



# Annual Report

## 2017

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**SLH Customer Services 0300 303 8540**

**[customerservices@southlakeshousing.co.uk](mailto:customerservices@southlakeshousing.co.uk)**

**South Lakes Housing (SLH) was formed in 2012 and has successfully completed a five year £54 million improvement programme. We will continue to carry out major repairs in order to maintain this investment in homes in the area.**

The Board is committed to increasing the supply of new homes in the district. New funding has been arranged in May 2017, which includes around £29 million for new housing development to support around 250 new homes. SLH is also actively pursuing further partnership opportunities with SLDC to increase the supply of new homes.

SLH has a track record in developing and managing services for vulnerable people with 42% of our tenants being over 60 and 34% disabled. But demand for 'traditional' sheltered housing is falling and there is also a government review ongoing into capping the amount of Housing Benefit, which will leave a large shortfall (up to £38 per week for some tenants).

The Board, therefore, has a strategy to reduce costs, reconfigure services and diversify some provision into extra care. SLH is exploring the potential to expand its 'Independent Living Service' and make it available to private residents. In partnership with Cumbria County Council and health partners, it also wants to remodel some schemes around the provision of 'Extra Care' in line with the current 'Extra Care' Strategy.

I am pleased to report that we have recruited new skills onto the Board, with the inclusion of people from a range of business, charity and commercial backgrounds. We are better placed as a result to tackle the challenges ahead.



John Holmes  
Chairman of South Lakes  
Housing Board.



## Tenants' Committee Review of the Year, by Charles Howarth

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**Tenants' Committee have once again been at the forefront in monitoring decisions which affect all tenants but this year we agreed with the Chief Executive to be consulted much earlier in the decision making process, rather than commenting on Board papers as we did before.**

The Board approved a new Tenant Involvement Policy in December 2016, which has seen the formation of a new Tenant Complaints Panel and new tenant scrutiny groups which will delve into the detail of each service. The first review is already looking into all aspects of customer service, from tenant calls to the Customer Service Team to the provision of a better online offer. SLH was invited to speak at the Northern Housing Consortium's Resident Involvement Conference in June 2017 so we must be doing something right.

Tenants' Committee have supported the Chief Executive and the Board to restructure the main Board to attract the business skills that are needed to take the organisation forward. There will be less directly elected tenants and a reduction in Councillors. This does not stop tenants from applying and there will be a minimum of two tenants on the Board and this could be higher as long as we have the business skills that go alongside being a tenant.

Best wishes,  
Charles Howarth  
Chairman of Tenants' Committee



Charles Howarth  
Chairman of Tenants'  
Committee.

# Highlights of the last 12 months

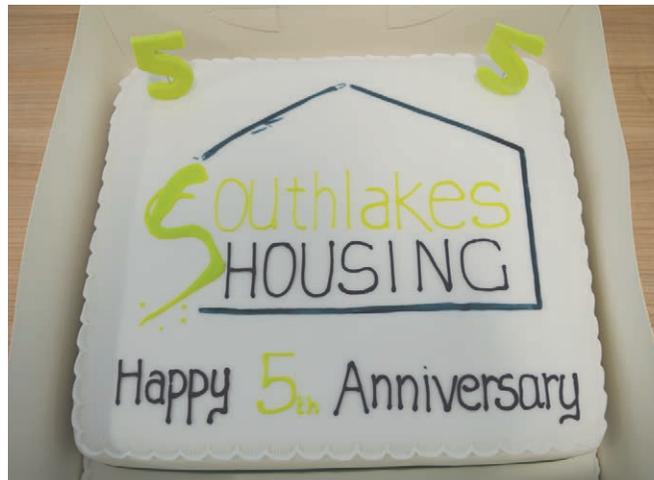
**SLH has an effective Board and executive management team in place, with vast experience. The 2017 Annual Report and Financial Statements available on the SLH website shows a strong financial position and healthy balance sheet.**

Other notable highlights include:

- By the end of March 2017 all properties met the Decent Homes Standard – for the first time since 2009.
- Rent collection (including arrears brought forward from previous years) have improved from 99.7% to 100.2% which has been brought about with fewer evictions and a reduction in legal notices issued.
- All properties continue to have an up-to-date gas safety certificate.
- Retaining the top ratings from the Social Housing Regulator on ‘financial viability’ and ‘governance’.
- Completion of the £2 million flood recovery works – all tenants back in their homes within nine months.



New kitchen installed, along with the tenants' own cooker and hood.



SLH mark five years since the transfer of homes from SLDC.



Janice Sutcliffe gets to work in her new kitchen.

# Flood resilience

**The flooding of December 2015 severely damaged 60 of SLH's properties across a big part of the district.**

The average repair bill was around £30,000 for each home. SLH worked around the clock to get tenants back home and the £2 million repair programme was completed in July 2016. Since the floods, SLH have been working with other agencies to look at ways to prevent flooding.

SLH will be investing £60,000 in flood gate barriers and has major drainage improvements completed at Helm Close and Birthwaite sheltered housing schemes in Windermere and flood defences installed in parts of Kendal and Grasmere. Meanwhile, here is a snapshot of some of the completed flood defence work undertaken so far.



Raised balcony at Edgecombe Court to prevent flooding from the River Kent.



Flood detention basin built into the roundabout at Birthwaite sheltered housing scheme.



Repairing a collapsed wall and embankment at Easdale Beck, Grasmere.



Wall built to prevent surface water run off at a property in Kendal.



New flood doors installed at Birthwaite.

# Customer service

**544 tenants responded to an external survey carried out in 2016 by independent company MEL Research. The questionnaire asked about your feelings towards SLH and the standard of service you received.**

86% of you said that you were satisfied with services overall but the SLH Board requested an action plan be prepared to improve results as they were down on previous years.

Efforts are being taken to improve staff training, monitoring the performance of sub-contractors and better capturing information on IT systems so tenants don't have to tell their story again when they later contact another member of staff.

As always if you have a specific concerns about your home, please contact us on **0300 303 8540**, live chat with us at **[www.southlakeshousing.co.uk](http://www.southlakeshousing.co.uk)**, or send an email to **[customerservices@southlakeshousing.co.uk](mailto:customerservices@southlakeshousing.co.uk)**

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1. Overall, how satisfied or dissatisfied are you?
- Very Satisfied
  - Somewhat satisfied
  - Neither satisfied nor dissatisfied
  - Somewhat dissatisfied
  - Very dissatisfied

2. Which of the following reasons best describe why you are satisfied/dissatisfied at all that apply.

# Sheltered Housing changes

**In December 2016, the Scheme Managers role changed and they became Independent Living Officers. They are now delivering the sheltered service via a HUB system operating from two offices, one at Edgcombe Court in Kendal, the other at Fell Close/Ellerside in Ulverston, thus ensuring complete cover across the District.**

This change was implemented to address the risk posed by the Government's introduction of the Local Housing Allowance cap in April 2019. The delivery of the service is now more cost effective which should allow SLH to continue to offer a sheltered service to our older residents long into the future.



Castle Walk Sheltered Scheme in Kendal.

The Independent Living Team are now responsible for all aspects of tenancy management for all sheltered properties, including the signing up of a tenancy through to issues of breaches of the terms and conditions of a tenancy (excluding rent arrears). This work is being carried out alongside the statutory duties that are carried out on all schemes such as fire safety, scheme inspections and lifeline/safety equipment tests.

## Improving communication with sheltered tenants

SLH is working on ways to improve communication with tenants. Personally addressed letters have replaced generic newsletters and are being sent out with appointments for any engineer, officer or legionella visits and are written in a large font. This means fewer missed appointments and reduced wasted journeys.

Scheme Surgeries will commence from September and will give tenants the opportunity to come to see an Independent Living Officer on site to discuss any housing related issues and for continuity it will be the same officers in attendance at every surgery (holiday, emergencies permitting).



Binfold Croft residents in Kirkby Lonsdale enjoy afternoon tea.

Welcome packs are also being produced for new tenants to be given at the start of a tenancy. These will be scheme specific and will hold all information new tenants will need about their new home, the communal areas and any social activities that take place.

This will help tenants at what could be a stressful time and reduce unnecessary call-outs to things like thermostats, door entry systems and alarm systems.

Tenants' Committee are keen to remind sheltered tenants to make the most of the facilities and to arrange their own social and communities activities.

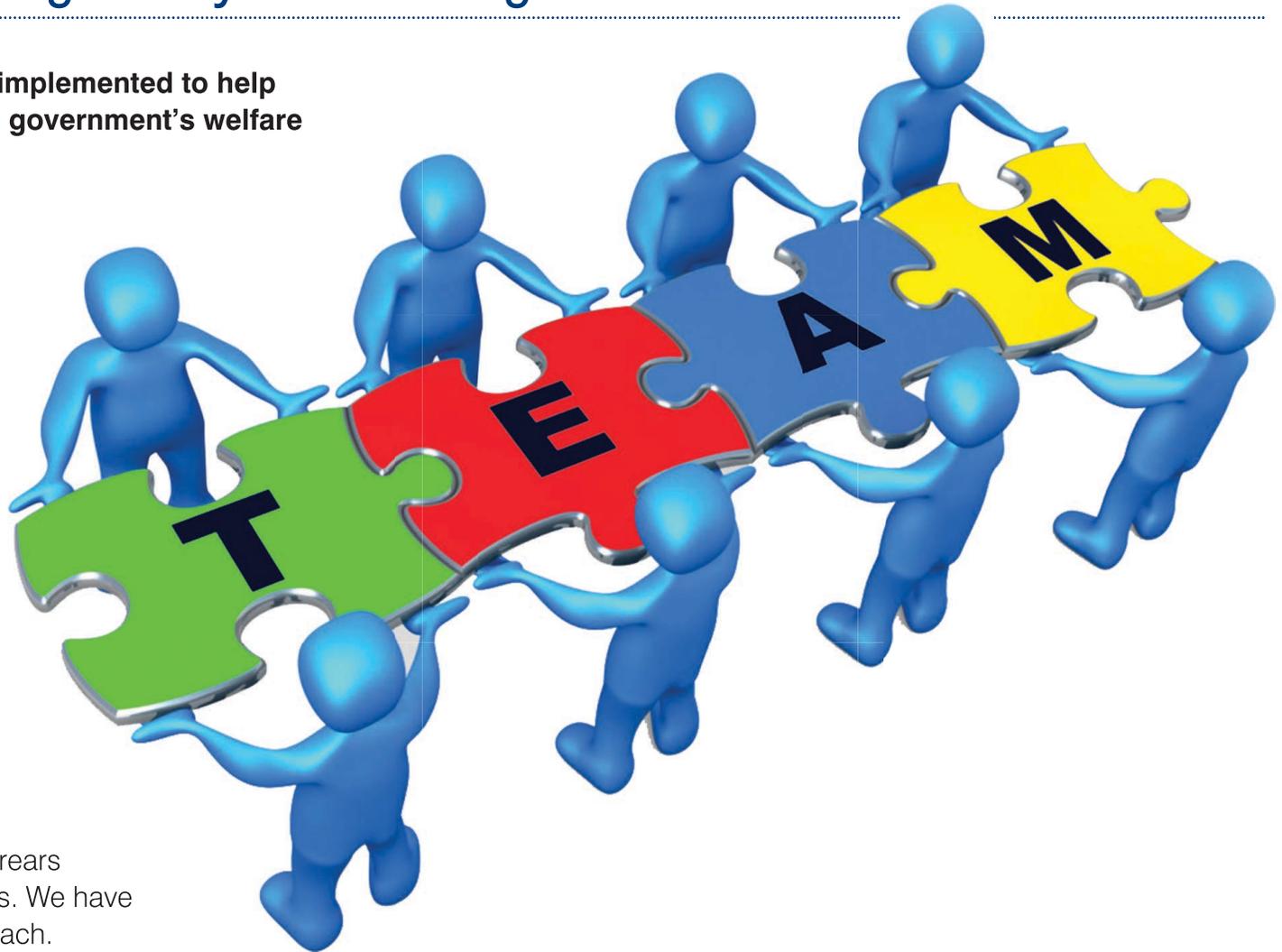
# Changes to your housing service

**In January 2017 a new staffing structure was implemented to help improve customer service and respond to the government's welfare reform changes.**

You will now be able to get hold of the right person easier than before including access to specialist teams. As a result the old role of Housing Officer has been replaced with specialist teams.

We, therefore, no longer have generic housing officer posts but instead have staff undertaking more specialist roles. The structure now consists of five teams including the following:

- **Customer Services Team** – who manage the contact centre and answer customer enquiries.
- **Tenancy Management Team** – who complete tenancy sign-ups and respond to tenancy and estate management work.
- **Income Management Team** – manage rent arrears and assist customers to maximise their incomes. We have three patch officers covering 1,000 properties each.
- **Housing Options Team** – manage the advertising, shortlisting, and allocations through Cumbria Choice.
- **Independent Living Team** – manage the sheltered service and the development of an independent living service.



# Fire safety advice

**In light of the tragedy at the Grenfell tower block in London, SLH wish to reassure our tenants and leaseholders that we take Fire Safety and Prevention extremely seriously and wish to take this opportunity to advise you about our robust procedures for managing fire safety within our homes and communal areas.**

## Fire safety

Our heating maintenance service provider, Rogerson's carries out an annual check of all smoke and carbon monoxide alarms during the annual gas or solid fuel service of general needs and sheltered homes, replacing failed out-of-date alarms during the same visit. Properties with electric heating receive an annual visit by our service provider to check the smoke alarm. Failed or out-of-date alarms are replaced during the same visit.

Fire safety is also a resident responsibility and we require your assistance to keep your homes safe. Tenant behaviour can be a key weakness to fire safety controls. We have examples of leaseholders refusing to install fire rated doors and other examples of residents not adhering to warnings to clear communal areas of combustible materials such as bikes, carpets, coat stands and tables etc.



Ullswater Close flats in Ulverston.



Hall Park flats in Burneside.

## Fire risk assessments

This is a term that you may have heard about during recent news articles. Fire Risk Assessments are carried out on behalf of SLH by external experts, Savills. They survey all our communal areas on a two-year cycle, with sheltered housing schemes, community centres and leasehold centres assessed annually. The latest fire risk assessments were carried out in March 2017, which recommended minor works at a couple of schemes which are currently underway.

## Evacuation policies

In blocks of flats, the type of evacuation will be clearly stated on the Fire Action Notice in the communal area.

If there is a 'stay put' policy in place, this is because your building is designed to restrict the spread of fire and smoke between flats. If the fire is somewhere else in the building, it will usually be safe for you stay in your flat with the front door closed for up to an hour while the emergency services tackle the fire and/or evacuate people safely. If there is a need to evacuate, the fire service will supervise this.

Residents of individual homes, shared ownership and leasehold properties are responsible for their own safety within their private homes. Residents are also advised to register their white goods appliances [www.registermyappliance.org.uk](http://www.registermyappliance.org.uk) to keep informed of any manufacturing recalls etc.



# Active in communities

## Working with young families in partnership with Barnardo's

The Barnardo's event was well attended with lots of families from Hallgarth Estate and Kendal itself.

There were a variety of things on offer for children to take part in, including making their own lunch, painting and planting seeds.

One young person commented *"that they had never grown a pea plant before and was excited to see what would happen"*.

The young person then stayed to help tell other children how to plant their pea. The session also showed parents who are on a budget how they can still grow seeds by using egg cartons which can then be planted directly into the soil.



Baillie shows off her plant.



Seed planting at Ulverston.



Lyn Richardson, SLH Community Engagement Officer, at the planting event with young families.

## Getting people back into work

A DIY project took place in a void property in Ulverston involving four participants, three of whom were SLH tenants.

The session was delivered by Bell Group and enabled participants to learn the basics of fitting a toilet seat, rehanging a kitchen cupboard door, how to change a lightbulb from a sealed light fitting, how to change a smoke alarm, how to unblock a sink and how to change a door handle. One participant said *"everything went well and I enjoyed and learnt a lot"*.

The people that came along benefited from the social interaction together and got a lot out of asking questions to the multi-skilled tradesman.



Participants in the Ulverston DIY day.

# Active in communities

## Coniston Ecological Project

SLH joined forces with John Ruskin School Year 10 pupils to build a pathway around an ecology area at the school.

A joiner and builder from SLH were joined by enthusiastic pupils who dug out rough ground to create a useable walkway. The hugely successful day showed what can be achieved by working together.

Rachel Mallett, Teacher, John Ruskin School, said *"A great day was enjoyed by the environmental and land based science GCSE group working with South Lakes Housing. Pupils learnt new skills and accomplished a finished product, a new path around the pond. With new additions each year to the ecology area it will be a great resource for John Ruskin pupils to use with amazing views to inspire learning."*

There were kind donations from the Joinery Shop in Kendal who provided stakes for the backing boards and Plumb Centre in Kendal who provided the backing boards.



SLH trades staff working on the new fence.



Finished pathway.

## Working with MIND mental health charity

The seed, plant and equipment swap event in Ulverston showcased the MIND allotment in all its glory.

Kenny Tyson from MIND commented that *"we had a fantastic event, with all ages attending, there were toddlers through to adults. It's getting people out doing an activity and socialising with other people. Gardening is therapeutic"*.

A family which volunteered on the day was so impressed with the allotment that they are going to become regular volunteers with MIND and help out.



Ulverston planting event.

# Managing your money

**SLH aim to help tenants build their financial capability, keep track of personal finances, make informed choices and plan ahead.**

We offer the following financial inclusion service to tenants, so that they:

- Maximise their employment and/or benefit 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 etc and helping people to claim help with energy bills through the Warm Home Discount Scheme (worth £140 winter 2016/17 – 2017/18 scheme to be launched Autumn 2017)
- Access affordable and responsible credit and insurance
- Access help and advice with a view to gaining confidence and improving skills so as to return to work

Specific measures we are able to undertake 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. To that end we offer new and existing tenants information about both Cumbria Action for Sustainability, (CAfS) and also uSwitch;



Chris Parks presents cheque to Cumbria Winter Warmth Appeal.

- Encouraging our tenants to consider taking out Home Contents Insurance. We have our own insurance offer from RSA and all tenants are regularly provided with full details, however, tenants are also encouraged to 'shop around'.
- Providing an incentive to tenants to become members of the Eden and South Lakeland Credit Union, (E&SLCU) so as to both save and borrow with confidence. SLH have pledged to make a contribution of £5 to help encourage tenants to join the E&SLCU, (£2 joining fee plus £3 account credit), as long as the tenant also invests a minimum of £5.

# Managing your money

## More government changes underway

The on-going process of welfare reform presents a real challenge to tenants. Universal Credit (UC) is due to move from the live to the full digital service for existing and new claimants in June 2018, followed by the migration of those on legacy benefits, (JSA, ESA, etc) to UC, a process not due to be completed until 2022.

However other welfare reforms already introduced including



the Benefits Cap, (one tenant now having to find £88.50 per week rent after previously being entitled to full Housing Benefit (HB)), the two child limit for Housing Benefit, Tax Credits and Universal Credit, as well as changes to Employment and Support Allowance, (ESA) Personal Independence Payments (PIP) and Bereavement Benefits etc, are placing significant pressures upon household incomes.

This combined with the impending limit of Housing Benefit to the Local Housing Allowance rate (a pressure on sheltered housing in particular, still under review), which has the potential to affect every tenant, including those of pensionable age from April 2019.



**Insure your home for as little as 34p 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 people only realise this after the damage has been done. Around 80% of SLH tenants 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 and is available to Housing Association tenants.

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

The SLH website contains more information. Other insurance policies are available and tenants are advised to 'shop around'.



# Board changes agreed

**Governance arrangements were subject to an external review in 2016 and, in recognition of the more challenging environment and business risks facing SLH, the Board is in the final stages of implementing some important changes.**

This includes: a new committee structure and a move towards a skills based Board.

The changes were approved at a Special General Meeting held in July 2017.

The Board shall consist of between five and twelve Board Members (including co-optees) as follows:

- Up to two places on the Board shall be reserved for persons who are proposed for election by the Council (Council Board Members).
- Up to two places on the Board shall be reserved for persons who are Residents (and no more than one person shall be a leaseholder).
- Up to eight board members shall be independent board members.

## The main functions of the Board are:

- 1.** Define and deliver the values and strategic objectives of the Association, including services to existing customers and delivering new homes
- 2.** Make sure the Association remains financially viable
- 3.** To comply with the law and generally accepted standards of performance, conduct and probity



# Comparing the market

## How SLH spent each £1 of income during 2017/18

In 2016/17 almost half of SLH's income (43p of every £1 received) was reinvested in improvement works or in the provision of new homes for rent. Overall spend for the last two years is broken down as follows:

| How we spent each £1 of our income during the year: | 2016/17     | 2015/16     |
|---|-------------|-------------|
| Improving homes and communities                     | 43p         | 44p         |
| Management  | 21p         | 21p         |
| Repairs and maintenance                             | 18p         | 18p         |
| Interest on loans                                   | 10p         | 11p         |
| Service costs                                       | 3p          | 4p          |
| Other costs   | 5p          | 2p          |
| <b>Total £1 spend</b>                               | <b>100p</b> | <b>100p</b> |

The increase in 'other' costs is in predominantly due to the increase in depreciation charges which are accelerating in line with the cumulative spend on new homes and improvement works.

## Comparing the market

The Homes & Communities Agency's (HCA) review of operating costs in 2016 shows that average headline costs per unit for all housing associations increased by 1% to £3,970 per annum.

For SLH the overall headline costs per unit has reduced by 7.5% from £4.79k per unit to £4.43k per unit, representing a favourable movement of 8.5% better than the average for the sector.

The table overleaf also provides a comparison of SLH's costs with other housing providers of a similar size operating in Cumbria.

Costs per units excluding major repair costs have also been calculated to provide a more meaningful comparison of operating costs given the significant differences in the improvement programmes across these organisations.



# Improving 'Value For Money'

## SLH Costs per Unit 2015/16 compared to other Cumbrian Housing Providers:

| Association    | Published CPUs                       |  |                     |                         |                      |                        |                                     |
|----------------|--------------------------------------|--|---------------------|-------------------------|----------------------|------------------------|-------------------------------------|
|                | Headline CPU excl Major repairs (£k) | Headline social housing cost incl major repairs CPU (£k) | Management CPU (£k) | Service charge CPU (£k) | Maintenance CPU (£k) | Major repairs CPU (£k) | Other social housing costs CPU (£k) |
| SLH            | 2.40                                 | 4.43   | 1.14                | 0.22                    | 0.94                 | 2.03                   | 0.10                                |
| Eden           | 2.85                                 | 2.85   | 1.16                | 0.08                    | 1.09                 | 0.00                   | 0.53                                |
| Impact         | 3.35                                 | 3.74   | 1.85                | 0.29                    | 1.20                 | 0.39                   | 0.93                                |
| Two Castles    | 2.18                                 | 2.88   | 0.89                | 0.53                    | 0.74                 | 0.70                   | 0.02                                |
| Sector average | 3.08                                 | 3.97   | 1.08                | 0.53                    | 1.01                 | 0.89                   | 0.47                                |

NB: CPU = Cost per unit (calculated as the total costs divided by the total stock numbers).

An analysis of operating costs excluding major works shows that SLH's day-to-day running costs per unit (management, services and maintenance costs) at £2.4k per unit are significantly lower than the sector nationally which averages £3.08k per unit. Day-to-day running costs also compare favourably to other associations operating in Cumbria. At £1.14k per unit SLH's management costs were in 2015/16 higher than the sector average of £1.08k per unit and plans are in place to substantially reduce these (see next section).

The reduction in service costs has been a result of the early stages of a restructure of sheltered services which saw a reduction in the number of Sheltered Scheme Managers employed. Further savings will follow in future years following the consolidation of sheltered scheme offices into two 'hubs' which aims to both reduce costs and improve service provision.

SLH's Maintenance costs have reduced from the previous year which at £1.01k per unit were slightly higher than the sector average of £0.98k. However at £0.94k per unit for 2016 costs were 7% lower than the sector average of £1.01k per unit.

This has been achieved following a review and more rigorous adherence to our repairs standard which was undertaken as part of our drive to improve Value for Money and reduce costs.

SLH's major repair costs of £2.03k per unit demonstrates the significant continued investment in our housing stock which is typical of a recent stock transfer organisation.

# Improving 'Value For Money'

## Future plans

- 1** The Board is actively monitoring the performance of the company and its comparator unit cost position. A review of service standards is underway in consultation with Tenants' Committee.
- 2** **SLH has a significant development pipeline of in excess of 250+ new homes over the next four years.** This includes expanding the home ownership offer to include a range of shared ownership products and potentially market sales.
- 3** Work continues to develop a potential a partnership with SLDC including accessing cheaper borrowing and increasing access to land for affordable housing.
- 4** Further work is taking place on SLH's asset management strategy including regeneration schemes, asset rationalisation, garage sites, energy efficiency and investment in compliance (e.g. five year periodic electrical inspections and monitoring the delivery of Fire Risk Assessment recommendations).
- 5** The **additional tenant portal services** (access to rent accounts, updating personal info, requesting a garage, repairs) has now been 'cyber checked' and will be checked by a small group of tenants. As soon as everyone is happy with the new product it will be publicised and will help to improve cost effectiveness as it is much cheaper and more convenient to access services online.
- 6** Management costs are expected to reduce over the next few years with continued savings in IT support costs. **The Board is consulting staff on a new pension deal which includes closing the Local Government Pension Scheme (LGPS) for current staff.**
- 6** **SLH is working closely with other local landlords and exploring the benefits of alternative delivery models,** starting with the Cost Sharing Vehicle for repairs and maintenance with Castles & Coasts Housing Association (formerly known as Two Castles) which will report on its first year trading results in 2018. While the Board has not formally adopted the merger code, the Board is open to considering partnership opportunities with other Associations in the future should this be in the best interest of tenants and wider business objectives.
- 8** **SLH are also developing a business plan for expanding the Independent Living Service** which will be targeted at private residents and older people living in general needs accommodation.
- 9** Tenants' Committee are focused on ensuring that tenants get value for money and that SLH focuses on quality as well as costs. Tenant scrutiny groups are reviewing services and holding people to account.
- 10** Further information about Value for Money is available on the SLH website.

# How SLH compares with other landlords

SLH compares itself with over 400 housing organisations in the UK.

SLH is amongst the top 25% of performers nationally in the following areas:

- Rent arrears as a percentage of the annual rent debit
- Not using evictions to recover rent arrears
- Average time to relet empty properties
- Customer satisfaction with the allocations and lettings process
- Repairs completed right first time
- Percentage of properties with a valid gas certificate

SLH is within the bottom 25% of performers nationally in the following areas:

- Cost of major works (SLH has been heavily investing in the stock since 2012)
- Cost of other repairs (SLH is working with other local Housing Associations to spread overheads and reduce costs to SLH tenants)
- Energy efficiency ratings (SLH has some old stone built properties without cavity wall insulation and a strategy is being developed for these)



# National standards and how we compare

**The social housing regulator (the Homes & Communities Agency) has published 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 compliance with the regulatory standards.

| TENANT INVOLVEMENT AND EMPOWERMENT STANDARD   |   |   |
|---|---|---|
| Summary of the standard   | SLH evidence  | Tenants' Committee verdict  |
| <p>This is about:</p> <ul style="list-style-type: none"> <li>• How SLH keeps you informed and involving you in decision making.</li> <li>• Customer service and choice.</li> <li>• How they deal with your complaints and feedback.</li> <li>• Whether they understand the different needs of tenants.</li> <li>• It applies to both tenants and leaseholders.</li> </ul> | <p>The Annual Report keeps tenants informed.</p> <p>SLH reviewed its Tenant Involvement Policy (external review) in 2016 providing a wide range of involvement opportunities, including tenant scrutiny groups.</p> <p>Tenants have choice on how to access customer services and choice of kitchen styles, bathrooms and doors etc.</p> <p>Advice on making a comment or complaint is available on the SLH website. There is a Tenant Complaints Panel in place.</p> <p>This year SLH received 14 complaints and 74% of investigations were found in favour of complainants (compared to 9 complaints and 88% found in favour of the complainant last year. Most of the complaints related to repairs and maintenance.</p> | <p>SLH meets this standard.</p>  |

*NB: The regulator published a change to this standard on 14th July 2017 regarding effective consultation requirements in the event of a proposed change in landlord (e.g. a merger with another Association). SLH currently has no plans which would result in a change of landlord. If this was considered in the future then SLH would consult tenants on the possible changes and report back to tenants on how tenant feedback has been used by the Board.*

## 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"> <li>● The overall quality of your home.</li> <li>● How SLH maintains and improves your home.</li> <li>● How they look after the area where you live.</li> <li>● It applies mainly to tenants but leaseholders do pay for and benefit from major repair upgrades.</li> </ul> | <p>SLH has spent £5.4 million on major improvement works to homes this year compared to £6.2 million last year (e.g. roofs, kitchens, bathrooms), with an additional £3.6 million spent on day to day repairs and cyclical maintenance compared to £3.5 million last year (e.g. gas servicing, fire and electrical safety).</p> <p>99% of repairs continue to be completed 'right first time'. 100% of properties meet the government's 'Decent Homes Standard'.</p> <p>100% of properties have a current gas safety certificate, and SLH fully complies with all health and safety legislation (including fire safety) for our properties.</p> | <p>SLH meets this standard for the first time following the completion of the improvement programme – all properties met the government's Decent Homes Standard at the end of March 2017.</p>  |

## TENANCY STANDARD

| Summary of the standard  | SLH evidence   | Tenants' Committee verdict   |
|--|--|--|
| <p>This standard is about:</p> <ul style="list-style-type: none"> <li>● How SLH let their homes.</li> <li>● How they manage rent arrears.</li> <li>● The financial support and advice available from SLH.</li> <li>● It applies mainly to tenants but financial support is also available for leaseholders.</li> </ul> | <p>The average relet period this year was 18 days, up from 13 days in the previous year.</p> <p>SLH collected 100.2% of rent owed (including arrears collected from previous years), an improvement from 99.7% last year. SLH created a new Income Management Team which has improved rent collection, achieved with fewer evictions and legal notices issued.</p> <p>SLH has a member of staff dedicated to help tenants with welfare benefits and financial issues. Universal Credit claimants contribute 14% to overall rent arrears (up from 12% last year).</p> | <p>SLH meets 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

## NEIGHBOURHOOD AND COMMUNITY STANDARD

| Summary of the standard   | SLH evidence   | Tenants' Committee verdict  |
|---|--|---|
| <p>This standard is about:</p> <ul style="list-style-type: none"> <li>● Dealing with complaints of anti-social behaviour.</li> <li>● Investing in your neighbourhood.</li> <li>● Working with partners in the community.</li> <li>● It applies to both tenants and leaseholders.</li> </ul> | <p>SLH has launched a new ASB website reporting tool.</p> <p>SLH has spent £434k on environmental improvements including drainage works, fencing and paths.</p> <p>The tenant led Grant Applications Panel had its budget reduced from £30k to £15k as a result of the rent cuts, and spent £7,500. This included contributions to a new playground at Rinkfield and garden maintenance in other areas.</p> <p>SLH has a member of staff dedicated to involving younger people to contribute to local community initiatives.</p> | <p>SLH meets this standard.</p>  |

## GOVERNANCE AND FINANCIAL VIABILITY STANDARD

| Summary of the standard  | SLH evidence  | Tenants' Committee verdict   |
|--|---|--|
| <p>This standard is about:</p> <ul style="list-style-type: none"> <li>● Making sure the business is run properly.</li> <li>● Managing finances.</li> <li>● It applies to both tenants and leaseholders.</li> </ul> | <p>An independent report in 2016 shows SLH complies with the governance standard. The Board has been restructured from four Tenants, four Councillors and four Independents to two Tenants, two Councillors and eight Independents.</p> <p>SLH has been rated the top rating for governance (G1) from the HCA in 2016.</p> <p>SLH was awarded the top viability rating (V1) from the HCA in 2016.</p> | <p>SLH meets this standard.</p> <p><b>A copy of the 2017 Annual Report and Financial Statements is available on the SLH website.</b></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

## 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"> <li>● Where your rent and service charges go.</li> <li>● Making services more cost effective.</li> <li>● Using any savings to invest in services to tenants and new homes.</li> <li>● How performance and costs compares with others.</li> <li>● It applies to both tenants and leaseholders.</li> </ul> | <p>SLH produces an annual Value For Money Self-Assessment showing where money has been spent and savings made - £916,500 was saved in 2016/17.</p> <p>SLH is using its maintenance workforce to repair properties for other landlords, this is projected to save SLH £650,000 over the next five years.</p> <p>SLH compares its performance and costs with others, have a look at the self-assessment.</p> <p>83% of SLH's Key Performance Indicators are performing better than industry peers.</p> <p>85% of tenants in the last two independent surveys (last conducted in 2016) thought their rent was value for money.</p> | <p>SLH meets this standard.</p> <p><b>A copy of the 2017 Value for Money Self-Assessment is available on the SLH website.</b></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

### SLH issues correction

A special newsletter was issued to all tenants in May summarising the improvements made since the stock transfer together with plans for the future.

Unfortunately, there was a small but significant 'typo' which referred to SLH investing £53M over the next 12 months, mistakenly missing the decimal point which should have been £5.3M. SLH apologise for this error.

## RENT STANDARD

| Summary of the standard  | SLH evidence  | Tenants' Committee verdict  |
|--|---|---|
| <p>This standard is about:</p> <ul style="list-style-type: none"> <li>● Making sure SLH follows government policy on rent.</li> <li>● How they set rents and service charges.</li> <li>● Making sure SLH is financially viable for the future.</li> <li>● It applies only to tenants.</li> </ul> | <p>SLH rents are set annually and follows the rent formula. SLH's Rents and Service Charge policy was approved by the Board in June 2017.</p> <p>In line with the Welfare Reform and Work Act 2016 SLH will reduce rents by 1% each year for the four year period 2016/17 – 2019/20.</p> <p>Homes let on Affordable Rents are set in accordance with the Regulators Guidance, the Section 106 Agreement (if there is such an agreement with the local authority) and with our Rents and Service Charges Policy, at a rent level of up to 80% of gross market rents (inclusive of service charges where applicable).</p> <p>A letter is sent to all tenants showing rent owed and service charges.</p> <p>Twice a year in March and September rent statements are sent out to all tenants.</p> <p>A new online tenant portal will be available soon.</p> | <p>SLH meets this standard.</p>  |

*NB: There was a period which SLH was not compliant with the Rent Standard for a very small number of properties. This was identified following a management review of rent setting policy. In total, 17 newly acquired 'affordable rent' properties had been 'overcharged'. The rent element for the properties should be inclusive of all service charges but instead tenants were charged rent plus a service charge which was a mistake. Action has been taken to pay back tenants (£5,120 in total, ranging between £245 and £370 per tenant) and the tenants have been contacted with our apologies. SLH have improved internal processes. The regulator has been informed, SLH was thanked for notifying them and they have confirmed that no further action is being taken by them.*

### 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

# OCTOBER 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      |           |          |        |          |        |

**Tel: 0300 303 8540**

# 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       |        |          |        |

**Tel: 0300 303 8540**

# 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<br>Christmas Eve  |
| 25<br>Christmas Day | 26<br>Boxing Day | 27        | 28       | 29     | 30       | 31<br>New Year's Eve |

**Tel: 0300 303 8540**

# JANUARY 2018

| MONDAY              | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|---------------------|---------|-----------|----------|--------|----------|--------|
| 1<br>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 2018

| 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 2018

| 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<br>Good Friday | 31       |        |

**Tel: 0300 303 8540**

# APRIL 2018

| MONDAY             | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------------------|---------|-----------|----------|--------|----------|--------|
|                    |         |           |          |        |          | 1      |
| 2<br>Easter Monday | 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 2018

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

**Tel: 0300 303 8540**

# JUNE 2018

| 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 2018

| 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 2018

| 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     |          |        |
| August Bank Holiday |         |           |          |        |          |        |

**Tel: 0300 303 8540**

# SEPTEMBER 2018

| 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 2018

| 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 2018

| 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 2018

| 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     |
| Christmas Eve  | Christmas Day | Boxing Day |          |        |          |        |
| 31             |               |            |          |        |          |        |
| New Year's Eve |               |            |          |        |          |        |

**Tel: 0300 303 8540**

## Further information

You can contact Customer Services at [customerservices@southlakeshousing.co.uk](mailto:customerservices@southlakeshousing.co.uk) or telephone **0300 303 8540** 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

Email: [customerservices@southlakeshousing.co.uk](mailto:customerservices@southlakeshousing.co.uk)

### Kendal office opening times

Monday to Friday 8.45am – 5.00 pm

### Ulverston office address

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

### Ulverston office opening times

Monday – 9:00 am – 1:00 pm  
Tuesday – 1:00 pm – 5:00 pm  
Thursday – 9:00 am – 5:00 pm



Tel: 0300 303 8540

[www.southlakeshousing.co.uk](http://www.southlakeshousing.co.uk)