

ACCOUNT ADAPT AVAIL RELIABLE



Lambeth & Southwark Housing Association
REVIEW OF THE YEAR 2024-2025



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STATEMENT

I'm pleased to introduce this year's Annual Review for Lambeth & Southwark Housing Association.

Over the past year, we have focused on rebuilding stability, strengthening our foundations, and making sure we are better placed to meet your expectations.

Nichola
HARRISON
LSHA CHAIR



FROM THE CHAIR

It has been a year of steady, determined progress, supported by a strong leadership team and a clear commitment to doing things differently where change is needed. A lot of this work has centred on people - both our colleagues and our tenants.

The investment in recruiting and establishing a permanent team is starting to bear fruit and I'm delighted that we now have no agency staff in the organisation. This means we can focus on growing a team who understand our homes, our neighbourhoods, and the communities we serve and just as importantly, you can get to know them. The Board is really pleased to welcome three tenants to our governance structure – Carol to the Board and Paul and Michelle as part of our newly instated Tenant Experience Committee. Having the voice of lived experience on the Board helps us to make the right decisions for you and grow our understanding of what works and what doesn't. I want to thank every tenant who has shared feedback, challenged us, or contributed to reviews of our services. Your insight is shaping what we do and how we do it. I urge you to take every opportunity to provide feedback – both the positive and where we could improve.

We have also focused on real, practical improvements across our services, shaped directly by tenant feedback. Our commitment to faster, more personal communication has already made a difference, with staff now acknowledging queries promptly and supporting residents more consistently.

We have strengthened our maintenance service by restructuring roles to improve the quality and timeliness of repairs, ensuring day-to-day issues are followed through more effectively.

We are honest about the challenges. Like many housing associations, we are working within tight financial margins and under increasing scrutiny to ensure compliance, safety, and quality. We know that some of our homes and services need to improve.

That is why our new three-year strategy, '*Shaping our Future*', is so important. It sets out clear priorities, reflects the voices of tenants, staff and Board members, and gives us a shared direction for the future.

Looking ahead to 2025/26, the Board is confident that the stability built this year will allow us to accelerate improvement as these changes embed. We will continue to support and challenge the organisation to deliver on its commitments, and we will keep tenants at the heart of every decision.

Finally, my sincere thanks to our tenants, staff and partners. Your time, honesty, and dedication ensure we keep moving in the right direction.

STABILITY WAS THE THEME OF 2024/25



Emma
KEEGAN
CHIEF EXECUTIVE

REPORT FROM THE CHIEF EXECUTIVE

In 2024/25 we recruited a new team, built around a revised staff structure, and invested in employee retention by reviewing terms and conditions and the benefits we offer, alongside increased training opportunities.

We embedded our 'menu of involvement', which sets out the opportunities for tenants to engage with us and have their say, and increased our staff presence out and about on our estates.

Our Tenant Experience Committee met throughout the year to scrutinise services and, in conjunction with our Tenants' Group, reviewed several operational policies. All tenants had an opportunity to have their say through our biennial satisfaction survey.

We face a challenging time as a sector, with social housing providers operating within tight financial margins meaning that difficult investment decisions have to be made.

At the same time, we face increased scrutiny to meet regulatory expectations and, quite rightly, to ensure compliance and tenant safety.

We recognise that our services and quality of homes need to improve. Improving knowledge of the homes we own and the people who live in them is central to our three-year strategy '*Shaping our Future*' which was co-produced with the Board, Tenants' Group, and colleagues. This sets out how we will rise to the challenges we face and our tenants can expect to hear more about our progress against it throughout the year.

There is much to do to improve our services and in 2025/26 the stability we have built should pay dividends as our dedicated team of staff, involved tenants and board members drive the delivery of our strategy.

Lastly, my thanks to those of you who give your time so freely to provide us with feedback and help shape our priorities, particularly the dedicated members of our Tenants' Group.



**THE LSHA
TENANTS
GROUP**



VISION, MISSION AND VALUES

In 2025, we undertook a fundamental review of our Vision, Mission and Values incorporating feedback from the tenants' group, staff and board members.

Everyone recognised how important a safe and secure home is in supporting a person's well-being, work and education and this is central to our revised vision and mission. The tenants we spoke to also really value our size; being a small association is seen as a strength as it brings us closer to them.

Our Vision is

Creating a safe and secure place where you can thrive

Our Mission is

Working together to provide homes and services we can all feel proud of and where people feel safe and happy to live

Our Values

underpin all that we stand for, shape our culture, and drive our decision-making

L **EADERSHIP** We create a culture where people feel trusted and empowered to deliver our shared purpose

S **UPPORTIVE** We help and encourage our tenants and each other, working with partners where appropriate

H **ONEST** We are truthful, open, and transparent in how we communicate and deliver our services

A **CCOUNTABLE** We do what we say we are going to do and stand by our decisions and actions

STRATEGIC PLAN 2025-2028: SHAPING OUR FUTURE

During the year we reviewed our plans and strategic objectives for the next three years using feedback from tenants, staff and Board members.

These are grouped around four key themes:

- 1 OUR TENANTS** Being a landlord in which our tenants trust
- 2 OUR HOMES** Providing safe and well-maintained homes and communal areas
- 3 OUR CORE** Being a financially resilient landlord and delivering value.
- 4 OUR COLLEAGUES** Valuing our team and Board members

At the heart of what we are, is a desire to be a landlord which our tenants trust to deliver quality services and provide safe and secure homes.

Our plans are focused on increasing tenant satisfaction through improved services and better maintained homes and on being financially resilient and fit for the future.



ENGAGING WITH OUR TENANTS

The Tenants' Group met monthly throughout 2024/25 and was attended by a core group of five or six tenants, some of whom also attend the Tenant Experience Committee, which is a sub group of the Board. This ensures that tenants have a direct link up to the Board.

All tenants are welcome to attend The Tenants' Group meetings which are usually held online using Teams, with at least one face-to-face meeting each year.



**THE LSHA
TENANTS
GROUP**

Over the course of the year, The Tenants' Group influenced a number of key policies that directly affect tenants, as well as taking part in staff interviews and supporting staff to attend 'Meet the Team' events and the Kennington Park Festival.

The Tenants' Group reviewed the responses from the tenant consultation used to inform and prepare the Cleaning and Grounds Maintenance tender that is now out to tender. They also reviewed the consultation process so that this could feed into the consultation on the Repairs and Maintenance tender.

The Tenants' Group were also involved in reviewing the Association's Vision, Mission and Values (see page 3). There was a strong emphasis on small being a strength of LSHA's, not a constraint and this is reflected in our new strapline: *Small enough to care, strong enough to make a difference*. Tenants also focused on the need to feel proud of where they live.

The tenants agreed to prepare a one page summary of the meeting to inform the wider tenant body about the meetings which will be displayed on scheme notice boards going forward.



A MEETING OF
THE TENANTS' GROUP
DURING 2024/25

In 2025/26, The Tenants' Group meetings will move to bi-monthly meetings. This should allow sufficient time for tasks to be completed between meetings but also to allow more time for officers and tenants to complete tasks in between meetings and reduce the pressure on staff and tenants to achieve tasks properly. If you would like to attend the meetings, please contact Suzanne Kay, Tenant and Community Engagement Officer or email getinvolved@lsha.org.uk

TENANT EXPERIENCE COMMITTEE

Across the year, three 'Meet the Team' events were held - one each in the London Borough's of Lambeth, Southwark, and Lewisham. These events present a valuable opportunity for Tenants to meet face-to-face with our staff, including those who are usually office-based in Oval.

Emma says "I always enjoy getting out and about and meeting our Tenants. Hearing first-hand what it is like to be on the receiving end of our services, is invaluable and helps shape how we improve."



'MEET THE TEAM' EVENT AT THE KENNINGTON PARK FESTIVAL
IN 2025



Set up in November 2025, our Tenant Experience Committee has a strong focus on accountability and continuous improvement - scrutinising service performance, challenging standards, and ensuring that tenant feedback directly informs policy, operations, and long term strategic priorities.

The committee's oversight helps LSHA deliver safe, well maintained homes and responsive services that reflect the needs of our diverse tenant base.

Working closely with the executive team, Patricia and the Tenant Experience Committee have promoted inclusive engagement, strengthened customer insight by creating a direct link between The Tenants' Group and the Board, and helped improve communication, and transparency.



'MEET THE TEAM' EVENT
AT BUTLER COURT AND MONTGOMERY HOUSE
IN 2025

TSMs

TENANT SATISFACTION MEASURES

The Regulator of Social Housing requires us to collect and publish a standard set of performance information, known as Tenant Satisfaction Measures (TSMs).

There are 22 TSMs which cover repairs, building safety and quality, complaints, anti-social behaviour and customer service. Our performance for 2024/25 is set out on the following pages.

To help assess how well we are performing, we benchmark our results against comparable organisations.

Where peer group data is referred to, this is the median figure taken from approximately 20 similar sized general needs providers operating in London and the South East.



Decent Homes Standard (RP01)

0.31% of homes do not meet the Decent Homes Standard.

In 2025/26 we will strengthen the data we hold on our properties by conducting a thorough stock condition survey, which will feed into a new asset management strategy.



Repairs (RPO2)

Performance continues to be weak in this area.

Better record keeping and follow up on overdue repairs is needed, so that we can manage our contractors better.

EMERGENCY REPAIRS

RP02-E

LSHA: 75.82%

Target: 100%

Benchmark Median: 100%

NON-EMERGENCY REPAIRS

RP02-non E

LSHA: 78.53%

Target: 95%

Benchmark Median: 95%



Building Safety (BS01 – BS05)

We take the safety of our tenants very seriously and aim to achieve 100% compliance in all five areas. Two gas safety checks were outstanding at year end and legal action was being taken to gain access to service those boilers. These are now resolved. One fire risk assessment was overdue for a small block of four flats, which has since been completed, and a platform lift was out of action.

GAS SAFETY CHECKS

BS01

99.3%

FIRE SAFETY CHECKS

BS02

98.7%

ASBESTOS SAFETY CHECKS

BS03

100%

WATER SAFETY CHECKS

BS04

100%

LIFT SAFETY CHECKS

BS05

98.1%

Benchmark Median: 100%



Anti-Social Behaviour (NM01)

In 2024/25 we saw an increase in reports of ASB. Noise is the most common type of ASB reported (11 cases), followed by reports of violence or threats of violence between tenants (four cases). In 2025/26 we will improve our record keeping around ASB, review our policy and improve our training offer for staff.

Number of cases relative to size of the landlord



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 2024/25 can be found on our website: www.lsha.org.uk/tenant-services/complaints

Stage 1



Stage 2



Stage 1

Benchmark
Median: 98.6%



Stage 2



LESSONS LEARNT 7

The majority of complaints received in 2024/25 were about property or maintenance matters.

To improve services, LSHA:

- Reviewed the contractors code of conduct in conjunction with tenants, with the key points summarised on a fridge magnet for ease of reference
- Will be re-tendering our repairs and maintenance contracts and improving contractor management
- Are holding more frequent and comprehensive estate inspections

Another key theme is the need to improve communication. Using feedback gleaned from tenants as part of our Tenant Satisfaction Survey and by working with our Tenants' Group, we will be launching a new communication strategy in 2025/26 to drive improvements in this area.

Alongside James Cross, the Association's member responsible for Repairs, lessons learnt sessions were held with staff in 2024/25. We hold these twice yearly and share learning with tenants through their quarterly newsletter. In 2025/26 we are looking at how we can involve tenants in this process.

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. During the year, James Cross was the Board member responsible for overseeing complaints to support a positive complaint handling culture.

You can view our latest Complaints Performance and Service Improvement Report on our website at: www.lsha.org.uk/tenant-services/complaints

TENANT PERCEPTION MEASURES 2025



	LSHA 2023	LSHA 2025	Benchmark Group - Median	LSHA Movement
Overall satisfaction with the landlord	60%	46%	71.6%	- 14%
Satisfaction that their landlord keeps them informed	55%	60%		+ 5%
Overall repairs services (last 12 months)	67%	59%	75.3%	- 8%
Value for money of rent	61%	55%		- 6%
Well maintained home	59%	55%	67.6%	- 4%
Treated fairly and with respect	59%	54%		- 5%
Time taken on repairs	67%	52%		- 15%
Safe home	60%	50%	70.5%	- 10%
Clean and well maintained communal areas	60%	47%	62.9%	- 13%
Satisfaction that the landlord listens and acts	46%	44%	61.2%	- 2%
Approach to ASB	45%	42%	58.2%	- 3%
Value for money of service charge	43%	41%		- 2%
Satisfaction that the landlord makes a positive contribution to the neighbourhood	44%	40%		- 4%

In October 2025, 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 continued to decline in all areas apart from tenants feeling they are better informed.

KPIs

KEY PERFORMANCE INDICATORS

HOW DID WE DO?

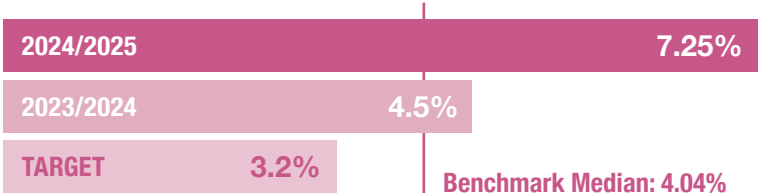
In addition to the TSMs, we also collect and report data on arrears, empty homes and re-let times, as it helps us to run the association and tenants to understand how efficiently we are working.

Arrears



7.25% against a target of 3.2% and a prior year performance of 4.50%. The peer group median was 4.04%.

Staff changes and vacancies impacted our approach to income collection during the year. We continue to take a proactive and supportive approach, and no tenants were evicted for rent arrears during the year.



Lettings

We re-let 13 homes during the year, compared with 20 in 2023/24.

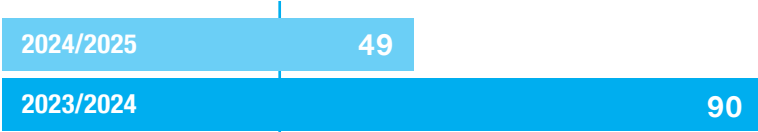
We took 49 days on average to re-let properties, against a previous year figure of 90 days, and a benchmark figure of 33 days. Tighter controls helped to improve performance but there were still too many properties let outside of our 30 day target. Delays with one of our local authority partners verifying applicants remain, as highlighted in previous years. In 2025/26 we will implement a new IT module to improve monitoring and analysis further.



NUMBER OF HOMES RE-LET DURING THE YEAR



NUMBER OF DAYS TAKEN TO RE-LET HOMES



Benchmark Median: 33 Days

We remain committed to having good practices in place, as this is an essential foundation of good Value for Money (VfM).

LSHA considers not just the costs, but the impact and potential results of all projects before undertaking them.

This is shown through our procurement practices, our strong financial systems and a standard approach to implementing programmes.

These all contribute to improved tenant satisfaction.



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VALUE FOR MONEY STATEMENT

Our Metrics

In 2024/25, our underlying running cost per property was £7,008 which is higher in comparison with the peer group average of £6,253 (driven by the greater investment in our homes and increased service charge costs). Our housing management costs per property went up £405 from the previous year to £975 compared with the peer group average of £661. Our average spend on repairs and empty homes dipped by £58 to £784, versus a peer group average of £1,193. This was mostly due to a delay in tendering planned works, as the Maintenance Manager post was vacant for the first five months of the year.



Our Plans

For the future, we are focused on reducing the utility costs in our communal areas with the introduction of smart meters and re-tendering energy contracts where relevant.

We will also re-tender our cleaning and grounds maintenance contracts where required. This will contribute towards reducing our service charge costs.

We also intend to further improve our housing stock, based on the results of our forthcoming stock condition survey.

Our Investments

LSHA has been providing affordable homes in Lambeth, Southwark and Lewisham for over 90 years.

We remain committed to investing in our existing homes and spent over half a million pounds in 2024/25 on planned works and major (not including our routine maintenance costs).

We invested funds on fire doors, window and boiler replacements, soundproofing at St Agnes Place, as well as roof work at Cleaver Square. We also put in kitchens and bathrooms in a number of our properties.

Behind the scenes, we upgraded our digital infrastructure to improve the delivery of our services and are working on increasing tenant uptake in the use of MyTenancy online portal.

SUMMARY OF OUR AUDITED ACCOUNTS

We have always been transparent about how we manage our finances and meet our targets.

Our turnover increased by the RSH's rent standard, and we earned additional income from disposing of a garage and a property.

Arrears increased to 7.25% at year-end, largely driven by staff vacancies and turnover during the early part of the year.

This remains a priority area to tackle in the financial year 2025/26.

Costs increased because of our strong investment in property maintenance, as well as higher service charge costs.

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

	Year to 30.09.25 £000s	Year to 30.09.24 £000s
Income from rent and other sources	3,020	2,746
Less repair and administration costs	(2,595)	(2,408)
Gain (loss) on sale of fixed assets	930	0
Operating surplus (deficit)	1,355	338
Interest receivable	33	76
Interest payable	(451)	(437)
Increase (decrease) in value of investment property	0	(40)
Increase (decrease) in valuation of fixed asset	90	126
Surplus (deficit) for the year	1,027	63
Balance Sheet		
Fixed Assets:		
Housing Properties	31,305	31,633
All other fixed assets	1,318	1,226
Net Current Assets / (Liabilities)	763	717
Total	33,386	33,576
Funds		
Social housing grant	13,602	13,776
Bond premium	1,252	1,345
Long term loans	7,466	8,416
Reserves we hold	11,066	10,039
Total	33,386	33,576

STAFF TEAM,

During the year, we said goodbye to Elaine Brown, Kevin Hodge, Beverley Laws and Joseph Onuoha as they moved on to pastures new. We also bid a fond farewell to Clive Gayle who retired after more than 20 years with the Association.



**Emma
KEEGAN**
CHIEF EXECUTIVE



**Steve
HICKMAN-Brown**
HEAD OF OPERATIONS



**Abby
AKINOLA**
HEAD OF FINANCE



**Lawrence
ONIKOSI**
FINANCE OFFICER

FOCUS ON Suzanne Kay, our new Tenant and Community Engagement Officer

Suzanne has worked in the social housing sector as a housing manager for many years. Most recently she worked for a national older person's housing association where her job was to deliver projects that improved services for residents and encourage and support

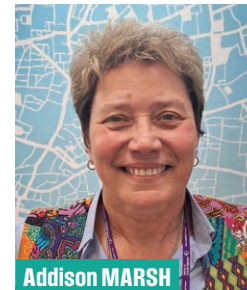


tenants who wanted to get more involved.

Suzanne says "I am proud that I was able to work in partnership with tenants, supporting them to influence all aspects of the housing association's activity. It was great to see tenants grow in confidence and run their own local tenant group or organise community events at their schemes. I also supported those tenants who wanted to get more involved at a strategic and governance level. I am fully committed to ensuring the tenant's voice is heard and acted upon."

Looking ahead to 2026, Suzanne will be delivering the Tenant Engagement Strategy, with a focus on:

- Encouraging tenants to get involved and influence the way we work
- Supporting the bi-monthly Tenants' Group meetings and promoting their work
- Recruiting and supporting local Estate Champions.
- Promoting all the diverse ways that tenants have already told us they want to get involved
- Organising more 'Meet the Team' events, increasing opportunities for tenants to meet staff where they live
- Building links in the community that will benefit our tenants, such as local policing teams, community wardens, advice agencies and community groups
- Developing a plan for resolving nuisance issues at larger blocks of flats, working together with our neighbourhood team, external agencies and tenants



**Addison
MARSH**
MAINTENANCE
MANAGER



**Khai
DESBONNE-SMITH**
NEIGHBOURHOOD
CO-ORDINATOR



**Jerome
CADDLE-GREEN**
CUSTOMER SERVICES
OFFICER



**James
PILCHER**
PROJECT OFFICER



**O'Daine
SHAW**
MAINTENANCE
CO-ORDINATOR

BOARD MEMBERS,

Eleven members served on our Board during the year. They are all volunteers except for the Chair who receives £5,000 per annum.

Nichola Harrison, Chair

Sinead McQuillan, Vice Chair

Nicholas Arthur

Rachel Askew

James Cross

Sandra Ferguson

David Longbottom

Veronica Lindsay

Carol Myers

Ola Okuwobi-Dabiri

Patricia Yusuff

In January 2025, Ernie stepped down from the Board after a year.



FOCUS ON

Patricia Yusuff, Board Member

Patricia was co-opted on to the Board of LSHA in 2024 with her primary focus being Customer Service and Insight. With over 25 years' experience in the social housing sector, she brings a strong record of service transformation and an equally strong passion for excellent customer service.

In 2025 she was appointed Chair of the Association's Tenant Experience Committee.

"The committee plays a vital role in upholding LSHA's commitment to being a tenant-centred, community-focused housing provider. I am delighted to be able to bring my experience to bear on enhancing satisfaction, communication, and transparency for our tenants."

& PARTNERS

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London SW1A 1QD

Solicitors

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SMALL ENOUGH TO CARE, STRONG ENOUGH TO MAKE A DIFFERENCE

With a rich history dating back to 1927, Lambeth and Southwark Housing Association (LSHA) is a provider of social and affordable rented homes for families and individuals, including a small keyworker scheme. LSHA owns and manages 352 homes in the London Boroughs of Lambeth, Southwark and Lewisham.



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