

Annual Report 2021



Welcome

Throughout 2021, we continued to take a cautious approach to living with the Coronavirus, with the health and wellbeing of staff and residents remaining paramount. To achieve this, we continued to operate with some of the Covid-19 secure arrangements which had been in place since the pandemic began. However, we were delighted to be able to re-open all communal areas within our schemes during July 2021, and our Housing with Extra Care restaurants also began to operate both a table service and home delivery service for our residing residents.

During 2021, our Strategic Plan 2021-2025 was published. At the heart of this Strategic Plan is our continued commitment to People, Places and Partnerships, together providing a great place to live and work.

During the year we focused on the re-launch of our Resident Involvement Group, encouraging new members to join using a virtual meeting platform. Considering the number of residents living within our schemes, we were delighted with the response we received and during July we held our first virtual meeting. The meetings have concentrated on embedding the foundations of the Terms of Reference, Code of Conduct, and the Resident Involvement Strategy whilst lightly touching on the seven Regulatory Standards. However, additional items were also discussed outside of the set agenda, such as the easing of Covid-19 restrictions. These discussions have opened up opportunities for healthy debate and have shown the different views of its members.

Despite our charitable status, each year we have raised much needed funds in aid of many worthy causes. During the past year, despite the COVID-19 pandemic, we placed food collection points within our schemes in support of local food banks situated within Grantham, Lincoln, and Skegness. We would like to thank residents and staff for their continued support.

Following the easing of restrictions, there was an increase in the use of our holiday apartment with residents, family members, and holiday makers all enjoying their time in Skegness. The apartment received another 4-star rating from VisitEngland for the fourth consecutive year.

2021 proved to be a busy year for us as we came to terms with living with the Coronavirus and the easing of restrictions. We are most grateful to our team of staff, for their energy, enthusiasm and determination to meet the needs of our residents during what was a difficult time.



Nick Chambers
Chief Executive Officer



Bob Walder Chair of the Board of Management

What we do

Our Vision is to be Lincolnshire's leading provider of specialist housing and support services for older and vulnerable people. Our Mission is to provide and maintain a high standard of specialised housing and support services for older and vulnerable people, delivered through a strong brand, service excellence and meaningful partnerships.

Statement of financial activities

Income and expenditure	2020	2021
Turnover	£4,455,065	£3,266,746
Operating Costs	£3,325,994	£2,792,325
Gain / (Loss) on Disposal of Assets	(£9,828)	£5,409
Operating Surplus	£1,119,243	£479,830
Interest Received	£4,400	£749
Interest Paid	£174,969	£ 151,839
Overall Surplus	£948,674	£348,740
Income from social housing lettings	£2,521,408	2.529,841
Property sales	£1,872,375	£725,000
Management Income	£61,282	£11,905
Average weekly gross rent per dwelling	£95.71	£97.69
Average weekly gross service charge per dwelling	£52.56	£52.34
Average weekly total charge per dwelling	£148.27	€150.03
Balance sheet	2020	2021
Assets		
Tangible Fixed Assets	£28,460,798	£28,702,973
Current Assets	£5,309,171	£5,204,830
Total	£33,769,969	£33,907,803
Funded by	2020	2021
Creditors (amounts due within one year)	€2,350,495	£1,146,583
Creditors (amounts due after more than one year)	£22,629,331	€23,642,338
Reserves	£8,790,143	€9,118,882
Total	£33,769,969	£33,907,803

Value for Money

At LACE Housing, we continue to focus on Value for Money (VfM) through the continuous improvement of our existing housing and support services, whilst looking to grow our business through building much needed housing for older people across Greater Lincolnshire and the surrounding area.

Our VfM performance is measured through a wide range of financial, operational, and strategic metrics, as well as specific VfM metrics as required by the Regulator for Social Housing. Each year we provide a range of VfM information within our statutory accounts, highlighting how our performance compares to our peers and any areas of underperformance that needs to be addressed. This information is shared with our stakeholders and provides them with an understanding of our performance against both the Regulator's and our own targets.

The Board of Management recognises the higher costs associated with the provision of supported housing and is seeking to improve cost related benefits through economies of scale associated with bringing more homes into management. In doing so, our Board recognises its social purpose and the added social value return that is achieved through providing high quality housing specifically for older people. Our current aim is to achieve median performance compared to our benchmarked peer group and understand the reasons where our performance falls below this level, seeking improvements where applicable. Our Board's longer-term aim is to achieve improvements in our VfM metrics as we increase the number of units in our management.

A key strategic focus for 2021 was to progress our pipeline development programme so as to start on sites during 2021 and into the early part of 2022. Our development programme will support our longer-term VfM objectives. We met our target of starting on-site for 40 new homes in the final quarter of 2021. We have continued to see a reduction in cost per property of responsive repairs as a result of the new homes brought into management during 2019/20, and the robust contractor performance management. We exceeded our internal target set for 2021 and were in the top quartile compared to our peer group. Whilst we expect costs to increase as a result of the global economic climate, expenditure is still predicted to be less per unit than that incurred during the period from 2018 to 2020. We have achieved this without compromising on the quality of our homes.

More broadly, we achieved median performance compared to our peer group and exceeded target in four out of the eight VfM metrics set by the Regulator of Social Housing. We did not achieve

median performance compared to our peer group comparison in respect of two of the eight metrics but did meet our own target. We achieved median performance but not our own target in respect of two of the eight metrics. Three of these metrics are heavily influenced by our development plans and draw down of loans. These metrics will improve in 2023/24 with the progression of our approved development programme. We expect to see a reduction in two of the metrics during 2022/23 as we continue to progress our development programme as these schemes will not generate any additional income until 2023/24.

The priority actions of our Executive Management Team during 2022 in support of this policy are to:

- implement monthly management accounts;
- secure long-term loan funding in accordance with our Treasury Strategy;
- progress pipeline new development schemes to secure conditional contracts;
- market the ground floor of Lace House for commercial rent, with all LACE staff now working on either the first or second floor or remotely;
- seek efficiencies in processes, including improved use of Information Technology, so that new developments can be absorbed within existing resources;
- consider the content of Board meetings to ensure sufficient emphasis on VfM is included within relevant reports;
- pursue the disposal of Richmond House, recognising that the age and type of scheme no longer meets the future needs of older people;
- progress our Asset Management Strategy action plan;
- progress our Environmental Sustainability Strategy action plan;
- start to explore mechanisms to capture our return on social investments in a meaningful way;
- explore opportunities to sustain a transport service through any new funding opportunities (through our membership of Lincolnshire Independent Living Partnership);
- and explore the potential to develop our Property and Maintenance Team to provide facility management to external organisations.

Our performance during 2021

The following tables summarise our performance during 2021. To help us monitor our performance we compare our results year-on-year and against our own targets, whilst also comparing our targets against a group of peers. To do this, we are a member of Acuity's Smaller Providers Benchmarking (SPBM). Membership of SPBM is open to organisations with up to 1,000 homes and which currently has 140 members.

Across the social housing sector, there is an agreement that the provision and future upkeep of specialist housing

for older and vulnerable people is more expensive than the provision of general needs housing.

To enable us to achieve operational correlation, we are also a member of a peer group called 'Housing for Older People' consisting of 24 other members of which our Chief Executive Officer is Chair. It should be noted that we compare our performance as at 31 December 2021 against peers' data as at 31 March 2021 – meaning that some of the figures of our peers may include a dip in their performance during the early stages of the Covid-19 pandemic.

Repairs completed within targets	Year ended 31: December 2020	Year ended 31: December 2021	Acuity median: 31 March 2021	LACE target: December 2022
Average weekly cost of responsive repairs per property	€9.94	€5.71	£14.65	£6.38
Average weekly cost of major and cyclical repairs per property	€3.32	€2.02	£23.87	€3.06
Percentage of routine repairs completed within target (within 28 days)	96.04%	98.92%	94.00%	97.00%
Percentage of urgent repairs completed within target (within 7 days)	92.12%	95.30%	97.00%	98.00%
Percentage of emergency repairs completed within target (within 24 hours)	100%	100%	100%	100%

Waiting times and rent loss	Year ended 31: December 2020	Year ended 31: December 2021	Acuity median: 31 March 2021	LACE target: December 2022
Average re-let times (calendar days)	3.16	9.11	38.00	17.00
Percentage of gross rent lost through properties being vacant	1.47	0.52	1.93	1.13

Repairs and maintenance

Our property and grounds maintenance team undertake repairs and maintenance to ensure that our residents' homes and communal areas continue to be safe and maintained to a high standard. Our presence and knowledge of the premises brings residents great peace of mind.

Overall satisfaction with repairs service

During 2021, our Property Maintenance team completed over 800 repairs, 98.3% of which were completed within prescribed timeframes. Feedback from our satisfaction surveys indicated that over 98% of our residents were satisfied with how their repair was dealt with. We are delighted with the feedback we have received and would like to thank everyone involved for their hard work, support, and dedication.

Rent arrears

Current tenant arrears as a percentage of the annual rent debit, including Housing Benefit (HB) arrears:

2020 0.75%2021 0.23%

Our arrears performance improved during 2021 compared to our previous performance in 2020. This Key Performance Indicator (KPI) is inclusive of HB arrears and reflects the varying payment cycles of each local authority as well as arrears from residents.

Current tenant arrears (excluding HB arrears):

2020 £1,738 2021 £4,228

We aim to adopt weekly arrears reporting to ensure a more proactive approach to arrears monitoring. We recognise the importance of creating a supportive environment where residents feel able to raise any financial concerns with us so that we can identify any support we, or other organisations, can give. There were no possession claims or evictions during 2021.

Letting performance

There was an improvement upon our letting performance during 2021 as we moved away from the initial challenges faced during the Covid-19 pandemic – our results for 2021 are as follows:

Waiting times and rent loss	2020	2021
Average re-let times (calendar days)	30.16	9.11
Percentage gross rent lost through properties being vacant	1.47	0.52

We remain committed to fulfilling the aim of promoting value for money by letting our properties as quickly as possible and minimising the loss of rental income. This sound financial stewardship will ensure we remain in a strong position to pursue development opportunities that are financially viable whilst responding to the needs of older and vulnerable people in Greater Lincolnshire and the surrounding areas.

Improving our properties

During 2021, we have continued to invest in our existing properties. Significant projects have included the full redecoration of communal areas at Worth Court, Olsen Court No. 39 - 59, Lauriston Court and Jubilee Court. Worth Court has had new carpets laid on the first and second floors, and Almond House has had new flooring in the communal corridors. Brick Kiln Place has had furniture and furnishings replaced within the main lounge and restaurants.

During 2021, we updated our Asset Management Strategy to reflect the changing external operating environment, including the increasing focus on Building Safety, Environment Sustainability, and shifting regulatory expectations. The Asset Management Strategy has been produced to complement our broader Strategic Plan and aims to provide a framework to enable us to continue to develop, manage and maintain our assets in both an economical and environmentally sustainable way. Specifically, through the implementation of the Asset Management Strategy, we aim to ensure that:

- our assets are aligned with corporate aspirations and customer needs;
- the condition of our homes comply with legal and regulatory requirements;
- we have a clear understanding of maintenance needs;
- our homes and other assets continue to generate an acceptable level of income;
- we plan to maximise the financial performance of our assets;
- we identify long term capital investment needs, enabling prioritisation of investment within the constraints of the resources available;
- the appropriate disposal of assets occurs, enabling investment in new homes and reinvestment in existing homes; and
- value for money is embedded in everything we do.

A separate action plan has been developed for 2022 to progress the main themes of this strategy.





Health and safety

We continued to ensure the safety of residents and staff and were able to work sensitively and carefully with residents, staff and contractors to ensure that our weekly, quarterly and annual safety checks were completed. This included fire risk assessments, gas safety checks and, where appropriate, electrical installation testing.

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

Fire Safety	100% of schemes have a valid risk assessment (of the properties that require a risk assessment).
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 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 – for schemes built pre-2000, containing Asbestos Materials	100% of schemes and individual rented units have an asbestos register.
	100% of schemes have an asbestos management plan.
	100% of schemes and individual rented units have an asbestos risk assessment.
Lift Safety	100% of our lifting equipment is subject to regular servicing and has a valid LOLER examination report

This performance data is reported to and monitored by our Board each quarter. Resident and staff safety remains a key priority of both our Board and all staff working for us.

If you have any concerns about health and safety, please call us during our normal opening hours: Monday – Friday 9.00am – 1.00pm.

2021: Facts and figures

20 housing schemes337 properties265 rentals71 shared ownerships1 holiday let

Bourne Worth Court

Grantham Brick Kiln Place,



Conisbrough Close, Lauriston Court

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

Saxilby Navigation Court

Ingham Wellington View

Nettleham The Burrows, Frith Close,



Baker Drive

Washingborough Brighton Place, Marion Close

North Hykeham 7a-7e Middle Street

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



Board of Management

We are led by a Board of Management, drawing upon a wide range of knowledge, skill and experience. During 2021, the Association had nine non-Executive and one Executive Board member(s). Collectively, Board members have experience at a senior level working for or with Housing Associations or Local Authorities, or within areas of employment and contract law, development and land acquisition, as well as audit and risk. The Board has certain roles that only it can complete, such as setting the strategic direction and culture of the Association as well as approving the annual budget and key financial documents. It is supported by the Audit and Compliance Sub-committee that is given delegated authority by the Board to carry out more indepth scrutiny on its behalf, such as risk, and health and safety.

Our Board ensures that its activities comply with all relevant laws and its own code of practice, and meets at least six times annually. Throughout 2021, these meetings continued to be held on our virtual meeting platform, with a Strategic Away Day being held in person. Our Board adopts the National Housing Federation Code of Governance 2015 and Model Rules 2015. During 2021, our Board agreed to adopt the National Housing Federation Code of Governance 2020 from the 1st January 2022.

No new Board members were appointed during 2021, however, we began a Voluntary Board recruitment campaign during November with the view to appoint new members during 2022. To see a full list of current Board members and to view their profiles, please visit the 'The board' page on our website

www.lacehousing.org/about/the-board

Our Board undertakes an annual self-assessment to ensure that it maintains the correct skills and experience to address the needs of the Association. An ongoing training programme ensures that Board members' knowledge keeps pace with change. Board members have engaged with 16 training webinars during 2021, providing a range of information from the National Housing Federation: Together with Tenants, to Acuity's Achieving net zero carbon targets.

All Board members are required to complete an annual Declaration of Interests. Details of any declared interests are recorded in Board member profiles on our website, www.lacehousing.org/about/the-board

Our people

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

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.
- Innovative Together we will seek to be creative exploring new ways of working.
- Integrity We will ensure that our actions are for the right reasons.

Equality, Diversity and Inclusion (EDI) is central to our values and in supporting the delivery of our social purpose. We launched our new EDI policy in September 2021.





By delivering the strategy we aim to:

- ensure all of our staff, customers and residents are treated with dignity and respect;
- ensure better and more inclusive service provision for our current and future residents;
- build a positive image for customers, residents and stakeholders and in doing so strengthen our brand;
- create a vibrant and diverse workforce which feels valued and included;
- encourage an active approach towards tackling discrimination which will minimise complaints and disciplinary action, with all managers creating a working environment where people are free to talk about any concerns they may have;
- encourage greater awareness and

- understanding of equality, diversity and inclusion, including the different protected characteristics; and
- ensure our contractors have a positive approach to equality, diversity and inclusion and demonstrate this when engaging with our staff and residents.

Our annual celebration evening was cancelled for a second year in 2021, however, we continued to acknowledge the long service of both our staff and volunteers and rewarded those members of the team who had gained qualifications during the year.

Staff: 44

Board members: 10

Volunteers: 13

Our 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.

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.

Acuity – provides performance and cost benchmarking data for members, enabling them to compare against a peer group of similar organisations facing similar challenges. This data is used by staff, Boards, and residents to provide a context for their respective organisations' performance and to inform decision making.

National Housing Federation – the voice of England's Housing Associations. Members of the National Housing Federation provide homes for around six million people, and are driven by a social purpose of providing good quality housing that people can afford.

Greater Lincolnshire Housing Association Partnership –

engages and works with decision-making bodies in Greater Lincolnshire in order to create the best possible operating environment for Housing Associations. The Partnership provides a forum for networking and sharing best practices between Housing Associations in Greater Lincolnshire.

Voluntary Centre Services (VCS) – a registered charity and company limited by guarantee. VCS provide support to the community and voluntary sector across Lincoln, West Lindsey, and North Kesteven.

Our communities

We aim to provide well-designed, safe, secure, good quality and energy efficient places that residents are proud to call home, and which are very much part of the wider local community. We aim to maintain our schemes to a high standard and develop meaningful partnerships to tackle adverse events such as antisocial behaviour and fly-tipping. Our in-house Property Maintenance Team visit our schemes weekly to carry out health and safety checks. We have further aspirations to see our Housing with Extra Care schemes become a hub for older people living within the wider community. During 2021, through the support and drive of a volunteer, we were able to engage with a local community group to hold events within one of our Housing with Extra Care schemes. We hope to repeat this with the dual aim of supporting local charitable groups whilst addressing loneliness amongst our residents.



Sponsorship

In 2021, we were pleased to sponsor the Welton Arrows Under 15s football team for a fourth year, in conjunction with Beal Homes.

Creating inclusive communities

We work alongside 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 community engagement and achieving social value through our new developments by creating links between the older and younger generations.



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. Resident feedback is very valuable to us as it shows what we are getting right and where there is room for improvement.

Resident involvement

As a small Association, we pride ourselves on working closely with our residents and we actively encourage feedback from those living in our schemes.

During 2021, our focus has been primarily on relaunching and embedding our formal resident scrutiny panel known as the Resident Involvement Group (RIG). Our campaign to recruit new members was a success, with residents joining us from both Housing with Extra Care and Sheltered Housing schemes. During 2021 the RIG met four times, with the focus being on the Association and our resident involvement framework. Agenda items have included:

- the Terms of Reference of the RIG;
- Code of Conduct;
- Regulator of Social Housing's Regulatory Standards;
- Resident Engagement Strategy;
- introduction to our staffing structures; and
- agreeing the dates and frequency of future meetings.

Other discussions held outside of the agenda have included the consideration for residents at our Housing with Extra Care scheme in Brick Kiln Place, Grantham, to vote on the purchase of a defibrillator using their tenant fund. Whilst this is specific to our Housing with Extra Care schemes only, it has enabled members of the group to understand factors that we, as both a landlord and an employer, have to consider, and has been an extremely useful introductory debate into the development of policies and procedures. Equally, it has shown residents that they share different views and opinions to each other, and for

Officers, it has been a useful exercise in researching a topic and presenting factors that need careful consideration whilst listening to differing viewpoints.

Our next step in the development of the RIG is to continue to support members and develop their understanding of our operating environment and external influences whilst starting to report and present Key Performance Indicators and Service Standards for in depth scrutiny. We expect this to take us through to early 2022. We then intend to switch emphasis, developing the cascade of information between our wider resident involvement structure and the RIG, along with tenant led in-depth scrutiny activities.

We have had a positive start to the relaunch of the RIG, attracting residents from four of our housing schemes, each bringing good skill sets, enthusiasm, and a willingness to participate in debate. We continue to look to encourage more RIG members.

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

- Tenant Handbook:
- LACE Matters newsletter;
- LACE website and social media channels;
- Annual Report to residents;
- I ACF calendar

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

Summary of Complaints

We continue to actively encourage feedback from anyone living in our homes. We understand that from time-to-time residents may not be happy with the service they receive from us. We encourage all residents to have early discussions, raising any concerns with a local member of staff to help resolve any issues promptly. During 2021 we received 12 complaints; five were formal and seven were informal. One of the complaints progressed to, and was closed down at stage two of our Complaint and Feedback Policy. Eighty percent of the complaints received were completed at stage one of the

policy. We responded to all complaints received within the agreed timescale. We had no complaints referred to or upheld by the Ombudsman in 2021.

In response to these complaints, further training for call handlers regarding antisocial behaviour case management has been implemented. Within our Supported Housing with Extra Care, food quality spot checks continue to be carried out routinely. Observations raised regarding our new properties has been fed forward into our design brief. In addition to this, we have sought further assurance from future electrical contractors that energy meters are wired correctly in our future developments.

We are registered with the Housing Ombudsman Service which has been set up by law to look at complaints about housing organisations. This means that at any point, if you log a complaint with us, and you feel unhappy about how we are handling your complaint, you can contact the Housing Ombudsman Service for advice and assistance.

In July 2020, the Housing Ombudsman Complaint Handling Code was introduced, setting out good practices which we follow in order to respond to complaints effectively and fairly.

In doing so, we can resolve any complaints made by our residents quickly, ensuring that we learn from them to improve our services. This enables us to maintain a positive complaint handling culture.

Annual self-assessments are carried out against the Code, with the findings reported to our Board of Management. These are also made available for our residents to review through our website. The current version of our self- assessment is available www.lacehousing.org/residents/complaints

Growth

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

In November 2021, work began on Collinson Court in Scunthorpe, and Roman Gate Court in Lincoln, providing a total of 40 new homes at a total cost of £6.4m across both developments. Working in partnership with local contractors TG Sowerby Developments, and Lindum Group, works are due to be completed in Spring 2023.

With the support of Homes England, Collinson Court will provide 8 one-bedroom and 8 two-bedroom affordable apartments, including communal facilities, on land off Willoughby Road within the town of Scunthorpe. The site, previously the home of The Riddings Methodist Church, is located close to a wide range of amenities that will support independent living. TG Sowerby

Developments has been appointed to complete works by May 2023.

Lincoln firm Lindum Group were appointed to proceed with the construction of Roman Gate Court. Located off Harpers Road on the outskirts of the City of Lincoln, the building of 24 one-bedroom apartments with communal facilities will complement the neighbouring Roman Gate development, built by local builder Taylor Lindsey Ltd. The site boasts a wide range of amenities nearby including the Nettleham Fields shopping centre, supermarket, fitness centre, and places to eat and drink. Roman Gate Court will complete during April 2023.



Plans for 2022

Continuous growth

Further new homes in Market Rasen, Welton-by-Lincoln, Horncastle, and Spalding continue to be explored.

In support of our development programme, Homes England approved our application to become an Investment Partner. As a result, we have government funding in support of the delivery of the next phase of our development programme. In addition, we commenced a long-term loan tender to secure the level of private finance needed.



Reducing our carbon footprint

During 2021, our Board approved our Environmental Sustainability Strategy 2021-2025. The purpose of the strategy is to outline the steps we will take to control and minimise our potentially negative environmental impacts whilst seeking opportunities to make a positive difference. We are committed to working towards putting environmental best practice at the forefront of all that we do, with the aim of providing sustainable homes to our residents which are supported by responsible business practices.

This strategy aligns with our overall Strategic Plan and seeks to enforce our commitment towards providing well-designed, safe, secure, good quality and energy efficient places that residents are proud to call home.

Fundamental to this is our wish to ensure that our negative impact on the environment is kept to a minimum, that our carbon emissions are reduced, and that we continually improve our performance with regards to environmental sustainability. We will seek to make decisions with the future in mind and to achieve these ends, we have identified five key objectives:

- to be carbon neutral by the Government's current target of 2050;
- for 100% of our properties to have an EPC rating of C or above by the Government's current target of 2030;
- to embed a culture of waste reduction, pollution prevention, and energy efficiency amongst our staff, our contractors, and residents;
- to maintain and enhance our green spaces, thereby promoting biodiversity; and
- to monitor our schemes' performance and act accordingly to protect against the effects of climate change (i.e., overheating and flooding).

The Charter for Social Housing Residents: Social Housing White Paper

During 2022, the Regulator of Social Housing will be making changes to the way in which Social Housing Providers are regulated. These changes will reflect the Government's aspirations as set out in the Charter for Social Housing

Residents: Social Housing White Paper. During 2022 we will work diligently so that we remain compliant with the published Regulatory Standards.



WE CAN'T RECOMMEND OLSEN COURT AND LACE HOUSING HIGHLY ENOUGH. WE PRAISE THE GREAT WORK THE COLLECTIVE TEAM DELIVER.

Olsen Court resident family member.

I JUST WANTED TO SAY 'HIGH FIVE' TO LACE AND THE GARDENING TEAM, THEY DO A STERLING JOB. IT IS SO NICE WHEN PEOPLE COME TO SEE ME AND SAY HOW PLEASANT IT IS WHEN THEY TURN INTO MARION CLOSE.

Brighton Place resident.





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