



LAMBETH & SOUTHWARK
HOUSING ASSOCIATION

2011-2012

growing stronger

REVIEW OF THE YEAR
INCLUDING 2010/2011 REPORT



We are delighted to welcome our new Chair, Matthew Wicks, who recently took up this position.

Matthew is no stranger to social housing as he has worked in the sector for more than 30 years, mostly in Lewisham, Lambeth and Southwark and is currently the housing director of a small London housing association.

We felt that it was vital for us to have a Chair who understands first hand the challenges faced and the huge changes in housing that will come about in the next few years, including new types of tenancies and major welfare reform. We are very pleased to have the benefit of his advice and expertise in these matters.

The role of the Chair and the Board is to give guidance on the strategy, key policies and future direction of the Association, whilst leaving the operational matters and everyday running of the business to the staff and management.

Contents

Chair's Message	3
Back to Work Project	4
New Developments	5
New Standards (HCA) and Regulatory Changes	6
Scrutiny Project	6
Performance Results	7
Repairs Performance	8
Repairs and Refurbishments	9
Financial Performance	10
Staff and Board	11
Partner Organisations	12





The year has seen two excellent projects with the acquisition of 39 high quality new homes at Trinity Street SE1 and Bell Green SE26. The Association now manages over 300 homes in three south London boroughs. Other notable work this year includes our employment project to help find ways back into work, and our scrutiny project for tenants wanting to get involved in examining our performance.

As the new Chair of Lambeth & Southwark Housing Association I welcome you to this annual report and I hope you enjoy reading about our achievements.

Looking back over the year, it has become clear that major changes are in progress that are going to have an impact on housing associations and many of their tenants. Welfare reform means that from 2013 a new single payment Universal Credit will replace housing benefit and job seeker's allowance and will be paid direct to the benefit claimant, not to the landlord. Nearly half the Association's tenants claim housing benefit and they will have to manage their finances and rent payments in different ways. This will be a challenge for our tenants as well as for the Association. Another proposal is that tenants will see their eligibility for housing benefit reduced if they are found to have too many rooms; this too will be a worry for some.

Other significant changes follow government decisions to reduce the level of cash subsidy

for housing associations to build new homes. The government has paid over £10 million to Lambeth & Southwark to support its building program, but that funding will reduce to a trickle. Housing associations now have to find new ways to raise money, and I am pleased that the Association negotiated a £5 million loan this year from Santander Corporate Banking to continue building new homes.

London is a world capital offering opportunities and employment, but for many people finding a home that is in good order and affordable can be a challenge. Private rent levels have continued to rise this year and are unattainable for people on limited income. I am pleased to say that Lambeth & Southwark is committed to the principles of being a local provider of affordable housing homes and quality housing services. I would like to thank my predecessor Marilyn Evers for her commitment to the Association, and I thank also the Association's staff.

Matthew Wicks

Chair's Message

*Residents move
into 29 new homes
in Lewisham*

Back to Work Project

Against a background of a double dip recession and the most challenging job market for decades, it is all too easy to give up hope of finding work.

In understanding the problems faced by many of our residents, we felt it our duty to offer practical advice and assistance to those looking to re-enter the world of work.

We are therefore taking part with other SoLFed housing associations in a '*Back to Work*' project, funded jointly by LSHA and the Department of Work and Pensions and other partners. Starting last April, the project will last for 12 months.

The service aims to help residents improve their skills and find work. Our employability advisors provide free confidential support delivered on a one-to-one basis, to help you plan what you want to do and then prepare you with the necessary skills to get there.

We can help you get your CV up-to-date, access college courses, search or apply for jobs, training or volunteer work. We can also help you prepare for interviews, brush up on your interview technique and generally build your confidence.

So, if you are not currently on a work programme and want to find a job, get some training or develop your skills and confidence, we would be glad to help. Just get in touch with your housing officer or call us for more information.

*Our Back to Work project
launched to support tenants
looking for employment*



Bell Green, Lewisham

We are delighted to report that the handover of 29 brand new units for social rental at Bell Green took place in September 2012.

This attractive development, which is a joint project with our SoLFed partners New World HA and Southwark and London Diocesan HA, is located in Lewisham and therefore represents the first time LSHA has ventured outside of Southwark and Lambeth with a new development.

LSHA has a total of eight 1-bed and twenty-one 2-bed units, which are located on the 4th, 5th, 6th and 7th floors of a seven storey block. The scheme is in Bellingham, next to the River Pool and is a short walk from Lower Sydenham Station. There is a large Sainsbury's Sava Centre adjacent to the property and Sydenham Road is a main shopping high street with banks, shops and a library.

New Developments

Trinity Street, Borough

We are proud to have recently taken ownership of 10 lovely new two and three bed flats in Trinity Street, Borough. The seven general needs and three mobility properties, in the heart of the beautiful conservation area in Borough, were built by Denne contractors to a very high standard in a classic architectural style.



TRINITY STREET, BOROUGH

TRINITY STREET, BOROUGH





Homes &
Communities
Agency

New Standards (HCA) and Regulatory Changes

With effect from April 2012, the Homes and Communities Agency (HCA) assumed responsibility for the regulation of housing associations, from the Tenant Services Authority (TSA) which has now been closed.

Within London, the HCA also has separate responsibility for investment activities in conjunction with the GLA.

The regulatory activities of the HCA are applied through a statutory committee, now known as the Social Housing Regulator (SHR) and are run on the principle of co-regulation, which means that the responsibilities of regulating standards are shared between robust self-regulation by the boards of organisations delivering housing services and the HCA.

The seven standards set out by the HCA are divided into two areas as shown right.

1 Consumer Standards

which are self regulated by the boards of the housing providers and cover;

- **Tenant Involvement and Empowerment**
- **Home**
- **Tenancy**
- **Neighbourhood and Community**

2 Economic Standards

are regulated proactively by the SHR and include;

- **Governance and Financial Viability**
- **Value for Money**
- **Rent**

Please contact us if you would like more information about the standards.

Scrutiny Project

Tenants are at the centre of everything we do and we are therefore keen that they should have the opportunity to monitor our activities and ensure that we meet the high standards of service for which we strive.

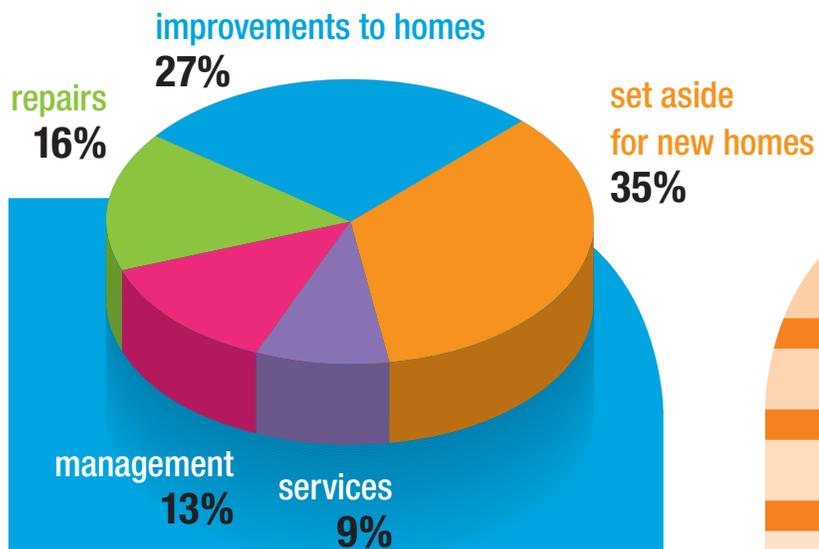
Working collectively with our partner associations in SoLFed, we have set up a joint Scrutiny Panel, made up of residents from all five SoLFed associations, to monitor performance and drive up standards. Working together enables the panel to identify best practice within the group and set the benchmark standard in each category for the other associations to aim for.

The project started a year ago and benefits have already been achieved. The panel has produced a set of common service standards for LSHA and the others to adopt. These have the benefit of being developed by the residents and staff from across the SoLFed group. Regular discussion forums are held to give tenants the chance to express their views. To ensure a constructive and effective approach, professional independent facilitators are used in the meetings.

The standards are:

- **Provide great customer care**
- **Carry out any repair or maintenance to your home professionally**
- **Respond effectively if anything goes wrong**
- **Contribute to clean and safe neighbourhoods**
- **Act effectively on all reports of anti social behaviour**
- **Allocate homes fairly and welcome new residents and service users effectively**
- **Be straight in our communications with you and support your involvement with us**

We welcome your participation in this project and would encourage you to get involved and have your say. If you wish to attend, please contact us and ask for more information at info@lsha.org.uk



Where the rent goes

New bathrooms and kitchens installed in 34 homes

Void property turn-round reduced to 24 days

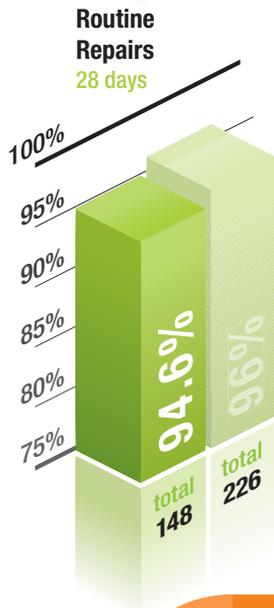
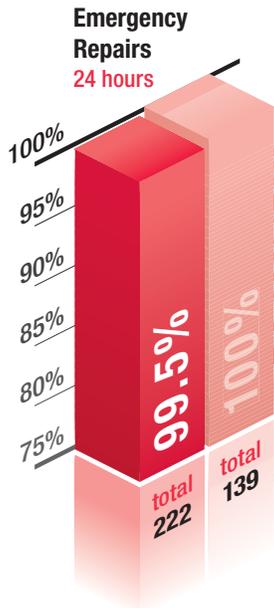
Performance Results

	2010/11	2009/10	2008/07
rent arrears as % of rent due	5.4%	5.5%	5.8%
cash collection rate	100.1%	100.5%	99.4%
rent loss through voids	0.7%	1.1%	1.9%
rent loss through bad debts	0.1%	0.6%	0.9%

average rents per week	2010/11	2009/10	2008/07
studio	£69.61	£67.21	£63.39
1 bedroom	£89.51	£87.46	£82.51
2 bedroom	£101.58	£99.79	£94.44
3 bedroom	£110.21	£106.38	£100.25
4+ bedroom	£129.63	£129.32	£120.58

Repairs Performance

Percentage of repairs carried out on time



98% of repairs were completed on time

£270,000 surplus set aside last financial year for new building and improvement works



ST AGNES PLACE

Repairs and Refurbishments

With a total of 313 properties either owned (287) or under management (26) there is always plenty to be done in order to ensure that our stock meets, or preferably exceeds the decent home standards and are properly maintained.

The maintenance work falls into two categories; reactive repairs, by their nature unplanned which need to be attended to quickly and efficiently and preventative maintenance, which being planned, minimize the cost and inconvenience of reactive repairs.

The key to a good maintenance and refurbishment programme starts with inspections and assessments of our stock, which we undertake regularly.

We recently conducted inspections at Otha House in Stockwell and Salisbury Court in Rotherhithe as part of our rolling programme and we will be replacing kitchens, bathrooms and some heating systems. Tenants will have a choice of colours, work surfaces, doors and flooring for the kitchens. We have put this work out to tender and we hope it will be completed by November 2012.

Decorations and external works were also carried out this year under our cyclical maintenance programme.

KENNINGTON PARK ROAD



KENNINGTON PARK ROAD



ANGELA BAILEY

Other properties to benefit recently from improvements and re-decoration include Kennington Park Road, Cooks Road, Royal Road, Antony and Roderick House, Rotherhithe, Albert Way and Butler House which had new windows fitted.

Financial Performance

Year to:	30.9.11	30.9.10
Income & expenditure	£000	£000
Income from rents and other sources	1,293	1,251
Less repair and administration costs	920	972
Gives an operating surplus of	373	279
Deduct interest on our loans	42	42
Add interest received	13	6
Gives an operating surplus of	344	243
Balance sheet	£000	£000
Cost of investment in homes	14,156	13,209
Long-term investments	277	292
Funds we hold	749	855
Total	15,182	14,356
Social housing grant	9,064	8,510
Long-term loans	1,283	1,340
Reserves we hold	4,835	4,506
Total	15,182	14,356

*Bank support
of £5 million
for new homes*

Staff Focus

Marie McDonald,
Finance Team Co-ordinator

After starting working in banking, Marie wanted to find a job with more purpose and satisfaction. Initially, she started temping with Southwark Council, but this quickly became a full time job in the housing department, which lasted for 25 years, including a one year break to spend time with her daughter. Marie worked as a housing officer and also as a repairs team leader, so she came to LSHA as a very experienced pair of hands.

Although Marie has only been with us since January 2012, she has already settled in and made a big difference around the office and beyond. Her role is that of a finance and team co-ordinator, but in a small association, such as LSHA, this can involve a wide variety of tasks. In a typical week Marie will find herself dealing with repairs, rents, paying suppliers, ordering stationery or conducting home visits. It is this multi-tasking, which together with the team spirit in the office, she finds the most enjoyable aspect of working at LSHA. She gets a lot of satisfaction out of listening to tenants problems and finding solutions, which make their lives better. This is why Marie went into social housing management in the first place.

Outside of work, Marie is equally busy; She is a volunteer, solutions based councillor and she hosts foreign students during their stay in London, which has made her friends in many diverse countries, from Germany and Spain to Martinique and Brazil. Being a committed Christian, Marie takes an active part in her local church and works in the Sunday school. She also loves music and reading. Last but not least, Marie has a close family and already has two grandchildren.

Staff and Board

SOME OF THE BOARD, CHIEF EXECUTIVE AND ADVISORS



Board Members

Matthew Wicks Chair, Housing Director

Peter Allen Deputy Chair, Surveyor

Jonathan Prichard Treasurer, Retired Clergy Officer

Lekiddo Arbuah Tenant member

Marilyn Evers Local Government Administrator

Bob Gleaves Surveyor

Jonathan Hall Architect

Andrew Munk Local Government Officer

Tonya Richards-Clarke Solicitor

Maria Whitmore Senior Procurement Manager

Ian Wingfield LB Southwark nominee

President His Grace the Archbishop of Canterbury

Staff Team

Tony Withnell Chief Executive

Rocky Charles Finance Manager

Angela Bailey Operations Manager

Marie McDonald

Finance Team Co-ordinator

Sharon Goddard Housing Officer

Rory Merchant Housing Officer

Estate Maintenance

Carol Baxter

Margaret Campbell

Clive Gayle

James Short

Derek Smith



OUR STAFF

Tonya Richards-Clarke *New Board Member*

We are delighted to welcome Tonya Richards-Clarke to the Board of LSHA.

Tonya is a solicitor and the head of the housing and public law department at a legal aid firm. She previously worked at Camden and Springfield Law Centres before moving into private practice at local firm Philcox Gray in 2002. In addition, she has provided training on behalf of Shelter, been a Peer Reviewer for the Legal Service Commission and on the Management Committee of a local Law Centre. She now specialises in legal advice and representation in the area of housing law with a particular interest in mental health and disability. Tonya joined the Board in May 2011.

Partner Organisations

We work with these providers of housing:

Viridian Housing

Amicus Horizon

Circle Anglia

We work with these groups of small housing associations:

SoLFed (South London Federation of Small Housing Associations)

Housing for Women

Ekaya Housing Association

Lambeth & Southwark

New World Housing Association

Southwark & London Diocesan Housing Association

Solomon Project:

Arhag

Hornsey Housing Trust

Innisfree Housing Association

Shian Housing Association

Waltham Forest Housing Association

Women's Pioneer Housing Association

We receive nominations to our homes from the following:

London Borough of Lambeth

London Borough of Southwark

St Louise Hostel

Threshold Housing Advice

The Passage

Registered Office

Lambeth & Southwark Housing Association – a charitable housing association
7a St Agnes Place, London SE11 4AU

Tel: 020 7735 3935, Email: info@lsha.org.uk

Website: www.lsha.org.uk

A Registered Provider of Social Housing
Registration Number: L0927

An exempt charity



Registered Auditors

Beever & Struthers
Alperton House
Bridgewater Road
Wembley HA0 1EH

Bankers

Barclays Bank PLC
180 Oxford Street
London W1D 1EA

Solicitors

Batchelors Solicitors
Charles House
35 Widmore Road
Bromley BR1 1RW