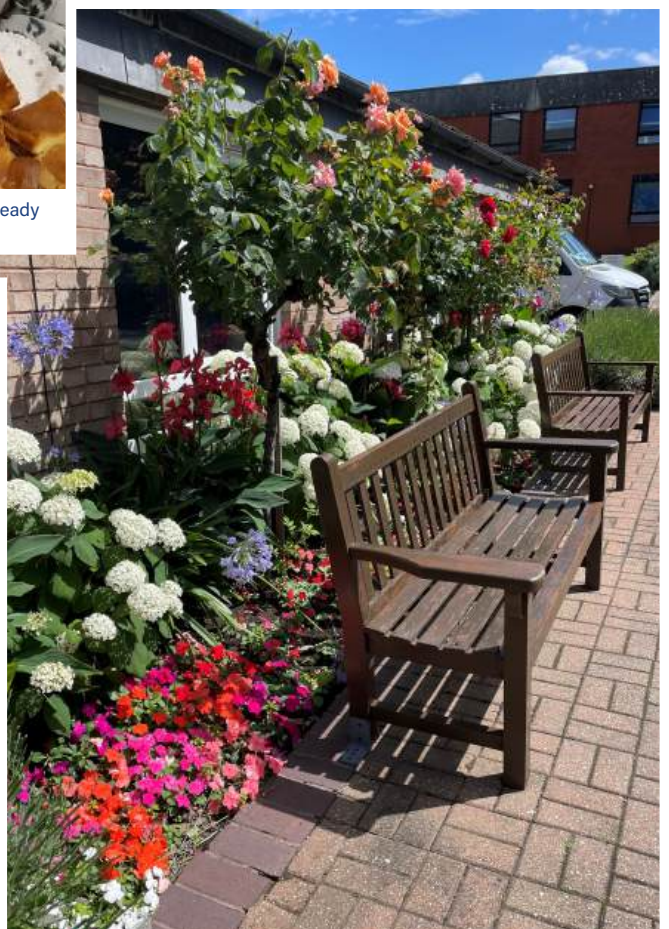








Senior Housing Manager, Gabriela, (right) and Housing Manager, Tanja, getting ready to celebrate Shavuot with tenants.



The colourful gardens at Head Office and Harmony Close looking gorgeous.



Mike Freer, former MP for Finchley and Golders Green, came to visit the jLiving stand at an event in Finchley, October 2023.

#### Front cover: Tenants and staff from around the Association.

Top row from left: Receiving Mitzvah Day gifts at Maitland Joseph House, talented tenants at the Art Club at Young Court, celebrating the King's Coronation at Lionel Leighton Court and Wolfson Court.

Middle row from left: Coronation festivities at Young Court, Purim party at Young Court and celebrating Yom Ha'atzmaut at Gordon Court.

Bottom row from left: Purim celebrations at Harmony Close and Meta Worms Court, Coronation party at South Lodge and Coronation fun at Harmony Close and Meta Worms Court

## Welcome Message

Jane Goodman, Chief Executive  
and Adam Gamsu, Chair



Jane Goodman



Adam Gamsu

Welcome to the Annual Report for 2023. We hope you enjoy reading and learning about the work undertaken by the various Teams and Subcommittees throughout the year.

Time rarely stands still either in the world of social housing or at jLiving, and 2023 proved to be a year of growth and new opportunities for the Association, albeit delivered against a backdrop of preparing for the raft of updated and new legislation taking effect in 2024.

As seasoned professionals within the sector it is difficult to recall a time when so many legal and regulatory changes have been effected at the same time. While change is always welcome for smaller providers like jLiving, such changes bring with them increased administrative and financial burden. The respective teams within the Association have dedicated much time in preparing for these changes including ensuring the new IT system is fit for future purpose, which will prove to be a significant advantage in the months and years to come.

### Financially Robust

2023 was an exceptionally challenging year financially, with high inflation rates, cost of living increases and the increasing costs of supplies and materials required to maintain our properties. All these expenses require balancing with the restrictions to the Association's income, income which is generated only from rents and service charges. Despite the challenges, jLiving remains financially robust thanks to the diligence of the Senior Management Team (SMT) and their ongoing commitment to seeking value for money in all areas.

We were delighted to complete the merger with Brighton & Hove Jewish Housing Association (B&HJHA) and to support and sustain an historically important Jewish community. We were honoured to be selected by the Board of B&HJHA to become the custodians of their legacy and continue the valuable work they had started in 1969. The shared ethos and objectives of our two organisations enabled a smooth transition and we were delighted to welcome our new tenants to jLiving in April 2023.

We also formed an important partnership with the new BNJC, Brighton and Hove Jewish Community campus, located in Hove. BNJC is an important and exciting new facility seeking to strengthen and support the community, and we are delighted to be a part of it as we take on the role of social landlord for five new affordable rent properties within the new development.

The Autumn of 2023 brought troubling times for many members of our close and wider community, as we watched the events in Israel and Gaza unfolding. Many of our tenants and colleagues have family and friends who were in one way or another affected by the conflict, and we were pleased we were able to help some of those displaced from their homes and families by offering a place of safety to stay. As an organisation we appreciated the assistance, support, and kindness of members of the wider community in providing essential items for the families we were able to assist.

Reflecting on 2023 and looking ahead to 2024, as a Board and SMT, we recognise that while we have achieved some great things over the past year, we still have work to do.



We acknowledge that our tenants and leaseholders expect and deserve an excellent service from jLiving. We are, however, confident that in alignment with our own quest for excellence and the dedication and diligence of our team members, we will make every effort to deliver and meet these expectations.

We will continue to seek new partnerships and development opportunities and we are looking forward to progressing our plans for redeveloping Gordon Court in Edgware and providing modern and additional much needed homes for the community.

None of what we do as an organisation is possible without the dedication, support and integrity of our committed staff team or the commitment and time given to us by our volunteer Board members and Subcommittee members – to all we thank you



Young Court tenants celebrated Purim in style in 2023 when a local Rabbi played traditional music for their entertainment.



Celebrating the merger of Brighton & Hove Jewish Housing Association and jLiving in June 2023 at the BNJC hub in Hove.

## Property Report

Jonathan Pawlowski, Chair of the Property Sub Committee and Sinead Matthew, Director of Property



Jonathan Pawlowski



Sinead Matthew

We are pleased to present a review on the activities of the Property Subcommittee and Property Team for 2023.

The year started as one of change with the appointment of the new Director of Property in April 2023. The summer period also saw the appointment of a new Repairs Manager and additional resources have been brought into the team over 2023. Our in-house team now comprises three qualified Plumbers, two qualified Electricians, one Maintenance Technician, two Administrators, two Compliance Officers and a skilled Multi-Trade Operative, responsible for our void works.

We remain committed to reducing our reliance on external contractors, although they remain necessary for some of our service delivery. We will continue to review our capacity of the in-house team throughout 2024.

We were pleased to finally conclude our Stock Condition Survey in early 2023. We have already completed works identified as being a priority, such as a full boiler replacement at Harmony Close and Meta Worms Court, the new modern efficient boilers replaced temporary plant which had been installed in 2022. The detailed survey is allowing us to plan our future investment priorities for the short, mid, and long term.

### Completed works

Due to the age of some buildings and the related increasing need for remedial works, we are continuing to seek new initiatives and processes to assist with the reporting of repairs and the priority to which a repair is given. In 2024 we will be publishing an easy to read 'How to' guide

which will explain priorities and timeframes given to repairs as well as remind our tenants and leaseholders of their own responsibilities.

Moving into 2024, and while being mindful of our stock investment priorities, compliance required by the incoming legislative changes will be the priority. With the support of an external contractor, we have completed fire safety works at Young Court, Ellis Franklin Court, and The Martins. In some buildings it may not be immediately evident what works have been completed, however, stickers with QR codes on them placed discreetly around the building will reveal, when scanned, where works have been completed.

As part of fire safety requirements by the government, any building 18 meters and/or over seven stories in height needs to be registered. The Association has two buildings which meet these requirements and has registered the properties and provided the information required.

Our dedicated Compliance Team are committed to achieving 100% in respect of all compliance requirements, and this will remain a priority in 2024.

## Finance and IT Report

Ari Boyd, Hon Treasurer and Chair of Finance & Audit Subcommittee and Tajul Islam, Director of Finance & IT and Deputy CEO



Ari Boyd



Tajul Islam

It is our pleasure to present the report on the work of the Finance and Audit Subcommittee and the Finance Team.

2023 was a productive and extremely busy year. The Finance Team, with the strategic oversight of the Subcommittee, maintained a strong and healthy position in a challenging global environment of high inflation and cost increases - challenges not predicted when setting and agreeing the budget for the year 2023, in 2022.

The team successfully implemented a new integrated IT system. The new system replaces two legacy systems that were becoming outdated and not providing the functionality or reporting capability now required within the social housing sector to demonstrate compliance in all areas. This migration commenced in November 2022 and was completed in Spring 2023.

### Technological advancements

The implementation of any new system will always present challenges, however, with a dedicated team effort and the support of our new system provider, great progress was made, and we hope to be able to roll out the additional capability the new system has in late 2024. This will allow tenants and leaseholders to access their own individual rent accounts, respond to questionnaires and communicate via emails and SMS directly from the system. More work is required to get to this point, and we know not all tenants will wish to communicate or interact in this way, but it will provide additional options for those that do. The benefits of the new system may not be immediately apparent to tenants and leaseholders, but team members utilising the system are reporting greater efficiencies in their working practices and we may be moving one step further towards a paperless office – we hope.

In addition to the main IT upgrade, we have also introduced a new HR software package allowing

us to streamline our employee records and human resources management processes. Looking ahead, we remain committed to exploring further technological advancements such as cloud-based software and artificial intelligence to enhance our operations and enable us to work smarter, not harder.

2023 also saw the Association make changes to its banking arrangements following a review of the organisation's strategic treasury arrangements. In the first quarter of 2023 we completed the successful transition from Coutts to NatWest, aligning with the Board's decision to partner with a AAA Fitch-rated Banking Institution.

In line with good practice, 2023 also saw the Subcommittee and Finance Team review the Association's longstanding audit arrangements. Following a tendering exercise in Autumn 2023, we were delighted to appoint Gibson Appleby as the new auditors for the Association.

jLiving also completed a merger with Brighton & Hove Jewish Housing Association on April 1st 2023, not only a significant milestone for both organisations, but one that was welcomed by all involved. Integrating the financial operations of the two organisations was not without obstacles but has been successfully achieved.

The merger also facilitated a new Management Agreement to be established between jLiving and the Brighton & Hove Jewish Welfare Board whereby the Association will take over the management of two properties they own. This was previously undertaken by the Brighton & Hove Jewish Housing Association.

In conclusion, while 2023 presented numerous challenges, it has also been marked by significant achievements and transformations for jLiving. As we continue to adapt and evolve, we are confident in our ability to overcome obstacles and thrive in the years to come.

# Financial Report

	2023 (£)	2022 (£)
Turnover	4,589,661	4,357,842
Operating expenditure	(4,675,451)	(4,418,536)
<b>Operating deficit for the year</b>	<b>(85,790)</b>	<b>(60,694)</b>
Dividend received on listed investments	30,281	-
Unrealised gains on listed investments	44,736	-
Interest receivable	83,933	11,500
Interest payable	(71,899)	(76,639)
<b>Surplus (Deficit) for the year before transfer of engagements</b>	<b>1,261</b>	<b>-</b>
Transfer of engagements at fair value	3,391,666	-
<b>Surplus (Deficit) for the year after transfer of engagements</b>	<b>3,392,927</b>	<b>(125,833)</b>
All amounts relate to continuing activities		
.....		
<b>Fixed assets</b>		
Housing properties	19,693,792	17,173,243
Intangible assets	28,295	78,357
	<b>19,722,087</b>	<b>17,251,600</b>
<b>Current assets</b>		
Debtors	417,238	288,727
Current asset investments	1,376,635	-
Cash and cash equivalents	3,721,780	4,415,686
	<b>5,515,653</b>	<b>4,704,413</b>
<b>Creditors: amounts falling due within one year</b>	<b>(1,195,086)</b>	<b>(1,064,776)</b>
Net current assets	4,320,567	3,639,637
<b>Total assets less current liabilities</b>	<b>24,042,654</b>	<b>20,891,237</b>
<b>Creditors: amounts falling due after more than one year</b>	<b>(9,357,938)</b>	<b>(9,599,068)</b>
<b>Provisions for liabilities and charges</b>	<b>(136,074)</b>	<b>(136,443)</b>
<b>Net assets</b>	<b>14,548,642</b>	<b>11,155,726</b>
<b>Capital and reserves</b>		
Share capital	16	27
Revenue reserve	11,780,987	9,775,944
Designated reserves	1,374,405	1,374,405
Restricted reserves	1,393,234	5,350
	<b>14,548,642</b>	<b>11,155,726</b>

## Marketing Report

by jLiving Vice Chair and Chair of the Marketing Subcommittee, Leon Smith



Leon Smith

Throughout 2023, jLiving made significant strides in our marketing and PR performance. We increased social media coverage, carried on advertising in local and Jewish press and we continued to ensure our website was user friendly and reflected the Association - while being relevant to tenants and users alike.

We continued to keep our profile raised by being an active member of the Board of Deputies and other communal and sector fora such as G320 and the National Association of Jewish Housing Associations. We were invited to speak at and participate in events, again giving us the opportunity to remind people who we are and what we do.

Our focus has always been very much on our tenants – and this extended throughout 2023. As is our tradition, Housing Managers, tenants, and other stakeholders organised many events at our Schemes. These celebrated high holy days, festivals, and other occasions such as the jLiving Inter-Scheme Quiz, as well as national events such as the King's Coronation and Mitzvah Day. Along with these, parties for less high profile but equally important events celebrating local birthdays and anniversaries were all highlighted on our social media, tenant's magazines and jLiving's website. We would like to thank the JBG Housing Trust for part-funding some of these events.

### Rejoice!

We had a lot to rejoice about in 2023. The merger between jLiving and the Brighton & Hove Jewish Housing Association (BHJHA) in April was an exciting development for the Association - and the culmination of lots of hard work on both

sides. We were very proud to be chosen by BHJHA, and to celebrate the merger we held a very successful high-profile event at the BNJC - Brighton & Hove's Jewish community hub. The official launch honoured the coming together of the two Associations and was well publicised in the local and Jewish press as well as on social media and within our publications.

2023 was a difficult year globally for many reasons, but in October it became particularly difficult for the Jewish population after Israel was attacked. We made the difficult decision at this time to pause most social media posts and to refrain from highlighting ourselves in a bid to keep tenants and staff safe.

In the following weeks a housing need developed - one we could help with, and we were keen to offer to house Israeli families who had fled the hostilities, or who had been made homeless. Again, for the safety of these families we did not publicise this - but are honoured we could, in some small way, help people in their hour of need.



# 2023 KPIs

## Key Performance Indicators

As the Jewish community's largest housing association, we are proud to share our performance with our tenants and leaseholders to show you how we work and what we are achieving. All figures are for the period 1 January to 31 December 2023.

During 2023 jLiving finished a series of improvements and upgrades to the IT systems with the aim of

delivering a better service. The cost-of-living crisis and the impact from global situations has had an impact on everything from the cost of supplies and electricity and our ability to source materials.

### Voids (empty properties)

**4.2%**

jLiving has a policy for managing properties to ensure that loss of rental income, security and repair costs are kept to an absolute minimum.



### Rent Collected

**101.3%**  
Average

Rent Collected measures the rent and service charge invoiced income collected. jLiving is proud of the high level it consistently continues to collect.



### Rent Arrears

**5.16%**  
Turnover

As at the end of 2023 the Associations Rent Arrears level was 5.16% of turnover.



### Rental Debtor Days

**11**  
of 35 Target

The Rental Debtors Days measures how quickly cash is being collected from rental debtors. The longer it takes for a company to collect the rental, the greater the number of rental debtor days.



### Applications

In 2023 we received a total of 351 applications for housing. This was split between 279 applications for sheltered housing and 72 for student accommodation.



## Assessments

We assessed 160 applicants for sheltered housing.



## Allocations

We successfully allocated 39 sheltered properties and 29 student lettings\*. We were delighted to welcome these tenants and leaseholders to the jLiving community.

\*Some rooms were let more than once during the year.



## Complaints

In the Financial Year 2023, a total of 47 Formal Complaints were received.

15 involved complaints about neighbours or disputes between neighbours and as such are not dealt with as complaints. Two of these were referred for independent mediation.

Of the remaining 32 complaints:

### Stage 1

13 of the complaints were upheld.  
16 of the complaints were not upheld.  
3 of the complaints were partially upheld.

### Stage 2

5 complaints were escalated to stage 2, and 5 were partially upheld.

Additionally, at the end of 2023 the Association continued to investigate three complaints submitted in respect of longstanding and complex building issues within one of its managed properties. The Association continues to work to resolve these issues with the freeholder and the tenants.

A Stage 1 complaint was submitted in respect of alleged failures on the part of the Chief Executive, a response was submitted by the Chair of the Board. The Complaint has been, however, escalated to Stage 2 and is being considered by another Member of the Board at the time of this report.



## Compliance (Health and Safety Performance)

**100%** of all lifts have been inspected and serviced.

**100%** of all gas appliances have been inspected in 2023 and certified safe.

**100%** of Fire Risk Assessments were completed as part of a rolling review of safety.

**84%** of all communal appliance checks were completed across our Schemes. Due to capacity issues these were completed in 2024.

PAT testing is undertaken by our qualified maintenance team to visually check appliances regularly and formally inspect them every two years.

**100%** of all Legionella testing and risk assessments were completed in Brighton & Hove. We carry out Legionella assessments every two years, the remainder of the properties were completed in 2024.

**100%** of all Asbestos Testing was completed.

**86%** of all communal Electrical Safety Inspections (EICRs)\* were completed. Remaining inspections were completed by May 2024.

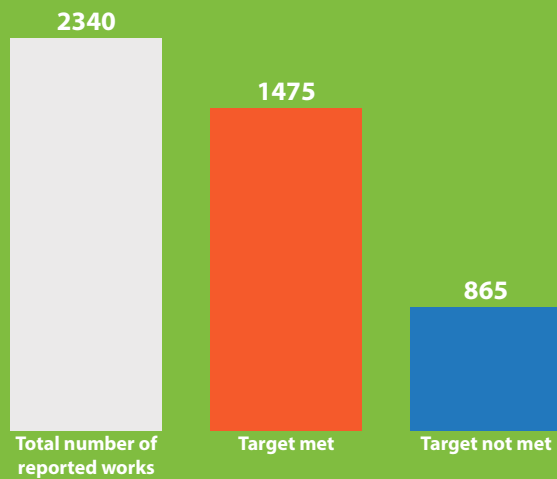
**89%** of all flat Electrical Safety Inspections (EICRs) were completed. Remaining inspections were completed in spring 2024\*.

\*Our electricians continued to complete remedial work as part of the EICR programme.

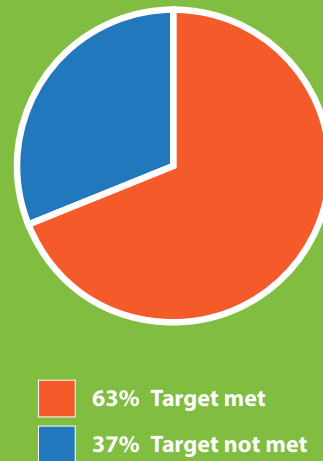


# Repairs and Maintenance

## Timescales Achieved

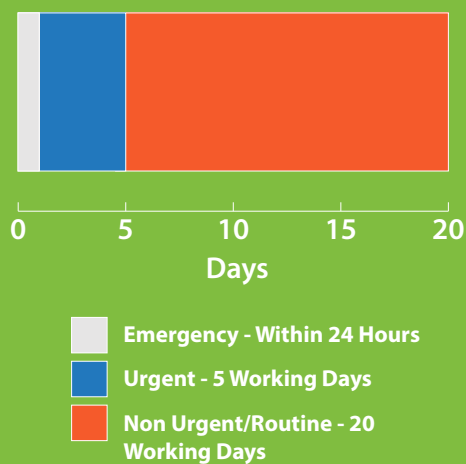


## Timescales Achieved

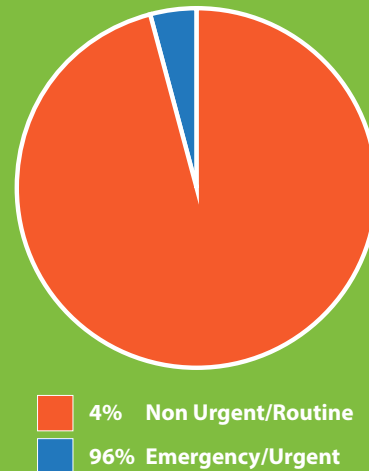


1,982 repairs were completed within target times.

## Repair Priorities



## Repair Priorities

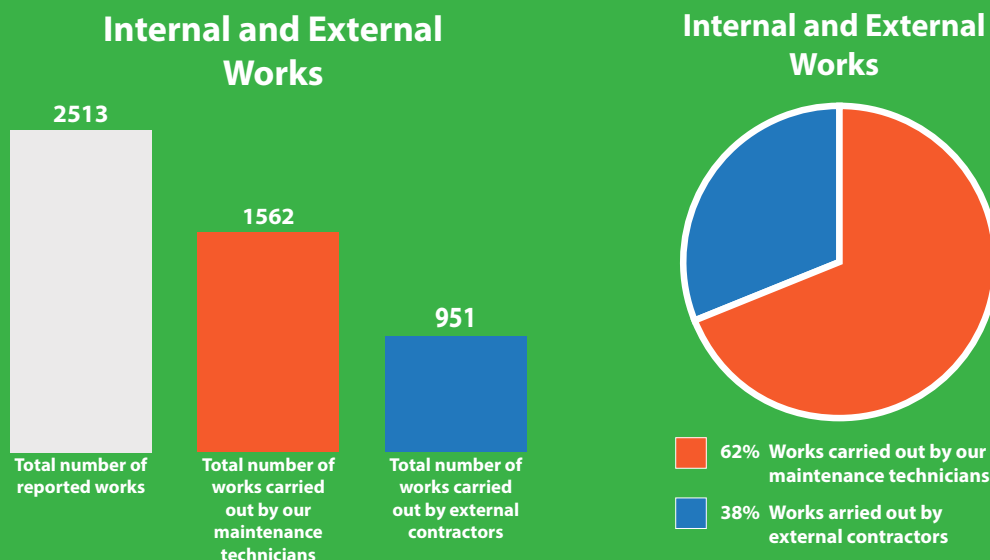


We recognise that our ability to meet our target response times in 2023 is not what we or our tenants expect and work continues across our operational teams to assess how we can improve our performance in 2024.



# Internal and External Works

In line with our Strategic Plan, we are pleased to report the increase of works being carried out in-house.



Out of a total of 2,513 jobs reported to our Repairs Team, 1,562 were completed by our internal Maintenance Team (62%) while 951 (38%) were sub contracted to external organisations.

## New Tenant Satisfaction Survey Results

- 100% of new tenants were satisfied with the standard of decoration of their new flat.
- 96% of new tenants were satisfied with access to their new flat prior to the tenancy commencement date.
- 96% of new tenants were satisfied with verbal instructions for controlling the central heating.
- 96% of new tenants were satisfied with the verbal information given about operating the door entry system.
- 96% of new tenants were satisfied with verbal information given about operating the warden call system.
- 97% of new tenants were satisfied with the general introduction to their block, its facilities, and activities.
- 97% of new tenants were satisfied with the information and guidance about using the communal laundry.

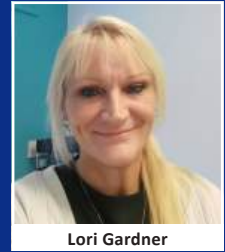


## Housing Operations Report

Sara Cormack, Chair of Housing Operations,  
and Lori Gardner, Head of Housing



Sara Cormack



Lori Gardner

We are pleased to present an overview of the activities of the Housing Team and the Housing Operations Subcommittee for the financial year 2023.

2023 proved to be one of the busiest but most rewarding years in our recent history with the merger of jLiving and Brighton & Hove Jewish Housing Association. The Transfer of Engagements was completed smoothly and was celebrated in June 2023 at the new BNJC development in Hove.

In conjunction with the merger, jLiving also entered a new partnership with Brighton & Hove Jewish Welfare Board to manage their properties and became the registered provider for five new affordable rent flats within the new BNJC campus; an exciting development of accommodation, communal spaces, a nursery, a restaurant, mikveh and shul. As a Committee and Team, we are delighted we have developed these new partnerships to sustain existing and much needed housing for the community and be involved in the provision of new accommodation. We look forward to developing future partnerships with other agencies to provide much needed housing in the times ahead.

2023 was a year of preparation, for both the Team and the Committee, following Royal Assent being granted to the Social Housing Act in July 2023, with aspects of the Act becoming law from 2024 onwards. The Act encompasses many aspects affecting the delivery and management of social housing. The Housing Team prepared for the Tenant Satisfaction Measures (TSM) Surveys, with the results to be shared with tenants, leaseholders, staff, and stakeholders in summer 2024. Results will also be published on our website.

TSM Surveys are designed to see how well landlords:

- keep properties in a good state of repair
- maintain building safety
- engage with tenants
- handle complaints.

There are 22 TSM, which include:

- 12 tenant perception measures (TPM)
- 10 management information measures (MIM).

In alignment with the regulatory changes, the Team and Subcommittee have also been preparing for further changes to the Housing Ombudsman Complaints Handling Code, this work will continue in 2024 ready for the statutory changes as of April 1<sup>st</sup> 2024.

The remit of the Team and the strategic oversight of the Committee is wide-reaching and the impact of events of 7<sup>th</sup> October was keenly felt. We are pleased that we have discreetly been able to assist those from the global Jewish community who have been displaced, this is in addition to our ongoing support for those community members who remain affected by continuing events in Ukraine.

Quarterly tenants' meetings continued. These are structured, and follow an agenda created in conjunction with tenants. Some meetings were attended by Board Members. The invaluable feedback received from these ongoing, regular meetings is reviewed by the Housing Operations

Subcommittee and we are proud of the positive and supportive relationship that exists between members and staff.

Following the challenges and restrictions of Covid 19, we have been delighted to see activities resuming within Schemes and are very proud of our very talented tenants. We have a thriving Art Club at Young Court and with a talented new Housing Manager at Montefiore Court sharing her skills, we now have an accomplished tenant group of craftspeople learning knitting, crocheting, bead mosaic and gift card making. We also cannot ignore the annual inter-Scheme quiz event, a hotly contested competition between Scheme teams. Well done to those who enter and participate with true community albeit competitive spirit. It is always a delight to see a large group of tenants come together and reminds the Team and the Committee why we are here.



Celebrating the King's Coronation, tenants at Shine House held a party fit for a King and Queen.



Getting quizzical, tenants and staff came together for the jLiving inter Scheme quiz.





Senior Housing Managers, Gabriela (Left) and Biljana representing jLiving at a local event.



Summer Work Experience student, James, hard at work.



Harmony Close tenant, Debbie, celebrating a milestone birthday.

## Board

Adam Gamsu	Chair
Leon Smith	Vice Chair
Ari Boyd	Treasurer
Emily Benedek	
Eva Greenspan	
Joe Carlebach	
Jonathan Pawlowski	Elected 2023
Sara Cormack	
Simone Sassoon	Retired 2023
Steve Newton	

## Senior Management Team

Jane Goodman	Chief Executive and Company Secretary
Tajul Islam	Director of Finance and IT
Sinead Matthew	Director of Property
Lori Gardner	Head of Housing Operations

## Legal Advisors

Devonshires Solicitors	Black Norman
30 Finsbury Circus	71 Coronation Road
London EC2M 7DT	Crosby
	Liverpool L23 5RE

## Auditors

Gibson Appleby Chartered Accountants  
1-3 Ship Street  
Shoreham-by-Sea  
West Sussex BN43 5DH

## Bankers

National Westminster Bank PLC  
Bolton Parklands  
Parklands  
3 De Havilland Way  
Horwich Bolton BL6 4YU

**jLiving.org.uk** | 020 8381 4901 | [info@jliving.org.uk](mailto:info@jliving.org.uk)

 jLiving

 @jliving\_housing

 @jLiving\_housing

jLiving is registered with the Regulator for Social Housing in England – LH0902

jLiving is a registered society under the Cooperative and Community Benefit Societies Act 2014 – 15697R

**JLiving – Leading the Jewish community in providing affordable, secure, welcoming accommodation, including associated services for those aspiring to live independently.**