



LAMBETH & SOUTHWARK  
HOUSING ASSOCIATION

FACING  
NEW  
CHALLENGES

REVIEW OF THE YEAR 2013



## SPEAKING PERSONALLY

### A MESSAGE FROM THE CHIEF EXECUTIVE

As a child I heard my grandparents talk about their upbringing in Lancashire in large families, mother and father often unemployed, where the rent-collector's knock on Friday night was to be feared and eviction was common-place.

During the 1939-45 war my grandfather was sent to work as a fire-fighter in south London. He saw how councils and housing societies rebuilt homes destroyed in the war, and for a while his home was provided by the Samuel Lewis Housing Trust, one of the earliest social, or philanthropic, landlords founded in the nineteenth century.

And so I learned early about the importance of affordable and secure homes provided by modern housing associations, offering an alternative to the owner-occupier sector and often keeping communities together. After qualifying as an accountant and working for various organisations I had the opportunity to get involved in housing when I joined Lambeth & Southwark Housing Association as finance officer in 1995 becoming chief executive in 2002.

In my eighteen years here, I do not need to say that housing associations have changed with the times. We are less dependent on government for funds for new homes, raising the money ourselves. We are less regulated by government, instead letting tenants shape services and set standards. Tenants know we have not put up rents by more than inflation, and welfare reform is a challenge already here.

What has increased is the demand for housing, especially affordable housing, as London grows and attracts people from all parts of the world. Lambeth & Southwark has built over 100 new homes in recent years and we put growth as one of our key ambitions.

2013 is to be my last full year at Lambeth & Southwark as I will move on in 2014. I know my hopes for the Association's future and my confidence in its staff, board and tenants will be fulfilled.

With all my best wishes,

*Tony Withnell*

December 2013

## RESIDENT FOCUS

MR AND MRS TOMLINS,  
TRINITY STREET,  
BOROUGH ►

Although Mr and Mrs Tomlins moved into their new flat in Trinity Street in August 2012, their relationship with LSHA goes back much further. In fact, they may be our longest standing clients having been LSHA residents for over 42 years. For most of that time, home was in Stockwell Park Road, a four bedroom property, where the Tomlins brought up their family.

With the children grown up and now living their own lives, Mr and Mrs Tomlins began to find the house a bit too big for them. In particular, after a serious back operation, Mr Tomlins was finding the stairs too much, so they applied to move to more suitable accommodation. It took about four years, but eventually they were offered a brand new flat in Trinity Street. They love their new home, the area, the quality of the building and that fact that there are no stairs.

With good transport links and excellent shopping facilities like Great Suffolk Street and Borough Market and the proximity of central London, Trinity Street, in the conservation area of Borough is indeed a wonderful place to live. Being a blue badge holder, Mr Tomlins can now also park his car on the street outside.

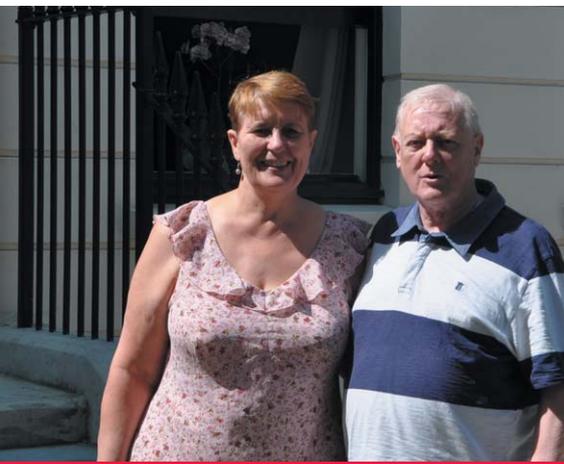
For Mrs Tomlins, it is like coming home, as she was born in nearby Bath Terrace and her mother, aunt and grandparents, lived in Merritt Square. Even the local Roebuck Pub has memories as her parents courted there.

As a reader in the Church of England, Mrs Tomlins is an active member of St Hugh's Church, which is being rebuilt in Crosby Road. They both like to be involved in their community and have joined the Trinity Street residents association.

I have always believed that quality housing is a basic human right and that the potential to seize life's opportunities, should not be curtailed or restricted through poor living conditions.

## CONTENTS

<b>Speaking Personally</b>	2
A Message from the Chief Executive	
<b>Resident Focus</b>	2-3
<b>Focus on Repairs and Refurbishments</b>	4
<b>Focus on Performance</b>	5
<b>Focus on Finance</b>	5
<b>Focus on Decent Homes</b>	6
<b>Focus on Rory Merchant</b>	6
Housing Officer	
<b>Focus on Andrew Munk</b>	7
Board Member	
<b>Board &amp; Staff</b>	7
<b>Partner Organisations</b>	8



MR AND MRS TOMLINS



“ We love the convenience and the security features of this flat and feel safe, secure and comfortable here. ”

**RESIDENT FOCUS**  
SCRUTINY PANEL MEMBER  
SHEREEN LINCOLN ▼



“ As a social entrepreneur, I have been working on personal development and affordable holistic health care for women. ”

1995 was a significant year for Shereen Lincoln. With the strength acquired from her Buddhist faith she decided that this would be the year to turn her life around. She set her mind on finding a home of her own, near a green space with good transport links and with great neighbours.

After a long search, with the help of Threshold, Shereen came across LSHA and her flat in St Agnes Place, a stone's throw from the lovely Kennington Park, where she found everything she wanted in a flat, including the great neighbours. Once settled in her new home, Shereen felt ready to receive her Gohonzon (an honorary object of worship) from SGI UK, her Buddhist organisation. Shereen has been a practising Buddhist since 1989, a member of SGI since 1992 and received her Gohonzon on 20th November 1995, just 10 days after being offered her flat by LSHA.

Shereen has always tried to get involved with her neighbourhood, and worked with the Tenants' Association some time ago, but found the setting to be a bit too formal for her. She read about the Scrutiny Panel in the Annual Report and decided she would like to get involved. This entails attending a bi-monthly meeting, with representatives from other SoLFed members, to go through documents, sharing ideas for better practices and improving communications. The Scrutiny Panel provides a collective voice for tenants and staff.

It was formed in recognition that SoLFed can achieve more together than LSHA could achieve alone. For example one area being discussed is a social media strategy, to communicate with residents in the most appropriate ways for their age and lifestyle. In Shereen's view, *"The Scrutiny Panel helps build a positive rapport between residents and the Housing Association"*. If she has a criticism, it is that the meetings would be better attended if they were at different times, to suit the differing lifestyles of residents. At present, they are all during the day, which makes it difficult for those in regular day time employment.

Other subjects the Scrutiny Panel has covered have included such things as:

- Tenant engagement
- Cleaning performance
- Repairs
- Contractor performance reviews
- Overseeing the tendering process

The Scrutiny Panel also enables SoLFed to engage experts for the shared benefit of all its members. Shereen has also found that it offers networking opportunities to meet people with a shared goal of *"Peace and happiness for the tenants."*

Shereen has recently written a self help guide entitled *"Living as your hero"* which is based on her own experience. Now she is in a better place, she feels able to help and support others.

## FOCUS ON REPAIRS AND REFURBISHMENTS

### ANGELA BAILEY IS RESPONSIBLE FOR HOUSING AND ASSET MANAGEMENT

I manage a staff of three and enjoy the daily challenges that come with my role be it managing transfers, lettings, voids, programming works, such as gas safety, cyclical decorations or installations of new kitchens and bathrooms. My focus is to provide a good service and create homes that people want to live in and call 'My Home'.

One of the challenges we are facing in social housing today is the introduction of welfare reform and Universal Credit. Some changes have already been made in April 2013, so some tenants are seeing a drop in their benefits, and a cap on the amount of benefits they can receive. This will certainly have an impact, and tenants might find it difficult to pay their normal outgoings such as the rent, council tax and other bills. Tenants will receive all their benefits and rent element in one payment and they will have to juggle their money, and in some cases pay the rent themselves for the first time. The rent is especially important as we use elements of the rent to budget for repairs and programmed works and we understand that the changes will be difficult for some tenants who will struggle to pay their bills. We are trying to make all our tenants aware of the changes and the possible challenges that will lie ahead and the team are committed to assisting where possible.

I am passionate about providing good quality services to our tenants and ensuring that we deliver good value for money in all areas and that our residents are satisfied with our services. This is very important to me and our team. Our properties are diverse and range from period properties to new build and we pride ourselves on day-to-day repairs, on programmed cyclical repairs and on planned replacements of kitchens and bathrooms.

We ensure that our properties are looked after well and we set budgets with the help of the rental income we receive each year to ensure that we meet the needs of our tenants, so we can continue to maintain our properties in good condition.

#### Butler House

We have also carried out extensive works to our managed property at Butler House which included the total replacement of the communal boilers and hot water cylinders and the implementation of a new fire alarm system in 2010/11, brand new double glazed windows, external works to rainwater goods and brickwork plus garages and doors in 2012. We also carried out external ground works to the external paving this year. Internal decorations have also been completed during 2013. We know that tenants value our work and have said 'Thank you for my new windows they have made such an improvement to the block'. It is encouraging to receive such comments and makes our job worthwhile.

#### Linden Hall

We are currently drawing up a programme of works and obtaining planning permission from Lambeth Council to carry out external and internal works to Linden Hall in the financial year of 2013/2014. We are budgeting for a great deal of work to include dry-lining the kitchen and bathroom walls, replacement of the kitchens and bathrooms and works to the rainwater and external plumbing pipes and insulation of the external walls. These works are substantial and will need to be planned carefully in conjunction with tenants to ensure that work is completed with minimum inconvenience to tenants and that they are pleased with the results.

ANGELA BAILEY

OPERATIONS MANAGER

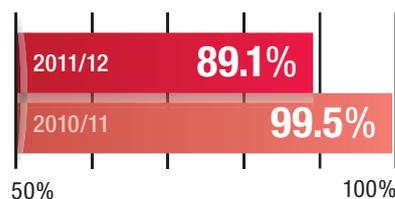


Our aim is to provide a quality service.

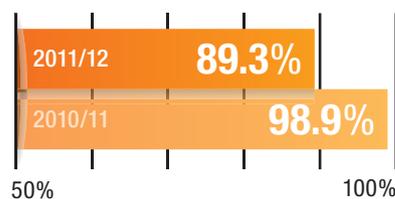
#### REPAIRS PERFORMANCE %

Repairs completed on time

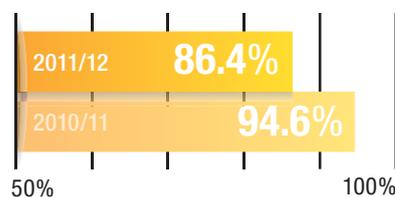
##### Emergency Repairs Target: 24 hours



##### Urgent Repairs Target: 7 days



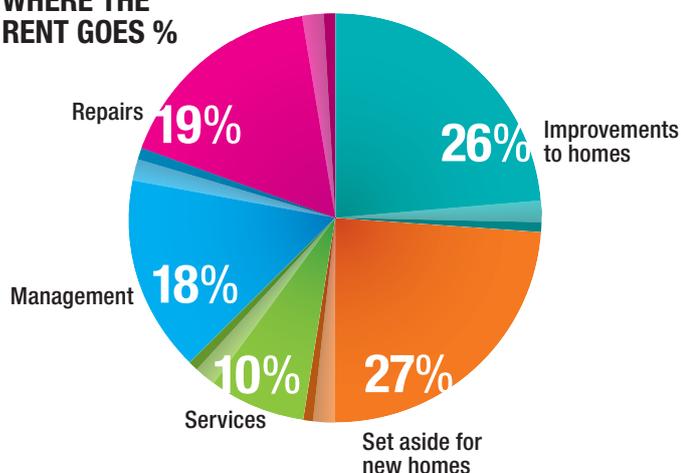
##### Routine Repairs Target: 28 days



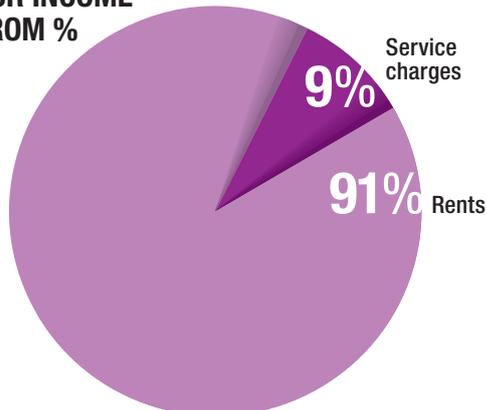
# FOCUS ON PERFORMANCE

## 2011/12 RESULTS

### WHERE THE RENT GOES %



### WHERE OUR INCOME COMES FROM %



2011/12 2010/11 2009/10

Rent arrears as % of rent due	5.0	5.4	5.5
Cash collection rate - %	100.3	100.1	100.5
Rent loss through voids - %	1.9	0.7	1.1
Rent loss through bad debts - %	0.1	0.1	0.6

Average rents per week - £ 2011/12 2010/11 2009/10

Studio	74.19	69.61	67.21
1 bedroom	95.30	89.51	87.46
2 bedroom	108.18	101.58	99.79
3 bedroom	117.33	110.21	106.38
4 bedroom	138.02	129.63	129.32

## FOCUS ON FINANCE

### SUMMARY OF OUR AUDITED ACCOUNTS

For the year to: **30.9.12** 30.9.11

Income & expenditure	£000s	£000s
Income from rents and other sources	1475	1293
less repair and administration costs	1239	920
gives an operating surplus of:	236	373
deduct interest on our loans	40	42
add interest received	5	13
gives an available surplus of:	201	344

### Balance sheet

Cost of investment in homes	21125	14156
Long-term Investments	318	277
Funds we hold	541	749
<b>Total</b>	<b>21984</b>	<b>15182</b>

Social housing grant	13756	9064
Long-term loans	3761	1283
Reserves we hold	4467	4835
<b>Total</b>	<b>21984</b>	<b>15182</b>

A copy of the full audited financial statements is available from the office and from our website

## FOCUS ON DECENT HOMES

AS A SOCIAL LANDLORD, LSHA HAS A STRINGENT DUTY OF CARE TO MAINTAIN OUR HOUSING STOCK IN GOOD CONDITION AND TO PROVIDE DECENT QUALITY HOUSING FOR OUR TENANTS

To ensure that we comply with all the current building standards and regulations surrounding social housing, we rely on the services of professionals, such as Frances Johnston of DF Johnston Architects.

For the first part of her career, Frances specialised in commercial and residential work and was based in central London. Having had a career break to bring up her family, Frances returned to start her own architectural practice, where she has worked for the private and public sector, specialising in alterations, refurbishment and smaller developments with a special interest in sustainable design and energy efficient solutions.

Frances has worked with LSHA since 2008 on a number of projects, such as planning and overseeing a five year rolling programme of repairs and re-decoration to the LSHA stock.



She was also instrumental in bringing four schemes up to meet the “Decent Homes” standards, between 2006 and 2012. This was a major programme to install new kitchens and bathrooms in our older stock and Frances was involved throughout from survey, through the tender process to the supervision of the installations. Other work typically includes party wall works and property surveys.

Although Frances also works in the private sector, her work for social landlords is of great interest to her as the requirements are both different and challenging. Sticking within strict budgets is vital, as is attention to Health and Safety requirements, quality and the longevity and durability of the work. Social landlords must pay special attention to Fire Protection, paints and finishes and to the Disability Act of 2000.

FRANCES JOHNSTON



## STAFF FOCUS RORY MERCHANT, HOUSING OFFICER

AFTER A YEAR AS A HOUSING OFFICER AT LSHA, RORY IS BECOMING A FAMILIAR FACE TO THE RESIDENTS ON HIS PATCH WHICH IS LAMBETH AND LEWISHAM, WHERE HE MANAGES OUR 150 PROPERTIES IN THOSE AREAS

Rory came to LSHA with four years of experience at Watford Community Housing, where he worked first as an Assistant Neighbourhood Officer, then a Homeless Hostel Officer. Prior to that he graduated from Nottingham Trent with a Business Studies degree.

The role of Housing Officer is a varied and challenging one, including responsibilities as diverse as collecting rent arrears, grounds maintenance, lettings, repairs, voids, visiting tenants and dealing with anti-social behaviour issues. In effect, he is the representative of LSHA on the ground and the point of liaison with both residents and external agencies such as the council, social services or the police.

Rory enjoys working with people and relishes the variety and responsibility which comes with the job. In particular, he likes representing LSHA in meetings with other agencies and solving everyday problems, which make a positive difference to the tenants he seeks to help. The most frustrating aspect of the job is when he finds that he cannot resolve an issue for a tenant.

Outside of work, Rory is continuing his studies with a Masters in Housing Studies. He is a keen cyclist and in 2011 raised £22,000 for the Motor Neurone Disease Association by cycling from Land's End to John O'Groats. Rory cites his other interests as football, running and socialising with mates.

RORY MERCHANT

“ LSHA is a good organisation to work for, being small enables us to get to know the residents we serve. I feel LSHA is moving in the right direction and is preparing well for the challenges that lie ahead. ”

“ I enjoy meeting tenants in their homes and helping to improve the quality of their accommodation. I also love the views of London, which you get when inspecting roofs. ”

## FOCUS ON ANDREW MUNK, BOARD MEMBER

### AS AN EXPERIENCED SOCIAL HOUSING PROFESSIONAL, ANDREW MUNK IS A VALUABLE ASSET TO THE BOARD OF LSHA

For a day job, Andrew manages the Ways into Work Programme for LB Hackney, a borough with high levels of worklessness and 50% of its residents in social housing. Andrew works closely with the many large housing associations which operate in the borough, and with a background in regeneration, understands the issues and challenges faced by all housing associations.

Andrew wanted to contribute to a smaller Association, where he felt he could help influence change and has been a Board Member of LSHA for two years. It has been an interesting time with housing associations being encouraged by government and financial necessity to become more independent and accountable. This means that the Board has to take on more responsibility and a more hands on approach in managing change.

Like others, LSHA has seen that it needs to grow and by building more housing stock of its own, to secure a stable future, to continue delivering good quality affordable housing. With more assets working for it, LSHA will have more power to cap rents, at genuinely affordable levels, below the government benchmark of 80% of market rent. But to get there the Board have to find new ways of getting stock built with fewer resources, by forming partnerships, finding new sources of funding and new ways of building. The Board also needs to address the issue of welfare reform and support tenants through the change.

These are all serious challenges to a small Association, and having the expertise of Andrew and the other members of the Board, is essential to assist the management and staff chart the right course.

Andrew enjoys working with the other members, who include surveyors, lawyers and tenants, all bringing different insights and perspectives to bear. He really enjoys the depth of involvement that he has experienced at LSHA.



“As a board member of a small community based housing association, I am able to get involved in both improving the day-to-day service to tenants, as well as being able to shape the direction of the Association’s growth and development over the next five years.”

ANDREW MUNK

## BOARD & STAFF

### BOARD MEMBERS

**Matthew Wicks** *Chair*  
Housing Professional

**Peter Allen** *Deputy Chair*  
Surveyor

**Jonathan Prichard** *Treasurer*  
Retired Clergy Officer

**Lekiddo Arbuah**  
Tenant member

**Marilyn Evers**  
Local Government

**Bob Gleaves**  
Surveyor

**Jonathan Hall**  
Architect

**Andrew Munk**  
Local Government

**Tonya Richards-Clarke**  
Solicitor

**Maria Whitmore**  
Senior Procurement Manager

**Ian Wingfield**  
Local Authority Councillor

**Imogen Walker**  
Local Authority Councillor

### STAFF TEAM

**Tony Withnell**  
*Chief Executive*

**Angela Bailey**  
*Operations Manager*

**Rory Merchant**  
*Housing Officer*

**Hamilton Rene**  
*Housing Officer*

**Orfeo Amstelveen**  
*Finance Officer / Administrator*

### ESTATE MAINTENANCE

**Carol Baxter**

**Margaret Campbell**

**Clive Gayle**

**James Short**

**Derek Smith**

## 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](mailto:info@lsha.org.uk), Website: [www.lsha.org.uk](http://www.lsha.org.uk)

A Registered Provider of Social Housing Registration Number: L0927

An exempt charity

### WHERE WE WORK ▼



## PARTNER ORGANISATIONS

We work as part of **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

We also work with **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**  
**The Passage**  
**The Cardinal Hume Centre**

### Registered Auditors

Beever & Struthers  
15 Bunhill Row  
London EC1Y 8LP

### Bankers

Barclays Bank PLC  
180 Oxford Street  
London W1D 1EA

### Solicitors

Batchelors Solicitors  
Charles House  
35 Widmore Road  
Bromley BR1 1RW

