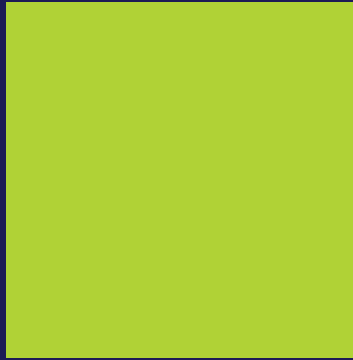
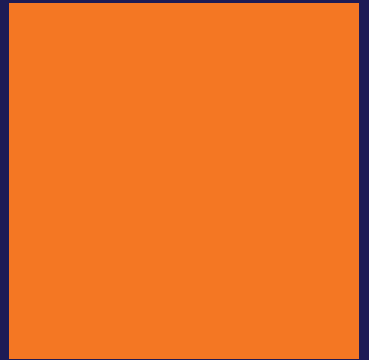


Some things change.
Some things don't.

Annual Report 2013



ALL

CHANGE

I HAVE HAD THE HONOUR OF BEING THE CHAIRMAN OF JEWISH COMMUNITY HOUSING ASSOCIATION FOR THE LAST NINETEEN YEARS. IN JUNE OF THIS YEAR A NEW CHAIRMAN WILL BE TAKING OVER FROM ME.

Five of my Management Committee colleagues will also be stepping down as our terms of office have come to an end. Terms are now limited to nine years and it must be right that new blood with new ideas is injected into the lay leadership from time to time to ensure that the Association does not stagnate.

I look back with a sense of pride at all the Association has achieved. Without a doubt, the Association has faced many challenges during my time as Chairman, mainly as a result of political and economic pressures. The Association has and will, I have no doubt, continue to respond to and work successfully within such constraints. We have also had a great deal to celebrate, most memorably our merger some sixteen years ago, working with new partner organisations, reviewing our property portfolio and gradually starting to develop new stock. One thing, however, has never changed and that is the commitment of Management Committee Members and staff to deliver the best possible services to our tenants and the Association has enjoyed, consistently, a very high level of tenant satisfaction. This is not something

that has been achieved by accident but is a result of hard work, consultation with our tenants and the willingness to 'go that extra mile'. I thank everyone concerned.

New Management Committee Members have been recruited and have been introduced to the Association over the last few months. I know that they and the remaining Members will uphold the ideals of the Association and that the organisation will go from strength to strength. I wish them every success and they can be assured that all of us now retiring will be available to help in any way we can.

On a personal note I would like to say that it has been an honour and a privilege to have served the Association and I would like to thank Sara Clarke and all the staff of the Association for their support and for making my work not only so easy but also so enjoyable. I know that I also speak for Peter Tobin (Vice Chairman) and all the other members who are retiring.

Eric Shapiro, Chairman

“

I look back with a sense of pride at all the Association has achieved.

”



ABOUT

JCHA

FOR OVER 48 YEARS, JEWISH COMMUNITY HOUSING ASSOCIATION HAS BEEN ONE OF THE LARGEST PROVIDERS OF SHELTERED AND SUPPORTED ACCOMMODATION, PRIMARILY FOR THE JEWISH COMMUNITY.

There have been many changes within the organisation over the years, but one thing that has never changed is our commitment to our tenants and dedication to achieving service excellence. For many of our tenants, moving to a JCHA property represents significant change from their previous situation, but we strive to make this as seamless and comfortable as possible. Indeed many tenants tell us how much their lives have been improved for the better. JCHA is continuously evolving and introducing new services and improving facilities and services.

In addition to working with the elderly and people of all ages with various support needs as a result of mental health, physical disabilities and learning disabilities, we also provide accommodation for Jewish Students in North West London.

We have housing provision in the London boroughs of Barnet, Brent, Haringey, Harrow, Lambeth and Westminster, in Margate in Kent and in Hemel Hempstead in Hertfordshire.

As well as providing tenants with a place to live it is important to us that they can experience a real sense of community within our properties. In order to facilitate this there is a lively calendar of events at many of our sheltered housing developments with activities ranging from keep fit classes to coffee mornings. There are also outings and special events to celebrate Jewish festivals.

We are always seeking new ways for tenants to become actively involved in the operation of the Association. The newest development in this area is the appointment of a group of tenant researchers (see page 12 of this report).

“

I feel very pleased with everything and very lucky to have such a nice place to live. Speaking for myself things moved very quickly and for that I will always be grateful. I am very happy to be living at Harmony Close.

”



HOUSING FOR OLDER TENANTS

JEWISH COMMUNITY HOUSING ASSOCIATION HAS BUILT ITS REPUTATION AS A PROVIDER OF SHELTERED ACCOMMODATION FOR THE ELDERLY. THIS IS SOMETHING THAT WE HAVE BEEN DOING SUCCESSFULLY FOR ALMOST FIFTY YEARS.

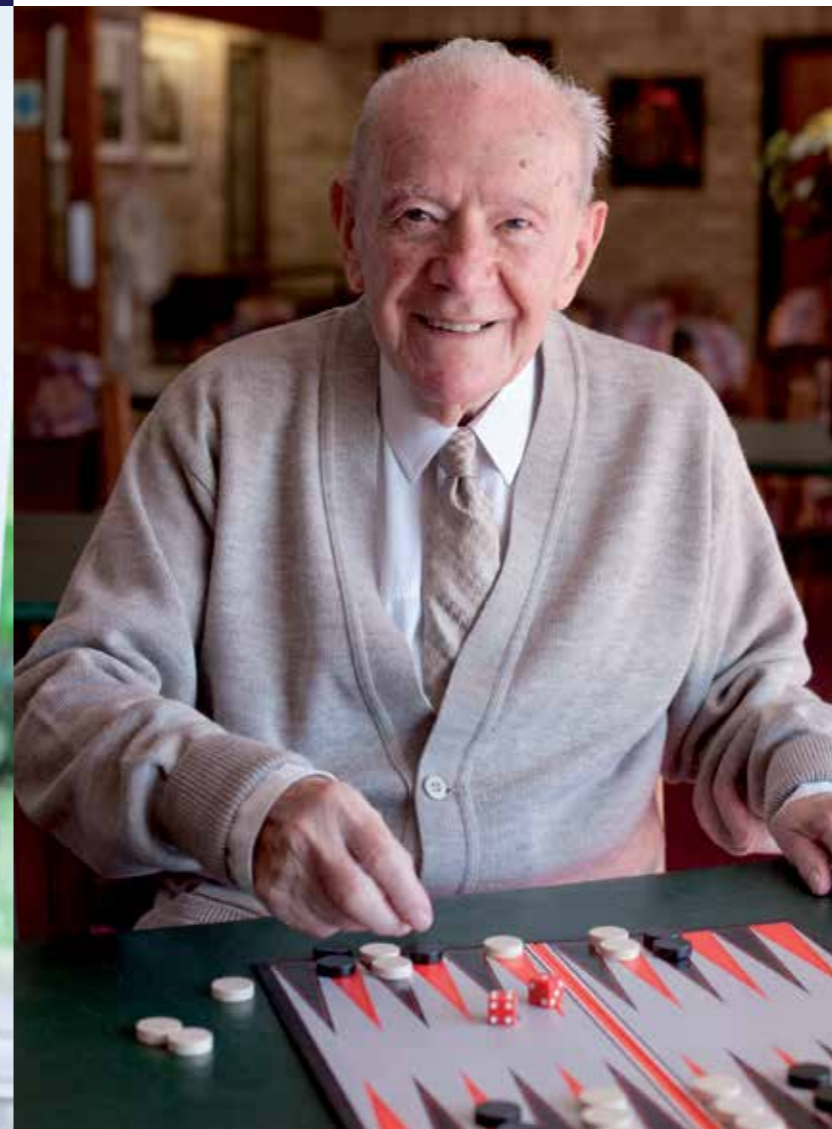
We provide safe and secure places for older people and in recent years the Association has also opened its doors to younger people with support needs. We regard sheltered accommodation as a concept which embraces far more than bricks and mortar. Sheltered housing is about creating and maintaining communities where people can live independently in their own self-contained flat, content in the knowledge that help is on hand when emergencies arise. Our well-trained Scheme Housing Managers contact our tenants on a daily basis and so get to know them well. When necessary they will assist tenants in accessing care services and they will also monitor that such services are provided appropriately.

Satisfaction levels amongst our tenants have always been high. This is because, as a relatively small organisation we are close to our tenants, can act quickly to resolve problems and always strive to do better. We listen carefully to our tenants and have built up effective avenues for consultation. The Association solicits feedback from tenants throughout their tenancies, now from the time that they move in and whenever it is necessary to perform work in their flats. A general satisfaction survey is performed every three years. The Association does not rest on its laurels and has recently set up a panel of tenant researchers who will provide a more in depth insight into the services that we deliver.

“

I would like to thank you and express my appreciation for finding the apartment for me and helping me with the grant. I feel better emotionally and I do not feel lonely. I love the area very much. It is exactly what I needed, especially after all the stress that I have been through.

”



HOUSING FOR YOUNGER TENANTS

JEWISH COMMUNITY HOUSING ASSOCIATION PROVIDES THIRTY FOUR ROOMS IN THE HEART OF GOLDERS GREEN FOR JEWISH STUDENTS AND YOUNG JEWISH PEOPLE, MANY OF WHOM HAVE MOVED TO LONDON TO START THEIR CAREERS.

Spread across two large houses, our accommodation has proved to be very popular amongst our youngest group of tenants. Similar to student halls of residence, each tenant has their own bedroom but shares a (kosher) kitchen and a communal lounge. During the summer months the accommodation is used by young Jewish people who are visiting London either on holiday or to take up short-term employment or internships. A part-time Scheme Housing Manager is on hand to oversee the day to day running of the two houses.

For the last few years, the Association has operated the student houses in conjunction with the Union of Jewish Students (UJS). From July, the Association will be running

the accommodation independently of UJS. This is because UJS will be concentrating on performing critical work on university campuses. Applications for accommodation are now handled directly by the Association and, following a marketing exercise as well as word of mouth, the accommodation is now full with a waiting list.

The Association remains committed to providing accommodation for young Jewish people. It represents a unique facility within London and our tenants are happy living there. We receive several requests to extend tenancies and we know that our tenants make recommendations to friends who are looking for affordable, clean and kosher accommodation.

“

Being in a Jewish house made the transition to living and studying in London much easier.

”



HOUSING FOR PEOPLE WITH LEARNING DISABILITIES

THE ASSOCIATION IS HOPEFUL THAT IT WILL BE INCREASING THE NUMBER OF PROPERTIES THAT IT SUPPLIES FOR PEOPLE WITH LEARNING DISABILITIES.

JCHA has been providing supported accommodation for people with learning disabilities for over thirty years. The current provision comprises two street properties and the tenancy agreements remain with the Association. However, under a very long-standing partnership, Norwood, a major Jewish charity, manage the houses and provide specialist care and support to the tenants. This partnership has worked successfully since the properties were acquired.

A need for additional accommodation for people with learning disabilities has emerged within the Golders Green area in North West London. This need has been identified

by Kisharon, another Jewish charity, and potential locations are being considered. At the time of writing this report, the project is still at a relatively early stage, with plans being drawn up, funding secured, local authority approval being sought and the bones of the management agreement being worked out. However, early indications are that the project will come to fruition, hopefully with the first of the new rooms being ready at the end of this year. JCHA has a successful history of working with other organisations and this will be the latest in a long line of very positive partnerships which we hope will benefit the Jewish Community as a whole.

“

Throughout the process I've found everyone most helpful and pleasant, thank you.

”



NEWS

It's been a busy year for JCHA with lots to celebrate and lots of positive steps forward in areas of tenant involvement and tenancy sustainment.



BIRTHDAY CELEBRATIONS

We celebrated a significant birthday at Shine House in May when Pauline Golding celebrated her 99th birthday. As if this wasn't enough, March saw the celebration of tenant Sophie Pomper's 100th birthday. Association staff joined the Mayor of Barnet alongside Sophie's family and friends and tenants from Daniel Court NW9, to wish this amazing lady well.

In the coming months two more 100th birthday parties are planned at Young Court and Maitland Joseph House. All this will be very good practice for our upcoming 50th anniversary celebrations.

JUBILEE/OLYMPICS

The summer of 2012 saw a surge of Olympic and Jubilee activity across the country and JCHA was along for the ride. Parties in our blocks saw our properties swathed in bunting and many flags were waved! Scheme Housing Manager at Lionel Leighton Court and Wolfson Court, Colleen Harmer, took part in the Royal Flotilla and Finance Assistant Acquisa Benka-Davies volunteered as an Olympic Team London Ambassador welcoming visitors to the capital and helping them find their way around Wembley Stadium.

BOOK LAUNCH

Earlier this year Mrs Gina Waterman of Harmony Close won second place in the Good Housekeeping First Novel competition beating nearly 7,000 entrants. Her novel 'Circles In A Spiral' written under the pen name 'Becca Berg' has since been published and is also available to buy as an ebook on Amazon. Mrs Waterman spoke to her fellow tenants at Harmony Close about her experience and presented a copy of her book for the communal library.

STARTER TENANCIES

In November 2012 the Association introduced Starter Tenancies for all new tenants. Whereas in the past the Association was obliged to issue a 'tenancy for life', the Localism Act permits Registered Providers of Housing to now issue alternative types of tenancy. Starter Tenancies are granted for a period of one year and if tenancies are conducted satisfactorily with no anti-social behaviour or breach of tenancy, a full Assured Tenancy will be granted. Starter Tenancies give the opportunity for both tenant and Association to ensure that a tenancy is going to work.

TENANT RESEARCH PANEL

The Localism Act has also seen a greater emphasis on the role of tenant scrutiny rather than scrutiny and inspection on a national or government level. Registered Providers of Social Housing are now more accountable to their tenants than ever before. With this in mind the Association has successfully recruited and trained a panel of Tenant Researchers who will be undertaking detailed investigations of different areas of service provision within the Association. The Panel have recently completed their first project looking at the Helpline service provided to tenants and as a result of their research have made various simple but effective recommendations for improvement.

“

We were delighted that the Mayor and his lovely wife came to visit our block. It made a special occasion even more special!

”

PERFORMANCE STATISTICS

REPAIRS PERFORMANCE

ROUTINE REPAIRS

01 April 2012 to 5 April 2013

Repairs service provided by JCHA and its contractors



EMERGENCY CALLS

Target response 1 day
Total number of calls – 64
Jobs on target – 64
Jobs not on target – 0



NON URGENT CALLS

Target response 20 days
Total number of calls – 130
Jobs on target – 126
Jobs not on target – 4



URGENT CALLS

Target response 5 days
Total number of calls – 632
Jobs on target – 616
Jobs not on target – 16



REPAIRS AND MAINTENANCE SPLIT

Planned maintenance (contract)	£157,191
Routine maintenance (responsive repairs)	£881,946
Major repairs	£103,458

	£1,142,595

RENT COLLECTION

2012

Average rent arrears **2.5%**

This is a small increase from last year. In fact money owed directly by tenants has reduced but the collection data reflects the payment cycles of large tranches of income such as Housing Benefit and the Supporting People Grant which are beyond our control.

RE-LET TIMES

Weighted average re-let times

2012: **34** days

2011: **34** days

Hard to let voids: **143** days

However this includes some properties that were held back pending development, major works and repairs.

FORMAL COMPLAINTS

2012: **5**

2011: **7**

AVERAGE MONTHLY NET RENTS

Figures effective 1st May 2013

	STUDIO	1 BED	2 BED
Barnet	320	468	534
Brent		411	427
Dacorum	253	374	426
Harrow	277	349	
Lambeth		355	
Thanet		301	382
Westminster	381	506	

STOCK NUMBERS

Studio Flats	122
1 Bed Flats	261
2 Bed Flats	6
Staff Flats	16
Leasehold Flats	33
Student Accommodation	36
Shared Supported Housing	15
Street Properties (general needs)	3
Residential Care	21

FINANCIAL INFORMATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2012

	2012 £	2011 RESTATED £
Turnover	3,188,251	2,964,447
Operating costs	(2,758,686)	(2,492,922)
Operating surplus	429,565	471,525
Surplus/(loss) on disposal of fixed assets	1,500	(11,312)
Interest receivable	43,519	38,379
Interest payable	(122,026)	(124,903)
Surplus for the year	352,558	373,689

All activities are continuing.

STATEMENT OF TOTAL RECOGNISED SURPLUSES AND DEFICITS FOR THE YEAR ENDED 31 DECEMBER 2012

	2012 £	2011 RESTATED £
Surplus for the year	352,558	373,689
Prior year adjustment in respect of changes in the financial statements for component accounting	237,370	
Total surpluses recognised since previous financial statements	589,928	

BALANCE SHEET AS AT 31 DECEMBER 2012

	2012 £	2011 RESTATED £
Tangible fixed assets		
Housing properties – cost less depreciation	21,410,584	21,493,722
Less: Social housing grants	(18,261,191)	(18,276,112)
	3,149,393	3,217,610
Other fixed assets	27,359	22,083
	3,176,752	3,239,693
Current assets		
Debtors	251,077	173,975
Cash at bank and in hand	5,886,414	5,422,884
	6,137,491	5,596,859
Creditors: amounts falling due within one year	(1,557,705)	(496,418)
Net current assets	4,579,786	5,100,441
Total assets less current liabilities	7,756,538	8,340,134
Creditors: amount falling due after more than one year	2,327,201	3,295,004
Provisions for liabilities and charges	273,976	242,327
Revenue reserve		
Share capital	30	30
Revenue reserves	1,756,482	1,729,971
Designated reserves	3,392,215	3,066,168
Restricted reserves	6,634	6,634
	5,155,361	4,802,803
	7,756,538	8,340,134

PEOPLE BEHIND THE SCENES



MANAGEMENT COMMITTEE MEMBERS

Heini Wohl – Hon. Vice President (deceased)
 Eric Shapiro – Chairperson
 Peter Tobin – Vice Chairperson
 Philip Caplan – Hon. Treasurer
 Simon Bridgen
 Eve Cohen – Tenant Representative
 Maureene Collins – Tenant Representative
 Lara Greenfield
 Michael Keidan (deceased)
 Brian Leaver
 Brian Plen
 Bradley Reback
 Simon Tilsiter

NEW MEMBERS TAKING UP OFFICE

Edward Cohen
 Benjamin Conway
 Paula Lejbowicz
 Gerry Lucas
 Ruth Mowlem
 Jon Supran

It is with great sadness that we record the deaths of Honorary Vice President Heini Wohl and Management Committee Member Michael Keidan, both of whom gave decades of service to the organisation.

TENANT INVOLVEMENT COMMITTEE MEMBERS

Maureene Collins – Chairperson
 Malcolm Greenberg – Vice Chairperson
 Jack Berman
 Jeannette Bryer
 Eve Cohen
 Ranjana Dattani
 Stanley Davies
 Lee Ellis
 Monty Grant
 Herbie Levison
 Lionel Levy
 Eric Linton
 Elusha Pinchassoff
 Joan Samuel
 David Slapper
 Helen Tanner
 Willie Wasserberg

SENIOR STAFF

Sara Clarke – Chief Executive
 Jane Goodman – Housing Manager
 Frances Horoz – Head of Finance
 Debbi Jackson – Lettings and Hostel Manager
 Albert Samuelson – Development Manager

ADDITIONAL SUB COMMITTEE MEMBERS

Michael Abrams CB
 Douglas Blausten
 Stuart Katz
 Steven Pinshaw
 Hanan Shapira
 Stephen Shapiro
 Debbie Usiskin

PRINCIPAL SOLICITORS

Devonshires

AUDITORS

Nexia Audit Ltd

BANKERS

Coutts & Co

JBG HOUSING TRUST

Although administered from the same head office, JBG Housing Trust is a separate entity from JCHA. It is a charity established in 1988 to provide assistance, housing and amenities for Jewish people in need. Under its rules the Trust can help organisations as well as individuals. In the past Trustees have agreed grants to offset the building costs of sheltered housing blocks and have also authorised payments for facilities within the blocks which contribute to a secure and comfortable life for our tenants. The Trust also fund JCHA's welfare officer service.

Donations to the Trust are always very much appreciated and further information can be obtained from Sara Clarke.



A SPECIAL THANK YOU TO OUR MODELS

David Abrahams	Tony Goldstein
Rebecca Barnett	Barry Goodman
Raphel Blaeberg	Carol Hart
Ruby Bloom	Daniella Philips
Renee Clarke	Nan Price
Abraham Cohen	Matilda Rabbie
Acquisa Benka-Davies	Eric Shapiro
Mary Van Gelder	Gina Waterman
Pauline Golding	John Waterman



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