



Annual Report





WELCOME



Ian Munro
Chair

considers a range of information and data including the annual accounts, financial plan and future forecast expenditure on areas like major repairs and development.

In the past year, 37 new homes have been delivered including 5 new eco homes built at a former unappealing garage site at Parkside Road in Kendal and 2 bungalows at a similar site in Allithwaite. SLH is now active on sites right across the Morecambe Bay area; including Barrow (Walney Island, Askam and Dalton) and Lancaster, in addition to our traditional focus across the South Lakes.

The Board approved a new Resident Engagement Strategy during the year and digital engagement is a key theme. Our community Facebook group now has over 500 followers and there are over 2,000 residents actively engaging via Mailchimp emails. We are committed to continually creating new opportunities for tenants and residents' voices to be heard, to ensure we improve and deliver great services to our customers.

Welcome to South Lakes Housing's (SLH) Annual Report which contains the highlights of a successful year but also a year in which the effects of Covid-19 brought enormous uncertainty and volatility.

During the year SLH was able to respond to the changing nature of the pandemic whilst continuing to deliver essential services to residents. Our customers remained at the forefront of our minds and we were able to maintain the safety of their homes, provide essential maintenance and other important services, help customers who were hit hard to access support and ensured that no tenants were evicted as a result of rent arrears.

SLH's income performance exceeded expectations with a rent collection rate of over 100% for the year. The financial health of the organisation remains strong and the 2021 accounts can be viewed on our website.

SLH retained the highest governance (G1) and viability (V1) rating from the Regulator of Social Housing during 2020/21. This rating, the highest available from the Regulator



Cath Purdy
Chief Executive

Despite the huge challenges of the past year, I am delighted we can report on a successful year – delivering essential services, working with partners to provide support and assistance during lockdowns and offering additional support and a friendly ear to our more vulnerable residents. Ensuring the safety of customers and colleagues has been a priority and unfortunately some normal services had to be suspended and delayed. I want to thank all our customers for their patience and understanding during these periods of service disruption.

During this period we have had to adopt new ways of working which has accelerated our drive to offer more services through digital platforms and give better access to customers who want to engage with us digitally. This is part of a wider transformation of how we operate aimed at improving the efficiency and reliability of our services - and most of all improve the 'Customer Experience'.

During the first year of our Business Strategy towards 2025, we have made progress in all three strategic aims:

- Growing – with the delivery of more much needed affordable homes
- Greening - with increased focus on energy efficiency measures in our homes
- Transforming - digitalising many of our customers interactions with us.

I look forward to continuing our journey to ensure we deliver 'Quality Homes, A platform for life'.



FUTURE DIRECTION

Last year we set out our future direction to 2025 through the launch of our new Business Strategy which focuses on 3 key strategic themes; Growing, Greening & Transforming.

We are listening to what our customers and colleagues are telling us and designing services to meet their expectations. Technology will reinforce our ambitions and we will use data and customer feedback to transform our service offer.

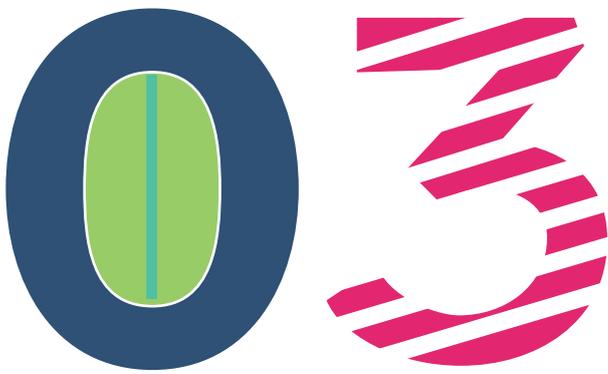
We have some exciting new plans underway and SLH's purpose 'Quality Homes, a platform for life' has been central to our planning for the future. We are looking to implement an improved online service to give our customers enhanced access to the services we offer. We also aim to build 500 new homes by 2025 to play our part in tackling the local housing crisis and are aiming to have no home below energy efficiency band C to help our customers achieve affordable warmth. We are looking forward to being able to update you on our progress as we move forward with these plans.

We have made some great progress this year towards achieving our future goals but there is still a long way to go.

Here are some of the highlights from this year:

-  Customer First Commitment vision established to ensure our customers are at the heart of everything we do.
-  Preparing to gather information to inform our neighbourhood plans.
-  37 out of 500 new homes built.
-  Carried out 576 energy performance inspections to identify homes that need energy improvements making.
-  Completed 5 new eco homes on Parkside Road, Kendal and are building 20 Passivhaus Standard homes in Halton.
-  A new finance system has been implemented to modernise and streamline financial management.
-  System requirement gaps have been identified and a roadmap for the future has been produced.
-  Analysis of 'the state of data' nearing completion and directly informing our data strategy.
-  Analysis of system requirements complete- there is an emphasis on maximising our current investment in technology.
-  Reviewing our approach to how we obtain customer satisfaction information.

After what has been a difficult year for everyone, SLH is well positioned to embrace the opportunities as well as the challenges the next few years will bring.



GETTING INVOLVED



Stephen Bolton

Chair of Tenants' Committee

Welcome to this year's Annual Report. This report, developed in consultation with a tenant review panel, focuses on our progress from 1st April 2020 to 31st March 2021.

I'm Stephen Bolton, the Chair of the Tenants' Committee, who are a group committed to making sure as tenants and residents, our voices are heard and that we receive great services from South Lakes Housing (SLH).

I wanted to start this year's report with some background on how I become involved with SLH to encourage other tenants to get involved and have a say on how SLH operates.

“ I joined the Tenants' Committee about 7 years ago as I was curious to find out what they did and wanted to try to help transform the way SLH and the Tenants' Committee worked, whilst giving my thoughts on things that would benefit the tenants.

After a year I became a member of the Scrutiny Panel which reviews how SLH is performing against the national regulatory standards and makes recommendations for improvement action. I was also a member of the complaints panel where tenants could come if they felt their complaints were not listened to properly by the management at SLH and if needed, we could pass their complaint on to the Housing Ombudsman.

3 years ago, I became a non-executive Board member representing tenants to ensure their voice was being listen to. I am also a member of the Development Committee ensuring SLH meets its pledge to start or complete approximately 500 homes over the next 5 years.

I also sit on the Audit and Risk Committee which oversees how the association manages its key risks and seeks assurance from management and auditors. ”

HAVE YOUR SAY



To find out more about how you can get involved and have your say contact our Community Engagement team on 0300 303 8540 or email community@southlakeshousing.co.uk



TENANT VOICE

We want to make sure that our activities and actions follow the needs of our communities. That's why we are doing more than ever to make sure that you can have your say and that we listen and act on your views. We cannot do this alone and work in partnership) with other organisations/councils to do this and make sure our communities receive the relevant support. We know we are not perfect and that we can strive to create more opportunities for tenants and residents voices to be heard but we think we've made great progress this year. Here is an overview of how tenants' voices have been heard this year:

TENANT'S COMMITTEE

The Tenants' Committee has been working hard during the year to hold your landlord to account. The committee has continued to meet virtually so they can still monitor and develop SLH's services. This ensures that tenants voices are still heard and listened to.

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

- Reviewing applications for community grants.
- Reviewed complaints procedures to ensure they align with the Housing Ombudsman's Complaint Handling Code and better visibility on how to complaint on the SLH website
- Scrutinising services including how your landlord manages neighbourhoods, tenancies and repairs.
- Reviewing draft tenant satisfaction measures set out in the Government's Social Housing White Paper.
- Provided early input into new strategies and policies e.g. adaptations, resident engagement and business strategy.
- Monitoring the performance and decisions made during the coronavirus pandemic.

"I've found that the Tenants' Committee is a great way to get involved with SLH. The group members participate in a few meetings a year, optional panels such as the Scrutiny Panel and Grants Panel. We help to shape the services, culture and future of SLH."

Lorraine - Tenants' Committee Member

TENANTS' SCRUTINY GROUPS

The Tenant Scrutiny Groups are an opportunity for tenants to look at our services in depth. This is done through manager interviews, report checking, reviewing performance data and relevant policies. A final report including recommendation is produced which is presented to the Tenants' Committee and SLH Board. These groups occur twice a year and there is also on-going information shared.

"We have enjoyed being in the scrutiny groups because it gives us a real insight and an opportunity to speak to the heads of the various departments. Good or bad we have been able to contribute our opinion and perhaps instigate changes where needed."

Sue & Jim - Scrutiny Group Members

TENANT REPAIRS MEETINGS

The Tenant Repairs Meetings are an informal opportunity for tenants to talk to Kim Doran, Head of Repairs and Craig Brierley, Repairs Manager for South Lakes Housing. We have held two evening meetings discussing a range of topics including booking repairs in particular if it is a 2nd visit, new technology (Eviid) to diagnose repairs and how we can feedback to customers better.

“ I am a fairly new tenant to SLH and have had some issues getting my repairs completed. I wondered if other tenants had been having similar issues and thought the meeting was a great way to find out first hand for myself. At the meeting I raised multiple issues relating to both my home and the communal areas which affect all tenants and we are now looking at setting up a Residents Association. ”

Julia - SLH Tenant

COMMUNITY FACEBOOK GROUP

We have set up a Facebook Community group for SLH tenants, leaseholders and members of the community. The purpose of the group is to provide our customers with the opportunity to have their say and engage with South Lakes Housing and other customers. It is a digital consultation channel that recognises that more and more customers are transacting with us online. We understand that not everyone can commit to attending regular meetings if you have a busy lifestyle and this group will allow our customers to interact with us at a time that is convenient for them. It ensures that the customer's view is supported and gives tenants and leaseholders the opportunity to provide feedback.



RESIDENTS ASSOCIATIONS

SLH supports existing and new Resident Associations with things like training, grants, advisory support and access to office equipment. If you are interested in setting up a Residents' Association then please contact our Community Engagement Officer on community@southlakeshousing.co.uk

“ I met the Community Engagement officer and a Tenancy Management Officer on site, and we talked about a range of issues at Pembroke Court, this led to a discussion about setting up a Residents' Association ”

The residents were interested to hear what the Community Engagement Officer at SLH had to say, especially about their knowledge with regards to Nature Conservation and how this understanding can be introduced onto the Pembroke Court Estate. ”

Peter - SLH Tenant

Highlights 2020/21



82 New engaged tenants



3 Tenant Repair Meetings



11 Approved a range of policies following review and consultation



5 Tenant Scrutiny Group Meetings



7 Tenants' Committee meetings



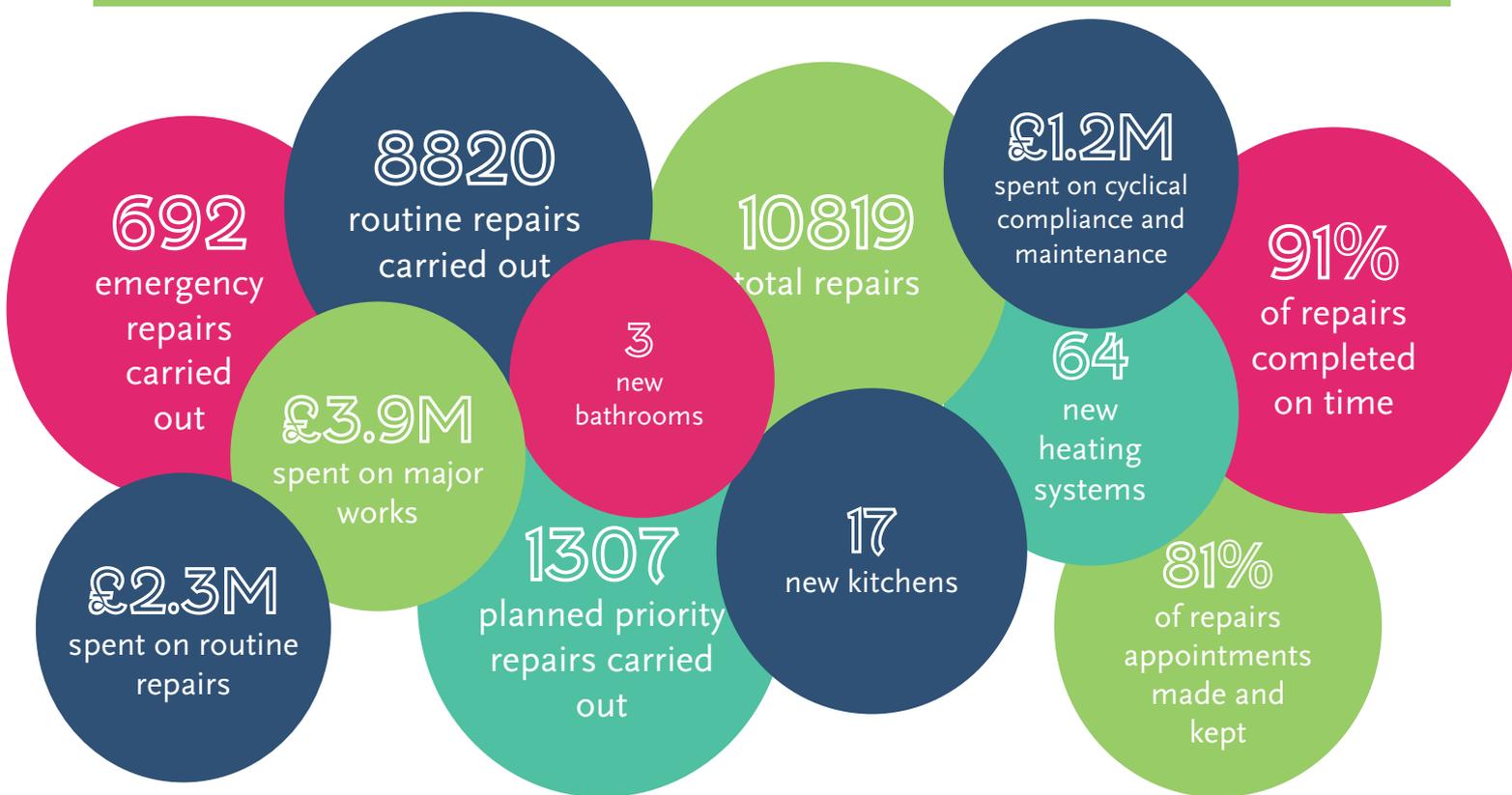
711 Members of the Facebook Community Group

USE YOUR TENANT VOICE

We are always open to new members for all of the tenant and resident groups/meetings we support. If you would like to be involved please contact us on 0300 303 8540 or community@southlakeshousing.co.uk and ask for the Community Engagement Officer.

05

MAINTAINING & REPAIRING HOMES



AIDS & ADAPTATIONS

In 2020/21, we saw an increase in demand for aids and adaptations. These works are important because they improve safety, health and wellbeing and enable people to live well in their own homes for longer. Throughout the year, we spent £159,000 on:

£127K MAJOR WORKS:

e.g. wet rooms, stair lifts, hoists, and ramps (Occupational Therapist (OT) required)

£32K MINOR WORKS:

e.g. grab rails, hand rails and lever taps (no OT required)

YOUR SAFETY

- 100% of our homes have an up to date gas certificate.
- 99.5% of electrical test completed on target, those small numbers outstanding due to covid related access issues, all booked in for appointments.
- 100% communal areas have a fire risk assessment in date.
- 100% of legionnaire inspections were completed.
- 100% of our lifts are regularly maintained.



MEET JAMES HUTTON

MULTI-SKILLED OPERATIVE AT SLH

“ Every day is a different day and every day I get to meet new customers, which I really enjoy.

I really like making a difference in people’s homes and helping to resolve issues the first time around. My main priority is always the customer, making sure they are satisfied and safe. I am dedicated to my job and always work extremely hard. ”



James is a Multi-Skilled Operative at South Lakes Housing. He is responsible for carrying out a wide range of repair and maintenance duties as part of the repairs team. He works across all trades including, joinery, plumbing and plastering.

James regularly carries out repairs in our customers’ homes. He provides a high quality repairs service whilst maintaining our homes to the highest standards and ensuring that Health and Safety procedures and safe working practices are always adhered to.

James is committed to delivering an exceptional level of customer service and enjoys the regular contact he has with our customers. He is enthusiastic, hard-working and is always happy to complete the work. James mostly works by himself but will occasionally work with other operatives and he describes himself as a huge team player with excellent communication skills.

Recently James completed a Tetra Level 3 Safety System course where he gained knowledge about the working at height requirements when using portable ladders. James is a ladder inspector; this means he understands current relevant legislation to be able to thoroughly inspect ladders and stepladders that our operatives use.

James is also part of the out of hours team where he provides a rapid response to any emergency repairs out of office hours.

Having previously worked in the repairs and maintenance team for another housing association, James has a wealth of knowledge and a total of 15 years experience.

**A service we can all be proud of.
Right repair, Right time, First time.**



CUSTOMER SERVICES & COMPLAINTS

CUSTOMER SERVICES

“ I would just like to pass on my thanks for the very prompt and efficient way that a concern I raised has been dealt with. I spoke to the Customer Services Team about a floodgate for a property, which is vulnerable to flooding. The Customer Services Team listened very carefully and sympathetically and they passed on the urgency of the situation so that something could be done about the floodgate asap. I am very pleased to say that the floodgate has now been installed. Well done! ”

The Customer Services Team is one of the busiest departments in SLH and are on hand to help you with a range of enquiries such as logging your repair, rent balances and to advise on your housing application.

Our Offer:

- You can choose the way you contact us through phone, email or live chat.
- We have a friendly and knowledgeable team who are there to help.

Customer Transactions:

- 23,548 Calls
- 45,966 Digital Interactions

Here are some of the big changes we've made so far:

- Repair How-to-videos - to help you with repairs you are responsible for.
- Improved Leasehold Information - helps you understand your Lease through a helpful handbook and video on our website.
- New Telephone System - this helps the team manage your calls and lets you know what queue position your call is in.

COMING IN 2021/22

Repair Appointment Communications - We will send you a text message to confirm your repair appointment at the point of booking, we will remind you of your appointment 24 hours before, we will let you know when we are 'On Route' and we will ask for your feedback on the repair when your visit is complete.

Getting Back to You – If you call our Customer Services Team and you need or want to speak to another SLH colleague we will log that you require a call back. If you have an email or mobile you will receive confirmation that your call back has been logged. We will contact you within 2 days and if we cannot reach you the first time we will make sure to try you 2 more times. We will be monitoring and reviewing that you hear back from us to improve our service to you.

COMPLAINTS

We received 36 complaints during 2020/21, here is a breakdown of the complaints:

- Stage 1 Manager investigations - 24 were upheld, 4 partially upheld, 8 not upheld. 75% of complaints sent within the target time of 10 working days.
- Stage 2 Director/Head of Service investigations - 4 were upheld, 1 partially upheld. 100% of responses were sent within the target time of 20 working days.
- Housing Ombudsman/Leasehold First Tier Tribunal - There were no Housing Ombudsman complaint investigations, but the Ombudsman did refer two complaints to SLH which had not been reported previously (both since resolved by SLH). We have also self referred ourselves to the Leasehold First Tier Tribunal for issues relating to billing

YOU SAID, WE DID

YOU SAID - you wanted us to be more transparent on how to make a complaint.

WE DID - added a new link to the homepage of our website where you can make a complaint, made our complaints policy available on our website and added the Housing Ombudsman Complaint Handling Code: Self-assessment form to our website.



INVESTING IN ENERGY EFFICIENT HOMES

“Our homes need to be energy efficient and fit for the future, which is why SLH is committed to investing in our existing homes and developing efficient new homes.

We are working hard to make our systems and processes more sustainable to reduce energy usage, cut waste and greenhouse gas emissions, create warm and comfortable homes that reduce energy bills for customers.”

Emma Perie -Interim Head of Assets at South Lakes Housing

We are currently undertaking energy assessments of all our homes to produce an Energy Performance Certificate (EPC). By undertaking EPC assessments of our homes, we can measure their energy efficiency rating and identify areas for improvement. This will help to reduce household bills for our customers to help achieve affordable warmth whilst also helping to reduce SLH’s Environmental Impact.

Our target is by 2025 to have no homes below a Band C on an EPC certificate with a road map to achieve average EPC band B by 2050.

To increase the EPC ratings of our homes we will be carrying out the following works when they are required:

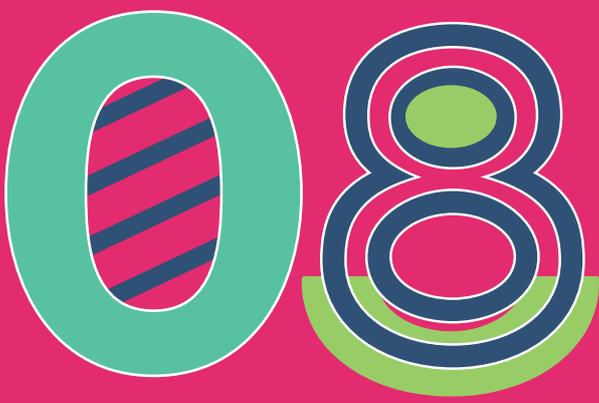
- External and internal wall insulation
- Ground and Air Source Heat Pumps
- Solar hot water
- LED lighting
- Solar PV (pv)
- Hot water tank jacket
- Cavity Wall Insulation
- Loft insulation
- Central heating systems
- Replacement boilers
- Ventilation

Here are some of the big changes we’ve made so far:

- ✓ 78 properties have Air Source Heat Pumps
- ✓ 79 properties have Solar PV Panels
- ✓ 14 properties have Battery Storage
- ✓ Annual programmes of loft and cavity insulation

If you would like some support with managing utility bills and ways to save energy please get in touch with our dedicated Income Team on 0300 303 8540 or email customerservices@southlakeshousing.co.uk





YOUR COMMUNITY



CRAFT BAGS

We delivered 300 children's craft bags to our tenants across South Lakes. The bags have given the children some fun activities to do during the lockdown periods and provided parents with some respite and alternative activities for their children.

Traditionally SLH would organise community activities for children to take part in but unfortunately, over the past year this has not been possible due to coronavirus and we didn't want the children to miss out on activities. Crafting can be incredibly powerful when it comes to tackling mental health issues and at the moment this never been more important.

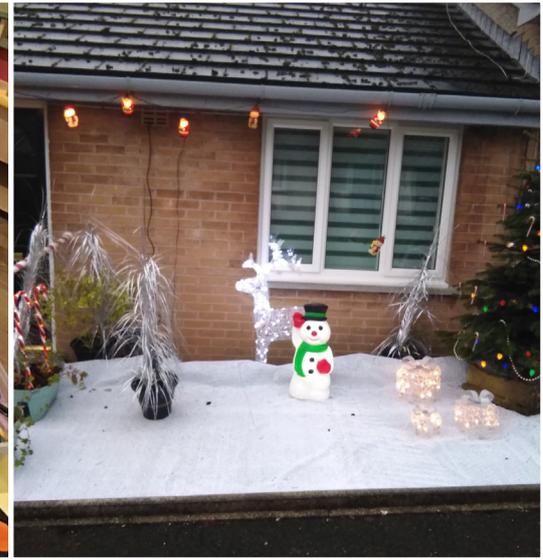
Lyn Richardson, Community Engagement Officer at SLH has organised and made socially distanced visits to deliver all of the bags to the children. She said, "I am delighted with the response from tenants and leaseholders who have taken up the opportunity of a craft bag. At a time when I would normally be in the community delivering activities this has provided an opportunity to reach families during lockdown. The bags have been delivered far and wide including Kirkby Lonsdale, Holme, Storth, Chapel Stile, Gt Urswick and Coniston which has really reached out to our rural communities."

My four children absolutely loved the craft bags received from South Lakes Housing, the amount of stuff in the bags was amazing from glue to card, fabrics and more they kept my 5 and 12 year old especially entertained during lockdown.

Katrina, SLH Tenant

Thank you so much for the craft bag my 5 kids are loving it. So far they've made some masks from the fabric and some aquarium pictures and still soooo much left, very inspiring bag of goodies thank you.

Micah, SLH tenant





COMMUNITY HERO AWARDS

We understand that the past months have been difficult and we have seen true community spirit and support throughout our neighbourhoods during this time. We wanted to recognise all the people within our communities who have gone that extra mile so we created the South Lakes Housing Community Hero Awards.

Thank you to everyone who made a nomination there were some amazing entries and we received a tremendous amount of nominations for our first ever Community Hero Awards. This made it extremely difficult for the judging panel which included the Chair of Tenants' Committee, Stephen Bolton and SLH staff.

Stephen Bolton, said, "It has been a pleasure to be a part of the judging panel for the Community Hero Awards and to see all of the fantastic community spirit across all of our neighbourhoods. Despite some of the winners having challenges to overcome themselves they still volunteered their time to help and support others."

Lyn Richardson, Community Engagement Officer at South Lakes Housing, said, "I have been overwhelmed with the dedication and modesty all of the winners and their continued enthusiasm to support the community they live in. They have helped the lives of many during this pandemic, not only physical support such as shopping but also through emotional support by just being there for people. I hope the award and voucher help to recognise all of your continued commitment and hard work."

The twelve deserving winners:

Jean Allan - Kendal

Mary Jane Walker - Milnthorpe

Nicola Ablitt - Grasmere

Caroline Smith-Dance - Ulverston

Sabine Janowitz - Kirkby Lonsdale

Janet Carter - Grange-over-Sands

Kathleen Graham - Burneside

Dawn Humble - Endmoor

Leone and Adam Edwards - Kendal

Myles Ripley - Sedbergh

Deborah Michel - Staveley

Megan Eccles - Ulverston

MEET LYN RICHARDSON

COMMUNITY ENGAGEMENT OFFICER AT SLH

I have worked for South Lakes Housing for the last 6 years as the Community Engagement Officer. It is a varied role which takes me across the whole of South Lakeland where our tenants and residents are based.

I have an excellent partnership working relationship with South Lakeland District Council, Cumbria County Council, our contractors, Health and Wellbeing Coaches and PCSO'S who I work with across our communities.



Depending on the needs of our communities Lyn can be out on estates delivering budget cookery workshops, gardening workshops, crafts for families or promoting money-saving initiatives.

Lyn runs the SLH Community Facebook Group which is a digital consultation channel that provides our customers with the opportunity to have their say and engage with SLH and other customers.

Lyn also works with tenants and residents to improve their environment and recently helped the tenants of Hart Street/Swan Street clean up their outside area and took part in a community litter pick on the Hallgarth estate.

Lyn is also involved in Tenant and Resident Involvement which includes:

- Tenants' Committee
- Resident Associations
- Scrutiny Panel
- Tenant Repairs Meetings
- Customer Satisfaction
- Issuing Maintenance Grants

Lyn represents South Lakes Housing at Resident Involvement Network Group meetings which includes Housing Associations from across the North West. These meetings focus on key themes such as 'Together with Tenants' and how to run effective scrutiny groups.

If you would like to contact Lyn about her role as the Community Engagement Officer or about tenant involvement at SLH then please call us on 0300 303 8540 or send us an email to community@southlakeshousing.co.uk



SUPPORT SERVICES

WELFARE CALLS

We made 1049 phone calls to vulnerable tenants for a 'welfare call' during lockdown to see how they were and what extra support they needed.

Thank you for all of the phone calls through lockdown. I really appreciate them and it was lovely to chat to you all. When you are on your own and someone phones up to see if you are ok, it makes you know people care. Thanks is not enough for all of the pleasure you have given.

Sue - SLH Tenant

INCOME TEAM

I was having problems with Universal Credit and only receiving half my rent. I just wanted to say thank you for the help I received from SLH. Without your help, I think I seriously would have had a meltdown. I suffer from depression and anxiety. I also have a son who has autism and ADHD - he stresses out as much as I do. But with the help you gave I eventually got sorted.

Sharon - SLH Tenant

We're here if customers need a little extra support and we aim to ensure that tenancies are sustainable. The SLH Income Team can provide advice, information, and support to tenants, especially in difficult times. Welfare reforms and financial hardship means that we're actively involved in helping all our tenants and especially the most vulnerable, to find extra support, manage their finances and prevent rent arrears.

Our Offer:

- Help to sustain your tenancy
- Support with budgeting, maximising your income and money management
- Support with Benefits and Universal Credit
- Help with sourcing furniture, carpets, white goods and home contents insurance
- Support with managing utility bills and ways to save energy
- Organising emergency food from local food banks

We have a close working relationship with the SLDC Benefits Team, the DWP and local Job Centre Plus Offices. The Income Team also work with a range of partners in the community where tenants can be referred to for more specialist income-related advice and support. We invite any tenant who needs our support to get in touch with the Income Team as soon as possible.

MEET SIMON HUGHES, MICHAEL CURWEN, ELLIA STEPHENS, CHRIS PARKS AND VICKY BATTISTA

INCOME TEAM AT SLH

The Income Team has developed a wide range of experience and knowledge in rent collection and the benefits our tenants receive. We also provide money and financial inclusion related advice, information and guidance to all our tenants.

The aim of the Income Team is to maximise the income of SLH through the collection of rent, but in doing so, we also ensure that tenants are fully supported and tenancies can be sustained.



Our engagement begins at the pre-tenancy stage, working with both the Housing Options and Tenancy Management teams to ensure that from a financial view, new tenants can start on the right foot.

On a day-to-day basis we will monitor and manage our rent, garage, leasehold and shared ownership accounts; set up and deal with payment arrangements; help to resolve issues that arise and where appropriate, offer whatever level of support may be required to our tenants.

We work closely with a range of partner organisations to deliver support to our tenants. We liaise with and are represented at both local and national organisations, such as the DWP and the National Housing Federation. This helps to ensure we keep up to date with policy developments and to help influence the development and implementation of decisions, to help mitigate the impact.

We invite all tenants to approach us for advice and support regarding any aspect of Welfare Benefits from making a claim, ensuring that payments are correct and challenging decisions. We can also provide advice about everyday money and financial inclusion matters, money troubles and debt.

We have a friendly and knowledgeable team who are able to provide specialist advice on claiming benefits and who can signpost you to local and national help available. If you would like to speak with the Income Team then please call us on 0300 303 8540 or send us an email to customerservices@southlakeshousing.co.uk



YOUR NEIGHBOURHOOD

We want our neighbourhoods to be flourishing, safe places you can be proud to live in.

Our Offer:



We are dedicated to tackling Anti-Social Behaviour (ASB) and have a team of officers who manage these issues.



We work with the police, fire service and other partners to tackle community issues and create safer environments.



Our Tenancy Management Officers carry out regular inspections to ensure that your community is safe, green and clean.



Our Grant Applications Panel (GAP) panel provides grants to local initiatives four times a year.

ASB

Nuisance and/or ASB can make you feel uncomfortable in your own home, which is why we take it so seriously. We have a team of Tenancy Management Officers to tackle any problems such as; harassment, threatening behaviour, violence, hate crime, drug use, drug supply, noise nuisance, vandalism, poor external property conditions and untidy gardens. Dealing with ASB is not a straight-forward task and we take reports of ASB very seriously to ensure that our communities are a place where people want to live.

In 2020/21:

207 ASB cases

Closed 175 cases

Served 10 ASB contracts

Served 2 notices to end tenancies

Obtained 2 court orders

1 tenant moved

BEING A GREAT NEIGHBOUR - TOP TIPS

- 1 Introduce yourself to your neighbours and consider your neighbours' lifestyles.
- 2 Be aware of the noise you create in your home, particularly in buildings with communal entrances.
- 3 Be mindful of where you park and be considerate of others.
- 4 Let your neighbours know if you are having a celebration.
- 5 Maintain your garden and keep your communal areas free of items.
- 6 Put your bins out on the right night and bring them in again once collected.
- 7 Keep an eye on your neighbour's home.
- 8 Make sure your pet doesn't create a mess or noise that impacts on your neighbours.

COMING IN 2021/22

Neighbourhood Champions - Throughout the next couple of months, we will be looking to create and grow a group of Neighbourhood Champions who will take a role in monitoring the standard of cleaning and grounds maintenance in their neighbourhoods. We feel that you, the tenants have a key voice in our neighbourhoods and service provision and as such we would like to engage more people in the monitoring of the services we provide. Neighbourhood champions will be asked to feedback on our services on a regular basis and encourage others in their area to do the same. Champions will be supported with training and the required resources to complete the task.



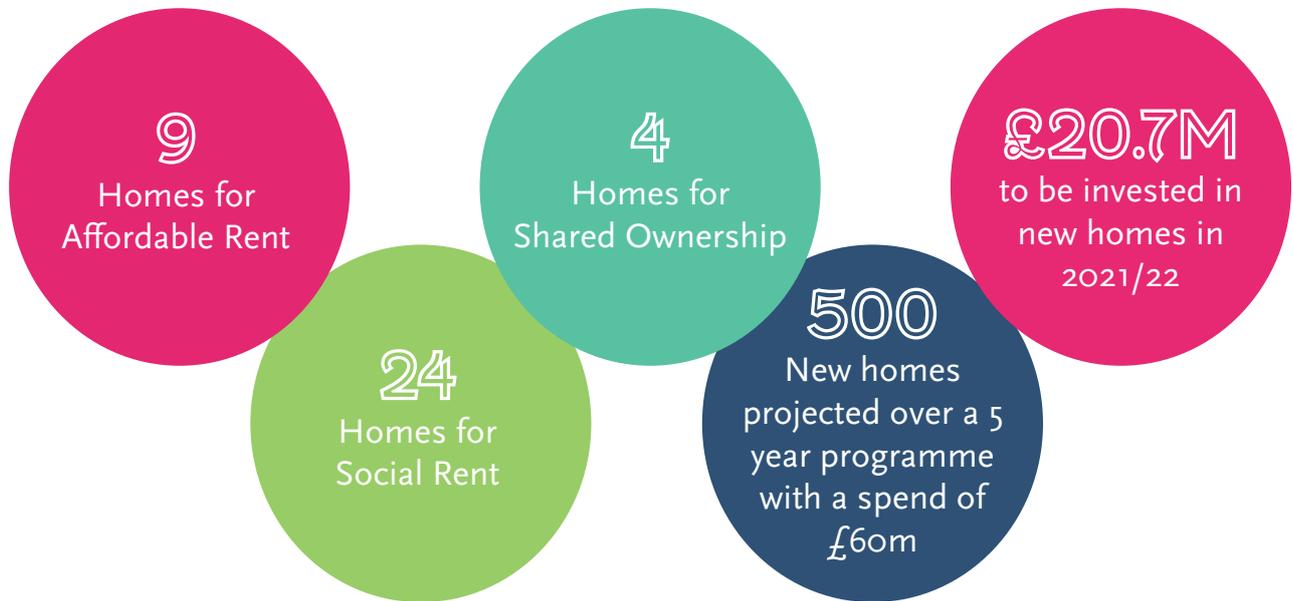
DEVELOPING NEW HOMES

Moving into a new home has been wonderful for me and my family, it has been life changing and we are like different people who are so much happier. As my new home has lots of energy efficient features I have been able to reduce my household bills and heat my home without it costing a fortune.

Lisa - SLH Tenant

We know there's a national shortage of affordable housing in the UK - we're committed to addressing this issue in our local areas. We want to ensure that future generations aren't priced out of the housing market and have an affordable place to call home and for older people to have somewhere in their community that meets their needs. We want to make a positive difference to local people who have been struggling to own or rent their own homes.

In 2020/21 we invested **£5.2m** in creating **37 new homes** including:



We offer a mix of home types and tenures to reflect changing local needs. Last year, our stock which totals 3450 homes included:



2655

Social rented general needs homes



425

Social rented homes for older people



91

Affordable rented homes



12

Shared ownership homes



267

Leaseholders



COMPLETED HOMES

Ulverston Town Hall, Ulverston

11 x 1 Bed apartments
6 x 2 Bed apartments

Green Lane, Allithwaite

3 x 2 Bed houses for rent

Forge Weir, Halton

4 x 1 Bed flats for rent

Boarbank, Allitwaite

2 x 2 Bed bungalows for rent

Oakfield Park, Kirkby Lonsdale

(Phase 2)
2 x 2 Bed houses for shared ownership
2 x 2 Bed for rent
2 x 3 Bed for rent

Parkside Road, Kendal

2 x 3 Bed houses for shared ownership
3 x 3 Bed houses for rent



You can keep up with all of the latest developments happening at SLH by following our Development Team on social media. We have some very exciting new developments coming up!



South Lakes Housing Development Team



@SLHDevelopment



“Lovely house, quiet area and lovely neighbours!”

Karen - SLH Tenant



“Our previous home was cold even in summer this homes is warm all year round. We really like the house and the area.”

Justyna - SLH Tenant



“I think the flat is lovely and its in a nice quiet area.”

Leanne - SLH Tenant



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SHARED OWNERSHIP

HOW SHARED OWNERSHIP HELPED SARAH AND SCOTT



“ We are a local couple who have grown up in this lovely part of South Lakes and have fond memories here. As rental prices have been increasing we had been working hard to raise a mortgage to buy a home but everything here was far from within reach, we feared we may have to leave our home town to find affordable housing elsewhere out of the area but as we work to serve our community this wasn't going to be an easy decision. As affordable local occupancy rentals came and went around us and being unable to apply due to not having children we felt we were fighting a losing battle, we were just living to work. Finally, some shared ownership homes were being built, we followed the new development for 5 years from planning applications!

Nearer to the release date we relentlessly compiled a folder of the paperwork ready to apply and submitted it within an hour of release. After what felt like forever but was only a matter of weeks we finally have a place to call home, we can now work to live and enjoy life with our own private space and a garden in our much-loved town.

Without shared ownership, this would not have been possible, with the pandemic seeing house prices rocket around us our hopes were dashed but shared ownership with South Lakes Housing has got us on the ladder and a place to call home.

The whole process was simple and absolutely everyone involved was a great help and always there to answer questions, the sale was seamless and South Lakes Housing legal team were fast and ready to get working with our local solicitor.

We would highly recommend South Lakes Housing and this scheme to anyone in the situation we were in. Thank you all!

By being able to offer a wide range of affordable housing options, from rented homes to shared ownership, we can meet the varied needs and ambitions of more people than ever before.



FUTURE HOMES

Boon Town, Burton-in-Kendal

- 7 x 3 Bed houses for shared ownership
- 2 x 2 Bed houses or shared ownership
- 3 x 3 Bed houses for rent
- 7 x 2 Bed houses for rent
- 2 x 2 Bed bungalow for rent
- 2 x 1 Bed apartments for rent
- 2 x 2 Bed apartments for rent

Solway Drive, Walney Island

- 12 x 3 Bed houses for shared ownership
- 2 x 2 Bed houses for shared ownership
- 2 x 3 Bed houses for rent to buy
- 2 x 2 Bed houses for rent
- 4 x 2 Bed bungalow for rent

Ghyll Manor, Kendal

- 2 x 3 Bed houses for shared ownership
- 5 x 2 Bed houses or shared ownership
- 2 x 1 Bed apartments for shared ownership
- 6 x 2 Bed houses for rent
- 2 x 1 Bed apartments for rent

Halton Mill, Halton

- 4 x 3 Bed houses for shared ownership
- 3 x 2 Bed houses or shared ownership
- 2 x 4 Bed houses for rent
- 2 x 3 Bed houses for rent
- 5 x 2 Bed houses for rent
- 4 x 1 Bed apartments for rent

Fellside Manor, Endmoor

- 10 x 3 Bed houses for shared ownership
- 8 x 2 Bed houses or shared ownership
- 2 x 3 Bed houses for rent
- 17 x 2 Bed houses for rent

Laurel Place, Ulverston

- 5 x 3 Bed houses for shared ownership
- 11 x 2 Bed houses for shared ownership
- 4 x 3 Bed houses for rent
- 2 x 2 Bed houses for rent
- 6 x 2 Bed apartment for rent
- 4 x 1 Bed apartments for rent



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FINANCIAL OVERVIEW

South Lakes Housing is a not-for profit organisation which means that we operate for a social purpose and provide services that people need. All of the money we receive is invested into our existing homes, a range of neighbourhood projects and building much-needed new affordable homes.

BREAKDOWN PER £1 OF EXPENDITURE



In 2020/21, most of our income came from the rent that our customers pay. Income increased by £224k, reflecting the increase in rents and new homes developed and acquired.

Despite the impact of Covid-19 we continued to invest in maintaining and improving our customers homes, spending almost £5m during the year.

We carried out capital improvement works to a number of homes, such as roofing and internal works (including kitchens, bathrooms and heating replacements) which totalled £2.3m.

Our strong financial position meant we could spend £5.2m on the development programme; this contributed towards 37 completed new homes for rent and shared ownership in the year.

During the year, we agreed an additional £20m of loan funding. This will provide funding to help deliver the priorities within our Business Strategy including building and acquiring 500 much-needed new homes across a 5 year project.

During the coming year, we will continue to maintain homes to a high standard and offer our customers support services that we know are important to them.

You can view SLH's full Financial Statements [here](#).





VALUE FOR MONEY

We are committed to providing Value for Money (VfM) across everything we do at SLH and that means working efficiently, effectively and maximising the money we spend.

The better our VfM, the more we can invest in the services that make a difference to our customers.

VfM METRICS

The table below shows SLH's performance against the Regulator's Value for Money (VfM) metrics, including a comparison against national medians for 2019/20 (taken from the Regulator's Global Accounts of Registered Providers with greater than 1000 units) and HouseMark peer group (2,500 to 7,500 units for 2019/20).

VfM Metric	National Median	HouseMark Peer Median	HouseMark Rural Peer Median	SLH Actual
	2019/20	2019/20*	2019/20**	2020/21***
1: Reinvestment	7.20%	7.24%	9.40%	7.20%
2a: New Supply Social Housing	1.50%	1.62%	2.29%	1.16%
2b: New Supply Non-Social Housing	0.00%	0.00%	N/A	0.00%
3: Gearing	44.00%	39.32%	38.06%	28.09%
4: EBITDA-MRI Interest Cover	170.00%	183.40%	180.50%	273.18%
5: Headline Cost Per Unit (CPU)	£3.8k	£3.7k	£3.5k	£3.9K
6a: Operating Margin Social Housing Lettings	25.70%	26.00%	28.62%	25.76%
6b: Operating Margin Overall	23.10%	24.30%	27.30%	27.12%
7: Return on Capital Employed (ROCE)	3.40%	3.33%	3.45%	3.19%

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LOOKING FORWARD

At the heart of the way we do things at SLH are our shared values. These are embedded into our continuous improvement culture and that includes being as open and inclusive as possible, so we hope you have found this report informative. We hope you can see the effort that goes into providing good quality services to our customers and their homes.

For the future, we remain as ambitious as ever to achieve our 5 year Business Strategy and doing what we have always done will only ever give us what we have always got, so we need to be innovative and creative going forward.

We are re-imagining our business, reshaping our services and ensuring that we are poised to respond to the needs of our customers and communities. We will be introducing our Customer First Commitment soon which puts customers at the heart of everything we do at SLH and will provide us with more opportunities to learn from our customers experience.

We will continue in our efforts to use our financial strength to build more new homes as well as invest in our existing homes, to always provide the very best that we can for our customers.

Our work on becoming more energy efficient has

been progressing well, and we aim to be even bolder with our plans to make homes more energy-efficient.

This involves using the very latest technology to reduce costs to customers whilst improving comfort and helping to reduce our environmental impact.

The Coronavirus pandemic has had an impact on our business, our people and on our customers, but our goal is to use it as an opportunity to improve and to look for more ways in which we can offer support and direct assistance to our customers.

We know that 2021/22 is going to be a challenging year for lots of people, and we would like to assure our customers that SLH will do all we can to help in these difficult times. The safety of our customers and colleagues will always take top priority.

Whilst we cannot list all our plans for the future we can assure our customers, communities and colleagues that they will be exciting but measured, innovative but considerate.

All of us at SLH try very hard to deliver the best that we can for all.

If you have taken the time to read our Annual Report, thank you for your interest in SLH.

REGULATORY STANDARDS

The Regulator for Social Housing (RSH) has published a Regulatory Framework which all social landlords have to comply with. Each year, SLH assesses its compliance against the seven Regulatory Standards. These include; a summary of the standards, the evidence that SLH can show to prove they comply with the standard and a performance verdict from the Executive Management Team. 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 a self-assess its compliance with the Regulatory Framework. You can view the Regulatory Standards [here](#).





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South Lakes Housing



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