

Leathermarket JMB runs your estate and we are managed by the people who live here

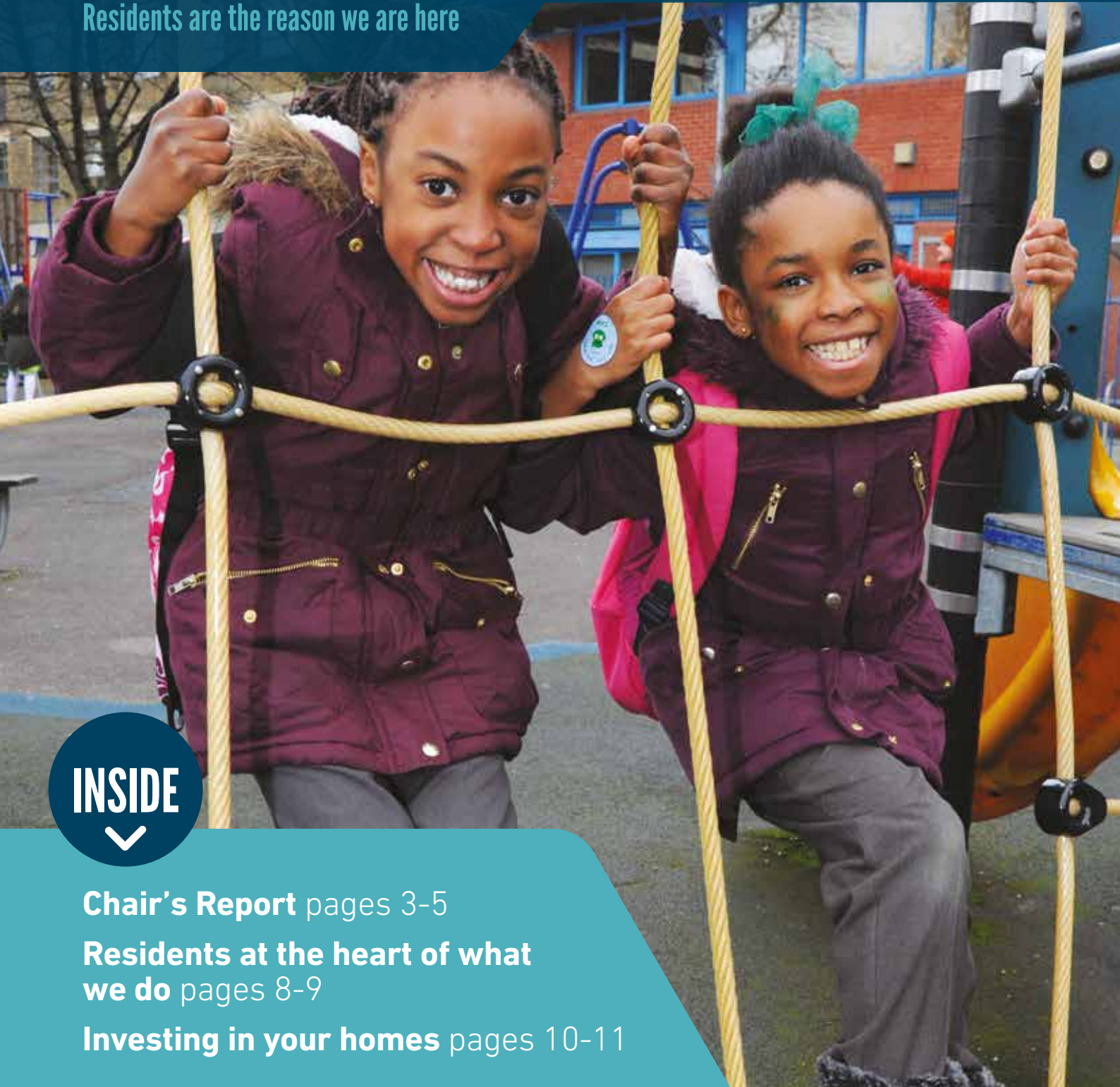
LEATHERMARKET  
**JMB**

2017-2018

Leathermarket JMB

# ANNUAL REPORT

Residents are the reason we are here



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# Introduction

We produce an Annual Report every year so you can check that we're doing a good job and delivering a housing service that meets your needs. This year we have gone for a more colourful and easier to read version of our Annual Report, we hope you like it. It includes details of how well we are working, where we need to improve, our plans for the future, our approach to equalities, and training and development for our staff and directors.



Heavyweight boxing champion, Dave Haye, returns to Kipling estate, where he grew up

## What is Leathermarket JMB?

We are a tenant managed organisation (TMO) which means the housing service is run by residents for residents. We offer a high-quality, localised and personalised housing management service, in which residents have a genuine say in the way that services are provided.

We have a management agreement with Southwark Council to deliver housing services to 1050 tenants and 450 leaseholders. Around half of the leasehold properties are rented out.

TMOs must hold a continuation ballot every five years to check they still enjoy the support of residents. In our last ballot in October 2016 a whopping 94% of secure tenants voted in favour of the TMO continuing to run the housing service. We also had the support of 93% of non-residents and 91% of resident homeowners who voted.



## Chair's report



I'm pleased to introduce our 2017/18 Annual Report to residents, in which we review our successes and challenges in delivering the targets we set out in our Business Plan.

You can read the latest draft of our Business Plan on our website [www.leathermarketjmb.org.uk](http://www.leathermarketjmb.org.uk) or pop into our office to ask for a copy. The Business Plan sets out our primary objectives and building blocks to achieving our goals:

### Our primary objectives

- ✓ To deliver top quality services and achieve high levels of resident satisfaction.
- ✓ To keep JMB residents at the heart of what we do: our principles are participatory democracy, community cohesion and organised compassion.
- ✓ To maintain and up-grade our homes, blocks and estates.
- ✓ To meet housing need: by building new homes, achieving a better fit of residents to existing homes and tackling unlawful sub-letting.

### Building blocks

- ✓ Good governance.
- ✓ Excellent employer of excellent staff.
- ✓ Good financial management.
- ✓ A positive approach to equality.

### How have we done?

I'd like to highlight our main successes and on-going challenges.

### Building new homes

Our most high profile success – building 27 new homes on Kipling Estate – was delivered by our sister organisation, Leathermarket CBS. The new properties at Marklake Court are let to JMB tenants at council rents. The Council has agreed to fund another 40 homes on the old Joseph Lancaster nursery site, and work will start in spring 2019. Together with the Council we have submitted a joint bid for funding to help us build another 112 homes, over the next four years.



### Major works

When the JMB became self-financing in 2013 our commitment was to tackle in a planned way, the backlog of major repairs that had resulted from historic underinvestment.



**We are seen as an exemplar of best practice in the TMO sector and we are always willing to share our good practice**



In the first four years of self financing we have increased the amount we spend on major works from £1.4m per year to £2.7m per year. During 2017/18 we tackled the main supply water pipes that were corroding in Simla and Burwash tower blocks and undertook external works on Elim estate, Bermondsey Street and Decima Street blocks. We also carried out essential safety work and installed fire-safe front doors.

We are now re-working our budget plans to see if we can speed up some major works. However, delivering good quality works and achieving value for money is a real challenge and we believe there needs to be improvement in this area. So we are changing the way major works are supervised and putting a new team in place. Works will be paused while this happens but when the new team is ready we plan to accelerate the major works programme to catch up.

#### **Fire safety**

The Grenfell Tower tragedy has dominated our thinking during the year and we continue to work closely with Southwark Council to develop our fire safety procedures. We are ensuring that every resident has an effective

fire and smoke alarm, and a front door that is fire and smoke safe. We've also worked hard to keep communal areas free of items that are combustible and obstructions that could block escape routes in the event of a fire. Thank you to everyone who has cooperated. We know that some people have been upset about removing gates, grilles and personal items, but this is simply to keep you and your neighbours safe. Like all managers of social housing we are waiting for the outcome of the Grenfell inquiry and will of course look to implement the recommendations.

#### **Help to manage your money**

We were included in the first phase of the roll out of Universal Credit which had a direct, negative, impact on many tenants' household budgets. Also other tenants are in insecure and low paid employment, which makes keeping up rent payments more difficult. Our Income Collection team prioritised helping people facing these difficulties and we set up a hardship fund for tenants faced with having no money to live on.

#### **Improving services**

Like all organisations we face the challenge of doing the most we can with the money we receive. During the year we

reviewed the responsive repairs, early rent arrears support and parking permit processes to try and make them as reliable and cost effective as possible and we are now implementing recommendations to improve these areas.

#### **Leasehold services**

We have been working to take over the full range of leaseholder services (find out more later in this report).

#### **Stronger together**

There are another 16 separate TMOs in Southwark, and by working together we can all provide better services and more effectively resolve issues with the Council. We currently provide housing support to two other TMOs and a repair service to five TMOs, using the income to cover our fixed costs. We are seen as an exemplar of best practice in the TMO sector and we are always willing to share our good practice; in fact we won a major award at the National Federation of TMOs conference in June 2018 in recognition of the support and guidance we provide to other TMOs.

#### **Good news**

Like other social housing providers we were delighted when the government dropped plans to require the sale

of high value empty homes and fixed period tenancies. These plans would have undermined our community and made us financially unviable.

#### **Thank you**

Our continued success is down to our ability to change as we respond to the challenges we face. I'd like to thank my fellow directors and all our staff for responding to these challenges. Leathermarket JMB as a resident managed organisation is only as good as the residents who are prepared to give up their time and work for the benefit of their neighbours. So, a huge thank you to all those residents who have contributed to our sub-groups and residents' associations.

Our partnership with Southwark Council remains critically important to us and we are grateful to their staff who work with us daily. Thank you to Neil Coyle MP who is always on-hand to offer help, and to the councillors for their consistent support.

**Christine Parsons,**  
local resident and Chair of the JMB

# Excellent services and resident satisfaction

**Resident self-management works, as the Status Survey below from Southwark and Lambeth shows. Resident satisfaction is much higher amongst TMOs than in council run neighbourhoods. The overwhelming result of our continuation ballot satisfaction further demonstrates this. We are one of 14 TMOs in Southwark, however we represented 35% of the TMO homes managed, and provided support services to another 3 TMOs.**

## Satisfaction with the housing service

Manager	Secure tenants	Homeowners
Southwark	60%	48%
Southwark TMOs	76%	57%
Lambeth	67%	32%
Lambeth TMOs	79%	n/k
JMB continuation ballot	91.3%	Resident 87.3% Non-resident 92.3%

Residents in Southwark have two management choices either by the council, or choose to manage themselves. As this is the choice for JMB residents direct management by the council is used as the point of comparison.

## Repairs

We know that a reliable day to day repairs service is a key factor for resident satisfaction and we strive to get repairs completed quickly and ideally, right first time. We completed **5,317** general repairs (not including heating and lifts).

We completed **94.7% of repairs on time**, compared to Southwark Council's 91.1%.

We got **90% of repairs right first time**, compared to Southwark Council's 91.1%.

We also post-inspect repairs and phone residents to check whether they are satisfied with the repair.

Our investment in up-grading our lifts paid dividends with the lifts across all of our estates being available 99.1% of the time.

## Right first time/complaints

Our definition of a complaint includes any situation where a resident feels we haven't got it right first time. We responded to 90% of complaints where we didn't get it right first time within 15 days, compared to Southwark Council's 66%.

The average time it took us to respond to a not right first time complaint was 6.7 days compared to Southwark Council's 17 days.

## Cleaning Service

We work hard to keep the neighbourhood clean and tidy and our cleaning service works between 8am to 4pm Monday to Friday and we offer an emergency response service at weekends.



### Responsive work (when we notice it or you tell us) includes:

Removing broken glass, cleaning and disinfecting any bodily fluids, removing graffiti, bulk items and fly-tipping and clearing blocked chutes.

### Daily tasks (Monday to Friday) include:

Checking and spot cleaning all communal areas, washing lift floors and ground floor lobbies, litter-picking, tidying up bin areas and removing dog fouling.

### Weekly tasks include:

Washing staircases, railings, ledges, wall tiles, bin chambers and main entrance doors, dusting windows, cleaning lights and sweeping floors.

### Six-monthly jobs include:

Washing noticeboards, deep cleaning the lift and lobby at Simla and Burwash tower blocks.

### Jobs every two years include:

Deep cleaning staircases, floors and communal walkways.

### Seasonal work

Clearing leaves in the autumn and applying salt or grit in icy weather and removing snow and hazardous ice. We also spray weed killer at least twice a year and clean all the estate signage annually.

## Help keep our neighbourhood looking good

We ask you to help us with the upkeep of the estate by:

- Sweeping or washing the communal walkway and window sill outside your flat.
- Keeping communal areas clear and do not leave rubbish bags outside your flat, especially containing rotting food.
- Always clearing up after your dog and keeping it on a lead.
- Disposing of cooking oil by putting it in a sealed container in the bin (never pour it down the drain). Cooking oil stains the balcony and blocks our drains.

- Never feeding the pigeons.
- Telling us when you need to book a free bulk rubbish collection.

## Homeowner services

Over 450 households on our estates own their own home and we want their satisfaction rates to be as high as our tenants who rent. We aim to increase satisfaction amongst homeowners by improving communication, being transparent about the cost of major works and improving the supervision of contractors carrying out the works.

Responsibility for providing services to homeowners was shared between the Council and the JMB, but from April 2019 we will be providing most services. This is because we believe we can provide a more personal, effective and value for money service that will benefit homeowners.

## Managing anti-social behaviour

We have three categories for anti-social behaviour, depending on the level of potential harm to our residents.

**100%** - of cases within the most serious category were responded to within the required response time.

We formally closed 117 cases. If a case is substantial and complex we promise to issue an action plan so you can see the action we are taking and the external agencies we are engaging with. We issued 60 action plans.

# Residents at the heart of what we do

**We are a resident-led organisation which means local people are at the heart of everything we do.**

Our board of directors make the big strategic decisions that determine how we develop and how we are run.

**The elected directors during 2017/18 were:**

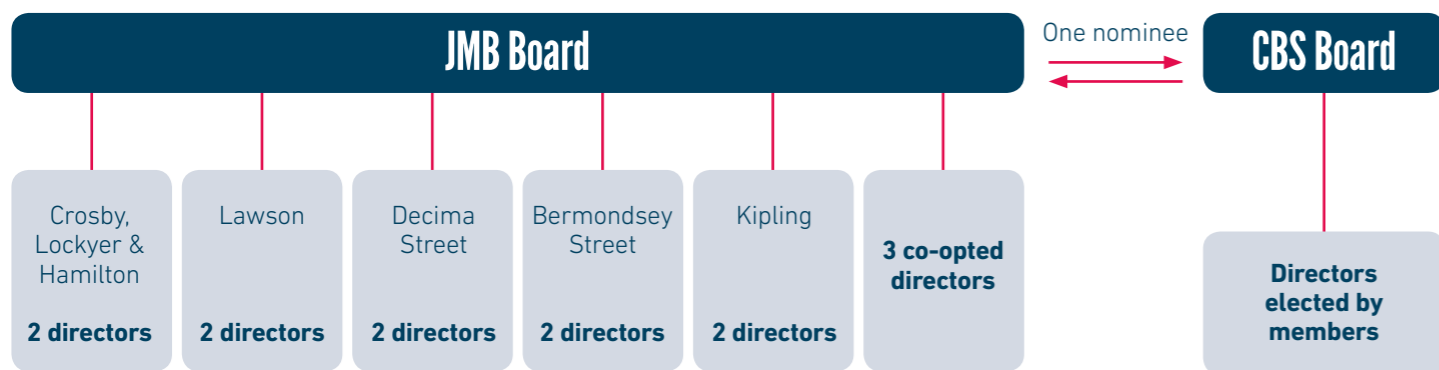
- Christine Parsons (chair)
- John Lynch (vice chair)
- Sarah Hatchard (treasurer)
- Jackie Scorer
- Jean Davies
- Fola Ogunkola (resigned during the year)
- Linda Garrick
- Nareen Thompson (resigned during the year)
- Sean Jeanette
- Desmond Mainda
- David Hawkins

The elected directors also co-opt experts to provide advice, these people were:

- George Grime
- Lee Page
- Michael Adu
- John Paul Maytum

We need more residents to get involved and make a difference within the neighbourhood. If you want to help make this area an even better place to live there are lots of ways for you to get involved. There are five Tenants and Residents Associations (TRAs) in operation and each one elects two directors onto the JMB board to represent the views of their neighbours.

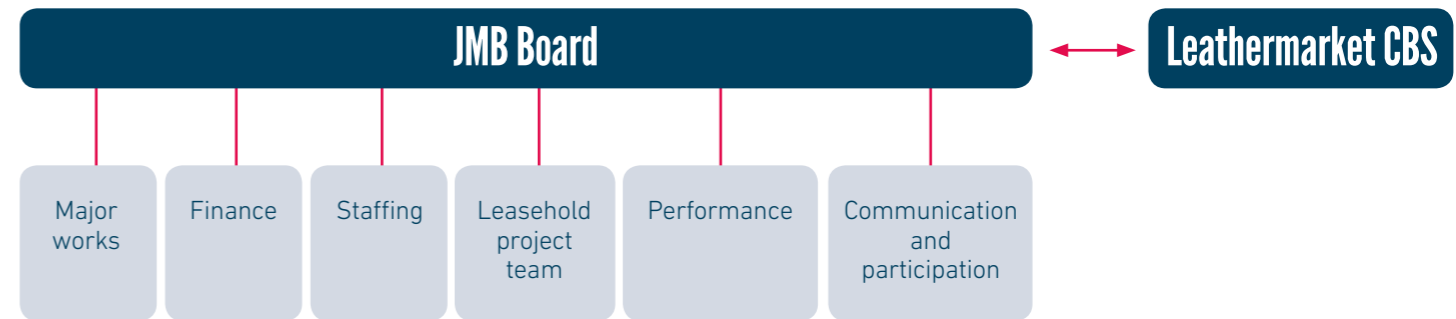
## Residents in control



**TRA officers in March 2018 were:**

- Crosby, Lockyer and Hamilton** John Lynch, Charlotte Parsons and Christine Parsons
- Kipling TRA** Pius Chigwedere, Jackie Scorer and Sarah Hatchard
- Decima Street** Daniel Kanu, Linda Garrick and Sean Jeanette
- Lawson** Debbie Walsh, Jackie Roche and Gary Crickmar
- Bermondsey Street** Jean Davies and Tom Minney

Residents also have the chance to get involved in sub-groups to check different areas of the service are performing well, and to make recommendations for improvements. The sub-groups have powers delegated by the main board. The sub-groups are:



Thank you to the following residents who volunteered during 2017/18:

**Major works**

- David Campbell
- Duncan Hare
- Jean-Felix Callens
- Joe Ryner
- Sue Wemyss
- Toby Clark

**Performance**

- David Campbell
- Mary Shahumi

**Communication & Participation**

- Debbie Walsh

**Leaseholder Project team**

- Jean Felix-Callens
- Emma Crookes
- Karen McLachlan
- Toby Clark

If you want to get involved and have your say please get in touch today.

## Social activities

Promoting community cohesion and social inclusion is very important to us as we believe people are more likely to participate, support their neighbours and look after their environment if there is a strong sense of community. One way we do this is by organising social events and activities for our residents.

**The highlights of 2017/18 were:**

- A JMB fun day
- Trips to Bruges and Southend
- Trips to Kew Gardens and a children's' activity centre (Kidzania)
- Easter tea party
- The Voices project, aimed at giving young people a voice through film, music and dance
- A Black History month event
- Entered two teams in the Southwark Group of Tenants Organisations inter-estate youth football competition
- Christmas hampers for older and vulnerable residents

## More than just bricks and mortar

We are about so much more than providing homes to live in. As well as organising events to bring our community together we want residents to know we are there for them during difficult times (especially important now so many support agencies are experiencing cuts). As well as supporting residents experiencing problems with their welfare benefits we work to provide services for 176 people we know have varying support needs. This includes keeping in touch with 30 residents who need a high level of support to live independently and 11 vulnerable residents who ideally should be living in supported accommodation.



# Investing in our homes, blocks and estates

## We carried out the following major works in 2017/18:

- Simla and Burwash: renewal of main water supply pipes, asbestos removal and new bathrooms for secure tenants.
- Elim Estate and Decima Street block: new windows and external decorations.
- Smoke and fire alarms for residents in most blocks (still on-going).
- New secure, fire and smoke safe, front doors for most blocks.
- Electrical safety work for most blocks.
- Bermondsey Street block external work.

## Future plans

Over the next three years we plan to carry out the following works (this list is subject to change if an urgent situation develops):

- New bathrooms for secure tenants, if the current bathroom does not meet the decent homes standard.
- Crosby Row external repairs and decorating.
- Lawson estates phase two: external repairs and decorating and window and roof renewal as needed.
- Kipling low rise communal heating renewal.
- Great Dover Street communal heating renewal.
- Street properties occupied by secure tenants, external decoration.
- Simla and Burwash entry phone renewal.
- Symington House security works.
- Investigate whether the communal areas of Hamilton Square can be made more secure.

We are currently strengthening our major works delivery team. We want to make sure that the work will be delivered to a high standard whilst providing value for money and that residents are satisfied with the improvements. We will achieve this by making sure residents can comment and raise issues before and during the works and ensure that contractors stick to strict criteria for price and quality. The Major Works sub group will evaluate each project to ensure that standards are met and local people are satisfied with the work.



## Estate Improvement Plan

Together with Leathermarket CBS we completed an Estates Improvement Plan consultation, asking over 600 residents about their vision for the estates they live on, where new homes should be built and what improvements they would like to see to their homes, blocks, and neighbourhood over the next 20 years.

Through surveys, meetings, drop-in events and consultation boards in the JMB office, local people told us what they think about the neighbourhood and their priorities for the future.

## Estates Plan works

We have allocated an annual budget for low cost, high impact improvements such as providing more parking spaces and bike sheds and clearing high level guttering. If you've got a good idea for a low cost project that would instantly improve the neighbourhood please let us know.



**Parking**  
31% want to see parking areas re-planned.



**Security**  
50% want to see security improvements (such as entry phones), and 29% mentioned anti-social behaviour was what they dislike most about their estate.



**Lighting**  
24% want to see lighting improvements.



**Refuse/Bins**  
31% want to see better planned refuse areas.



**General repairs and maintenance**  
12% said this should be in our top three Major Works priorities.

### Major Works priorities



**Bathrooms**  
30% said that bathroom works should be in our top three Major Works priorities.



**Green areas**  
23% want to see continued improvements to the green areas, and 25% identified landscaping as a low cost idea that could make a big difference to their estate.



**General appearance**  
16% said the appearance of the estate/buildings should be in our top three Major Works priorities.





# Meeting housing need

In a 2017 survey, 30% of JMB tenants surveyed said that they had a qualifying need to move (mainly because of overcrowding or health and mobility problems). 101 tenants are overcrowded, whilst 55 have at least one bedroom that is not used regularly. This issue is general across the borough. Southwark TMOs believe that as local community organisations they can help to address this imbalance and have presented a Better Fit proposal to the council. As well as building new homes on the estate we need to make the best use of our existing

properties, and that means filling homes that become empty as quickly as possible. We work hard to relet empty homes quickly.

22 days – the average time we re-let an empty property (compared to Southwark Council’s average of 64 days). According to the Housemark we are in the top 25% of performers nationally.

We checked 70% of our tenancies, to ensure that the named tenant is in occupation and took back the keys to eleven flats where the tenant had been illegally sub-letting their property.

# Good Governance

Our success and ability to meet local needs is down to our strong governance and the contribution our directors make. These local residents give their time for free to ensure the organisation represents the needs of our community. Retaining and developing directors is very important to us. We provide induction training for all new directors and held away days for directors to learn more about issues such as leasehold

management, process improvements and resident engagement. Eight directors joined two staff members at the National Federation of TMOs conference and participated in a weekend of intensive workshops.

We also offered training for residents’ representatives about strategies for voluntary organisations to manage potentially disruptive personalities.

# Financial management

## Self-finance

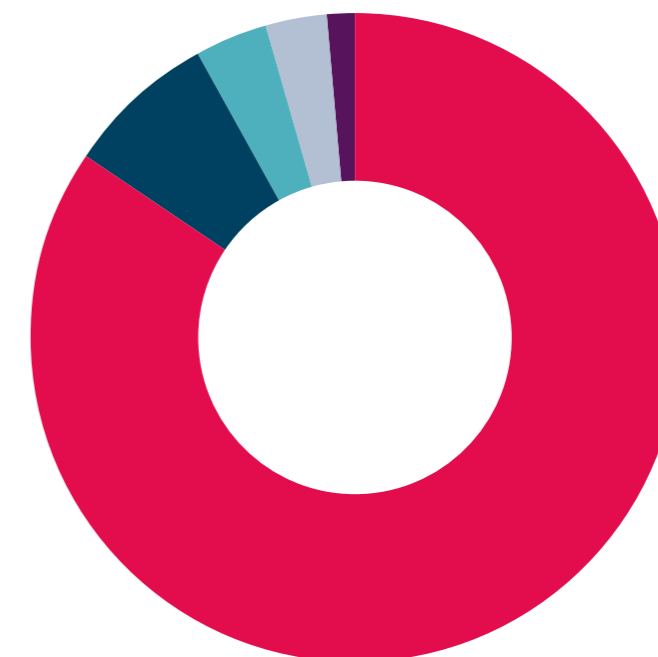
In April 2013 we become the country’s first self-financing TMO, which means that we keep the rent and service charges you pay. We are paying off the residual debt on the properties (around £14, 800 per tenanted property) over a thirty-year period, and we also buy back some vital services from the Council. We can then decide how we spend the rest of the money. This means we have more money and greater certainty about the income we will receive, and can plan for the long term.

The amount paid by leaseholders is also self-financing. Leaseholders can only be charged the actual amount for the services delivered to them.

We receive no external funding, and rely on the money received from residents to fund services (84.5% of our income comes from secure tenants and 11.3% from leaseholders). We are very grateful that our tenants and leaseholders are very reliable payers, even in difficult circumstances.

## Leathermarket JMB income 2017/18 of £7.48 million

- Rent receivable **84.5%**
- Homeowner major works contributions **7.6%**
- Homeowner service charges **3.7%**
- Income from external contracts **3.0%**
- Other income **1.2%**



The big promise we made is that we would accelerate major works. Last year we spent 36.3% of our total expenditure on major repairs and an incredible 46% of our controllable expenditure on major repairs (payments to Southwark Council for debt payment and services are excluded from our controllable expenditure).



## Leathermarket JMB expenditure 2017/18 of £7.11 million

- Major works **36.3%**
- Repairs **18.7%**
- Southwark debt repayment **16.2%**
- Office staffing **7.8%**
- Cleaning and gardening **6.8%**
- Southwark service costs **5.2%**
- Office running costs **4.3%**
- Estate costs **2.7%**
- Rent collection and legal **2.7%**



## Change in audited income and expenditure and major works spend

The table below shows how we have been able to use self-financing to increase the investment in your homes.

	Allowances		Self-financing			
	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18
<b>Income</b>	£2,419,005	£6,855,042	£7,019,427	£7,744,551	£7,177,611	£7,479,374
<b>Expenditure</b>	£2,288,781	£6,502,441	£6,503,443	£6,644,353	£7,284,496	£7,106,215
<b>of which major works</b>	N/a	£1,573,866	£1,871,653	£2,173,068	£2,951,751	£2,655,962
<b>% income spent on major works</b>	N/a	23.0%	26.7%	28.1%	41.1%	36.3%
<b>30 year self-financing plan anticipated budget MW</b>		£1,645,761	£1,821,044	£2,046,483	£2,326,553	£2,454,223
<b>LBS spend on major works</b>	£1,440,834					
<b>Surplus / deficit after tax</b>	£133,922	£357,739	£522,588	£1,106,958	-£103,455	£378,816

## Rent collection

In previous years we've been one of the top performers for rent collection (using Housemark benchmarking). Unfortunately being in a pilot area for the introduction of Universal Credit (UC) meant many residents were affected by the welfare reforms and rent collection has started to slip. This has been the experience for most housing managers within pilot areas across the country. In February 2018 the average arrears for tenants was £20.40. But for the 191 tenants on UC the average arrears was £464 and for 17 tenants on UC affected by the bedroom tax this rose to £625.

We collected 99.4% of the rent due, which compares favourably to Southwark's rent collection level of 98.5%. We are pleased with this comparison, because across the whole of Southwark only the SE1 area is in the pilot area.

Whilst the amount of rent owed by current tenants has risen significantly due to Universal Credit, as a percentage of the annual rent roll it is 3.2%, this is still less than half of the Southwark figure of 7.2%.

# Excellent employer of excellent staff

**We are committed to ensuring our staff have the knowledge and training they need to do their jobs effectively so we can deliver an excellent service to you.**

Our directors agree an annual training plan and personal development programme for staff. Last year the major emphasis was on ensuring that the relevant staff had the knowledge to take on their new homeowner management responsibilities. Other training also included first aid, using a defibrillator, manual handling, housing officers in court, fire marshalling and driving lessons. We also supported staff to achieve qualifications ranging from housing management and tiling to repairs, gardening and finance.

### A positive approach to equality

Our community is diverse, and our services need to reflect and celebrate this diversity. We have an Equalities Plan which sets out our commitment to ensuring everything we do is fair and equal to all. In 2017/18 we invited directors and staff to contribute to the plan. We give all residents, regardless of their ethnicity, religion, disability, gender, income and life-experiences (and other protected characteristics), the chance to get involved and influence the big decisions we make.

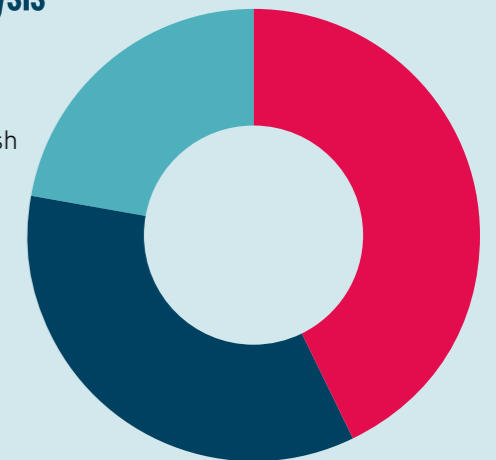
Thank you to most of our tenants (94.5%) who have provided equalities information. This has been really helpful in planning our services. For instance we know that our residents have the ethnic profile set out on this page and that our service delivery needs to take this into account. It means we know that the over-occupation issue described affects more black residents (63%) than white residents (23%). This is another reason why we have been working hard to convince the council that a Better Fit allocations solution is the way forward.

Our Communication and Participation Group has been thinking through how to make our social activities more inclusive. In October 2017 we held a well-attended Black History Month event, with a talk, children's fashion show, music and food.

We know some tenants find it difficult to take part in our decision-making process and that not everyone can attend meetings. Our housing team tries to contact every tenant at least once every three years to find out their views and concerns and we are working to find new ways to engage with people who are not being heard now.

### Ethnicity analysis

- Black or Black British
- White British
- Other





# We are Southwark's largest resident managed housing organisation running 1500 homes between London Bridge and Tower Bridge.



If you have a comment or query about your housing service please let us know.

- Phone the JMB office on **020 7450 8000**
- Visit the JMB office at **26 Leathermarket Street, London SE1 3HN**  
The office is open weekdays 9am to 4:45pm and we close at 1pm on Wednesdays.
- Email us:  
General enquiries – [enquiries@leathermarketjmb.org.uk](mailto:enquiries@leathermarketjmb.org.uk)  
Non-urgent repairs – [repairs@leathermarketjmb.org.uk](mailto:repairs@leathermarketjmb.org.uk)