



# Customer Annual Report 2022 – 2023



Cath Purdy – CEO

# Welcome to our new look Customer Annual Report!

**Last year, as part of our five-year strategy between 2020 and 2025, we said we would drive progress on delivering our aim of growing our business to allow us to do more for you and your community.**

SLH’s purpose *‘Quality Homes, a platform for life’* has been and will continue to be our focus.

We continue to be proud of our not-for-profit status and continue to reinvest our profits into improving our homes and neighbourhoods for our customers, - be they current or future tenants, residents, leaseholders, or shared owners.

We promised to continue to improve our customer experience, homes, neighbourhoods, energy efficiency, affordability, and a new supply of quality homes. We also felt it important to work more closely with our residents, communities, and other stakeholders to help us shape our response to meeting these challenges.

We feel that we have made significant progress in the past 12 months, but we have much more to do to improve customer experience and that is our number one priority for the year ahead. We are particularly pleased with the following achievements:

- Rent collection and arrears performance held up well with better than anticipated performance despite the cost-of-living pressures. We also achieved our best ever return for the management of void (empty) properties, shared ownership sales and lowest colleague sickness performance since 2015.
- Our Social Housing Decarbonisation Fund Wave 2 bid was successful enabling £3.5M to be invested in ‘fabric first’ solutions to 905 homes, so we remain on track for Energy Performance Certificate (EPC) C by 2025, ahead of Government 2030 target providing affordable warmth for many of our residents. The total investment in homes by 2025 will be around £10M.
- We managed to deliver our best outturn yet on new supply (79 new homes), including our first Passivhaus scheme which has been shortlisted for several awards.

- A survey of tenants revealed that 68% are satisfied overall with SLH as their landlord, with satisfaction of repairs at 73% and safety of their home at 76%. The Board has agreed with the Tenants Committee, a Customer Experience Strategy & Action Plan to improve this position.
- The Regulator of Social Housing regraded our ability to meet our ongoing financial obligations to a compliant ‘V2’ financial viability rating following the annual stability check in November 2022. The judgement reflects SLH’s ambitious plans to invest heavily in existing homes and delivering new affordable homes, against the backdrop of increased risks associated with an uncertain economic climate. The Board has ensured these risks are effectively managed through stronger resilience planning so that we have sufficient financial capacity and a ready-made plan to respond to further adverse events. The Regulator has since confirmed their assessment of SLH achieving the highest governance rating of ‘G1’ (indicating that we meet governance requirements) and retained the ‘V2’ financial viability rating following an In-Depth Assessment (IDA) published in July 2023.

We’d like to take this opportunity to thank our Tenant’s Committee for their valuable insight, commitment, and contribution to our success over the last 12 months.

We hope you enjoy reading this year’s Customer Annual Report and continue to benefit from being part of the South Lakes Housing community.

**Cath Purdy – CEO**



Our purpose

# ‘Quality Homes, a platform for life’

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# Customer Voice & Engagement



## Our tenants are at the heart of everything that we do.

In 2022/23 we continued to provide a range of activities to bring people together and gain valuable insights on how we can make improvements.

By working in consultation with our customers, both in our neighbourhoods and on our Tenants’ committee, we are confident that the areas we are Cocusing on in our plans reflect what our customers and communities want us to do.



Online & in-person meetings

### This year 2022-23 we have:



6

Held 6 **Tenants’ Committee meetings:** (approx. 8 customers involved in each meeting).



3

Completed **Scrutiny of Anti-Social Behaviour** – 3 involved customers with a further 19 customers who took part in a survey, resulting in five recommendations – approved by Board.



4

Carried out **Scrutiny of Management of Empty Properties** which involved 4 customers, 8 recommendations made which have also been approved by Board.



3

Carried out 3 **Repairs Forums** with approx. 8 customers involved in each panel meeting.



2

Carried out 2 **Complaints Panel Meetings** with 2 customers.



3

Carried out 3 **GAP meetings** with 3 customers making decisions on 10 projects worth approx. £10k.





**1 Customer** was successful with the Northern Housing Consortium Bursary award and received £500 toward the cost of a British sign language training course and lessons to learn to drive a minibus.



This year 2022-23 we have:



**2,561**

Customer Satisfaction Survey sent to a pool of customers: 2561 sent and 690 responses received, with the results used to prioritise improvements to the repairs service and complaint handling.



**8**

Supported 8 **Residents' Associations** with a range of guidance and support (including Sandylands, Kirkbarrow and Waterside neighbourhoods).



**12**

Held 12 Informal meetings with residents to help shape what we deliver and improve our services (including Dearden Close, Helm Close, Mill Dam, Ellerside and Tyson Square).

Held a Gardening Competition.



Organised and attended several community events:







Carried out 3 Estate Improvements consultations (including Hallgarth site, Central Drive shop, and Yewbarrow Estate).





# What our customers are saying about us

Here of some of the positive comments and feedback we have received from some of our customers:

*"The workman didn't make any mess or fuss, just quietly got on with the job. And at last I have got a tap I can use."*

*"Came on time. Very polite, did a great job on the repairs."*

*"I would just like to say how outstanding these two guys have been boarding and plastering the ceiling. They have protected all my carpets and everything and have been considerate and polite. Not finished yet but what a good job so far."*

*"I knew South Lakes Housing were Fantastic, but I didn't know they were that fantastic!"*

*"I should like to take this opportunity of thanking you for such an excellent and speedy service. This morning my shower would not work at all, and I contacted you by telephone to report this. Within less than two hours your plumber arrived and effected a repair, with the result that my shower is once again in perfect working order. Your plumber was polite and extremely courteous and I appreciate this."*

*"The gentleman had done a very good job and was polite, friendly and Left it all clean and tidy."*

*"Came on time. Very polite, did a great job on the repairs."*

*"Resident rang to say what a super job he did and how he was really tidy too and cleared away after himself."*

*"A huge thank you for arranging sorting and helping deliver all the sheltered winter warm packs. so many tenants were delighted with them."*

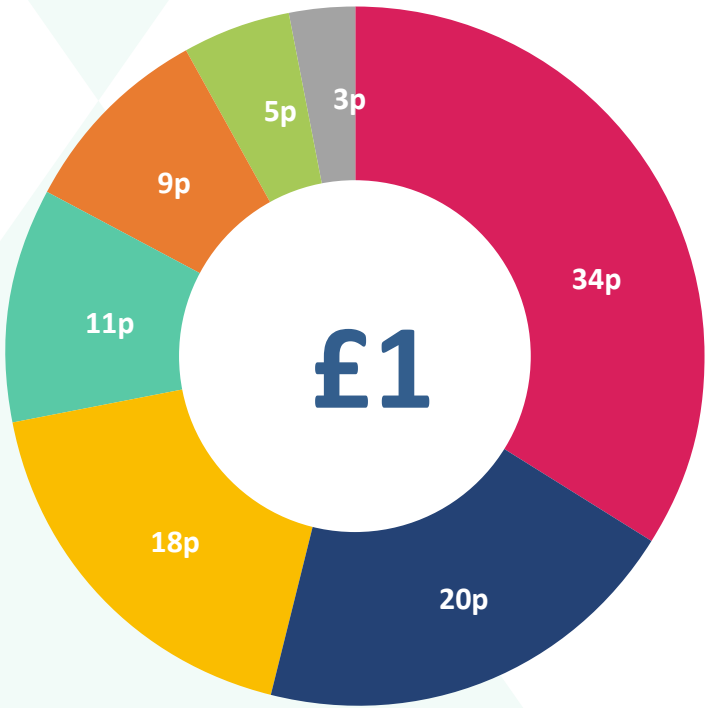
# Our Finances 2022-2023

As a not-for-profit organisation we exist for a social purpose by providing services to deliver quality homes we aim to create a platform for life for our customers.

In 2022-23 we continued to invest all monies received into improving our existing homes and neighbourhoods, whilst delivering on our ambitious 5-year growth strategy (2020-2025) to build 400 new affordable and energy-efficient homes by 2025.



## Where our money was spent - Breakdown per £1 of expenditure 2022/23



34p	Development of new homes.
20p	Management costs, staffing & offices.
18p	Planned and routine maintenance.
11p	Reinvestment in existing homes.
9p	Other social housing activities.
5p	Interest on loans.
3p	Services: ground rents, care alarms & communal areas.

You can view SLH’s full Financial Statements including the Value for Money Metrics within the Annual Report & Financial Statements which are on the SLH Website.



# Our Homes

— Providing Safe, Warm, Affordable Homes

*New Shared Ownership Owners at Ghyll Manor.*



**In 2022/23 our homes totalled 3,300, which included a mix of home types and tenures to reflect changing local needs.**

With the continued Cost-of-Living Crisis and the high cost of energy bills, it is increasingly important that we provide affordable, safe homes for our customers that not only meet the Regulator of Social Housing (RSH)'s 'decent homes standards', but that are also affordable to keep warm and ventilated on a long-term basis.

In 2022-23 we spent a total of £5.58m on improving customers' homes through major repairs and £9m developing 79 new affordable energy efficient homes. We also secured an additional £3.5m of match funding through the Government's Social Housing Decarbonisation Fund (SHDF) over 2023-2025.

We have worked hard to carry out our annual surveys and safety checks, to prevent and reduce damp and mould, as well as providing timely quality repairs and maintenance.



**We spent a total of £5.58m on improving customers' homes through major repairs and £9m developing 79 new affordable energy efficient homes.**



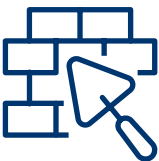
# Keeping Your Home Safe

We know how important it is for your home to be safe, warm, and comfortable to live in and we aim to provide high quality homes that meet the needs of our customers.

Our in-house Property Services Team and qualified surveyors have continued to work hard in partnership with our trusted contractors and partners to ensure homes are safe by completing regular safety checks, surveys, and inspections to ensure planned works, repairs and maintenance are carried out to high standards, within agreed timescales.



This year we have:



£5.58m

Spent £5.58m on improving customers' homes through major repairs. With a budget of £8.9M for 2023/24.



£109k

Spent £109k on accessibility adaptations.



10,185

Completed 10,185 repairs.



86%

non-emergency repairs completed in time & 100% emergency repairs completed within target



76%

customer satisfaction with the repairs service.



98.8%

Made and kept 98.8% of repair appointments.

## Safety checks



99.86%

Ensured 99.86% of our homes have an up-to-date gas certificate (four homes facing legal action to gain access).



99.2%

Completed 99.2% of electrical safety checks carried out within 5 years (100% within 10 years).



100%

Carried out fire risk assessments in 100% of our communal areas.



100%

Completed 100% of water checks (legionella inspections).



100%

of our lifts for sheltered housing are regularly maintained.

As a result of our rigorous safety checks, regular surveys and inspections our Property Services Team also:



68

Installed 68 kitchens.



204

Replaced 204 windows and 49 doors.



105

Upgraded 105 heating systems.



48

48 homes have had damp and mould works carried out.



# Warmer Greener Homes – Sustainability



SLH was successful in securing £3.5m of match funding through the Government’s Social Housing Decarbonisation Fund (SHDF) as part of a consortium led by Westmorland and Furness Council.

The initiative is a key part of SLH’s Business Strategy which sets out our ambition of all its homes achieving Energy Performance Certificate (EPC) EPC ‘C’ rating by 2025, five years earlier than the Government imposed target. This is a critical milestone on our journey to ‘net zero’ by 2050.

This vital funding will enable SLH to make significant progress in retrofitting and decarbonising 905 of our homes – work that not only cuts carbon emissions but will make residents’ homes more energy efficient, reducing energy use and bills.

**Our ambition is to have all SLH homes achieving EPC ‘C’ rating by 2025.**



A range of energy-efficiency measures will be installed in over 900 homes, including cavity wall insulation, loft insulation top ups, PV and battery storage, updated heating controls and low energy lighting system and some homes will also be fitted with solar panels.

This investment will deliver results immediately in terms of lower costs, reduced emissions, cleaner air and more comfortable, cheaper to run homes. Not every home will get all of these works.

Eligible SLH customers are being contacted individually in a phased approach by our team with details of the scheme and planned investment in their homes.



# Developing New Energy-Efficient Homes

## New Energy-Efficient Homes

We are providing much-needed new homes to address the shortage of quality affordable housing in our region. By developing new homes, we are helping more people to buy their own home and access homes for affordable rent. We are in the third year of an ambitious five-year programme progressing the delivery of 400 new homes by 2025.



**“Well insulated home with plenty of privacy. We love having a front garden, so people don’t directly pass the front door and windows. The solar panels are fantastic and being able to use the battery charge to run electricity off it!”**

Resident at Meadow Close, Burton-in-Kendal

**“Brilliant use of space and storage. Plug sockets in useful places. Very warm and soundproof. For a 2-bed house it is a big house. I can see this being mine and my sons forever home.”**

Resident at Lune Walk, Halton



**In 2022/23 we invested £9M in developing 79 new affordable energy efficient homes.**



**33**

33 Homes for Affordable Rent



**13**

13 Homes for Social Rent



**33**

33 Homes for Shared Ownership



# Safeguarding



Safeguarding is everyone’s responsibility. At SLH we believe every person has the right to live in safety, free from abuse and neglect. Safeguarding vulnerable adults at risk and children is about protecting those at risk of harm from suffering abuse, neglect, or other forms of exploitation, whilst supporting individuals to maintain control over their lives and in making informed choices without coercion.

The nature of work carried out by SLH means some colleagues and contractors go in our customers’ homes to carry out repairs and visits and offer support services. As such, we have a significant role to play in terms of safeguarding children and vulnerable adults at risk and children living in our homes, working closely with, and referring cases on to suitably competent statutory authorities such as Westmorland and Furness Council and Cumbria Police.

If there is an immediate fear for someone’s safety or well-being the police should always be contacted by calling 999. Other potential safeguarding incidents can be reported in confidence by completing a short form on our website.

In 2022/23 we have:



16

Referred and / or investigated 16 cases of abuse or neglect to the relevant authorities. This includes 5 cases of domestic violence.



100%

100% of cases have been reviewed and actioned within 2 working days.



100%

All colleagues have been trained.

# Your Neighbourhood

As well as ensuring that our homes are affordable and safe, we want our neighbourhoods to be flourishing, safe places you can be proud to live in. It’s important that you love the area where you live as much as you love your home.

We have a team of Neighbourhood Partners who are available to support you and make sure your neighbourhood is kept welcoming, friendly, safe, clean, and tidy.

This year we have:

- Listened to our customers to find out what they love about their community, and what they’d change through **estate walkabouts**. You can find the dates of the estate walkabouts on our website.
- We have developed **Neighbourhood Plans** setting out how we will work collaboratively with local people, communities, and local partners to make positive change.
- The plan aims to make the best use of community assets, support and resources within the neighbourhood and coordinate partnership approaches to tackle challenges and provide support where it is most needed.
- Worked with communities to bring their ideas to life through designing and supporting the delivery of several environmental improvements. At SLH we are big supporters of helping each other and being good neighbours. (We want to help our customers to create an involved and active place to live, one that reaches out to everyone who lives in your neighbourhood). We have dealt with 178 noise reports and more serious anti-social behaviour (ASB) cases, ranging from low level noise nuisance to serious criminal activity. We continue to work closely with customers and partner agencies to help prevent and tackle ASB.
- Continued to work with our cleaning contractor to carry out our neighbourhood cleaning services and to work proactively alongside our neighbourhoods’

team. So far, we have seen real improvements in this service for customers who receive it.

- Welcomed over 200 customers into their new homes and supported 14 customers with mutual exchanges to find more suitable homes for their housing need. Providing a range of support and advice before, during and after the move.

If you would like to get in touch with our team about your neighbourhood, training, or an idea you have you can contact us on:

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



Above: New railings were added to make the communal area safe and secure and an old tree seat was removed.



# Customer First – Feedback, ASB & Complaints



**Our customers are at the heart of everything that we do. We have continued to invest in people and technology to listen and respond better to our residents’ concerns and suggestions, in a way and time that is more convenient for them.**

**Customer Experience – Let’s Make It Happen (MGI)**

Our Board approved our Customer Experience Strategy and Action Plan and we have invested in our colleagues, who have all been through our *Let’s Make it Happen* customer service excellence training programme this year, delivered by MGI learning using the internationally recognised Gobe Method™.

*Let’s Make It Happen* is designed to support colleagues to positively handle any request, question, or feedback, listen to customers, take ownership and responsibility, and focus on seeking solutions. This is supported by several projects to improve the way we obtain feedback, access to our services, communication, and customer experience and we hope that our customers are starting to feel the difference.

**Customer Call Backs:**

Our customers can request a call back and will receive a response to their enquiry within 2 working days. This year we have had 1311 call backs logged and completed 79% in target time.



**Introduced Netcall:**

Improved Customer Experience means our Customer Service Team have access to our customer enquiries channels and systems.

**Customer Interactions:**

During the year we have dealt with 50,058 digital transactions from our customers and received a total of 24,854 calls.

**My Account Users:**

We also registered 1,106 users for our free MyAccount online portal which enables customers to make payments and manage their tenancy online safely and securely.

**Complaints:**

We aim to get things right first time, but sometimes we get things wrong and need to put them right. We have seen an increase in complaints this year, driven by several factors, including the increasing high profile of housing in the media. Whilst we have seen an increase in complaints, we have significantly improved our complaint handling, including performance in responding to complaints in timescale. We have improved oversight and provided guidance to managers in carrying out investigations, seeking to agree the resolution with the customer and clearly communicate the outcome. We have also put in place a learning loop so we can better understand what has happened, learn and put changes in place.



This year we have:



55

55 complaints received (41 last year).



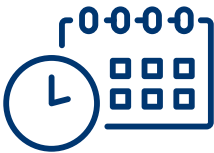
93%

93% complaints responded to within the Housing Ombudsman Service Complaint Handling Code timescale of 10 working days.



28 (50.9%)

28 complaints upheld (63% last year).



8

8 complaints progressed to stage 2 of the complaints process. 88% responded to within the Housing Ombudsman Service Complaint Handling Code timescale of 20 working days.



1

1 complaint progressed to the optional stage 3 of the complaints process and was heard by a Tenant Panel.

Some examples of learning and changes we have implemented in response to complaints:

- **Communication** – ensuring SLH and our contractors keep tenants up to date on how they are progressing with completing works and if they have any issues gaining access so we can work with customers to resolve.

Learning Implemented:

**Communication** – ensuring contractors are updating tenants and SLH and how they are progressing with works and gaining access.

**Communication** – keeping tenants informed when follow-up repair work is required if the job cannot be fixed on the first visit.

**Damp and mould** – an organisational wide action group was formed to review our policy and approach around damp and mould and establishing better processes for tracking cases and asking tenants if the damp and mould problems have been sorted.

- Saying sorry and putting things right.

**PLEASE NOTE:** Complaints can be made in person, via email, telephone, letter or through any other communication channels such as the SLH My Account App, website, or social media. Customers have the right to refer the complaint to the Housing Ombudsman Service, of which SLH is a member. Further information is available [www.housing-ombudsman.org.uk/residents/make-a-complaint/](http://www.housing-ombudsman.org.uk/residents/make-a-complaint/), or call on 0300 111 3000 or write to Housing Ombudsman Service, PO Box 152, Liverpool L33 7WQ.

Ensuring SLH and our contractors keep tenants up to date.



# Financial Support Services

We recognise the Cost-of-Living Crisis is adversely impacting our customers and communities. We also support those who are struggling financially to maximise their income and manage their money through our Cost-of-Living Hub which is available on the SLH website.

For a more personal service, our knowledgeable Income Team can help our customers to claim the benefits they’re entitled to, deal with benefit and debt problems, manage their money and budget for the things they most need.

This year we have:



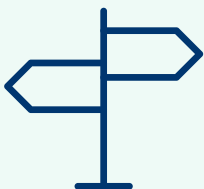
Launched a podcast and several projects with Cold to Cosy Homes to provide advice and support to customers during the cost-of-living crisis.



Continued to work with and make referrals to partner agencies such as food banks, Age UK, Citizen’s Advice, Manna House and many more.



Improved the My New Home process to help new customers have the resources and support to live in their new home and sustain their tenancy.



With energy prices increase and other household bills increasing we understand that many of our customers will be having money worries. We have a knowledgeable team who can provide you with advice, support and can signpost you to help available.



We are here to help so please don’t delay getting in touch.

We have put together lots of information on our website in our Cost-of-Living Hub, including:

- Support with Food, Foodbanks & Free School Meal and Clothing Vouchers.
- Energy Bills Discounts, Cold Weather Payments, Energy Saving Tips & Staying Warm.
- Phone & Broadband
- Budgeting & Debt
- Tax & Benefits
- Help with Childcare Costs
- Help with Health Costs





# Independent Living

Our Independent Living schemes offer specialist support to help older and vulnerable people to live independently for longer, do more of the things they love and to feel safe and connected.



This year we have:



424

Supported over 424 customers in 390 Independent Living properties to carry on living independently in their homes.



79

Provided support to 79 of our customers when they return home from hospital.



8,218

Made over 8218 welfare calls to customers to make sure they are safe and secure.



100%

Completed 100% of our weekly and daily scheme safety checks.



Provided Winter Warmer packs to help customers stay warm and safe.



Consulted customers as part of a review of the service to understand what they like about the service and what they would like to see improved.

# Looking Forward

The Board set three strategic objectives in 2020;

- *Growing* – number of homes and also growing in terms of our offer to customers. The original target 500 was extremely stretching and has since been revised to 400 new homes and a target for overall tenant satisfaction of 75% by 2024 and 80% by 2025.
- *Greening* – another ambitious target – Energy Performance Certificate Band ‘C’ 5 years early and a high Eco standard for new build homes.
- *Transforming* – to achieve these ambitious targets, we recognised we needed to run a tight ship including areas like; improved data analysis and assurance, digitalising services, and access for customers, focus our colleagues’ efforts where they could make greater positive customer impact, improving efficiencies and optimise access to funding.

The Board revised its strategy in November 2022 as part of a mid-term review but also in recognition of the consequence of global and economic seismic changes. The resulting amendments are still stretching but thanks to good financial planning and treasury management are within a sensible risk envelope.

Looking ahead to hopefully a much more positive year, there is much to do – and we will work more closely

with residents, communities, and other stakeholders to shape our response to meeting these challenges. Reviewing how we engage tenants and residents in scrutinising services and policies, including customer voice within the running of the organisation.

As you’ve seen throughout this report, we have continued to push on with our five-year strategy and have made great achievements along the way.

We hope you have enjoyed reading this year’s Customer Annual Report and continue to take an interest in getting involved and holding us to account.

## 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 we comply with the standard and a performance verdict from the Tenants’ Committee. 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. You can view the Regulatory Standards Self-Assessment Report [here \(check link\)](#).





You can contact Customer Services at  
**customerservices@southlakeshousing.co.uk**  
or telephone **0300 303 8540**  
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.