a say in how their homes are managed.

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.

Reasons to Celebrate

As I write this, we are looking forward to the completion of our second decade, and many more years of prosperity.

When we were founded in 1986, our mission was to address the housing problems of the growing Muslim community in north and east London.

Twenty years on, we have over 500 homes, let at affordable rents to people from a variety of faiths and cultures.

We are also cementing relationships with other organisations and building new ones in order to serve our communities better – an aspect of our work that has been very evident over the last year.

Equally important, but too numerous to list here, are the partnerships and working arrangements we have with many organisations and the police to address various issues relating to the Muslim community.

I look forward to seeing these partnerships grow and develop over the coming year.

I am also looking forward to the start of our third decade, as we continue to address the housing and socio cultural needs of our community. Those basic needs have changed very little since 1986, although there have been changes in the way we work and the way we are funded. As always, our approach is to be flexible, adaptable and forward-looking, and to work together to find innovative solutions to overcome the challenges we face.



Ashraf Hakim
Chair, NLMHA

Message from the Chief Executive

Home is where the heart is

What does "home" mean to you? To some, it might be the place where they grew up. To others, it might be where they bring up their children. It always means a place where you feel secure and can live your life in peace.

At NLMHA, we aim to make our residents feel truly at home, even if they are far from the countries where they spent their childhood and where many of their relatives still live. We want them to feel a part of the neighbourhoods where they now live – to feel they belong there, and are not just strangers passing through.

Our estates in this busy city often have a community spirit of their own, and we are working with local people to foster and encourage that feeling.

Over the last year we have paid particular attention to the needs of older people by working with Hanover Housing on a survey of elderly Muslim residents of Hackney.

We have entered into a new partnership with Ujma Housing Group, which will develop a number of homes on our behalf over the next five years.

We have also worked to improve our efficiency and levels of customer service in all areas of our operations.

We continue to give a high priority to developing our staff – a commitment which was recognised in the spring of 2005, when we were re-assessed for Investors in People and succeeded in retaining our status.

One project we have been unable to pursue is the proposal to offer Sharia compliant financial products, but I am pleased to report that this issue is being addressed by the Office of the Deputy Prime Minister.

More information about our work in the last 12 months can be found in the following pages.



Above Peter Dixon, Chairman of the Housing Corporation with Ahmed Mapara, Chief Executive of NLMHA during his visit to the Association.

More New Homes

In 2005-06, we increased our portfolio of homes to let and also saw the start of several new developments.

Through our membership of the North River Alliance we acquired four maisonettes in the London Borough of Hackney, all with four bedrooms, making them suitable for large families. All have been let at affordable rents.

Also through the North River Alliance we were delighted to see new housing projects start on site:

- One maisonette in Hackney with four bedrooms, suitable for six people, with a lift making it suitable for wheelchair access.
- Three maisonettes in Hackney, each with three bedrooms, accommodating six people.
- Six smaller flats in Hackney, all with one bedroom, providing accommodation for two people.

Construction is expected to be complete by October 2006



Above Residents of North London Muslim Housing Association
Right Rehabilitating empty homes in partnership with Waltham Forest.

The Year in Our Community

Peace Week in Hackney

We took the opportunity to participate in the Peace Week of September 2005, organised for the people of Hackney by the Safer Communities Partnership.

During the week, local communities came together to express their desire for a more peaceful and safer Hackney. Activities included a series of short movies made by local children at the Rio Cinema and a Peace Walk from Hackney Town hall to Springfield Park.

NLMHA provided a stall promoting Peace Week and organised a Peace Display, as well as offering sweets and balloons as a thank you to those taking part.



Above Participants displaying peace week display made by NLMHA. The picture includes Jules Pipe, Mayor of Hackney fourth from the left.

Making a difference in Ansar Gardens

The newly-formed tenant group in Ansar Gardens has already had an impact on the estate.

Established in 2005, the group has worked closely with NLMHA's tenant participation officer to make a number of changes. These include:

- Having unauthorised vehicles removed from the private car park
- Dealing with anti-social behaviour
- Requesting 'no ball games' signs on the estate

They also held a very successful family fun day with a barbecue and children's activities.

Priory Court Family Fun Day

Another popular fun day was held at Priory Court in partnership with the Priory Court Community Centre, Cirde 33 and Aschman Homes, together with other agencies.

The day included henna painting, face painting, IT classes and a bouncy castle. NLMHA staff took part by inviting people to try fresh fruit and dried fruit snacks as a healthy alternative to chocolate and crisps.

Bengali New Year in Shahjalal House

Tenants in Shahjalal House meet regularly every three months to discuss any issues and problems affecting their estate. On a lighter note, they also organise social activities and events such as the Bengali New Year celebration which took place in April. The party was enjoyed by residents of all ages, who joined in traditional games and an Easter egg competition. The varied menu of party food included samosas, onion bhajis, kebabs, fruit salad and jelly.

Help with English and maths

In July, NLMHA tenants were given the chance to find out more about the free English and maths courses run by East London Advanced Technology Training. They were invited to a special induction session to see what courses were available and to learn about the extra support that is provided in the form of travel expenses and childcare costs.



Above Children from Ansar Gardens playing games at the Family Fun Day



Right Bengali new year Fun Day at Shahjalal House

Faith in the Future

FITF in Waltham Forest

Faith in the Future (FITF) continues to play an important role in our work by providing supplementary classes, IT sessions and youth activities to our estate-based properties.

Last year they extended the area they cover to include the Marconi Road estate in Waltham Forest. FITF are now providing a range of activities for residents and their children, including outings, events and English language classes.

Working with young residents

FITF has also organised a number of activities for young people. These include:

A six-week summer holiday computer club at Gujarat House, including a free pick-up and drop-off service and certificates for all those who attended;

A mobile computer club in Hana Mews;

An induction to the computer club for young people in Marconi Road and Madinah Road, complete with pick-up and drop-off service.

'Don't suffer in silence'

Workshops to help adults and children deal with bullying were organised by RTF in Hana Mews and Gujarat House. The sessions, entitled 'Don't suffer in silence', aimed to break down the barriers between adults and children so that young people felt more comfortable about sharing their experiences.



Above Marconi Road children getting ready for their trip to the park
Right Gujarat House Family Fun Day
Far Right Gujarat House Family Fun Day



Working in Partnership

In the last 12 months we have maintained a number of close working relationships which are now starting to bear fruit in the form of new homes:

- The North River Alliance partnership was officially launched in December 2005, bringing together nine housing associations including NLMHA. Led by Islington and Shoreditch Housing Association, it aims to provide 511 new affordable homes in North and East London. These will be funded using grants from the Housing Corporation through its new Preferred Partner scheme. The scheme incorporates 71 housing associations which have been selected to build 80% of new affordable homes in England.



Left 10 family units in development with North River Alliance

Above Ahmed Mapara and Quadeer Kiani signing partnership agreement

Right Children at football funday

- Another important link was established when we signed an agreement with Ujima Housing Association to develop homes on behalf of NLMHA. Ujima is based in Wembley and works across 19 London boroughs. It currently manages nearly 4,500 homes, as well as taking an active role in community development and neighbourhood management projects.
- Our partnership with Christian Action Housing (CAH) also continues to flourish. CAH is a community-based housing association working in the London boroughs of Haringey, Enfield, Waltham Forest and Barnet.
- We maintain a strong relationship with the borough of Waltham Forest where we are working together to try and reduce the number of homes standing empty. The borough currently has around 3,000 empty properties and is offering owners grants to have them refurbished and let to a tenant from the 11,000 on the housing waiting list (figures quoted by Cllr Marie Pye, cabinet portfolio holder for housing, in Waltham Forest council press release 7 June 2006).





Older People's Housing Needs

In 2005 we worked in partnership with Hanover Housing to research the housing needs of elderly Muslim people in Hackney, and to establish future requirements for sheltered housing.

Questionnaires were issued and distributed via four large mosques and Muslim voluntary organisations in Hackney. The numbers returned were less than expected – possibly due to language difficulties or to a lack of understanding about the reasons for the survey. However, analysis of the results did produce some clear findings, which are summarised to the right

- The majority of respondents were in the 65-70 age bracket, followed by 55-60. People aged 80 or over were least likely to respond.
- Only 10 out of the 46 who responded own their own homes.
- A large majority – 33 out of 46 – said they lived with family, while just six lived alone.
- Slightly more than half of those who responded said that they rented their home.
- When asked if they had any health problems, 31 out of 46 said that they did, while 17 classed their health as poor and three said they were disabled.
- Almost all respondents – 44 out of 46 – said that they would be interested in living in Muslim sheltered accommodation.
- Asked what facilities they would like to be in walking distance, by far the strongest preference was for a mosque, which was seen as more important than family, shops or transport.
- Only 11 out of 46 said they were aware of the current sheltered housing provision in Hackney, and 26 said they would not use the current provision. Reasons for refusal included religion (28 respondents), cultural differences (18) and location (15).

The implications of the survey are still under discussion.

Left Residents enjoying the Priory Court Funday

Managing Homes

Collecting Rents

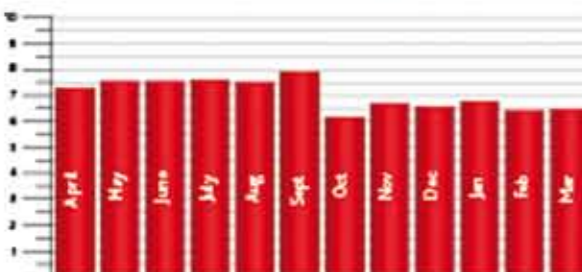
Our Housing Services department is devoting much time and effort to increasing the amount of rent collected and reducing the level of arrears. The overall result is that the amount of rent collected has increased for the sixth year in succession and the percentage of rent arrears has decreased to 6.51%.

Rent Arrears

As we depend on our rental income to maintain and manage our properties, keeping arrears to a minimum is a high priority.

If Housing Services staff are aware that any tenants are finding it difficult to pay their rent, they 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.



Rent arrears has declined from 7.31 to 6.51 during this financial year.

Complaints

We encourage tenants to make complaints if they are dissatisfied with any aspect of our services, as their comments help us to identify our weaknesses and make improvements.

During the last year we received 15 complaints, which were all resolved within the target dates as required by our policy and procedure.

Two-thirds of these complaints were about low-level anti-social behaviour on estates, rather than about our service delivery or performance.

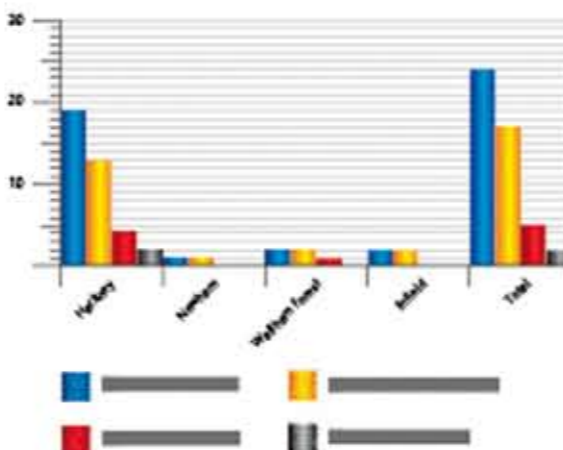
Empty Homes

During the year 17 properties were classed as voids.

The average void period was 2.3 weeks – an improvement on last year's average of 2.45 weeks. 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.

Lettings

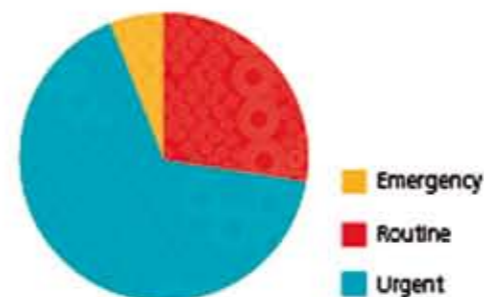
The association completed 24 lettings in 2005/06 in four London boroughs, more than twice as many as last year. These included transfers from other NLMHA properties, as well as external nominations and referrals.



Maintaining Homes

Completing Repairs

During the year we received 1,058 requests for repairs from NLMHA tenants. These were in the following categories:



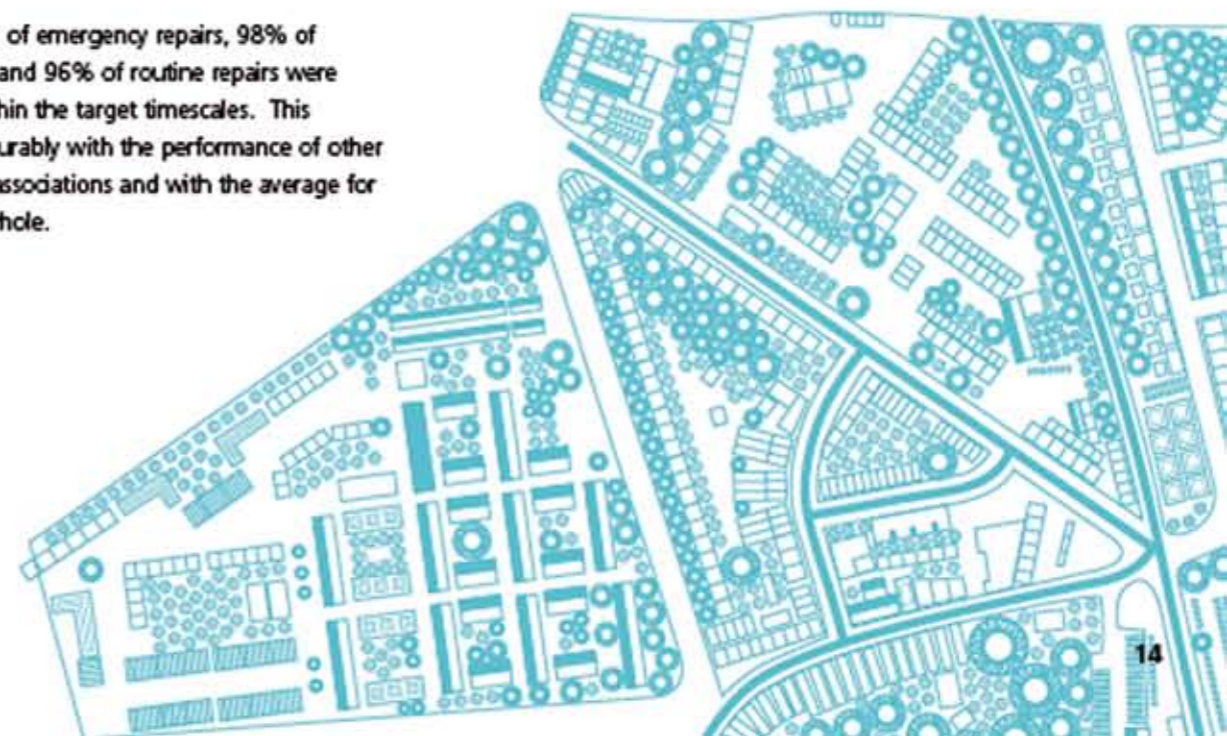
Of these, 97% of emergency repairs, 98% of urgent repairs and 96% of routine repairs were completed within the target timescales. This compares favourably with the performance of other local housing associations and with the average for London as a whole.

Checking Quality

NLMHA carries out regular inspections of completed repairs to ensure that the standard of workmanship remains high. Our target is to carry out post inspection surveys on 10% of jobs.

Gas Safety

We carried out gas safety checks on 97% of our properties. We have a robust policy and procedure to arrange access to carry out CP12 check.



Financial Overview

Financial Overview

During 2005/2006 NLMHA continued to operate satisfactorily and within its budget. Costs have been controlled and our strategy to provide value for money is working well. The book value of housing stock increased to £45.064m from £44.425m following acquisition of four further units. Total number of units at 31 March 2006 stood at 505. After having achieved a surplus of £0.265m, the total reserves increased from £4.029m to £4.294m.

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2006

	2006 (£)	2005 (£)
TURNOVER	2,477,291	2,377,312
Operating costs	(1,351,270)	(1,206,235)
OPERATING SURPLUS	1,126,021	1,171,077
Interest receivable	25,791	19,940
Interest payable and similar charges	(887,144)	(896,970)
SURPLUS FOR THE YEAR	264,668	294,047
Turnover Breakdown	YE 31/3/06	YE 31/3/05
	%	%
Services	4.6	6.06
Management	19.7	18.8
Routine Maintenance	18.5	19.65
Planned Maintenance	7.3	3.55
Housing property depreciation	4.1	4.11
Net Finance Costs	35.0	37.31
Surplus Before Designation	10.8	10.52
TOTAL	100.00	100.00

FINANCIAL SUMMARY YEAR ENDED 31 MARCH 2006

Balance Sheet As At 31 March 2006

	2006 (£)	2005 (£)
FIXED ASSETS		
Housing properties	45,064,737	44,425,424
Less: Social Housing Grant	(30,289,863)	(29,820,487)
	<u>14,774,874</u>	<u>14,604,937</u>
Other fixed assets	154,458	160,785
	<u>14,929,332</u>	<u>14,765,722</u>
CURRENT ASSETS		
Debtors	152,571	143,055
Cash at bank and investments	933,231	943,474
	<u>1,085,802</u>	<u>1,086,529</u>
CREDITORS:		
Amounts falling due in less than one year	(484,967)	(459,653)
NET CURRENT ASSETS	<u>600,835</u>	<u>626,876</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>15,530,167</u>	<u>15,392,598</u>
FINANCED BY		
CREDITORS:		
Amounts falling due after more than one year	11,236,194	11,363,293
CAPITAL AND RESERVES		
Called-up non-equity share capital	110	110
Revenue reserves	4,293,863	2,911,728
Designated reserves	-	1,117,467
TOTAL	<u>15,530,167</u>	<u>15,392,598</u>

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	Chairman
Aman Daivi OBE	Vice Chairman
Salim Patel	Vice Chairman
Nafisa Patel	Secretary
Eusoof Amerat	Treasurer
Clr Shuja Shaikh	
Clr Dawood Ebrahim Akhoon	
Ibrahim Ghanchi	
Nasser Patel	
Naghma Dar	Co-opted Member
Hilary Belcher	Co-opted Member
A.B Abdur Rashid Choudhury	Co-opted Member

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
Salisbury House
London Wall
London
EC2M 5QY

Bankers

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

