



Annual Report

2016

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SLH Customer Services 0300 303 8540 customerservices@southlakeshousing.co.uk

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Introduction by Chairman of the board, by John Holmes

The economic background in which housing associations work has changed significantly since we bought the properties from SLDC four years ago and the Board has reviewed its priorities as a result.

The vision for SLH is that by 2020 we will have developed homes across a range of tenures, we will be efficiently run, with good relationships with customers and we will be a valuable social business.

Our immediate priority is to complete the main promises to tenants, particularly our five year £38m investment programme to homes.

We have also increased our development programme. This past year we have met the challenges of reduced income by making significant savings. We aim to drive further efficiencies by bringing more work in-house and the opportunities to partner or share services will be pursued.

We will introduce a wider range of support services to help older people to continue to live independently and the viability of sheltered schemes will be closely monitored.



John Holmes
Chairman of South Lakes
Housing Board.

Tenants' Committee Review of the year, by Charles Howarth

We received over 200 responses to the last annual report with tenants telling us that you wanted to keep receiving information like it again this year.

The Tenants' Committee continue to be involved in major decisions and in holding the staff and board of SLH to account.

This has included reviewing the Offer Document Promises, the major repairs programme, a solar panel contract and offering our opinion on proposals to change the sheltered housing service.

I have met with SLH's Chief Executive, Cath Purdy, and together we have agreed to promote a greater voice for tenants in both policy making and scrutiny for the coming years.

The Tenants' Committee are always open to new members so please contact SLH on 0300 303 8540 and ask for John Stirling or Lyn Richardson.



Charles Howarth
Chairman of Tenants' Committee.

Highlights of the last 12 months

- £6M has been spent in the last 12 months on new roofs, kitchens, electrical improvements and new bathrooms.
- 60 properties were flooded and 300 damaged by Storm Desmond in December 2015. The final costs of the floods was over £2m.
- SLH was awarded the top ratings for financial viability from the social housing regulator, the Homes & Communities Agency.
- SLH has made £1m in savings and has made plans to save £5m over the next four years following the 1% annual reduction in your rent over the next four years.
- 16 homes have been developed thanks to agreements reached with private developers (Story Homes and Russell Armer) to purchase homes from their new housing sites in Kendal and Grange.
- SLH has received national recognition including; a Northern Housing Consortium 'building healthier communities' award for the dementia friendly improvements at Birthwaite Sheltered Housing scheme in Windermere. SLH also won the Morgan & Lambert award for the gas servicing partnership with Rogerson Homeserve (see first picture).
- SLH has improved customer services with 72% of all calls now resolved on the first call and 99% of repairs are completed 'right first time'.



The award winning gas team from left to right are: Back row: Mick Lord (Morgan Lambert), Lachlan McLean (Forbes Solicitors, sponsors of the award), Grahame Peters (Rogerson Homeserve), Ian Mitchell (SLH), Pete Lewis (Rogerson Homeserve), Simon Millington (Morgan Lambert). Front row: Helen Mitchell (SLH), Colin Williams (SLH) and Louise Matthews (SLH).



One of the new properties purchased from developer Russell Armer in Grange-Over-Sands.



Now retired Repairs Manager Tom Lynch appeared on BBC News on Christmas Eve as staff prepared for more flooding.



SLH won the 'building healthier communities' award for dementia friendly services from the Northern Housing Consortium in June 2016.

South Lakes Housing in numbers



SLH own **3,102 properties** including **2,662 general needs properties** and **440 sheltered homes**



39,213 telephone calls were made to SLH



In 2015/16, there were **11 evictions** carried out



SLH completed **15,871 repair jobs** in 2015/16



There are **256 leaseholders**



249 homes were let to new tenants last year



25 tenants exercised their Right to Buy

Delivering on promises

Tenants continue to hold SLH account

Tenants' Committee continue to scrutinise the delivery of the 'Offer Document Promises' on your behalf since SLH took over the ownership of homes from SLDC in 2012.

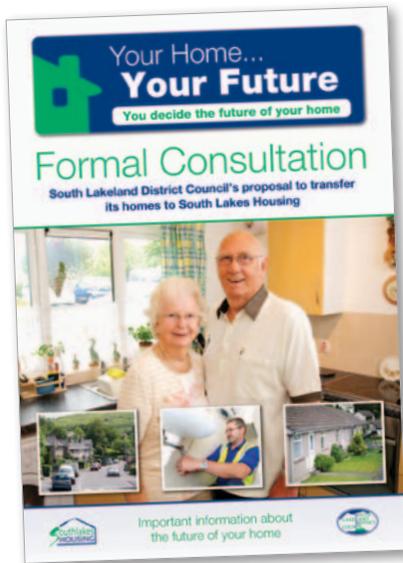
The Offer Document was sent out to all tenants in 2011 and contained several promises which SLH would deliver to invest in homes and improve services from 2012 to 2017.

The Tenants' Committee have been monitoring the implementation of this document throughout 2015/16 and regularly challenge members of the SLH senior team. 92% of the promises have been completed so far and others are on track for completion by March 2017 as promised.



Tenants' Committee members from left to right are: Front row: Wendy Orr (Ulverston), Mavis Nelson (Ulverston), Dorothy Dixon (Kendal, leaseholder), Loraine Birchall (Great Urswick, also a board member), Margaret Akrigg (Kendal). Back row (from left to right): Stephen Bolton (Ulverston), Kenny Mayo (Holme), Paul Athersmith (Ulverston), Trevor Newby (Ulverston), John Short (Ambleside) and Charles Howarth (Barbon, also a board member). Not pictured are: Sue Layfield (Grange), Jim, Layfield (Grange), Robin Martakies (Ambleside), June Peckston (Kirkby Lonsdale), Katy Newby (Ulverston), Wyn Sayers (Grange) and Jackie Cooper (Swarthmoor).

SLH achievements since 2012



The Offer Document was sent to all tenants in 2011 promising a range of improvements.



778 new roofs have been installed including these on Fellside, Kendal.



440 new bathrooms have been installed.



641 new kitchens have been fitted.

| Some of our main achievements | | |
|------------------------------------|---|--|
| 440 new bathrooms installed | 641 new kitchens installed | £1.2m spent on aids and adaptations for the disabled and frail |
| 1,687 new security lights fitted | 778 new roofs, fascias, soffits and gutters | 525 properties have been re-rendered |
| £1.3m spent on estate improvements | 503 electrical upgrades | £40k is spent each year removing dangerous trees |

Tenants hit by Storm Desmond



The Storm Desmond weather event on Saturday 5th December 2015 was of significantly greater magnitude than past flooding events and the river levels were the highest on record.

The main sources of flooding was from flood water overtopping river banks, overland flow from becks, blocked drains, sewer surcharge and surface water running down hillsides and roads.

The flooding severely damaged 60 of SLH's properties across a large part of the district including: Ambleside, Kendal, Milnthorpe, Stainton and Windermere.

Many family houses were hit and also two sheltered housing schemes were also badly affected.

The impact on tenants was really hard with many **without household contents insurance**. SLH was fully insured and was able to assist with providing payments for tenants to live in alternative accommodation, helping tenants to complete grant forms and working with other community organisations to get tenants the help that they needed. The response from the community was fantastic and SLH is very grateful to the community volunteers who were quickly on the scene helping tenants to evacuate and find alternative accommodation.

SLH worked around the clock to get tenants back home and a £2 million pound repair programme was completed in July 2016. The average repair bill was around £30,000 for

each home. The refurbishment programme consisted of; removing contaminated timber, providing new kitchen units and plaster and raising electrics. A flood resilient water proof membrane was installed to walls and floors to help properties become more resilient.

SLH is now focused on being better prepared for a future flooding event. The high risk properties have been surveyed and a large funding application has been submitted to SLDC to support the flood prevention programme. Unfortunately, SLH's insurance renewal and premiums have increased because of the huge claim and many leaseholders not affected by the flooding have also seen their bills rise.



A dehumidifier drawing moisture out of a flooded property once the floor had been removed. Over 30 households had to spend months in temporary accommodation.

Community News

Helm Close Tidy up

A litter pick and poster competition ensured that we had lots of parents and young people coming along to take part.

Several bags of litter were collected by young people who then continued this theme when designing a poster. The young people were particularly aware of the effects of litter on their estate and came up with some solutions of how to resolve this.



Make a play in a day and Kendal Yarns

The sun was shining for the 'Felt making workshop' at Kendal Parish Hall.

There was a good turnout of families who actively participated in making a variety of felt pieces for the Kendal Yarns Festival. The children were able to smooth the felt by rubbing wool with soap and water before shaping it into a design of their choice.

These were displayed in Dr Manning Yard throughout the festival in July. The 'Make a Play in a Day' workshop was attended by two young people from Waterside and they wrote and produced their play.

The partnership between South Lakes Housing, The Brewery and Kendal Community Theatre has been extremely beneficial to SLH tenants who have successfully produced 2 plays for the Festival. The Grate Fludde of 2015 and Three Girls and the Wolves.



Kids from Waterside in Kendal help 'make a play in a day'.

Smoothie making – Milnthorpe

Young people and parents had the opportunity to try out new foods and learn how to make wraps and smoothies.

They looked at different types of fruit and veg with the children taking responsibility for chopping up veg and making their own wraps. For some this was a challenge and did not want to try some of the foods but with a little encouragement they were willing to give it a go. The session fulfilled one of its main aims by not only educating the young people on how to make a healthy low cost lunch but also parents as well.

A parent commented that: *'the children were free to do as they wanted and get extra messy if they chose'*.



Lyn Richardson of SLH helps children prepare healthy food in Milnthorpe.



The redevelopment plans for Waterside estate in Kendal.

Waterside Redevelopment

In 2015 SLH obtained planning permission for 10 new homes and 4 flats in Kendal town centre. The Waterside estate will see the new homes being built on the site of the existing garage blocks on Dowkers Lane.

These blocks have been the target for some anti-social behaviour over the years and along with planned environmental improvements including new bin stores, storage sheds, parking for residents and landscaping to the whole estate it will make it a better place to live for the residents.

The plans have been drawn up following extensive consultation with tenants, leaseholders and owners around the area with the aim to *“Build pride in Waterside”*.

Building work is planned to commence in late 2016 on a phased basis. The current storage sheds will be demolished first to allow for the new sheds, bin stores and parking spaces to be provided.

The garages will then be demolished to allow for the houses to be built. Residents also requested bike storage on the estate. Due to the lack of parking and town centre location of the estate SLH will be installing storage provision in addition to the planned environmental improvement works.

Ulverston Summer activities

All the activities in Ulverston took place in the open either on parks or on open spaces such as those delivered on Dale Street.

Using the gazebo ensured that we were able to continue even when the weather was less than kind. Approximately 45 children attended the Ulverston activities ranging from pre-school children to teenagers. Billy said that he ‘enjoyed making the bracelet and my windmill’ and Ruby said that she ‘would like to come again’.

Pop-up Café in Hallgarth, Kendal

SLH supported the Hallgarth Pop-up Café in Kendal, which received national coverage after its first event in 2015.

Run by local residents, the café has been deemed a great success on its first two events, with almost 300 people served food and refreshments. It operated on a pay as you feel basis, with customers being asked to make donations based on how much they felt their meal was worth and what they could afford.

The cooking focus was still a healthy nutritious meal created using unused produce from local suppliers and restaurants that otherwise would have been sent to landfill.



Pop-up Café in Hallgarth, Kendal.



Ulverston youngsters enjoy summer activities.

Managing your money

Help for tenants

SLH can help tenants to:

- Maximise their income
- Manage their money effectively and budget
- Access money, debt and benefits advice
- Access an appropriate banking account
- Take advantage of any fuel poverty measures, including guidance on switching suppliers and helping people to complete Warm Home Discount Scheme of £140
- Access affordable and responsible credit and insurance

Some of the recent examples of help include:

- Offering a direct referral to our local Citizens Advice Bureau for debt advice
- Directly referring tenants, where appropriate, to the local Foodbanks
- Encouraging individuals to take advantage of the support available to review their energy costs and to consider switching suppliers. We offer new and existing tenants information about both Cumbria Action for Sustainability and uSwitch.

Save energy and money by switching to a smart meter

Smart meters are the new generation of gas and electricity meters, replacing traditional meters in homes across Great Britain.

Tenants should contact their energy supplier directly to request a smart meter. There are lots of benefits including:

- Tenants will always know what they are paying for the energy, and with an end to estimated bills, tenants will only pay for the energy they use
- Smart meters are installed for free
- Smart meters will save tenants money as they make it easier for tenants to identify the situations where they're using a lot of energy and might want to make changes to reduce it
- Smart meters can help tenants become more energy efficient by monitoring consumption and costs in real time
- As smart meter technology also works with prepay meters, it will make it much easier for tenants to top up their credit. Depending on the supplier, they'll be able to top up directly online or through a smartphone app. There will be no more keys, cards or inconvenient visits to the shop.

Making sure tenants can afford to take a tenancy

SLH makes sure that prospective and existing tenants are aware of the implications of welfare reform.

Prospective tenants now undergo a robust affordability check before signing up to the tenancy and where it is deemed necessary, a pre-tenancy interview is undertaken with the Senior Financial Inclusion Officer.

This helps SLH to identify any potential issues at an early stage, to discuss in more depth all those things that a prospective tenant needs to think about, including how to draw up a household budget etc.

A recent example being a younger individual who during the pre-tenancy interview discovered that he had a lot more to think about than he had anticipated.

We were able to go through a range of issues with him, after which he then took some time out to consider whether he wished to proceed.

He then signed up to the tenancy having made a more informed decision about how much it would cost and how much he had to spend to sustain his tenancy.

Managing your money

More government changes underway

The on-going process of welfare reform often presents a challenge to tenants.

Universal Credit has started to be rolled out but is not due to be completed until 2022.

This combined with other measures due to be introduced over the next couple of years, the limiting of Housing Benefit to the Local



Chris Parks, Senior Financial Inclusion Officer at SLH.

Housing Allowance rate (a pressure on sheltered housing in particular), together with the introduction of the Benefits Cap later in 2016, will also need to be factored into household budgets.

Insure your home for as little as £1 per week

Many customers believe that SLH automatically insure their furniture, belongings and decorations against fire, theft, vandalism or water damage such as burst pipes or a flood. THIS IS NOT THE CASE.

Unfortunately some customers only realise this after the damage has been done. Around 80% of SLH tenants affected lost contents worth thousands of pounds in the December 2015 floods.

SLH make it easy for you to insure your belongings under a special household contents insurance scheme. The insurance is arranged with Royal & Sun Alliance Insurance plc.

From as little as £1 per week, you can insure the contents of your home for up to £7,000. The scheme cover includes household goods, bikes, computer equipment and flooring.

The cover includes against loss or damage caused by specific events such as theft, fire and flood.



Previously flooded tenants can also be covered. A tenant in Kendal was refused tenant contents insurance after a claim of £21,000 following the December floods. This was her first claim after living in the same address for 30 years. The tenant has since been accepted by Royal & Sun Alliance.

The SLH website contains more information. For general enquiries about Royal & Sun Alliance tenant contents insurance please call 03456 718 172.

Other insurance policies are available and tenants are advised to 'shop around'.

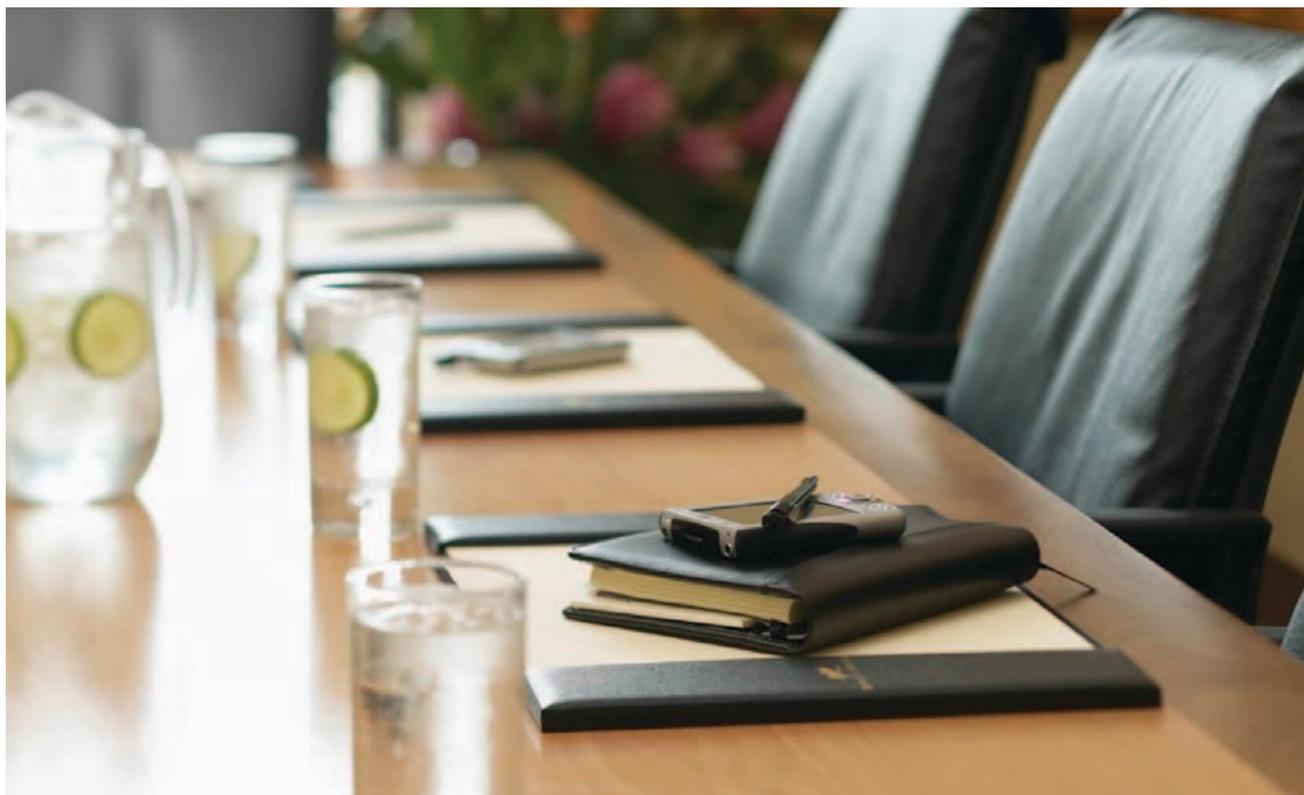
Board reviews its effectiveness

The board is collectively responsible and accountable for ensuring that SLH is performing well, remains financially healthy and complies with all its obligations.

In late 2015 the board agreed to conduct an appraisal on its performance and review its effectiveness. They sought the help of an independent consultant who carried out a review of governance at SLH.

The board were conscious of the economic, legislative and regulatory changes taking place which were presenting a more challenging environment to SLH than had been previously experienced.

The report concluded that the board is functioning satisfactorily and has a good range of skills. However there are areas where improvements could be made to achieve higher levels of performance.



The recommendations have been accepted by the board and include:

- Reviewing the size, composition and skills of the board.
- Reducing the number of Committees.
- Developing a different relationship with the Tenants' Committee for gathering views on future strategy via early policy discussions.
- Reassessing the organisational risk appetite and setting some objectives and measures for the development of present and future activities.
- Continuing to stress test the financial plan including scenarios which may 'break' the business and the alternative options available.

Regulator calls for action on ‘Value For Money’

Tougher regulation

The social housing regulator (the Homes & Communities Agency) has recently set out changes to their approach to regulating Value for Money (VFM).



It makes it clear that landlords will need to deliver a step-change in their operating efficiency over the next 5 years. They are concerned to note that there is a wide variation in unit costs across the sector.

Whilst some variation in unit costs can be explained by tangible factors such as the transfer promises, supported housing or regional wage difference, these do not explain the full extent of variation.

Comparing the market

SLH has compared costs with other providers and cost per home tend to be higher.

The main reason for this is the major repairs programme delivered over the last 4 years as one of the main promises at transfer. SLH also provides a lot of older people’s accommodation where service charge costs tend to be higher. Maintenance costs are similar across the county and SLH is currently working on plans to share its in-house maintenance team to improve efficiency.

The regulator wrote to SLH in June 2016 setting out their assessment of VFM. The analysis shows that:

- Headline social housing costs per home is £5.29k compared to the average cost of £2.55k (SLH is therefore more expensive than the majority of landlords). This is largely driven by two key cost drivers (the money SLH spends on older persons’ housing and the major repairs invested into properties).
- Management costs per home is £0.51k compared to the average £0.95k (SLH spends less on managing your homes than the majority of landlords).
- Service charge per home is £0.72k compared to the average of £0.61k (SLH spends more on managing older people’s housing than the majority of landlords).
- Maintenance costs per home is £1.01k compared to the average of £0.98k (SLH spends more on maintaining your homes than the majority of landlords).
- Major repairs costs per home is £2.96k compared to the average of £1.13k (SLH spends more on major repairs than the majority of landlords).

More information on SLH’s costs can be found in the detailed VFM Self-Assessment available on the SLH website.

| Housing Association | Stock numbers at March 2014 | Headline overall costs (£k) | Management costs (£k) | Service Charge (£k) | Maintenance (£k) | Major Repairs (£k) |
|---------------------|-----------------------------|-----------------------------|-----------------------|---------------------|------------------|--------------------|
| Eden | 1,811 | 2.76 | 1.23 | 0.08 | 1.12 | 0.00 |
| Two Castles | 3,430 | 2.87 | 0.87 | 0.57 | 0.70 | 0.71 |
| Impact | 2,998 | 4.30 | 1.80 | 0.35 | 0.88 | 0.34 |
| South Lakes Housing | 3,364 | 5.29 | 0.51 | 0.72 | 1.01 | 2.96 |

NB: Table based upon HCA Unit Cost analysis, June 2016 & National Register of Social Housing stock numbers 2015 (including leaseholders).
 Costs = Average cost per home (calculated as the total costs divided by the total stock numbers).

How SLH spent each £1 of income during 2015/16

In 2015/16 almost half of the income (44p of every £1 received) was reinvested in improving existing homes or in the provision of new homes for rent.

Overall spend over the last two years is broken down as follows:

| How we spent each £1 of our income during the year: | 2015/16 | 2014/15 |
|---|---------|---------|
| Improving homes and communities | 44p | 45p |
| Management | 21p | 18p |
| Repairs and maintenance | 18p | 20p |
| Interest on loans | 11p | 9p |
| Service costs | 4p | 4p |
| Other costs | 2p | 4p |
| Total £1 spend | 100p | 100p |

During the year SLH embarked on a major cost reduction exercise and revised its financial plans to accommodate the rent reductions effective from April 2016.

This exercise identified significant savings over the life of the plan, as follows:

- Savings in management and administration costs totalling £440k in 2015/16, with recurrent savings of around £500k every year from 2016/17 onwards.
- Responsive repair cost savings of 6% per annum, achievable through improvements

in efficiency and economies of scale experienced from the establishment of a Cost Sharing Vehicle with other local housing associations.

- Reduction in improvement works costs of 6% every year from 2017/18 achievable through better planning and procurement methods.
- Reduction in gas servicing costs of £150k every year from 2017/18 onwards, representing savings in VAT as a result of procurement through a Cost Sharing Vehicle with other local housing associations.

- Savings in pay costs rising to £120k every year by year 4 through the deletion of one vacant post per year over the next 4 years.
- Removal of £2m in 2022/23 earmarked for new office premises.
- Reduction in bad debts provision from 4.4% to 2.2% throughout the plan following revised predictions of the impact of Universal Credit based on recent experience.
- Removal of the 'Growth Fund' totalling £1.2m over the next 10 years.

Tenants' Committee are focused on ensuring that tenants get value for money and that SLH focuses on quality as well as costs.

How SLH is performing against the national standards?

The social housing regulator (the Homes & Communities Agency) has established a Regulatory Framework which all social landlords have to comply with. Each year, SLH assesses its compliance against the seven national standards.

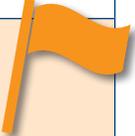
The tables below highlights; a summary of the standards, the evidence that SLH can show to prove they comply with the standard and a performance verdict from the Tenants' Committee using evidence presented by staff. This helps the SLH board to a self-assess its compliance with the regulatory framework.

| TENANT INVOLVEMENT & EMPOWERMENT STANDARD | | |
|--|---|---|
| Summary of the standard | SLH evidence | Tenants' Committee verdict |
| <p>This is about:</p> <ul style="list-style-type: none"> How SLH keeps you informed and involving you in decision making. Customer service and choice. How they deal with your complaints and feedback. Whether they understand the different needs of tenants. It applies to both tenants and leaseholders | <p>The Annual Report keeps tenants informed.</p> <p>47 new tenants were recruited in 2015/16 to help mystery shop and test services.</p> <p>Tenants have a choice on how to access customer services and choice of kitchen styles etc.</p> <p>Advice on making a comment or complaint is available on the SLH website.</p> <p>In 2015/16 SLH received 9 complaints and 88% of investigations were found in favour of complainants (compared to 13 complaints and 46% found in favour of the complainant in 2014/15). The 9 complaints received this year related to; planned or cyclical maintenance (4), housing management (2), leaseholders (2) and sheltered housing (1).</p> | <p>SLH meets this standard.</p> <p>A review of tenant scrutiny arrangements is taking place this year and is being led by a former housing inspector.</p> <p>The Tenants' Committee have worked with their Independent Tenant Advisor to establish a Complaints Panel (to review tenant complaints). The SLH Complaints Policy has been updated in July 2016 to reflect this development. The Committee will establish its Complaints Panel at their AGM on the 25th August 2016 which will ensure compliance with this standard.</p>  |

KEY

-  SLH does not comply with the national standards.
-  SLH needs to do more to comply with the national standard.
-  SLH fully complies with the national standards

HOME STANDARD

| Summary of the standard | SLH evidence | Tenants' Committee verdict |
|--|---|--|
| <p>This standard is about:</p> <ul style="list-style-type: none"> ● The overall quality of your home. ● How SLH maintains and improves your home. ● How they look after the area where you live. ● It applies mainly to tenants but leaseholders do pay for and benefit from major repair upgrades | <p>SLH has spent around £6m on your homes this year.</p> <p>99% of repairs are now completed 'right first time' – that's 12,436 jobs up from 88% in 2014/15.</p> <p>100% of properties have a current gas safety certificate, up from 99.9% in 2014/15.</p> | <p>SLH does not meet this standard because not all homes have been improved yet (3% of properties do not meet the 'decent homes' standard).</p> <p>As part of the ongoing maintenance programme, a further £6m is being spent on the properties this year and by the end of March 2017 all properties will meet the government's Decent Homes Standard as promised back in 2011.</p>  |

TENANCY STANDARD

| Summary of the standard | SLH evidence | Tenants' Committee verdict |
|--|---|---|
| <p>This standard is about:</p> <ul style="list-style-type: none"> ● How SLH let their homes. ● How they manage rent arrears. ● The financial support and advice available from SLH. ● It applies mainly to tenants but financial support is also available for leaseholders. | <p>Tenants act as 'mystery shoppers' to test the quality of the lettings standard – the average relet period in 2015/16 was just 13 days, an improvement from 20 days in 2014/15.</p> <p>In 2015/16 SLH collected 99.7% of rent owed, the same as last year. SLH has since revised its policies to maximise the recovery of rent arrears and collecting former tenant rent arrears.</p> <p>SLH has a member of staff dedicated to help tenants with welfare benefits and financial issues. In 2015/16 74% of tenants affected by the 'bedroom tax' paid their rent in full, up from 69% in 2014/15.</p> | <p>SLH meets this standard.</p>  |

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NEIGHBOURHOOD & COMMUNITY STANDARD

| Summary of the standard | SLH evidence | Tenants' Committee verdict |
|---|--|---|
| <p>This standard is about:</p> <ul style="list-style-type: none"> ● Dealing with complaints of anti-social behaviour. ● Investing in your neighbourhood. ● Working with partners in the community. ● It applies to both tenants and leaseholders. | <p>3 households were evicted in 2015/16 due to anti-social behaviour. This is the first time SLH has evicted tenants for anti-social behaviour.</p> <p>SLH has spent £182k on environmental improvements.</p> <p>The tenant led Grant Applications Panel spent £25k on environmental projects SLH organises an annual programme of Estate Walkabouts to improve neighbourhoods.</p> <p>SLH has a member of staff dedicated to involve younger people to contribute to local community initiatives (see pages 11 and 12 for more detail).</p> | <p>SLH meets this standard.</p>  |

GOVERNANCE & FINANCIAL VIABILITY STANDARD

| Summary of the standard | SLH evidence | Tenants' Committee verdict |
|--|---|---|
| <p>This standard is about:</p> <ul style="list-style-type: none"> ● Making sure the business is run properly. ● Managing finances. ● It applies to both tenants and leaseholders. | <p>An independent report in 2016 shows SLH complies with the governance standard and actions to further improve governance are being taken.</p> <p>SLH has been rated the top rating for governance (G1) from the HCA.</p> <p>SLH was awarded the top viability rating (V1) from the HCA in 2016.</p> | <p>SLH meets this standard. Tenants' Committee feel that tenants should feel secure in their homes because SLH has been independently assessed as being financially viable.</p> <p>A copy of the Annual Report & Financial Statements is available on the SLH website.</p>  |

KEY

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-  SLH needs to do more to comply with the national standard.
-  SLH fully complies with the national standards

VALUE FOR MONEY STANDARD

| Summary of the standard | SLH evidence | Tenants' Committee verdict |
|--|---|---|
| <p>This standard is about:</p> <ul style="list-style-type: none"> ● Where your rent and service charges go. ● Making services more cost effective. ● Using any savings to invest in services to tenants and new homes. ● How performance and costs compares with others. ● It applies to both tenants and leaseholders. | <p>SLH produces an annual Value For Money Self-Assessment showing where money has been spent and savings made – £1M was saved in 2015/16 with plans for £5M savings by 2020.</p> <p>SLH has published the HCA's cost analysis in this annual report.</p> <p>SLH compares its performance and costs with others, have a look at page 14.</p> <p>65% of SLH's Key Performance Indicators are performing better than peers.</p> <p>85% of tenants in the last independent survey thought their rent was value for money.</p> | <p>SLH meets this standard.</p> <p>A copy of the 2016 Value for Money Self-Assessment is available on the SLH website. This includes additional comparisons with other Housing Associations.</p>  |

RENT STANDARD

| Summary of the standard | SLH evidence | Tenants' Committee verdict |
|--|---|---|
| <p>This standard is about:</p> <ul style="list-style-type: none"> ● Making sure SLH follows government policy on rent. ● How they set rents and service charges. ● Making sure SLH is financially viable for the future. ● It applies only to tenants. | <p>SLH rents are set annually and follows the rent formula.</p> <p>SLH has reduced rents by 1% for 2016/17 and for the following three years.</p> <p>A letter is sent to all tenants showing rent owed and service charges. Quarterly rent statements are also available.</p> <p>SLH was awarded the top viability rating from the HCA in 2016 – part of this assessment covers whether SLH complies with government rent policy.</p> | <p>SLH meets this standard.</p>  |

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-  SLH fully complies with the national standards



Looking ahead to 2016/17

- An external independent company will be sending 1500 tenants a survey which asks for views about your home, services and neighbourhood.
- Investing a further £6m improving homes, including more kitchens, rendering, gutters and electrical improvements.
- Spending more money on improving estates including health and safety enhancements e.g. boundary walls and 'trip' hazards.
- Developing plans to build over 100 new homes by 2020.
- Working with others to make the case to government for investing in affordable housing.
- Improving governance and enhancing the skills of the board.
- Developing a range of policies as a result of the 2016 Housing & Planning Act e.g. extension of the Right to Buy, pay to stay and lifetime tenancies.
- Provide a digital 'self-service' route to services. This will include a 'live chat' facility helping people access services and help navigating the SLH website.



One of the new properties purchased from developer Story Homes in Kendal.

OCTOBER 2016

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------|---------|-----------|----------|--------|----------|--------|
| 31 | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

Tel: 0300 303 8540

NOVEMBER 2016

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------|---------|-----------|----------|--------|----------|--------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | | | | |

Tel: 0300 303 8540

DECEMBER 2016

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|------------|--------------|-----------|----------|--------|----------|---------------|
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | 31 | Christmas Day |
| Boxing Day | Bank Holiday | | | | | |

Tel: 0300 303 8540

JANUARY 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|-------------------|---------|-----------|----------|--------|----------|---------------------|
| 30 | 31 | | | | | 1 New Year's Day |
| 2 Bank Holiday | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |

Tel: 0300 303 8540

FEBRUARY 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------|---------|-----------|----------|--------|----------|--------|
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | | | | | |

Tel: 0300 303 8540

MARCH 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------|---------|-----------|----------|--------------------------------------|----------|--------|
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |
| | | | | Offer Document Promises delivered | | |

Tel: 0300 303 8540

APRIL 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|---------------|---------|-----------|----------|-------------|----------|--------|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| | | | | Good Friday | | |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| Easter Monday | | | | | | |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

Tel: 0300 303 8540

MAY 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|-----------------------------|---------|-----------|----------|--------|----------|--------|
| 1 Early May Bank Holiday | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 |
| 22 | 23 | 24 | 25 | 26 | 27 | 28 |
| 29 Spring Bank Holiday | 30 | 31 | | | | |

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JUNE 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------|---------|-----------|----------|--------|----------|--------|
| | | | 1 | 2 | 3 | 4 |
| 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 26 | 27 | 28 | 29 | 30 | | |

Tel: 0300 303 8540

JULY 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------|---------|-----------|----------|--------|----------|--------|
| 31 | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 | 26 | 27 | 28 | 29 | 30 |

Tel: 0300 303 8540

AUGUST 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|---------------------|---------|-----------|----------|--------|----------|--------|
| | 1 | 2 | 3 | 4 | 5 | 6 |
| 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 14 | 15 | 16 | 17 | 18 | 19 | 20 |
| 21 | 22 | 23 | 24 | 25 | 26 | 27 |
| 28 | 29 | 30 | 31 | | | |
| Summer Bank Holiday | | | | | | |

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SEPTEMBER 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------|---------|-----------|----------|--------|----------|--------|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | |

Tel: 0300 303 8540

OCTOBER 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------|---------|-----------|----------|--------|----------|--------|
| 30 | 31 | | | | | 1 |
| 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 16 | 17 | 18 | 19 | 20 | 21 | 22 |
| 23 | 24 | 25 | 26 | 27 | 28 | 29 |

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NOVEMBER 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------|---------|-----------|----------|--------|----------|--------|
| | | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | | | |

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DECEMBER 2017

| MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|---------------|------------|-----------|----------|--------|----------|--------|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |
| Christmas Day | Boxing Day | | | | | |

Tel: 0300 303 8540

Further information

You can contact John Stirling at SLH if you require any further information detailed in this annual report.



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