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

LEATHERMARKET JMB

2024-2025

Leathermarket JMB ANNUAL REPORT

Residents are the reason we are here

INSIDE

A word from...

Vice Chair of the Leathermarket JMB Board

Clive Shaw

It's been another eventful but ultimately positive year at Leathermarket JMB.

Our new CEO Ali Iman has a clear vision for the organisation and is bringing with him innovations and change through all aspects of LMJMB. Straight away the Transformation Strategy (see page 4) can offer our residents a more accountable service and our staff a better and more engaging place to work. Everyone on the LMJMB Board are incredibly proud of our unique place as the largest Tenant Management Organisation in the area, and your satisfaction has to be our daily aim, so do let us know how we are getting on.

There have been a number of personnel changes in the organisation. Two key LMJMB staff have retired this year and I would like to take this opportunity to thank both Berni McEwan and Kathy Twitchett for their great service. Kathy kept the office spotless since the earliest years of LMJMB and Berni during his years as head of Finance would rehearse his string quartet in the office kitchen. That could be heard in the background at Board Meetings and is already much missed. Please join me in sending heart-felt thanks for all their years of dedicated hard work and wishing them, and the other colleagues who have chosen to pursue a different career path, our very best.

A big thank you to our new Housing manager, Tina Bull for her innovations, energy and drive in setting up drop-in surgeries before TRA General Meetings. There will be another surgery just before our AGM and we hope that many of you can meet the staff and discuss your concerns and queries. It's a new concept for us and it's another way to earn your trust.

I would also like to extend a big thank you to all my colleagues on the LMJMB Board for their hard work and great spirit in working through another year together. Along with our regular evening meetings, we had several away days to really explore the key topics. I would particularly like to thank our Chair Christine Parsons for giving me this opportunity to say hello to you all here.

Well done to WATTS TRA for becoming the newest member of the LMJMB TRA family. At the upcoming AGM they will be asking for ratification of their nominated Director to get their voice heard at the Board and to maintain our commitment to resident engagement and empowerment.

Next year will be the 30th Anniversary of Leathermarket JMB and we believe we all deserve a celebration. We hope you can keep up with news and urgent information on the website and in our regular newsletters. Have a great AGM and do come up and say hello!

Welcome from...

Chief Executive Officer

Ali Imam

It has been my privilege to lead Leathermarket JMB into the next stage of our journey. Working closely with our Chair, Christine Parsons, and the Board, we launched our new Corporate Strategy which sets out the key challenges to 2027 and how we will rise to meet them. Our focus is on the following key themes:

Compliance and Safety

The housing sector is facing an unprecedented wave of new legislation and regulation. Building Safety, Fire Safety, work around damp and mould under Awaab's Law, and the introduction of new Consumer Standards and Tenant Satisfaction Measures all require additional resources. This is coupled with a more active Ombudsman and Regulator, intensifying media scrutiny, and an increasing volume of complaints and disrepair claims across the sector.

In this environment, we are taking a zero-tolerance approach to compliance and building safety. Working closely with Southwark Council, we are prioritising essential works and ensuring rigorous checks are in place. Residents will see fire door and alarm inspections taking place this year.

Resident Focus

Our core value remains unchanged: residents are the reason we are here. That principle drives everything we do. We are delivering a major transformation programme to reconnect more closely with residents, and many of you will already have seen evidence of how we are providing more opportunities to engage and connect with our communities. We are now holding surgeries before every TRA meeting, talking with residents ahead of every major works project, embedding resident liaison in all contracts and we are busy planning a programme of community events.

Alongside our drive to improve resident engagement we have also made several important changes to the way we deliver services, which we are confident will directly benefit tenants and lead to higher satisfaction rates. We are overhauling our Direct Labour Organisation in order to improve the service to you (something which we hope will have an immediate effect). We are busy strengthening our complaints-handling process to ensure we deal with your issues more effectively in order to lead to fewer complaints and better outcomes. Plus, we are improving the ways we communicate with residents about ongoing repairs as we know how important it is to keep you updated on progress.

Financial Strength

Financial stability underpins everything we do. After recording the first deficit in our history in 2023–24, we have acted decisively to restore balance. I am pleased to report that expenditure on materials is now within budget and the repairs service is operating sustainably. We strive to deliver value for money in everything that we do and through sound financial planning we are maximising income and also securing external funding. This includes funding for district heating optimisation studies and community investment projects, which will be delivered with residents' TRAs. These steps ensure we have the resources to reinvest in our homes, estates, and communities.

Transformation and the Future

With stock condition surveys nearly 90% complete, we will soon have the data needed to plan a meaningful and targeted programme of works. Although Southwark Council has announced its own surveys and tenancy audit following a regulatory inspection, we remain focused on delivering improvements that reflect residents' priorities.

Looking forward, we are training staff, strengthening systems, and modernising our operations. Our aim is to provide consistently excellent services, supported by better IT and smarter structures. Most importantly, we are working to build the trust and confidence that will be vital ahead of the 2026 continuation ballot.

Together, residents, staff, and the Board are shaping a stronger Leathermarket JMB. I am confident that with determination, innovation, and partnership, we can ensure this community continues to thrive.

Our transformation journey

Transformation means many things to many people, at the JMB it is about rebuilding trust between our residents and our staff, remembering why we were established and using that original passion to modernise, so that we work together to deliver excellent services.

What we need to do

We know there is work to do to improve the JMB and the service you receive. We want to revitalise the organisation, deliver the very best service and ensure we are a trailblazer for other Tenant Management Organisations.
After listening to residents and staff we have identified the following four key priorities:

1.

We need staff members who are clear about their roles and responsibilities, have the right skills and values to do their jobs well, and are committed to delivering excellent services.

2.

We need to listen to our residents and work with them to achieve the best results. (Starting with a survey to find out what improvements residents want to see).

3.

We need the right governance so that the Board, subcommittees and TRA's work together constructively to drive improvements that reflect the needs of all residents.

4.

We need to rebuild the ONE JMB culture that brings staff and residents together through respect and honest and open communication without finger pointing.

How we plan to achieve it

We have developed a three-phased plan of action to bring about important changes over the next year.

Stabilise
to November 2025

A staff restructure to put the right people in the right jobs (see our new staff structure chart on the opposite page)

Normalise
to January 2026

Redesigning our governance and services with the help of residents and staff. We will hold events and activities to encourage as many people as possible to get involved in developing our improvement plans.

Optimise
to April 2026

New systems introduced for staff to work more effectively and new digital technology will mean residents can get quicker responses and real-time feedback on the service. We hope this period of innovation will also lead to the expansion of services.

It is an exciting time for Leathermarket JMB as we focus on transforming the way we work. Residents and staff will play a vital role in helping us to bring about important changes and improvements that will benefit everyone."

Abbi Agana, Chief Transformation Officer

Giving residents a voice

As we are run by residents for residents it is essential that you know how to make your voice heard, and trust that we will listen and respond. This year we have continued to develop the range of ways that residents can get involved with us.

- We successfully re-launched the Communication & Participation Sub-Committee. Our other four Sub-Committees continue to perform well, providing valuable feedback to the Board.
- Over 40 Tenant and Resident Associations (TRAs) meetings were held since November last year. Congratulations to the newest group – WaTTS TRA, formed by residents in Whites Grounds, Tyers Estate, Tanner House, and 12-20 Snowsfields.
- The launch of new drop-in surgeries, 30 minutes prior to every TRA meeting, mean local residents have more opportunities to discuss individual housing queries with staff.
- We will increase the use of SMS text messaging as a quick and convenient way to communicate with residents. Text messages from us will have LMJMB as the sender.

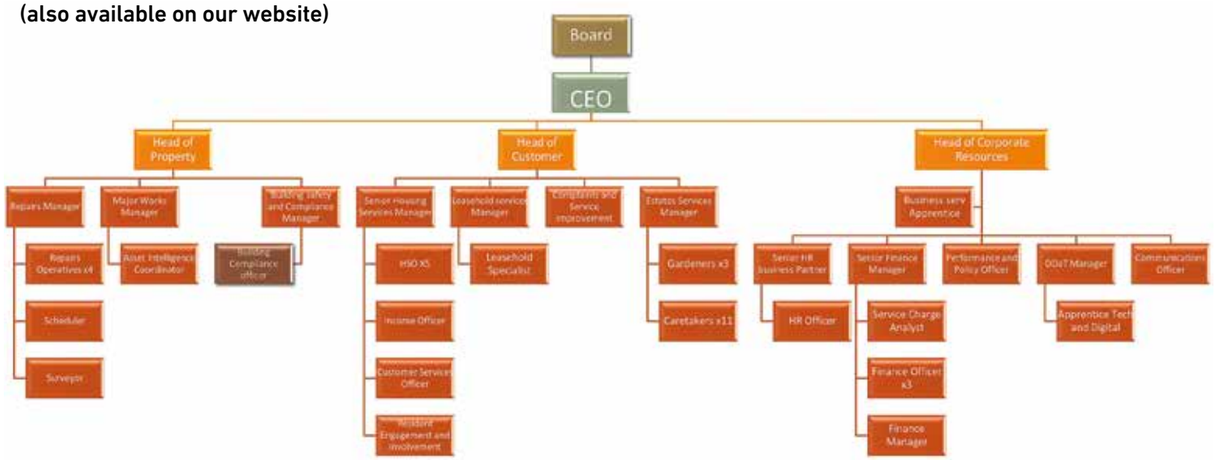
As some of you may know I am leaving the JMB later this year, and I would like to thank the local community and JMB staff for all the support and inspiration I have received. It has been a privilege to work for an organisation that genuinely puts local residents at its heart, and I look forward to hearing about future JMB achievements!"

Igor Novokreshchenov, Resident Engagement & Board Support Officer

Want to get involved with the JMB? **Call 020 7450 8024** or email **enquiries@leathermarketjmb.org.uk**

Our new staff structure

(also available on our website)



Highlights of the year 2024-25

Keeping the neighbourhood blooming

It has been a busy year for our various greening and wilding initiatives. Crosby Row Gardeners have bagged their second award, this time from the Royal Horticultural Society, for their work in maintaining the community garden. Kipling TRA have added a pond to their estate's landmarks, which will improve biodiversity and attract wildlife including frogs and newts to the estate. And Tyers Estate residents, in collaboration with the Council and NOOMA design studio, have established a green area next to the Tyers Gates.

Tackling anti-social behaviour

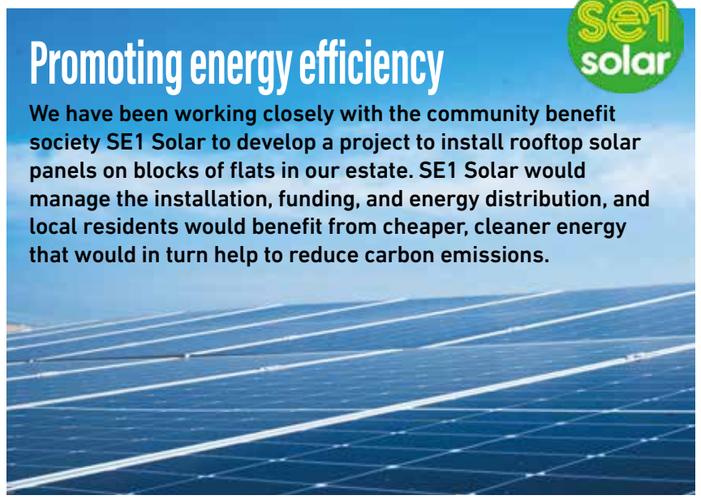
We have been cooperating closely with the police and Southwark Council to reduce the levels of anti-social behavior (ASB) on our estates and to tackle the issues of rough sleeping and drug use. A Community Action Day was held on the Kipling Estate for local residents to chat with Leathermarket JMB staff, police and the Neighbourhood Safety Team to raise any issues or concerns and find out how to report ASB. We will plan future engagement activities to promote community safety and will continue to work closely with partners to tackle ASB.

Young musicians hit the right notes

Our Wannabe Musician Project proved a hit with local children and young people. Participants from across almost all of the estates attended for free sessions with local musician, Tony Morley. Thank you to the South London Mission for their support with this project and keep an eye for updates in future issues of the newsletter.

We received two government grants from Heat Network Efficiency Scheme (HNES) to conduct studies on Kipling Estate and at the Cardinal Bourne Block to explore ways to improve the heating to these areas.

Promoting energy efficiency



We have been working closely with the community benefit society SE1 Solar to develop a project to install rooftop solar panels on blocks of flats in our estate. SE1 Solar would manage the installation, funding, and energy distribution, and local residents would benefit from cheaper, cleaner energy that would in turn help to reduce carbon emissions.

Benefiting from partnership working

As a member of the South-East Consortium we have benefited from the support of being part of a larger network in terms of procurement and contracts, which has helped us to ensure compliance and deliver value for money. We have also been working closely with TPAS to receive support, advice and training for staff and residents.

South East Consortium

tpas

Staff development

We held a very productive Staff Training Day to improve the ways our various teams work to deliver the housing service, in order to ensure we are performing effectively and efficiently. Investing in our staff boosts employee moral and retention, whilst improving services and ultimately higher levels of resident satisfaction.

We aim to:

- **Provide top quality services**
- **Empower and support residents**
- **Maintain all homes and outdoor areas to the highest standards**
- **Keep our staff motivated and proud to work at the JMB**

We do this by following our building blocks of:

- **Good governance**
- **Effective financial management**
- **Employment of experienced staff**
- **Two-way communication with residents**

Looking after your homes and neighbourhoods

We are committed to ensuring all our properties are places where residents feel proud to call home. We have a programme of investment to ensure homes are safe, comfortable and compliant."

Like all social landlords we are facing new legislation that has been introduced by the government to improve the safety and the quality of homes across the sector as a whole."

Maynard Stevenson, Head of Property Services

Major Works

Stock condition surveys

We have been busy conducting a major Stock Condition Survey of all our properties to give us a clear picture of where investment work is needed. We have now started Block Condition Surveys to assess the overall condition of each block and plan improvements accordingly. This work is being carried out by our surveying partner MLCS3.

Applying for external funding

We have submitted a funding application for the Meakin Estate District Heating project which aims to improve energy efficiency and reduce heating costs for residents. The results will be announced in February 2026.

Lifts

We know the importance of ensuring safe, reliable, and efficient lifts in our blocks, and modernisation works to lifts will be scheduled after surveys are complete.

Estate Services

Free bulky refuse collection service

Our Estate Services team launched free bulky rubbish collections across all our estates to prevent fly tipping and keep estates clean and safe. The service is available on Mondays, Wednesdays, and Fridays for bulky rubbish, and on Tuesdays and Thursdays they remove all green (garden) waste. It means our residents can dispose of bulky items or green waste for free rather than having to pay a fee to the London Borough of Southwark which charges £37 for a collection.

Daily cleaning services

As our cleaners are patch-based, local residents benefit from cleaning carried out Monday to Friday, whereas this service is normally only delivered weekly by other housing providers.

Grounds maintenance

The green areas around the estates continue to bloom thanks to the hard work of our dedicated gardeners.

The whole team care deeply about keeping estates safe, clean and welcoming and continue to go above and beyond to keep our neighbourhoods looking their best."

Daniella Rebacz-Drabik, Estate Services Manager

Housing Services

We have implemented a number of changes during the year to improve the way housing services are delivered.

Tina Bull, Head of Customer

Learning from complaints

We want to ensure we listen and learn from complaints and have invited a Board Director to lead on this area.

Improving the tenancy check process

This check allows us to ensure all is well within your home and to take action if there are any issues. During the year we carried out 278 tenancy checks and aim to visit each household every two years.

100% of estate inspections conducted

We carried out 528 estate inspections across all six patches for staff to log communal repairs needed, review cleaning and gardening, and ensure communal areas are free of clutter and personal items that could cause a safety risk.

Providing support with arrears

By merging our patches from six to five we created a temporary Resident Services Officer role focused on offering support to tenants struggling with rent arrears.

What the new housing regulations will require

Awaab's Law

Awaab's Law, which was introduced by the government following the tragic death of two-year-old Awaab Ishak, gives landlords strict deadlines to fix damp and mould in homes. The new legislation means that:

- Emergency hazards such as severe damp, mould, or dangerous conditions must be investigated and made safe within 24 hours. If this is not possible residents must be offered alternative accommodation immediately.
- Landlords have 10 working days to investigate reports of significant damp and mould risks, three days to share the findings, and five days to make homes safe if there is a serious risk. If repairs cannot be done in time, residents must be offered safe temporary housing.
- The rules will be extended to cover other hazards such as excess cold, fire, and electrical safety from 2026.

Check out the back cover for more details about damp and mould and how you can help to prevent it in your home.

Electrical Safety – New Regulations

New electrical safety rules have been introduced to keep homes safe. Starting November 2025 for new tenancies (and May 2026 for existing homes) we must ensure that:

- All homes receive an Electrical Installation Condition Report (EICR) every 5 years.
- All landlord-provided appliances are Portable Appliance Tested (PAT).
- Any remedial work needed after an inspection must be completed within 28 days.
- Tenants must receive a copy of the EICR within 28 days or before moving in.
- Emergency electrical hazards must be addressed within 24 hours (aligned with Awaab's Law).

How we performed

Repairs

Number of repairs completed during the year:

7,277

% of repairs completed within target time:

87%

(when we order a repair we set a time for the repair to be completed, according to the urgency).

6,302

of repairs were completed on the first visit (our repair staff and contractors aim to get repairs right first time to save you the inconvenience of a second visit).

Average time it took to complete a repair

Contractors	Our DLO staff:
16 working days	**9 working days**

Revenue homeowner charges

96%

Total amount of homeowner charges collected.

Anti-social behaviour (ASB)

21

cases of anti-social behaviour were reported

100%

of ASB cases were resolved

Rent collection

100%

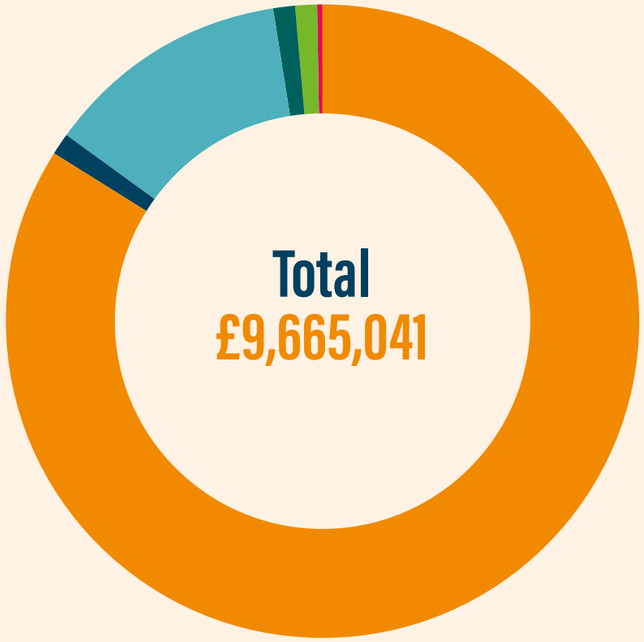
of rent was collected thanks to the outstanding performance of our Resident Services Team

Cleaning and gardening service

We have made overall improvements to both cleaning and gardening standards compared to last year, this is due to the collective efforts of our Caretakers and Gardeners under the direction of our new Estates Services Manager.

Financial management

Where our money came from and how we spent it



Leathermarket JMB income 2024/25 of £9,665,041

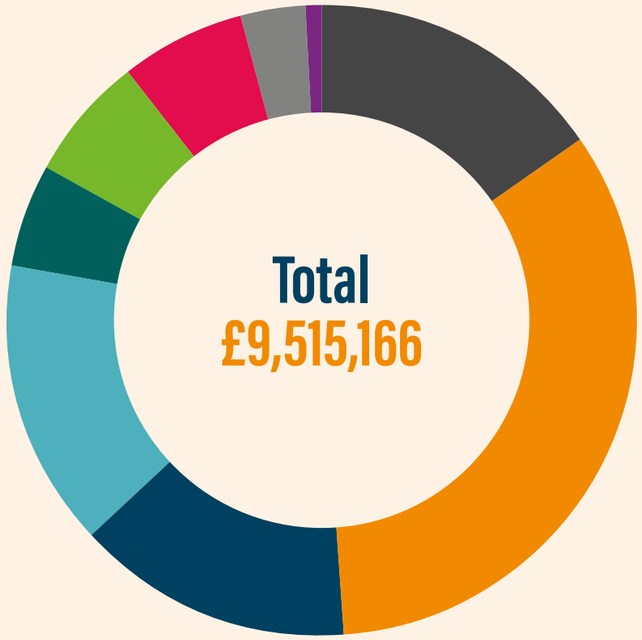
The pie chart shows the breakdown of how much money we received.

- Tenants' rent **83.97%** **£8,115,382.00**
- Homeowner major works income **1.29%** **£124,744.00**
- Homeowner revenue service charges **12.46%** **£1,204,321.00**
- Aerial income **1.04%** **£100,224.00**
- CBS Marklake & SLA **1.04%** **£100,870.00**
- Other income **0.20%** **£19,500.00**

Where we spent 2024/25 income of £9,665,041

The pie chart shows our expenditure for 2024/25

- Major Work **15.36%** **£1,461,397.00**
- Repairs **33.53%** **£3,190,257.00**
- Southwark debt repayment **14.33%** **£1,363,975.00**
- Office staffing (adjusted for salaries allocation) **14.60%** **£1,389,320.00**
- Estate costs **5.29%** **£502,906.00**
- Cleaning and ground maintenance **6.52%** **£620,622.00**
- Office running cost and insurance **6.29%** **£598,482.00**
- Homeowner services **3.25%** **£309,337.00**
- Other **0.83%** **£78,870.00**



Worried about damp and mould in your home?

Winter is the time of year when homes are most likely to suffer from damp and mould. But there are simple ways you can help prevent this issue.

Why does my home feel damp?

The most common cause of damp is condensation inside your home. This happens when warm air touches a cold surface and you may notice this as water droplets on walls, windows, or mirrors.

Condensation is completely normal and is caused by everyday activities like taking a shower, boiling a kettle or washing clothes. Small amounts of condensation are found in most homes, but it is important that you don't let it build up on surfaces as it can cause black mould to grow which can damage your health.

How to prevent damp and mould?

Although condensation is normal, there are simple things that you can do to limit the amount of moisture within your home to help prevent damp developing:

- Wipe windowsills and surfaces every morning to stop moisture building up.
- Don't dry clothes indoors. If you have to, always use an airer in the bathroom with the door closed, window open and extractor fan on.
- Vent tumble dryers to the outside or use a condensing type.
- Cover pans while cooking.
- Open the window and keep the bathroom door shut after a bath or shower.
- Open windows for at least 30 minutes every day to ventilate your home and let moisture-laden air escape.
- Pull heavy furniture like wardrobes, drawers, and sofas away from walls so air can circulate.
- Maintain low level heating rather than turning the heating up and down in short bursts.
- When filling a bath, run the cold water first, then top up with hot water to reduce steam by up to 90%.

If you have noticed black mould at home:

Carefully wipe the mould away using a damp cloth then clean the area using bleach or a fungicidal wash (remember to wear rubber gloves).

If, despite taking reasonable steps to prevent damp and mould, the problem isn't going away, please let us know so that we can investigate if the damp is being caused by a structural issue.

GET IN TOUCH

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

- Phone the JMB office on **020 7450 8000**
- Email us:
  General enquiries – **enquiries@leathermarketjmb.org.uk**
  Housing and tenancy issues – **residentservices@leathermarketjmb.org.uk**
  Non urgent repairs – **repairs@leathermarketjmb.org.uk**
- Visit us: **Leathermarket JMB, 26 Leathermarket Street, London SE1 3HN**

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