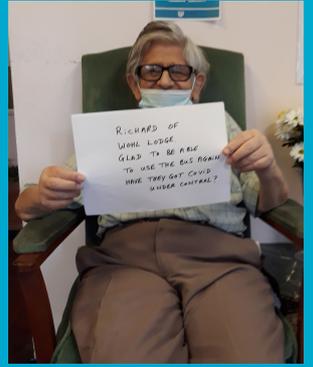
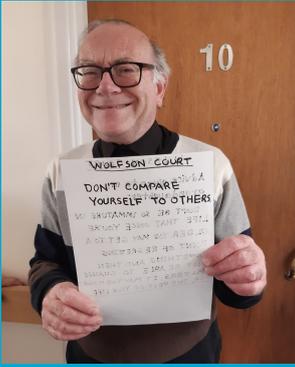
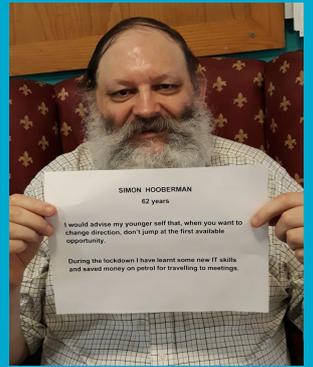
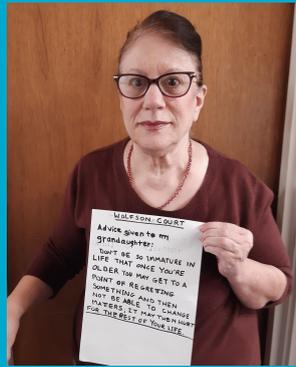
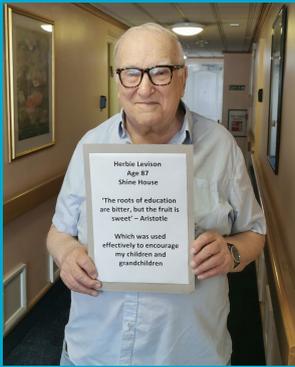
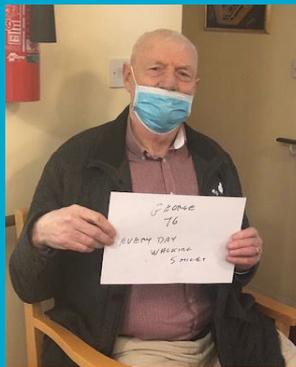




living

Jewish Community
Housing Association



CHAIR'S REPORT 2021



Message from The Chair

Adam Gamsu

This year, I am going to start with a confession; I have procrastinated over writing this report in a way that I have not done for a very long time.

When I wrote last year's report, I had a fantastical hope that my next year as Chair would be one filled with positivity, celebrations and events that we would all have been able to participate in face-to-face and not just by Zoom, Teams or email.

Although I 'Always look on the bright side of life', in the words of Monty Python, I found the huge gap between my dreams and the reality of the last year caused my fingers to freeze on my keyboard. As we reflect on the past year, it is easy to focus on the sadness, the isolation and the disruption to our normal lives; we forget that there are always positives and successes amidst the chaos.

One of the best solutions at times like this, I have learnt, is to talk to an Accountant; their sensible logic can always offer a different perspective. I was sharing my concerns with jLiving's wise Director of Finance, Frances Horoz when I was signing invoices at Head Office. Very calmly, she asked why I was focusing on what had not occurred over this past year, rather than looking at what we have achieved. That's all it took for me to realise that I needed to reflect on all the positives since the last Chair's Report.

It may not have been all fireworks, glitter cannons and parties but, when analysed, the past year has possibly been one of jLiving's most successful yet.

We have the most incredibly dedicated Chief Executive and staff team. Jane Goodman together with the Senior Management Team and all the staff have worked tirelessly over the past 18 months to ensure the physical and mental health of all our tenants and leaseholders has been protected.

Given what has been reported at similar organisations, our success is truly remarkable. I and the Board understand that, for some, having their services delivered in a different way over the past year has

been challenging. We know that you have missed the personal contact and physical presence of your Housing Managers on site during the periods of full lockdown, but we are all grateful for your understanding and support as the staff team have sought to offer the best possible protection for you all.

On the business side, we have had a productive and successful year despite the challenges of 2020, emerging financially secure and ready for what the post pandemic world will present.

The pandemic has highlighted, more than ever, the urgent need to provide more homes to members of our wider community - many of whom remain in increasingly unaffordable and unsuitable housing. We have continued to explore our options for development and increasing our housing provision. While we have faced setbacks and disappointment this year, as an organisation we have learnt a lot; strengthening our ambition moving forward. jLiving looks forward to playing a significant role in increasing social housing for the community and being a part of the national housing provision.

As part of our ambition to place Jewish housing provision on the national agenda, we were delighted to be elected to the Board of Deputies in 2020. We welcome the opportunity to make our community aware of the ongoing need for high quality, affordable and safe housing.

We are also looking forward to recommencing our programme of improvements to our existing properties, which was unfortunately delayed due to the pandemic. While we will continue to seek development opportunities, we have not forgotten our existing tenants and leaseholders and we remain ever-conscious of our commitment to deliver a programme of upgrades and improvements.

Our governing bodies have also remained busy during the last year and over the next few months jLiving will be fully adopting the new Code of Governance and the new Charter for Social Housing Residents, both of which are welcomed by the Association. Our staff team will be updating all tenants and leaseholders in the coming weeks and I know that the Senior Management Team and Board members are looking forward to the opportunity to visit our Schemes and meet our tenants and leaseholders in person once again.

I am sure that those of you who are medically able to, have now had your vaccinations. I could not get to the clinic fast enough when I was invited. I wish you all good health and continued buoyancy as we edge back towards normality in the year ahead.

FINANCIAL REPORT

	2020 (£)	2019 (£)
Turnover	4,350,894	4,667,415
Operating expenditure	(3,398,175)	(3,979,829)
Operating surplus	952,719	687,586
Interest receivable	14,162	22,279
Interest payable	(93,866)	(111,220)
Surplus and total comprehensive income for the financial year	873,015	598,645
<i>All amounts relate to continuing activities</i>		
.....		
Fixed Assets		
Housing properties	17,473,913	17,691,584
Intangible assets	27,022	15,684
Furniture and equipment	94,482	55,156
	17,595,417	17,762,424
Current assets		
Debtors	271,815	181,858
Cash and cash equivalents	4,408,629	3,669,794
	4,680,444	3,851,652
Creditors: amounts falling due within one year	(1,151,866)	(1,055,075)
Net current assets	3,528,578	2,796,577
Total assets less current liabilities	21,123,995	20,559,001
Creditors: amounts falling due within one year	(10,102,583)	(10,452,406)
Provisions for liabilities and charges	(188,053)	(146,251)
Net assets	10,833,359	9,960,344
Capital and reserves		
Share capital	26	26
Revenue reserve	9,372,947	8,477,043
Designated reserves	1,455,036	1,476,641
Restricted reserves	5,350	6,634
	10,833,359	9,960,344

2020 KPIs

Key Performance Indicators

As a Housing Association we are keen to share our performance in 2020 with our tenants and leaseholders to show you how we work and what we are achieving.

APPLICATIONS

172

We received **172** applications for housing. This was split between **124** applications for sheltered housing and **48** applications for our student accommodation.



ASSESSMENTS

108

Although we faced restrictions as a result of Covid and the pandemic we assessed **108** of our applicants for sheltered housing via ZOOM, Face Time, Skype or WhatsApp.



ALLOCATIONS

36

We successfully allocated **36** sheltered properties and were delighted to welcome many new faces to the jLiving community.



COMPLAINTS

48

There were **48** complaints and we did not have any that were submitted to the Housing Ombudsman.



COMPLIANCE



95% of all lifts have been inspected and serviced. One lift is currently out of service and a modernisation review is underway.

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

100% of Fire Risk Assessments are completed annually as part of a rolling review of safety.

100% of all PAT testing is completed every two years via our in-house Maintenance Technicians.

100% of all communal Electrical Safety Inspections have been completed.

Did You Know...

jLiving has **20** lifts and **21** communal gas appliances - a mix of domestic and commercial boilers - across the Association.

Last year we carried out **21** Fire Risk Assessments and **19** communal Electrical Safety Inspections.

15 Schemes PAT Tested

Every single appliance across **15** Schemes in communal areas has been PAT (Portable Appliance Testing) tested to ensure it is safe. We are not required to undertake these every year, so will undertake these bi-annually. If it has a green label on it, you know it has been checked.



“ I like the privacy of my own flat with the knowledge that the Housing Manager is there if needed ”

front cover photo

The front and back cover shows socially distanced photos of some of our fabulous tenants from across the Association, taken by Housing Managers on their phones. Some of them shared what they are looking forward to post-lockdown, while others shared the advice they would give to their 18 year old self.

“ More than lived up to expectations ”

“ Delightful and welcoming ”

New Tenant Satisfaction Survey Results

Measuring satisfaction is hugely important to the Association and we seek to do this in a number of ways. While we carry out regular satisfaction surveys for all tenants and leaseholders every three to five years, we also ask all of our new tenants for their opinions.

	% of tenants satisfied
Standard of decoration	93
Standard of cleanliness	93
Access to the flat prior to tenancy (for delivery of goods, measuring up etc)	100
Verbal information/ instructions about controlling central heating	81
Verbal information/ instructions about operating door entry system	100
Verbal information/ instructions about operating the Warden call system	100
Verbal information/ instructions about operating the controlling hot water (Ellis Franklin Court and Lionel Leighton Court only)	100
General introduction to your block, facilities and any activities	96
Information and guidance about using the communal laundry	96
Information, guidance and assistance with claiming Housing Benefit	96
Even in the early days has Sheltered Housing lived up to your expectations	70

INTERNAL REPAIRS ORDERS
1327 JOBS COMPLETED

EXTERNAL REPAIRS ORDERS
3058 JOBS COMPLETED

“ Nothing better can be done ”

“ It's great as it is ”

Getting to know some of our Board Members

We thought it would be interesting to learn more about some of jLiving's Board and Subcommittee members. Here we ask three of them about their life outside jLiving when they are volunteering for other organisations.



Benjamin Conway, Board Member and jLiving Vice Chair, is one of the founding trustees of The Paperweight Trust.

Paperweight is the Jewish community's 'Citizens Advice Bureau', providing free practical hands-on support to anyone in crisis in the community. Such crisis may result from bereavement, separation and divorce, or by those suffering from physical or mental abuse, or from chronic illness as well as the daily trials faced by the elderly and the infirm. Its services provide guidance about finance, legal matters, banking, debt, bureaucracy, welfare, and benefits, among others.

"Ten years ago, together with close friends, Alan and Bayla Perrin, it became apparent to us that following life changing events such as the loss of a partner, illness or due to the effects of old age, coping with the stresses and strains of today's age can be daunting and traumatic," explained Benjamin.

"Dealing with mortgages, applying for welfare benefits, assisting with debt management, and household budgeting are just a few of the items that we deal with on a regular basis. Some people call us simply for some information and to check they are completing the

right form; but for many others, and particularly for those who are vulnerable, life has presented a raft of difficult challenges and due to limited funds they are unable to access professional help. Problems can be complex and may take many weeks or months to resolve."

For more information visit www.paperweight.org.uk/.



Simon Tilsiter has been a jLiving Board Member for six years before becoming Chair of the jLiving Housing Operations Subcommittee last year. Earlier this year he decided to help the national effort and his local community by becoming a Vaccination Volunteer locally in Elstree and Borehamwood.

Having decided to help out he completed some tests online and filled in some forms. Asked about his experience, Simon said: "It's early days, but I hope to be able to help out until the vaccination programme has finished."

Asked what he had learnt from the doing this work, he said: "Community work helps the community work!"



Meanwhile as a relative newcomer to the jLiving Board Steve Newton has been recognised as AJR's Volunteer of the Year at the Jewish Volunteer Network (JVN) Celebration of Volunteering Awards 2020 earlier this year.

Steve has been volunteering with AJR (Association of Jewish Refugees) for more than three years and before lockdown he was regularly visiting six AJR members as part of their Computer Help programme. Since the beginning of the pandemic he has run weekly tech classes open to all AJR members, and sends out notes on subjects such as avoiding scams. When it became apparent that Zoom was a lockdown lifeline, Steve also became part of the Zoom task force to help members get onto meetings and attend events. Mazel tov Steve!

To read more about Steve's award visit: <https://ajr.org.uk/latest-news/ajrs-winning-volunteers/>



New Board Members in 2020

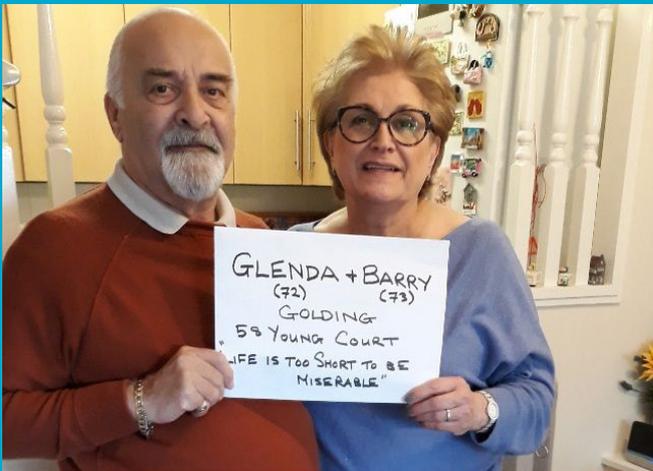
jLiving was delighted to welcome Sara Cormack and Steve Newton to the Board following nomination and election at the 2020 AGM.

Many tenants will remember Sara as the former Chief Executive of the Association prior to standing down in 2015. Sara has retained her passion for social housing and the Association and brings with her a wealth of knowledge, experience and understanding of the social housing sector and our regulatory requirements. Sara will also continue to sit on the Housing Operations Sub Committee and is assisting with the development of the new website.



Steve Newton is an IT professional and is the Board's nominated lead member for all IT matters. Steve is well known within the community for his weekly TechTalk classes assisting individuals to navigate the constantly changing IT landscape and holds several other voluntary committee positions within the community. Steve is also jLiving's elected Deputy representing the Association on the Board of Deputies. Steve will also continue to sit on the Finance and Audit Sub Committee and is also assisting with the development of the new website and procuring a new integrated housing IT system for the Association. To read about Steve's volunteering award see article above.





Enabling Independent Living

Board

Adam Gamsu
Benjamin Conway
Ari Boyd
Edward Cohen
Leon Smith
Simone Sasson
Sara Cormack
Steve Newton
Ruth Mowlem
Simon Tilsiter

Chair
Vice Chair
Treasurer

Elected 2020
Elected 2020
Term ended 2020
Term ended 2020

Senior Management Team

Jane Goodman
Frances Horoz
Donna-Marie Durham
Angela James

Chief Executive
Director of Finance
Director of Property
Director of Housing Operations

Legal Advisors

Devonshires Solicitors
30 Finsbury Circus
London EC2M 7DT

Black Norman
71 Coronation Road
Crosby
Liverpool
L23 5RE

Auditors

Smith and Williamson
25 Moorgate
London EC2R 6AY

Bankers

Coutts
440 Strand
London WC2R 0QS

SG Kleinwort Hambros Bank Limited
One Bank Street,
Canary Wharf
London, E14 4SG

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 [jliving](https://www.facebook.com/jliving)  [@jliving_housing](https://twitter.com/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.