

ΨΨΨ living

Jewish Community
Housing Association



CHAIR'S REPORT 2020

| Tenants Stories



Biljana and Tenants Enjoy a Cup of Tea

Our Welfare Officer, Biljana, regularly visits all our Schemes; here she is visiting two tenants at Wohl Lodge.



Israeli Maccabi Delegates visit jLiving

Tenants at Gordon Court really enjoyed an afternoon with Israeli Maccabi Torch Relay delegates.



Pauline Passes Round the Doughnuts at Chanukah

Harmony Close tenants enjoyed celebrating a traditional Chanukah with doughnuts.



Celebrating Mary's 102nd Birthday

Housing Manager Gabriela helps tenant Mary celebrate her 102nd birthday with tenants, friends and family.

2019 KPIs Key Performance Indicators

VOIDS | 2.7%

(EMPTY PROPERTIES)

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

RENT COLLECTED | 98% AVERAGE

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

REPAIRS AND MAINTENANCE

95% of tenants were satisfied with the repairs service by landlord's representatives who dealt with them before the work started.

99% of tenants said that the landlord's representative was polite and courteous.

97% of tenants were satisfied with the service provided by the landlord's representative during the work.

95% of tenants were satisfied that jobs were completed right first time.

97% of tenants were satisfied that jobs were completed on time.

95% of tenants were satisfied with the finished work.

These figures reflect tenants' feedback for the work of both internal staff and external contractors. Some of the feedback relates to aspects of the Major Works Programme which didn't go as well as we had hoped. We are happy to report that the majority of the issues raised at the time have now been rectified.

RENT ARREARS | 3.4% TURNOVER

As at the end of 2019, the Associations arrears level was 3.4% of rent turnover.

| front cover photo

Young Court tenants along with members of the 60+ Group and the local community got dressed up to celebrate Purim. The party was great fun led by Rabbi Levin who read the Book of Esther, played the accordion and sang songs.

All photos in this report (except one *) were taken before social distancing rules were introduced.



Message from the Chair

Adam Gamsu

A recent, fictional, TV programme that I watched was centred around advice that the main character was given in the first episode: 'You have to take the sourest lemons that life has to offer and turn them into something that resembles lemonade'.

Although this is just a dramatic interpretation of an old proverbial phrase, it really stuck with me. We truly seem to have had the sourest of lemons thrown at us at jLiving over the last 18 months and we have been on a constant treadmill trying to make lemonade.

In July 2019, just after the last AGM, we sadly lost our CEO, June Morton, following a short but violent illness. June had worked with real dedication to the organisation for five years.

Throughout June's sudden illness and following her passing, Jane Goodman, together with our Director of Finance, Frances Horoz, somehow managed to ably and seamlessly lead jLiving. They are supported by a hard-working and dedicated team and I commend them all. Following a gruelling interview process, Jane was appointed as our new CEO, in October 2019.

Jane and the Board are determined to ensure that jLiving's portfolio of homes grows. Our aim is to house a greater number and broader spectrum of people who meet our entry criteria. We are working tirelessly to access funding and identify development opportunities that will enable us to achieve our aims. We will, of course, update all our tenants and leaseholders as we make progress.

Just as momentum was building and we were finally beginning to make progress with our ambitions, the world was plummeted into the awfulness of the Covid-19 pandemic. Fear, anxiety and helplessness set in across age brackets and we suddenly felt ourselves imprisoned and lonely. The situation has been counter-productive to every thread of normality.

We are very disappointed that our progress with our planned major works' programme has had to be placed on hold because of the current situation. The Property Team is using this quieter time to carefully and efficiently plan the future of the programme and we are aiming for it to recommence in early 2021.

We are delighted that Donna Durham has re-joined jLiving as Director of Property following a short sabbatical. Donna is working hard behind the scenes to ensure that we are best placed to move forward efficiently and effectively once normal services resume.

We have all had to face our own stresses. While being in isolation with children has brought its challenges, I am acutely aware that for many of you, the isolation has meant true isolation and loneliness. I know that it has been unbearable, and I commend you all for your determination in staying in and playing your part in stopping the spread of this cruel virus.

It is because of your tenacity and the determined focus from Jane and her team that you have literally saved each other's lives. Many of you have found our actions to be draconian, but we have had to take the government guidelines most seriously.

This strict adherence to the rules has really paid off. The loss of one life is one too many, and we mourn our losses and wish all the affected families, long life. The fact, though, that only four of our tenants have succumbed to Covid is truly miraculous. This is particularly true when one sees the devastation in other organisations with a high percentage of senior residents.

We are finally edging towards normality and I pray that the status quo remains calm as we do so. Wishing you all continued good health and resilience as we endure the final stages of this difficult period. I look forward to hopefully being able to enjoy some lemonade with you all in the near future.

Tenants Stories



Lockdown Birthday Surprise for Yvonne*

Yvonne Cooper, a tenant at Shine House, celebrated her 85th birthday in lockdown with a socially distanced visit from Age UK who brought her some flowers to mark the occasion. The talented artist has 14 of her paintings on the Milldon Art Society Facebook page.



Staying Cool in Margate

Mr Vanbrook, our oldest tenant at Montefiore Court who has lived at our Scheme since it opened, can be seen here eating a cooling choc ice given to him on one of the hottest days of the year in 2019 by Housing Manager Lisa.



Barbecue Fun at Daniel Court

Last summer tenants enjoyed a barbecue at Daniel Court arranged by Housing Manager Maria.

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



Enabling Independent Living

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Jewish Community Housing Association Ltd is a charitable housing association. Registered by the Homes and Communities Agency No. LH0902.

FINANCIAL REPORT

	2019 (£)	2018 (£)
Turnover	4,667,415	4,112,722
Operating expenditure	(3,979,829)	(3,804,887)
Operating surplus	687,586	307,835
Interest receivable	22,279	20,723
Interest payable	(111,220)	(163,900)
Surplus and total comprehensive income for the financial year	598,645	164,658

All amounts relate to continuing activities

Fixed Assets

Housing properties	17,691,584	17,510,721
Intangible assets	15,684	18,822
Furniture and equipment	55,156	32,455
	17,762,424	17,561,998

Current assets

Debtors	181,858	234,106
Cash and cash equivalents	3,669,794	3,982,491
	3,851,652	4,216,597

Creditors: amounts falling due within one year

Net current assets	2,796,577	2,670,107
Total assets less current liabilities	20,559,001	20,232,105

Creditors: amounts falling due within one year

Provisions for liabilities and charges	(146,251)	(154,059)
Net assets	9,960,344	9,361,699

Capital and reserves

Share capital	26	26
Revenue reserve	8,477,043	7,844,248
Designated reserves	1,476,641	1,510,791
Restricted reserves	6,634	6,634
	9,960,344	9,361,699