

A hand with pink and white manicured nails holds a small mound of dark brown soil. A green plant with several leaves and a single vibrant pink flower is growing out of the soil. The background is plain white.

# CREATING AND SUSTAINING FLOURISHING COMMUNITIES

ANNUAL REPORT 2009 - 2010



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# About NLMHA

NLMHA is based in the London borough of Hackney and manages 578 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 vital part to play, not only in meeting housing needs, but also in helping create and nurture 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 and cultural 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.

“Creating and sustaining flourishing communities”

# Chairman & Chief

We are extremely pleased to present the 2010 Annual Report for North London Muslim Housing Association (NLMHA).

2010 has been a particularly exciting year for NLMHA where our performance has excelled in many ways. Our Key Performance Indicators (KPIs) are above London average, a real sign that we are growing as an association. Further evidence of our success is backed up by our new purpose built office located in the newly developed site at Upper Clapton. This spacious office provides its tenants better facilities coupled with a congenial atmosphere, giving every single tenant a pleasant experience.

NLMHA is also pleased to have established a new partnership with the London Borough of Tower Hamlets. Our expertise in meeting the special needs of our residents of all ages, faiths and cultures and our great relationship means that we are able to provide quality, affordable accommodation and support for our customers.

We are currently in the process of finalising private finance for future developments.

This large sum will enable us to further expand the number of properties in the area of our operation. This particularly pleasing year has seen us broaden our horizons in which our housing stock increased by 22 units; 18 in multicultural Hackney and 4 in vibrant Waltham Forest.

Throughout the year, we have been working closely with The Tenant Services Authority (TSA). TSA is the new regulator for homes owned by housing associations in England, responsible for all social landlords. Their main goal is to raise standards of services for tenants. TSA have published six standards that social housing providers must meet.

Our aim is to meet the standards, by standing up for tenant’s interests and aspirations by putting their needs first.

Financially the organisation is sound and has almost doubled its surplus from 2009. We’ll use this surplus to ensure our borrowing is kept low and maintain quality service to our residents.

We believe the subsequent pages will exemplify how we are putting our goals into practice by offering our residents a service which is specifically catered to their individual needs. Most of all, we help people from different backgrounds to start life in North and East London, so that they and their families can flourish and grow.

Our sincere gratitude go to the TSA & HCE, local authorities, our Partner Housing Association, members of the Board, the local community and to our staff for helping to make so much happen.

We look forward to reporting back to you again next year on the progress of these and other proceeding activities at the North London Muslim Housing Association.

**The Chairman & Chief**  
**Ashraf Hakim & Ahmed Mapara**



# Customer Service

North London Muslim Housing Association aims to provide quality affordable homes and services, strengthen our communities and improve the lives of local people.

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

## Our values

- Take our customers into the heart of all we do.
- We do what we say – deliver our commitments.
- We believe and practice in being fair and ethical.
- Raise standards and provide equality of opportunity for all.
- We listen to our tenants and stakeholders.
- Think consistently of ways to improve and add value.
- We go the extra mile to ensure excellent service delivery.
- Ensure we invest in the potential of our Board and Staff.

Our yearly rolling programme of STATUS surveys has shown that:

**Overall satisfaction of services from association - 81%**

**Overall satisfaction of service from staff - 89%**

## Involvement and empowerment

Our corporate objectives are as follows:

- We involve tenants in the management of homes and tenancies.
- We support co-regulation with our tenants.
- We consult tenants and develop local offers.
- We work on tenant’s empowerment and well being.

NLMHA operates extensive programmes towards tenant’s empowerment and well being.

- Employment and worklessness
- Education and training
- Healthy lifestyle – Keeping fit, staying healthy
- Community cohesion
- Neighbourhood safety
- Consultation on service delivery
- Joint estate inspections
- Mystery shopping

**Overall satisfaction of tenants views taken into account - 71%**

**Overall satisfaction of keeping tenants informed - 99%**

## Understanding and responding

Yearly rolling programme of updating tenancy audits on 20% of our stock. This in turn helps us identify specific needs of our customers, keep our system updated and enables us to adapt our service delivery accordingly. Because of our unique way of understanding and responding to tenants needs we have a high level of satisfied tenants. We work in partnership with tenants to assess the quality of our service delivery. Regular consultation meetings are taking place to identify issues and to identify plans of action on local offers.

## Complaints

We encourage tenants to make complaints if they are dissatisfied with any aspect of our services. Their comments help us to identify any weaknesses and make improvements. During the last year we have received 12 complaints. All complaints were resolved within ‘stage one’ in line with our policies and procedures.

## Integration...



Empowering Tenants - Residents in ESOL Class



Happy Residents - Estate based event to consult on local issues



Involvement - Residents having their say

I am very impressed with the service North London Muslim Housing Association provides. The team are very flexible and always adapt their way of working in order to meet our needs.

Ms Azima Badat - Tenant



Estate in Bloom – young resident in front of her home



# Our Homes

## Quality of accommodation

We have a strong track record of developing homes of a high standard. Achieved 100% decent home standard. HCA recently carried out visits to two schemes and talked to the residents. They were very satisfied with the following areas:

- Properties were built to a very high standard.
- NLMHA is maintaining the schemes to a very high standard.
- Residents are satisfied with NLMHA's service delivery.
- Both schemes contributed much on local regeneration.

We have worked with North River Alliance and other developing Housing Associations to seek the best practice in development, sharing expertise in order to achieve high standards and maximise efficiency.

## Repairs and maintenance

During the year we have received 1424 requests for repair from our tenants, these were in the following categories: Emergency 107, Urgent 889, Routine 428.

71% of our tenants are satisfied with repairs and maintenance. Completion rate: Emergency 98%, Urgent 93%, Routine 97%. Response maintenance expenditure is in line with 'national average' per property per year which put NLMHA on the top band amongst its peer group.

## Gas safety

Maintaining 100% CP12, all our properties have valid Gas Safety certificates. Regular Estate inspections are in place. All communal areas meet all applicable statutory requirements that provide for the health and safety.

Salim Patel Vice Chair & Tenant Board Member Selda Ince with Tenant and Staff



Children at an Estate event

Firat family enjoying our property and service since 1996



“ We are very happy since we moved to Gosse Court, all my children have their own space. Excellent service from housing staff. **Mohamed Mahiout - Tenant** ”

## Annual statistics on repairs and maintenance 2009/10

Resources invested to maintain our homes are as follows:

| Category             | Budget      | Progress       |
|----------------------|-------------|----------------|
| Response Maintenance | £191,520.00 | Completed 100% |
| Gas Maintenance      | £83,295.00  | Completed 100% |
| Planned Maintenance  | £246,000.00 | Completed 100% |
| Cyclical Maintenance | £155,000.00 | Completed 100% |

Annual statistics on completion & response times:

| Priority  | No. of orders | Response times % | Completion times % |
|-----------|---------------|------------------|--------------------|
| Urgent    | 889           | 97               | 93                 |
| Routine   | 428           | 100              | 97                 |
| Emergency | 107           | 100              | 98                 |

Inspections:

|                              |       |
|------------------------------|-------|
| Post inspections carried out | 7.2%  |
| Pre inspections carried out  | 10.6% |

## Our developments...



Gosse Court - Successful development of 18 units through partnership



Cyclical programme - Maintaining the fabric of the building



Lynn Road - A successful Development through NRA



Tenancy

Tenure

NLMHA issues only ‘Assured tenancy’ to tenants and work closely with tenants so that they can maintain their tenancy. Eviction is the last resort and none of our tenants were evicted because of rent arrears.

Rents

The current methodology and assumptions for each individual property, are those set out in the Government’s rent restructuring framework entitled the ‘rent influencing regime’.

|   | Apr    | May    | Jun    | July  | Aug   | Sep    | Oct    | Nov   | Dec   | Jan   | Feb    | Mar    |
|---|--------|--------|--------|-------|-------|--------|--------|-------|-------|-------|--------|--------|
| A | 103.68 | 101.35 | 102.19 | 89.42 | 96.95 | 123.92 | 122.81 | 96.66 | 83.31 | 99.82 | 100.38 | 104.47 |
| B | 4.17   | 4.61   | 4.58   | 4.46  | 4.41  | 4.57   | 5.53   | 5.76  | 5.84  | 4.99  | 4.82   | 4.54   |

A: Rent arrears B: Rent Arrears Rent collection rate for last year was more than 100%

Allocations and voids

| Borough            | Council nomination | Internal transfer | Referral agency | Mutual exchange | Number of properties |
|--------------------|--------------------|-------------------|-----------------|-----------------|----------------------|
| Hackney            | 23                 | 2                 | 2               | 1               | 27                   |
| Newham             | 3                  | 0                 | 0               | 0               | 3                    |
| Waltham Forest     | 0                  | 1                 | 1               | 2               | 2                    |
| Enfield            | 0                  | 0                 | 0               | 0               | 0                    |
| Barking & Dagenham | 0                  | 1                 | 0               | 0               | 1                    |
| Tower Hamlets      | 1                  | 0                 | 0               | 0               | 1                    |
| Redbridge          | 1                  | 0                 | 0               | 0               | 1                    |
| Total              | 28                 | 4                 | 3               | 3               | 35                   |

“During 2009 - 2010 we let 35 properties”

Our tenants...



Gosse Court – A happy family who moved to our new development from temporary accommodation



Community engagement event in Myddleton Grange estate



Choice – Staff are helping tenants to choose from a range of kitchens

“This housing association is brilliant. They are providing an excellent service. I am very impressed with the staff of this housing association.”

Mr Khalid H Lodhi - Tenant



Proud NLMHA residents maintaining their communal garden.



# Our Communities

## Neighbourhood management

We manage our Estates and communal areas to a very high standard. We work in partnership with tenants to maintain a cohesive society. Each estate has its unique problems. We have consulted tenants, identified plans of action and have implemented these. Regular estate inspection programmes are in place to monitor their performance.

## Local area co-operation

We have established tenants groups in all estate based properties. We work with external organisations to provide ESOL classes, training on employability skills, learning support and healthy living. These programmes are to help and promote social environmental and economic well being for our tenants.

## Anti-social behaviour

We work with tenants and other public agencies to prevent and tackle anti-social behaviour in our area of operation. We operate zero tolerance regarding ASB and due to early inversion, cases were resolved and tenants enjoyed and maintained their tenancies.

“ We have received 33 reports regarding anti-social behaviour in 2009 - 2010 ”

|                                               |   |
|-----------------------------------------------|---|
| Noise                                         | 5 |
| Neighbour nuisance                            | 1 |
| Verbal abuse                                  | 1 |
| Hate related incident                         | 0 |
| Vandalism and damage to property              | 1 |
| Domestic abuse                                | 0 |
| Physical violence (other than domestic abuse) | 0 |
| Criminal damage                               | 0 |
| Environmental                                 | 4 |
| Drug related nuisance                         | 0 |
| Alcohol related nuisance                      | 0 |
| Pets and animal nuisance                      | 3 |
| Vehicle nuisance                              | 0 |
| Litter or fly-tipping                         | 5 |
| Garden nuisance                               | 2 |
| Misuse of communal and public space           | 9 |
| Prostitution                                  | 0 |
| Any criminal behaviour not covered above      | 2 |

## Our tenants...



Working in partnership – Consulting on fire safety and related issues in estate based properties



Myddleton Grange Estate - Community consultation with Police and partner organisations



Holly Street Estate - Joint Walk-about with Tenants and partners



“ North London Muslim Housing Association are doing a good job. They look after their tenants ”  
Mr Marshall - Tenant

Tenants planting flowers in landscapes area of Ansar Gardens



# Residents

## How they rate us

North London Muslim Housing Association has a rolling programme to carry out tenant's satisfaction surveys - STATUS on 20% of the stock to evaluate tenants feedback.

We have developed a thriving programme that encourages the involvement of residents across a variety of backgrounds. We are grateful to our residents for their co-operation.

We have carried out 100% tenancy audit. We have identified specific needs for our customers and service delivery was tailored for relevant residents. Responses from the survey helped us to allocate our resources in the right places. Our pro-active approach to learn from tenants feedback and from our own review of services allowed us to improve our performance.

Some of the key findings from STATUS survey 2009 - 2010 were as follows:

- Overall satisfaction of services from association - 81%
- Overall satisfaction of services from staff - 89%
- 71% of our tenants are satisfied with repairs and maintenance.
- Overall satisfaction of tenants views taken into account - 62%
- Overall satisfaction of keeping tenants informed - 84%

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

“Overall satisfaction of repairs - 71%”

18%

45%

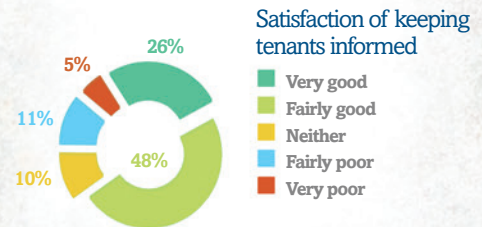
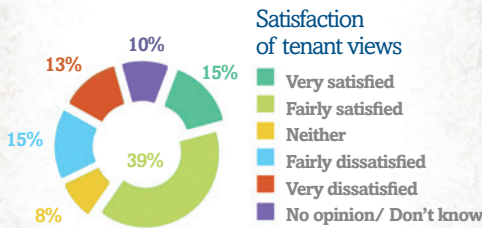
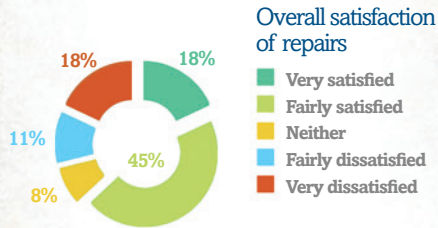
## Overall satisfaction of services - 81%

“I am very satisfied and am happy to be a tenant at NLMHA”  
Mrs R Balesaria

8%

11%

18%





# Our Finance

## Financial summary

Once again, during 2009/10, North London Muslim Housing Association continued to operate satisfactorily and within budgets. Costs have been controlled and our strategy to provide value for money is working well.

The book value of housing stock increased from £53,383 to £59,338 million following acquisition of a further 32 units. The total number of units at 31st March 2010 stood at 578.

After achieving a surplus of £774 thousand, the total reserves increased from £5,430 million to £6,205 million.

### Income and expenditure account for the year ended 31st March 2009

|                                           | 2010 (£)    | 2009 (£)    |
|-------------------------------------------|-------------|-------------|
| Turn-Over                                 | 3,387,515   | 3,107,967   |
| Operating costs                           | (1,872,749) | (1,753,233) |
| Operating surplus                         | 1,514,766   | 1,354,734   |
| Loss on disposal of fixtures and fittings | (16,988)    |             |
| Interest receivable                       | 1,630       | 16,936      |
| Interest payable and similar charges      | (724,218)   | (890,571)   |

|                      |         |         |
|----------------------|---------|---------|
| Surplus for the year | 775,190 | 481,099 |
|----------------------|---------|---------|

|                              | 2010 (%) | 2009 (%) |
|------------------------------|----------|----------|
| Turn-over breakdown          |          |          |
| Services                     | 5.58     | 4.26     |
| Management                   | 17.97    | 17.92    |
| Routine maintenance          | 16.02    | 18.38    |
| Planned maintenance          | 8.55     | 8.08     |
| ousing property depreciation | 4.06     | 3.72     |
| Net finance costs            | 21.33    | 28.10    |
| Surplus before designation   | 22.29    | 15.47    |
| Other                        | 4.20     | 4.07     |
| TOTAL                        | 100.00   | 100.00   |

## Balance sheet at March 2009

|                            | 2010 (£)     | 2009 (£)     |
|----------------------------|--------------|--------------|
| Fixed assets               |              |              |
| Housing properties         | 59,338,106   | 53,383,106   |
| Less: Social housing grant | (38,886,128) | (35,149,266) |
|                            | 20,452,675   | 18,233,750   |
| Other fixed assets         | 1,197,167    | 142,603      |

|            |            |
|------------|------------|
| 21,629,842 | 18,376,353 |
|------------|------------|

|                              |         |           |
|------------------------------|---------|-----------|
| Current assets               |         |           |
| Debtors                      | 131,151 | 175,521   |
| Cash at bank and investments | 688,826 | 1,241,430 |

|         |           |
|---------|-----------|
| 819,977 | 1,416,951 |
|---------|-----------|

|                                           |           |           |
|-------------------------------------------|-----------|-----------|
| Creditors                                 |           |           |
| Amounts falling due in less than one year | (662,180) | (613,990) |

|                    |         |         |
|--------------------|---------|---------|
| Net current assets | 157,797 | 802,961 |
|--------------------|---------|---------|

|                                       |            |            |
|---------------------------------------|------------|------------|
| Total assets less current liabilities | 21,787,639 | 19,179,314 |
|---------------------------------------|------------|------------|

|                                    |            |            |
|------------------------------------|------------|------------|
| Financed by creditors              |            |            |
| Amounts falling due after one year | 15,581,900 | 13,748,765 |

|                                    |           |           |
|------------------------------------|-----------|-----------|
| Capital and reserves               |           |           |
| Called-up non-equity share capital | 110       | 110       |
| Revenue reserves                   | 6,205,629 | 5,430,439 |

|       |            |            |
|-------|------------|------------|
| TOTAL | 21,787,639 | 19,179,314 |
|-------|------------|------------|

# Our Team

## 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  
Salim Patel – Vice Chair  
Eusoof Amerat – Treasurer  
Nafisa Patel – Secretary  
Ibrahim Ghanchi  
Cllr Shuja Shaikh  
Nasser Patel  
Ahmed Yusuf Alibhai  
Afzal Galiara  
Mahmood Bham  
David Booker  
Dawood Akhoon (Retired 2009)  
Hilary Belcher (Retired 2009)  
Abdur Rashid Choudhury (Retired 2009)  
Selda Ince (Retired 2009)

## 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

Beevers & Struthers  
3rd Floor, Alperton House  
Bridgewater Road  
Wembley  
Middlesex HAO 1EH

## Solicitors

Devonshires Solicitors  
30 Finsbury Circus  
London EC2M 7DT

Batchelors Solicitors  
Charles House  
35 Widmore Road  
Bromley  
Kent BR1 1RW

## Bankers

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





## North London Muslim Housing Association

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fax: 020 8806 6854

email: [info@nlmha.com](mailto:info@nlmha.com)  
[www.nlmha.com](http://www.nlmha.com)

## Equal Opportunities

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, ডিও 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 જોઈતો હોય, દાખલા તરીકે બ્રેઇલ, મોટા અક્ષરમાં, ગ્રાવ્ય 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 مثلا "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 ਹੋਰ ਕਿਸੇ ਹੋਰ ਬੋਲੀ ਵਿੱਚ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਨਾਰਥ ਲੰਡਨ ਮੁਸਲਿਮ ਹਾਊਸਿੰਗ ਐਸੋਸਿਏਸ਼ਨ ਨੂੰ 020 8815 4200 ਤੇ ਸੰਪਰਕ ਕਰੋ।

Punjabi