

ANNUAL REVIEW 2021-2022

One
vision.
voice
goal
purpose



LAMBETH & SOUTHWARK HOUSING ASSOCIATION

Annual Review

2021-2022

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Chair's Report

Delia Beddis

Lambeth & Southwark Housing Association (LSHA) is a small yet ambitious housing association with a simple purpose: to collaborate with our residents and partners to provide homes and services we can be proud of, and places where people feel safe and happy to live.

The cost-of-living crisis has presented a significant challenge this year and, following on the back of the pandemic, many social housing residents will bear the brunt of this downturn. The LSHA team is working pro-actively with tenants to understand their circumstances and help wherever possible to ensure people can pay their rent and keep on top of living costs. If any of our tenants are struggling with housing costs, we encourage you to speak to a member of housing team as early as possible to discuss the options and how we can support you.

As an organisation, LSHA is also subject to the forces of rising costs. We have seen the cost of contractors increase and, with increased demand on their time, availability is constrained. We continue to engage with our contractors to respond swiftly to requests from residents for repairs as well as ongoing maintenance. Increased cost of delivering services has undoubtedly put financial pressure on LSHA.

The Regulator of Social Housing (RSH) oversees the social housing sector and set limits on the annual rent increases which Housing Associations can apply to existing tenancies. This year, despite inflation of over 10%, the RSH placed a cap on annual rent increases of 7%. Whilst we appreciate this is still a substantial increase for tenants, it is a step LSHA will need to take in our next rent review in September 2023.

Rightly, the RSH and the Housing Ombudsman hold LSHA and the wider social housing sector to a high standard. LSHA does not always get it right first time when responding to tenants' needs and requests but we try our best and learn from where we have made mistakes. We are always looking for ways to improve our services and respond better to tenant feedback.

I would also like to take this opportunity to thank the residents who volunteer their time to be part of the LSHA tenants panel, providing much needed input and feedback to our community investment approach.

Due to Covid and wider supply-chain issues in the building industry, completion of 30 new affordable rented homes at Anthony & Roderick House in Southwark has been extended beyond our initial expectations.

ambition



purpose

I look forward to working with the team and Board to deliver for our residents during 2023

We expect to receive handover of the new homes this spring and we look forward to moving in new residents as quickly as possible.

In Summer 2022, we said goodbye to Mark Jackson, our former Chief Executive of seven years. I would like to formally welcome Emma Keegan as our new Chief Executive. Emma has hit the ground running and we are very pleased to have her leading the LSHA team. I would also like to welcome Sinead McQuillan who joined the Board during 2022 bringing extensive experience of governance in the housing sector.

Chief Executive's Report

Emma Keegan

We aim to be an Association where our tenants are central to all that we do

I was delighted to take over the reins from Mark in August 2022 and become LSHA's new Chief Executive, leading an organisation with a history stretching back 95 years.

I am committed to building on this heritage and working with residents, colleagues and the Board to shape the services we deliver so we can provide homes where people feel safe, proud and happy to live.

We aim to be an Association where our tenants are central to all that we do. Ensuring that we listen to them, are transparent about how we work and are inclusive in the way that we deliver services are key principles. These values will drive the way that we move forward as an organisation, as one team with one vision by providing clear information about what we do, being ambitious and taking ownership for the services we provide.

I want to encourage our residents to get involved and have their say in what we do and how we deliver our services and look forward to meeting many of you over the coming months as I settle in. We do appreciate that times are tough right now for many of our tenants so do please get in touch to see how we can help you.

We have a small but committed staff team and, in September 2022, we said a fond farewell to Diane Thompson, Housing Officer for Lambeth and Lewisham after four years in the role and in March this year, Rocky Charles will be leaving after working with LSHA for over 20 years. On behalf of LSHA, I would like to thank them both for all their support.



One team

One vision



During the year, the Board reviewed the vision, mission and values of LSHA



mission

Under the banner of *'working for better homes'*, we aspire to be a provider of great homes and to support vibrant communities. Our mission is: *'to do everything we can to work collaboratively with our residents and partners to provide homes and services we can be proud of and create vibrant communities where people feel safe and happy to live'*.

We aim to do this by reflecting our values in all that we do.

our values

Accountability

We are open and transparent and work collaboratively taking both personal and collective ownership for delivering actions and results.

Creativity

We embrace innovation and new ideas to help us achieve excellence. We are ambitious for our association; we do things differently and are brave enough to be the first.

Customer-driven

We know our residents and we listen, consult and engage with them to ensure they are at the heart of everything we do and feel empowered to lead the best lives they can.

Ownership

We 'do the right thing' for our customers and colleagues. When taking difficult actions, we are balanced, thoughtful and compassionate.

Inclusive

We celebrate and draw strength from our differences. We build mutually beneficial long-term relationships and respect with our customers, staff and other stakeholders.

vision

Over the coming months we will be speaking to staff and residents about what this really means to them and how we can work together to improve the quality of our homes and services

Antony and Roderick House

Building work continued on site at Antony and Roderick House during the year to provide 30 much needed affordable rented homes in Bermondsey. This rooftop development also includes a lift, new cycle, bin and general storage and improved landscaping.

Unfortunately, the project has faced a number of delays due to a range of factors including Brexit, Covid, the War in Ukraine and strikes which affected transportation, delayed delivery of materials and equipment, and created a shortage in labour.

Existing residents have borne the brunt of these delays and we are sorry for the inconvenience and noise that they have experienced over a much longer period than originally anticipated.

Completion of the work is now due in the Spring, with the new properties in the process of being let as this review goes to print.



Computer Generated Image
Artist's Impression of
the completed building



Building works in progress





the new properties are due to be let in Spring 2023

30 new homes



Rooftop Development • Improved Landscaping • New Storage Facilities • New Lift



Community Investment

LSHA Tenants Group

Creating
a community
garden - a
resident's
story

During 2021/22, we facilitated and serviced three virtual LSHA Tenants Group meetings and four virtual meetings with a representative from two separate LSHA blocks/areas.

The group meetings included:

- finalising the review of and making recommendations to update LSHA's Contractors Code of Conduct.
- agreeing the process for and drafting an application form together with guidance notes to launch LSHAs Community Investment fund.

The meetings with the block representatives were organised to provide one-to-one guidance/ assistance to complete a Community Investment Fund application form. Both blocks were successful in their respective applications and obtained a grant to improve their communal gardens.

In 2022/23 the Tenants Group will be reviewing their terms of reference and how effective they have been over the last year. They'll also be making recommendations to improve:

- how tenants can be more effective in inputting into contract monitoring
- how LSHA engages with tenants during the repairs process.
- how LSHA communicates with its tenants e.g., text messages, website, and newsletter.
- provide tenant input into the review of any publications, policies, or procedures including the Tenants Handbook.

“ The last couple of years have been a very challenging time for all, but for those of us without access to a garden or balcony, the repeated lockdowns caused by Covid added to the hardship. We were fortunate to have a potential solution to that - an unloved front garden, but not much else. There was potential though, with some hard work and some neighbourly co-operation, to transform the garden into a welcoming communal space, Oh, and with a little bit of money too!



It can be a costly business though! But thanks to LSHA's new Community Fund, we submitted an application to enable us to continue developing the garden, and the process was straightforward, with guidance and assistance on hand when we needed it. A few weeks later we received a grant of almost £500. A couple of plants and no plan, that's how we began. Working together to develop and maintain the garden has provided a boost to our physical health and mental well-being, and has helped to foster a sense of community that the pace of life in London so often makes it impossible to build. ”



One
community

Residents can make an application to LSHA's Community Fund, or find out more about the project, by emailing info@lsha.org.uk or texting 07826 826823 with the subject 'Community Fund'

Office Conversion and Maintenance Summary



Brand new
Kitchen at
St Agnes Place



Outside view
of St Agnes Place
from communal garden



The new
Lounge at
St Agnes Place

Our former office *pictured right*, at 7 St Agnes Place Kennington was converted into a new three bedroom home which we let in September.

During 2021/22, we continued to invest in our properties and estates spending £168,940 on planned and electrical works, energy performance certificates and fire alarms.

In 2021/22, our planned and cyclical programme included:

NEW DRIVEWAYS AND BIN STORES for three properties at Cator Street, Peckham

NEW BATHROOMS for three homes at Bush Road, Surrey Quays

NEW KITCHENS AND BATHROOMS for two properties at Liberty Street, Stockwell

TWO NEW FRONT ENTRANCE DOORS AND INTERCOM SYSTEM

for Richard House *pictured right*

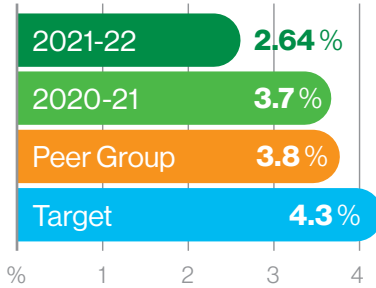
We also carried out roof works at: 72 Liberty Street, Stockwell, 5 St Agnes Place, Kennington, and Montgomery House, Kennington



investing
in homes



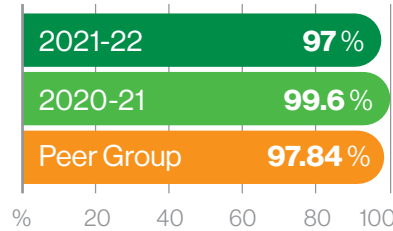
Key Performance Indicators and Sector Comparisons



Arrears

2.64% against a target of 4.3% and a prior year performance of 3.7%. The peer group median was 3.8%.

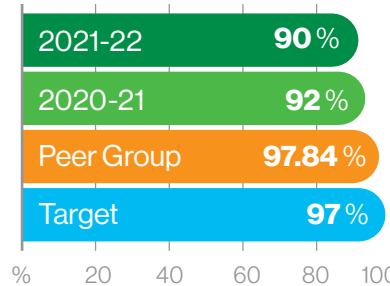
Arrears continued to reduce throughout the year due to proactive contact and support from our housing officers. We did not evict any tenants due to rent arrears during the year.



Voids and Lettings

97% occupancy against a prior year figure of 99.6% and a peer group median of 97.84%. 13 homes were let during 2021/22.

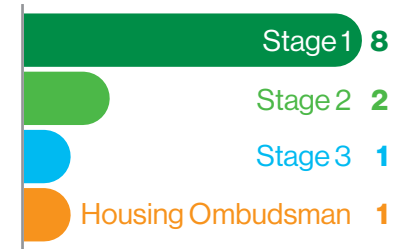
The number of voids was relatively low but we took longer to turn these homes around. Some of this was due to factors outside of our control, such as the time it can take for local authorities to verify applicants, but some of it was due to our own internal processes. Improving our performance will be an area of focus this year.



Percentage of repairs completed within target time

90% against a target of 97% and 92% the previous year. The peer group median was 95.67%.

Our repairs performance was disappointing and we need to get better at completing repairs more promptly. We will work with staff, contractors and our residents to improve in this area during 2022/23.



Complaints

In 2021/22, the Housing Ombudsman considered one complaint by a LSHA tenant about our service.

They found maladministration and service delivery failures and awarded compensation to the resident. We took the findings very seriously and complied with the Housing Ombudsman's recommendations.



performance

The Board appointed one of their members to oversee complaints handling and support a positive complaint handling culture

process support

Lessons learned from complaints 2021/2022

We recognise that we don't always get things right. Where we get things wrong, we will try to put them right as soon as possible and learn from our mistakes.

Last year, we found that some of our forms needed updating, particularly the application form for housing which we amended to include matters of domestic violence or abuse, either in the past or present.

Where we are not the Freeholder or head Lessee for a property, we also learnt that we need to follow up with them more frequently and in writing. This will clearly demonstrate our commitment to addressing outstanding issues on behalf of our tenants.

In September, we conducted a self-assessment of our complaints policy and procedure, against the Housing Ombudsman's revised complaint handling code. As a result of this review, we made changes to our policy.

The Board also appointed one of their members to oversee complaints handling and support a positive complaint handling culture.



Health and Safety

We conducted 100% of our annual Fire Risk Assessments on our blocks of flats during the year.

Our internal auditors gave us a reasonable assurance rating for this and the way that we carry out our five-yearly electrical testing programme.

The annual gas safety programme was completed with 100% compliance.

Value For Money

Our Approach and Plans



We are open about how we meet our targets and manage our finances. Each year we publish our annual report so that residents, partners and stakeholders can see how well we are performing against agreed standards.

Our financial statements explain how we have managed our money.

Our Approach

Maximising the value for money derived from scarce resources is always important for any housing association; never more so than at the present time with economic uncertainty and the cost-of-living crisis following on the heels of the pandemic. As a small housing association, we are constrained in the ways in which we can easily make savings without impacting the quality of our service.

We are not necessarily aiming to achieve the lowest cost for our operations but to deliver quality services and homes that meet our tenants' needs, are affordable and deliver satisfaction for tenants whilst protecting our viability.

In 2021/22, development, community investment and staffing continued to receive particular attention by the Board during the year, with a focus on making the best use of resources to enable further investment, particularly in developing new homes.

The Board confirmed their commitment to achieving a minimum of EPC level C by 2030 and zero carbon by 2050.

Our Plans

Our planned strategic value for money activities in 2022/23 include:

- Commissioning a stock condition survey to include costs to achieve zero carbon
- Developing a resilience policy, to consider our approach to alternative ways of working
- Refreshing our approach to VFM by updating our strategy and reviewing the way that we measure and report VFM to our stakeholders
- Conducting a review of our repairs and maintenance service in conjunction with residents and contractors
- Ensuring staff are well supported, trained and have the right tools to allow them to carry out their role affectively.



Financial Statements

income

Highlights from the accounts

Turnover increased
A small surplus was made
Loans were restructured
during the year
Funding was secured
to purchase the 30 new
units at Antony and
Roderick House

Summary of our Audited Accounts

	Year to 30.09.22 £000s	Year to 30.09.21 £000s
Income from rent and other sources	2,235	2,187
Less repair and administration costs	(1,924)	(2,198)
Sale of fixed assets	-	-
Operating surplus (deficit)	310	(10)
Interest receivable	5	
Interest payable	(265)	(100)
Surplus (deficit) for the year	4	(25)

Balance Sheet

Fixed Assets:		
Housing Properties	23,037	22,664
All other fixed assets	1,115	1,174
Net Current Assets / (Liabilities)	1,281	(4,606)
Total	25,433	19,232

Funds

Social housing grant	10,363	10,503
Bond premium	1,520	-
Long term loans	4,860	44
Reserves we hold	8,690	8,686
Total	25,433	19,232

Board Members, Staff Team

and Partners

Registered Auditors

Beever & Struthers
15 Bunhill Row
London
EC1Y 8LP

Bankers

Barclays Bank PLC
50 Pall Mall
London
SW1A 1QD

Solicitors

Batchelors Solicitors
Charles House
35 Widmore Road,
Bromley
BR1 1RW



As at 31 March 2022, our Board had nine active members, who are all volunteers with the exception of the Chair who receives a small amount of remuneration.

Delia Beddis *Chair (above)*

Danny Friedman *Vice Chair*

Nicholas Arthur

Rachel Askew

James Cross

Sandra Ferguson

Veronica Lindsay

Sinead McQuillan

Howard Webber

Alicia Azucena and Hilary Barber both stepped down from the Board during the year.

“ I was delighted when I was contacted about the vacancy for a Board member at LSHA and that they wanted applicants with my skill set, which is governance.

I've been a qualified Company Secretary for 20 years and I've worked for a range of not-for-profit organisations, including an occupational pension scheme and a university. But my real passion is for social housing; I've worked for housing providers, the regulator and the trade body during my career.

Governance should never be seen as simply a box ticking exercise. It enables the management team and the Board to run an organisation legally, ethically, sustainably, and successfully, for the benefit of our tenants, staff and all our stakeholders. I hope to bring technical know-how with an ability to think strategically and see the bigger picture. Good governance enables LSHA to thrive and provide customers and staff with the experience they deserve.

I've really enjoyed my first few months on the Board, meeting my fellow Board members and staff, and I look forward to meeting residents and learning from them as well. ”

**Sinead
McQuillan**
Board Member

Mark Jackson
Chief Executive
retired 2022



Mark Jackson left the Association at the end of September 2022, having spent eight years at the helm, passing the baton to Emma Keegan. Diane Thompson left in September after four years and Elaine Brown moved from our Southwark patch to cover our properties in Lambeth and Lewisham.

Our people

Emma Keegan
Chief Executive
joined August 2022



Elaine Brown
Housing
Officer



Angela Bailey
Operations Manager



Rocky Charles
Finance Manager

Estate Maintenance
Clive Gayle
Derek Smith

Anita Green
Finance Officer



One team

Kevin Donaldson
Surveyor



Diane Thompson Housing Officer
left September 2022



Staff Profile: Derek Smith

Derek has been a tenant of LSHA since 1989 and employed as one of our two cleaners since 2004. He currently cleans and looks after our four terraces at St Agnes Place in Kennington.

He says he finds the work pleasant and enjoys engaging in conversations with tenants and staff alike.

He says that he feels empowered and able to get on with his work at his own pace rather than being micro-managed, as he has been in the past when he was in full-time employment. He is happy that the tenants do not complain and are very complimentary by expressing their appreciation for keeping the communal areas nice and clean.

Derek says, “I have been well looked after by LSHA, both as a tenant and employee”



Lambeth & Southwark Housing Association

Working for Better Housing

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where we work