

THE TENANTS' COMMITTEE

Annual Report

2015

INVESTING IN HOMES, BUILDING FOR THE FUTURE



SEE INSIDE FOR YOUR FREE CALENDAR

0300 303 8540

Keeping you informed about the work of the Tenants' Committee

Dear fellow tenants, We had some great feedback about the content of our last annual report and we hope that this report is just as informative. This year's content is all about the things we asked SLH to work on at the end of last year's report.

Get Involved

The Tenants' Committee continues to represent your views and ideas for improvement to SLH. We have been able to appoint a new tenant board member in Loraine Birchall, fulfilling our quota of four tenants on the board which is now more representative of gender, age and geographical coverage.

The Committee has been very active in reviewing the SLH repairs policy which was one of the things we said we would improve in last year's report. We are therefore delighted that we can include much better information about your repairs service (please see the special 'pull out' about the repairs service).

Tenants' Committee are always open to new members so if any tenant wishes to get more involved then please contact SLH's Tenant Involvement Officer, John Stirling, on 0300 303 8540. You may also wish to check the 'get involved' section of the SLH website for more details before committing yourself.



Charles Howarth.

Invest in homes

Once again, the social housing regulator (the Homes and Communities Agency) has confirmed that SLH is a well led and financially secure organisation following their recent 'viability review'. This means that SLH can continue to invest in our homes and neighbourhoods which it has done for the past three years, including a whopping £7 million just in the last 12 months.

SLH also completed its first new housing development with 10 new homes (two bungalows and eight family houses) at Jubilee Close in Kirkby Lonsdale. Tenants have previously said that they wanted SLH to build more homes as well as investing in the existing homes. These new homes are a great addition to the local community. Planning permission has also been gained recently to regenerate the Waterside estate in Kendal, which will improve the neighbourhood and bring an additional 14 much needed homes.

Tenants should also be pleased to note that SLH has earmarked borrowing to build a further 100 homes over the next three years with the support of South Lakeland District Council who intend to recycle Right to Buy income (from the sale of former council homes) back into SLH's development programme. This is fantastic news.



Hallgarth in Kendal.

New Chief Executive

On behalf of Tenants' Committee, I would also like to welcome the new Chief Executive Cath Purdy who started in July 2015 following the retirement of Peter Thomas. I was on the interview panel with other SLH board members and we are really excited about the prospects for the future with Cath's appointment. Cath met the Tenants' Committee in her first week and is very passionate about tenants getting involved in improving services.

Finally, we hope that you enjoy reading this report which Tenants' Committee have put together and, as always, we welcome your feedback.

Charles Howarth

Chairman of Tenants' Committee



60 Second Summary

Highlights of the last 12 months

SLH was awarded the top 'V1' viability rating by regulators for a second successive year.

Recruitment of a new Chief Executive following the retirement of Peter Thomas.

Over £7m spent in 2,264 homes on improvements such as new roofs, kitchens and bathrooms.

SLH has evicted a noisy tenant from Milnthorpe and served Anti-Social Behaviour injunctions on two tenants in Ulverston.

Support provided under our Welfare Reform Action Plan proving successful with 69% of tenants affected by 'bedroom tax/spare room subsidy' paying rent in full compared to a national figure of 41%.

Improvements made to our sheltered housing stock including 'dementia friendly' signage and communal improvements at Gladstone House in Sedbergh, Castle Walk in Kendal and Birthwaite in Windermere.

14 new apprenticeships have been created in the last few years.

An Institute of Customer Service survey shows SLH as one of the best call centre satisfaction scores with a score of 90%.

SLH is now a 'living wage employer' and has been rated 'gold' following an Investors in People assessment.

395 high energy efficient boilers have been installed and two air source heat pumps were installed in Finsthwaite and Levens for properties without mains gas.

Offer Document Promises

Tenants hold SLH account

Tenants' Committee have been scrutinising 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 an overwhelming majority of tenants voted in favour of the transfer, largely because of the promises SLH and SLDC made in that offer document.

It has been the responsibility of the Tenants' Committee to monitor the implementation of these promises ever since and our verdict is 'so far so good'. The Committee reviews the progress regularly and holds SLH officers accountable at meetings. Of the 76 key offer document promises, over half have been fully implemented so far, with Tenants' Committee 'signing off' 42 promises. The Committee in the past have given officers a good grilling and requested further work to be done including; better information on the SLH website, the Freephone telephone number, monitoring contractors; help with damp and condensation, youth engagement; and better organised estate walkabouts.



Binfold Croft sheltered scheme in Kirkby Lonsdale.

Priorities for the next 12 months

The Committee has been putting pressure on SLH to prioritise resources on the following promises.

Promise	Progress
Invest in our homes.	Around £21 million has been spent on the properties since 2012. A further £5 million will be invested in the homes for each of the next two years. We have never had this level of investment before.
Improve the performance of the repairs service and offer evening and Saturday morning repairs appointments.	The percentage of repairs jobs completed 'right first time' has improved from 77% to 99% within the last two years. Please see the special repairs pull out newsletter for more details about the new appointment service.
Extend the handy person service for the elderly and disabled.	SLH provides help for vulnerable people with 'odd jobs'. Please see the special repairs pull out newsletter for more details.
Give leaseholders access to the SLH repairs service.	This is now available. Please see the special repairs pull-out newsletter for more details.

Promise	Progress
<p>Improve communication with tenants.</p>	<p>The new Customer Service Team now takes all types of telephone, email or social media contacts. Tenants now get straight through to a 'person' and not an answer machine saying 'press 1 for this or press 2 for that'. An independent Institute of Customer Service survey shows SLH with one of the best telephone satisfaction scores of 90%.</p> <p>SLH has also improved the newsletter information for each sheltered housing scheme.</p>
<p>Set up ways to engage younger residents.</p>	<p>The 'community news' section of this annual report shows what has been happening. SLH is also trying to set up a forum with tenants who are under 25. Our tenant board director, Sara Brown, has been leading our work in this area.</p>

External render painting

The Tenants' Committee met on 11th June 2015 to discuss proposals for amending the wording of two of the Offer Document promises relating to 'painting external render' and 'fencing and gates'.

The original promise was to paint all render whether previously painted or not, with the tenants' choice of colour (every five years). Experience had shown that not all tenants wanted their render painted, as it may not be compatible with the local street scene. In addition, new render paint



Birthwaite sheltered scheme in Windermere.

products were now available with a 15 year guarantee. The product is from a proven manufacturer and the Committee thought it would offer Value for Money to use this product with an inspection period of five years. Committee member Margaret Akrigg from Kendal summed it up quite nicely at the meeting by saying *"Unnecessary painting was just a waste of money and SLH should look at cost effective alternatives"*.

Following discussion about obtaining best value for money and having reflected on the advice around new rendering and paint specifications, the Committee agreed the revised Offer Document promise:

- The original wording 'SLH would aim to paint all render (even if it has never been painted) with the tenants' choice of colour from a range of colours selected by tenants'.
- The revised wording approved by the Committee is 'We will paint render where it is required in consultation with residents over the choice of colour (subject to local planning regulations) and inspect regularly (the paint product being guaranteed for 15 years).'

Fencing and Pathways

SLH officers have also said that the current demand from tenants for fences and gates was unlikely to reach the target of around 850 which was included within the offer document. Surveyors were also reporting that defects in paths were presenting a bigger risk than fencing and gates so the Committee agreed that the promise should be amended to allow any surplus budget allocated for fences and gates be reinvested in paths and communal areas. Committee member Sue Layfield, from Grange, said, *“An elderly person would prefer an even path to allow them to leave their home rather than having a new fence or gate”*.

The Committee reflected on the low demand for fencing, balanced against the risks of poorly maintained pathways and communal areas and agreed the revised Offer Document promise:

- The original wording of the promise was ‘SLH will invest in external works to properties to bring them up to standard. Target up to 850 fencing and gate replacements’.
- The revised wording approved by the Committee is ‘Tenants will be offered fencing and gates if there is a defined need (e.g. wear and tear of existing fence/gate, security issues for children/vulnerable adults and for tenants with animals).



Greenbank Road in Ambleside.

Jubilee Close

Tenants' Committee has been worried about the Right to Buy for many years and its impact on reducing the amount of housing for future generations. It has been pressing SLH hard on its plans to increase the number of homes.

A £1.9m housing development by South Lakes Housing has been officially opened, with local people set to benefit from much needed affordable high quality rented accommodation.

The Jubilee Close development in Kirkby Lonsdale, Cumbria, is housing association South Lakes Housing's first new build affordable housing scheme. The development of 10 homes (two bungalows and eight family houses) was opened by local MP Tim Farron.

The cost of the development was funded by SLH's resources with the help of grants from South Lakeland District Council (SLDC) and the Homes and Communities Agency (HCA). The scheme provides a good sustainable mix of properties which are available to low income households in an area where there is a shortage of housing of this type and standard.

Due to the shortage of affordable housing in Cumbria, the properties were offered at social rent levels. There were 77 applicants on Cumbria Choice (the choice based lettings scheme operated by Council's and Housing Associations across Cumbria) who gave

Kirkby Lonsdale as their preferred area and 10 households were successful in getting the keys to their new home.

The Jubilee Close development is a high specification, state-of-the-art housing development. It meets the Code 4 standards for energy efficiency and incorporates many

efficiency measures including solar PV. The homes have also been built in keeping with the local environment, including external render, stonework and slate roofs.

Tim Farron MP and Leader of the Liberal Democrats said: *"It's fantastic to be able to open Jubilee Close and pay tribute to everyone who has brought this project to fruition. We live in an incredibly beautiful area, which has a huge impact on house prices – so anything we can do to build homes to give local families a roof over their head is wonderful."*

South Lakes Housing's Chief Executive Cath Purdy said: *"We are acutely aware of the lack of affordable housing in this area so this development represents a small but significant step forward in addressing this need. This area of the country is an extremely attractive place to live which means house prices are way above the average for the region. High demand combined with a lack of affordable housing means we will certainly want to build on the success of Jubilee Close and develop more desirable, yet affordable, homes for local people."*



Mr and Mrs Taylor receive flowers from Liberal Democrat leader Tim Farron MP.



Jubilee Close.

South Lakeland District Council Leader Peter Thornton said: *“This is a great milestone for South Lakes Housing, their first development as an independent housing association. They are to be congratulated on their drive and enterprise in providing a fantastic new scheme for the people of Kirkby Lonsdale.”*

Tenants Maureen and Peter Taylor, both 78, are some of the first tenants to move into a bungalow in Jubilee Close. They have previously lived in a private rented property with oil heating, which was draughty and expensive to heat.

Delighted Maureen, a retired sales negotiator, said: *“We were on the housing register for 18 months waiting for the right home and couldn’t believe it when this was offered. We absolutely love the layout, location and warmth of our new home.”*

“Peter can no longer manage stairs so this specially adapted bungalow is absolutely perfect for us.”

Belinda Abbott and her seven-year-old daughter, Evie Matilda, have just moved into Jubilee Close after years of living in expensive to run and isolated homes.

The 51-year-old community finance officer said: *“The property is located in a wonderful environment. It is very economical and so easy to run with a great rural community on our doorstep.”*

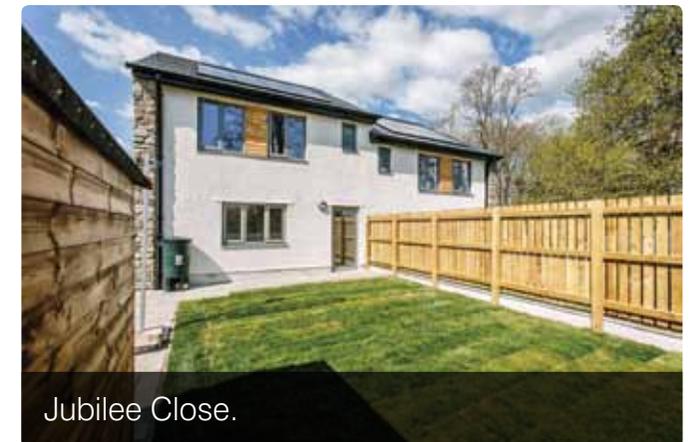
“The residents have talked about organising a BBQ for the village so that the children and adults can meet and get to know each other. Evie and I couldn’t be happier with this property and location, and as Evie says ‘I want this to be our forever home’.”

The development was built following extensive consultation with the local community, local civic society and parish council. The scheme received unanimous approval at the planning committee.

There were a number of technical difficulties that had to be addressed in order to be compliant with the planning permission and deal with the physical aspects of providing a road, infrastructure, building on a sloping site, protection of a designated tree and improving a culvert running across the entire length of the site.

The site is located to the south of Kirkby Lonsdale, close to the main road and the A65 leading towards Skipton. It is located conveniently at the outskirts of the town, within walking distance of the town centre.

The opening ceremony involved planting of seeds to create a wild flower meadow next to the development.



Jubilee Close.

Community News

Kendal Lads and Girls Club gets a Makeover

Kendal Lads and Girls Club received a makeover which included repainting the centres outer walls and also rejuvenating the garden area. A mixture of volunteers spent the day freshening up the outside of the centre with

a 'summer blue' that makes the centre much tidier and visible to the general public.

South Lakes Housing and their partners, Bell Group UK and Crown Paints, supplied the paint, labour and materials.

Lyn Richardson, Community Engagement Officer of South Lakes Housing, said:

"This was an exciting project for the centre and has provided a new freshness to how it looks. Thanks to our partners Bell Group and Crown for providing materials and labour free of charge"

Ian Parr, Kendal Lads and Girls Club, Centre Manager, said: *"Thank you to Carl Leadbitter, Business Manager, Santander Stricklandgate Branch for all his hard work on the day and Bell Group staff for an excellent job well done."*

Sandra Liddell, Bell Group UK, said: *"The Lads and Girls Club is such an important part of the local community and we were delighted to help out with its mini-makeover."*

Let's get cooking

Families on Sandylands Estate in Kendal have had the opportunity to take part in a four week practical cookery course led by Barnardo's called 'Lets get cooking'. The families have made amongst other things sausage rolls, turkey twisters, ciabatta pizza, wraps, burgers and coleslaw. The families then ate together and took left over food home.

Lyn Richardson, Community Engagement Officer for South Lakes Housing, said: *"It is a great opportunity for families to learn practical skills and techniques around cooking in a fun way. The course has enabled parents to learn*



Kendal Lads and Girls Club.



Let's Get Cooking for families on Sandylands, Kendal.

new recipes and to take lots of information away regarding healthy eating.

Dawn Lockwood, East South Lakeland Sure Start Children's Centre, said: *"Healthy cooking within a budget is fun for all the family. Working alongside South Lakes Housing has given the Children's Centre's the chance to take family cooking to the wider community".*

Children's Takeover Day

On Friday 21 November 2014, a group of young people from South Lakeland took over South Lakes Housing (SLH) for the day. The activities were organised as part of Children's Commissioner's Takeover Day 2014, a national event led by the Children's Commissioner for England which gives children and young people the chance to shadow jobs, get involved in decision-making and offer their opinions on key issues.

Four young people from South Lakeland Young Carers spent part of the day shadowing the Chief Executive Peter Thomas. They had the opportunity to see how decisions are made on a day to day basis and long term strategic planning.

Bryannie Hine, aged 15 from Queen Katherine Comprehensive School, said: *"I have learnt that there is more than just sitting behind a desk. It also increased my ability to develop ideas and creative talents."*

Faye Waites, Young Carer Support Worker from South Lakeland Young Carers, commented: *"This was a great opportunity for young people to learn new skills and be inspired. Young Carers often have low expectations of themselves and so opportunities like this are essential for them to realise their true potential."*



Local children attending SLH Takeover Day.

Youngsters wipe the floor!

Local youngsters and apprentices came together during October 2014 half-term to replace the floor in the main hall at Hallgarth Community Centre. Hallgarth Community Centre was built in 1994 and is now managed by a local management committee.



SLH apprentices with Cumbria Housing Partnership help to refurbish Hallgarth Community Centre.

The work was done by apprentices from SLH and local youngsters were asked to come along to help and find out more about being an apprentice. The project was funded by the Hallgarth Community Centre Management Committee, South Lakeland District Council, Home Group, Cumbria County Council and SLH.

Rob Boden, Chair of the Community Centre Management Committee said, *“The project was a huge success with all the partner organisations coming together to provide Hallgarth with an even better community resource.”*

Castle Walk Improvements

Balfour Beatty have been working in partnership with National Grid to relocate all of the gas supplies for all flats at Castle Walk in Kendal.

This has made it easier for tenants to access their gas meter.

Andrew Richmond, Balfour Beatty’s Site Manager, organised a tidy up to thank tenants for putting up with the disruption in the area. This included painting the benches, handrails and generally giving the whole area a good feel factor.

Every Ulverston child is an Artist!

Ulverston children came together on Wednesday 29th October 2014 to paint a new Mural on the walls at the Ulverston Sure Start Children’s Centre in Lund Terrace. The kids were invited to be creative and paint the outside wall during the half term holiday.

They helped to paint a number train track, fishes swimming and lots of colourful hand prints. The event was a great success with over 15 kids, from a few months old to primary school age, helping out and bidding to become the next Picasso. SLH and their partners Bell Group UK and Crown Paints supplied the paint, labour and materials.

Lyn Richardson, Community Engagement Officer at SLH, said *“This was an exciting project for the children and families to do something positive in their local area. Thanks to our partners Bell Group and Crown for providing materials and labour free of charge.”*

Marie Hackett, Action for Children, said: *“Thank you to the families that attended and contributed*



Andy Parker from Balfour Beatty.



Ulverston mural painting.

to the successful new bright wall at the centre. A huge thanks also goes to the workmen who prepared the wall earlier in the week in gale force winds and atrocious weather."

Potted Plants for Coniston Tenants

Pupils doing the Environmental and Land based Science GCSE were able to put their practical skills to the test by transforming pallets into attractive planters.

The group were fantastic and were creative in trying out new types of planters and using different plant selections.

Rachel Mallet, from John Ruskin School in Coniston, said: *"This has been an excellent project of creating planters from pallets and then using the pupil's planting skills, gained in the course so far, to create colourful displays. Some of the planters are going to be donated to SLH tenants. We would also like to thank SLH who also helped supply vital water butts, hoes and other equipment needed for the course."*

Learning took place in the form of understanding which plants work in containers. They also learnt the correct way of using saws and other specialist equipment in a safe way.

Over the two hour session it was evident that the group were more confident in handling

plants and equipment and decision making without the guidance of adults.

The group then made a positive contribution to their community by delivering planters to various houses on Little Moss and The Garth in Coniston.

This was an opportunity to meet new people in an area that they live and to give something back to the wider community benefit.



Making planters from pallets at Coniston.

Financial Advice

South Lakes Housing not only needs to concern itself with addressing the demand for affordable rented housing but increasingly it also needs to ensure that its tenants are in a position to sustain their tenancies. With welfare reform both contributing to and accentuating the gap between income and housing costs, support for tenants in general and for vulnerable tenants in particular, has become an essential focus of activity.

Experience clearly demonstrates, that a range of issues may lie behind a tenants' inability to pay their rent. Issues that need to be identified, explored and addressed, before support can be provided. Implementing financial inclusion measures allows SLH to direct resources towards reducing poverty amongst tenants.

The introduction of Universal Credit, with its emphasis upon individual responsibility has brought financial inclusion into sharp focus. The SLH financial Inclusion measures therefore aim to help people to:

- Maximise their incomes.
- 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 etc.
- Access affordable and responsible credit and insurance.

- Build their financial capability, keep track of personal finances, make informed choices and plan ahead.
- Gain access to and support to use IT

Financial support

SLH offers the following support and advice services:

- Help from Chris Parks, a dedicated Senior Financial Inclusion Officer who is experienced in helping people in debt and with money worries.
- Information is available on the 'Managing Your Money' section on the SLH website.



Chris Parks – call Chris on 0300 303 8540.

- A formal agreement with Barclays to provide Personal Banking guidance and support. Tenants can be referred for help to open and manage bank accounts, set up payment arrangements, and discuss wider financial needs.
- A service level agreement with South Lakes Citizens Advice Bureau (CAB) to take direct referrals for Money/Debt advice.
- A formal agreement with Marsh Ltd to offer affordable household contents insurance for both tenants and leaseholders.
- Encouraging tenants to consider their fuel bills and to switch suppliers as appropriate.
- Referring tenants to local food banks. Around 45 tenants were helped in 2014/15.

Engagement with Tenants

Chris has worked with 222 tenants since September 2013. Tenants can either ask for his help or they can be referred by other people.

An office or home visit appointment is arranged to discuss in some detail the issue that prompted the referral in the first place and the reason(s) why it may have arose e.g. rent arrears or money worries.

Chris said: "It is often the case that having the opportunity to discuss, what on the face of it may appear to be a fairly straight-forward problem, can lead to the identification of a

range of issues. If these were to be ignored, it could at a later date impact on an individual's circumstances and therefore their ability to pay the rent. For example, household debts may exist, but often these are either being mismanaged or not managed at all. Therefore advising the tenant to seek debt advice from organisations like CAB can help them to get their financial affairs back in order."

Partnership with Citizens Advice Bureau

Since the start of the project in March 2014, CAB have:

- dealt with 22 tenants;
- total debts amounted to £210,000;
- average debt per client being £9,000;
- 10 tenants were advised, but failed to attend follow up appointments;
- three tenants were supported in applying and successfully having their Debt Relief Order approved; and
- six cases continue to receive support.

Bedroom Tax

The 'Bedroom Tax' has contributed to an increase in rent arrears although the situation is improving. 280 tenants are now affected by the 'Bedroom Tax' with 68% paying their rent in

full. Previously nearly 400 tenants were paying just 46% paying their rent in full.

The options for tenants affected are either to:

- Make a saving in your household budgets.
- Find employment which pays more.
- Move to a smaller property. Tenants are able to take advantage of the SLH 'down-sizing incentive scheme', although it a voluntary scheme and only appropriate where properties are available for tenants to move into. This has helped 14 tenants in 2014/15.

Universal Credit

Universal Credit (UC) is organised centrally and on a national basis by the Department of Works and Pensions (DWP). UC was rolled out into the South Lakes area on December 8th 2014 and as of 1st June we have been made aware of 15 tenants having made a claim, although there could be more.



IT awareness event in conjunction with Barclays Bank.



Energy bill switching events held at Sheltered schemes in conjunction with Opt4.

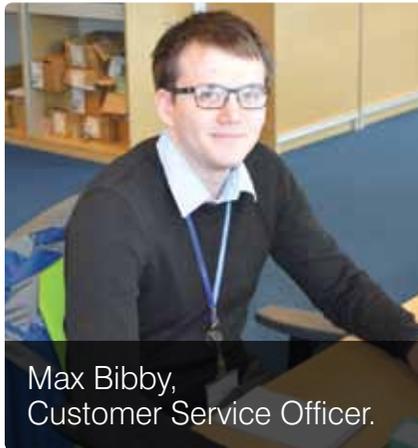
Staff welcome new Chief Executive Cath Purdy

Cath Purdy joined SLH in July 2015 having previously held a number of executive roles in the North East. Cath had been Chief Executive of Housing Hartlepool and Group Chief Executive of Vela Housing Group, before becoming Deputy Group Chief Executive of Thirteen Group in the Tees Valley.

Having spent over 25 years as a housing professional, 15 of which have been at executive level, Cath is passionate about social housing and how the sector contributes to economic and social wellbeing. She has a Masters in Business Administration and has served on a range of roles on national housing bodies. In 2011 Cath was awarded an OBE, for her work in Local Government in the Queen's Birthday honours.



Cath said: *"I am delighted to join an excellent organisation and I am keen to build on the strong foundation of the first few years by improving tenant services, value for money and growing the business through the development of much needed new homes."*



Max Bibby,
Customer Service Officer.



Anna Driscoll,
Apprentice Housing Officer.



Chris Murphy,
Finance Officer.



Inside the SLH office at Bridge Mills.

The Boardroom

All of the board members serve SLH on a voluntary basis and give up a significant proportion of their time to attend Board and Committee meetings, away days and training events. Collectively they bring a unique set of specialist skills which enable them to make decisions in the best interest of SLH, current and future tenants. Tenants can contact their Tenant Board directors if they have any questions or issues to raise.

John Holmes - Chairman

John has lived in Crosthwaite (Kendal) now for 12 years, having moved from Bradford/Leeds (West Yorkshire).



He has spent the last 45 years as Managing Director of a general contracting company engaged in the building of schools, hospitals, churches, housing for local authorities, housing associations and private clients, as well as considerable works for industry and commerce.

During his time in Crosthwaite he has become involved in several community organisations and charitable trusts. In 2011 he was elected as a Councillor for the Lyth Valley.

He is particularly interested in being part of South Lakes Housing where he can use his experience over 50 years in the construction industry.

Charles Howarth - Tenant Board Member and Chair of Tenants' Committee

Charles lives in Barbon and has been a tenant Board member since 2008.



His main interest is charity work with the visually impaired. Charles previously worked in mechanical engineering and road transport.

Charles is a big believer in social housing as a life choice and has a particular interest in equality and diversity.

Charles has four teenage children, two girls and two boys.

Sara Brown - Tenant Board Member

Sara has been a tenant since 2008 and lives in New Hutton.



She has been volunteering in a variety of tenant services

since then, and was nominated to the Board in October 2012. Passionate about health and fitness, Sara has a particular interest in supporting vulnerable tenants and works professionally in a health centre.

Emma Beresford - Tenant Board Member

Emma joined the Board in November 2013. Emma lives in Allithwaite and has been a tenant since 2003. She works in Kendal for a firm of accountants and is qualified to level 4 NVQ in accounting and studying towards a taxation qualification.



Loraine Birchall - Tenant Board Member

Loraine is a tenant board member and lives in Great Urswick near Ulverston. She is a self-employed web



developer and has been a consultant for Business Link, Manufacturing Advisory Service and West Cumbria Development Agency.

Lorraine previously worked in the defence, financial services, ICT support/system admin, retail and hospitality sectors

Peter Kuit - Vice Chairman

Peter's past work includes pioneering regeneration schemes and major re-structuring initiatives at local, sub-regional and regional levels.



He has operated at a senior management level for more than 20 years and, prior to his retirement in September 2009, was Director of Development for Preston City Council.

Peter brings extensive and relevant experience to the Board, ranging from multi-disciplinary project management to the challenges faced in making provision for the homeless to motivating staff and colleagues at all levels.

He is also a volunteer business mentor for the Cumbria Rural Enterprise Agency and an Executive Director of the Cumbria Community Asset and Reinvestment Trust

David Richardson

David Richardson has lived in South Lakeland for 12 years

David is active in community engagement. He has been Chair of Cumbria Council for Voluntary Service since 2010.



One cause in which he takes a particular interest is that of the needs of people living with dementia, having been a volunteer with the Alzheimer's Society since 2002.

Nationally, he was a member of the Society's Board of Trustees from 2006 to 2013, and chaired the Board's advisory group on fundraising. He is now a volunteer with the legacy and recognition giving team.

Locally, he helps with campaigning and delivery of services. He is also the current Chair of the Community Dementia Forum for South Lakeland.

Alan Walker

Alan joined the Board in September 2013 following a distinguished 40 year career in housing.

He started his career as a housing trainee and worked up the ladder in various roles within organisations in the South East of England.



Alan is passionate about improving the supply of affordable housing, about honouring the promises made to tenants, involving tenants in decision making and improving the quality of services.

Alan has been a successful Chief Executive Officer at a stock transfer organisation and more recently was the Chief Executive of the A2 Housing Group working closely with the Board and stakeholders to grow and achieve the Association's aims and objectives.

He brings skills and experience in 'market rent', 'care and repair' and 'new homes for sale' products to cross subsidise affordable housing.

Upon retirement in 2007 Alan moved with his wife to Ambleside to pursue his passion for photography and now extensively lectures in the UK and currently chairs the South Lakes Photo Group.

He brings a wealth of relevant experience and SLH is delighted to have Alan on board.

David Khan

David has over 35 years experience of operating a wide range of property and development related companies and now operates a group of holiday parks and a lodge manufacturing company. He is particularly interested in SLH's involvement in



the community and hopes to be able to help SLH further enhance its local reputation as a community based organisation.

He is also keen to look at new ventures and income streams for the organisation.

David is very passionate about equal opportunities and nurturing new talent. He is particularly proud that many of his employees have come from very difficult backgrounds to become key players in his organisation.

David also works as a foster carer and is passionate about creating opportunities to help others.

Philip Dixon

Philip Dixon was born and raised in Kendal. He has four grown-up children and lives in Milnthorpe with his wife Janette.



Phillip is the Councillor for the Kendal Highgate Ward and also works within the family business the Kendal Creperie, supporting events in the local area.

Phillip's interests include running and hill walking and he is a member of the Bob Graham Club. Philip believes it is a privilege to be part of South Lakes Housing and is particularly keen to promote and protect the needs of local people. Phillips believes social housing is absolutely essential in providing community well-being.

Janet Willis

Janet was elected as the County Councillor for Low Furness in 2009. Janet is also the joint owner of Greenodd Village Store, near Ulverston. Prior to moving to South Cumbria in 2002 Janet worked for Northern Rock Plc, at their head office in Gosforth.



As a manager at Northern Rock, her main focus was on customer service and transaction processing and she also has some experience in training.

In 2009 Janet worked at Furness Enterprise, delivering a 'business start-up' course.

Giles Archibald

Giles is a qualified actuary with a speciality in pensions and international mergers and acquisitions.



Until taking early retirement, he worked for Mercer, one of the largest pensions consultancy firms. He is currently studying for a history degree at London University. He lives in Kendal with his wife Jean

Value For Money

Tenants' Committee supports SLH's aim to provide high quality Value for Money (VFM) services and seeks to achieve savings or efficiencies where these can be achieved without compromising on service quality.

Expenditure levels are kept to a minimum and SLH has over the years maintained a frugal approach to spending money with VFM playing an increasingly important role in all our decisions. Most of our income (45p of every £1 received in 2014/15) is reinvested in improvement works or in the provision of new homes for rent.

Our overall spend over the last two years can be broken down as follows:

How we spent each £1 of our income during the year:	2013/14	2014/15
Improving homes and communities	45p	43p
Management	18p	22p
Repairs and maintenance	20p	19p
Interest on loans	9p	8p
Service costs	4p	4p
Other costs	4p	4p
Total £1 spend	100p	100p

SLH continues to compare the cost and quality of its services to others using the national 'Housemark' benchmarking service which is the 'go compare' equivalent for social housing organisations. Housemark's new 'VFM scorecard' shows that based on 2013-14 data (the latest

available) 75% of SLH's performance indicators are similar or better than other organisations in our peer group. The following three performance indicators are 'significantly better' than the median for other providers:

- Satisfaction with neighbourhood (from 87% in 2013 to **92%** in 2014)
- Staff satisfied with organisation as employer (from 84% in 2013 to **94%** in 2014)
- Operating margin (from 28% in 2013 to **51%** in 2014)

The areas of greatest improvement over the year have been in the following:

- Repairs completed at the first visit (from 77.2% in 2013 to **99%** in 2014)
- Staff satisfied with organisation as an employer (from 82% in 2013 to **96%** in 2014)
- Rent loss due to voids as a % of rent due (from 1.45% in 2013 to **0.38%** in 2014)

This is due to the high level of investment in repairs and improvement of properties to bring homes to Decent Homes Standard as part of the stock transfer arrangements.

SLH is an open and transparent organisation and its website includes lots more information about the organisation's finances, value for money targets and quarterly performance results.

Leaseholder News

SLH have introduced a new leasehold management pack to assist leaseholders wanting to buy or sell their homes.

SLH is also carrying out improvement works to blocks across the district. Where necessary this work includes roof replacements, rendering works, and upgrades to the communal areas.

TRUSTED TRADES



Trusted Trades Service

Some repairs and maintenance jobs are your responsibility as the leaseholder. You may be able to do some of these yourself. Where this isn't possible, and you need to employ the services of a tradesperson, we recommend you use our Trusted Trades Service.

We have a team of skilled plumbers, electricians, joiners, and builders who you can call on. The following table shows what they can do.



Gallowbarrow sheltered scheme in Kendal.

How it works

- Contact SLH on 0300 303 8540 for your repair needs.
- Our customer service team will talk to you about your requirements
- We will send you a free, no obligation quote or can book you straight in
- You can supply the materials
- Quotes are all inclusive of labour and VAT
- If you're happy to go ahead we'll book you a date and time for the work to be carried out - we'll send you a text message reminder the day before.

- Our aim is to carry out the work to your satisfaction on the first visit - if we can't we'll explain why and arrange a second visit to complete the job
- Once work is finished you will be sent an invoice within seven days. You can pay online or over the phone. Please send payment within 30 days.

Coming soon

From January 2016 leaseholders will be able to use our SLH Maintenance Team to undertake larger jobs include major adaptations, kitchens and bathrooms.



West Ing sheltered scheme in Ambleside.

How SLH is performing?

The Tenants' Committee has reviewed the performance of SLH against the national social housing standards and this is how they performed.

Tenant Involvement & Empowerment Standard

This is about:

- 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.

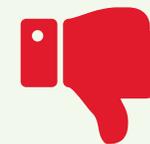


SLH meets this standard but Tenants' Committee will be involved in reviewing the complaints process in the next 12 months.

Home Standard

This standard is about:

- 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.



SLH does not meet this standard because not all homes have been improved yet. The SLH improvement programme will be completed by March 2017.

KEY

■ *SLH does not comply with the national standards but has a plan in place to comply within a short timescale*

■ *SLH complies with the national standards but needs to improve*

■ *SLH complies with the national standards*

Tenancy Standard

This standard is about:

- 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.



SLH meets this standard and is getting better at providing support to people with financial problems.

Neighbourhood & Community Standard

This standard is about:

- Dealing with complaints of anti-social behaviour.
- Investing in your neighbourhood.
- Working with partners in the community.
- It applies to both tenants and leaseholders.



SLH meets this standard and has improved the way in which they engage younger residents.

Governance & Financial Viability Standard

This standard is about:

- Making sure the business is run properly.
- Managing finances.
- It applies to both tenants and leaseholders.



SLH meets this standard and this has the top ratings for governance and viability from the Homes & Communities Agency (the social housing regulator).

KEY

■ *SLH does not comply with the national standards but has a plan in place to comply within a short timescale*

■ *SLH complies with the national standards but needs to improve*

■ *SLH complies with the national standards*

Value For Money Standard

This standard is about:

- 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.



SLH meets this standard following a warning letter issued by the Homes and Communities Agency earlier this year. SLH can do better to improve cost effectiveness and to spend its money on organisations that employ people in South Lakeland.

Rent Standard

This standard is about:

- 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.



SLH meets this standard and publishes an annual Value for Money self assessment which is available on the SLH website.

KEY

■ *SLH does not comply with the national standards but has a plan in place to comply within a short timescale*

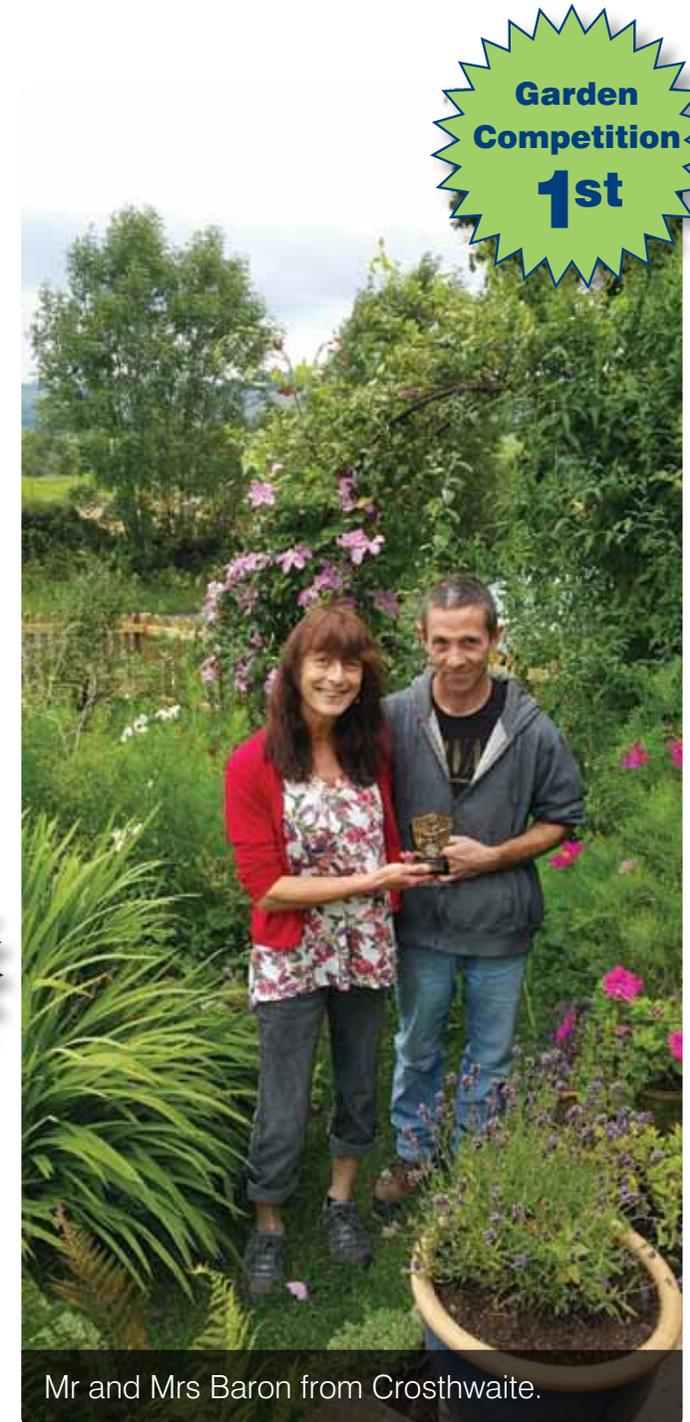
■ *SLH complies with the national standards but needs to improve*

■ *SLH complies with the national standards*

Action Points

The Tenants' Committee has asked SLH to work on five key action points for the next 12 months.

- 1 Review the complaints policy with Tenants' Committee
- 2 Continue to invest in tenants homes
- 3 Reduce the use of sub contractors for repairs
- 4 Build more affordable homes
- 5 Improve communication with tenants



OCTOBER 2015

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	

Tel: 0300 303 8540

NOVEMBER 2015

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
30						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

Tel: 0300 303 8540

DECEMBER 2015

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
				Christmas Day	Boxing Day	
28	29	30	31			
			New Year's Eve			

Tel: 0300 303 8540

JANUARY 2016

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
				1 New Year's Day	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

Tel: 0300 303 8540

FEBRUARY 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						

Tel: 0300 303 8540

MARCH 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			

Tel: 0300 303 8540

APRIL 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

MAY 2016

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

Tel: 0300 303 8540

JUNE 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

JULY 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

Tel: 0300 303 8540

AUGUST 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				

Tel: 0300 303 8540

SEPTEMBER 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

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					New Year's Eve	

Tel: 0300 303 8540

Further information

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



Registered office address

Bridge Mills Business Centre,
Stramongate, Kendal LA9 4BD
Tel: 0300 303 8540
Fax: (01539) 717 716
Email: info@southlakeshousing.co.uk

Area office address

Room 102, Ulverston Business Centre,
25 New Market Street, Ulverston,
Cumbria LA12 7LQ
Tel: 0300 303 8540



Tel: 0300 303 8540

www.southlakeshousing.co.uk