



Housing with Care



Annual Report 2019

Welcome

2019 was a very important year in the history of LACE Housing. We completed the development of three schemes in the year, providing 82 new homes in Lincolnshire, representing a quarter of our total housing stock. These were located in Ingham, Washingborough and Nettleham and we must thank West Lindsey District Council and North Kesteven District Council for their help and support in bringing these schemes to fruition during the year. Our advisers, development agents, architects and builders have all worked with great skill to ensure these homes meet the high standards we aim for and will provide a sound and comfortable place to live for our residents.

These developments also demonstrate the team effort at LACE. Not only did the association have to let or sell the homes produced, which involved the housing and finance teams, we also involved local people and schools in the process of naming and integrating our new schemes into their community. Our technical teams were involved in planning the amenities and future upkeep of the schemes and our hospitality staff provided a warm and happy event at the scheme openings. So, everyone played their part.

This year our property and grounds maintenance team were very busy too; we upgraded the kitchens at Almond House and had the outside of Brick Kiln Place redecorated as well as all the usual day-to-day work to keep our properties looking great for our residents. We have also ensured that all our properties have up-to-date certificates for electrical, gas and fire safety checks, as well as current asbestos records and checks for potential legionella, so people are protected against any risks to health.

To make all this possible we have been improving our record systems and governance arrangements, thereby providing assurance that the health and safety of everyone affected by our work is a top priority for us all.

This year we have also begun a new initiative working with our customers in a Resident Involvement Group. Karen Seddon, who is also a board member, has really

taken this idea forward and has worked with our housing team to ensure our residents have a voice in all that affects their homes, tenancies and the communities where they live.

We may be a relatively small housing association, but we make a big and positive impact in the communities we serve and, in particular, provide great services to our residents. LACE was well named as an association to care for the elderly. This is only possible because our staff and board members put so much thought and hard work into what they do. At the end of the year we held our 20th annual celebration evening, in which we celebrated the work of staff and volunteers who went the extra mile for LACE during the year.

While our annual report reviews how our services performed during the last financial year, between January 2019 and December 2019, it's important we recognise the challenges that Coronavirus has brought to all communities and organisations. We have been impressed with the patience and understanding which residents have shown over the last nine months, particularly with Government restrictions which have been put in place to help reduce the spread of the virus. We would like to pass on our thanks, as we are aware that it has not been easy for any of us during the last year. However, we will continue to look for ways to support our residents within the government guidelines.



Nick Chambers
Chief Executive Officer



Bob Walder
Chair of the Board
of Management

What we do

LACE Housing specialises in the provision of housing and support services for older and vulnerable people in Lincolnshire and the surrounding area. We pride ourselves on providing homes which exceed statutory requirements and meet our own LACE Housing standard.

We offer a broad range of housing, which includes self-contained bungalows and apartments for rent and sale.

Statement of financial activities

The turnover of the association was £2,573k in the current year, an increase of £184.1k on the turnover in 2018. Lettings turnover increased by £160.3k owing to the completion of 82 new homes at Ingham, Washingborough and Nettleham during the year and inflationary increases in fees.

Demand for the Association's properties and the review of its lettings and allocation procedures has seen the cost of vacant accommodation fall to £6k this year compared to £31k (2018). Income from other social housing activities increased by £23.8k as a result of higher fees generated from the provision of transport services.

Operating costs were higher at £2,240k, an increase

of £67k on 2018. Total expenditure attributable to social housing lettings increased by £81.4k to £1,855k, following the completion of 82 new homes at Ingham, Washingborough and Nettleham during the year and inflationary increases. As a result, the Operating Surplus for the year including gains and losses on disposal of property plant and equipment was £337k (£215k in 2018).

Income and Expenditure	2018 £	2019 £
Turnover	£2,388,723	£2,572,874
Operating Costs	£2,172,560	£2,240,011
Gain / (Loss) on Disposal of Assets	-£1,405	£4,301
Interest Received	£5,431	£7,822
Interest Paid	£149,460	£125,748
Overall Surplus	£71,089	£219,238
Income from housing and support services	£2,388,723	£2,572,874
Average weekly gross rent per dwelling	£92.11	£93.50
Average weekly gross service charge per dwelling	£56.70	£51.77
Average weekly total charge per dwelling	£148.81	£145.27
Total	£7,174,878.62	£7,743,158.54

Balance Sheet	2018 £	2019 £
Assets		
Tangible Fixed Assets	£24,166,175	£28,456,975
Current Assets	£4,737,217	£4,903,638
Total	£28,903,392	£33,360,613

Funded By	2018 £	2019 £
Creditors (amounts due within one year)	£1,556,953	£1,957,842
Creditors (amounts due after more than one year)	£19,579,977	£23,561,301
Reserves	£7,766,462	£7,841,470
Total	£28,903,392	£33,360,613

Value for money

At LACE Housing we have a responsibility to ensure that we provide our residents with Value for Money, from providing affordable housing, to being a well-run and financially viable organisation.

In 2018 we agreed a range of actions to help us achieve this and throughout 2019 we successfully completed the following:

- explored a pre-ordered meals system to overcome food waste
- completed work on 82 new homes for rent and sale in response to community need and to enable us to achieve economies of scale
- explored electronic learning as a cost-effective means of ongoing staff training
- through our membership of Lincs Independent Living Partnership, we resumed provision of a hospital transport service until May 2019 to generate extra income and raise our profile
- we continued rolling out our cashless system to our catering facilities for all our extra care schemes.

Our performance during 2019

We evaluate how well we're doing in a range of ways, including:

In 2018, we agreed a range of actions to help us achieve this over the next 5 years, including:

- monitoring feedback from residents
- comparing performance figures with those of previous years
- comparing performance figures with the Acuity 'Housing for Older People benchmarking Group', which comprises 18 housing associations, including LACE Housing.*

*We are aware that it can be difficult to draw definitive conclusions about performance by comparing our

figures with those of fellow Acuity members, as each housing association faces its own unique opportunities and challenges. However, it does flag up areas where we are performing well and identifies areas for further improvement.

Repairs and Maintenance

Our property and grounds maintenance teams, who undertake repairs and maintenance to ensure that our residents' homes continue to be safe and maintained to a high standard.

Our teams' presence and knowledge of the premises brings residents great peace of mind.

Cost of repairs	2018	2019	Acuity median 2018/19	LACE target 2020
Average weekly cost of responsive repairs per property	£13.51	£8.83	£8.49	£8.22
Average weekly cost of cyclical repairs per property	£2.55	£3.65	£4.43	£3.73
Average weekly cost of major repairs per property	£2.34	£0.02	£12.64	£0.34

Repairs completed within targets	2018	2019
% of routine repairs completed within target (within 28 days)	99.1%	98.09%
% of urgent repairs completed within target (within 3 days)	94.4%	95.08%
% of emergency repairs completed within target (within 24 hours)	100%	100%

Our re-let performance

In 2019 we reviewed our working procedures to reduce the number of empty properties, so that we could better fulfil our mission to provide specialist housing for more people and minimise any loss of income in 2019.

Repairs completed within targets	2018	2019
Average re-let times (calendar days)	29.7	9.0
% gross rent lost through properties being vacant	1.78	0.38

Reduced re-let times for 2019 were achieved by reviewing and improving our empty homes and pre-tenancy policies and procedures. This helped fulfil our aim of promoting value for money by letting our properties as quickly as possible. The percentage

of gross rent lost through vacant dwellings has also reduced following these improvements, combined with increased demand for accommodation within our housing and extra care schemes.

Rent arrears

Current tenant rent arrears reduced by £6,013 during 2019 as evidenced below – this is further to the reduction of £9,306 during 2018. The 2019 figure includes an additional 82 new units being brought into management during 2019. This has been achieved without having to take any possession claims or evictions during 2019.

Current tenant arrears as a % of the annual rent debit (including HB arrears)

2018 - 2.09%

2019 - 0.19%

Improved arrears performance for 2019 was achieved by reviewing and improving our Income Management

and Former Tenant Debt Policies and Procedures. This helped us to maximise our rental income, ensuring that resources are available to maintain our schemes and provide high quality services to our customers. We also recognise the importance of creating a supportive environment where tenants feel able to report difficulties to us rather than avoiding them.

Health and Safety

As a landlord we have a number of important responsibilities to continue to keep our residents' homes safe and meet health and safety regulations. The table below summarises our performance against key Health and Safety responsibilities:

Fire Safety	Of all schemes requiring a FRA (Fire Risk Assessment), 100% of those have a valid FRA
Water Safety	100% of schemes have a valid risk assessment (of the properties that require a risk assessment)
Electrical Safety	100% of properties and communal systems have a valid current EICR/EIC (Electrical Installation Condition report).
Gas Safety	100% of properties have a valid current gas safety check record (of the properties that require such record).
Asbestos Safety	<p>100% of schemes have an asbestos register where there is a duty of care (schemes built pre-2000, containing asbestos).</p> <p>100% of individual rented units within a scheme have an asbestos register where there is a duty of care (schemes built pre-2000 and containing asbestos).</p> <p>100% of schemes have an asbestos management plan where there is a duty of care (schemes built pre-2000, containing asbestos).</p> <p>100% of schemes have an asbestos risk assessment where there is a duty of care (schemes built pre-2000, containing asbestos).</p> <p>100% of individual rented units within a scheme have an asbestos risk assessment and are included in the scheme's management plan where there is a duty of care (schemes built pre-2000).</p>



A new role was created during 2019, to provide a dedicated member of staff to visit our schemes weekly to carry out health and safety and compliance checks. Our property and grounds maintenance teams ensure that all communal areas, both indoors and outdoors, are kept clean, tidy and safe.

Improving our properties

During 2019 we continued to invest in our existing properties. Significant projects have included the external redecoration of Brick Kiln Place, our extra care housing scheme in Grantham.

Works included refreshing the paintwork to the render and timber cladding as well as the cleaning of all gutters and fascias.

Towards the end of the year, residents at Almond House in Lincoln had their kitchens replaced in accordance with our major works programme.

"I would like to let you know how grateful I am for the new kitchen in my flat. Thank you so much, I am very happy with my lovely new kitchen."
 – Resident of Almond House.



2019: facts and figures

20 housing schemes
 336 properties
 Rentals: 265
 Shared ownership: 71

Bourne
 Worth Court

Grantham
 Brick Kiln Place, Conisbrough Close, Lauriston Court

Lincoln
 Almond House, Jubilee Court, Olsen Court 1-38, Olsen Court 60-68, Olsen Court 39-59, Richmond House, Sewell Court

North Hykeham
 7a to 7e Middle Street

Saxilby
 Navigation Court

Skegness
 Chapman Court which includes our holiday apartment available for over 55s which received a four-star rating from Visit England.

Ingham
 Wellington View

Nettleham
 The Burrows, Frith Close, 1, 3 and 5 Baker Drive

Washingborough
 Brighton Place, Marion Close



Our Board

The Board of Management, which is responsible for appointing the Chief Executive Officer and the Executive Management Team, meets at least six times annually.

The Board undertakes an annual self-assessment to ensure that it continues to have the right skills and experience to address the needs of the business. An ongoing training programme ensures that members' knowledge keeps pace with change.

In 2019 we appointed three new Board members who have experience in finance, development and housing. This brings the total number of Board members to ten.

Our people

We are indebted to our staff, board members, volunteers, and residents who work so hard not only for LACE, but the wider community too.

LACE Housing is led by a Board of Management. Drawing upon broad-ranging skills and experience at senior level, the board ensures that its activities comply with all relevant laws and its own code of practice.

All those involved in delivering our services, from board members and staff to volunteers, are required to uphold the following values:

- **Excellence** – By encouraging best practice, we will strive to deliver quality services to the highest possible standard
- **Diversity** – We will treat everyone with the respect and dignity that we all deserve
- **Openness** – We will encourage an honest and open culture without fear of judgement
- **Potential** – We will empower everyone to achieve their full potential
- **Innovation** – Together we will seek to be creative exploring new ways of working
- **Integrity** – We will ensure that our actions are for the right reasons



An annual celebration evening is our way of saying thank you to our dedicated team – and in 2019 we held our 20th annual celebration evening at the DoubleTree by Hilton in Lincoln where staff and volunteers were invited to reflect on their hard work and achievements throughout the year. During the evening Nick Chambers was presented with a special award to acknowledge his 20 years as Chief Executive of the association.

Staff: 47

Board members: 10

Volunteers: 18

Partnerships

We enhance our services for our residents and the local community by working with like-minded organisations as members of the following partnerships:

Lincolnshire Independent Living Partnership (LILP) – a consortium of charitable organisations with a mission to promote independent living.

Services provided through LILP in 2019 included:

Transport service



During the winter of 2018 and throughout the spring of 2019 we used our three ambulances to deliver a transport provision in conjunction with our Lincs Independent Living Partnership Colleagues Age UK Lincoln and South Lincolnshire, to take patients safely home following a stay in or visit to hospital.

Between 17th December 2018 and 31st May 2019, the team of volunteers dealt with 1,090 cases and helped ease the pressures on the ambulance service and the A&E departments at Boston Pilgrim and Lincoln County Hospitals.

The service ensured that vulnerable people fit for discharge were not left waiting to leave the hospitals for any longer than necessary and helped to free up hospital beds.

And patients were not just transported within the county: some lived as far away as Leicestershire, Norfolk and even Wolverhampton!

Ninety-nine per cent of referrals were completed within the target time frame and – unlike others – our service was able to cater for people who had mobility equipment such as walkers, perching stools and wheelchairs.

Our team demonstrated on many occasions throughout the contract that they really do go above and beyond for service users, and the feedback we had from them and hospital staff was overwhelmingly positive.

Lincolnshire Show

The association attended the Lincolnshire Show in June, where we formed part of a support hub with our Lincs Independent Living Partnership Colleagues Age UK Lincoln and South Lincolnshire, St Barnabas Lincolnshire Hospice, Lincolnshire Home Independence Agency and Lincolnshire Housing Partnership.

We showcased not only the services that each organisation provides but also how we work together at the heart of the community to promote independent living.

Visitors to our stand also had the opportunity to join dementia friends training sessions.

Thank you to our team of Friends of LACE Housing volunteers who served refreshments throughout the two days.

Dementia Action Alliance – a movement which aims to bring about a society-wide response to the challenges posed by dementia.

Blue Skies Consortium – a partnership of housing associations working together to provide more high-quality, affordable homes in the Midlands.



DAA Dementia Action Alliance

BLUE SKIES
CONSORTIUM

Our communities

Whilst we recognise the important role we have in fulfilling our landlord duties we also want to be able to make a difference within our local communities. Fundraising is one way in which we look to make a difference with the support of residents, volunteers and staff.

Throughout 2019, residents and staff at our extra care schemes and our office at LACE House raised a total of £4,122.82 for chosen charities local to them – P3 Lincolnshire, Kids, and St Barnabas Lincolnshire Hospice's day centre on Barrowby Road in Grantham.

Brick Kiln Place raised £1,625.82 for St Barnabas Lincolnshire Hospice's day centre on Barrowby Road in the town.

Meanwhile, staff and residents at Olsen Court in Lincoln raised a total of £1,576 for Kids, which provides support to disabled children, young people and their families.

At LACE House in Lincoln, staff generated £230 for homelessness charity P3 Lincolnshire followed by a contribution of £191 from everyone at Worth Court, our extra care scheme in Bourne.

In addition, toiletries were presented to P3 during December. The collection was in partnership with staff and students from Sir Robert Patterson academy located in North Hykeahm, Lincoln.

As an organisation we also donated £500 to North Hykeham Day Centre to ensure the continued running of their ambulance – a vehicle which is vital for transporting people to its day centre.

Sponsorship

In 2019 we were pleased to sponsor the Welton Arrows Under 15s football team, in conjunction with Beal



Homes, for a second year.

As members of Lincs Independent Living Partnership (LILP) we also sponsored the Research, Innovation and Education category at the third annual Lincolnshire Health Awards.

Creating inclusive communities

We work in conjunction with all relevant parties, including our residents, local authorities, the police, fire service, church and local schools, to create safe and happy living environments for all.

We encourage residents to interact with the local community through visits by local school children and members of the church. Our extra care schemes also facilitate social events including coffee mornings, bingo nights and themed meals whilst also recognising national events.

While it falls outside the timeframe for this review, Coronavirus has had a profound impact on social events within our schemes. However, our hospitality team continue to deliver quality home cooked meals to our residents within the Extra Care scheme, and regular wellbeing calls to residents have continued, to ensure that we engage with our residents throughout the pandemic.

Our policy on anti-social behaviour can be found in the Tenants Handbook.



Getting involved

Everything we do serves the ultimate purpose of providing our residents with a better quality of life and a higher standard of living. Residents' feedback is very valuable to us as it shows what we're getting right and where there's room for improvement.

As a small association, we have always prided ourselves on working closely with our residents and we actively encourage feedback from those living in our schemes.

During 2019, we established and introduced a more formal arrangement to engage with a number of residents who were keen to represent our residents, ensuring their voices are heard.

We decided to have two resident involvement groups: one for residents in the north of the county and one for residents living in the south of the county. We continue to work with these groups to develop tenant scrutiny, to ensure we comply with regulatory standards, continually improve our services and offer value for money to our customers.

In light of 2020's Coronavirus pandemic, meetings for the year were postponed. However, we continue to liaise with members of the resident involvement group via telephone, and continue to look at ways in which we can be actively engaged.

Feedback can be made via:

- Residents' meetings
- Residents Involvement Group
- Resident Focus Groups
- Resident Satisfaction Surveys

You can find information and news about our association and its services via a range of channels:

- Tenants Handbook
- LACE Matters newsletter
- Website
- Social media
- Annual report to residents
- Calendar

Details of forthcoming events are advertised on noticeboards in communal areas, in LACE Matters (our newsletter), on our website and on social media.

New developments

In 2019 we officially completed our developments in Ingham, Nettleham and Washingborough – Wellington View, The Burrows and Brighton Place. These three schemes were made possible thanks to a £3.65m grant from Homes England as part its Shared Ownership and Affordable Homes programme and formed part of the 82 new Lincolnshire homes created by LACE Housing in 2019.

With an ever-increasing ageing population, it is essential that we do all we can to embrace the challenge of providing much-needed homes that are affordable and designed to support independent living. The energy-efficient buildings are of a high quality to stand the test of time and enable people to remain in the community they already know and love as they get older.

Our homes are designed to respond to the needs of residents, not just now but well into the future – offering enhanced services to facilitate independent living at a time when frailty and disability threaten to take that away.



Planning ahead

We want to continue to offer housing and services which enable older and vulnerable people to keep safe and secure at home while supporting their independence.

Plans for 2020 include:

- through our membership of Blue Skies Consortium, implementing phase two of our development programme, providing new homes in Scunthorpe, Lincoln and Market Rasen.
- continuing to explore development opportunities in Welton, Spalding, Spilsby, Caistor and Nettleham.
- launching a new website which supports our residents, staff and customers.
- developing opportunities for virtual meetings with the aim of improving operational efficiency by reducing staff travel time and mileage costs.
- procuring a new telephone and internet service provider to achieve annual savings.
- adopting new payroll processing from April 2020, generating efficiencies in production time and reducing the risk of non-payment of salaries due to unplanned absence.
- investing in our staff providing them with the opportunity to develop vocational or professional qualifications for their own personal development.

“ Congratulations on having an organisation that deals with the public with such a positive and professional attitude. ”
Resident of Brighton Place

“ The ageing population issue obviously presents growing challenges but the high standard of accommodation and the friendly and attentive care provided by your staff is clearly bringing an enhanced quality of life to the occupants of your various establishments, and we were delighted to share the experience. ”
Mr J O'Rourke, Washingborough Academy

“ I would like to let you know how grateful I am for the new kitchen in my flat. All the guys involved in fitting the kitchens have been amazing. Nothing has been too much trouble for any of them and they have all stayed cheery, upbeat and helpful throughout the project. ”
Resident of Almond House



For further information

LACE House, 2, Olsen Rise, Lincoln. LN2 4UZ

Tel 01522 514444 Email enquiries@lacehousing.org Web www.lacehousing.org

