

Annual Report

2018

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SLH Customer Services 0300 303 8540

customerservices@southlakeshousing.co.uk

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Introduction

by Chairman of the Board, Ian Munro

This is my first report as Chairman of SLH following my appointment in May 2018. I take great pleasure in providing an overview of the performance of the business on behalf of the Board for 2017/18.

The financial health of the organisation continues to improve and we have invested significantly in the delivery of our business objectives. Of particular note is the sustained focus in increasing the number of new homes developed by SLH which has been supported by releasing capacity from refinancing arrangements. For the first time, SLH has developed more homes than have been sold through Right to Buy.

The Board had an external 'effectiveness review' undertaken in late 2017, which confirms that there are good governance arrangements in place. SLH also retained the top ratings from the Regulator of Social Housing on 'financial viability' and 'governance'. Revenue performance has improved with record levels achieved for rent collection last year but the roll out of Universal Credit will be a challenge for the next few years and performance is being monitored closely.

At the end of March 2018 all properties met the requirements of the Decent Homes Standard – with additional assurance provided to the Board by a tenant scrutiny review. On Health & Safety, the Board receives an annual report which is supplemented by quarterly exception reports. Following the Grenfell tragedy, the Board decided to offer leaseholders the option of a free fire door to reduce risk and many have taken this up.

SLH has added to its successes and reputation over the last year and I look forward with confidence as the organisation continues to grow and develop.



Ian Munro,
Chairman of South Lakes
Housing Board.

Tenants' Committee Review of the Year, by Stephen Bolton, Chairman of Tenants' Committee

I am delighted to report to you on the work of the Tenants' Committee over the past 12 months following my first year as Chairman.

One of the stand-out moments was when our Vice Chairman (Lorraine Birchall) and I attended an event at Preston with other tenants in the region to meet the Housing Minister to contribute ideas towards the government's forthcoming social housing Green Paper.

The Committee have been involved in a range of activity on your behalf, including:

- Reviewing grant applications from the community for environmental projects.
- Establishing a Tenant Complaint Panel, registered with the Housing Ombudsman to take complaints on behalf of tenants.
- Reviewing complaints and lessons learned.
- Undertaking tenant scrutiny reviews in; customer service, improvement works and repairs and then reporting recommendations to the Board.
- Monitoring performance and service standards.
- Informing the development of new policies and services.
- Networking with other tenants from other landlords across Cumbria.

The Tenants' Committee are always open to new members so please contact SLH on 0300 303 8540 and ask for Lyn Richardson if you are interested in getting involved. We have a lot more work to do over the next year including a review of how SLH manages our estates, how we consult tenants and services to older people.



Lorraine and Stephen with
the then Housing Minister,
Alok Sharma MP.

Get Involved

SLH wants to enable as many tenants and leaseholders as possible to get involved in influencing decisions about services and there are lots of different ways in which you can have your say.

Becoming a Board Director

SLH is run by a voluntary Board of Management where people are recruited based upon a criteria of skills and competencies required by the Board to fulfil their business objectives.

The Board makes major decisions about what the company aims to do and how it will achieve this. It steers the Executive Management Team who look after the day-to-day operation of the business and the delivery of services.

The Board consists of 12 people; including up to eight 'independent' members, up to two SLDC nominations and up to two tenants. Board Directors normally serve a term of three years and the Board is constantly being refreshed with new skills to complement experienced members.

If you are interested in being a tenant or leasehold member of the Board then please contact customerservices@southlakeshousing.co.uk and we will talk to you about the process, the level of commitment involved and support available.



Tenants' Committee

Tenants' Committee scrutinises all major decisions affecting policies and services to tenants. A leaseholder is also represented on the Committee.

Meetings are usually on Thursdays every other month at 10.30am at the SLH offices in Kendal. There are about six meetings during the year but there are options to attend other discussion groups e.g. scrutiny reviews and complaints panel.

Tenant involvement

Any tenant or leaseholder who is willing to give their views on the services they receive is invited to become involved. Members select from a 'menu' of involvement options, including; grant applications panel, mystery shopping, scrutiny panels, complaints panel or estate walkabouts.

Tenant Scrutiny Reviews

The Tenants' Committee appoint tenants to undertake tenant scrutiny reviews on services. Each scrutiny panel meets on three separate occasions to review performance, interview managers to ask them questions and then to agree their report findings to the Board. The topics for review this year were: customer services, repairs and improvement works.

The Committee found that SLH are meeting the required standards. All reports were accepted by the Board, along with their recommendations which includes the new customer service standards highlighted on pages 6 and 7. Below is a summary of some of the question and answer sessions.

Customer services

How do tenants communicate with SLH and provide feedback?

Tenants are able to provide feedback through the usual routes e.g. phone, website, complaints and surveys.

Surveys are sent out by post, text and email on specific areas of work.

Tenants' Committee Complaint Panel also review customer satisfaction survey results and complaints analysis to identify lessons to be learned.



Repairs

Can there be flexibility in appointment slots for tenants with poor health, disabilities or working?

Around 80% of the repairs that are reported to SLH are changed once they get to the property. The operative then identifies what is actually wrong and then there are knock-on effects for the rest of the diary for that day. This is the reason that SLH is not able to give specific times other than am or pm. However, where they know that an individual has provided specific disability reasons or if a social worker/ advocate needs to be present, they will work with them to ensure access at a more convenient time.

Improvement works

What does the Decent Homes Standard cover?

The Decent Homes Standard is a national programme aimed at improving council and housing association homes to bring them all up to a minimum standard.

To meet the Decent Home Standard, every home must:

- meet minimum health and safety standards e.g. electrics
- be in a reasonable state of repair e.g. bathroom is less than 30 years old
- have reasonably modern facilities and services e.g. kitchens have enough space for cooking and washing
- have efficient heating and effective insulation

A home fails the Decent Home Standard if it doesn't meet all four criteria. A surveyor will attend the property to check if it is failing the Decent Homes Standard.

If the property needs improving then it is added to the 'improvement programme'.

What can you Expect?

You can use SLH's Service Standards as the basis for judging the quality of service you receive against what we promise, helping you to judge whether to make a complaint, perhaps a compliment or give some feedback. Performance is reported on the SLH website and monitored by the Tenants' Committee.

Customer Service Standard	Current Performance
1. South Lakes Housing (SLH) will provide clear information to demonstrate the breakdown of charges for tenants, sheltered housing tenants and for leaseholders.	The plan for 2018/19 is to send two rent statements, the first was sent in April and the second in September.
2. SLH will consult tenants before issuing any new service charges.	SLH will consult affected tenant's before making any changes to the management or maintenance that are likely to have a substantial effect on them. SLH are considering the introduction of a cleaning service charge for tenants living in flatted properties, but only where there is currently no such service being provided.
3. SLH will provide tenants with an online portal to include; rent payment facility, repairs ordering & appointments, rent statements etc.	'My Account' where you can order repairs, update your contact details and view your rent account was launched in June 2018, following a period of tenant testing. We offer many services online directly through our website including; applying for a mutual exchange, applying for a garage, My New Home (pre-tenancy applications) and general enquiries.
4. SLH aim to answer 99% of calls and resolve around 80% of enquiries first time.	SLH currently answers 99% of all calls and have resolved 78% first time.
5. SLH will consult a tenant group to develop choices for improvement products such as kitchens, bathrooms, tiling, doors, flooring & decoration.	Tenants' Committee have been consulted on changes to choices e.g. kitchen styles, bathrooms, doors, painting programmes and decoration.
6. SLH will produce an annual investment programme to ensure that the stock complies with the decent homes standard.	SLH spent £4.7M on major works in 2017/18 and achieved 100% compliance with the government's 'Decent Homes' standard.

What can you Expect?

Customer Service Standard	Current Performance
7. SLH will meet all applicable statutory requirements that provide for the health and safety of the occupants in SLH homes (reporting performance including; gas servicing, fire safety and electrical safety).	Health & Safety performance was considered within the tenant scrutiny review of repairs, where the group found that SLH was meeting standards in this area but recommended more information about asbestos being contained within the new repairs handbook (available online).
8. SLH will offer the following target times for repairs: <ul style="list-style-type: none"> a. Emergency repairs within four hours, complete within two working days b. Urgent repairs within seven working days c. Routine repairs within 21 working days d. Other repairs within 60 working days 	Current performance is 91% against a target of 92% for completing repairs within target time. Actions include addressing materials supply times and improving the management of sickness.
9. SLH will complete disabled minor adaptations within 30 working days (e.g. grab rail) and major disabled adaptations within 60 working days (e.g. level access shower).	In 2017/18 120 minor adaptations and 58 major adaptations (£177k total spend) were carried out. Minor Adaptations: Average days to complete – 31 days Major Adaptations: Average days to complete – 40 days
10. SLH will investigate reports of Anti-Social Behaviour (ASB) within 10 working days.	Performance is closely monitored during fortnightly team ASB review sessions and the Housing Team Leader undertakes a monthly performance audit.

The areas highlighted in 'green' have been met. The areas highlighted in 'amber' requires further work over the next few months to ensure that SLH is meeting its standards.

New Digital Services

'My Account' was launched in June 2018 and replaced the former Online Services.

To access the service, there is a new tile on the SLH website which is called **'My Account'** where you can register or log-in.

Once registered customers can self-serve with the following requests:

- Viewing Rent Account Information such as rent charges and payments
- Download Rent Statements for the last 12 months
- Making a payment e.g rent and service charges
- Viewing repairs previously logged
- Logging a repair request and attaching a photo of the problem
- Viewing Anti-Social Behaviour (ASB) cases, complaints and compliments

If you would like to register please email customerservices@southlakeshousing.co.uk or call our Customer Services Team 0300 303 8025 who can provide you with your unique registration details.



Developing much-needed New Homes

The SLH Board have approved plans to spend around £33M on new developments and property acquisitions over the next few years, with a target of 350 new additions in a range of locations.

This is particularly important in the South Lakeland area where there are over 2,600 people waiting for one of SLH's homes.

SLH is also keen to develop homes in rural areas, where it costs around 20% more than in urban settlements like Kendal and Ulverston. Around 100 new developments will be in rural communities. This includes working in partnership with South Lakeland District Council to support some challenging sites in the Lake District National Park and we welcome the support of Homes England in developing these much-needed homes.



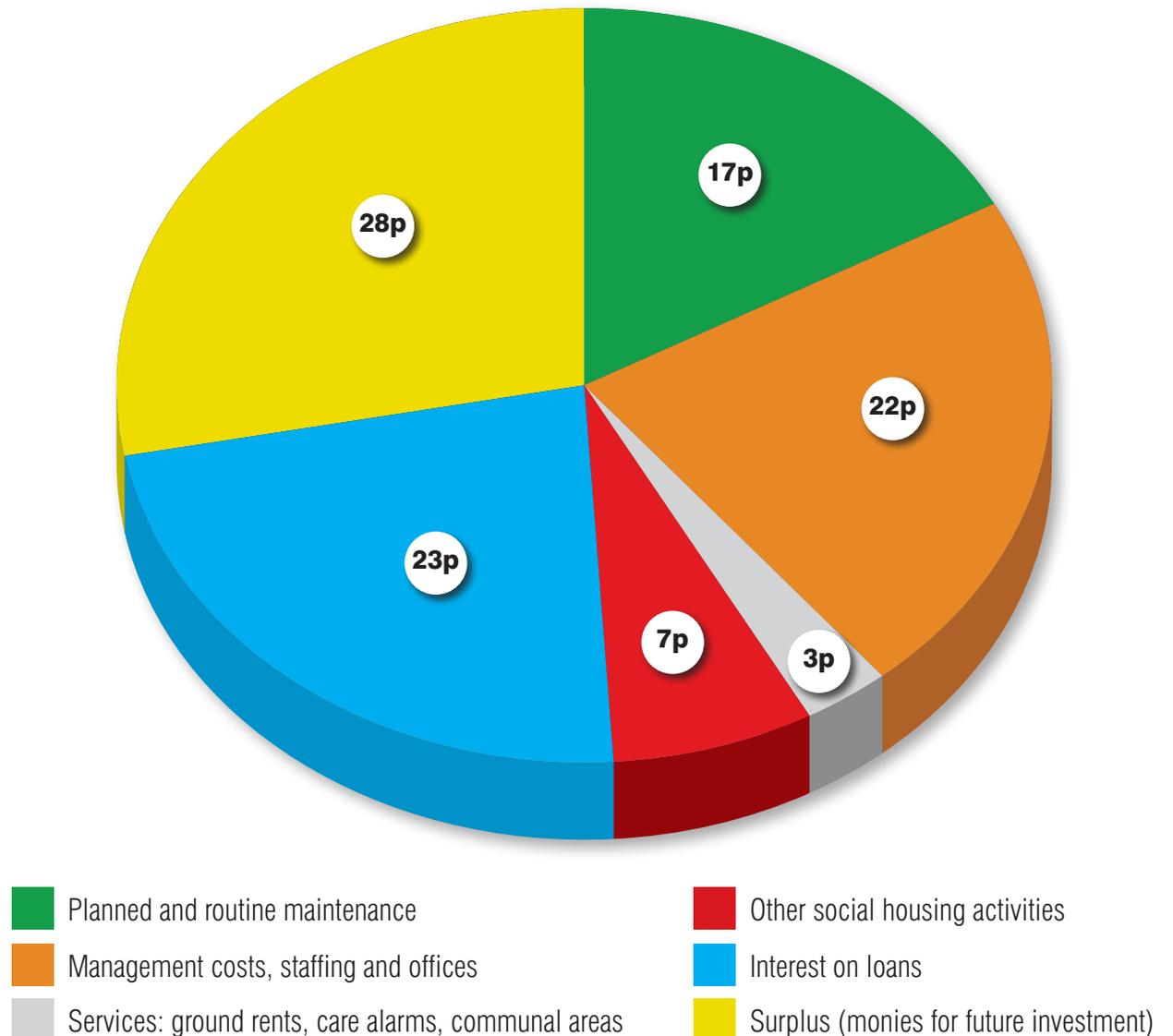
Financial Health Check

SLH is in a strong financial position. Tenants can download a copy of the 2018 Annual Report & Financial Statements from the SLH website. The report shows that;

- Turnover has reduced partly as a direct result of the third year of the 1% rent reduction.
- 24 new properties were acquired or built during the year and a further £4.7M was spent on the improvement of existing dwellings.
- £2.9M was spent on Repairs and Maintenance at an average of £932 per property.
- A refinancing exercise was completed during the year and a loan break fee of £2.7M has been written off as part of the interest & financing costs shown in the Statement of Comprehensive Income.
- Reserves have increased from £32M to £37M.



How SLH spent each £1 of income in 2017/18



Sheltered Housing Update

Independent Living Service

It is now 18 months since the Independent Living Officers (ILO's) started delivering the sheltered service via the HUB system operating from Edgecombe Court in Kendal and Fell Close/Ellerside in Ulverston.

The Independent Living Team have settled into their revised roles and as a team they undertook a review of how the changes had gone. The feedback from the review is that this is a far more efficient and supportive way of delivering the service and the whole team are happier, confident and more fulfilled in their roles than they have ever been and they feel they are delivering an improved and more efficient service to the sheltered tenants.

We have recognised the various strengths and qualities amongst the team so individuals have been given specialist areas to look after such as tenancy support, mental health, scheme inspections and Anti-Social Behaviour, this gives continuity to these areas of work which can often be sensitive and require time to build relationships.

Improving communication with sheltered tenants

We reported last year that we were working on ways to improve communication with tenants. The personally addressed large font letters that replaced generic newsletters have been well received and have improved the way appointments are made. This means fewer missed appointments and reduced wasted journeys.

Scheme Surgeries commenced in September and have had a mixed reception, at some schemes they are very well attended and at others less so. We will review the schemes where there is poor attendance and will offer alternative arrangements to ensure all tenants get the same opportunity to raise any housing related issues.

Scheme specific welcome packs have been produced for new tenants and are given out and the content explained when new tenants sign their tenancy agreements. This has proved a valuable aid to assist new tenants to settle in and understand where to go and who to go to for any questions they may have in the early days of their tenancy.



Sheltered housing at West Ing, Ambleside.

We have introduced a new commitment to visit all new tenant's within 48-hours once we've been informed they've moved in and to visit existing tenants who've returned from hospital or respite care to make sure their alarm system is working, there are no issues with the home, to ensure they have settled back in and that any returning home services such as reablement or care are all in place.

Leasehold Changes

Major works consultation

Following feedback from leaseholders last year we have revised our Section 20 process for major works moving forward.

A Section 20 notice is a notice to tell you that we intend to carry out work or provide a service that leaseholders will have to pay towards.

This is covered by the Landlord & Tenant Act 1985. SLH must consult leaseholders who are required under the terms of their leases to contribute to costs incurred under qualifying works.



Orrest Drive Flats in Windermere.



Leaseholders will now be consulted from December through to February for any major works planned for their block for the next financial year.

This is to ensure that leaseholders have as much notice as possible. Due to South Lakes Housing only charging for major works once they have been completed we still recommend that leaseholders regularly put money aside for the cost of these works.

Contact numbers

During the last year we have had issues contacting leaseholders in emergencies such as leaks.

Please visit our website

www.southlakeshousing.co.uk to submit your latest contact details. South Lakes Housing will only use this information for the management of your lease.



My Account

Leaseholders can now sign up for our My Account services, this will allow leaseholders to check and pay their service charges online.

Clean and Cheaper Energy

SLH could help reduce your yearly electric bill. Do you have Solar Photovoltaic (PV)? If the answer is yes then you have the capability to produce your own energy to power your home.

SLH are proposing to install a new heating system, Air Source Heat Pump (ASHP) alongside a storage battery. This will have the capability to store free clean energy which can be used for your heating system and household appliances such as your fridge, freezer, washing machine, cooker and much more.



Air Source Heat Pumps installed at Yewbarrow estate in Grange-Over-Sands.



We have been successful in obtaining funding from Warm Homes Fund to install Air Source Heat Pumps to properties that were either all electric heating, or solid fuel. Tenants who are on benefits and not on a mains gas supply can apply. This has freed up money that we can now invest into other properties.

What's in it for tenants?

- A heating system that will heat your property all year round at the touch of a button.
- Hot water 24/7, cheaper to run, clean and efficient with no carbon emissions, meaning a healthier life-style.
- Reducing your energy bills, putting some money back into your pocket.

- In case of a power outage in your area you will have back up power to run your essential appliances

Tenant feedback has been incredibly positive with reduced fuel bills of up to £55 per month, easier running and warmer homes.

There are 48 properties with air source installed so far. The new system has been installed in properties in Haverthwaite, Grayrigg, Chapel Stile, Ambleside, Grasmere, Backbarrow, Bouth, Broughton Beck, Coniston, Crook, Elterwater, Grange, Hincaster, Lupton, Meathop, Millness, Satterthwaite, Spark Bridge & Finsthwaite.



Air Source Heat pumps installed in Grasmere.

Managing your Money



Universal Credit – Full/Digital Service

Universal Credit is a benefit designed to support you if you're working and on a low income or you're out of work. This only affects working age people.

Universal Credit, provided by the Department for Work & Pensions, will replace the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit

After a slight alteration to the original timetable, Universal Credit Full/Digital Service rolls out in South Lakes on September 26th for new claimants, with existing UC claimants being transferred onto the new service from the 17th October.

In Barrow in Furness, both new and existing claimants, will move on to the new service from 5th December.

Once the roll-out and transition process has been completed, the Government will then embark on a major exercise to migrate those who remain on the legacy benefits on to Universal Credit. However, this process is not now expected to be completed until March 2023.

Universal Credit Full/Digital Service represents a major part of the Government's Welfare Reform programme and presents a challenge to both tenants and to SLH. Once the roll-out commences SLH staff will not only be able to support tenants to make a claim, but also to help them manage their award. In addition, we will also be able to refer tenants directly to Universal Support which is funded by the DWP and delivered by Citizens Advice.

This will afford them access to help, both with using a computer to make or maintain a claim – this is called Assisted Digital Support and, to manage the monthly Universal Credit payment – this is called Personal Budgeting Support.

Managing your Money

Help, advice and support

SLH continues to help tenants more broadly to 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.



Chris Parks, Income & Financial Inclusion Team Leader.

- 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.
- 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 for debt advice.
- Directly referring tenants, where appropriate, to the local Foodbanks.
- Encouraging individuals to take advantage of the support available to review their energy costs and to consider switching suppliers. We offer new and existing tenants information about both Cumbria Action for Sustainability, (cafs) and also uSwitch.
- Encouraging our tenants to consider taking out Home Contents Insurance. We have our own insurance offer from Royal & Sun Alliance (RSA) and all tenants are regularly provided with full details from as little as

34 pence per week, however tenants are also encouraged to shop around; and

- 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.



Community News

'Let's get cooking' – Sandylands, Kendal

Three SLH families took part in a six week 'Let's get cooking' project run by Barnardos. The sessions aim to bring fun with food and to teach families the benefits of healthy diet and lifestyle for all the family.

The programme has enabled families to work together not only within their family unit, but also having to work with other families within the community (e.g. sharing equipment and food items).

By the end of the sessions the families had found the confidence to ask to try different foods within their recipes and the parents were really proud of how well the children had done and what they had achieved.

Ullswater Close, Ulverston

A group of tenants from Ullswater Close contacted SLH as they were keen to do something on their estate to improve how it looked. A survey was carried out to find out what people wanted.

Residents came together to change the outside area into a bright, cheerful and productive space that is wildlife friendly. Twelve tenants and 27 children have taken part to date. Over 80% are happy with the improvements and the impact for the wider community is that people who have previously walked past the close are now stopping and taking a closer look.



Minion pots at Ullswater Close.

Believe in children Barnardo's



Children planting seeds on new useable space.

Community News

Cumbria Wildlife Trust did a workshop with families that resulted in a wonderful bug hotel. The children were incredibly keen in making the different elements to the hotel. They also created seed bombs with seeds kindly donated by Kew Gardens 'Grow Wild' Project and the residents have put up several bird boxes.

Incredible Edible Ulverston and Ulverston in Bloom recently ran a hugely successful afternoon culminating in lots of hours of hard work planting raised beds, a living wall and plant pots. The garden is now full of herbs, edible flowers, beans, broccoli, kale, carrots and much more!



Thanks goes to generous contributions from Continental Landscapes, Bell Group, J.T. Leyland and Kew Gardens.

What are the communal areas like in your area?

Comments before	Comments after
It was a rubbish dump	Made it look more like a garden for the community
The space was very drab, dirty and all the toys were just being placed in there just looked like a rubbish tip	We can grow veg with all the kids and the community spirit is fantastic now. I hope to be living here for a long time
It was a wasted space and was uninspiring	I'm loving the new improvements, it looks amazing now

Burneside Community Day

SLH have been working with Burneside Residents Association to run Family sessions over the half term holidays at the cricket club. The sessions are well attended with a range of activities from bug hunts, Chinese New Year lanterns, clay modelling and making your own windmill.

Mandi Easton commented that 'the children's event in conjunction with South Lakes Housing and Continental Landscapes had been a great success once again. Thirty two children arrived with their parents and enjoyed a day bug hunting and making models.



Children enjoy craft making activities.

Other Questions

Do you have a pet?

SLH recognises the benefits that responsible pet ownership can bring. However, controls must be in place to prevent irresponsible pet ownership which can cause suffering to animals and a nuisance to neighbours.



You are normally allowed to keep pets in your home, so long as they are well cared for and responsibly kept, but your home must be suitable for their needs.

You will need to request permission if you live in a flat or certain type of sheltered housing. If you wish to keep a cat or dog in a flat or property with a communal entrance, or if a complaint has been received about its behaviour, you will be asked to register your pet voluntarily with SLH.

Do you have a mobility scooter or thinking of getting one?

SLH appreciates that tenants desire a quality of life that includes the provision of full mobility. Due to the widespread expansion in the use and availability of motorised scooters, their popularity is now beginning to create issues in premises which were not designed to accommodate such vehicles.

Finding secure storage and charging areas for these vehicles is particularly difficult in communal areas where safe access and fire safety is paramount. It is also important that these vehicles are not stored where they present a safety risk or nuisance



to the user, other residents and vehicles.

All tenants wishing to purchase a scooter/ motorised vehicle should write to SLH and request an application for formal permission if they intend to keep a scooter at their property. An appointment will then be made for the

property to be visited and assessed before permission is granted. Permission will not unreasonably be withheld but will be granted only where arrangements for storage and charging are adequate.

Unfortunately, to ensure everyone's safety, no scooter/motorised vehicle is to be stored or used in the communal areas of any SLH owned property without permission.

How SLH is performing against the National Standards?

Each year, SLH assesses its compliance against the Regulatory 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.



Regulator of
Social Housing

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"> Customer service and choice. How they deal with your complaints and feedback. How SLH keeps you informed and involves you in decision making. Agreeing local offers for service delivery. Whether they understand the different needs of tenants. <p>It applies to both tenants and leaseholders.</p>	<p>Services can be accessed by telephone, online, live chat, office reception and post. Tenants are currently involved in the choices for improvement works such as kitchen and bathroom layouts for example. Choice is also available for rent payments, direct debit options, complaints, allocations and frequency of independent living calls.</p> <p>The Complaints Policy has been updated during the year and is available on the SLH website. There is a Tenant Complaints Panel in place, registered with the Housing Ombudsman Service. This year SLH received 24 complaints and 64% of investigations were found in favour of complainants (compared to 15 complaints and 88% found in favour of the complainant last year). Most of the complaints related to housing management, repairs and leasehold management.</p> <p>The Tenants' Committee monitor the performance against SLH's Service Standards quarterly. The standards were also set following consultation with the Committee.</p> <p>There is an annual budget of £200k for making disabled adaptations to properties.</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

HOME STANDARD

Summary of the standard	SLH evidence	Tenants' Committee verdict
<p>This standard is about:</p> <ul style="list-style-type: none"> ● The overall quality of your home and whether this complies with the Government's Decent Homes Guidance – including agreeing a local offer. ● How SLH maintains and improves your home – including cost-effectiveness and customer choice. ● Meeting all applicable health and safety requirements. <p>It applies mainly to tenants but leaseholders do pay for and benefit from major repair upgrades.</p>	<p>At the end of March 2018 all properties met with the requirements of the Decent Homes Standard, as well as the SLH Home Standard. £4.7M was spent upgrading kitchens, bathrooms, roofs etc. Overall customer satisfaction is 95% but lower satisfaction rates of 70% for some external works has prompted us to take action to deal with poor performing contractors</p> <p>Tenants are given a choice of repairs appointments. Repair jobs completed on time has dipped slightly from 91% to 90% mainly due to levels of sickness which is being addressed. Customer satisfaction with the repairs service was 93%, compared to 89% last year. The repairs section of the website has recently been updated.</p> <p>On Health & Safety, the Board receives an annual report which is supplemented by quarterly exception reports. Fire Risk Assessments are up-to-date and improvements have been made to compliance performance in relation to electrical, gas servicing (all properties have an up-to-date record), legionella, electrical and asbestos. Following the Grenfell tragedy, the Board decided to offer leaseholders the option of a free fire door to reduce risk.</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

TENANCY STANDARD

Summary of the standard	SLH evidence	Tenants' Committee verdict
<p>This standard is about:</p> <ul style="list-style-type: none"> ● How SLH makes best use of available housing. ● How SLH let their homes. ● Mutual exchanges. ● Meeting all applicable statutory and legal requirements in relation to the use of tenancy agreements. ● How they manage rent arrears. ● The financial support and advice available from SLH. <p>It applies mainly to tenants but financial support is also available for leaseholders.</p>	<p>SLH is a member of the Cumbria Choice Based Lettings partnership along with all local authorities and the main registered providers in Cumbria. Partners advertise their vacancies on a weekly basis on the Cumbria Choice website.</p> <p>There are 2,812 applicants wanting to move into an SLH home. Most applicants (78%) apply to join the register on-line. The highest demand is for a one bedroomed property.</p> <p>During 2017/18 SLH let 189 properties which is 45 fewer than in the previous year and is in line with the national trend. Of these 29 were let to homeless households. Void rent loss also reduced from 0.69% to 0.5% of debit which is top quartile performance. Customer satisfaction is 85% and a review is underway to improve this.</p> <p>Applications for a Mutual Exchange can now be made by email via the SLH website. There were 22 mutual exchanges in 2017/18, compared to 18 in the previous year.</p> <p>SLH collected 100.24% of rent owed (including arrears collected from previous years), a marginal improvement from 100.17% last year.</p> <p>SLH is prepared for the full service roll out of Universal Credit (UC) which is due later in the year. SLH has a member of staff dedicated to help tenants with welfare benefits and financial issues. UC claimants contribute 12% of overall rent arrears are associated with Universal Credit (down from 14% 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"> ● Managing and investing in neighbourhoods and communal areas. ● Dealing with complaints of anti-social behaviour. ● Working with partners in the community. <p>It applies to both tenants and leaseholders.</p>	<p>SLH has a dedicated Tenancy Management Team who take the lead in managing tenancies, estates and communal areas. They work with partners to prevent Anti-Social Behaviour (ASB) including the South Lakeland Multi-Agency Safer Communities hub and others. The team dealt with 217 cases last year and issued eight Anti-Social Behaviour Contracts, served two court orders and evicted one individual for nuisance last year.</p> <p>The SLH website includes an ASB reporting toolkit and a free Noise App download. The Noise app has assisted with 26 nuisance cases so far involving dogs barking, loud music and late-night parties.</p> <p>SLH has invested in neighbourhoods, including:</p> <ul style="list-style-type: none"> ● £306k on drainage works, communal space refurbishments, fencing and paths. ● The tenant-led Grant Applications Panel spent £11.5k on environmental projects prioritised by the tenant-led Grant Applications Panel: including contributions to Kirkbarrow Residents' Association fete, donations to Abbot Hall playground and a garden makeover at Owlet Ash Fields in Milnthorpe. ● £90k on community projects including: Ullswater Close Ulverston communal garden project, Ulverston MIND planting project, sheltered scheme tea parties and Barnado's craft and cookery sessions in Kendal. ● Supporting Residents' Associations with grants. 	<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

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"> ● Making sure the business is run properly and in compliance with the law and regulations. ● Managing finances, including maintaining viability and protecting social housing assets. <p>It applies to both tenants and leaseholders</p>	<p>SLH is compliant with the Regulator for Social Housing's Governance and Financial Viability Standard – the annual report & financial statement includes a statement on compliance with the standard.</p> <p>SLH is in a strong financial position. More detail is available on the website and in the Annual Report & Financial Statements.</p> <p>The Board consulted staff on changes to the pension scheme. 78% of staff have now left the Local Government Pension Scheme (LGPS) to join a new scheme, which in turn has helped to reduce costs and long term pension risk (the pension deficit has reduced from £2.3M to £1.8M).</p> <p>SLH has been given the top rating for governance (G1) from the Regulator of Social Housing. SLH did self-report an issue to the regulator during the year regarding inaccuracies in one of our data returns to the regulator with the mistake going back several years. The mistake was rectified, and lessons have been learned.</p> <p>SLH was awarded the top viability rating (V1) from the Regulator of Social Housing.</p>	<p>SLH meets this standard.</p> <p>A copy of the 2018 Annual Report and Financial Statements is available on the SLH website.</p>

KEY

-  SLH does not comply with the national standards.
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-  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"> ● Board strategy for delivering value for money. ● Strategies for delivering homes that meet a range of needs. ● Performance against the regulator's value for money metrics. ● Targets for measuring performance and comparisons to others. ● Options for improving performance. <p>It applies to both tenants and leaseholders.</p>	<p>Maximising Value for Money (VfM) is embedded within the Business Strategy 2016-20.</p> <p>The Board approved a new Asset Management Strategy (covering the period 2018-23) in April 2018, which continues to ensure that SLH invests appropriately in homes, continuing to maintain 100% compliance with the Decent Homes Standard and regulatory compliance.</p> <p>SLH has developed more homes in 2017/18 than have been sold through the Right to Buy. There were 20 sales and 24 new developments/acquisitions (2017: 22 sales, 8 developments). The development pipeline includes over 300 new homes over the next few years and SLH has recruited an internal development team to deliver the new-build programme.</p> <p>SLH's subsidiary, Cumbrian Housing & Property Services (CH&PS), was formed in December 2016 to deliver shared repair and improvement works as a cost sharing vehicle, with Castles & Coasts Housing Association. The company has completed its first year of trading and has generated efficiencies of £150k and achieved good customer satisfaction levels.</p> <p>A possible merger with a local partner is part of the Board's options for improving value for money and a potential partnership was explored in late 2017, however our offer was not pursued.</p>	<p>SLH meets this standard.</p> <p>A copy of the 2018 Value for Money Report is part of the Annual Report and Financial Statements is available on the SLH website.</p>

KEY

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Regulator's VfM metrics

The table below illustrates SLH's performance against the regulator's VfM metrics, together with comparisons against the national medians for 2016/17 (taken from the Regulator's Global Accounts) and HouseMark's peer group (2,500 to 7,500 units) for 2017/18, together with projections. Further information on performance is available on the SLH website and Annual Report & Financial Statements 2018.

SLH VfM Metric	National Median 2016/17	Peer group	2017/18	Targets (Financial Forecast Return)		
				2018/19	2019/20	2020/21
Re-investment %	–	6.48%	9.6%	23.4%	12.0%	4.3%
New supply delivered	1.1%	1.1%	0.8%	0.7%	2.9%	0.1%
Gearing	42.0%	43.05%	27.6%	32.5%	30.7%	26.4%
Operating performance – earnings before interest, tax, depreciation and amortisation	228.0%	194.6%	349.4%	445.0%	437.0%	420.0%
Headline social housing Cost Per Unit	£3.3k	£3.5k	£4.0k	£3.8k	£3.6k	£3.8k
Operating margin (overall)	30.3%	28.54%	45.5%	41.8%	40.1%	43.0%
Return on Capital Employed (ROCE)	4.0%	4.26%	5.5%	5.2%	4.9%	4.9%

RENT STANDARD

Summary of the standard	SLH evidence	Tenants' Committee verdict
<p>This standard is about:</p> <ul style="list-style-type: none"> ● Making sure SLH follows government policy on rent. ● How rents and services charges are set. ● Providing tenants with clear information about how rents and service charges are set and changed. ● Making sure SLH is financially viable for the future. <p>It applies only to tenants.</p>	<p>Homes let on 'affordable rent' terms are set at a rent level of up to 80% of gross market rent (inclusive of service charges where applicable) or under the conditions of a Section 106 Agreement. SLH owns 45 affordable rented properties, compared to 21 last year.</p> <p>Homes let on 'social rent' terms are set in accordance with the Government's Rent Standard Guidance. Rents and service charges are set annually and are subject to approval by the Board.</p> <p>In accordance with the Welfare Reform and Work Act 2016, rents for general needs and sheltered social and affordable rent properties reduced by 1% for the three-year period 2016-2019 and will do so again for 2019/20.</p> <p>SLH charges tenants for additional services such as the cleaning of communal areas etc. based on the actual costs of the services provided.</p> <p>Sheltered amenity charges for individual sheltered schemes are set at levels to match the estimated costs over the coming year adjusted by an amount overcharged or undercharged on the actual costs of the last full financial year.</p> <p>A letter is sent to all tenants showing rent and service charges due.</p>	<p>SLH meets this standard.</p>



KEY

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

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

JANUARY 2019

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 2019

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 2019

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 2019

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
				Good Friday		
22	23	24	25	26	27	28
Easter Monday						
29	30					

Tel: 0300 303 8540

MAY 2019

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

Tel: 0300 303 8540

JUNE 2019

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 2019

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 2019

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 2019

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 2019

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 2019

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 2019

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

Tel: 0300 303 8540

Further information

You can contact Customer Services at 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

Kendal office opening times

Monday to Friday 8.45am – 5.00pm

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 – 9:00am – 5:00pm

Thursday – 9:00am – 5:00pm



Tel: 0300 303 8540

www.southlakeshousing.co.uk