



How my life  
has changed

Annual Report 2012



# hello

**“Both my father and I are extremely happy with how the scheme is managed and the wonderful way in which the Scheme Managers look after everybody.”**

**“I feel secure knowing that someone cares about me.”**

**These are just some of the words that our tenants and their families use to describe Jewish Community Housing Association.**



For many of our tenants, moving to a Jewish Community Housing Association property really has been life changing. The support, services and security provided within our accommodation allows them simply to get on with their lives in the knowledge that there is always someone available in the event of an emergency, that any repairs issues within their flats will be attended to efficiently and that they are living within a community. In addition the Association offers assistance to tenants in claiming benefits to which they may be entitled as well as encouraging and facilitating them to remain as independent as possible. Quite simply, we just take away some of the headaches of daily living.

This annual report will provide you with information about how the Association operates and contains features on some of our tenants. We are truly proud of the life changing work that we perform and the fact that we have been able to continue to provide high levels of service in a financial environment that seems to become harsher and harsher, year on year.

We hope that you will enjoy reading this report and learning more about our organisation. Should you wish to find out more about Jewish Community Housing Association or you want to know how you could become involved, please contact our Chief Executive, Sara Clarke on 020 8381 4901.

**Eric Shapiro**  
Chairman

# sheltered housing



**For almost half a century, Jewish Community Housing Association has been a leading provider of sheltered and supported accommodation, primarily for the Jewish Community.**

In addition we provide accommodation for Jewish students in North West London. We pride ourselves on providing a quality service and enjoy high levels of tenant satisfaction. Operating across eight separate boroughs, the Association aims to provide more than just good homes for our tenants.

Our main business is sheltered housing and we believe that our accommodation should provide far more than bricks and mortar. It is important to us that our tenants can experience a real sense of community within our properties. There is a lively calendar of events at many of our properties. Activities range from keep fit classes, to coffee mornings and also include outings and special events to celebrate Jewish festivals.

Unlike many other sheltered housing providers, the Association does not operate any age restrictions. Our youngest tenant is in her twenties and our oldest, over one hundred.

The bulk of our properties are in North West London but we also have developments in Streatham, Margate and Hemel Hempstead.

**85% of tenants** are highly satisfied with their Scheme Housing Managers

When the Scheme Housing Manager is on duty they make a daily call to **100% of the tenants** who require one

*"We've been tenants here longer than anyone else and now our daughter Marion lives in the block too! We used to live in a council flat with loud music playing every night so it was best to get out. We feel safe now, the people in charge are very helpful and very kind. They're quick for repairs if something happens – you just report it to the Scheme Manager and they deal with it all."*

**Florence Cumber, 87, Shine House**



*"I used to live in a group home but that had to close down. I'm much happier here now, you can do whatever you like. It is much better living on your own because it makes you independent. The people are very nice people. My parents also live here too. I see them every day and look after them, so no more travelling. I make tablecloths. Actually, they've sold 8 for charity."*

**Marion Cumber (Florence's daughter), 62, Shine House**



# setting standards



**Working with a group of tenants and staff we have agreed a set of service standards that are important to tenants across the Association.**

These include heating levels, daily calls to tenants, levels of staff cover and frequency of window cleaning. We share actual performance levels with our tenants each month and aim to provide an explanation in the unusual event that we have not hit our targets.

Later this year we shall see the introduction of a more active Tenant Scrutiny Group. Working alongside the Tenant Involvement Committee and the Senior Management Team they will examine key aspects of the Association's performance particularly in terms of Value for Money.

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**80% of tenants** are happy with the ongoing garden maintenance provided throughout the year

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**78% of tenants** are pleased with the weekday cleaning services to the common parts of all blocks

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*"Before we moved into JCHA accommodation we were renting but when our landlord decided to sell the property we lived in, we realised that we couldn't cope with all that. When the vacancy came up we were really pleased to take it. I can't really get out anymore but they've even got a hairdresser who comes in every Friday, which is lovely. I've got everything I need here – we still have our independence and can be as Jewish as we want to be."*

**Nettie Symons, 87, Maitland Joseph House**

# news

Over the last year JCHA has been aiming to increase our public profile so that more people than ever are aware of our services and the benefits of sheltered housing. Four recent examples of this activity are detailed here.



My Grinning Gaga  
I hug you.  
You smile.  
You tell me your amazing stories,  
I go to your house and play for a while,  
  
We have lots of fun,  
We go to the park.  
We go on a peaceful walk.  
Then it gets dark.  
  
I sleep at your house.  
We chat and chat.  
I hug you.  
You smile.

## write from the heart

**Jewish Community Housing Association was delighted to present nine year old India Cassell from Michael Sobell Sinai School with a trophy as the winner of its 'write from the heart' competition.**

Her entry 'My Grinning Gaga' touched all those who read it and gave us an insight into the beautiful simplicity of the relationship between granddaughter and grandparent. She was presented with the trophy and a £100 gift voucher by acclaimed writer Amy Rosenthal at a special awards assembly at the school. As part of the prize Amy also led a writing workshop with 15 lucky pupils.

JCHA launched the competition in order to raise the profile of sheltered housing within the Jewish Community. The competition was open to pupils in Key Stage 2 (aged 8 to 11) who attend Jewish schools in the Greater London area.

## jewish expo 2012

**The Association was a proud exhibitor at the first Jewish Living Expo.**

Around 10,000 people visited the event at Wembley Stadium and it represented a fantastic arena for JCHA to showcase itself and the excellent services that we provide.

We were delighted that several of our tenants could join us at our stand as they were able to tell people, first hand, of just how wonderful it is to live in sheltered housing.



## association quiz

**We held our annual quiz and afternoon tea in June.**

The theme this year was 'What makes Britain Great?', in celebration of the Queen's Diamond Jubilee and the Olympics. Tenants were asked to attend wearing red white and blue and the lounge at Harmony Close was bedecked in Union Jacks.



The Quiz was hosted by the Association's Chairman, Eric Shapiro, and represented a wonderful opportunity for tenants at our different sheltered housing developments to come together. Teams competed for money to be put towards a social activity at their block.

We were particularly delighted to welcome London's only Jewish pearly Queen, Doreen Golding, as our Guest of Honour.

## community fun run

**For the first time ever, the Association was represented at the Community Fun Run, a major annual event for the Jewish community.**

Our team of 6 runners included Pete Cohen, life coach and TV presenter. Money raised will be paid to the JBG Housing Trust, the charity that funds the employment of the Association's Welfare Officers and also subsidises activities and outings for our tenants. JCHA exhibited at the event, with staff taking the opportunity to distribute leaflets to many visitors about the benefits of sheltered housing.



## repairs performance

### routine repairs

01 April 2011 to 5 April 2012

### emergency calls

target response 1 day

Total number of calls	68
Jobs on target	68
Jobs not on target	0



### urgent calls

target response 5 days

Total number of calls	544
Jobs on target	525
Jobs not on target	19



### non urgent calls

target response 20 days

Total number of calls	110
Jobs on target	105
Jobs not on target	5



## rent collection 2011

average rent arrears **2%**

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 2011 2010

weighted average re-let times **34** **38** days days

Hard to let voids: 144 days. However, this includes some properties that were held back pending development, major works and repairs.

## formal complaints 2011

all resolved at first stage **7**



*"The owner wanted to sell the property we lived in and I said to my husband David, that we just can't keep going on from year to year not knowing whether the lease would be renewed or not. I saw an advert for JCHA so I called them and told them about our general situation and David's health. They said they could help and arranged this flat.*

*Now we have security and peace of mind and if the time comes when David opts for dialysis at home, we also have the space. I love this flat and try to make myself useful by being on the Social Club Committee."*

**Stephanie Slapper, 66, Maitland Joseph House**

## average net rents

### monthly

Figures effective May 1st 2012

Borough	Studio	1 Bed	2 Bed
Barnet	£311	£451	£535
Brent	-	£394	£427
Lambeth	-	£336	-
Westminster	£370	£482	-
Thanet	-	£292	-
Dacorum	£245	£363	£413
Harrow	£267	£331	-

## 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

# performance statistics

## income and expenditure account

for the year ended 31 December 2011

	2011 £	2010 £
<b>Turnover</b>	<b>2,964,447</b>	2,891,397
Operating costs	<b>(2,553,862)</b>	(2,757,850)
<b>Operating surplus</b>	<b>410,585</b>	133,547
Surplus on disposal of fixed assets	<b>4,270</b>	660,840
Interest receivable	<b>38,379</b>	3,179
Interest payable	<b>(124,903)</b>	(128,180)
<b>Surplus for the year</b>	<b>328,331</b>	669,386

All activities are continuing. The Association had no recognised surpluses or deficits other than the results shown above for the two financial years.



*“In many ways moving here has not changed my life, and that is good. I am able to carry on and live my life the way I choose to, no-one judges me. I did not want to live in a nursing environment. The flat is in a good centre of town position with good transport so I can still see my friends and travel on the bus to the supermarket. I enjoy my independence and the absolute quiet to read and learn more about the archaeology that I love.”*

**Kitty Todor, 90,  
Ellis Franklin Court**

# annual accounts

## balance sheet

as at 31 December 2011

	2011 £	2010 £
<b>Tangible fixed assets</b>		
Housing properties – cost less depreciation	<b>19,829,155</b>	19,907,000
Less: Social housing grants other capital grants	<b>(16,795,915)</b> <b>(53,000)</b>	(16,795,915) (53,000)
	<b>2,980,240</b>	3,058,085
Other fixed assets	<b>22,083</b>	45,564
	<b>3,002,323</b>	3,103,649
<b>Current assets</b>		
Debtors	<b>173,975</b>	188,208
Cash at bank and in hand	<b>5,422,884</b>	5,068,765
	<b>5,596,859</b>	5,256,973
<b>Creditors: amounts falling due within one year</b>	<b>(496,418)</b>	(540,502)
<b>Net current assets</b>	<b>5,100,441</b>	4,716,471
<b>Total assets less current liabilities</b>	<b>8,102,764</b>	7,820,120
<b>Creditors: amount falling due after more than one year</b>	<b>3,295,004</b>	3,336,990
<b>Provisions for liabilities and charges</b>	<b>242,327</b>	246,030
<b>Capital and reserves</b>		
Share capital	<b>30</b>	28
Revenue reserve	<b>1,492,601</b>	1,453,809
Designated reserves	<b>3,066,168</b>	2,775,213
Restricted reserves	<b>6,634</b>	8,050
	<b>4,565,433</b>	<b>4,237,100</b>
	<b>8,102,764</b>	<b>7,820,120</b>

## management committee members

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

## tenant involvement committee members

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

## 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

## principal solicitors

Devonshires

## auditors

Nexia Smith & Williamson

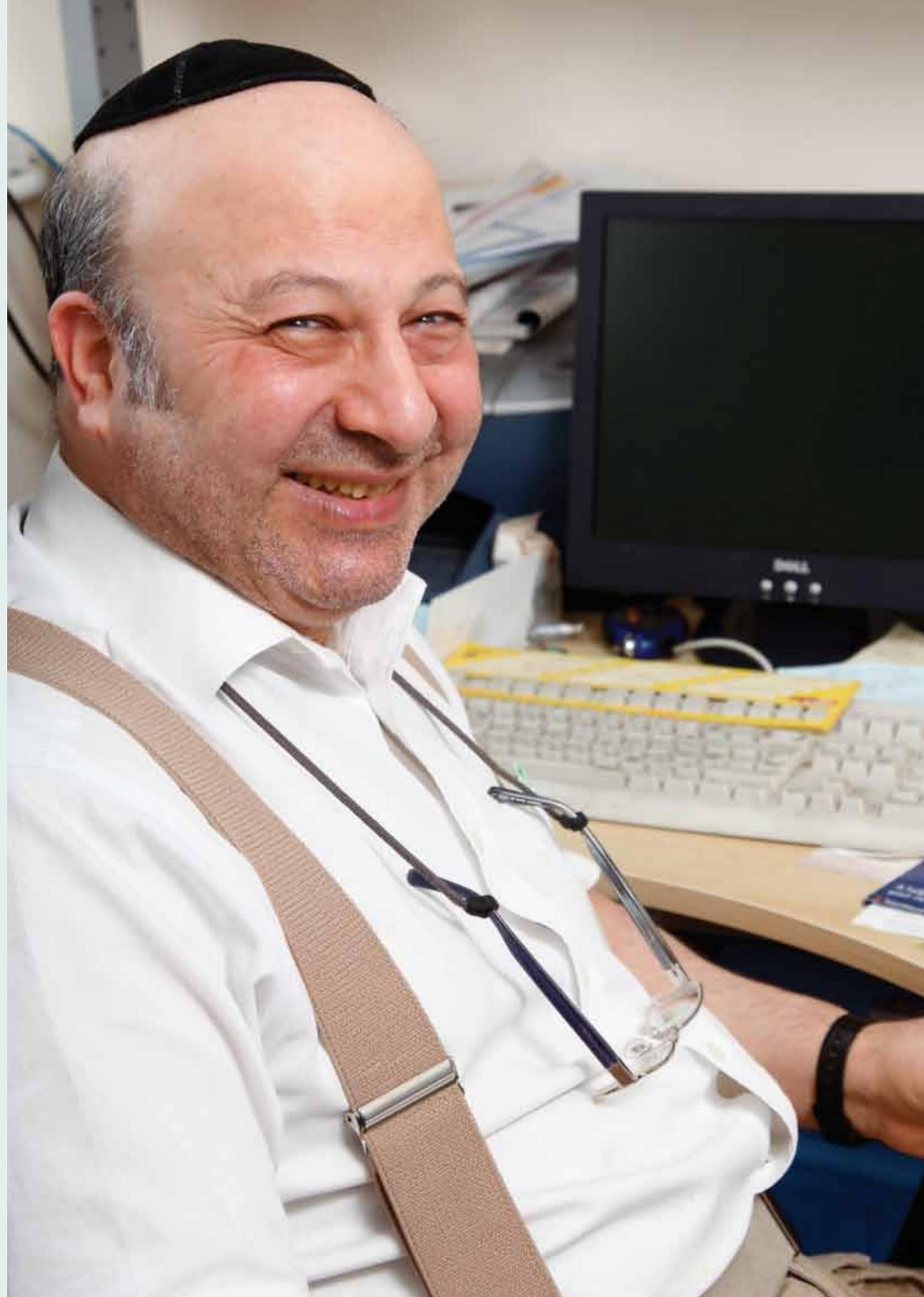
## bankers

Coutts & Co

With gratitude to JBG Housing Trust for their continued funding of our welfare officer service.

*“After 26 years they just told me to go, said they wanted the accommodation back. I had two kids with me who are now at university. I had nowhere else to go and couldn’t afford to rent privately. Actually one of the other tenants in the block told me to apply here which I did, and they took me on. If this hadn’t happened I would probably have ended up on the streets. I can’t say I am happy in my situation but I am happy here. The lease is better and I am on the Tenant Involvement Committee. They really care about the tenants.”*

**Elusha Pinchassoff, 65,  
Ellis Franklin Court**





Harmony Close  
Princes Park Avenue  
London NW11 0JJ

**Tel:** 020 8381 4901

**Fax:** 020 8458 1772

**Email:** [info@jcha.org.uk](mailto:info@jcha.org.uk)

**[www.jcha.org.uk](http://www.jcha.org.uk)**

Registered Provider No. LH0902  
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