

## Annual Report 06/07



**North London Muslim  
Housing Association**

62 cazenove road  
stoke newington  
london N16 6BJ

**tel:** 020 8815 4200

**fax:** 0208 806 6854

**email:** [nlmha@nlmha.com](mailto:nlmha@nlmha.com)

**[www.nlmha.com](http://www.nlmha.com)**

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North London Muslim Housing Association



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North London Muslim Housing Association



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**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 530 homes in four London 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 estates 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.

**Our Commitments**

- 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.

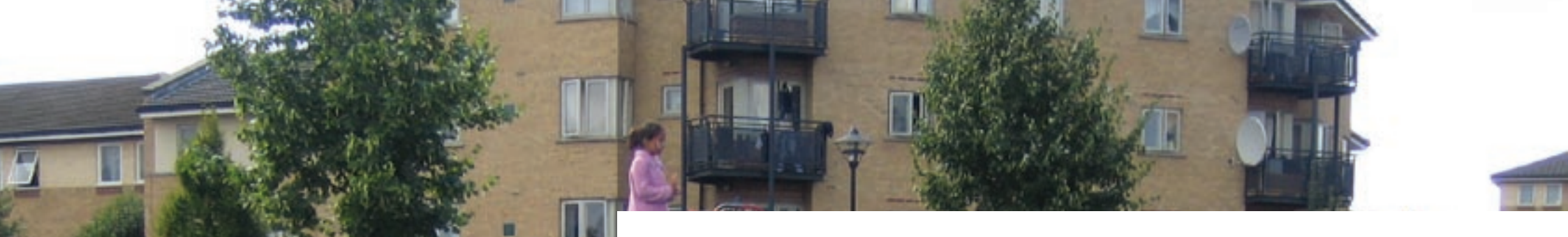
*Below: Rona Nicholson, London Field Director and Eleanor Phipp, Senior Policy and Communications Officer both from the Housing Corporation on a visit to NLMHA.*



*Eleanor Phipp's*

*Rona Nicholson's*





# Message from the Chair



## **Celebrating City Living**

This is an exciting and inspiring time to work in London.

Our capital city rightly has a reputation throughout the world for the richness of its culture, and we are proud to contribute to that by providing good quality homes for people in several London boroughs.

For this reason, we were delighted to play a part in the city's preparations for the 2012 Olympic Games, when we were asked to re-house tenants being decanted from properties which are to be demolished to make way for the Olympic construction programme.

Change and development is intrinsic to London life and always has been. This can be seen in the Mayor of London's consultation paper on a

new housing strategy for the city, published in 2006. We welcome the points raised in this document, particularly the emphasis on putting people first, building more homes and building them in the right places, as well as promoting good urban design and aligning housing with other investment to create an inclusive city. These are very much in line with our own objectives.

The government has now placed housing as their top priority.

Over the coming months we and our partners will be debating Towards the Mayor's Housing Strategy and looking at the implications for our work to meet the housing needs of communities in London.

We will also be seeking to build on the achievements of the last year, as described in the following

pages, by pressing ahead with new partnerships and new developments. At the same time we will be further improving the repairs, maintenance and housing management services we provide to our residents and our involvement with local communities.

**Ashraf Hakim**  
Chairman, NLMHA



# Message from the Chief Executive

## **Our Second Decade**

The last year has been a special one for the Association, as it marks the 20<sup>th</sup> anniversary of our foundation.

It has also been a highly successful year, and we have made excellent progress in many areas of activity – most notably housing management and maintenance.

The following pages summarise our key achievements over the past 12 months as we work to continuously improve the services we provide to our local communities.

We have also consolidated our position with our development partners as partnership, and continued to build new working partnerships with other organisations which we expect to bear fruit in the form of new projects in the near future.

We have taken great strides forward since we were established in 1986. At the same time, the social housing climate has changed – both in London and in the country as a whole. Most recently, we have seen the Housing Corporation and English

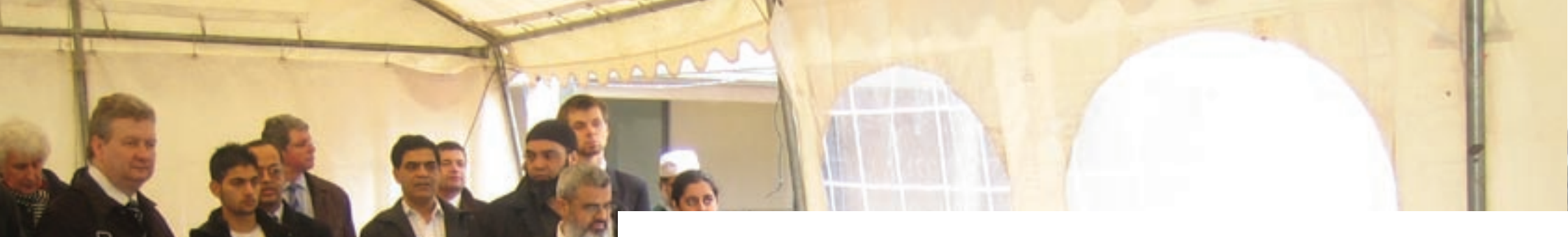
Partnerships start working with the Department for Communities and Local Government to establish the proposed new national housing and regeneration agency, Communities England.

With so much happening, we have had little time to reflect on the past two decades, but that is how it should be. Our primary focus must always be on the present and on the future, as we adapt and develop to meet the needs of our tenants now and in the generations to come.

**Ahmed Mapara**  
Chief Executive.







# People and Communities



## Welcome To Windrush Close

Our flagship development this year has been Windrush Close, 10 new homes funded by the Housing Corporation and developed for us by the North River Alliance.

The site had been occupied by derelict garages and a bin store for surrounding estates, and had been a focus for problems with anti-social behaviour. The bins were re-located after extensive consultation with local residents, allowing Islington and Shoreditch Housing Association to buy the site from the local authority

It has been used to create an attractive development of three family-sized maisonettes, one maisonette adapted for wheelchairs and six one-bedroom flats. These

were officially opened in February 2007 by Cllr Jamie Carswell, Deputy Mayor of Hackney, who handed over a symbolic key to one of the new residents.

The scheme was named after the steamship "Empire Windrush" which brought some of the first West Indian workers to England in 1948, to help rebuild the country after the war.

## Tenant Joins The Board

This year we were delighted to welcome a tenant, Mr Abdul Haq Bismillah, to the Board of NLMHA.

His appointment was made after the Association wrote to all tenants and invited those who were interested in joining the Board to make an

application. Four people responded, and Mr Bismillah was selected following a series of interviews.

## Working In Partnership

Partnership working is very much a part of our ethos, and we are committed to seeking joint ventures with like-minded organisations wherever possible. In the past 12 months we have formed links with a number of groups.

We have also held talks with other bodies, although not all of these have led to formal associations. They include Ujima Housing Association, Circle Anglia Housing Association, Dominion Housing Group and Paradigm Housing Group, East Thames and the North River Alliance.

Below: Councillor Jamie Carswell, Deputy Mayor of Hackney at the official opening of Windrush Close.







# The Year In Our Neighbourhoods



Shahjalal House was given a fresh new look last year, providing residents with a good reason for celebration. A high-pressure jet wash was used to clean up the exterior, a new door entry system was installed to keep non-residents out of the building.

By improving the security in this way and asking residents to keep communal doors closed, the Association has succeeded in reducing the problems of litter and graffiti in the stairways.

## Children's Talent Show

NLMHA has many talented young residents, as we found out when we organised a Children's Talent Show in Colthurst Crescent. This event gave them a chance to show what they can do in front of an audience of family, friends and neighbours.

Much work was put in to get young people involved and to give them the confidence they needed to perform. To start with, many of them were reluctant to take part, but after two workshops in the Village Hall with Okorie Chuwu, their confidence increased greatly.

There was a huge difference in the children at the beginning and the end of the project. Not only did their performance improve, but they also became much more confident in themselves.

## Hana Mews Party

This event took place in February at a local community centre – a venue suggested by the residents themselves.

Many residents also helped with the arrangements, while games for the

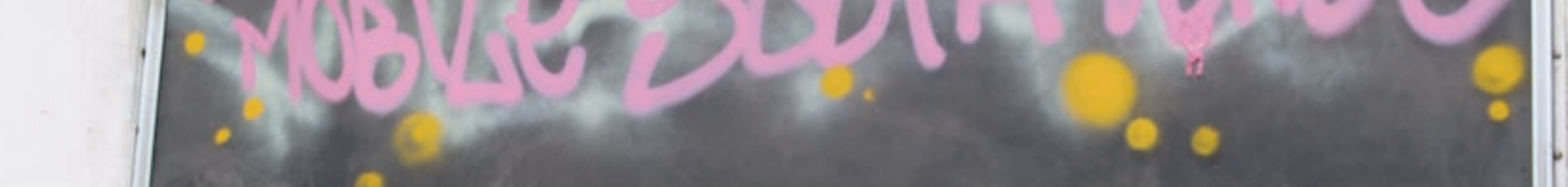
children were organised by NLMHA. Excellent refreshments were provided by representatives from the Women's Group alongside a tenant from Hana Mews who has previously held a Women's Coffee Club at the cheme.

Every household had the chance to enter a free prize draw, and children were able to take part in a lucky dip for books.

Young people played a big part in the success of the party, and plans are already being made to hold it again next year.

## Marconi Road Street Party

People living in Marconi Road had the opportunity to get to know each other better at their street party last summer. The event was organised because a number of residents said they would like the whole



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Pictures from Priory Court funday



community to get together to tackle anti-social behaviour. NLMHA took the lead in making the arrangements with other local housing associations and inviting a number of councillors and the Mayor of Waltham Forest to come along and join in the fun.

## Cultural Diversity in Holly Street

The sun shone on Holly Street for a special fun day on August 19 to celebrate the area's cultural diversity.

NLMHA was delighted to support the event, which was organised by the Joint Management Board for the are and also involved KUSH, Circle Anglia and Newlon housing associations.

More than 150 people took part in everything from face-painting, henna painting and playing on a bouncy castle, while entertainments included







a book stall, a dance competition and fire-eating.

Food and drink was plentiful and there were information stalls provided by organisations including Age Concern and the Drug Action Team and the Safer Neighbourhoods Team.

#### Priory Court Fun Day

Over 100 residents joined in the fun day at Priory Court, which was also attended by the Mayor of Waltham Forest. Activities included children's entertainments, face-painting, youth projects and a first aid course.

#### Peace Week in Hackney

NLMHA was proud to support the One Love Peace Week in Hackney in September, when our Tenant Participation Officer, Ikbal Hussain, manned a stall in Shoreditch Park at an event marking the desire of local communities for a more peaceful and safer Hackney.

#### Asian Mela

The first ever Asian Mela in the area was organised last year by Faith in the Future (FITF) at Stoke Newington Common Park.

Activities were organised for people of all ages, including:

- Children's bouncy castle
- Riding the bull
- Face painting
- T-shirt design competition

There was also a football tournament for youngsters, which involved five of our estates: Gujarat House, Hana Mews, Marconi Road, Colthurst Crescent and Madinah Road.

NLMHA took part in the day, handing out items including helium balloons and sweets.

#### Recycling

Faith in the Future has also been working with the Hackney Recycling Team and a number of NLMHA residents to spread the message about recycling. Their campaign aims to explain why recycling is necessary and to make people aware of their obligation to recycle household waste.



# How Residents Rate Us

In 2006-07 NLMHA commissioned Faith in the Future (FITF) to carry out a satisfaction survey of residents. These surveys are carried out regularly as part of a rolling programme.

The latest survey was hand-delivered to 100 households chosen at random from across the four London boroughs where NLMHA works. Of these, 72 were completed to a satisfactory level. This is a high rate of return compared with many similar surveys carried out by other organisations which rely on postal questionnaires instead of taking a personal approach.

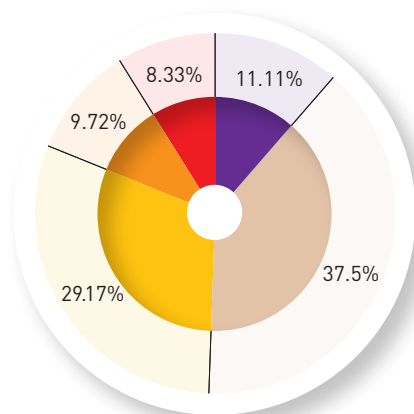
The results of the survey show that the majority of those who responded are happy with their homes and with the services they receive from the Association.

Some of the key findings were:

- More than half of all respondents were satisfied or very satisfied with their homes;
- NLMHA staff were praised for being polite and quick to respond;
- The condition and security of windows were seen as good features in NLMHA homes;
- Workers carrying out repairs were polite and courteous.

The survey also asked people to list the issues they saw as problems in their neighbourhoods. Those named most frequently were litter, young people hanging around and car parking.

**Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by your landlord?**



- Very satisfied
- Fairly satisfied
- Neither satisfied nor dissatisfied
- Fairly dissatisfied
- Very dissatisfied







# 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 we have collected 100.80 % of rent.

## 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. This includes monitoring rent

accounts, as well as investigating and chasing housing benefit claims on behalf of tenants.

## 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 38 complaints, which were all resolved in line with our policies and procedures.

Just over half of these complaints were about low-level anti-social behaviour and neighbour nuisance on estates, rather than about our services.

## Empty Homes

During the year 22 properties were classed as voids after being left empty between lettings for between 1 and five weeks. Half of these were re-let in less than a week, and only two took longer than two weeks to prepare for re-letting – an improvement on last year's performance. 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.



## 1 April 2006 to 31 March 2007

| Number of Properties | Void Period |
|----------------------|-------------|
| 11                   | 0 Week      |
| 4                    | 1 Week      |
| 5                    | 2 Weeks     |
| 1                    | 3 Weeks     |
| 0                    | 4 Weeks     |
| 1                    | 5 Weeks     |
| 0                    | 6 Weeks     |

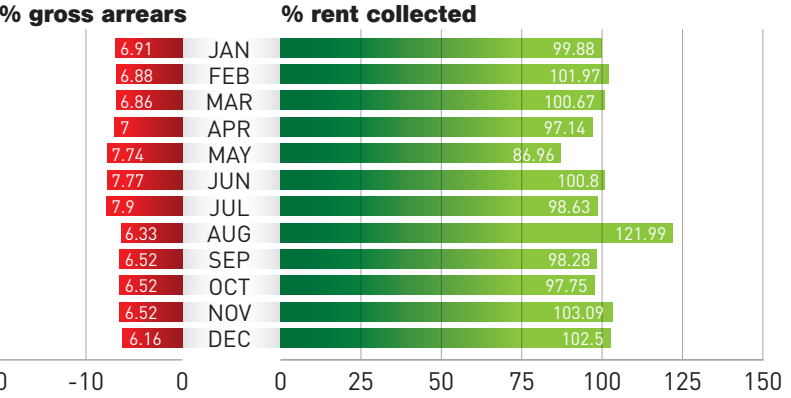
**Total Number of properties** 22

## Lettings

The association completed 22 lettings in 2006/07 in three London boroughs. These included transfers from other NLMHA properties, as well as external nominations and referrals.

## April 2006 to 31 March 2007

| Borough        | Number of Properties | Council Nomination | Internal Transfer | Referral Agency | Mutual Exchange |
|----------------|----------------------|--------------------|-------------------|-----------------|-----------------|
| Hackney        | 18                   | 16                 | 1                 | 1               | 0               |
| Newham         | 0                    | 0                  | 0                 | 0               | 0               |
| Waltham Forest | 4                    | 4                  | 0                 | 0               | 0               |
| Enfield        | 0                    | 0                  | 0                 | 0               | 0               |
|                | <b>22</b>            | <b>20</b>          | <b>1</b>          | <b>1</b>        | <b>0</b>        |







# Maintaining Homes



### Completing Repairs

During the year we received 1,016 requests for repairs from NLMHA tenants. These were in the following categories:

|                  |            |
|------------------|------------|
| <b>Emergency</b> | <b>54</b>  |
| <b>Urgent</b>    | <b>665</b> |
| <b>Routine</b>   | <b>297</b> |

### Fast response

We responded to 98% of urgent repairs, 96% of routine repairs and 97% of emergency repairs within our target timescales.

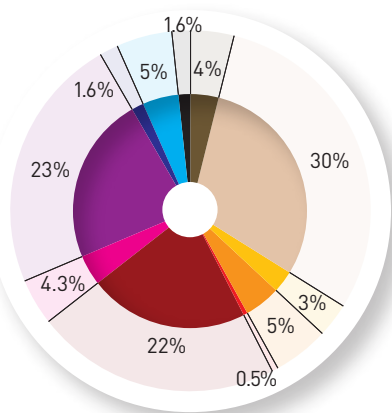
We also worked fast to complete 92% of urgent repairs, 96% of routine repairs and 95% of emergency repairs on time.

### Quality checks

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 and pre-inspection surveys on another 10%. During 2006/07 we beat the target for pre-inspections by checking 10.5% of all jobs, but fell slightly below the target on post inspections with 8.3%.

### Types of repairs

**A breakdown of the different trades involved in repairs last year shows that the majority involved plumbing, electrical or general building work.**



- Carpentry
- Plumbing
- Pest Control
- Glazing
- Decoration
- Electrical
- Drainage
- General
- Roofing
- Heating
- Tiles



### Gas Safety

Our gas servicing programme progressed well during the last year. The inspections carried out at our properties make us 100% compliant with our legal obligations as a landlord.







# Financial Overview

During 2006/07 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 from £45.064m to £46.048m following acquisition of further fourteen units and ten units for management. Total number of units at 31st March 2007 stood at 529 including 14 units under management. After having achieved a surplus of £0.253m, the total reserves increased from £4.294m to £4.547m.

## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2007

|                                      | 2007 (£)    | 2006 (£)    |
|--------------------------------------|-------------|-------------|
| <b>TURNOVER</b>                      | 2,595,739   | 2,477,291   |
| Operating costs                      | (1,477,671) | (1,351,270) |
| <b>OPERATING SURPLUS</b>             | 1,118,068   | 1,126,021   |
| Interest receivable                  | 29,364      | 25,791      |
| Interest payable and similar charges | (894,342)   | (887,144)   |
| <b>SURPLUS FOR THE YEAR</b>          | 253,090     | 264,668     |

| Turnover Breakdown            | YE 31/03/07   | YE 31/03/06   |
|-------------------------------|---------------|---------------|
|                               | %             | %             |
| Services                      | 4.62          | 4.60          |
| Management                    | 21.23         | 19.70         |
| Routine Maintenance           | 19.24         | 18.50         |
| Planned Maintenance           | 7.84          | 7.30          |
| Housing Property Depreciation | 3.87          | 4.10          |
| Net Finance Costs             | 33.42         | 35.00         |
| Surplus Before Designation    | 9.78          | 10.80         |
| <b>TOTAL</b>                  | <b>100.00</b> | <b>100.00</b> |



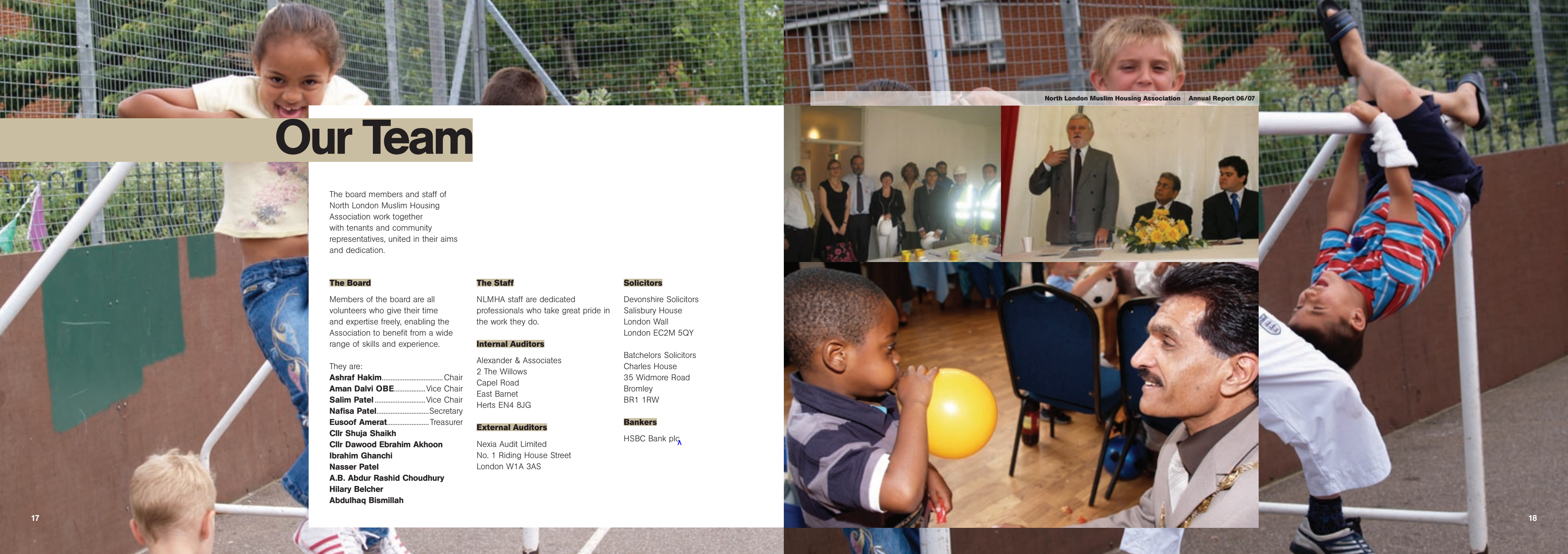
## FINANCIAL SUMMARY YEAR ENDED 31 MARCH 2007

Balance sheet as at 31 March 2007

|  | 2007 (£)          | 2006 (£)          |
|--|-------------------|-------------------|
| <b>FIXED ASSETS</b>                          |                   |                   |
| Housing properties                           | 46,048,098        | 45,064,737        |
| Less: Social Housing Grant                   | (30,686,603)      | (30,289,863)      |
|  | 15,361,495        | 14,774,874        |
| Other fixed assets                           | 152,710           | 154,458           |
|  | 15,514,205        | 14,929,332        |
| <b>CURRENT ASSETS</b>                        |                   |                   |
| Debtors                                      | 168,140           | 152,571           |
| Cash at bank and investments                 | 447,845           | 933,231           |
|  | 615,985           | 1,085,802         |
| <b>CREDITORS:</b>                            |                   |                   |
| Amounts falling due in less than one year    | (555,106)         | (484,967)         |
| <b>NET CURRENT ASSETS</b>                    | 60,879            | 600,835           |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> | <b>15,575,084</b> | <b>15,530,167</b> |
| <b>FINANCED BY CREDITORS:</b>                |                   |                   |
| Amounts falling due after one year           | 11,028,021        | 11,236,194        |
| <b>CAPITAL AND RESERVES</b>                  |                   |                   |
| Called-up non-equity share capital           | 110               | 110               |
| Revenue reserves                             | 4,546,953         | 4,293,863         |
| Designated reserves                          |                   |                   |
| <b>TOTAL</b>                                 | <b>15,575,084</b> | <b>15,530,167</b> |







# 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 Dalvi OBE**.....Vice Chair  
**Salim Patel** .....Vice Chair  
**Nafisa Patel**.....Secretary  
**Eusooif Amerat**.....Treasurer  
**Cllr Shuja Shaikh**  
**Cllr Dawood Ebrahim Akhoon**  
**Ibrahim Ghanchi**  
**Nasser Patel**  
**A.B. Abdur Rashid Choudhury**  
**Hilary Belcher**  
**Abdulhaq Bismillah**

## The Staff

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

## 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

Batchelors Solicitors  
Charles House  
35 Widmore Road  
Bromley  
BR1 1RW

## Bankers

HSBC Bank plc

