



ANNUAL REPORT 2025

Welcome Message

**Jane Goodman, Chief Executive
and Adam Gamsu, Chair**



Jane Goodman



Adam Gamsu

Welcome to the Annual Report and Review of 2024. We hope that you enjoy learning about the work undertaken by the various teams, the Board and Subcommittees. It has been a significant year in the world of social housing, the political and financial arena and of course the devastating and ongoing situation in Israel and Gaza. The issues in the Middle East have touched the lives of many of our community friends, neighbours, and colleagues; both those near and far. All those affected have remained in our thoughts throughout 2024, and as an organisation, we continue to send strength and prayers to everyone.

New Administration

At the time of last year's Annual Report and AGM, we were facing a General Election.

Following the election of the new administration, we welcomed their ongoing commitment to the social housing sector and their apparent understanding of the need for more new homes along with improvements to existing ones. We continue to hope that they will honour that commitment, particularly in respect of smaller providers such as jLiving and our close colleagues working in the community. Many of these organisations, like us, are small in size but big in ambition and want to deliver much-needed services and accommodation to our tenants now and in the future. That said, we recognise that changes to the welfare benefit system may affect some of our tenants and we pledge to continue to support those affected by any changes in the best way that we can.

Financial Environment

The Association continues to operate within a challenging financial environment.

Whilst the rent settlement agreed by the new government in the Autumn statement is welcomed, our income will remain limited to CPI+1% until 2030 – 2031. Of concern is whether this will provide sufficient funds to allow us to fulfil our aspirations to create more homes, improve existing ones, and

continue to deliver the levels of service expected by our tenants and leaseholders. This is a challenge the whole sector is currently facing. As an organisation we are confident that we will successfully negotiate these challenges.

For that we recognise and appreciate the hard work and dedication of our entire staff team and our volunteer Board and Subcommittee members, all of whom go 'above and beyond' and whose work and efforts often go unseen.

Board Changes

2024 was a year of change for the Association in respect of the Board.

We were sad to bid farewell to Sara Cormack and Leon Smith, both of whom had longstanding involvement with jLiving. Their support for staff and tenants during their years of service to the Association was unwavering and very much appreciated.

We were, however, delighted to welcome Joshua Prince and Jonathan Seager to the Board, and we look forward to working with them in the coming years.

Internal Governance

As part of our drive to achieve greater efficiency within our governance structure we analysed our organisation framework. Following agreement by members of the Finance and Audit and the Property Subcommittees, and subsequent approval by the Board, the two committees merged in February 2024. The new committee is jointly chaired by Ari Boyd, Honorary Treasurer, and Jonathan Pawlowski. We were also pleased to nominate and elect Jonathan Pawlowski to become our representative for the Board of Deputies following the end of Stephen Newton's three-year term. We offer our thanks to both of them.

In accordance with our obligations to the Housing Ombudsman's Complaint Handling Code, Joshua Prince was appointed as the Member Responsible for Complaints.

Whilst this role does not involve the operational handling of complaints, the Member is responsible for ensuring that our Board is assured that complaints are being handled appropriately in accordance with the Code.

Strategic Plan and Objectives

As a Board and Senior Management Team, we held our annual away day in July 2024. This time gave us the opportunity to review our current Strategic Plan and set our objectives for the next five years.

As part of this mission, we carefully considered the results of the Tenant Satisfaction Measures Survey, undertaken in early 2024.

Following this exercise, we have revised our strategic and operational objectives whilst also restating our mission and values.

Strong Governance & Leadership. To operate within and comply with high standards of Governance.

Trustworthy. To ensure that JLiving is seen as a trusted provider of housing and support and puts its tenants and leaseholders first.

Efficiency. To provide high quality accommodation and related services that are affordable and represent Value for Money.

Accountability & Honesty. To have integrity and honesty in all that we do, operating with transparency and openness.

Excellence. To achieve high standards of customer care by listening and responding to our tenants' views and aspirations.

Respect. To respect that our tenant group is made up of individual people with a range of specific needs, targeting services and support accordingly.

Security & Safety. To provide an environment within which tenants feel safe and secure.

Independence. To value, promote and facilitate the continued independence of our tenants.

Community. To promote a sense of community amongst our tenants.

Jewish Culture. To allow all tenants, especially those who may otherwise have been isolated from the Jewish Community, to live in a community where there is the opportunity to celebrate the Jewish culture.

Our Strategic priorities for the next five years include, but are not limited to, maximising and improving our tenant engagement and satisfaction; improving our existing homes to become modern, efficient and sustainable; redeveloping existing sites where this proves to be financially and strategically viable; maintaining and promoting leadership and governance based on excellence and investing in our team members by way of additional training opportunities.

The various staff teams have already commenced work to support these objectives and at the end of 2024 began undertaking a review of culture, communication and processes within and between the teams. The Board has been pleased to note that work has commenced positively, and the outcomes will be shared with our tenants and leaseholders in due course.

Looking Ahead

As 2024 ended the Board and Senior Management Team prepared for what will prove to be a busy 2025. We are planning to redevelop Gordon Court in Edgware to create ten new homes, remodel and improve 29 homes, and upgrade four homes. We hope the project will gain pace as we submit our full planning application.

We are thankful to our tenants at Gordon Court for responding to the proposals with enthusiasm and positivity. As a Board and staff team, we are truly excited to be embarking on such an important project.

On a final note, we would like to extend our thanks to all our tenants, leaseholders, non-executive members, colleagues and stakeholders.

Jane Goodman Chief Executive

Adam Gamsu Chair

Property Report

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



Jonathan Pawlowski



Sinead Matthew

2024 - A year of Progress and Commitment

The Property Subcommittee and Property Team are proud to share the achievements we have made over the year. Our focus has remained firmly on enhancing the safety, comfort and quality of life for tenants and leaseholders.

Team Changes

2024 brought key changes within the team which we expanded both through internal promotions and external recruitment. We were pleased to promote the new Head of Repairs & Asset Management and Senior Maintenance Technician from our existing team, while also welcoming a Repairs & Asset Management Officer and another Multi-Trader.

Increased Inhouse Repairs

We have increased the number of repairs completed by inhouse maintenance technicians resulting in quicker response times, more consistent service, and a team that truly understands our homes and tenants. It also reflects jLiving's long-term commitment to building internal capacity and reducing reliance on external contractors.

Investment

We have continued to invest in our homes, with a strong focus on upgrading kitchens and bathrooms. These improvements have made a meaningful difference to tenants' and leaseholders' daily lives, and we are proud of the progress made in delivering modern, safe and comfortable living spaces. We are using the detailed information about the condition of the housing stock to guide our planning. This data-driven approach has allowed us to:

- Invest where it is most needed;
- Plan maintenance in advance, preventing problems before they happen;
- Budget more accurately for the future; and
- Deliver work more efficiently and with less disruption.

Value for Money

In 2024, we successfully procured contractors' services for annual gas checks, (gas) plumbing, boiler replacements, and lift upgrades.

These contracts mean:

- Better quality and more reliable services;
- Fewer delays and disruptions for tenants and leaseholders; and
- Better value for money.

Fire Safety

The safety of our tenants and leaseholders, especially regarding fire risk, continues to be our utmost priority. In 2024 we continued to:

- Carry out regular fire risk assessments;
- Complete any necessary safety upgrades without delay;
- Keep fire alarms, extinguishers, and doors in excellent condition;
- Introduce annual door inspections;
- Introduce quarterly communal cross corridor inspections;
- Provide tenants and leaseholders with clear fire safety information; and
- Regularly review and improve our approach.

Overview

We are confident that our data-driven approach to asset management and procurement, along with our unwavering commitment to fire safety and compliance, will continue to deliver tangible benefits while supporting the future sustainability of our organisation.

We are excited to build on this strong foundation in 2025, continuing to enhance our homes, our services, and our commitment to the people we serve.

Finance and IT Report

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



Ari Boyd



Tajul Islam

We are pleased to present the 2024 Annual Report highlighting the work and achievements of the Finance and Audit Subcommittee and the Finance and IT Team over the past year.

Strength, Stability, and Oversight

Throughout 2024, the Finance and Audit Subcommittee continued to provide crucial oversight and strategic guidance on all major financial matters. The Subcommittee rigorously reviewed quarterly management accounts, evaluated capital investment proposals, and supported decision-making on financial aspects of development and treasury activities. Their consistent engagement ensured transparency, accountability, and financial stability.

The Finance and IT Team worked proactively amidst an economically challenging environment marked by high inflation and rising operational costs. Despite these pressures, they successfully maintained a stable financial position, thanks to prudent forecasting, robust internal controls, and agile financial management. Our careful handling of resources has helped safeguard the organisation's financial health and sustain vital services.

Cashflow and Treasury Management

Effective cashflow management became a top priority in 2024. The Finance Team conducted regular reviews of our liquidity position and investment strategy, ensuring timely drawdowns and reinvestment of funds. This allowed us to meet operational needs and creditor obligations while preparing for significant future expenditures such as the Gordon Court redevelopment.

2024 saw the second full statutory audit cycle with our new auditors. We continue to value the constructive relationship with them and are pleased with their assurance on compliance and governance.

Technology and Digital Transformation

Following the successful introduction of a new integrated IT software system in 2023, our focus

in 2024 was on enhancing and extending its functionality and adoption across the organisation. We progressed with the rollout of additional modules aimed at streamlining internal processes and improving service delivery.

The HR system introduced last year has continued to optimise employee management, with further automation planned for 2025. We are also exploring cloud-based platforms and AI-driven tools to improve efficiency, data security, and service adaptability in a dynamic digital environment.

Post-Merger Integration

2024 marked the first full operational year since the merger with Brighton & Hove Jewish Housing Association. The integration of financial systems and procedures is now complete, with aligned reporting structures and practices across the entire organisation. This has strengthened our collective financial capacity and improved consistency in service delivery across all sites.

Property and Development

This year saw the successful disposal of Oakfield Road, which no longer aligned with our long-term strategic objectives.

We made significant progress on the Gordon Court redevelopment, including detailed planning, financial appraisal, and stakeholder engagement. This flagship project reflects our commitment to investing in high-quality, accessible housing.

Looking Ahead

As we look to 2025, the Finance and Audit Subcommittee and the Finance Team will continue to prioritise robust governance, financial sustainability, and strategic innovation. The solid foundations laid in 2024 will support our objectives as we prepare for further development, explore new funding avenues, and enhance service delivery.

We extend our sincere thanks to the Subcommittee, Board, and wider teams for their ongoing support, collaboration, and shared commitment to excellence throughout 2024.

Financial Report

	2024 (£)	2023 (£)
Turnover	5,011,217	4,589,661
Operating expenditure	(4,430,416)	(4,675,451)
Operating surplus/deficit for the year	580,801	(85,790)
Dividends received on listed investments	39,395	30,281
Gains on listed investments	24,895	44,736
Interest receivable and similar income	152,389	83,933
Interest payable and similar expenses	(67,645)	(71,899)
Surplus (Deficit) for the year before transfer of engagements	729,835	1,261
Transfer of engagements at fair value	-	3,391,666
Surplus (Deficit) for the year after transfer of engagements	729,835	3,392,927
All amounts relate to continuing activities		
.....		
Fixed assets		
Housing properties	19,785,184	19,693,792
Intangible assets	-	28,295
	19,785,184	19,722,087
Current assets		
Debtors	489,515	417,238
Current asset investments	-	1,376,635
Cash and cash equivalents	5,820,316	3,721,780
	6,309,831	5,515,653
Creditors: amounts falling due within one year	(1,303,081)	(1,195,086)
Net current assets	5,006,750	4,320,567
Total assets less current liabilities	24,791,934	24,042,654
Creditors: amounts falling due after more than one year	(9,375,690)	(9,357,938)
Provisions for liabilities and charges	(137,767)	(136,074)
Net assets	15,278,477	14,548,642
Capital and reserves		
Share capital	16	16
Revenue reserve	12,447,058	11,780,987
Designated reserves	1,374,405	1,374,405
Restricted reserves	1,456,998	1,393,234
	15,278,477	14,548,642

Marketing Report

2024 in Review

Marketing in 2024 was very much business as usual for jLiving. Despite the continued global turbulence jLiving maintained a consistent marketing presence.

We continued to offer housing to displaced Israeli and Ukrainian families who had fled the hostilities. As an Association we were proud to be able to offer a safe and stable place to live to these families, and these situations highlight the importance of our role in the Jewish housing sector.

Marketing, PR and Communications

We made significant strides in marketing, communications, and PR performance ensuring that we were in a great place for the start of 2025.

Advertising

We continued established advertising campaigns in both local and Jewish Press, with emphasis around major Jewish festivals to ensure visibility during significant times.

Additionally, we decided to expand our reach by advertising in other location-specific publications.

Digital Presence

Social media activity remained strong throughout the year. Regular postings helped to increase engagement and expand our digital footprint. jLiving's website was also kept up to date with regular posting and frequent activity, ensuring it remained a central and accessible hub of information for tenants, leaseholders, applicants, and partners.

Community Representation

We continued to play an active role in community and sector fora such as the Board of Deputies, G320, and the National Network of Jewish Housing Associations. Participation in these groups ensured that the Association remained at the forefront of key conversations and policy development in the sector. jLiving was invited to speak at and participate in several events, giving us valuable opportunities

to highlight our work in both the housing sector and the Jewish community. Speaking engagements, invitations to meetings and panel participation allowed us to share our expertise and advocate for the importance of Jewish social housing.

Tenant and Leaseholder Engagement

The marketing and communications strategy puts tenants and leaseholders at its core. In 2024 we continued to support and promote community life.

- Communal events marking Jewish festivals, national celebrations like Mitzvah Day, community building activities such as the jLiving Inter-Scheme Quiz and sporting events continued to thrive;
- Personal milestones – such as tenant and leaseholder birthdays and anniversaries – were acknowledged and celebrated within the relevant Schemes.

These celebrations featured regularly in tenant magazines, on the website and across social media platforms, helping to foster a strong sense of community and belonging. We would like to express sincere thanks to the JBG Housing Trust charity for its generous part-funding of many of these events.

Leadership Update

In October 2024, Leon Smith, who served as Chair of the Marketing Subcommittee and Vice Chair of the Association, stepped down from his roles. We would like to thank him for his outstanding contributions and wish him all the very best for the future.

Looking Ahead

As we prepare for 2025, the Marketing Subcommittee remains focused on continuing to enhance our strategies, strengthen community engagement, and explore new ways to promote jLiving's mission. The aim remains clear: to ensure jLiving's reputation as a trusted, safe, secure, honest, and forward-thinking housing provider to the Jewish community continues to grow.

2024 KPIs

Key Performance Indicators

As the Jewish community's largest housing association, we are proud to share our performance to show you how we work and what we are achieving. All figures are for the period 1 January to 31 December 2024.

During 2024 the cost-of-living crisis and the impact from global situations has had an effect on everything from the cost of supplies and electricity to our ability to source materials.

Voids (empty properties)

3.3%

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

100.2%
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

5.72%
Turnover

As at the end of 2024 the Association's Rent Arrears level was 5.72% of turnover.

Rental Debtor Days

12
Target is 35

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 2024 we received a total of 176 applications for housing. This was split between 133 applications for sheltered housing and 43 for student accommodation.

Assessments

We assessed 147 applicants for sheltered housing.

Allocations

We successfully allocated 28 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 2024, we received a total of 33 Formal Complaints.

Two involved complaints about neighbours or disputes between neighbours and as such are not dealt with as complaints.

Three were raised by external third parties that were already being dealt with by other agencies and duly referred.

Of the remaining 28 complaints:

STAGE 1

Upheld 18
Not upheld 8

One was not upheld but a resolution found, while one was upheld but is now resolved.

Partially Upheld 2

Unfortunately, two complaints could not be concluded. Tenants were informed.

STAGE 2

Five complaints were escalated to Stage 2. One was not upheld, two were partially upheld and two referred to the Independent Housing Ombudsman.

Compliance (Health and Safety Performance)

Each year, we invest a significant amount of money to enhance and maintain jLiving homes. We are responsible for conducting safety checks such as gas, electrical, fire, and asbestos inspections to guarantee your home is safe and of high quality.

100% of emergency lighting tests were completed. Where applicable, electricians rewired the entire emergency lighting system.

100% of communal Electrical Safety Inspections (EICRs) were completed. Where applicable, electricians rewired parts or entire areas.

99.5% of all flats' Electrical Safety Inspections (EICRs) were completed. As jLiving's electricians were busy with major works, we contracted an electrician to assist with EICRs. Where applicable new power units were installed. These remaining inspections were completed in early 2025.

100% of all communal appliance checks were completed across our Schemes and where applicable flats. PAT testing is undertaken by our qualified maintenance team to visually check appliances regularly and formally inspect them every two years.

100% of all gas boilers have been inspected and certified safe. Boilers were replaced at Meta Worms and Harmony Close. Five additional Schemes will have their boilers replaced in 2025.

100% of Fire Risk Assessments were completed as part of a rolling review of safety. Smoke and heat detectors were replaced at Maitland Joseph House.

100% of all lifts were inspected and serviced.

We have partnered with our water risk assessor and implemented a regime to regularly take water temperatures, inspect, test and check various items. As a result, we are now in the process of cleaning and disinfecting cold water storage tanks where necessary. Cold water storage tanks were replaced at Maitland Joseph and Daniel Court.

100% of all Asbestos Testing was completed. Where applicable asbestos was removed by qualified contractors and to ensure the safety of tenants and leaseholders, air was monitored during removal.

Repairs and Maintenance

Repairs raised **2,106**
Repairs completed on time **1,322**
Repairs missing completion date **784**

Repairs completed by jLiving Maintenance Technicians 1431

Repairs completed on time **939**
Repairs missing due date **492**

Repairs completed by external contractors 675

Repairs completed on time **383**
Repairs not achieving target **292**

Repair by category

Emergency 9

Completed on time **6**
Out of target **3**

Urgent 918

Completed on time **480**
Out of target **438**

Non Urgent 1179

Completed on time **839**

Out of target **340**

Voids 26

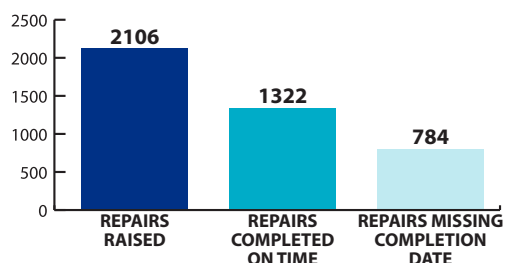
Completed on time **13**

Out of target **13**

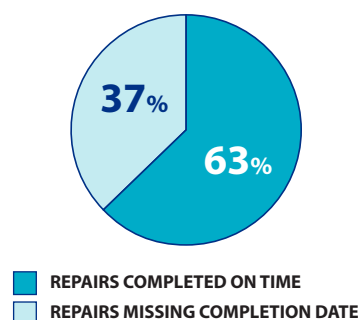
We are aware that our performance indicators show that a significant number of repairs are not or may not be completed within our timescales. We are concerned that this may not accurately reflect our performance. Whilst our systems rely on team members manually inputting completion dates for some works, it is sometimes the case that in the absence of a confirmed completion date, the date of the invoice is used as an end date. This is not accurate. We have therefore been investing time and resources in maximising the capability for our staff and contractors to enable them to access our system in 'real time' to confirm completion dates.

1,322 repairs were completed within target times.

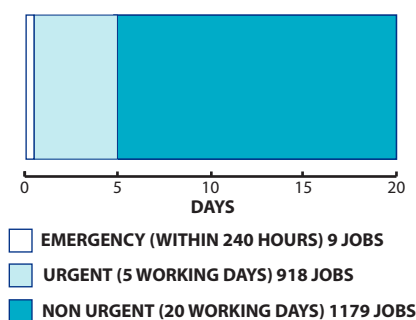
Timescales Achieved



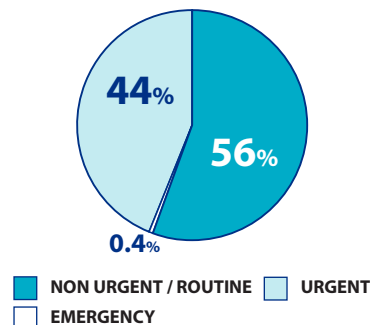
Timescales Achieved



Repair Priorities



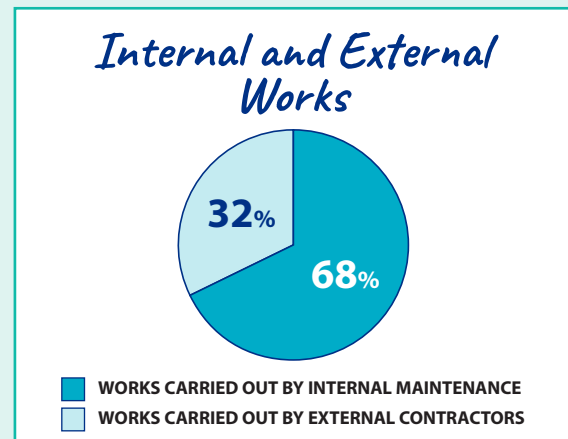
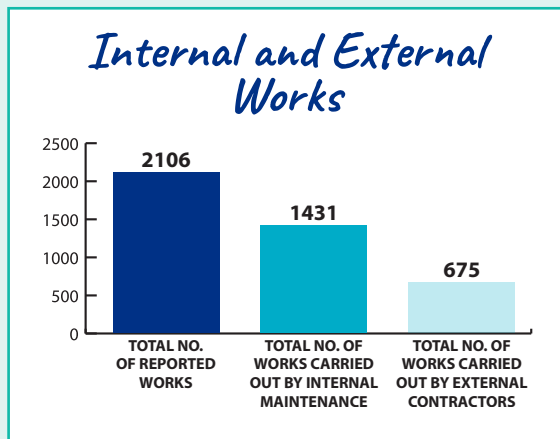
Repair Priorities



784 repairs were not completed within target times. We recognise that our ability to meet our target response times in 2024 is not what we or our tenants expect and work and training continues across our operational teams to assess how we can improve our performance in 2025.

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 2,106 reported to our Repairs Team, 1,431 were completed by our internal Maintenance Team (68%) while 675 (32%) were sub contracted to external organisations.

New Tenant Satisfaction Survey Results

- 90%** of new tenants were satisfied with the standard of decoration of their new flat
- 90%** of new tenants were satisfied with access to their new flat prior to the tenancy commencement date.
- 90%** of new tenants were satisfied with verbal instructions for controlling the central heating.
- 95%** of new tenants were satisfied with the verbal information given about operating the door entry system.

- 90%** of new tenants were satisfied with the verbal information given about operating the warden call system.
- 90%** of new tenants were satisfied with the general introduction to their block, its facilities, and activities.
- 90%** of new tenants were satisfied with the information and guidance about using the communal laundry.

Housing Operations Report

Joe Carlebach, Chair of Housing Operations,
and Lori Gardner, Head of Housing



Joe Carlebach



Lori Gardner

Social Housing Act 2023

As 2024 began, the Team continued to prepare for the upcoming changes introduced by the Social Housing Act 2023, which came into effect on April 1st, 2024.

The revised Act places a focus on:

- Enhanced tenant protections and enforcement;
- Strengthened regulation and consumer standards;
- Awaab's Law;
- Focus on safety, transparency and accountability.

For jLiving, supported by a well-established and experienced team, many of these requirements reinforced practices already followed. However, we continue to review and enhance our operations to meet the new standards and recognise that there are areas for improvement.

Tenant Satisfaction

Our first Tenant Satisfaction Measure survey, conducted in early 2024, showed the average satisfaction rate of our services and accommodation was 70%. While the rating was lower than hoped, the results have given us a clear focus for improvement.

As a result, the latter half of 2024 has been dedicated to upskilling newer team members, reviewing our internal processes, and evaluating how we can enhance communication — with tenants and leaseholders, and within the organisation itself.

Complaints

In April 2024, we introduced a revised Complaints' Policy, aligned with the updated Housing Ombudsman's Complaint Handling Code. We now have to submit annual compliance reports to the Ombudsman and publish outcomes online, which we have been doing for some years. The additional requirements of the Code of Conduct now oblige us to demonstrate how we comply with the Code. This was undertaken for the first time this year, and we are pleased to report that we remain fully

compliant. During the 2024 period, 33 formal complaints were received. This is consistent with levels seen in previous years and shows no significant increase.

Lettings and Demand

We are acutely aware that the demand-versus-supply challenge faced by jLiving reflects the national need for increased social housing. As such, we welcome plans for the redevelopment of Gordon Court, which will provide new and improved homes. This marks the beginning of a wider regeneration plan for some of our older Schemes in the years ahead.

Housing Operations Subcommittee

The committee met regularly throughout 2024. Members maintain a robust oversight of complaints and trends, arrears levels, and team performance. They also monitor the policies implemented by the Housing Team and the management of the Schemes themselves.

Looking ahead to 2025, we hope to reinstate the system of Board and Subcommittee members 'adopting' a block. This aims to strengthen the connections between tenants, leaseholders, and the Association as a whole.

We also aim to reintroduce a formal method of engaging with tenants and leaseholders—whether through a committee, panel, or working group—led by tenants. We hope for active participation and the sharing of ideas on how we can make this a success.

On a final note, and on behalf of the whole staff Team, we extend our sincere thanks to Sara Cormack for her dedicated leadership as Chair of the Housing Operations Subcommittee. We are delighted that she continues to serve as a member and warmly welcome Joe Carlebach as the new Chair and look forward to working closely with Joe in the years ahead.

Celebrations throughout the year at jLiving



The Union of Jewish Students (UJS) organised a well-attended challah-making event, hosted at **99 PPA** — jLiving's kosher halls of residence in Golders Green.



Rosh Hashanah celebrations were in full swing across our Schemes last year, including at **Lionel Leighton Court** and **Wolfson Court** two jLiving Schemes in Golders Green.



Ciao from **Young Court** in Willesden! Tenants and guests enjoyed a fabulous traditional Italian meal in the communal lounge.



The social butterflies at **Harmony Close** and **Meta Worms Court** — two of our Schemes in Golders Green — came together to enjoy a heartwarming Valentine's Day lunch.



Tenants at **Harmony Close** and **Meta Worms Court**, two of our Schemes in Golders Green, celebrated Shavuot last year with a scrumptious afternoon tea.



Tenants at **Shine House**, our Scheme in Finchley, came together last year to mark Herbie's special day with a lovely tea party.



Tenants at **Gordon Court** were invited to a singalong afternoon and the inaugural event was a great success. It has become a regular and much-loved activity at the Scheme in Edgware.



Tenants at **South Lodge** in Streatham enjoyed a fabulous party, organised by Housing Manager Jocelyn and Senior Housing Manager Biljana.

Board

Adam Gamsu	Chair
Leon Smith	Vice Chair, Retired October 2024
Ari Boyd	Treasurer
Emily Benedek	
Eva Greenspan	Deceased January 2025
Joe Carlebach	
Jonathan Pawlowski	
Jonathan Seager	Elected 2024
Joshua Prince	Elected 2024
Sara Cormack	Retired 2024
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	Black Norman
Salisbury House	61-71 Coronation Road
London EC2M 5QY	Liverpool L23 5RE

Auditors

TC Group
The Courtyard
Shoreham Road
Upper Beeding
Steyping BN44 3TN

Bankers

NatWest Group
250 Bishopsgate
London
EC2M 4AA



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 jLiving  @jLiving_housing

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

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