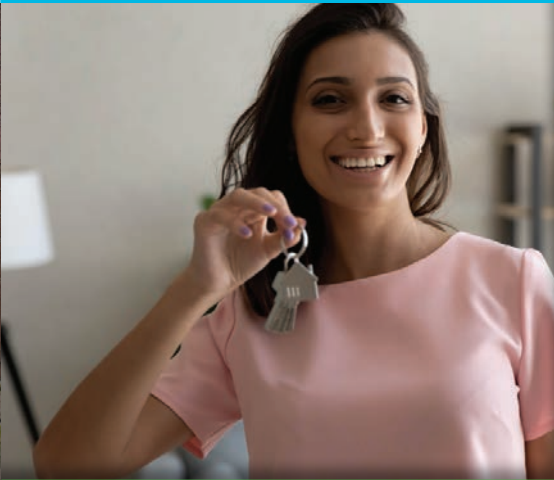




Lambeth &
Southwark
HOUSING ASSOCIATION



2023-2024
ANNUAL REVIEW
PEOPLE, PLACES, PERFORMANCE



New Homes at Antony & Roderick House



CONTENTS

Statement from the Chair	1
Report from the Chief Executive	2
Vision, Mission and Values	3
New Homes 2023-24	4
Engaging with our Tenants	5
Tenant Satisfaction Measures 2023-24	6-8
Key Performance Indicators	9
Value for Money · Investment	10
Financial Statements 2023-24	11
Board Members, Staff and Partners	12-13

Welcome to our Annual Review which provides an update on our activity at Lambeth and Southwark Housing Association (LSHA).

In my first year as Chair, I wanted us to take stock of where we are and plan for where we want to be. The two areas that are most important to me are that you are safe in your home and that we provide you with a great service.

Building safety checks and our emergency response repairs show that your homes are safe; we are undertaking the required checks and completing 98% of emergency repairs within 24 hours.

Since the housing regulator introduced tenant perception measures in 2024, all registered providers of social housing are now asking their tenants the same set of questions to gather their opinions. This allows transparent benchmarking across associations as well as helping us to understand how you feel about our service.

What you told us about our performance was disappointing for us to hear but it's important that we recognise that the service we have been delivering has not met your expectations.

We want to change this and the management team are working to transform and improve our systems and processes so we provide the service that you want.

I recognise that we have some way to go and, to support us on this journey, we have created a Tenant Experience Committee where we can focus on the service you're receiving and be held to account, with the support and input of our engaged tenants.

There is a Chinese proverb that says, *'the journey of a thousand miles begins with a single step'* and one of our steps is that we have launched a new estate inspection programme so that we can clearly understand the condition of our communal areas and make improvements.

Another step we are taking is to undertake a stock condition survey which will support us to plan our investment in your homes over the coming years. The last time we did this was eight years ago and we think it's time that we take another look at the condition of properties.

30 new homes at Antony & Roderick House



Nichola Harrison
LSHA CHAIR

*pictured above (right)
with Emma Keegan, visiting
Antony and Roderick House*

I visited some of our estates and you told me that while things are changing slowly, they are changing. My aim for the coming year is that we accelerate that change so that you see more improvements.

STATEMENT FROM THE CHAIR

1

2023-2024 WAS A YEAR OF CHANGE AND TAKING STOCK

We bid a fond farewell to several colleagues and longstanding Board members, and welcomed new ones, including Nichola as Chair of the Board

We let 30 new homes in Bermondsey prior to Christmas 2023 and invested in improvement works to make homes safer

We launched a new estate inspection programme to improve the management of communal areas and be more accessible to tenants

We commenced a review of cleaning and grounds maintenance services, ahead of re-tendering the contracts in 2024/5

In November 2023, we conducted a tenant survey and asked for feedback on our services, homes and priorities. We heard what you had to say: we need to do better.

We genuinely want tenants to be heard and stepped up our level of engagement and consultation through the Tenants Group last year. We ran a campaign for a tenant to join our Board, welcoming Carol Myers in November 2024.

We also set up a Tenant Experience Committee on which two tenants sit to hold officers to account on service levels. We invested in staff training and reviewed our staff structure to create new tenant-facing roles, which are now being rolled out in 2024/25.

There is much to do to improve our services and in 2024/25, we will continue to build on these foundations. I appreciate the time given so freely by those who attend tenants' meetings or give us feedback in other ways. This helps us to prioritise the work we need to do. Your support is invaluable.

Emma Keegan





OUR VALUES *should be reflected in everything we do:*

During the year, the Board reviewed the vision, mission and values of LSHA to make sure that it drives all that we do.

OUR VISION is
'to be a provider of great homes and to support vibrant communities'

OUR MISSION is
'to work collaboratively with our tenants and partners to provide homes and services we can be proud of and create communities where people feel safe and happy to live'



CUSTOMER-DRIVEN

We know our tenants 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 tenants 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 tenants, staff and other stakeholders.



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.

30 new affordable homes were completed

6 of these homes were let at social rents

4 households transferred to these homes from other LSHA schemes

Following the acquisition of 30 new, affordable homes at Antony and Roderick House in Bermondsey, the number of properties we manage has increased to 353 across three London boroughs.

As Danny Friedman, our Development Committee Chair from 2015-2024, reflected as he stepped down at the end of his nine years on the Board, development is never easy, especially for small associations.

“We can’t compete in the land market with the big guns. We have to buy in development expertise as we are too small to run our own team. The post-Covid development economy is stacked against us.”

But, building new homes is important to LSHA and *“We do not develop for the sake of development alone; it is an adjunct to our primary role as providing high quality homes and services for our existing and future tenants.”*



**Moving In:
New Interiors at Antony
and Roderick House**



NEW HOMES 2023-2024

4



During 2023/24, eight online tenants' meetings were held. We consulted tenants on various policies including how we manage decants, rechargeable repairs, and deal with reports of damp, mould and condensation in tenants' homes.

We held a meet and greet at Antony and Roderick House to mark the end of the defects liability period for the 30 new build homes.

We invited tenants to a session on saving fuel and energy efficiency, run in conjunction with the Upper Norwood Library Project and Citizens Advice.

We asked tenants for their feedback and views on our existing cleaning and grounds maintenance services.

We involved tenants in the recruitment process for our new Chair of the Board and Customer Services Officer vacancy.

Paul, a tenant with LSHA in Kennington for 25 years, has been involved with our Tenants Group for a number of years, working alongside LSHA to improve services for tenants and communication between tenants and LSHA. A task which he says hasn't always been the easiest, although he has seen 'significant improvements' in that relationship of late. He is also a member of our new Tenant Experience Committee and was involved in the recruitment of our new Chair which he says gave him the opportunity to "explore with candidates some of the issues affecting tenants and gauge their commitment to tenants."

Paul developed the Tenants Group logo (above), which combines the LSHA logo and the idea of tenants working together, representing what he sees as a "new era of collaboration and consultation, partnership even, between LSHA and tenants".

Paul says that he "looks forward to meeting with and hearing from more tenants, to ensure that all tenants voices are heard, respected, and effectively represented in the Tenants Group and Tenant Experience Committee."

Michelle attends our Tenants Group meetings and is a member of the Association's newly formed Tenant Experience Committee. Here's what she has to say about her experience so far:

"I have been a tenant with LSHA for five years and didn't take part in the tenants' meetings before because I am technophobic! Now, I attend the tenants' meetings every month. It is very easy to join. You just need to download the Teams app and click the link in the email you are sent.

LSHA are developing the Tenants Group because they really want to hear about tenants' views and ideas. The LSHA team want to get to know the tenants and create positive relationships. I attended a short online seminar on heating our homes and the extra support we can apply for if we need it. These are the kind of things that LSHA are working on for their tenants because they understand we are going through a 'cost of living crisis'.

LSHA have created a new 'Tenant Experience Committee' to ensure that all tenants' voices will be listened to and tenants ideas can be part of how LSHA makes decisions so we can shape the future together. I am very excited to have the privilege to speak up for tenants and help tenants create the positive changes they want to see.

I am really enjoying the tenants' meetings, they are always interesting and are already creating positive changes."

Listening to our Tenants



Michelle



ENGAGING WITH OUR TENANTS

TENANT SATISFACTION MEASURES 2023-2024

In April 2023, the Regulator of Social Housing introduced a requirement for housing associations to collect and publish a standard set of performance information, known as Tenant Satisfaction Measures (TSMs).

There are 22 TSMs which cover five themes. Ten of these are measured by landlords and cover repairs, building safety, complaints, and anti-social behaviour. The other 12 are collected by carrying out tenant surveys.

To help assess how well we are performing, we collect data from comparable organisations and benchmark our results against them. Where peer group data is referred to, this is the median figure taken from 35 similar sized organisations operating in London and the South East.

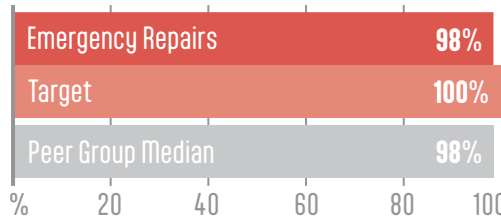


Decent Homes Standard (RP01)

0.32% of homes do not meet the Decent Homes Standard.

Repairs (RPO2)

98% of emergency repairs were completed within 24 hours against a target of 100% and a peer group median of 98%.



The time taken to complete non-emergency repairs was disappointing.

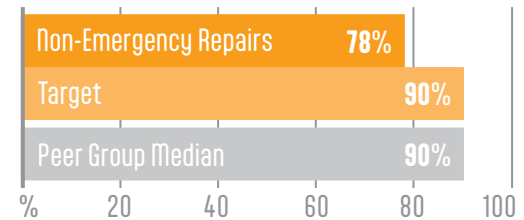


We need to get better at completing repairs more promptly and take steps to reverse the downward trend we have seen in recent years.

We have taken steps to improve the quality of our data so, in turn, we can manage our contractors better.

In 2024/25 we are looking to re-tender several key contracts and will work with contractors and our tenants to improve in this area.

78% of non-emergency repairs were completed within timescale against a target of 90% and peer group median of 90%.



Building Safety (BS01 – BS05)

BS01	Gas safety checks	99.63%
BS02	Fire safety checks	100%
BS03	Asbestos safety checks	100%
BS04	Water safety checks	100%
BS05	Lift safety checks	100%

Legal action was being taken to gain access to the one property with an outstanding gas service at 30 September 2024.



Complaints (CH01 and CH02)

In accordance with the Housing Ombudsman’s Complaint handling code, the Association operates a two stage internal complaints policy.

Our self-assessment against the code and further information regarding our complaints performance in 2023/24 can be found on our website: www.lsha.org.uk/tenant-services/complaints/

We conduct an annual self-assessment of our complaints policy and procedure against the Housing Ombudsman’s complaint handling code and report this to Board.

A Board member is responsible for overseeing complaints to support a positive complaint handling culture.

		LSHA	Peer
CH01	Number of complaints relative to the size of the landlord - Stage 1	46.8	21.4
CH01	Number of complaints relative to the size of the landlord - Stage 2	2.9	3
CH02	Complaints responded to within complaint handling code timescales - Stage 1	100%	96.15%
CH02	Complaints responded to within complaint handling code timescales - Stage 2	100%	87.5%

Lessons Learnt

Five complaints identified that better communication was required and three that staff training was needed. Two cases identified multiple lessons, including communication, repairs and compensation.

Logging of complaints and record keeping also needed improving. Further staff training and a review of the process has since been undertaken.

Staff met with two Board members to discuss the learning from a complaint about the handling of noise nuisance and request for sound proofing. In addition to more proactive and timely action and communication, better agency working could also have helped.



Anti-Social Behaviour (NM01)

		LSHA	PEER
NM01	ASB cases relative to the size of the landlord	23.4	26.9
NM01	Hate cases relative to the size of the landlord	0	0



TENANT SATISFACTION MEASURES continued

Tenant Perception Measures (%) - 2023/24

In November 2023, we conducted our biennial tenant satisfaction survey.

The results were disappointing, with overall satisfaction with us as a landlord below the average for smaller housing associations (those managing less than 1,000 homes) and our peer group. The data shows that satisfaction has declined over the past 8-10 years, a trend which we are keen to reverse.

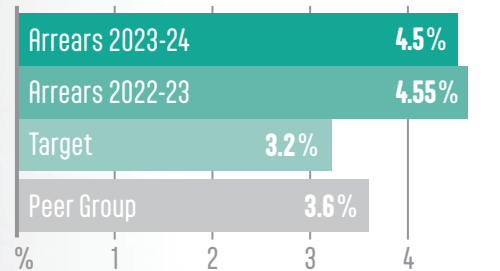


		LSHA	PEER
TP01	Satisfaction with overall service from landlord	59	75
TP02	Satisfaction with overall repairs service	67	72
TP03	Satisfaction with time taken to complete their most recent repair	67	82
TP04	Satisfaction that their home is well maintained	59	71
TP05	Satisfaction that their home is safe	60	73
TP06	Satisfaction that their landlord listens to tenants' views and acts upon them	46	64
TP07	Satisfaction that their landlord keeps them informed	55	76
TP08	Satisfaction that their landlord treats them fairly and with respect	59	76
TP09	Satisfaction with the landlord's approach to complaints handling	25	39
TP10	Satisfaction that their landlord keeps communal areas clean and well maintained	61	65
TP11	Satisfaction that their landlord makes a positive contribution to the neighbourhood	44	65
TP12	Satisfaction with their landlord's approach to handling ASB	45	59

4.5% arrears

against a target of 3.2% and a prior year performance of 4.55%

The peer group median was 3.6%.



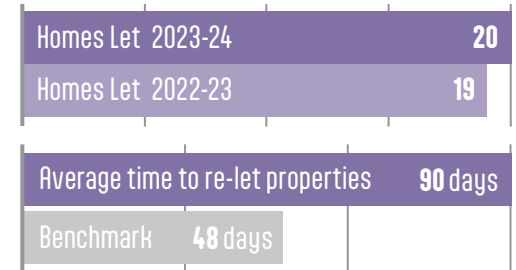
Staff changes impacted our approach to income collection during the year, coupled with the cost-of-living crises facing our tenants. We continue to take a proactive and supportive approach, and no tenants were evicted for rent arrears during the year.

20 homes re-let during the year

compared with 19 in 2022/2023

We also let 30 new homes at Antony House and Roderick House.

We took 90 days on average to re-let properties, against a benchmark figure of 48 days.



Whilst a handful of long-term vacancies distorts the average figure, we need to do better. It can take some time for local authorities to verify applicants, which has an impact, but we recognise we need to improve our own internal processes. Increased monitoring saw an improvement in performance in the second half of the year. This will be an area of focus in 2024/25 as we review our voids (empty homes) policy.



In addition to the TSMs, we also collect and report data on arrears, re-let times and costs per property, as it helps us to run the Association and tenants to understand how efficiently we are working.

KPIs HOW DID WE DO? KEY PERFORMANCE INDICATORS

VALUE FOR MONEY

Our approach is to balance the cost and quality of the services and homes we provide, whilst protecting the financial viability of the Association.

We seek to demonstrate that we are offering good Value for Money in the services we provide.

In addition to comparing our operational performance with other similar sized, London and SE based providers, we also benchmark our costs and look at trends over time. Our financial statements explain how we have managed our money.

In 2023/24, our underlying running cost per property was £5,802 which compares favourably with the peer group average of £6,481. Our housing management costs per property were up £50 from the previous year to £570 but remained below the peer group average of £612.

Our average spend on repairs and empty homes rose slightly to £842, against a peer group average of £1,111.

INVESTMENT

We take seriously our responsibility to invest in our existing homes.

In 2023/24 we spent money on boiler replacements, roof work at St Agnes Place, a new door entry system at Antony and Roderick House and new kitchens and bathrooms in a number of our properties.



Summary of our Audited Accounts

	Year to 30.09.24 £000s	Year to 30.09.23 £000s
Income from rent and other sources	2,746	3,166
Less repair and administration costs	(2,408)	(1,726)
Sale of fixed assets	-	-
Operating surplus (deficit)	338	1,440
Interest receivable	76	56
Interest payable	(437)	(263)
Increase/ (decrease) in value of investment property	(40)	-
Increase/ (decrease) in valuation of fixed asset	126	53
Surplus (deficit) for the year	63	1,286

Balance Sheet

Fixed Assets:		
Housing Properties	31,633	22,919
All other fixed assets	1,226	1,145
Net Current Assets / (Liabilities)	717	6,698
Total	33,576	30,762

Funds

Social housing grant	13,776	13,972
Bond premium	1,345	1,429
Long term loans	8,416	5,385
Reserves we hold	10,039	9,976
Total	33,576	30,762

HIGHLIGHTS FROM THE ACCOUNTS

Income from rents and services increased, following the purchase of 30 new homes at Antony and Roderick House

Turnover was down compared with 2022/23, when the freeholder for Steedman Street had waived a significant amount of costs for remedial works due to receipt of a government grant

Interest payable increased from the year due to drawing down a loan to fund the purchase of our new homes

Costs reduced, although this was partly due to reduced spend on planned maintenance

STAFF,

During the year,
we said goodbye to...

Angela Bailey, Head of Operations

Jeremy Boakye, Housing Officer

Carl Gordon, Surveyor

Ruby Judt, Interim Head of Finance

Derek Smith, Cleaner

2023/24 was a year of change amongst our staff team, with Angela leaving after 14 years with the Association, Derek retiring, and Ruby, Jeremy, and Carl moving on to pastures new.

When Angela joined in 2009, LSHA looked very different to how it does now. In her time, she oversaw office moves, staff come and go, worked with three different Chief Executives and led the team during a global pandemic. LSHA also grew substantially.

During her 14 years' service, Angela saw the re-development of 32 St Faiths Road in Tulse Hill, the acquisition of our first key worker homes at Vaughan Road, and the building of 30 new homes in Bermondsey. Letting those homes in time for Christmas 2023 was a remarkable achievement.



**Emma
KEEGAN**
CHIEF
EXECUTIVE



**Kevin
HODGE**
HEAD OF FINANCE
Joined June 2024



**Steve
HICKMAN-BROWN**
HEAD OF OPERATIONS
Joined February 2024



**Lawrence
ONIKOSI**
FINANCE OFFICER



**Elaine
BROWN**
HOUSING OFFICER



**Beverley
LAWS**
CUSTOMER
SERVICES OFFICER



**Joseph
ONUOHA**
CUSTOMER
SERVICES OFFICER
Joined May 2024

**Clive
GAYLE**
CLEANER

James joined the Association as our Projects Officer in August 2023 after completing a degree in Sports Business, from St Mary's University, Twickenham.

He has since been working hard on our processes, data management and IT systems, keen to expand our use of our IT systems to streamline processes and learn new ways of doing things.

James says: "I have really enjoyed my time at LSHA being able to work on a variety of projects and tasks. I've also loved being able to work with a great team at LSHA but also being able to work and meet with some of our tenants. I'm excited for what's to come next with our upcoming tenant consultations and IT migration."



**Staff Profile:
James
PILCHER**
PROJECT OFFICER

BOARD,

At 30 September 2024, our Board had eleven members, who are all volunteers with the exception of the Chair who receives a small remuneration.

Nichola Harrison, Chair

Nicholas Arthur

Rachel Askew

James Cross

Sandra Ferguson

Ernie Gray

David Longbottom

Veronica Lindsay

Sinead McQuillan

Ola Okuwobi-Dabiri

Patricia Yusuff

Reflecting on his time on the Board, Howard said: *“Providing not just ‘somewhere to live’ but a genuinely decent home is as central a part of a civilised society as effective health services and education provision. I am proud to have been part of an organisation dedicated to providing one of these pillars of a decent society. Long may LSHA prosper.”*



Howard WEBBER

Chair, 2015-21

Board member, 2021-24

In March 2024, we bid a fond farewell to Delia Beddis, Danny Friedman and Howard Webber who had each served nine years on the Board. Both Delia and Howard had served terms as Chair of the Board and Danny had been the Vice Chair.

Following a recruitment campaign in 2024, Carol Myers was invited to join the Board. Formally co-opted in November 2024, this is what she has to say about her new role:

“I am excited to join LSHA as a Tenant Board Member after being a tenant for a decade. The new role is an opportunity for me to take on more responsibility and contribute to the betterment of our community. My experiences as a tenant have fuelled my desire to play a more active role in shaping our housing policies.”

Carol is looking forward to representing the interests of tenants, with a focus on *“ensuring that their voices are heard in all decision-making processes.”*

& PARTNERS

Registered Auditors

Beever & Struthers

150 Minories, London EC3N 1LS

Bankers

Barclays Bank PLC

50 Pall Mall, London SW1A 1QD

Solicitors

Birketts

One London Wall, London EC2Y 5EA



Carol MYERS

Board member
Joined November 2024

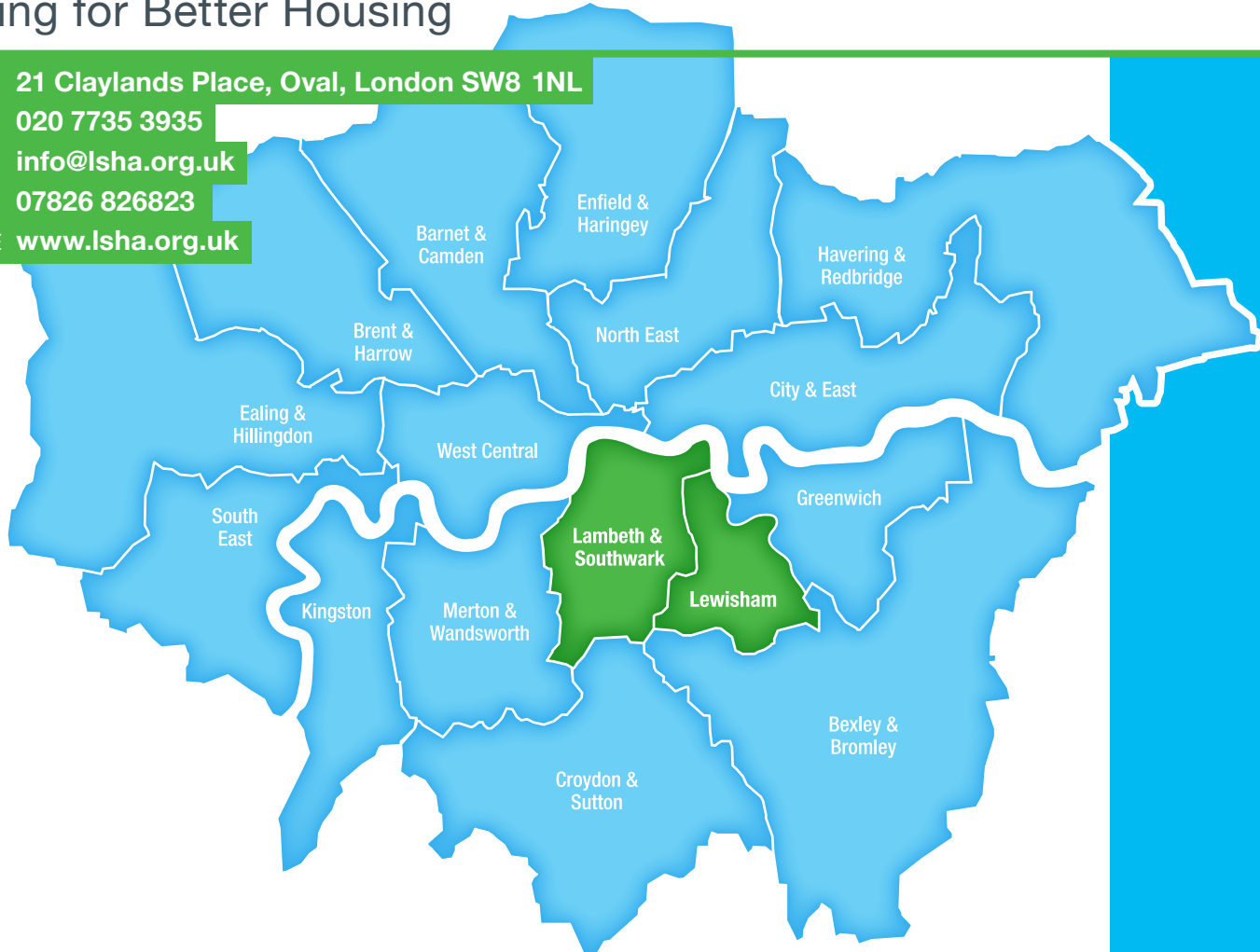


Lambeth & Southwark

HOUSING ASSOCIATION

Working for Better Housing

OFFICE **21 Claylands Place, Oval, London SW8 1NL**
PHONE **020 7735 3935**
EMAIL **info@lsha.org.uk**
TEXT **07826 826823**
WEBSITE **www.lsha.org.uk**



Registered Office:

21 Claylands Place, Oval, London SW8 1NL

Registered under the Co-operative and Community Benefit Societies Act 2014