

Message from jLiving Chair

Adam Gamsu



I am always taken by surprise when the jLiving team tells me that it's time for the copy for the Annual Report again. I can never quite believe that a whole year has passed.

In reality – it probably hasn't. I am convinced that everyone has worked out that if they make an earlier deadline for me then I will submit the copy on time! I pretend that I haven't worked this out as I request the deadline extensions.

If my assumptions are correct, then this makes the past almost-year even more remarkable. For the past few years, the whole world has gauged success by survivability. We at jLiving, led by CEO, Jane Goodman, have kept our heads down and focused most visibly on surviving and striving in tumultuous times. We have, however, quietly and constantly been working behind the scenes on ways that we can grow and flourish.

Our two big projects for 2023 are the merger of jLiving with Brighton & Hove Jewish Housing Association (B&HJHA) and the assessment of the redevelopment opportunities of Gordon Court in Edgware.

We are delighted that the merger of the two Associations has now been completed and we welcome our Brighton tenants and new colleague, Jo, who are receiving this Annual Report for the first time. The merging of two housing associations is a very complicated and highly process-driven operation. Jane and her team, together with Michael Davids, who was the Chair of B&HJHA, and his Board worked tirelessly to make sure that the merger happened smoothly and efficiently. This merger bears great testament to the shared values and ethics that have formed the bases of the two Associations for so many decades.

jLiving's very first development was Gordon Court which is fantastically situated on Stonegrove in Edgware. We feel that the site offers great opportunity for redevelopment, and we are working with advisors to see how we can maximise the quantity and quality of accommodation on site.

Our aim is to do this as quickly and as cost effectively as possible while causing the least amount of disruption! We will continue to present the evolving opportunity to the Gordon Court tenants and hope that we will soon have an exciting and viable scheme to take forward to the next stage.

Great Opportunity

As the economy becomes more strained, the need for housing within the Jewish community will grow, not only exponentially, but also across the generations. We acknowledge the responsibility that jLiving has in constantly providing new homes so that we will be able to meet the community's future housing needs. This responsibility sits at the very core of jLiving's operations.

While most businesses need to simply balance the books, housing associations have added responsibilities and goals. At jLiving these responsibilities and goals are underpinned by our Jewish ethos and communal values. It is these elements that give the organisation its soul; a soul that emanates through the dedicated staff- despite all coming from many different backgrounds.

After a difficult few years, the jLiving journey is back on course. I am excited for the next phase, and I look forward to experiencing it with all of you.

A welcome from jLiving's Chief Executive Jane Goodman



Welcome to the jLiving Annual Report, an opportunity to reflect on the past year and its events. What a year it has been - again, one of challenges and some obstacles but also one of growth, change and opportunity for the Association.

It feels something of a small blessing not to be referring to the pandemic as I have done for the past two years. Nonetheless I suspect that we may face the consequences of that dark period for some time to come as jLiving and our fellow colleagues across the social housing and social care sector strive to return to normal.

As we emerged from the final days of lockdown and restrictions when we all wished to be returning to 'business as usual', we were faced with the atrocities being experienced in Ukraine and the resulting impact on the global economy. Nowhere has the financial impact possibly been felt more than across the social care, health, and housing sector as we have strived to catch up on the projects and works that we could not complete during lockdown; only to be faced with rising costs and supply constraints. That notwithstanding we have somehow started to battle forwards.

I am delighted that we were able to restart many important programmes. Firstly, the major improvement programme, including kitchen and bathroom upgrades. Second, we completed our much-needed Stock Condition Survey, which will inform our future improvement and investment plans. Third, we migrated to a new and improved IT system to allow us to be fit for the future. Finally, we were able to recommence our plans to redevelop our oldest Scheme, Gordon Court in Edgware, a building that remains one of our most popular. The planned redevelopment will allow us to not only upgrade all existing flats but to provide additional homes within the building - homes which are much needed within the community.

As a team we have dedicated much time to considering the Social Housing Regulation Bill and any further and additional implications that this will have for us at jLiving and services for our tenants and leaseholders. However, we feel confident that we will meet the expectations and requirements of the Bill and it will only serve to strengthen us and the sector moving forward.

Whilst many events of 2022 proved to be challenging, we were, however, presented with a wonderful opportunity in the Autumn when after several positive meetings with colleagues from the Brighton and Hove Jewish community, our respective Boards agreed to proceed with a full Transfer of Engagements enabling Brighton & Hove Jewish Housing Association to become part of jLiving.

This merger was completed in Spring 2023. However, team members dedicated an extraordinary amount of time in the latter part of 2022 laying the groundwork for this to happen, alongside the normal business of the Association and for that I extend my heartfelt thanks to the team and of course our Board members who have remained a constant source of support throughout. We are delighted that we now can support a small but hopefully growing, thriving community outside of our usual locations.

I hope that you enjoy reading about the work of the different teams and Subcommittees whose efforts and hard work behind the scenes may often go unnoticed but whose dedication and passion for the Association remains steadfast and loyal. I remain very proud to lead staff who choose to work for jLiving and for our Board members who choose to serve the Association.

I cannot promise that we will not face cost challenges and delays due to supplies and contractor capacity in the coming months. Indeed, we will continue to face significant pressures for some time to come. However, as a team we will continue to provide the best services that we can to support our tenants and leaseholders.

Finance Subcommittee Report by Chair and Board Member

Ari Boyd



The thought that comes to the forefront of my mind when I think of 2022 is that of inflation and the cost-of-living crisis and the impact this had on our stakeholders – our tenants, leaseholders, employees, and suppliers.

We are very fortunate to have wonderful and caring employees who worked with tenants and leaseholders to ensure they were able to access the different Government support schemes and that they always had food to eat. As an organisation, we were very fortunate to have fixed our utility costs in 2021 which shielded us from the volatility that was experienced in the gas and electricity markets during 2022. Nevertheless, we too are experiencing the effects of inflation running at approx. 10% p.a. whilst our income increases at a rate far lower than this level.

As a not-for-profit Housing Association, we work very hard to balance the objectives of ensuring that we are financially sustainable but always considerate of the needs and concerns of our stakeholders. We take this responsibility seriously and are fortunate to have a strong balance sheet, with low debt that allows us to do this.

With this challenging environment as a backdrop, I'm very proud with the 2022 KPI's that we managed to achieve, and full credit needs to go to the management team for all their hard work.

During 2021 there was a focus on improving our IT systems and this theme continued into 2022 where several new systems were implemented. As to be expected, we encountered some teething problems and these have been, and continue, to be resolved in 2023. These systems upgrades were long overdue and there is no doubt the organisation will be in a better place once they are fully operational.

The biggest achievement, however, is the merger with the Brighton & Hove Jewish Housing Association. While the merger completed in 2023, much of the hard work started in 2022 and we are delighted with the outcome.

Looking forward to 2023, we will be focused on the integration of our merger with Brighton & Hove Jewish Housing Association, completing the IT systems upgrades, identifying opportunities to sell non-core assets and continuing to focus on operational matters to ensure the continued success of the organisation.



Quiz winners from Wolfson Court were presented with their prize by jLiving Chair, Adam Gamsu



Tenants at Shine House enjoyed celebrating the Queen's Platinum Jubilee

	2022 (£)	2021 (£)
Turnover	4,357,842	4,344,025
Operating expenditure	(4,418,536)	(3,834,342)
Operating surplus	(60,694)	509,683
Interest receivable	11,500	5,147
Interest payable	(76,639)	(66,631)
Surplus and total comprehensive income for the financial year	(125,833)	448,199

All amounts relate to continuing activities

Fixed assets		
Housing properties	17,141,497	17,290,375
Intangible assets	78,357	22,815
Furniture and equipment	31,746	90,391
	17,251,600	17,403,581
Current assets		
Debtors	288,727	223,483
Cash and cash equivalents	4,415,686	4,697,537
	4,704,413	4,921,020
Creditors: amounts falling due within one year	(1,064,776)	(995,402)
Net current assets	3,639,637	3,925,618
Total assets less current liabilities	20,891,237	21,329,199
Creditors: amounts falling due after more than one year	(9,599,068)	(9,883,119)
Provisions for liabilities and charges	(136,443)	(164,521)
Net assets	11,155,726	11,281,559
Capital and reserves		
Share capital	27	27
Revenue reserve	9,775,944	9,881,664
Designated reserves	1,374,405	1,394,518
Restricted reserves	5,350	5,350
	11,155,726	11,281,559

Finance Report by Director of Finance and IT Tajul Islam



Following a busy twelve months, my first year as jLiving's Director of Finance and IT feels like it has passed in an instant. Thank you to the whole team at jLiving, the Board, tenants and stakeholders for your help in getting to grips with the unique challenges of this role. I've enjoyed getting to know each of you, and learning how I can best help everyone, and jLiving as a whole.

I am happy to report that jLiving remains in a strong financial position. Our balance sheet maintains healthy cash reserves and low levels of borrowing and debt. Capital investment has continued and increased. In part due to the need to catch up with the backlog of work caused by the Covid-19 pandemic.

I look forward to working with the Property Team to help sustainably prioritise jLiving's financial resources on forthcoming projects and works.

The process of digitalisation and introduction of new systems has continued at a rapid pace over the past year. Document archiving is now handled digitally. This gives staff web-based access to scans of past documents and provides improved value for money. A cloud-based HR solution has simplified HR for both staff and managers. And jLiving's telephone system is undergoing much needed modernisation.

Digitalisation

The most transformative digitalisation project is the ongoing introduction of HomeMaster. This integrated, cloud-based housing, management and accounting system replaces our old separate systems. Customising the system to the needs of the Association and rolling it out to users is not without its challenges. However, HomeMaster is already providing benefits to all team members.



Our tenants at Montefiore Court, Margate, got into the spirit of the late Queen's jubilee celebrations creating their own crowns to wear on the day



Wearing red, white and blue, tenants at Daniel Court celebrated the late Queen's Platinum Jubilee in style

Marketing Subcommittee Report by Chair and Board Member Leon Smith



We are delighted that the work of the Marketing Subcommittee has led to the name of jLiving becoming increasingly well-known, both within the community and beyond.

Not only is our name more well known but there is a widespread awareness of what we do, who we are able to help and where our accommodation is located. This has come about not only as a result of our increased social media activity, but also press exposure.

Our merger with the Brighton & Hove Jewish Housing Association has attracted much attention and has also widened our 'audience'.

Our new website has continued to be successful with an increased number of visits to the site on a regular basis.

Our communal reach has been further widened by exposure in synagogue magazines both in terms of advertisements and editorial coverage.

A number of events have been greatly enjoyed by our tenants including the festivals of Passover and Chanukah as well as the King and new Queen's Coronation - these have been well publicised.

The same will apply to future events including a high-profile event at our Gordon Court property to launch plans for our upgrade project on that site.

All in all, a busy and successful year.



Board member Joe Carlebach visited tenants at Ellis Franklin Court



Tenants at Lionel Leighton Court and Wolfson Court celebrate Chanukah

2022 KPIs

Key Performance Indicators

This report provides tenants, leaseholders, and stakeholders with a snapshot of jLiving's performance for the whole of 2022.


As we emerge from Covid-19, jLiving is looking to the future and how it will provide for and work with tenants.

During 2022 jLiving started a series of improvements and upgrades to the IT systems with the aim of delivering a better service. The impact of the pandemic is still being felt particularly in sourcing and accessing materials for repairs and improvement.

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 2022.


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 100.7% 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 4.45% Turnover

As at the end of 2022 the Association's arrears level was 4.45% of turnover – placing the Association in the top quartile of its peer group.



Rental Debtor Days 15 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 2022 we received a total of 192 applications for housing. This was split between 143 applications for sheltered housing and 49 for student accommodation.



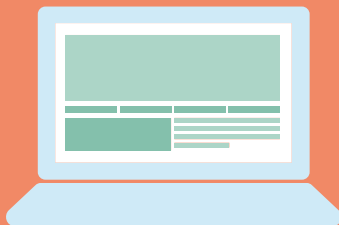
Assessments

We assessed 160 applicants for sheltered housing including applicants from late 2021. All assessments were within timescales, and most were in person.



Allocations

We successfully allocated 59 sheltered properties and 29 student lettings. We were delighted to welcome these tenants and leaseholders to the jLiving community.



Complaints

88% of complaints were resolved at stage one and 12% at stage two. 100% of all complaints were responded to within Policy timescales. 100% of complaints were resolved to residents' satisfaction at stage 2. One complaint referred to the Ombudsman in 2021 was responded to in 2022.



Compliance (Health and Safety Performance)

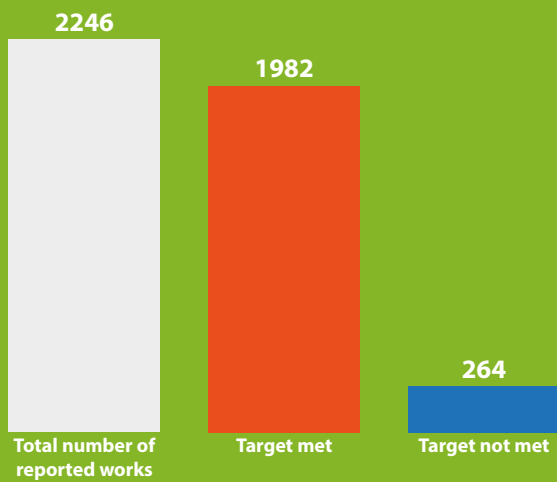
- 100% of all lifts have been inspected and serviced.
- 100% of all gas appliances have been inspected in 2022 and certified safe.
- 100% of Fire Risk Assessments are completed annually as part of a rolling review of safety.
- 100% of all communal appliance checks were completed across our Schemes.
PAT testing is undertaken by our qualified maintenance team to visually check appliances regularly and formally inspect them every two years.

- 100% of all Legionella testing and risk assessments were completed.
 - 100% of all Asbestos Testing was completed.
 - 85% of all communal Electrical Safety Inspections (EICRs)* were completed. Remaining inspections were completed by May 2023.
 - 71% of all flat Electrical Safety Inspections (EICRs) were completed. Remaining inspections were completed in spring 2023*.
- *Our electricians have completed remedial works as part of the EICR programme.



Repairs and Maintenance

Timescales Achieved

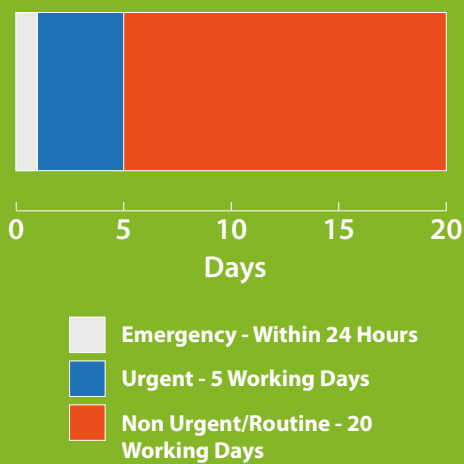


Timescales Achieved

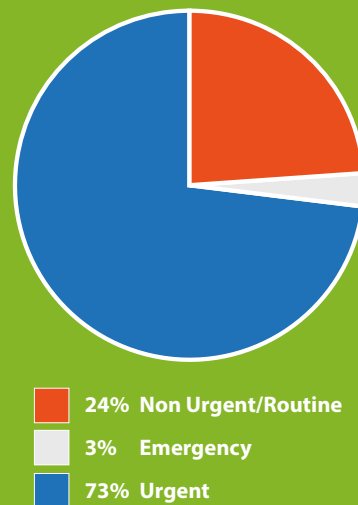


1,982 repairs were completed within target times.

Repair Priorities



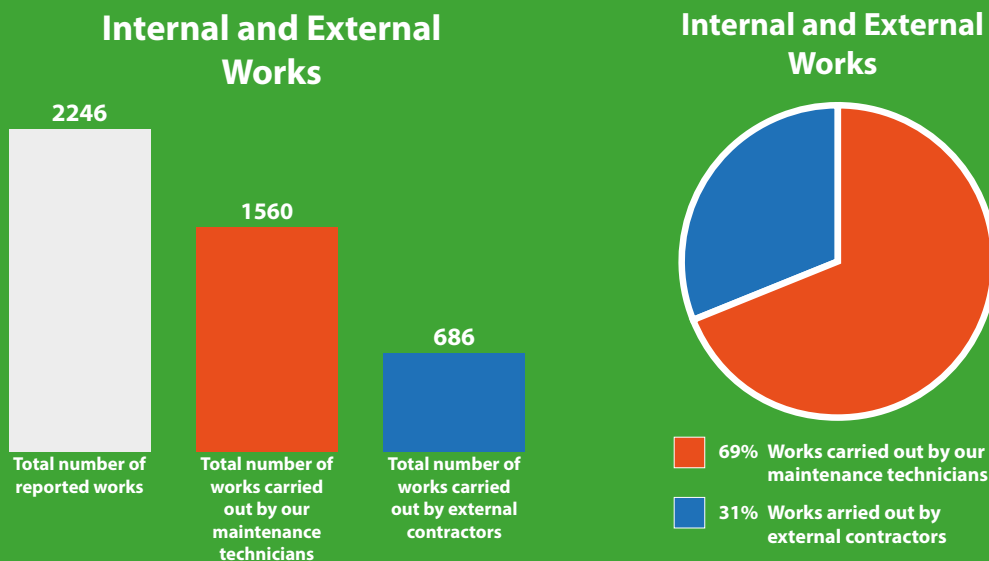
Repair Priorities



264 repairs were not met on target. Having scrutinised our results these delays were due to supply issues.

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 2,246 jobs reported to our Repairs Team, 1,560 were completed by our internal Maintenance Team (69%) while 686 (31%) were sub contracted to external organisations.

New Tenant Satisfaction Survey Results

- 97% of new tenants were satisfied with access to their new flat prior to the tenancy commencement date.
- 91% of new tenants were satisfied with verbal instructions for controlling the central heating.
- 88% of new tenants were satisfied with verbal information given about operating the door entry system.
- 94% of new tenants were satisfied with verbal information given about operating the warden call system.
- 94% of new tenants were satisfied with the general introduction to their block, its facilities, and activities.
- 91% of new tenants were satisfied with the information and guidance about using the communal laundry.



Property Subcommittee Report by Chair

Jonathan Pawlowski



The Property Sub-Committee comprises a few professionals who work in the property and construction industries. They give their time and expertise for the benefit of jLiving and its tenants.

The committee meets quarterly together with jLiving's CEO and Director of Property. The committee receives detailed reports which deal with all the matters relating to the upkeep and maintenance of jLiving's properties, to include the annual refurbishment works programme, the major works programme, compliance issues, policy statements and much more. The Subcommittee has an oversight of the entire property portfolio. They regularly review both the current day to day issues and the longer-term maintenance and replacement needs of all the vital infrastructure requirements of all the buildings to ensure that jLiving's tenants live in secure, safe, comfortable, and well-maintained homes, with excellent communal facilities.

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

Development Opportunities

A priority of the Subcommittee is to look at the redevelopment opportunities in the existing property portfolio and following the recent merger with the Brighton & Hove Jewish Housing Association, with the aim of providing social housing for the Jewish community.



Platinum Jubilee celebrations at Harmony Close got residents dancing



Tenants at Maitland Joseph House had fun celebrating Succot

Property Report by Interim Director of Property

Adam Borrie*



2022 was a year of change for the property team with the departure of Donna-Marie Durham, the outgoing Director of Property, in the middle of the year.

We instructed a contractor to collect new stock condition data across the portfolio. Collecting this data on a five-year cycle enables us to re-prioritise the investment required in our stock over the short, medium and long term and to formulate plans to make this a reality moving forward. With the surveys almost complete, we are now working on what the investment plan will look like in the coming years.

We also instructed specialised electrical consultants to undertake condition surveys for Lifts, Warden Call, and Fire Alarms.

Putting these two survey pieces together will give us a solid platform on which to plan future investment priorities.

Two high priority sites for boiler replacements have been identified. These are Harmony Close and Meta Worms Court where temporary boilers are currently installed. These works are currently being tendered with a view to starting these works during the summer of 2023.

Given the problems experienced by 99PPA, our student accommodation, over winter 2022/23, the works may be extended to include this Scheme as well. These were also identified as the next high priority works.

The Window and Door replacement programme at The Martins commenced in August 2022. Contractors completed the works to each property as well as replacing the windows and doors in the communal areas. These works were completed in December 2022.

By the end of March 2023, we completed the renewal of Kitchens and Bathrooms at Young Court. We have installed 13 new kitchens and 21 new bathrooms, as well as undertaking repairs to the kitchen and bathrooms in other units where a replacement was not necessary. At the same time, we have undertaken electrical tests (EICRs) and replaced fuse boards (CCUs) where required. These works were delayed because of the Covid-19 pandemic.

Fire Safety has been an area of focus and we've been working with a specialist fire safety contractor, to complete all the remedial works that have been identified by our Fire Risk Assessor.

Phase 1 of this work is nearing completion with the remaining sites to follow. We've also reviewed our Fire Safety regime to ensure we are adhering to the Fire Safety Act 2021 and Building Safety Act 2022.

The property Team is also evaluating new fire alarm and warden call systems on those sites where the condition surveys and our Fire Alarm servicing contractor have identified as an area of high priority.

*Adam Borrie left the Association in April 2023.



The windows at The Martins, our scheme in Wembley, were all upgraded in 2022 both in the flats and communal areas.

Housing Operations Subcommittee Report by Chair and Board Member Sara Cormack



The Housing Operations Subcommittee meets four times per year, to consider and review 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.

We are looking forward to seeing how the Association's new IT system will allow us to analyse and comment upon these key performance indicators.

Tenants' Aspirations

Within the last year, Housing Operations Subcommittee members have started to work more closely with the Marketing Subcommittee. The aim of this is to continue to raise jLiving's profile within the community, to prospective tenants and with stakeholders.

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.

Over the coming months members of the Committee will be looking at how the Association's 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.

Members of the Housing Operations Subcommittee have been delighted to work with and support the Association's professional staff and Board Members of Brighton & Hove Jewish Housing Association to bring about a successful merger. We look forward in the coming year to monitoring the successful integration of our 'new' tenants and staff members in Brighton to our jLiving family.



Tenants at The Martins got together to celebrate the late Queen's Platinum Jubilee in 2022



Young Court tenants enjoyed their Chanukah party

Housing Operations Report by Head of Housing Operations

Lori Gardner



We have all been very happy post Covid to start seeing tenants socialising in the Schemes. The Queen's Jubilee events that were arranged were very well attended and enjoyed by all. A big thank you to the JBG Housing Trust for generously funding these events along with the Chanukah parties and afternoon teas that were held in December 2022.

We are pleased that tenants are looking at ways to develop activities ranging from gardening, art and crafts to general health and wellbeing. They are supported by the Housing Managers and other staff to enable this to continue.

Housing Managers and Senior Housing Managers will be making it their priority in the coming year to ensure that tenants meetings take place quarterly. These meetings enable tenants to give us invaluable feedback from which we can devise action plans for each Scheme based on tenants' key priorities. Board and Subcommittee members will be invited to attend where possible. These meetings will be reviewed by the Housing Operations Subcommittee to track progress for each Scheme.

The Regulator of Social Housing has created a new system for assessing how well social housing landlords in England are doing at providing good quality homes and services. In addition to introducing revised consumer standards, this will involve a set of tenant satisfaction measures (TSMs) that social housing landlords must report on. Previously, we have carried out tenant satisfaction surveys every five years (which some of you will recall taking part in). These were carried out by an external company.

While it has been a difficult year for all, due to the ever-rising cost of living, we are very much looking forward to the merger between jLiving and Brighton & Hove Jewish Housing Association (B&HJHA) and building new relationships.

Cover images: Talented tenants who attend The Young Court Art Club, a weekly club which encourages tenants to be creative, produced some amazing pieces of art in 2022 - some of which can be seen on the front cover.



One of our tenants at Harmony Close turned 105 last year and was delighted to receive a card from the new King and Queen Consort

Board

Adam Gamsu	Chair
Benjamin Conway	Vice Chair
Ari Boyd	Treasurer
Emily Benedek	
Eva Greenspan	
Sara Cormack	
Simone Sassoon	
Steve Newton	
Joe Carlebach	Elected 2022
Ben Conway	Retired June 2022
Edward Cohen	Retired June 2022

Senior Management Team

Jane Goodman	Chief Executive and Company Secretary
Tajul Islam	Director of Finance and IT
Sinead Matthew	Head 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

CLA Evelyn Partners Limited
45 Gresham Street
London EC2V 7BG

Bankers

National Westminster Bank PLC	SG Kleinwort Hambros Bank Limited
Bolton Parklands	One Bank Street
Parklands	Canary Wharf
3 De Havilland Way	London WC14 4SG
Horwich Bolton BL6 4YU	

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



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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.