



Message from jLiving Chair

Adam Gamsu



It is impossible to begin this report without mentioning the devastating situation in Ukraine. Many of you would have been young adults and children during the Second World War and I am sure that the footage that we are seeing takes you back to a dark period that you hoped you would never see again. I pray that this situation will end very soon, and that the people of Ukraine are somehow able to rebuild their lives – physically and emotionally. Our Chief Executive, Jane Goodman, has reached out to relevant community organisations to offer help with housing wherever we are able.

Since my last Chair's report, the UK has slowly moved back towards normality and our jLiving Schemes are cautiously opening up an increasing number of communal activities. However, Covid-19 and the safety of our tenants, leaseholders and staff remains a priority and firmly at the top of the Association's agenda.

After the traumas of the past few years, some element of turbulence was inevitable as the economy tries to adjust to so many varied impactful events. Such a swift and vicious cost of living crisis was, however, not foreseen. I do not think that I know anyone who has not had to adjust their day-to-day activities in some way to navigate the increases in the cost of food, fuel and basic utilities.

At jLiving, we are acutely aware that this will very quickly result in additional housing needs within the community, for people at all stages of life. As one of the leading providers of social housing, we continue to work towards being able to acquire and develop new homes for the Jewish community. This is never straightforward and needs to be underpinned by careful and responsible planning. Most significantly, we believe that housing needs to come to the forefront of the cross-communal agenda and that forethought will avoid the need for any knee-jerk reactions in the future.

Dedication and Commitment

This year we say farewell to three individuals who have served jLiving with such dedication and commitment. Firstly, Frances Horoz, Director of Finance, who has been with jLiving for over thirty years! Frances has shown a level of dedication and commitment that is rare to find and her knowledge of the Association – both current and historical - is remarkable. Frances, certainly kept me on my toes in Board meetings and we wish her all the very best as she makes the most of her retirement, visiting her precious family in sunnier climes. We welcome Tajul Islam as the new Director of Finance and IT. Tajul has spent most of his career working in Jewish housing and has broad knowledge in both the fields of finance and IT, from which jLiving will benefit tremendously.

Benjamin Conway our current Vice Chair and His Honour Edward Cohen, our former Vice-Chair, will both end their terms and step down from the Board in June.

Edward is both interested and interesting and the wisdom and kindness that underpin everything that he does will be greatly missed. On several occasions I have erroneously referred to Benjamin as my co-chair because the support that I have received from him has far surpassed that of a deputy. Ben, whose communal dedication equals his immense property knowledge, has been an invaluable support throughout an exceedingly difficult period and I shall always be extremely grateful. We wish him continued success with his amazing charity, Paperweight. Ben will continue in his role as a Trustee of the JBG Housing Trust.

Finally, to you, our tenants and leaseholders – I thank you for your patience and care over the past year. You continue to fly the jLiving flag with such pride and seeing you enjoying living in your homes in the various properties is wonderful. I wish you all a happy and bright summer.

A welcome from jLiving's Chief Executive

Jane Goodman



Welcome to the new look jLiving Annual Report 2022. It is almost impossible to believe that we are one year on from our last report to you, a year that has continued to present challenges and frustrations but also opportunities, as we have learned to live with and continue to operate within the Covid-19 pandemic and its legacy.

While we seem to have spent most of the past year keeping abreast of the changes with Covid-19 guidance, and adapting accordingly, we are nonetheless delighted that we have achieved some major milestones.

Modern and Fresh

We have introduced a new and more interactive website to better reflect the organisation both in terms of look and content. We are delighted with our new look, which is both modern and fresh and will continue to be more interactive for our tenants, community partners and stakeholders.

Improve and Streamline

We were pleased to finally commence the upgrade of our internal IT systems. A programme that will continue throughout 2022, as we seek to improve and streamline our work processes and ensure that we remain fit for the future and able to embrace digitalisation to its fullest. We will be upgrading and modernising our housing management, property and finance systems to fully integrate with each other. This will not only assist our staff greatly but will ultimately provide a better service for our tenants, leaseholders and stakeholders.

The ongoing challenges and restrictions of Covid have further delayed our plans to recommence our kitchen and bathroom upgrade programme within individual properties, however, we have been able to continue with other major capital works and have successfully completed a boiler replacement programme and lift

upgrade within two schemes. These major capital works will continue in the months and years to come to ensure that our properties remain safe, accessible, and make our homes places where people want to live and be a part of our community, in addition to remaining compliant and fit for purpose. As we plan our programme of works moving forward, we are of course mindful of the eco agenda and the drive towards 'net zero' and all works will be planned with this at the forefront of our thinking.

Safe and Accessible

While we hopefully move to brighter times in respect of the pandemic, as an Association and responsible landlord we cannot ignore the potential financial pressures affecting our tenants, leaseholders and of course our contractors and staff. We know that we are facing an increase in costs particularly for our contractors and their ability to procure supplies and materials. Similarly we know that the whole country is facing a 'perfect storm' with increasing energy and fuel costs and an increase in the cost of living. jLiving will retain, however, its commitment to market testing and seeking value for money in all areas of our business and support our tenants and staff to the best of our ability.

In this report you will find a more detailed update from our Senior Management Team and our Subcommittee Chairs. Despite the challenges of the past year, we remain proud of our strong performance, our committed staff team and of course our tenants and leaseholders.

Finance Subcommittee Report 2021 by Chair and Board Member

Ari Boyd



There are several themes that come to mind when I reflect over the past 12 months, namely:

Covid-19 - the excellent work and commitment from all the staff ensured jLiving emerged from this crisis in such a strong position. From a financial perspective, the Association took all the steps necessary to ensure it remained on a strong financial footing and I am pleased to report that jLiving continues to have healthy cash reserves, low debt levels and no new debt was taken on due to the pandemic.

Funding for future projects - during 2021 there was the opportunity for jLiving to acquire a site. We were ultimately unsuccessful in this purchase, but the process allowed us to clearly define our risk appetite and how we might approach future developments, gain a deep understanding of the funding available for such projects and what the parameters may be. This knowledge will stand jLiving in good stead for future opportunities.

IT and systems

New jLiving website - a procurement exercise was carried out to find a supplier to create a new vibrant and fresh-looking website. It went live in September 2021 and will become a great communications tool over the next few years.

New servers and other IT equipment - all Head Office staff and Housing Managers were supplied with new computers in 2021. The servers were also replaced with the latest fail-over backup systems and fast remote connectivity was installed to support out-of-office users.

System security testing - during the year, various tests to evaluate the vulnerability and strength of software security were carried out. These tests will continue to be conducted every year.

Replacement of Housing Management System - following a rigorous selection process, jLiving has appointed a supplier for the replacement housing system. Estimated implementation is October 2022.

New Finance and Audit Subcommittee members

- during the year, we are delighted to have welcomed two new members to the committee, Robert Spain and Benji Fruhman. They each bring a particular skill set and experience with them which will greatly benefit the committee. The appointments also contribute to jLiving's succession and continuity planning.



Montefiore Court

A changing of the guard - during 2021 Frances Horoz, jLiving's former Director of Finance, announced her retirement after an incredible 30 years with the organisation and she is greatly missed. jLiving is fortunate to have recruited Tajul Islam to replace Frances. Tajul, who started his new role in February 2022, brings with him a wealth of experience in this sector and has already made a strong impression on the finance function and we are very excited to have him fulfil this particularly vital role.

In summary, despite the challenging environment over the past 12 months, the Finance and Audit Subcommittee has made substantial progress. Now that we are, hopefully, through the worst of the Covid-19 pandemic, the committee is looking forward to continuing with its work in a more normalised operating environment.

	2021 (£)	2020 (£)
Turnover	4,344,025	4,350,894
Operating expenditure	(3,834,342)	(3,398,175)
Operating surplus	509,683	952,719
Interest receivable	5,147	14,162
Interest payable	(66,631)	(93,866)
Surplus and total comprehensive income for the financial year	448,199	873,015

All amounts relate to continuing activities

Fixed assets		
Housing properties	17,290,375	17,473,913
Intangible assets	22,815	27,022
Furniture and equipment	90,391	94,482
	17,403,581	17,595,417
Current assets		
Debtors	223,483	271,815
Cash and cash equivalents	4,697,537	4,408,629
	4,921,020	4,680,444
Creditors: amounts falling due within one year	(995,402)	(1,151,866)
Net current assets	3,925,618	3,528,578
Total assets less current liabilities	21,329,199	21,123,995
Creditors: amounts falling due after more than one year	(9,883,119)	(10,102,583)
Provisions for liabilities and charges	(164,521)	(188,053)
Net assets	11,281,559	10,833,359
Capital and reserves		
Share capital	27	26
Revenue reserve	9,881,664	9,372,947
Designated reserves	1,394,518	1,455,036
Restricted reserves	5,350	5,350
	11,281,559	10,833,359

Finance Report by Director of Finance and IT Tajul Islam



It was a pleasure to join the jLiving Senior Management Team in early 2022 and commence work with a strong and established Finance Team. It is always a challenge to take on a role that has been so ably performed by one individual for such a long period of time and I am grateful to the work and legacy of our now retired Director of Finance, Frances Horoz.



99 PPA - Student Accommodation

I am delighted to report that jLiving retains a strong financial position with a healthy cash reserve in the Balance Sheet, and low levels of borrowing and debt. A key joint priority for the Finance and Property Teams in the coming months will be to reassess our Stock Condition Survey and scrutinise our priorities for improvement and upgrade works by establishing an



Ellis Franklin Court

achievable and affordable programme of works moving forward. We cannot ignore the time lost to the Covid-19 pandemic and associated periods of lockdown. We know that we have work to do and with astute planning we hope to be back on track very soon.

Having commenced a significant digitalisation programme in 2021, this will continue throughout the remainder of 2022. Improved integrated cloud-based housing management, property and finance systems will see jLiving realise enormous efficiencies in terms of both time and processes for staff and in turn improved Value for Money for the Association.

Digitalisation

Having completed a rigorous Governance and Treasury Review over the past nine months, I am confident that in alignment with our improved IT systems, we are ready to face the challenges of the coming months.



Daniel Court

The Work of the JBG Housing Trust

Established in 1988 as a charity, the JBG Housing Trust was set up to provide assistance, housing and amenities for Jewish people in need. Under its rules, the Trust can help organisations such as jLiving, the leading Jewish housing association, as well as individuals.



South Lodge

The charity provides support for jLiving tenants in the form of the Welfare Officer Service to make sure that tenants receive all the benefits to which they are entitled. It also funds Wi-Fi, TVs, digital notice boards along with outings for the tenants and the building of succahs at all jLiving Schemes.

The Trust describes itself as ‘the hidden hand that helps.’ This support enables tenants to come and go as they please living an independent life, but with the knowledge that help is there when they need it.

Although administered from the same head office, JBG Housing Trust is a separate entity from jLiving.

However, the JBG Housing Trust doesn’t fundraise and will soon run out of funds to help and support jLiving tenants. The Trust believe that what they provide is important to jLiving tenants and if they cease to exist, the tenants will lose out. The Welfare Officer is a particularly large expense from which tenants would no longer benefit.

However, the JBGHT estimate that they need at least £30-£40,000 per year to carry on supporting tenants. This support allows tenants to live independently and securely. The Trust has so far avoided approaching the wider community for funding as there are so many charities competing for funding right now.

As we all emerge from the past two years of Covid and the associated restrictions, the Trust is delighted that it has been able to contribute towards the forthcoming Platinum Jubilee Celebrations and assist with funding for the new Art Club at Young Court. Trustees are also delighted that they are helping with the purchase of equipment to assist tenants at Gordon Court with their gardening pursuits.

Donations to the Trust and legacies are always very much appreciated and further information can be obtained from the Chief Executive by contacting: 020 8381 4901 or email: info@jliving.org.uk



Lionel Leighton Court



from left : JBGHT Trustees from left Peter Tobin, Benjamin Conway, Eric Shapiro, Philip Caplan and Sara Cormack

2021 KPIs

Key Performance Indicators

This report provides tenants, leaseholders, and stakeholders with a snapshot of jLiving's performance between 1 January 2021 and 31 December 2021. During this time, jLiving operated within the challenging backdrop of the Covid-19 pandemic, which affected households and businesses worldwide. It had a major impact on the way jLiving delivered services to tenants and leaseholders, and the way staff and contractors worked.

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 2021.



Wolfson Court



The Martins

Voids (empty properties) **4.6%**

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 **101.2% 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 **4.05% Turnover**

As at the end of 2021 the Association's arrears level was 4.05% of turnover – placing the Association in the top quartile of its peer group.

Rental Debtor Days **16 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 2021 we received a total of 180 applications for housing. This was split between 137 applications for sheltered housing and 43 for student accommodation.



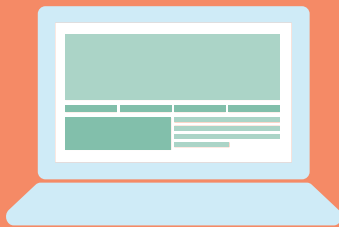
Assessments

We successfully allocated 43 sheltered properties and were delighted to welcome these tenants and leaseholders to the jLiving community.



Allocations

Although we faced restrictions due to Covid-19 and the pandemic we assessed 87 applicants for sheltered housing. Most assessments were online.



Complaints

In 2021 we received eight formal complaints, four were resolved at stage one and three at stage two - with one case with the Housing Ombudsman since

October 2021, we are awaiting a decision on its outcome.

We received a total of 51 informal complaints, 16 were upheld and 35 were not.



Compliance (Health and Safety Performance)

- 100%** of all lifts have been inspected and serviced. One lift is currently out of service due to planned modernisation works.
- 100%** of all gas appliances have been inspected in 2021 and certified safe.
- 100%** of Fire Risk Assessments are completed annually as part of a rolling review of safety.
- 89%** of all communal Electrical Safety Inspections have been completed. Remaining inspections will be completed by May 2022.
- 100%** of all communal appliance checks have been completed across our Schemes. PAT testing is undertaken by our qualified maintenance team to visually check appliances regularly and formally inspect them every two years.



Repairs and Maintenance

- 94%** of tenants were totally satisfied with the service provide by the landlord's representative who dealt with them before the work started.
- 100%** of tenants said that the contractor was polite and courteous.
- 97.5%** of tenants were totally satisfied that the contractor tidied up the job to their satisfaction.
- 95.5%** of tenants were totally satisfied with the finished work.
- 96.5%** of tenants were totally satisfied with the service provided by the contractor during work.
- 94.5%** of tenants were totally satisfied with the overall service provided by the landlord and the contractors before and during the works.

Internal repairs orders – **1,014** jobs completed.
External repairs orders – **2,080** jobs completed



Welfare

Our Welfare Officer helped new tenants in 2021 claim £38,757 in Housing Benefit, £6,074 in Discretionary Housing Payments and £2,224 in the form of JTS grants for new tenants.

There were five applications for lower rate Attendance Allowance, three applicants for Universal Credit living component and three applications for Personal Independence Payments.



New Tenant Satisfaction Survey Results

- 100%** of new tenants were satisfied with access to their new flat prior to the tenancy commencement date.
- 100%** of new tenants were satisfied with verbal instructions for controlling the central heating.
- 100%** of new tenants were satisfied with verbal information given about operating the door entry system.
- 100%** of new tenants were satisfied with verbal information given about operating the warden call system.
- 100%** of new tenants were satisfied with the general introduction to their block, its facilities, and activities.
- 100%** of new tenants were satisfied with information, guidance, and assistance with claiming housing benefit..





Property Subcommittee Report 2021 by Chair, jLiving Vice Chair and Board Member

Benjamin Conway



The Property Subcommittee includes a number of professional experts who give of their time and expertise for the benefit of jLiving and its tenants.

The committee meets quarterly together with the jLiving CEO and the Director of Property to receive detailed reports on building conditions, compliance, empty properties, major works projects and much more.

The committee has oversight of the entire property portfolio and must regularly review both current day-to-day issues and remain focused on the longer-term maintenance and replacement of vital infrastructure.

jLiving always ensures that the safety of its tenants and leaseholders is paramount, and our maintenance team works hard to ensure all repairs are carried out promptly and efficiently.

Development Opportunities

A priority of the committee is looking for development opportunities both within the existing portfolio and elsewhere to increase the number of units under management to provide social housing opportunities within the Jewish community.



Young Court



Wohl Lodge



Harmony Close

Housing Operations Subcommittee Report 2021 by Chair and Board Member

Sara Cormack



The Housing Operations Subcommittee meets four times per year, considering and reviewing housing management policies, service standards, complaints and key performance indicators. Performance indicators include the level of rent arrears and how they are being addressed, how quickly empty flats are made ready for new tenants and re-let, and how many applications from prospective tenants are received and processed.

Working with the professional staff of the organisation, we aim to do our best to ensure that our tenants receive the best possible service from jLiving and that the policies and procedures that underpin service delivery are up-to-date and reflect best practice.

In the last year, Subcommittee members were delighted that the Association adopted Service Standards that outline not only what tenants can expect from jLiving, but also what jLiving looks to from our tenants. Over the coming months members of the Committee will be looking at how the Service Standards are being implemented. In particular, we shall be looking at the outcomes of discussions with tenants at each of our sheltered housing developments and within our student accommodation and how tenants' aspirations can be delivered.

Housing Operations Report by Director of Housing Operations

Angela James*



A new Service Standards Policy was launched in November 2021 to promote positive ways of working for both staff, tenants and leaseholders. The new policy has been welcomed, providing clarity and purpose, and was launched on both the website and at recent Scheme meetings.

We are pleased that we have now met with tenants from all Schemes since lockdown restrictions were lifted. These meetings were structured, with an agenda created from suggestions from tenants. This ensured that tenants had input and gave us a chance to capture feedback and look at ways of improving services.

The meetings will be carried out on a quarterly basis with key staff from the organisation. We have invited Board and Subcommittee members to attend, and they have found this immensely helpful in their roles. We have devised action plans for each Scheme on the key priorities for tenants so we can ensure that they are addressed over the next twelve months. They will be

reviewed by the Housing Operations Subcommittee to track progress for each Scheme.

We are pleased that tenants are looking at ways to develop activities ranging from gardening, art and crafts, recycling to general health and wellbeing. They will be supported by the Housing Managers and staff to enable this to continue and to maximise use of our communal facilities by working with local agencies in the area.

We have welcomed Board and Committee members on stock tours, and they have made a commitment to represent specific blocks and have a clear understanding of their priorities during the year.

*Angela James left the Association in April 2022.

Property Report by Director of Property Donna-Marie Durham



In 2021, we faced unprecedented challenges with the emergence of Covid-19. Like the rest of the sector, we faced difficulties in areas such as acquiring PPE for the team, staff absences due to the virus alongside restrictions for non-urgent jobs.

During the height of the pandemic, we focussed on communal, emergency, and external jobs to protect our tenants, staff, and contractors - and in line with government guidance. Despite this, we still completed 1,014 jobs in-house and 2,080 via our contractors in 2021.

We also completed a Property Team restructure. We said a fond farewell to familiar faces and welcomed several new team members including a compliance officer, a Plumber, a full-time Electrician and two Multi-Trade Operatives who will focus on installations of kitchens, bathrooms, and void (empty property) works.

In 2021 we began modernisation works to the two lifts at Maitland Joseph House (the second lift was completed in April 2022), The Martins also saw the first of their two lifts modernised. The boilers at Shine House were replaced with more modern and efficient units and in early 2022 radiators were replaced throughout the Scheme as the second phase of these works.

As we enter 2022, we will see more service improvements. When the new IT system is installed,

towards the later part of 2022, we will become a great deal more efficient and ultimately be able to deliver even better levels of service. In the coming months, I hope we can carry out more jobs in-house as my team upskill and work with me to ensure we look at new areas so we continue to improve the services that we deliver.

Compliance

Compliance will continue to remain a priority for myself, and my team are delighted to report that we have new specialist contractors coming on board to support us with this work. With their help we will be in a strong position to tackle fire safety and other improvement works such as remedial works to flat entrance doors and the upgrades of fire alarm panels.



Meta Worms Court



Gordon Court

Marketing Subcommittee Report 2021 by Chair and Board Member

Leon Smith



The principal role of this group is to increase awareness and understanding of the work of jLiving, primarily within the Jewish community and within the housing sector.



Maitland Joseph House

Recent activity has included the development of a new website which is easier to navigate and contains more helpful information for all stakeholders. We have also improved the frequency and quality of our social media activity through various channels.

We are working closely with a PR consultant who is assisting us in a few areas including one of our objectives which is to establish jLiving as being expert in the field of



Shine House

social housing and as commentators on communal, local, and national housing issues.

We have further developed the design and content of our advertisements which appear in the Jewish media.

We are now affiliated to the Board of Deputies as a means of heightening awareness and giving us a platform for discussing relevant housing and other issues.

We are in frequent contact with Jewish media and increased the level of coverage which we receive.

Following the relaxation of Covid restrictions we hope to organise various events this year which will assist with our marketing efforts.

Front Cover Photo:

jLiving sculpture at Harmony Close by
Holocaust survivor Naomi Blake.

Board

Adam Gamsu	Chair
Benjamin Conway	Vice Chair
Ari Boyd	Treasurer
Edward Cohen	
Leon Smith	
Simone Sasson	
Sara Cormack	
Steve Newton	
Emily Benedek	elected 2021
Eva Greenspan	elected 2021

Senior Management Team

Jane Goodman	Chief Executive and Company Secretary
Tajul Islam	Director of Finance and IT
Donna-Marie Durham	Director of Property
Angela James	Director of Housing Operations (left the Association April 2022)

Legal Advisors

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

Auditors

Smith and Williamson
25 Moorgate
London EC2R 6AY

Bankers

Coutts	SG Kleinwort Hambros Bank Limited
440 Strand	One Bank Street
London WC2R 0QS	Canary Wharf
	London WC14 4SG

jLiving.org.uk | 020 8381 4901 | info@jliving.org.uk

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

 [@jLiving_housing](https://www.instagram.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.