

Annual Report 2026







Eric Shapiro

jLiving's Honorary Life President

Building on Our Legacy

It is a great pleasure and honour to write the foreword to this 2026 Annual Report in my capacity as the Association's Honorary Life President. Having been closely involved with the organisation for many decades, it is deeply satisfying to reflect on how far it has progressed and how firmly our founding principles continue to guide us.

In my first report as Chairman in 1994, I wrote:

"Having reflected on the past year's events and achievements, I cannot ignore the future for the Society. Demand for our accommodation is increasing, yet at the same time opportunities for public sector funding are decreasing.... Our ability to carry out our objectives will depend on maintaining a robust organisation that stands up to the scrutiny of the Housing Corporation, local authorities and private financiers."

Except for the reference to the Housing Corporation — whose functions transferred in 2008 to the Homes and Communities Agency and the Tenant Services Authority — those words remain strikingly relevant. Rising demand for quality housing, constrained public funding and increasing regulatory scrutiny continue to shape our operating environment.

I am proud that since my retirement the Association has continued to meet these challenges with determination and foresight. Governance has been strengthened, financial resilience maintained, and services expanded to Brighton and Hove. Plans are also progressing to redevelop our oldest scheme, Gordon Court

in Edgware, replacing accommodation that is no longer fit for purpose with modern, high-quality homes designed for the future.

The Jewish Community Housing Association — now known as jLiving — was formed following the merger of JBG Housing Society and B'nai B'rith Housing Society on 31 December 1996.

These organisations were founded by two remarkable figures in the Jewish community, Alfred Tankel and Fred Worms, whose vision and commitment created the strong foundations on which we continue to build.

The roots of housing associations stretch back centuries to early philanthropic almshouses, with the modern movement emerging in the nineteenth century through charitable housing trusts established to relieve poverty and homelessness.

In the twentieth century, the Jewish Welfare Board (formerly the Jewish Board of Guardians) began developing sheltered housing. Alfred Tankel established JBG Housing Society as its subsidiary, while Fred Worms founded the B'nai B'rith Housing Society, both driven by a shared commitment to dignity, security and community for older members of the Jewish community.

The Housing Act 1974 was transformative, enabling housing associations to access public funding for new social homes. Recognising this opportunity, Alfred and Fred brought their societies into the public arena, ensuring growth and long-term sustainability.

Following the 1996 merger, I had the privilege of serving as the first Chairman of B'nai B'rith JBG Housing Association Limited. Renamed Jewish Community Housing Association Limited in 2006 and now known as jLiving, the organisation has evolved into a modern housing provider while remaining true to its heritage.

As we look to the future, I am confident that jLiving will continue to uphold its core values: compassion, responsibility, strong governance and an unwavering commitment to providing quality homes within a supportive community. Our legacy is measured not only in the homes we build, but in the lives we support and the communities we sustain — a legacy well worth building upon.



Jane Goodman
Chief Executive



Adam Gamsu
Chair

Chief Executive & Chair's Foreword

This year has been one of reflection, learning, and renewed determination for jLiving. As we present our 2026 Annual Report, reflecting on our activities in 2025, we want to begin by recognising the importance of listening to our tenants, leaseholders, and stakeholders, and responding meaningfully to their experiences. The past year has highlighted where we are performing well, but also where we must improve—and we are committed to acting on those lessons.

2025 proved to be a challenging year, shaped by not only ongoing global events but also tragedies affecting communities closer to home. Those impacted have remained in our thoughts throughout these difficult times. Yet, the resilience and strength of our communities continue to inspire us, and we share a collective hope for more stable, settled and positive times ahead.

Despite these challenges, our work at jLiving has continued with purpose. We hope you find this report not only an interesting read but also a valuable reflection of the dedication shown across our teams. Our mission remains clear: to provide safe, secure, and affordable homes within a supportive community. Delivering on this mission requires more than good intentions—it demands consistent, high-quality services and a strong culture of accountability.

Over the past year, we have taken important steps to strengthen our approach. This has included a focused effort on improving housing standards,

enhancing service delivery, and rebuilding trust with those we serve. We have also continued to invest in our governance and operational processes, ensuring we meet the expectations of the Regulator of Social Housing—and, most importantly, the expectations of our tenants and leaseholders who live in our homes.

Strengthening risk management, increasing transparency, and embedding feedback into our decision-making processes have been central to this progress. While challenges have tested us, they have also driven meaningful change.

We are proud of the progress made and deeply appreciative of the dedication shown by our staff and partners in supporting our communities. At the same time, we remain realistic about the work still ahead. Continuous improvement is not a one-time effort, but an ongoing commitment.

Looking ahead, our priorities are clear: to deliver better outcomes for our tenants and leaseholders through strong governance, effective services, and genuine partnership. In doing so, we aim to build an organisation that is not only resilient and sustainable, but one that our tenants and leaseholders can trust and be proud to call home.

The year 2026 marks a significant milestone for the Association as we celebrate 60 years as a provider of social housing for the community. We look forward to commemorating this achievement through a series of events and celebrations with our tenants, leaseholders, and stakeholders—without whom our history and future would not be possible.





Financial Report

	2025 (£)	2024 (£)
Turnover	5,174,794	5,011,217
Operating expenditure	(4,891,369)	(4,430,416)
Operating surplus/deficit for the year	283,425	580,801
Dividends received on listed investments	0	39,395
Gains on listed investments	0	24,895
Interest receivable and similar income	175,233	152,389
Interest payable and similar expenses	(66,504)	(67,645)
Surplus (Deficit) for the year before transfer of engagements	392,154	729,835
Surplus (Deficit) for the year after transfer of engagements	392,154	729,835
All amounts relate to continuing activities		
.....		
Fixed assets		
Housing properties	20,883,848	19,785,184
	20,883,848	19,785,184
Current assets		
Debtors	563,195	489,515
Cash and cash equivalents	5,246,853	5,820,316
	5,810,048	6,309,831
Creditors: amounts falling due within one year	(1,691,322)	(1,303,081)
Net current assets	4,118,726	5,006,750
Total assets less current liabilities	25,002,574	24,791,934
Creditors: amounts falling due after more than one year	(9,194,176)	(9,375,690)
Provisions for liabilities and charges	(137,767)	(137,767)
Net assets	15,670,631	15,278,477
Capital and reserves		
Share capital	16	16
Revenue reserve	12,781,762	12,447,058
Designated reserves	1,374,405	1,374,405
Restricted reserves	1,514,448	1,456,998
	15,670,631	15,278,477







Ari Boyd
Chair of Finance and
Audit Subcommittee



Tajul Islam
Director of Finance and IT

Finance and Audit Report

We are pleased to present the 2025 Annual Report, highlighting the work and key achievements of the Finance and Audit Subcommittee and the Finance Team over the past year.

Strength, Stability, and Oversight

Throughout 2025, the Finance and Audit Subcommittee continued to provide robust oversight and strategic direction across all major financial matters. The Subcommittee reviewed quarterly management accounts, scrutinised capital and investment proposals, and supported informed decision-making on development, treasury, and operational finance matters. This active engagement ensured strong governance, transparency, and financial accountability across the organisation.

The Finance & IT Team operated effectively within a challenging economic climate characterised by inflationary pressures and rising operational costs. Despite these conditions, the organisation maintained a stable financial position through prudent forecasting, disciplined cost control, and strong internal controls. This approach safeguarded financial resilience while continuing to support frontline services and strategic priorities.

Cashflow and Treasury Management

Effective cashflow and treasury management remained a key focus throughout 2025, particularly as major projects progressed. The team undertook regular liquidity reviews to ensure sufficient funds were available to meet both operational commitments and capital expenditure requirements.

Preparations for the Gordon Court development, which received formal approval in January 2026, were underpinned by careful treasury planning and forward-looking cashflow forecasting. The continued use of Liquidity Reserve Accounts enabled flexible yet controlled management of surplus funds, balancing short-term operational needs with long-term financial sustainability.

The 2025 statutory audit, carried out by TC Group (formerly Gibson Appleby), provided further assurance over financial controls, governance, and compliance. We continue to value our constructive and professional relationship with our auditors.

Technology and Digital Transformation

Digital transformation progressed significantly during 2025, building on earlier system improvements. A key milestone was the automation of monthly payroll and payslip processing, improving accuracy, efficiency, and overall staff experience.

The Finance and IT teams also continued to enhance system integration and explore opportunities for further automation and digital optimisation, supporting secure data management and more streamlined internal processes.

Property, Development, and Asset Management

Significant progress was made in property and asset management during the year. The sale of one of our street properties – Tetherdown – was successfully completed, aligning with the organisation's wider asset strategy and releasing capital to support future priorities.

A major achievement in 2025 was advancing the Gordon Court development project, marking a key step forward in delivering high-quality, sustainable housing. In addition, a planning application for the finance office extension was submitted, supporting future operational capacity and organisational growth.

Repairs, Compliance, and Utilities

Investment in property infrastructure and compliance remained a priority throughout the year. Key works completed in 2025 included:

- Full boiler replacement
- CCTV system upgrade
- Lift refurbishment (South Lodge)

These improvements enhanced safety, reliability, and long-term asset performance.

In addition, the organisation completed a utility provider switch, securing better value and improved energy management arrangements for lighting and heating services.

Looking Ahead

As we move forward, the Finance and Audit Subcommittee and Finance Team remain committed to maintaining strong governance, financial sustainability, and continuous improvement. The progress achieved in 2025 provides a solid foundation for future development activity, operational efficiency, and service enhancement.

We extend our sincere thanks to the Subcommittee, Board, and colleagues across the organisation for their continued support, collaboration, and shared commitment to excellence throughout the year.





2025 KPIs

Key Performance Indicators

As the Jewish community's largest housing association, we are proud to share our performance and demonstrate how we work and what we have achieved. All figures relate to the period 1 January to 31 December 2025.

During 2025, the ongoing cost-of-living crisis and wider global economic pressures continued to affect everything from the cost of supplies and electricity to our ability to source materials.

Voids (empty properties)

4.8%

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

101.9% 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

6.31% Turnover

As at the end of 2025 the Association's Rent Arrears level was 6.31% of turnover placing the Association in the top quartile of its peer group.

Rental Debtor Days

15 Target is 35

The Rental Debtor Days measures how quickly cash is being collected from rental debtors. The longer it takes for a company to collect the rent, the greater the number of rental debtor days.

Applications

In 2025 we received a total of 199 applications for housing. This was split between 140 applications for sheltered housing and 59 for student accommodation.

Assessments

We assessed 71 applicants for sheltered housing.

Allocations

We successfully allocated 24 sheltered properties and 25 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 2025, we received a total of 38 Formal Complaints.

One involved a complaint about neighbours or disputes between neighbours and as such is not dealt with as a complaint.

Of the remaining 37 complaints:

STAGE 1

Upheld	14
Not upheld	16
Partially upheld	7

STAGE 2

Ten complaints were escalated to Stage 2. Three were not upheld, three were upheld and four were referred to the Independent Housing Ombudsman.

Compliance (Health and Safety Performance)

Each year, we invest a significant amount of money to enhance and maintain 'Living homes and our Schemes.

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%

EMERGENCY LIGHTING

100% of emergency lighting tests were completed.

100%

FIRE SAFETY

100% of Fire Risk Assessments were completed as part of a rolling review programme.

100%

ELECTRICAL SAFETY

100% of communal Electrical Safety Inspections (EICRs) and 99.3% of domestic EICRs were completed, with remedial works undertaken where required.

100%

LIFTS

100% of statutory inspections and servicing completed, including lift modernisation works where required. South Lodge received a new modernised lift.

100%

PORTABLE APPLIANCES

100% of communal appliance inspections were completed across our Schemes in accordance with risk-based testing schedules.

100%

WATER HYGIENE

100% of monthly monitoring was completed in line with the UK Health and Safety Executive (HSE) regulations.

100%

GAS SAFETY

100% of annual gas safety inspections were completed, with boiler replacement and upgrade programmes progressing. New boilers were installed at PPA, the student accommodation, Daniel Court and South Lodge. Wolfson Court also received a partial upgrade.

100%

ASBESTOS

100% compliance with required surveys and re-inspections, with an up-to-date asbestos register maintained.

Compliance performance is regularly reviewed, with recovery actions in place where performance falls below 100% to ensure statutory obligations are met and resident safety is prioritised.

Repairs and Maintenance

Repairs raised 2,793
Repairs completed on time 85%
Repairs missing completion date 15%

Repairs completed by jLiving Maintenance Technicians 1,793

Repairs completed by external contractors 1,000

Voids total 47
Completed on time 36
Out of target 11

Repair by category

Emergency total 4
Completed on time 100%
Out of target -

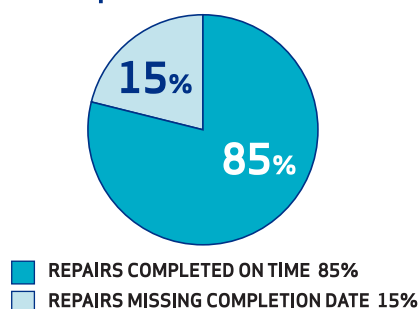
Urgent total 1,236
Completed on time 70%
Out of target 30%

Non-Urgent total 946
Completed on time 83%
Out of target 17%

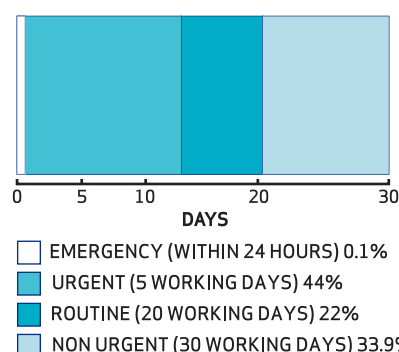
Routine total 607
Completed on time 86%
Out of target 14%

Timescales Achieved

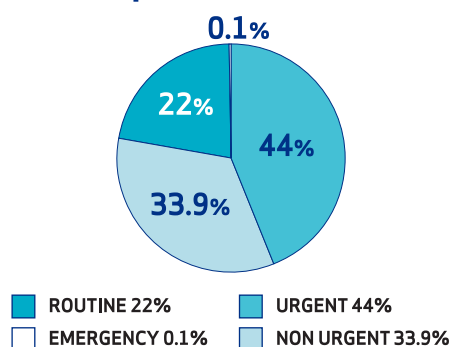
Repairs Raised 3,108



Repair Priorities



Repair Priorities



15% of repairs were not completed within target time. While this has improved we are not complacent and after some investigation have realised there is an increased need for more in-house technicians, whom we are recruiting. We hope to improve our performance in 2026.

Internal and External Works

Total Repairs raised	2,793	Out of a total of 2,793 repairs reported to our Repairs Team, 1,793 were completed by our internal Maintenance Team (64%) while 1,000 (36%) were sub contracted to external organisations.
Repairs completed by 'Living Maintenance Technicians	1,793	
Repairs completed by external contractors	1,000	507 orders were raised for service contracts with 90% achieving target response time. 233 orders were raised for planned works with 100% achieving target response time.

New Tenant Satisfaction Survey Results

95%

of new tenants were satisfied with the standard of decoration of their new flat.

95%

of new tenants were satisfied with the verbal information given about operating the warden call system.

90%

of new tenants were satisfied with the standard of cleanliness of their new flat.

95%

of new tenants were satisfied with the general introduction to their block, its facilities, and activities.

95%

of new tenants were satisfied with access to their new flat prior to the tenancy commencement date.

95%

of new tenants were satisfied with the information and guidance about using the communal laundry.

90%

of new tenants were satisfied with verbal instructions for controlling the central heating.

95%

of new tenants were satisfied with the information, guidance and assistance with claiming housing benefit.

95%

of new tenants were satisfied with the verbal information given about operating the door entry system.

Tenant Satisfaction Survey 2025 Results

In November 2025, all our tenants were invited to take part in a tenant satisfaction survey.

Here are some highlights from the results.

84%

of tenants are satisfied with the overall service provided by 'Living.

82%

of tenants are satisfied with the way 'Living deals with repairs and maintenance generally.

88%

of tenants are satisfied that they are provided with a home that is well maintained.

82%

of tenants agree that they are treated fairly and with respect by 'Living.

88%

of tenants are similarly satisfied that 'Living provides them with a home that is safe.

89%

of tenants are satisfied with the value for money of their rent.

88%

of tenants are satisfied with the overall quality of their home.

81%

of tenants are satisfied that 'Living is committed to providing energy-efficient and sustainable homes.

85%

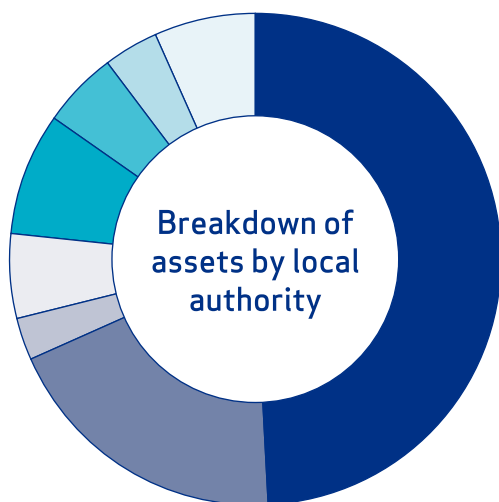
of tenants who had a repair carried out in the last 12 months are satisfied with the overall repairs service during this period.

Of the **98%** of tenants and leaseholders who live in buildings with communal areas that 'Living is responsible for maintaining, **84%** are satisfied that these areas are kept clean and well maintained. In addition, **79%** are satisfied with the upkeep of outdoor communal areas, such as grass cutting.

Thank you to everyone who took part in and completed the satisfaction survey. Your feedback helps us understand which services are working well and those areas we can and should improve.

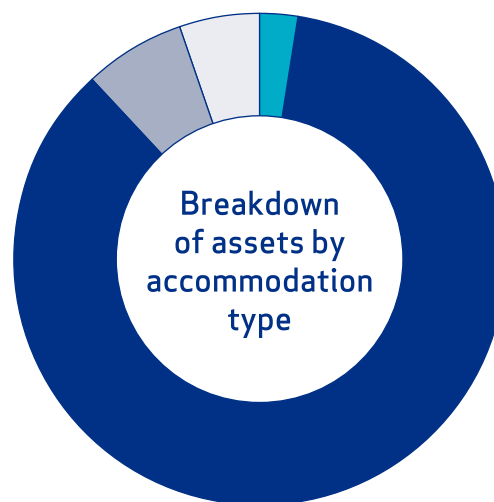
Overview Of Stock

Our housing stock totals 515 properties. Below is a breakdown of these by local authority and accommodation type:



Local Authority

● Barnet	254
● Brent	98
● Thanet	15
● Westminster	28
● Dacorum	42
● Lambeth	26
● Hove	19
● Harrow	33
Total	515



Accommodation

● General Needs	13
● Sheltered Housing	441
● Leasehold	34
● Student	27
Total	515



Jonathan Pawlowski
Chair of the Property Subcommittee



Sinead Matthew
Director of Property

Property Report

2025 has been a busy, productive, and positive year for the jLiving Property Team. Throughout the year, our focus has remained clear: keeping your homes safe, well maintained, and comfortable, while continuing to invest in and improve the buildings and services you rely on every day. Alongside delivering responsive day-to-day repairs, we have worked hard to strengthen our team, enhance our Schemes, and prepared for important changes across the housing sector.

Team Investment

A key priority this year has been investing in our people. We expanded our in-house maintenance team by welcoming a new multi-trader, increasing our capacity to respond to repairs quickly and efficiently.

We are also delighted that in 2025 one of our team members was awarded his City & Guilds Level 3 Electrotechnical qualification, adding to his existing qualifications. This achievement strengthens our ability to carry out electrical work safely and to a high standard, while reducing reliance on external contractors and improving response times for tenants.

Scheme Improvements

During 2025, we delivered several significant improvement projects designed to protect our buildings and enhance tenants' living environments. These included roof repairs at multiple Schemes to prevent leaks and safeguard properties for the long term. We also carried out landscaping improvements to create more welcoming and enjoyable outdoor spaces for tenants.

In addition, we completed boiler upgrades at several sites, improving reliability and energy efficiency, and delivered a lift upgrade to maintain safety and accessibility for tenants. These projects represent substantial investment and demonstrate our ongoing commitment to maintaining high standards across all jLiving homes.

Listening to Tenants

This year, we introduced satisfaction surveys following completed repairs. Tenants are invited to share feedback about their experience, helping us understand what we are doing well and where improvements can be made. This feedback is invaluable and plays an important role in shaping and strengthening our services going forward.



Strengthening Safety

Tenant safety remains our highest priority. In 2025, we carried out extensive work to apply for a Building Safety Certificate for our higher-rise Scheme. This involved detailed safety reviews, updated documentation, and close collaboration with specialist advisors to ensure full compliance with the latest standards.

We also strengthened our processes in preparation for Awaab's Law, which came into effect in October 2025. This legislation introduced clear timeframes for investigating and resolving issues such as damp and mould. Over the past year, we have reviewed and improved our procedures to ensure clear reporting routes, faster inspections, and prompt remedial action where required.

Planning for the Future

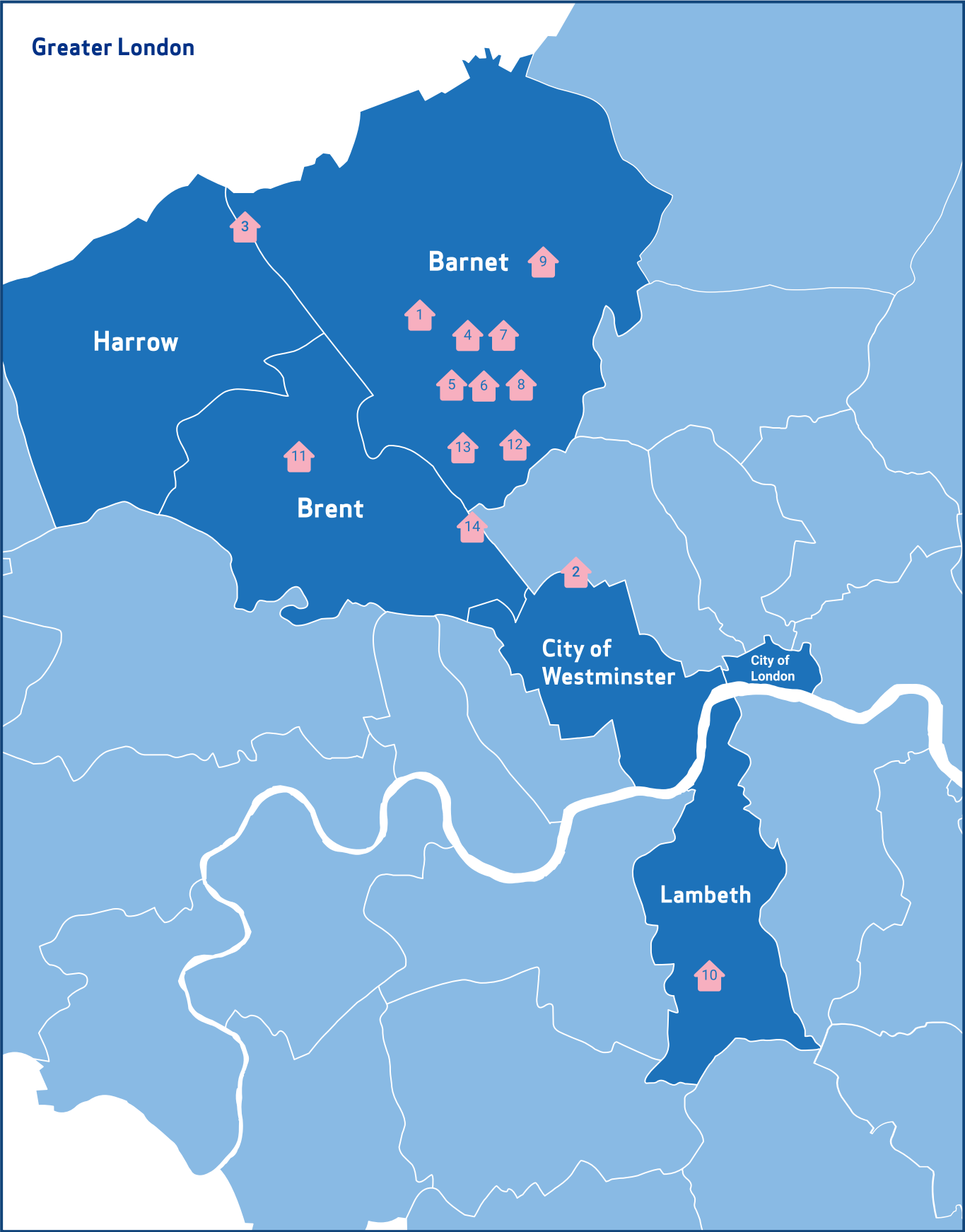
The team has also contributed to the early design stages of the redevelopment of Gordon Court, helping to ensure the new development will be safe, practical to maintain, and designed around tenants' needs.

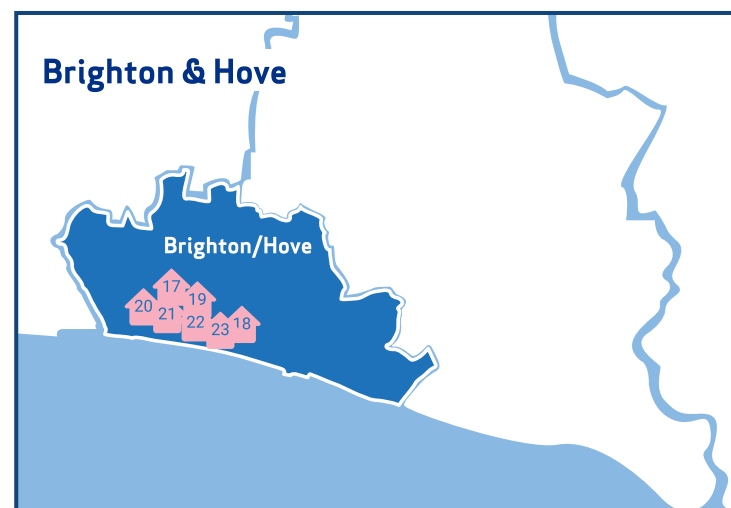
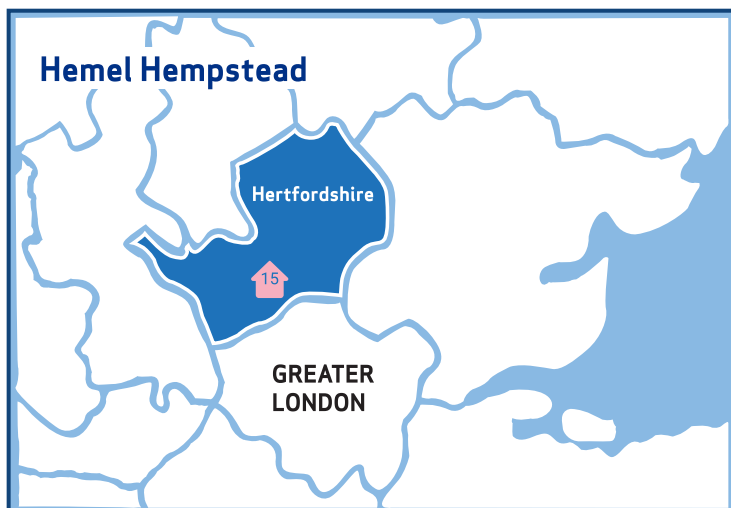
We are also preparing for upcoming Heat Network Regulations and upgrading our warden call and door entry systems ahead of the 2027 national digital switchover.

2025 has been a year of meaningful progress. As we move into 2026, we remain committed to investing in your homes, improving our services, and ensuring jLiving continues to provide safe, secure, and well-maintained places to live.



Our Properties





Greater London Properties

1. **Daniel Court** - Colindale, NW9 5UU
Sheltered housing
2. **Ellis Franklin Court** - St Johns Wood, NW8 0AT
Sheltered housing
3. **Gordon Court** - Edgware, HA8 7TQ
Sheltered housing
4. **Harmony Close** - Golders Green, NW11 0JJ
Sheltered housing
5. **Lionel Leighton Court** - Golders Green, NW11 9DG
Sheltered housing
6. **Meta Worms Court** - Golders Green, NW11 0JJ
Sheltered housing
7. **99PPA** - Golders Green, NW11 0JS
Students and young people
8. **99PPA** - Summer Let, NW11 0JS
Students and young people
9. **Shine House** - Finchley, N3 2NU
Sheltered housing
10. **South Lodge** - Streatham, SW16 2NF
Sheltered housing
11. **The Martins** - Wembley, HA9 8JG
Sheltered housing
12. **Wohl Lodge** - Golders Green, NW11 0SB
Sheltered housing
13. **Wolfson Court** - Golders Green, NW11 9TJ
Sheltered housing
14. **Young Court** - Willesden, NW6 7YX
Sheltered housing

Hertfordshire Properties

15. **Maitland Joseph House** - Hemel Hempstead, HP1 1LB
Sheltered and supported living

Kent Properties

16. **Montefiore Court** - Margate, CT9 2HT
Sheltered and supported living

Brighton & Hove Properties

17. **Cyril Fraser House** - Hove, BN3 4AA
Sheltered housing
18. **Harry Jacobs House** - Hove, BN3 1JJ
Sheltered housing
19. **Oberman House** - Hove, BN3 2DB
Sheltered housing
20. **Freedman House** - Hove, BN3 4GG
Working in partnership with Brighton & Hove Jewish Welfare Board
21. **Joseph Lottenberg House** - Hove BN3 4FR
Working in partnership with Brighton & Hove Jewish Welfare Board
22. **Elm Tree Court** - Hove BN3 4AD
Working in partnership with BNJC
23. **Olive Tree Court** - Hove BN3 4AD
Working in partnership with BNJC



Joe Carlebach
Chair of Housing Operations
Subcommittee



Lori Gardner
Head of Housing

Housing Operations Report

2025 was a busy and important year for the Housing and Lettings Team. Alongside delivering day-to-day housing services, the team has led preparations for the Gordon Court decant while adapting to significant regulatory changes.

Throughout the year, our focus has remained on supporting tenants, maintaining high service standards, and ensuring compliance within an evolving regulatory environment. This report highlights the key activities and achievements of the Housing Team in 2025.

Gordon Court Decant

Throughout 2025, the Housing and Lettings Team has been heavily engaged in preparations for the decant of Gordon Court. This significant project marks an important milestone as we prepare for the redevelopment of our oldest Scheme in Edgware.

Team members met individually with every tenant at Gordon Court to understand their personal circumstances and priorities, ensuring that suitable alternative accommodation could be identified. These conversations were central to our approach, allowing us to tailor rehousing plans sensitively and responsibly.

The first tenants transferred to alternative jLiving Schemes in August 2025. Further moves have taken place as empty properties have become available across our portfolio. All remaining tenants are scheduled to be rehoused by April 2026, enabling redevelopment works to commence in June 2026.

We recognise that moving home can be unsettling, particularly for long-term residents, and we are grateful to tenants for their cooperation and understanding during this period of transition.

Tenant Satisfaction and Engagement

Our second Tenant Satisfaction Survey was issued in November 2025. The results have been published and shared with tenants, providing valuable insight into service performance and areas for improvement.

We are also committed to strengthening tenant engagement. During 2026, we aim to reintroduce a formal structure for tenant and leaseholder involvement — whether through a committee, panel or working group — led by tenants themselves. We hope this will encourage active participation and the sharing of ideas to help shape and improve our services.

Regulation and Compliance

The regulatory landscape for social housing continues to evolve.

The Renters' Rights Act 2025 received Royal Assent in 2025 and will come into force on 1 May 2026. While the most significant changes relate to the private rented sector, measures affecting housing associations include reforms to the eviction process and the abolition of Starter Tenancies.

Awaab's Law, introduced through the Social Housing (Regulation) Act 2023, came into force on 27 October 2025. This legislation mandates strict, time-bound responses to hazardous conditions, including damp and mould. Social landlords are now required to investigate reported hazards within 10 working days and take prompt remedial action where necessary.

In addition, the Government announced the Social Tenants Access to Information Requirement (STAIR) scheme in July 2025, which will be implemented from October 2026. This initiative will enable housing association tenants to request information relating to management, repairs and policies, further strengthening transparency and accountability.

Staff and Training

The Housing Department remains fully staffed, ensuring continuity of service and effective operational delivery. In November 2025, we were proud to receive certification as a "Great Place To Work", recognising our positive workplace culture and employee engagement.

Additional internal training was delivered on our IT systems to ensure staff are maximising functionality and efficiency. HR policies, organisational behaviours, and team objectives were reviewed by an external agency, alongside processes relating to lettings and allocations.

In addition to mandatory annual training — including safeguarding, fire safety, professional boundaries, anti-social behaviour, and equality, diversity and values — staff also undertook training in mental health awareness and effective communication, strengthening both compliance and service quality.

Tenancy Enforcement

Regrettably, 2025 saw an increase in tenancy enforcement action, with nine Notices of Seeking Possession (NOSPs) issued during the year.

Such action is always a last resort. Our priority is to sustain tenancies wherever possible, and staff make every effort to engage constructively with tenants at an early stage to resolve issues. Enforcement proceedings are only initiated where all other interventions have been exhausted and where necessary to protect the wider community or address serious breaches of tenancy conditions.

Overall, 2025 has been a year of significant operational activity for the Housing Team. From managing a major decant programme to responding to an evolving regulatory environment, the team has demonstrated resilience, professionalism and an ongoing commitment to delivering safe, secure and supportive housing for our tenants.







Marketing Report

Year of Planning, Presence and Purpose

During 2025, Marketing activity continued to provide a strong, confident and consistent presence for jLiving, despite a backdrop of ongoing global and national uncertainty. Throughout the year, jLiving remained firmly focused on its core purpose of providing safe, secure and welcoming housing. This wider context further highlighted the vital role the Association plays within the Jewish housing sector, and marketing and communications activity consistently reflected this sense of purpose and responsibility.

Marketing Subcommittee

Throughout 2025, the Marketing Subcommittee focused on laying strong foundations for future growth by strengthening the Association's profile, sharpening messaging, and supporting wider organisational priorities. Marketing, PR and communications activity remained proactive and responsive, enabling jLiving to engage effectively with tenants, leaseholders, applicants, partners and the wider community across a broad range of platforms and channels.

Advertising

Established advertising campaigns in the local and Jewish press were successfully maintained during the year, with targeted emphasis around major Jewish festivals and other key moments in the communal calendar. This approach ensured continued visibility during significant periods. Building on previous success, advertising was also extended into selected location-specific publications, broadening reach, supporting demand and increasing awareness across different geographical areas.

Digital Presence

jLiving's digital presence continued to grow in strength throughout 2025. Social media activity remained consistent and engaging, supporting ongoing interaction and expanding the Association's digital footprint. The website was actively maintained with regular updates and new content, ensuring it remained a trusted and accessible source of information. Digital platforms played an increasingly important role in sharing news, celebrating community life and reinforcing jLiving's values and mission.



Tenant and Leaseholder Engagement

Tenant and leaseholder engagement remained at the heart of marketing and communications activity in 2025. Community life was actively supported and promoted through events marking Jewish festivals, national initiatives such as Mitzvah Day, and scheme-wide activities including the jLiving Inter-Scheme Quiz and sporting events. Personal milestones, including birthdays and anniversaries, continued to be acknowledged and celebrated within Schemes. These moments were shared through tenant magazines, the website, and social media, helping to strengthen connections and foster a strong sense of belonging. Sincere thanks are extended to the JBG Housing Trust charity for its continued part-funding of many of these activities.

Diamond Jubilee and Looking Ahead

As jLiving prepares to celebrate its Diamond Jubilee in 2026, 2025 was a year of planning. The Marketing Subcommittee began shaping ideas to mark this important milestone, laying out the groundwork for a year of celebration and storytelling.

Looking ahead to 2026, the Subcommittee remains focused on strengthening communications, deepening community engagement and exploring new and innovative ways to promote the Association's mission, ensuring jLiving's reputation as a trusted, safe, secure and forward-thinking housing provider continues to grow.



Senior Management Team



Finance Team



Property Team



Housing Operations Team

Leadership & Advisors

Board

Adam Gamsu
Chair

Joe Carlebach
Vice Chair

Ari Boyd
Treasurer

Donna Durham
Elected 2025

Emily Benedek

Gideon Copeland
Elected 2025

Jonathan Pawlowski

Jonathan Seager

Joshua Prince

Manjul Shah
Elected 2025

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

Winston Dinnall
Head of Repairs & Asset Management

Legal Advisors

Devonshires
Salisbury House
London
EC2M 5QY

Auditors

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

Bankers

NatWest Group
250 Bishopsgate
London
EC2M 4AA





JBG Housing Trust

(charity number: 327895)

Established in 1988, the JBG Housing Trust is a registered charity dedicated to providing financial assistance, housing, and amenities to the community, including jLiving, a not-for-profit social housing provider working primarily within the Jewish community.

While the JBG Housing Trust operates as a separate legal entity, it is administered from the same offices as jLiving. This close working relationship ensures that funding for jLiving is directed where it can have the greatest impact on tenants and leaseholders.

Over the years, Trustees have awarded grants to enhance the quality of life within jLiving's properties. These have included funding for additional amenities such as garden benches, televisions for communal lounges and other improvements designed to foster comfort, wellbeing and social connection among tenants and leaseholders.

Such initiatives have enabled jLiving not only to provide affordable, secure, and comfortable housing, but also to strengthen the Jewish ethos and cultural life within its communities. In doing so, the organisation continues to go beyond its core role as a landlord.

Recently, the JBG Housing Trust made significant grants to both Hatzola and Paperweight Trust, extending its support to services for tenants and leaseholders. These are partnerships which the Trustees feel reflect a broader commitment to tenant welfare, health and financial wellbeing.

Commenting on the grants, Trustee Sara Cormack said:

"Hatzola is a charity that provides an emergency medical and paramedic service to tenants living in our North West London properties, ensuring rapid and culturally sensitive care when it is needed most. The grant to Paperweight Trust has enabled a new partnership with jLiving, providing an

independent welfare benefits advice service to all tenants and leaseholders, helping them to access the support to which they are entitled."

Through initiatives such as these, the JBG Housing Trust continues to play an important role in supporting and enriching many people.

By supporting the JBG Housing Trust, donors are contributing to a charity with a long and proud history of making a meaningful difference—helping to ensure that tenants and leaseholders receive not only housing, but also the support and services needed to thrive.







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

 jLiving  @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.