



**North London Muslim
Housing Association**

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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 অ্যাসোসিয়েশনকে 020 8815 4200 নাম্বারে ফোন করুন।
BENGALI

જો તમને આ દસ્તાવેજ અન્ય શૈલીમાં જોઇતો હોય, દાખલા તરીકે બ્રેઇલ, મોટા અક્ષરમાં, શ્રાવ્ય ટેપ પર અથવા અન્ય ભાષામાં તો કૃપા કરીને નોર્થ લંડન મુસ્લિમ એસોસિએશન નો રિફ્રેઇન 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 براۓ کرم نارٹھ لنڈن مسلم ہاؤسنگ اسوسیئشن 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 ਹਾਉਸਿੰਗ ਐਸੋਸਿਏਸ਼ਨ ਨੂੰ 020 8815 4200 ਤੇ ਸੰਪਰਕ ਕਰੋ।
PUNJABI



North London Muslim
Housing Association

Shaping places we want to live in

Annual Report 08

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About Us

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

NLMHA is based in the London borough of Hackney and manages 530 homes across four of the city’s boroughs. All our properties are available at affordable rents to families, couples and single people of all ages, faiths and cultures.

Our residents share a desire for decent, affordable homes in communities where they can live their lives in peace and raise their families.

NLMHA believes it has a part to play not only in meeting housing needs but also in helping build sustainable communities. We want our residents to feel at home and to believe they are a part of a vibrant and safe community. So in addition to providing decent and affordable accommodation, meeting people’s modern housing needs, we also organise social activities and support residents’ groups. We enable people to meet their neighbours, develop their own skills and also have a say in how their homes are managed.

We have strong links with regeneration projects, training initiatives, mosques and other community based groups.

We have a small team of dedicated staff who are strongly committed to providing high quality services to our customers.

Colthurst
Crescent
Funday



Our commitments:

North London Muslim Housing Association:

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

Understands the needs of our tenants and, in return, provides the best solutions for their housing needs.

Identifies, understands, deploys and implements best practices in achieving affordable, quality homes for the future.



Mayor of
Hackney
Jules Pipe

Message from the Chairman

Putting together our annual report provides us with an ideal opportunity to reflect on our successes over the last year and plan how we will build on these achievements as we continue in our efforts to meet the affordable housing needs of the communities we serve.

We have a long tradition of not just providing good quality, affordable homes but also in helping build sustainable communities by organising social activities, encouraging residents to meet their neighbours and working in partnership with various other organisations to improve the quality of life for people in areas where we operate.

We are delighted that after very slow progress over the last few years we have finally managed to put our plans for new homes into action. Our development partners are on site building 50 new homes and a further 137 homes are also in the pipeline. These new homes, which will be built to all the latest building standards, will increase our housing stock by almost 40 per cent. They will help us meet the growing need for quality, affordable properties in our boroughs. With headlines seeming to constantly warn of the credit crunch and difficulties in the mortgage market, there is likely to be an increased demand for our homes in the months and years ahead. Everyone needs a roof over their head and we will do all we can to provide decent homes for people so they can live their lives and contribute to their neighbourhoods.

We have been re-selected as the London Borough of Hackney's chosen partner for housing black and minority ethnic (BME) communities. The council recognises our expertise in meeting the special needs of our residents of all ages, faiths and cultures and we will continue to work in partnership with the local authorities to ensure that working together we can house and support our customers.

In recent years we, along with other organisations working in the housing sector, have come to realise that by working together we can achieve so much more. As a result in the last year, we have further increased the number of housing association partners we work with by building on existing relationships but also creating new ones.

Finally, we cannot close this foreword without giving a special mention of the Hackney Muslim Olympic 2012 conference which we held in partnership with Faith in the Future, a regeneration and training provider. The conference, which was attended by more than 50 organisations representing a wide range of community groups, gave us all the opportunity to assess the possible impacts of the London Olympics in 2012 on our communities. We look forward to future events of this kind.

Ashraf Hakim
Chairman, NLMHA



Message from the Chief Executive

Last year, we reached the 20th anniversary of North London Muslim Housing Association. We looked at what had happened in our past but more importantly we focused on what our priorities are today and what we need to work towards in the future. We have to adapt and develop if we are to continue to meet the needs of our residents now and in the years to come.

We are delighted that we have made good progress in several key areas of our work in the last year. Our finances are in a strong and healthy position. We have worked in partnership with our residents to reduce the number of people who are in arrears with their rent payments. We have helped people with payment plans and have put people in touch with organisations where necessary so that they have received the professional help and support they need to successfully manage their finances. We have made improvements in our resident satisfaction levels and our service delivery, particularly in relation to our targets for the completion of maintenance work. Complaints were also down.

But, only by investing in our staff, can we ensure that we are delivering the very best service to our customers. Having gained the prestigious Investors In People status in 2002, we were re-inspected in February this year and were delighted to be re-accredited.

The Investors In People standard recognises:

- our staff's knowledge and understanding of our improvement plans, aims and objectives
- the training we offer our team
- the leadership abilities of our managers
- the way we value people's contribution to the business
- the way we encourage our staff team to be involved in decision-making
- how this investment in people improves our performance.

In line with our commitment to the Investors In People standards, we have established two trainee positions within NLMHA. These positions not only enable us to train people to meet our organisational needs but also provide great opportunities and career prospects for people living in our areas of operation. We are excited about seeing these people progress with us.

This annual report summarises key developments and achievements over the last year, reflecting our commitment to continuously improve the services we provide to our local communities.

Ahmed Mapara, Chief Executive

Our people, our communities

Once again, the last year has seen us putting our commitment to working with our residents and our communities into action.

Home Secretary's visit

Our successful partnership working was recognised at a national level when the then Home Secretary, Dr John Reid, joined an estate walkabout at the Holly Street Estate in Hackney with our partner housing providers and police.



Peace Walk

Our Chief Executive, Ahmed Mapara, joined Councillor Faizullah Khan and Mayor Jules Pipe at Hackney Peace Walk.



Launch of the Hackney Hate Crime Forum, attended by Aziz Rahim (Housing Services Director NLMHA), Salim Patel (Vice Chair, NLMHA Board), Jules Pipe (Mayor of Hackney), police and other dignitaries.



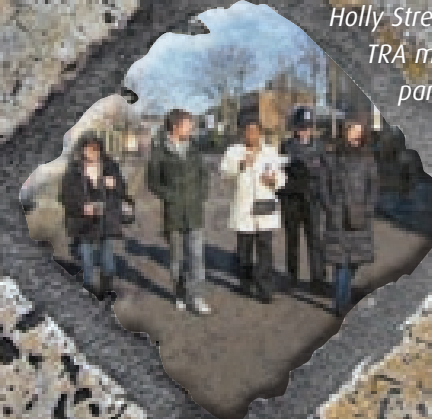
Priory court activity day



Meeting for Hackney residents getting involved with the 2012 Olympics



Estate inspections at Holly Street with TRA members, partner RSLs and police.



Conference date

Tenant participation officer and tenant board member Abdulhaq Bismillah attended the annual national Tenant Participation and Advisory Service (TPAS) conference held in Birmingham in August 2007.

It was a great opportunity to find out best practices as well as learn about the tenant involvement activities other housing associations carry out. With more than 800 delegates it was the largest event setting the standards for tenant participation.

New group

North London Muslim Housing Association has been working closely with Circle Anglia, Newlon, KUSH Housing, private owners and local service providers to promote and establish a new Tenants' and Residents' Association (TRA) at Holly Street Estate.

A residents' event was held to promote the TRA and thank the Joint Management Board members for their dedication and efforts for the estate. Meg Hillier, MP for Hackney South and Shoreditch, presented all the members with awards.

Cllr Meg Hillier (third from left) and Joint Management Board Members for Holly Street Estate.



The year in our neighbourhoods



Women's group meeting at Colthurst crescent

Women's group

A new women's group was established within Colthurst Crescent with women from 15 households attending out of 30. North London Muslim Housing Association (NLMHA) facilitated the group to establish regular meetings, coffee sessions, cookery classes and yoga classes. This has empowered the women to be confident and assertive.

As a result of the women's group at Colthurst Crescent, the keen residents and the tenant participation officer organised a fun day at the local village hall. Residents also contributed to the event by "bringing a dish" from their traditional backgrounds.

There were drawing competitions to promote recycling within the estate. The winner and runners up received prizes for their efforts. Other activities included children's games, massage and relaxation techniques.



Funday pictures at Priory court

Colthurst Crescent Funday



Funday at Priory court

Eid party

An Eid celebration was held at Gujarat House after the Eid ul Fitr. Residents from our properties in the neighbouring areas were also invited to the event.

Some of the residents took an active role in the event in by helping out with the face painting, henna painting and serving the food. Invited guests included Councillor Faizullan Khan, the speaker for Hackney, local police and our Board members.

A competition was held for the children to design a poster to keep the estate clean and awards were presented to the winning designers by Eusoo Amerat, NLMHA Board member and Treasurer.

Shahjalal House

A fun day was held at the Goldsmiths Community Centre for Shahjalal House tenants. An extensive survey was carried out to ensure that all members of the Shahjalal House estate could be more involved. The majority of the households attended the event.

Children took part in a competition to design a poster to keep Shahjalal House clean. There were very good entries and three of them were given prizes for their effort. Some of the tenants also helped out during the event.

Marconi Road

Marconi Road fun day came about from keen interest from some residents. Again North London Muslim Housing took the lead in organising the event with the residents. The event was a success as it involved all the residents from the estate. With more than 100 people attending, the activities included a bouncy castle, face painting, henna painting, arts and crafts, a kick-up competition, organised by Leyton Orient, and barbecue food. The local community radio station also attended.

Ansar Gardens

The Ansar Gardens fun day took place within the car park of Ansar Gardens. Two of the residents took it upon themselves to barbecue food. This was a great success as they felt very much involved and enjoyed providing the barbecue. Another resident also helped out by doing the face paints on the children. The children enjoyed their day by having fun on the bouncy castle and playing games.

Activity day

Representatives of North London Muslim Housing Association (NLMHA) attended an activity day at Priory Court where tenants had the opportunity to learn about training courses, job vacancies and CV writing tips.

Some residents also had their own stalls with traditional home-made dishes, a books stall, henna art and face painting. It was a very successful event providing tenants with useful information.

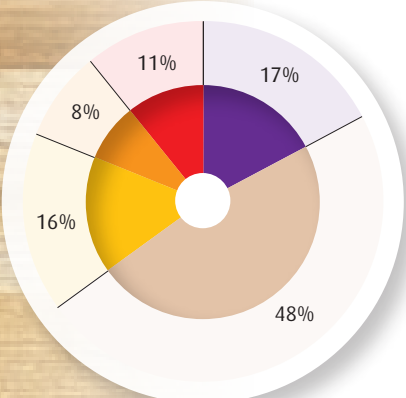
Training and education needs consultation was carried out on behalf of North London Muslim Housing Association by Faith in The Future. This was done at several estates including Hana Mews, Madinah Road, Gujarat House and Holly Street.



Funday pictures at Priory court



- Very satisfied
- Fairly satisfied
- Neither
- Fairly dissatisfied
- Very dissatisfied



How residents rate us

North London Muslim Housing Association has a rolling programme to carry out tenants’ surveys on 20% of the stock.

During the financial year 2007 – 2008 the survey was carried out by Faith In The Future (FITF). FITF, which is an independent body, was chosen as it is an established organisation in the tenant participation and regeneration sector of social housing.

One hundred properties were identified within the four boroughs where NLMHA operates.

For this year’s Tenants’ Satisfaction Survey, NLMHA has adopted the industry standard STATUS survey designed by the National Housing Federation (NHF).

We have received 64 of the surveys completed to a satisfactory level. NLMHA is grateful to its valued tenants for their co-operation.

Overall tenant satisfaction on services provided by NLMHA

- Some of the key findings were:
- More than 80% of the respondents were satisfied or very satisfied with their homes
 - More than 80% found the staff helpful
 - More than 90% were satisfied about the way NLMHA is keeping them informed.

From question 10 of the STATUS survey 2007/8

Managing our properties

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.

Rent arrears

We depend on our rental income to maintain and manage our properties so keeping arrears to a minimum is a high priority.

1st April 2007 to 31st March 2008

	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
A	97.78	96.81	101.32	99.58	103.58	91.75	115.13	98.33	97.65	87.77	100.64	98.14
B	6.91	6.26	6.35	6.36	6.23	6.09	6.61	6.81	7.06	7.02	6.90	5.91

A: Rent collection %

B: Rent arrears %

Complaints

We encourage tenants to make complaints if they are dissatisfied with any aspects of our services. Their comments help us to identify any weaknesses and make improvements.

The overall result is that we have collected 100.01% of rent and 100.30% of service charge.

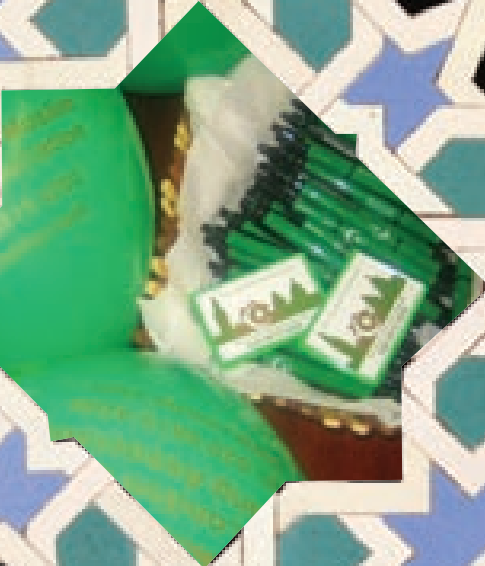
If housing services staff are aware that any tenants are finding it difficult to pay their rent, they work hard to help by providing support and advice on claiming housing benefit. This includes monitoring rent accounts, as well as investigating and chasing housing benefit claims on behalf of tenants.

During the last year we have received 32 complaints, which were all resolved in line with our policies and procedures.

Just under two thirds of these complaints were about low level anti-social behaviour and neighbour nuisance on estates rather than about our services.



Estate inspections at Holly Street with TRA members, partner RSLs and police.



Salim Patel at the hate crime forum



Nature of complaints

Nature of complaints	Number of complaints
Noise nuisance from neighbour	9
Low level anti-social behaviour	11
Over crowding and transfer	1
Maintenance	11
Total	32

Annual letting update

We completed 24 lettings in three London boroughs during 2007 – 2008. These included nominations from local authorities, referrals, internal transfers and mutual exchanges.

Period 1st April 2007 to 31st March 2008

Borough	Number of properties	Council nomination	Internal transfer	Referral agency	Mutual exchange
Hackney	8	5	2	1	1
Newham	14	5	0	9	0
Waltham Forest	2	2	0	0	1
Enfield	0	0	0	0	0
	24	12	2	10	0

Empty properties

We work hard to ensure that our homes are re-let as quickly as possible so that we can meet local housing needs and also maximise our rental income.

During the year, 24 properties were classed as voids after being left unoccupied for between one and seven weeks. We let seven units in under a week, one property was void for two weeks, two properties were void for three weeks and two properties were void for seven weeks. The majority were re-let within three weeks.

We received 12 new properties from Dominion Housing Group. The London Borough of Newham wanted these units to move tenants from the London Olympics site. It was NLMHA's humble contribution to the London Olympics. NLMHA worked closely with LDA, which co-ordinated the nomination process.

LDA co-ordinated the nomination process for 12 properties in Gazelle House and refunded any rent loss.

Period 1st April 2006 to 31st March 2007

Number of properties	Void period
9	0 week
1	1 week
5	2 weeks
5	3 weeks
1	4 weeks
1	5 weeks
0	6 weeks
2	7 weeks
Total 24	

Maintaining our homes

Completing repairs

During the year we have received 1,208 requests for repairs from NLMHA tenants. These were in the following categories:

Emergency	62
Urgent	726
Routine	420

Speedy response

We responded to 99% of urgent repairs, 95% of routine repairs and 97% of emergency repairs within our target timescales.

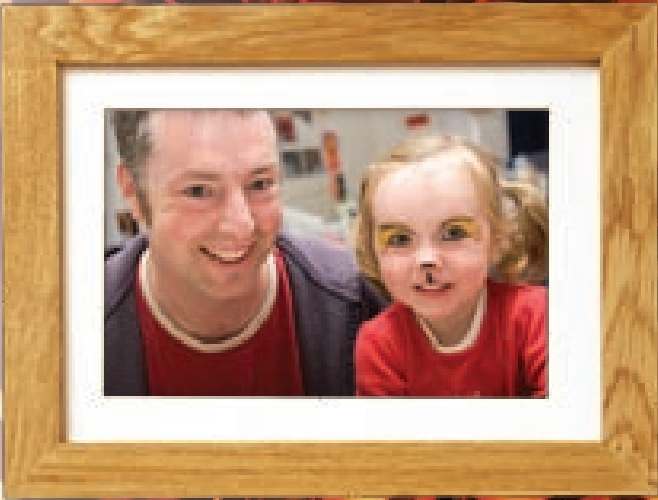
We completed 80% of urgent repairs, 93% of routine repairs and 95% of emergency repairs on time.

Quality assured

We carry out regular inspections when we have completed repairs to ensure that the standard of workmanship is up to our high standards.

We have set a target of carrying out post repair inspection surveys on 10% of jobs and pre-inspection checks on another 10%

In 2007/08 we carried out post inspections at 89 homes (7.36% compared to a target of 5%) and pre-inspections at 95 properties (7.86% compared to a target of 5%).

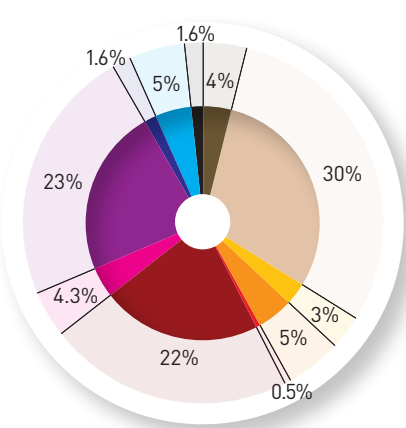


Stall to help find work at Priory court activity day



Types of repairs

A breakdown of the various repairs carried out last year shows that the majority involved plumbing, electrical and 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 year with 98% of servicing completed making us 100% compliant under our legal obligations as a landlord.

Our finances

During 2007/08, North London Muslim Housing Association (NLMHA) continued to operate satisfactorily and within its budgets. Costs have been controlled and our strategy to provide value for money is working well.

The book value of housing stock increased from £46.048 million to £46.582 million following

acquisition of a further five units and the sale of one unit. The total number of units at 31st March 2008 stood at 529 including 10 units under management.

After achieving a surplus of £0.402 million, the total reserves increased from £4.547million to £4.949 million.

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2008

	2008 (£)	2007 (£)
TURN-OVER	2,803,180	2,595,739
Operating costs	(1,532,444)	(1,477,671)
OPERATING SURPLUS	1,270,736	1,118,068
Interest receivable	11,070	29,364
Interest payable and similar charges	(879,419)	(894,342)
SURPLUS FOR THE YEAR	402,387	253,090

Turnover breakdown	2008 (%)	2007 (%)
Services	4.75	4.62
Management	21.72	21.23
Routine maintenance	18.02	19.24
Planned maintenance	6.12	7.84
Housing property depreciation	4.06	3.87
Net finance costs	30.98	33.42
Surplus before designation	14.35	9.78
TOTAL	100.00	100.00



FINANCIAL SUMMARY YEAR ENDED 31ST MARCH 2008

Balance sheet as at 31 March 2008

	2008 (£)	2007 (£)
FIXED ASSETS		
Housing properties	46,581,914	46,048,098
Less: Social Housing Grant	(31,020,588)	(30,686,603)
	15,561,326	15,361,495
Other fixed assets	146,609	152,710
	15,707,935	15,514,205
CURRENT ASSETS		
Debtors	197,474	168,140
Cash at bank and investments	576,537	447,845
	774,011	615,985
CREDITORS:		
Amounts falling due in less than one year	(601,820)	(555,106)
	172,191	60,879
NET CURRENT ASSETS	15,880,126	15,575,084
FINANCED BY CREDITORS:		
Amounts falling due after one year	10,930,676	11,028,021
CAPITAL AND RESERVES		
Called-up non-equity share capital	110	110
Revenue reserves	4,949,340	4,546,953
TOTAL	15,880,126	15,575,084

Our team

Members of our Board work in partnership with staff of North London Muslim Housing Association (NLMHA), tenants and community representatives, united in their aims and dedication.

The Board

Board members give their time and expertise freely, enabling NLMHA 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
- Eusoof Amerat**.....Treasurer
- CLlr Shuja Shaikh**
- CLlr Dawood Ebrahim Akhoon**
- Ibrahim Ghanchi**
- Nasser Patel**
- A.B. Abdur Rashid Choudhury**
- Hilary Belcher**
- Abdulhaq Bismillah**



Funday at
Priory court



The Staff

NLMHA's staff team are dedicated professionals who take great pride in the work they do to provide affordable housing and help build sustainable communities.

Internal Auditors

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

External Auditors

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



Solicitors

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London Wall
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Kent
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Stamford Hill branch
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London E5 9AH

