



AIHA
**CORPORATE
PLAN**
2023 - 2026

OUR VISION & MISSION

AIHA's mission is to provide good quality homes to people in housing need in the Orthodox Jewish community. We are the only organisation with this purpose.

In our daily work, we carry out the following activities:

- » We manage over 740 general needs homes. Our homes are primarily for social and affordable rent and for shared ownership. A small number of homes are let at market rates or sold on long leases. Compared to other registered providers, we have large number of family size homes.
- » We manage over 170 homes with care and support. These schemes are either managed directly by AIHA or by third party community agencies. We take great pride in the exceptional standard of our provision.
- » We develop new homes to meet housing need and to alleviate the housing crisis.



SUMMARY OF STRATEGIC DIRECTION

From 2023 – 2026 we aim to:

- » **Increase the number of homes we provide**
- » Strengthen the way we engage with our tenants and ensure our homes meet the right quality, safety and compliance standards
- » **Provide outstanding services to people with extra needs, and increase our provision of housing with care and support**
- » Ensure our organization has strong foundations to deliver our goals. We will invest in our people, our financial management, our IT and our position in the housing sector



ABOUT AIHA

AIHA is part of the national family of Black and Minority Ethnic (BAME) housing associations. It was set up in 1984 to address the needs of the growing Orthodox Jewish community in the Stamford Hill area, spanning the northern part of London Borough of Hackney and the south Tottenham neighbourhood in Haringey.

A visible and distinctive ethnic and faith minority, Orthodox Jewish (or Charedi) communities in Britain have their roots in the early 20th century, when migrants came to Britain from Eastern Europe, escaping from persecution and economic hardship. Their numbers swelled in the 1930s and 40s with Holocaust refugees.

As refugees arrived, they settled in neighbourhood clusters where they felt a sense of security from being near to their kinfolk. Geographic concentration enabled the development of faith, cultural and community infrastructure. Proximity to a place of worship was essential as on the weekly Sabbath and Jewish holidays no vehicular transport is used by Orthodox Jews. People also needed to





be within reasonable distance of kosher food supplies and facilities for children's education. A key characteristic of the Orthodox Jewish community is the large average family size, which led to substantial community growth over time.

By the 1980's, Orthodox Jewish communities had grown to a visible presence in a small number of locations across the country. The formation of AIHA was a response to developing housing need. The need for affordable housing, and the negligible access to general social housing provision, triggered this targeted response to the community's housing needs.

In 2018 a legal case was brought against AIHA challenging our policy of providing housing to a specific group. AIHA's position was validated first at the High Court, then the Court of Appeal and finally at the Supreme Court. The Courts found that AIHA was acting proportionately and legitimately to redress housing inequality, and that without our intervention these inequalities would persist.

Unusually, we remain a truly community-led housing association, with Board members and staff who reflect the resident base.

All our work responds to and reflects the needs of our community:

- » Homes that are within or close to Orthodox Jewish neighbourhoods, where people can access community facilities and feel secure
- » A much larger proportion of large family homes within our property mix
- » Homes that meet the needs of families who practice Jewish faith, including provision for separate meat and milk areas within kitchens, and for sukkahs
- » Specialist care and supported housing that enables vulnerable Orthodox Jewish people to live in a setting that is consistent with their culture and faith
- » Staff who understand and accommodate the cultural and faith differences of the community.

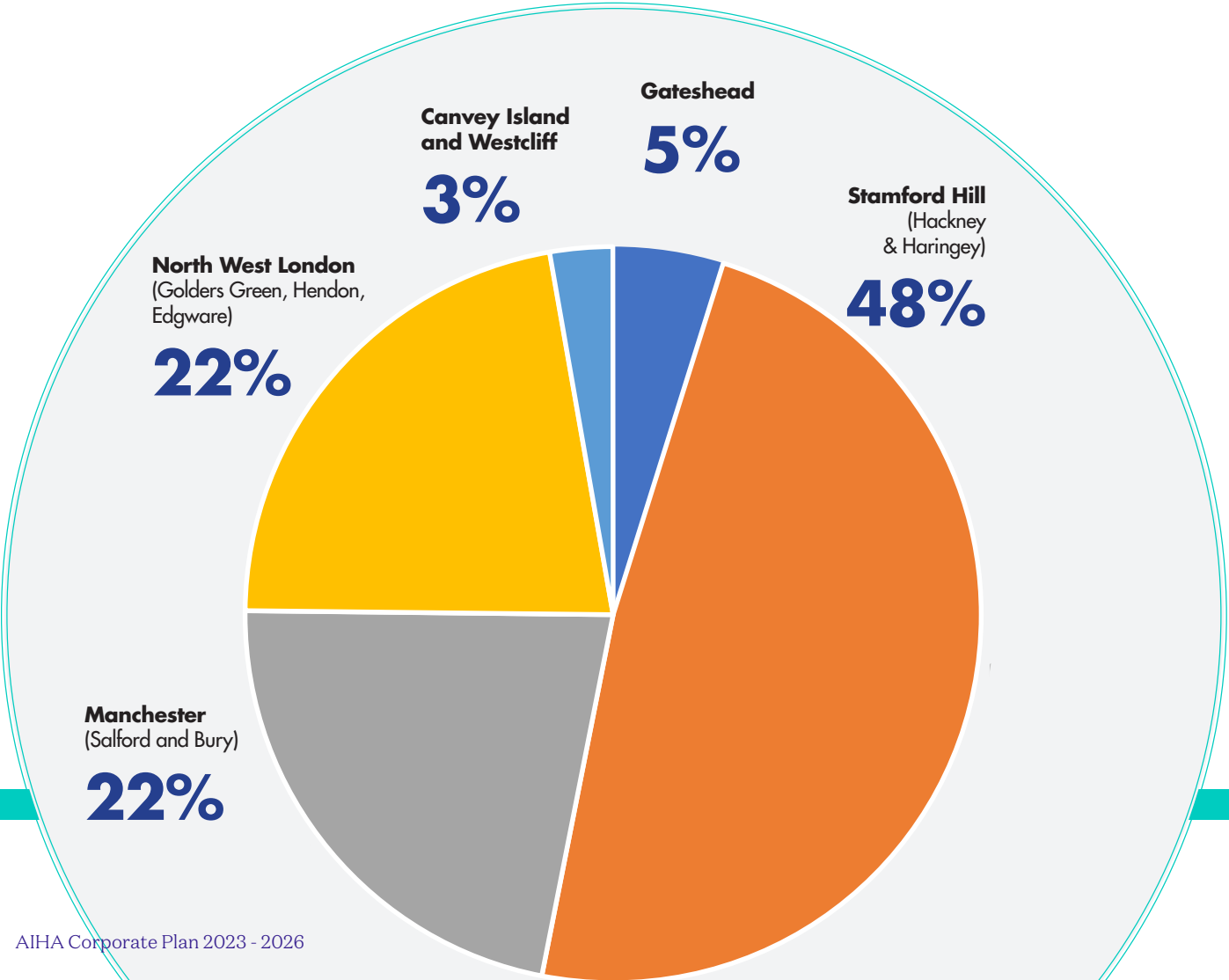
WHERE WE OPERATE

Orthodox Jewish (Charedi) communities in England

About 75% of Orthodox Jews live in a small number of geographic clusters in London and the South East.

The balance live in the north of England, in communities in Manchester and Gateshead. (see side chart)

AIHA provides over 900 homes in parts of England where there are Orthodox Jewish communities, and supports the development of newer communities.



OUR CORE VALUES

At AIHA we are committed to being:

- ✓ **People Focused** - AIHA exists to serve people in housing need within the Orthodox Jewish community. People are at the heart of what we do. By understanding people's diverse needs and strengths, we can serve them better and provide services that positively impact their lives.
- ✓ **Forward-thinking** - We search for solutions and ideas that overcome the challenges faced by the people we exist to serve. We are ready to work creatively and flexibly to meet the needs of our service users, tenants, leaseholders, communities and partners.
- ✓ **An Orthodox Jewish Organisation** - We are proud of our association with the worldwide Agudas Israel movement and are true to Orthodox Jewish religious ethos and values. We are an open and welcoming organisation, respectful of people of all backgrounds and beliefs.
- ✓ **Expert** - We aim to lead the way through our knowledge and expertise, investing for a strong future and excelling in all we do to provide the highest possible standards of service.
- ✓ **Collaborative** - We work in partnership with our service users, tenants, leaseholders, communities and other experts, to bring everyone together and achieve more.
- ✓ **Genuine** - We are open and honest, with a friendly, enthusiastic and energetic way of working that is true to what we stand for.



THE FOUR PILLARS

OF OUR STRATEGY

Developing new homes

We will start on 150
new homes by 2026

Excellent housing management

We will improve the way we manage our homes. All our homes will meet all relevant safety, quality and environmental standards, and we will raise the bar on how we respond to our tenants' needs

Sustaining and growing our housing with care

We will uphold our fine reputation for care and develop new opportunities to help people live rich and independent lives

Strengthening the organization's foundations

We will become a stronger organisation;

- Investing in our people
- Managing our finances robustly
- Using technology effectively
- Building partnerships and strengthening our voice



WHY WE WANT TO PROVIDE MORE HOMES

- » Providing homes to people in housing need is our core duty and the most important part of AIHA's mission.
- » We are experiencing an unprecedented housing crisis. In our core community heartlands, the supply of homes has become scarce and unaffordable. Too many people, including families, older people and the vulnerable, are living in insecure and unfit conditions.
- » There are currently over 1000 applicants on AIHA's housing list. Over 150 of these are in emergency or very urgent need.
- » There are particular problems with overcrowding, and many families on AIHA's waiting list are overcrowded by more than 3 bedrooms.
- » Because of people's need to live close to

specific neighbourhoods, often coupled with the need for family size homes, Orthodox Jewish housing need is poorly met by local authorities. People are unable to accept housing offers that would isolate them from their community and therefore 'hidden homelessness' is prevalent. This community remains starkly under-represented in all social housing provision other than AIHA.

- » Affordability is a huge challenge, particularly in the midst of a cost-of-living crisis. In London, the gap between market rents and what Housing Benefits will cover is very large. For example, the market rent for a four bedroom property is upwards of £750 per week, while the Local Housing Allowance which determines benefits is £593.75. The need for affordable housing is acute.





DEVELOPING NEW HOMES

OUR AIMS FOR 2023 - 2026

Our aspirational target is to have started-on-site/delivered 150 new homes by 2026.

We will do this through;

- ✓ Acquiring and developing sites and properties;
- ✓ Section 106 acquisitions and other partnerships to deliver affordable housing;
- ✓ A 'Hidden Homes' programme to maximise development opportunities on our existing estate;
- ✓ Acquisition of street properties.

We will also rent properties on the private market so

that we are able to supply emergency solutions.

Our new homes will be a mix of tenures; social and affordable rents, including London Living Rent; Rent to Buy; and shared ownership. We will also let and sell homes at market rents where this is the only viable way to acquire new homes, as we see new supply as a critical need. Our focus will be to maximise opportunities to provide affordable homes, by developing partnerships and maximizing grant. We will build our relationships with GLA and Homes England, and with the local authorities in the areas where we operate.

OUR TARGETS BY 2026

- ✓ 150 new homes, with at least 50 new homes delivered and at least 100 start-on-site.
- ✓ A broad tenure split of our new homes with about 50% affordable rent and the balance for shared ownership and market rents or outright sale.
- ✓ New homes across all our core areas of Stamford Hill (Hackney/Haringey), Barnet, Manchester, Gateshead, Canvey Island and Westcliff-on-Sea.

WHY WE WANT TO IMPROVE OUR HOUSING MANAGEMENT

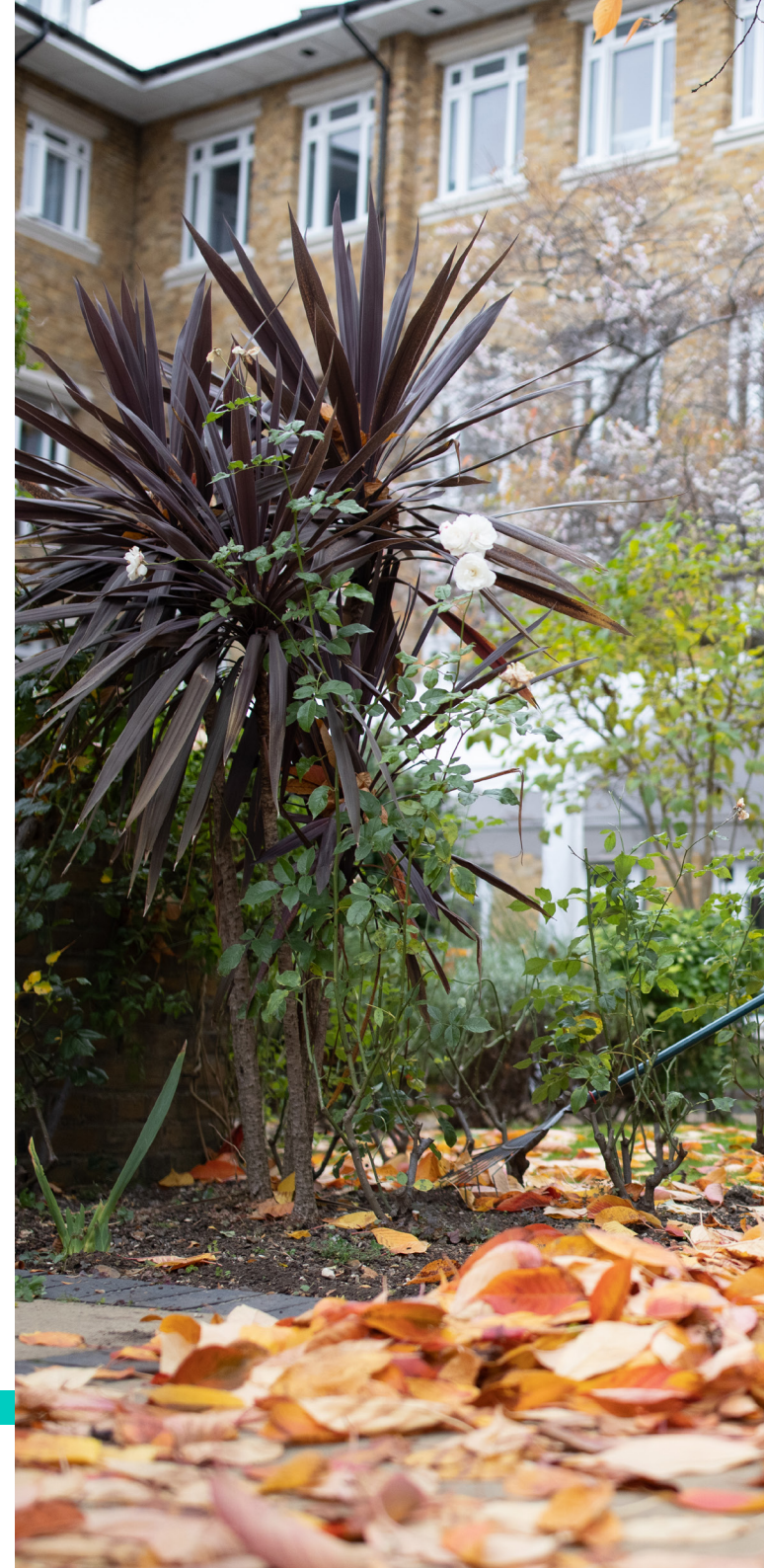
AIHA's mission is to provide good quality homes. We need to ensure that we are managing our properties well so that they stay in good condition for existing and future tenants.

Although a strong majority of our tenants are satisfied with AIHA's service (43% are very satisfied and 42% are satisfied), we need to do better and reduce the proportion of dissatisfied tenants. As the custodians of our tenants' homes we have a duty to look after them well and to avoid the hardship that arises from failures in our repairs and maintenance service.

While the impetus for AIHA to manage our properties effectively comes from our social mission, there is now a growing body of regulation that makes it an absolute requirement. We need to ensure that we comply with the following:

- » **The Building Safety Act 2021** post the tragic events at Grenfell Towers and the recommendations of Dame Judith Hackett's independent review: Building a Safer Future. This provides the new regulatory framework for safer residential buildings.
- » **Decarbonation and Sustainability** - all lettable homes must achieve an EPC rating of C or above by 2030, and achieve net zero carbon by 2050
- » **New consumer regulation**, the new **Tenant Satisfaction Measures**, and the impetus for change following the **death of Awaab Ishak** due to exposure to damp and mould, are all raising the bar for social housing providers.

While making improvements, we need to continue to meet the regulatory Value for Money (VFM) requirements, deploying our resources to maximum effect.





RAISING THE BAR IN HOUSING MANAGEMENT

OUR AIMS FOR 2023 - 2026

Championed by our new Head of Tenant Engagement, we will continue our drive for a customer focus.

Through excellent proactive management, we will keep our estates and homes in great condition, ensuring that we are in full compliance with the range of regulatory requirements. We will review our Repairs Service, using IT to improve process and effectiveness.

We will implement planned decarbonization works to meet targets, while doing our part towards addressing climate change and reducing our tenants' energy costs.

Responding to our customers will go beyond maintaining quality of their homes and estates. We will look for innovative ways to make our tenants' lives better, for example by schemes that address the cost of living, welfare advice, and furniture poverty.

OUR TARGETS BY 2026

- ✓ Top quartile performance in Tenant Satisfaction Measures
- ✓ Top quartile performance in Repairs and Maintenance KPIs
- ✓ Top quartile performance in VFM KPIs
- ✓ 90% of tenants will be satisfied with our service
- ✓ We will report annually on social impact schemes that benefit our tenants
- ✓ We will achieve 100% compliance with fire safety regulations, and with requirements for gas, electrics, water, asbestos, and lifts
- ✓ On track to achieve EPC C on all our properties by 2030

SUSTAINING AND GROWING OUR HOUSING WITH CARE



- ✓ We're proud of our excellent care provision. In a challenging environment with shortages of nurses and care staff, we need to work harder to ensure that we can attract and retain the care staff that we need.
- ✓ There are severe financial pressures on the provision of care and support. Our financial performance in this area has in fact strengthened over the last year, supported by strong occupancy levels. We need to continue to manage our care and support so that it is viable and sustainable.
- ✓ Not all our provision is of the same standard. We need consistently strong services, provided by staff who are highly motivated, understand our corporate goals and values, and are skilled in their work.
- ✓ Some of our care and supported housing is delivered by third party agencies. While all provision is CQC rated as 'Good', we need to improve our oversight and support of these provisions.
- ✓ The physical fabric of some of our care and support provision is showing its wear and tear. Despite financial pressures on this provision, we need to ensure that we maintain our high standards.
- ✓ There is a pressing need for new provision for vulnerable groups, such as Orthodox Jewish disabled people and those with mental health needs. AIHA is the only housing provider for this group; we need to rise to the challenge and increase supply.

OUR AIMS FOR 2023 - 2026

Schonfeld Square will remain the crown in the jewel of our care and support provision. We will undertake refurbishment, while maintaining close to 100% occupancy and maintaining or exceeding the current CQC 'Good' rating. We will look at how the facilities at Schonfeld can support older people in the community more widely.

We will continue to provide excellent supported housing for tenants with mental health needs, maintaining full occupancy at Rookwood Road and Lordship Park schemes, while strengthening their management.

We will continue to strengthen the financial performance of our directly managed care

and supported housing so that these scheme not only meet our social purpose but are also viable and sustainable.

We will work more closely with our agency providers; Beenstock Home; Beis Brucha and Yad Voezer. With closer monitoring of this provision we will provide support where it is needed.

Importantly, we will deliver new independent homes for vulnerable people with support needs, including homes for disabled people and those with mental health needs. We will work with new community partners to ensure that new provision delivers outstanding care and support and is a pride to AIHA.



OUR TARGETS BY 2026

- ✓ 'Good' or 'Outstanding' CQC rating on all directly managed care facilities
- ✓ All care and support schemes break even and are financially viable.
- ✓ At least 10 additional care and/or support places.
- ✓ More robust relationships with and support to agency providers.
- ✓ Report on increased social impact on wider community of care and support facilities

BUILDING A STRONG ORGANISATION

Investing in our people

AIHA's workforce is highly diverse and our leadership reflects the community we serve. Our Board and staff have lived experience of housing need and are passionate about our work. Committed to Equality, Diversity and Inclusion, we have a great base from which to build a great organization. We need to invest in our people so that they are well supported, skilled and motivated to excel, and so that we can attract and retain staff including in sectors that are under unprecedented pressures. All our staff, whatever their background, need to have a very strong understanding of our resident base so that they can provide support and

care in a way that meets people's needs. As we shift technologically, we need to take our entire staff with us on our journey of digital transformation.

Managing our finances robustly

We have a strong financial base to leverage our assets and will raise the finance we need to deliver our strategy. We need to ensure that our finance development team grows in line with our development goals, and has the systems, processes and skills to support the organization well and to give our stakeholders confidence in the way we are managed.





Using technology effectively

AIHA were late adopters of technology, and we have embarked on a catch-up exercise. We have made great progress towards our IT strategy. The process of digitizing our documents and organizing our data effectively has started well, as has the process of integrating our data. We need to continue this essential modernization work, reducing data and compliance risk and bringing much greater efficiency to the organization.

Strengthening our voice and building partnerships

AIHA has a proud reputation in the social housing sector, and a strong track record of partnership working. We will increase our visibility among registered providers, giving voice to the needs that we exist to serve and working collaboratively to achieve our goals.

STRENGTHENING OUR FOUNDATIONS

Investing in our people

WHAT WE WILL DO

We will invest in organisation culture so that everyone working at AIHA understands and is committed to the organisation's goals. We will develop our internal communication across all our departments.

We will recruit more talent to fill vacancies, and we will look hard at what else we can do to retain our staff. We will go a step up with Investors in People and achieve accreditation at Gold level, and will be known in the sector as an outstanding organisation.

BY 2026:

- ✓ Strong programme of staff engagement and involvement in planning and decision making.
- ✓ Staff satisfaction across all parts of the organisation at over 90%
- ✓ Investors in People at Gold level

Managing our finances robustly

WHAT WE WILL DO

We will raise the funds AIHA needs to meet its development goals, increasing our gearing while remaining within healthy margins of our covenants and maintaining sufficient cash to meet our obligations.

Robust financial management and systems will support good decision-making by the Board and managers, and give confidence to AIHA's stakeholders that we are managing our assets effectively.

BY 2026:

- ✓ Asset growth, reflecting development and acquisition of new homes
- ✓ Financial systems and controls meet internal and external audit requirements
- ✓ Interest cover and gearing meet covenants





Using technology effectively

WHAT WE WILL DO

We will complete the IT journey that we began in 2022.

We will integrate all AIHA's housing data on OmniLedger Pyramid, gradually adopting different modules. As well as providing a 'single view of the customer' and avoiding data duplication, we will also substantially improve the efficiency of our processes.

We will complete the process of digitising our paper files, and manage an efficient integrated digital filing system on Sharepoint.

We will progress digitisation and integration within our care and support schemes, using OmniLedger Pyramid Supporting People module for our supported housing, and a suitable care plan app for our domiciliary care provision.

We will look for ways to use technology across AIHA's work to improve the customer experience, including introducing options for tenants to engage with us online.

BY 2026:

- ✓ Completed the move to OmniLedger Pyramid across general needs and supported housing
- ✓ Care plans digitised using suitable app
- ✓ High confidence in AIHA's data quality
- ✓ Much greater process efficiency in repairs, compliance and care provision

Strengthening our voice and building partnerships

WHAT WE WILL DO

Run by and for a minority community with distinctive needs, AIHA occupies a unique space. We will use this space responsibly and effectively, to draw attention to housing and related needs in the Orthodox Jewish community. We will be a voice for the people that we represent, and through this will contribute to shaping policy in ways that impact on our own community as well as BAME groups and society more widely. We will build partnerships across sectors including with; community groups and civil society organisations; housing associations; developers; the BAME and specialist housing sector; and policy and decision makers.

BY 2026:

- ✓ Active partnerships with organisations from different sectors.
- ✓ Annual report on policy and social impact of AIHA's work.



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Agudas Israel Housing Association is registered with the Regulator of Social Housing under the Housing and Regeneration Act 2008 No. LH 3673. A charity registered under the Co-operative and Community Benefit Societies Act 2014 No. 23535 R

