



Annual Report 2019

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Ian Munro

Chairman of South Lakes Housing Board.

I am delighted to present this year's Annual Report to Tenants. As Chair of the Board of South Lakes Housing, I think we can reflect on a good year in which we have achieved some great things.

I am particularly pleased that we have been able to continue to invest in homes - over £6Million was invested in new kitchens, bathrooms, roofs, heating systems and other work as well as spending over £3M keeping homes in good repair. The Board has been especially keen to ensure we are making sure things like gas and fire safety matters are fully up to date.

Whilst looking after our homes is vital, so too is trying to increase the number of homes we own. The South Lakes area is experiencing the current housing crisis as acutely as anywhere else in the country. Last year we acquired 66 new homes and developed plans to build many more in the next few years to help meet the local need.

Whilst our latest independent survey told us that 89% of our customers are satisfied with our service, up from 86% two years ago, we know we can always do better and work in the coming year will be focussed on how we can continue to improve things.

The Board was particularly pleased that the Regulator of Social Housing inspected us in the spring and we achieved the highest rating for Governance (how we run things) and Viability (our finances).

This report has once again been shaped by our Tenants' Committee and I pay tribute to the work that this band of volunteers do on your behalf. They cannot do this alone so I encourage you all to give your feedback and ideas about how you would like to hold us to account.



Tenants' Committee

The Tenants' Committee have been working hard during the year to hold your landlord to account.

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

- Reviewing applications for community grants
- Investigating complaints on your behalf and highlighting where lessons can be learned
- Scrutinising services including how your landlord manages: neighbourhoods, tenancies and repairs
- Designing a new programme of estate walkabouts

Two Committee members also attended meetings with Government officials looking at the future of social housing. We are delighted that South Lakes Housing joined the National Housing Federation's 'Together with Tenants' initiative which is designed to test new ideas on how to engage tenants. We will also be trialling digital ways to engage tenants, including better use of social media.

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.



Get Involved

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

Becoming a Board Director

SLH is run by a 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 nomination 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 and assesses SLH performance and holds it to account for delivering expected standards. A

leaseholder is also represented on the Committee. It assesses SLH performance and holds it to account for delivering expected standards. 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 including: 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.



Together with Tenants

SLH is reviewing how it works with tenants to ensure your voice is heard and we are committed to involving tenants in decisions that affect them. In February 2019, the National Housing Federation launched an initiative to strengthen the voices of Tenants and residents called 'Together with Tenants'. The draft Charter sets out 8 commitments which tenants and residents can expect from their housing association. South Lakes Housing is an Early adopter of the initiative, with SLH Tenants Committee contributing and feeding back to the federation on its views on the Charter.

Tenant Scrutiny Reviews



The scrutiny groups are selected at Tenants' Committee meetings, as part of a series of scrutiny reviews commissioned in the annual tenant engagement plan (part of SLH's commitment to 'strengthening the voice of tenants', Tenant Involvement Policy, December 2016).

The policy states that the objective of the tenant scrutiny reviews is to provide the SLH Board with assurance over compliance with the Regulator's Consumer Standards. The SLH Board have received tenant scrutiny reviews against the Home Standard (repairs) and the Neighbourhood and Community Standard with recommendations approved by the board. The Scrutiny groups are made up of a variety of tenants from Leaseholder to sheltered and on average meet 3 times per standard. If this is something that you feel you would like to find out about or get involved do not hesitate to contact SLH.

The SLH Board take the process very seriously. Tenants go to the Board to present their findings and this is usually one of the first items on the Board's agenda. The Board also agreed to closely monitor the progress with recommendations and tasked their Audit & Risk Committee to check progress every three months.

Q
A

Home standard (Repairs)

What information is available to tenants?

The panel reviewed the Repairs Handbook and approved suggested changes. The handbook (available electronically) provides information about responsibilities of both SLH and tenants, to provide more detail around adaptations, tenant improvements to our properties and the need for them to seek permission. The main changes were;

- Changing the terminology to make it more plain English e.g. instead of 'element' state roof, render, kitchen etc. which are due for replacement
- We have added to the standard that if a tenant is disabled and cannot complete decoration themselves, they can contact SLH to request a "Handy Person" service.
- SLH will grit and clear paths around sheltered housing schemes during adverse weather

Q
A

Neighbourhood and Community Standard

Are tenants using and aware of the ASB (Anti Social Behaviour) toolkit ? What is the outcome of the tenants using it? Has there been a reduction in ASB cases due to tenants using the ASB toolkit?

The toolkit is being used by tenants and staff who have examples of where it has been used successfully. Currently we are unable to measure how many people use the tool kit but there are regular reports of ASB via the online reporting tool built into the website along with the NoiseApp. The Housing Management Team use the toolkit to support decision making but also to advise the tenant on what is happening with the case.

Q
A

Can you give examples of how other Neighbourhood issues are dealt with such as car parking issues, grounds maintenance contracts, cleaning and environmental contracts?

Car parking issues can be problematic but we have used initiatives such as signage, bollards, white lining, and letter drop. Regarding vehicles that have been left untaxed on SLH land it is more difficult to deal with but the owner can receive a legal notice.

What Can You Expect?

You can use SLH's Service Standards as the basis for judging the quality of service that you receive against what is promised. This will help you judge whether to make a complaint, give some feedback and even a compliment.



Repairs & Maintenance

- SLH will provide an appointment for repairs that require tenant access
- SLH will offer the following target times for repairs:

Emergency repairs (health & safety related or heating failure) - made safe within 24 hours

Urgent repairs (needs to be carried out quickly to avoid risk to tenant or building) - completed by appointment (usually within a week)

Routine repairs (defect will not cause discomfort to tenant or building) - completed by appointment (usually within a week)

- SLH repairs responsibilities - roofs, walls, floors, windows, frames, doors, plumbing (sinks, basins & taps), kitchen fittings, heating, paths etc.
- Tenant repairs responsibilities - plugs, chains, toilet seats, tenant fittings



Tenancy Management

- SLH will provide you with a tenancy agreement
- SLH will investigate reports of Anti Social Behaviour within 10 working days



Home Standard

- SLH will deliver an annual programme of investment in homes to ensure that homes meet the SLH Home Standard
- SLH will meet all health and safety regulations to keep you safe (Including: gas servicing, fire safety, electrical safety, legionella, radon testing and asbestos)
- SLH aims to replace building components towards the end of their 'life cycle' e.g. PVC windows and doors (30 years), gas boilers (15 years), slate roofs (80 years), bathrooms (30 years) & kitchens (20 years)



Customer Services

- SLH will provide you with an online portal 'My Account' for you to check your rent balances, pay your rent and order repairs
- SLH aims to answer 99% of telephone calls and resolve 80% of enquiries first time
- SLH will record your contacts on the Customer Relationship Management system and will contact tenants back within 3 days

New Digital Services

SLH's 'My Account' online services are available to all tenants and leaseholders. Here are some of the facilities available:

View rent account information such as rent charges and payments

Download rent statements for the last 12 months

Make a payment

View repairs

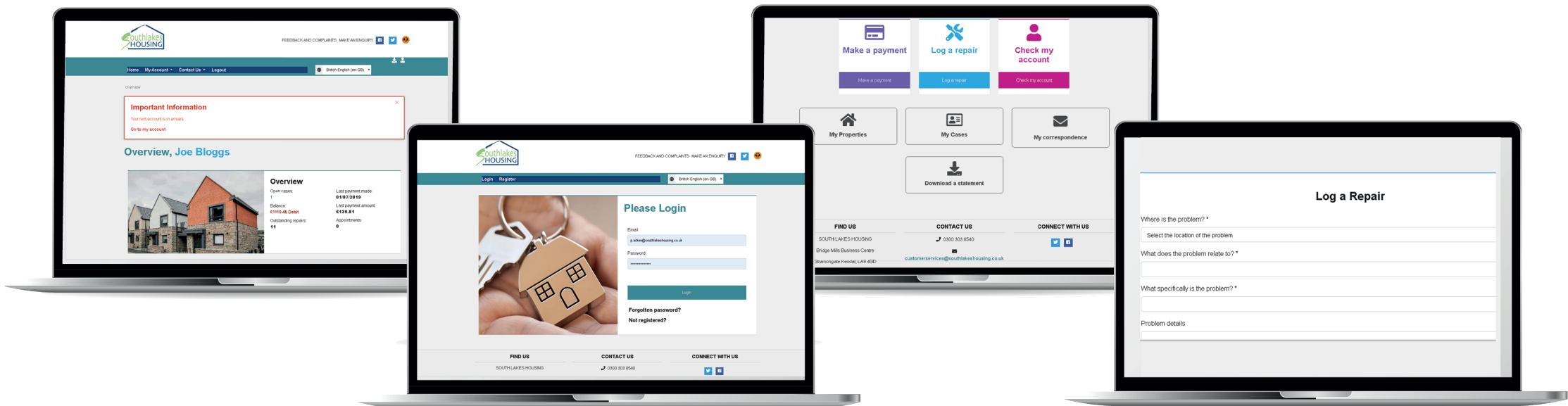
Amend your details

View the latest correspondence to/from SLH

View how your report of Anti Social Behaviour being progressed

Log a repair request and attach a photo of the problem

To register, please email customerservices@southlakeshousing.co.uk and you will be provided with secure and unique registration details.



It's easy to use, available 24/7 and puts you in control.

Developing Homes

SLH has ambitions plans to develop much needed new homes. 81 homes were added to SLH's offer of homes in the last twelve months, achieved as a result of acquisitions from local developers and from other Housing Associations. A low-cost finance arrangement, via a partnership with South Lakeland District Council, will in the future help to increase the delivery of more new homes within rural communities.

SLH are planning a number of new homes in the next 12/18 months.

Parkside Road

We have been granted planning permission to redevelop a former garage site to develop a 100% affordable housing scheme.

The 5 affordable properties will consist of:
5× 3 Bed Houses

All properties include features such as double off road parking, garden space, family bathroom and downstairs cloakroom.



Ulverston Town Hall

We are undertaking the conversion and refurbishment of the historic Ulverston Town Hall into 17 affordable properties.

The 17 affordable properties will consist of:
11× 1 Bed Apartments
6× 2 Bed Apartments

Construction began in early April 2019, with completion estimated for 2020.



Boon Town

We are seeking planning permission to build a 100% affordable housing scheme, comprised of 28 properties, in the market village of Burton-In-Kendal.

The 28 affordable properties will consist of:
6× 2 Bed Bungalows
4× 1 & 2 Bed Apartments
4× 2 Bed Houses
14× 3 Bed Houses



Financial Health Check

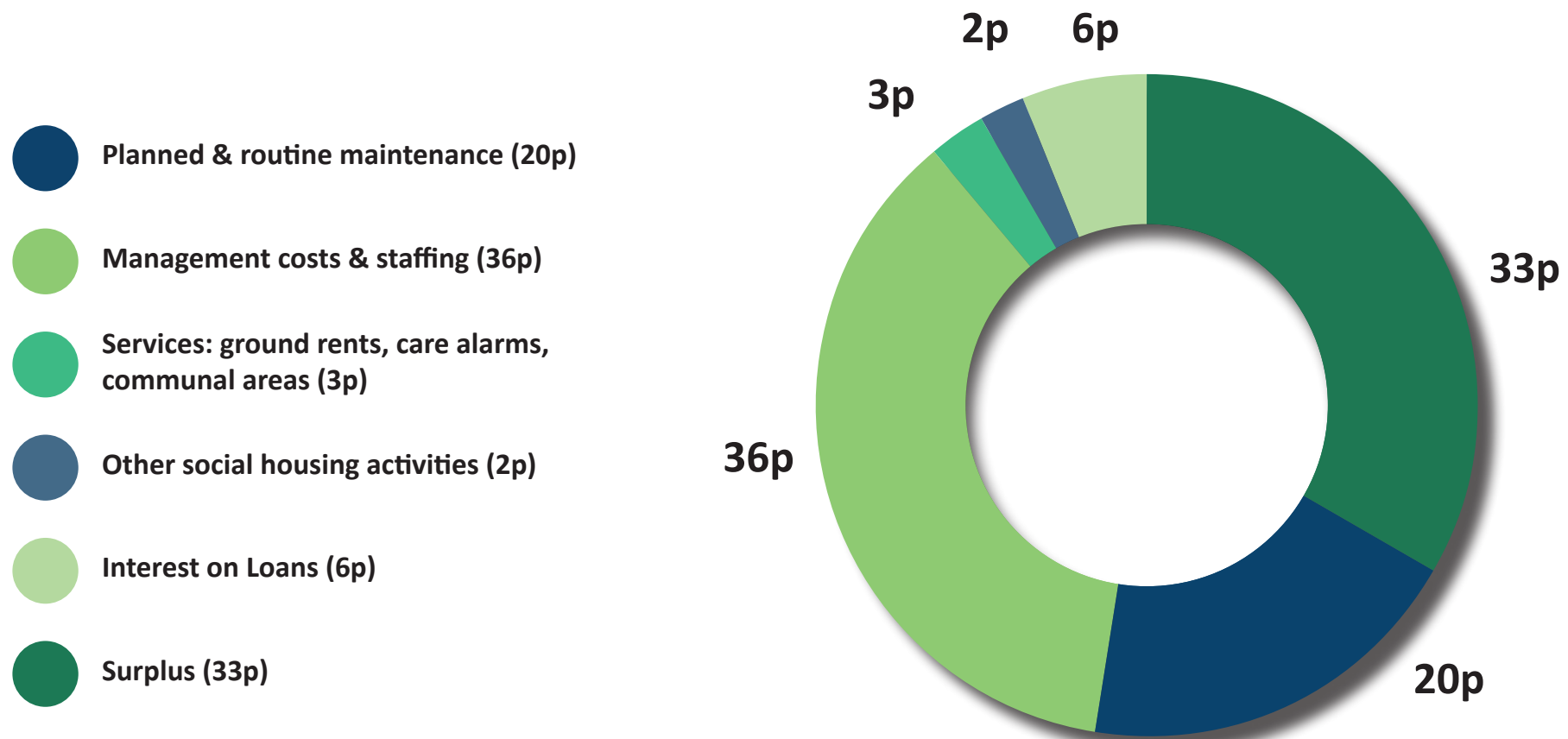
SLH continues to be in a strong financial position and tenants can be assured of the top financial viability rating issued by the Regulator of Social Housing.

You can download a copy of the 2019 Annual Report & Financial Statements from the SLH website.

The report shows that:

- Turnover has remained static as a result of the 4th year of the 1% rent reduction (£16M)
- £6M was spent on improving existing properties and 81 new properties were acquired
- Interest and financing costs were significantly reduced from £3.7M to £1M as a result of the refinancing undertaken in the previous year
- Loan balances with the funders have increased by £5M in order to fund property acquisitions
- Reserves have increased from £36.9M to £42.3M

How SLH Spend every £1



Universal Credit, (UC), is a new benefit from the Department of Work & Pensions (DWP), which provides a single monthly payment for working age individuals, who are either in or out of work, replacing six of the existing means-tested legacy benefits and tax credits that individuals may previously have been entitled to.

Currently only a small number of our tenants are in receipt of UC (344 or 11% of tenants), including the Housing Cost Element (HCE), however, over the next few years, most of our tenants currently in receipt of legacy benefits will be migrated on to this benefit. By the end of 2023, we expect 1200 tenants to receive the HCE as part of their UC award.



Department
for Work &
Pensions

NATIONAL
HOUSING
FEDERATION

There is a facility for the DWP to make payments directly to the landlord in certain circumstances, but overall tenants are expected to pay their rent. However, SLH does recognise that UC is not easy to navigate. Our approach is to encourage tenants to take responsibility for budgeting and to prioritise paying their rent, but we will support those who need assistance.

UC is a digital system, this means that claims will be expected to be made online and awards managed through an online account, which includes a Journal. There is an expectation therefore, that the claimant will take more responsibility for managing their benefits, for responding to instructions from the DWP and for reporting changes of circumstances.

One of the key features of UC is that it is paid monthly in arrears directly to the claimant and includes a housing cost element previously covered by Housing Benefit. Claimants should usually receive their first payment one month and seven days after they make their initial claim. However, it is the initial waiting period and on-going uncertainty, which has proved to increase the possibility of considerable rent arrears accruing. 37% of SLH's current arrears cases involve a tenant in receipt of UC and rent arrears cases involving a UC claim makeup 43% of SLH's overall rent arrears.

SLH is a Trusted Partner and has access to the DWP's Landlord Portal which allows us to both validate the tenancy and to verify the rent at an early stage. However, we have also developed extensive links with the NHF, other housing associations across the country and local partners, as well as with the DWP itself. We have the knowledge, experience to allow us to work with our tenants to meet the challenge that UC presents to us all. If you are expecting to claim UC please contact the SLH income team for advice.

Ullswater Close

The Flatt family as they are aptly named have continued to go from strength to strength and at the Cumbria in Bloom Awards, winning the prestigious Lord Cavendish Award. They also won the Environment Volunteer of the Year Award in the Heart of Ulverston Awards.



School Knott Litter pick

The SLH Community Engagement Officer and Tenancy Officers joined forces with tenants and their children on School Knott on Windermere. The community came together and on a very hot afternoon picked up bags and bags of rubbish. A skip was provide to dispose of larger items and this was filled to capacity with mattresses, cupboards and other items. Volunteers were rewarded with refreshments and each child was given a packet of seeds which have kindly been donated by the Royal Horticultural Society. Each seed packet is designed to encourage different types of wildlife and the children were keen to get planting.



Hallgarth Toddler Group

An enthusiastic group of toddlers set about decorating a plant pot and then filling with compost and putting a plant in for Mother's Day. This was great joint working with Continental Landscapes who attended the session and provided compost, pots and plants. The session was also an opportunity to make tenants and residents aware of the Local Energy Advice Partnership (LEAP) and arrange appointments there and then.



Owlet Ash Family Activities

Parents and children took part in a range of craft activities which were organised by the Community Development officer and supported by Continental Landscapes. It was also an opportunity for SLH Assets team to consult with Tenants and Residents on Owlet Ash Fields regarding their estate. This was supported by the Chair of the Residents Association and several councillors for this ward who carried out a detailed estate inspection.



How SLH is performing against the National Standards?



The Regulator for Social Housing (RSH) has published a Regulatory Framework which all social landlords must to comply with. Each year, SLH assesses its compliance against the seven Regulatory Standards. The information on the remaining pages highlights; a summary of the standards, the evidence that SLH can show to prove they comply with the standard and with how it is performing. Where applicable, there is also reference to tenant scrutiny reviews which provides additional assurance that SLH is achieving the standards.

This helps the SLH Board to self-assess its compliance with the Regulatory Framework.

Key



SLH complies with the national standard.



SLH needs to do more to comply with the national standard.

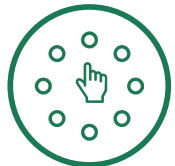


SLH does not comply with the national standard and has not got a plan in place to comply within a reasonable timeframe.

Tenant Involvement & Empowerment Standard



Services can be accessed by telephone, online, live chat, reception and post.



There is currently tenant involvement in the choices for improvements 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.



The Tenants' Committee monitor the performance against service standards, performance and tenant scrutiny recommendations. Policies affecting tenants are published on the SLH website.



Personal data is recorded securely on IT systems and is used to tailor services around the needs of individuals including those who need extra support due to vulnerabilities e.g. age or disability.



There has been an increase in online transactions and a decrease in telephone calls (11% reduction). The new 'My Account' portal now has 10% of users (accessing rent statements, ordering repairs viewing rent accounts).



Tenants are able to provide feedback through the phone, website, complaints and surveys.



Advice on making a comment or complaint is available on the SLH website. There is a Tenant Complaints Panel in place, registered with the Housing Ombudsman Service. The Panel also meets quarterly to review complaints, monitor performance and lessons learned.



This Standard looks at:

- 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.
- It applies to both tenants and leaseholders.



The Customer Relationship Management (CRM) is embedded within the organisation. The functionality meant that we could record customer enquiries and assign them to individuals whose specialist knowledge and skills meant they were best placed to handle the enquiry.

CRM Cases Created

6,165

2018/19

1,484

2017/18

17 complaints were 'upheld' or 'partially upheld' (77%), with most dealt with at **stage 1** (manager investigation). There were 3 **stage 2** investigations (Director review, 2 cases overturned and 'upheld' at this stage, 1 case 'partially upheld') and 1 that progressed to **stage 3** ('not upheld' with the customer having the complaint heard by the Tenant Complaint Panel route, as opposed to the Board review option). The average time to provide full responses to complaints was **8 working days** (target time of 5 days, customers contacted in every occasion to inform of reason for the delays).

Number of Complaints

22

2018/19

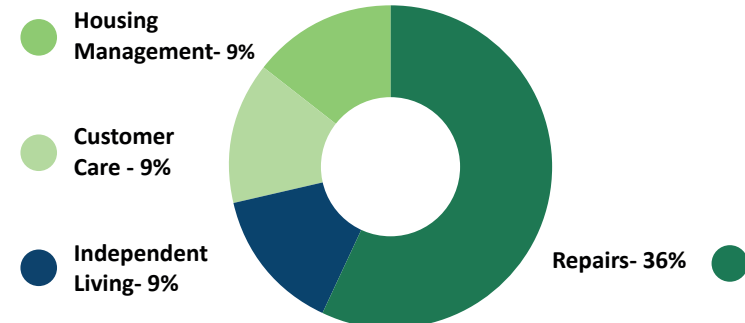
19

2017/18

14

2016/17

The majority of complaints related to:



£900 was offered in compensation in 5 cases, mainly due to damage caused by not completing repairs correctly and in one case, due to the poor condition of a new letting.

Home Standard



This Standard looks at:

- 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.
- It applies mainly to tenants but leaseholders do pay for and benefit from major repair upgrades.



Tenants are given a choice of repair appointments. Tenants are given a repair receipt notifying them of when the repair work is due to complete. SLH is putting in a new IT system which will update tenants on the progress of the repair via text messaging/ emails.

H&S

On Health & Safety, the Board receives an annual report which is supplemented by quarterly exception reports. All areas of compliance are up-to-date (fire, gas servicing, electrical, legionella, radon, asbestos & lifts). The Board has increased budgets for asbestos and radon surveying and removal for the year ahead.

80%
100%

Customer satisfaction for all repair contracts ranges from 80 to 100%, with an improvement in satisfaction with kitchen works through the in-house team. SLH is trying to identify ways to improve satisfaction further.

SLH completed 9,987 repairs throughout the year, at an average rate of £115 per repair. 98% of repair appointments are made and kept (97% last year), 90% of repairs are completed 'right first time', down from 97% last year. Repair jobs completed on time remains at 90%. SLH are now trying to deliver as much work as possible through the in-house repairs team (CH&PS) which provides a number of advances including for things at cost (i.e. no profit margin) and controlling quality. Customer satisfaction for all repair contracts ranges from 80 to 100%, with an improvement in satisfaction with kitchen works through the in-house team.



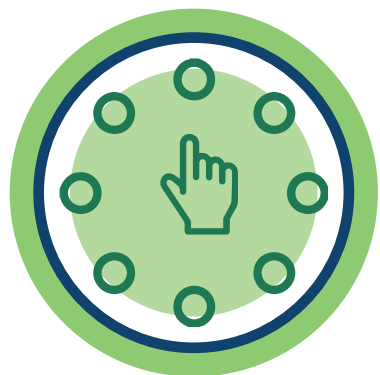
Where a more specialist skillset is needed then other external contractors are used, which also allows SLH to support local smaller businesses. To ensure subcontractors are cost efficient, SLH procure work through Cumbria Housing Partners or Procure Plus frameworks. The frameworks have a list of contractors which have gone through a vigorous pricing/quality selection process to allow them to be considered by social landlords for use to carry out works. When SLH offer a new package of works to the procurement frameworks they can price this for the work and look at other things like social responsibility and satisfaction so SLH is then able to make a well-informed decision over who to carry out the work.

Home Standard



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- How SLH maintains and improves your home – including cost-effectiveness and customer choice.
- Meeting all applicable health and safety requirements.
- It applies mainly to tenants but leaseholders do pay for and benefit from major repair upgrades.



SLH offers tenants a lot of choice e.g. kitchens units, worktops, flooring, tiles, tiles in bathroom and flooring, wallpaper, paint or voucher. Where possible we offer render paint colours but we are often guided by planning due to the location of the properties. The Tenant's Committee are consulted on changes to tenant choices.



At the end of March 2019 all homes met with the requirements of the Decent Homes Standard as well as the SLH Home Standard. The SLH standard is higher than the Decent Homes Standard as many of the Element Life-cycles mean that bathrooms and kitchen get replaced at an earlier stage.



220

Heating
Systems



118

Kitchens



68

Bathrooms



94

Roofs

£6M
Upgrade

There was significant investment in health and safety including;

£88k on
asbestos removal,

£181k on
electrical works
arising from
condition reports and

£275k on fire
prevention.

£3.3m

Was spent on
routine repairs and cyclical
maintenance, including £140k
on adapting homes to help
people live independently.

£260k

Was spent on air source heat
pumps to improve energy
efficiency in areas where there
is no mains gas.

Tenancy Standard



This Standard looks at:

- 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 rent arrears are managed.
- The advice available to tenants from SLH.
- It applies mainly to tenants but financial support is also available for leaseholders.



SLH is a member of the Cumbria Choice Based Lettings partnership with other Housing Association and Local Authorities.



The empty homes specification was amended, as a result of customer feedback, to include additional plastering, decoration works and provision of energy efficient lightbulbs being installed throughout.

All tenants are provided with a copy of their Tenancy Agreement when they sign for their home. Copies can also be requested (free of charge). SLH offer three standard types of tenancies; Assured Shorthold, Assured and Assured with Protected Rights. The Tenancy Management Team undertook 153 'settling in' visits for new tenants, carried out 143 'introductory tenancy' visits.



There are 3,971 people registered for housing with South Lakes and over 90% have completed their applications on-line. The highest demand is for one bed roomed properties.

Bungalows and ground floor flats are in the greatest demand along with 2/3 bed houses in Kendal. The least popular are rural settlements and some sheltered housing where access is poor.

SLH Lettings

The number of SLH lettings has remained at similar levels.

187 2018/19

189 2017/18

234 2016/17

71

Empty homes have been delivered during the year by the team, out of a total of 200 empty homes during the year.

85%

Of new tenants are satisfied with their new home.

£3,413

Is the average cost of an empty home for 2018/19.

SLH will respond to requests for a 'succession' (where a family member wishes to succeed to the tenancy of the tenant who has passed away) or 'assignment' (where a tenant wishes to assign their tenancy to another person in the family) within 30 days. SLH dealt with 26 successions and 20 assignments last year.

Mutual Exchanges

Application for a Mutual Exchange can now be made by email via the SLH website. The application is receipted within 7 days and the applicant will be informed whether their application is successful or not.

25 2018/19

22 2017/18

18 2016/17



SLH issued its first Fixed Term Tenancy during the year, the tenancy will be reviewed again in 5 years' time.



SLH has a member of staff dedicated to help tenants with welfare benefits and financial issues.

Evictions

Evictions are always the last resort and only after previous offers of financial advice and enforcement has failed.

8 2018/19

6 2017/18

5 2016/17

99.7%

Of rent owed (including arrears collected from previous years) has been collected, a decrease from 100.2% in 17/18 – mainly down to the impact of Universal Credit.

0.8%

Is the percentage of Rent loss due to empty properties which has fallen compared to 2018: 0.46%.

Neighbourhood & Community Standard



This Standard looks at:

- Managing and investing in neighbourhoods and communal areas.
- Dealing with complaints of anti-social behaviour.
- Working with partners in the community.
- It applies to both tenants and leaseholders.



SLH has a dedicated Tenancy Management Team who take the lead in managing tenancies, estates and communal areas. SLH also supports Residents' Associations with support grants.

The tenant-led Grant Applications Panel spent £14.3k on environmental projects, including contributions to Kirkbarrow Resident's Association summer fair, parking bay markings at Yewbarrow Estate in Grange, grasscrete bays in Urswick, garden furniture at Drummermire in Ambleside, contribution to the play area in Staveley and play field in Levens.



Ulverston Healthy Town Initiative continues to develop with a wide range of partner agencies involved from public health, health and well-being coaches, NHS staff and voluntary sector. Notable achievements for the group include supporting the development of the Park Run at Ford Park and the Community 'Be Well Fest' that was held in the Autumn. The initiative was an opportunity to showcase the work of SLH and how it works in the Ulverston area linking with partner agencies to create a more joined up approach when working with tenants.



SLH supported community projects including: Wildlife Day at Ullswater Close in Ulverston, Windermere Comes Alive family fun day, joint working with Residents Association to provide activities on Kirkbarrow and in Burneside. The activities range from working with GLL to provide sports activities, dance tutors and providing family activities such as craft and cooking.



SLH has spent £675k on environmental improvements including; drainage works, communal space refurbishments, fencing and paths (£306k in 2017/18).

SLH works with partners to prevent and deal with ASB, including the South Lakeland Multi-Agency Safer Communities hub (police, youth offending, probation, social services etc.), Multi Agency Risk Assessment Conference (MARAC), drug & alcohol teams and Mediation Services. The SLH website includes Anti-Social Behaviour (ASB) reporting toolkit and a free Noise App download. SLH have served 11 ASB contracts, two court orders and have carried out one eviction realign to ASB. This is a similar level to the previous year, except a renewed focus on bringing cases to a definitive conclusion.

ASB Cases Closed

264

2018/19

133

2017/18

ASB Case Dealt With

222

2018/19

217

2017/18



SLH evicted one household in 18/19 as a result of ASB.



The Noise app has assisted 26 nuisance cases so far involving dog barking, loud music and late-night parties (935 recordings).

Governance & Financial Viability Standard



This Standard looks at:

- 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.
- It applies to both tenants and leaseholders.



Governance has been strengthened in a number of ways, including the introduction of Board payment, whilst being a modest amount will nevertheless improve accountability and recruitment of skilled appointments in the future.



SLH is compliant with the RSH's Governance and Financial Viability Standard – the annual report & financial statement includes a statement on compliance with the standard. The last Board review of the Code of Practice was August 2019.



SLH was awarded the top viability rating (V1) from the Regulator of Social Housing (RSH) following an In-Depth Assessment in March 2019.

Evidence of Financial Capacity



Turnover has remained static in the year as a direct result of the 4th year of the 1% rent reduction offset by RTB sales and rents from recently acquired properties.



81 new properties were acquired / built during the year and a further £6m was spent on the improvement of existing dwellings.



The surplus on disposal of fixed assets of £435k relates to RTB sales of which there were 15 during the year (2017/18 – 20). This represents the amount retained by SLH after amounts due to the Council under the RTB clawback agreement.



The Local Government pension scheme deficit has increased by £846k and the deficit now stands at £2,644k. The SHPS pension scheme introduced in 2018/19 has a deficit of £147k. The deficit for both schemes stands at £2,791k (2017/18 - £1,798k).



Loan balances with the funders have increased to £30m as a result of acquiring additional properties.



Reserves have increased from £36.9m to £42.3m.

Value for Money Standard (VfM)



This Standard looks at:

- 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.
- It applies to both tenants and leaseholders.



SLH's performance on the Regulator's VfM metrics, including benchmarking, and plans to address under-performance is included within the Annual Report & Financial Statements.

Use of resources and maximising VfM is embedded within the delivery of the Business Strategy;

Business Strategy

Strategic objectives and summary of the Financial Plan provision to deliver the objectives.

Annual Accounts

Summary of the Board's approach to VfM. Publication of VfM evidence e.g. Metrics, outlier analysis & benchmarking.

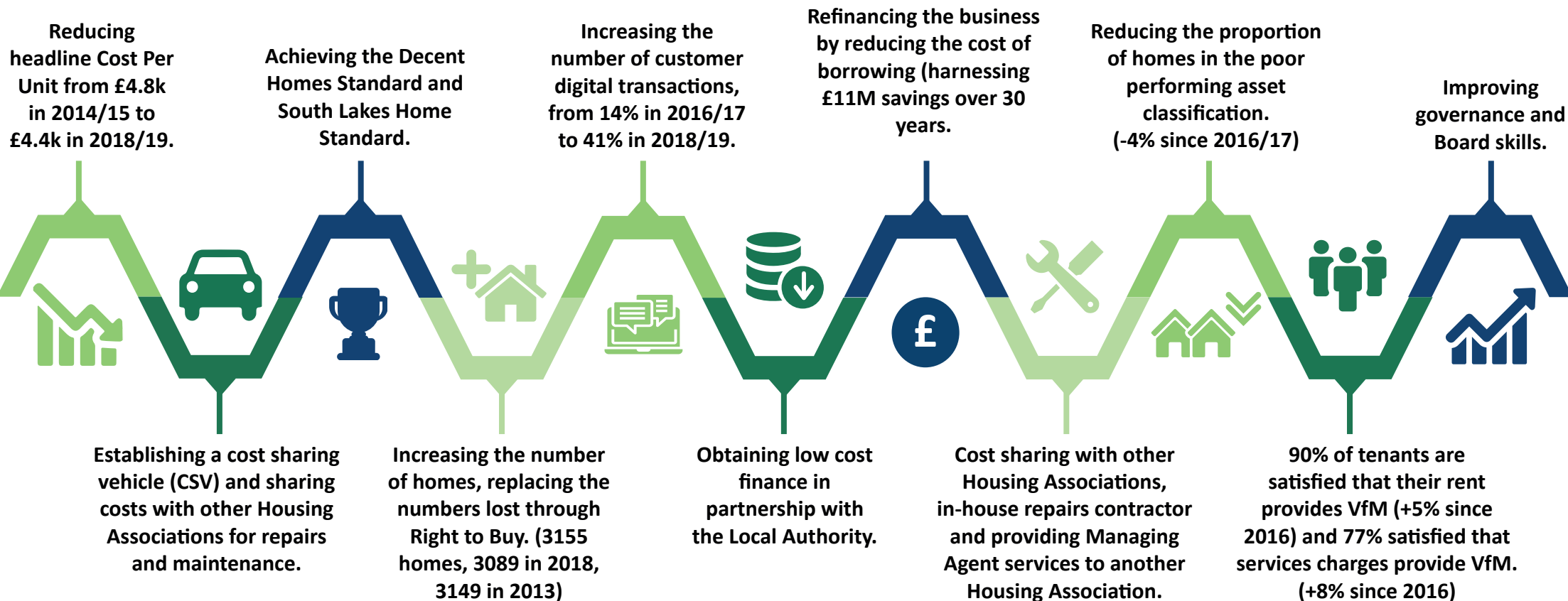
VfM Framework

Delivery and links to other strategies.

VfM Action Plan

Detailed actions and further analysis.

Evidence of VfM



Rent Standard



This Standard looks at:

- Making sure SLH follows government policy on rent.
- How we set rents and service charges.
- Providing tenants with clear information about how rents and service charges are set and changed.
- Making sure SLH is financially viable for the future.
- This standard only applies to tenants.



The Tenants' Committee, South Lakeland District Council and all affected tenants were consulted regarding the proposal to move from 48 weeks to 52 weeks rent collection in 2018.

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.

Homes let on Affordable Rent terms are set at a rent level of up to 80% of gross market rents (inclusive of service charges where applicable) or under the conditions of a Section 106 Agreement. SLH owns 67 affordable rented properties (2017: 45).

SLH has reduced rents by 1% for the period 2016-2020, in accordance with the Welfare Reform and Work Act 2016. The annual rent setting and service charges are subject to annual approval by the Board.



A letter is sent to all tenants showing rent owed and service charges. Rent statements are also sent but will be available within 'My Account' later this year.



SLH introduced service charges for new tenants of flats during 2018/19 for services including; lighting and cleaning of communal stairwells.



Overall arrears have grown by £89k since last year, £66k due to the impact of Universal Credit (UC).



SLH rents are set annually and follows the government rent formula. SLH's Rents and Service Charge policy was approved by the Board in June 2017.



SLH charges tenants for additional services such as the cleaning of communal areas etc. based on the actual costs of the services provided.

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 – 5.00 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 – 5:00 pm
Thursday – 9:00 am – 5:00 pm



Tel: 0300 303 8540

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