



**LACE HOUSING LIMITED**

**RESIDENT ANNUAL REPORT 2025/26**

**For the year from 1 April 2025 to 31 March 2026**

## Introduction

### **Your Home. Your Voice. Your Safety.**

Welcome to our Annual Resident Report for the year from 1 April 2025 to 31 March 2026.

We have produced this report so you can see how we are looking after homes, improving services and responding to what residents tell us. It explains what went well, where we need to improve and what we will do next.

Thank you to everyone who completed a survey, attended a meeting, raised a concern, made a complaint or shared an idea. Your feedback helps us make better decisions.

This report helps you to:

- Understand what to expect from us.
- See how we are performing.
- Tell us when something needs to change.
- Understand how your views have been considered.
- Hold us to account for the services we provide.

These are important parts of being a good landlord. They also reflect the standards set for social landlords by the Regulator of Social Housing.

## Section 1: About us

### **Homes built for independence, designed for living well.**

We are a not-for-profit housing association providing homes and services for older and vulnerable people across Greater Lincolnshire and the surrounding area.

At 31 March 2026, we owned and managed 445 homes:

- 215 Affordable Rent homes.
- 121 Housing for Older People homes.
- 21 General Needs homes.
- 87 Low Cost Home Ownership homes.
- 1 Market Rent home.

## Our Mission

### Our purpose

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.

### People

Supporting residents to live as independently and safely as possible, with kindness and respect.

### Places

Providing safe, well-maintained and energy-efficient homes.

### Partnerships

Working with residents, communities, local authorities, health and care services and other partners to achieve better outcomes.

## Section 2: 2025/26 at a glance

**445** homes owned and managed

**95%** of residents satisfied with our overall service

**99%** of residents satisfied that their home was safe

**100%** of emergency repairs completed within target

**99.05%** of non-emergency repairs completed within target

**165** responses to our overall service satisfaction question

**1** formal complaint received

## Section 3: What residents told us

Listening to residents helps us understand what is working and what needs to improve.

During 2025/26, residents spoke to us about:

- Repairs and maintenance.
- Lift reliability.
- Grounds, gardens and communal areas.
- Safety and security.
- Accessibility and adaptations.
- Planned improvements.
- Parking and waste.
- Communication.
- Community activities and wellbeing.

Residents also shared their views through:

- Our independent satisfaction survey.
- Complaints, compliments and other feedback.
- Housing surgeries.
- Conversations with colleagues.
- Discussions about planned improvement work.
- Local meetings and community activities.

## Section 4: You said, we did

| You said...                                         | We did...                                                                                                                                                                                     |
|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Keep us informed about planned improvements.        | We increased the use of feedback letters and updates following resident meetings. These explain what was discussed, the actions agreed and what will happen next.                             |
| Involve us in decisions about work to our homes.    | Residents helped shape our bathroom improvement programme, including choosing finishes and discussing how work could be managed to reduce disruption.                                         |
| Gardens and communal spaces matter.                 | We responded to requests about planting, raised beds, gardening equipment, benches, communal decoration and other estate improvements. Some actions were completed and others remain planned. |
| Communication during lift outages needs to improve. | We introduced frequent text-message updates, strengthened the procedure colleagues follow, changed lift contractor arrangements and increased contractor monitoring.                          |
| Show us what has changed.                           | Our refreshed website includes “You Said, We Did” information so residents can see how feedback and complaints are helping us improve services.                                               |

### What we are still working on

We are developing a repairs performance dashboard, including information about lift performance. This will help us monitor repeated problems, response times and contractor performance.

The dashboard was not complete at the end of 2025/26, so this remains an improvement action for 2026/27.

## Section 5: How residents influence our decisions

### How your views reach our Board

Our Board receives information about what residents tell us through meetings, surveys, complaints, service feedback and our “You Said, We Did” updates.

Our Board Resident Champion and Board Member Responsible for Complaints also help make sure residents’ experiences are considered.

This helps our Board understand residents’ experiences when making decisions about our homes and services. It considers this alongside information about safety, repairs, complaints, performance and finances.

We will continue improving how we explain what residents have told us, what we have done and why some suggestions may not be possible.

### What our Board does

Our Board is responsible for setting our direction, overseeing performance and making sure that residents’ interests remain central to our decisions.

During 2025/26, the Board continued to oversee our services, finances, safety responsibilities and plans for the future.

The Board also reviews the skills and experience it needs and plans carefully for future changes in membership.

You can find information about our Board members and how Lace is governed on our website.

## Section 6: How are we doing?

### Tenant Satisfaction Measures

Tenant Satisfaction Measures (TSM’s) are set by the Regulator of Social Housing. They help residents understand how their landlord is performing and allow results to be compared across housing providers.

Our independent survey took place in January 2026. All residents were invited to take part. The final report received 165 responses to the overall service question.

The table below shows all 12 Tenant Satisfaction Measures, followed by our Net Promoter Score, which is not a TSM but was collected through the same independent survey.

You can find our full Tenant Satisfaction Measure results on our website.

| What the measure tells us                                                                            | 2025/26 result |
|------------------------------------------------------------------------------------------------------|----------------|
| Satisfied that their home was safe                                                                   | 99%            |
| Satisfied with the upkeep of communal areas                                                          | 99%            |
| Satisfied with repairs carried out in the previous 12 months                                         | 97%            |
| Satisfied with the time taken to complete their most recent repair                                   | 97%            |
| Satisfied that we treat residents fairly and with respect                                            | 97%            |
| Satisfied that their home was well maintained                                                        | 96%            |
| Satisfied with our overall service                                                                   | 95%            |
| Satisfied that we keep residents informed about things that matter to them                           | 95%            |
| Satisfied that we make a positive contribution to neighbourhoods                                     | 94%            |
| Satisfied with our approach to handling anti-social behaviour                                        | 93%            |
| Satisfied that we listen to residents' views and act on them                                         | 82%            |
| Satisfied with our approach to complaint handling                                                    | 55%            |
| Additional independent survey measure: Net Promoter Score – how likely residents are to recommend us | +72            |

### What this means

Ten of the 12 measures achieved satisfaction above 90%. Satisfaction with complaint handling improved from 44% to 55%, but we know there is more to do. Satisfaction that we listen and act reduced from 86% to 82%, so this is also an important improvement area.

We use complaints, meetings and everyday feedback alongside the survey results. This helps us understand individual experiences that may not be visible in an overall percentage.

## Section 7: Keeping homes safe

### In summary

Keeping residents safe is our most important responsibility.

All required landlord safety checks were completed, our Board approved an overall health and safety rating of Substantial Assurance, and 99% of residents were satisfied that their home was safe.

During 2025/26, we monitored:

- Safety inspections and resulting actions.
- Accidents and incidents.
- Damp, mould and other reported hazards.
- Repairs and maintenance.
- Complaints and resident feedback.
- Safeguarding.
- The checks and controls we use to manage safety.

At the end of the year:

- No safety inspection involving a risk of serious harm was more than 30 days overdue.
- There were no overdue actions concerning immediate risks.
- There were no RIDDOR-reportable incidents.
- We dealt with eight cases under the first phase of Awaab's Law and found no breach of the legal timescales.

### What our Board concluded

Our Board looked at more than the headline safety figures. It considered whether our safety arrangements were working, whether our records were reliable, whether we were learning from issues and whether agreed actions were being completed.

Our Board was satisfied that we had strong arrangements in place for managing health and safety. It gave these arrangements a formal rating of "Substantial Assurance".

This does not mean that there is nothing more to do. We will continue to carefully manage the issues and improvements we have identified.

## What residents told us

This matches what residents told us in the independent survey, where 99% said they were satisfied that their home was safe.

Resident satisfaction does not replace formal safety checks. We consider both sources together so that an individual concern is not hidden by a high overall percentage.

## Our main safety areas

| Safety Measure        | 2025/26 position          |
|-----------------------|---------------------------|
| Gas safety            | Required checks completed |
| Fire risk assessments | Required checks completed |
| Asbestos              | Required checks completed |
| Water safety          | Required checks completed |
| Lift safety           | Required checks completed |

We also continued electrical safety checks and prepared for the additional electrical safety Tenant Satisfaction Measure that will apply to future reporting.

## Awaab's Law

Awaab's Law strengthens the way social landlords must respond when hazards in a home could affect someone's health or safety.

The first phase came into force on 27 October 2025. It introduced legal timescales for investigating and dealing with emergency hazards and significant damp and mould hazards.

The second phase comes into force on 30 November 2026. It extends the requirements to further significant hazards, including excess cold and heat, falls, fire, electrical hazards, structural collapse and domestic hygiene hazards.

During 2025/26, we dealt with eight cases under our first-phase arrangements. We found no breach of the legal timescales.

## If you are concerned

If you report damp, mould or another safety concern, we will listen carefully and consider how it may affect you or anyone else in your home. We will explain what checks are needed and keep you informed about what happens next.

Please tell us as soon as possible if you are concerned about a hazard in your home. When contacting us, it is helpful to explain how the problem is affecting you or anyone else living with you.

## **Supporting individual needs**

Our safety arrangements take account of how a concern may affect an individual resident. This includes mobility, dementia, health conditions, communication needs and reasonable adjustments.

## **Please tell us**

If you need information or a service to be provided differently because of a health condition, disability or communication need, please tell us.

# **Section 8: Repairs, complaints and learning**

## **Repairs and maintenance**

During 2025/26:

- 100% of emergency repairs were completed within our target timescales.
- 99.05% of non-emergency repairs were completed within our target timescales.
- No homes failed the Decent Homes Standard.

In our independent survey, 97% of residents who had received a repair in the previous 12 months were satisfied with the repair, and 97% were satisfied with the time taken to complete their most recent repair.

These are positive results, but overall percentages do not tell us about every resident's experience. Lift reliability was an important issue during the year and was also the subject of our formal complaint.

## **Complaints help us improve**

You have the right to make a complaint if you are unhappy with our service.

You do not need to use the word "complaint". If you tell us you are unhappy, we will talk to you about whether you want the matter dealt with as a complaint.

We will not treat you differently because you have complained. We will explain our decision and tell you what you can do if you remain unhappy.

## Complaints

During 2025/26, we received one formal complaint. It concerned lift reliability, maintenance, communication and the effect of disruption on residents living in an Extra Care scheme. It was:

- Acknowledged within 2 working days.
- Responded to within 10 working days.
- Partially upheld.
- Resolved at Stage 1.
- Not escalated to Stage 2.
- Not referred to the Housing Ombudsman.

There were no refused complaints, Complaint Handling Failure Orders or findings of maladministration.

## What we learned

- A reliable lift is important to residents' independence, wellbeing and confidence.
- Repeated outages can significantly affect residents, even when maintenance and safety requirements are being followed.
- Residents need clear and regular information during disruption.
- We need better information to help us identify repeated problems and monitor contractors.

## What we changed

- Introduced daily text-message updates during lift outages.
- Strengthened the procedure colleagues follow when a lift is unavailable.
- Changed lift contractor arrangements.
- Increased contractor performance monitoring.
- Continued sharing learning through our Operational Learning from Complaints Committee.

## What happens next

We are developing a repairs performance dashboard, including information about lift performance. This remains underway and will help managers and our Board identify trends and recurring problems.

Satisfaction with complaint handling improved from 44% to 55%. We welcome this progress, but we know it remains an area where we can do better.

## Find out more

You can find our Complaints Policy, annual complaints performance and service improvement report, complaints self-assessment and information about the Housing Ombudsman on our website.

If you would like this information in another format, please ask us.

## Section 9: Fair and accessible services

We want every resident to receive a fair and respectful service.

The Regulator of Social Housing expects landlords to understand residents' different needs, provide accessible services and check whether different groups receive fair outcomes.

### Our first Equity and Access Report

During 2025/26, we completed our first Equity and Access Report. We looked at survey results, complaints and what we know about residents' different needs. We also looked at whether our services are accessible and whether residents are being treated fairly.

Based on the information available to us, we found no evidence that any group of residents consistently received a poorer service than another.

We also recognised that we need more complete information to help us understand residents' needs and experiences. Our Board has agreed targets to improve this during 2026/27.

Your local team may therefore contact you to ask you to check or update the personal information we hold about you.

You do not have to provide this information and can choose not to answer. If you feel comfortable sharing it, the information helps us understand residents' needs and check whether our services are fair and accessible.

### What residents told us

- 97% felt we treated residents fairly and with respect.
- 96% felt we cared about residents and their wellbeing.
- 95% said they trusted us.
- 91% felt we were open and transparent.

**Source:** 2025/26 independent resident survey, completed in January 2026.

## **Your choices and support**

You can ask us to communicate with you in a way that meets your needs. You can also ask a family member, representative or advocate to support you when dealing with us.

We will continue to:

- Improve the information we hold about residents' needs.
- Consider reasonable adjustments.
- Provide digital and non-digital ways to contact us.
- Check whether different groups of residents receive fair services.
- Make information as clear and accessible as possible.

## **Section 10: Information, influence and your rights**

We want you to understand our services, see how we are performing and tell us when something needs to change.

You can expect us to:

- Treat you fairly and with respect.
- Provide information that is clear and accessible.
- Listen to your views.
- Explain how residents' views have been considered.
- Publish information about our services and performance.
- Respond fairly and promptly if you complain.
- Support you if you need help accessing a service.
- Allow a representative or advocate to support you.

## **How we share information**

During 2025/26, we provided information through our website, resident factsheets, scheme meetings, letters following resident meetings, housing surgeries, direct contact with colleagues, Tenant Satisfaction Measure reports, complaints and "You Said, We Did" information, and our Annual Resident Report.

## **Making information easier to find**

We want it to be easier for you to find information about Lace, your home and our services.

New Social Tenant Access to Information Requirements, known as STAIRs, are being introduced for housing associations like ours. They will give residents greater access to information about how social housing is managed.

From 1 October 2026, we must have a Publication Scheme explaining the information that is available.

Further rights will apply from 1 April 2027 when eligible residents ask for information about how social housing is managed.

We have been getting ready by reviewing what information we hold, what needs to be published, who is responsible for keeping it up to date and how we can make it easier to find.

Some of this work was still underway when we prepared this report. We will explain how you can find or request information as the new arrangements are introduced.

## **Section 11: Professional and respectful services**

Residents should receive services from people who have the right skills, knowledge and behaviours.

A new Competence and Conduct Standard takes effect on 1 October 2026. It supports this by requiring housing providers to make sure that relevant colleagues have the skills, knowledge, experience and behaviours needed to provide good-quality landlord services.

We have:

- Identified the roles covered by the qualification requirements.
- Reviewed existing qualifications.
- Agreed further learning or qualification routes where needed.
- Updated our Training, Development and Appraisal Policy.
- Put arrangements in place to monitor progress.
- Considered what we expect from organisations providing relevant services on our behalf.

## **Our Code of Conduct**

We have a Code of Conduct that explains the standards of behaviour expected from people delivering our work. It reflects our values and includes treating people with kindness and care, respect and understanding, honesty and integrity.

The Code of Conduct is available on our website.

The new Standard requires us to keep the Code and supporting policy up to date, make both documents accessible to residents, and give residents meaningful opportunities to influence and scrutinise them.

Our policy arrangements are in place. We are still working on how residents will be involved and making sure the information is accessible.

During 2026/27, we will:

- Give residents opportunities to comment on the standards and behaviours they expect.
- Record how residents' views have influenced future reviews.
- Explain the outcome of that involvement to residents.

## Section 12: How we use our money

A strong financial position helps us look after homes, keep residents safe, improve services and plan for the future.

### Our financial position

| Financial information                 | 2025/26                |
|---------------------------------------|------------------------|
| Turnover                              | £5.136 million         |
| Operating surplus                     | £804,065               |
| Borrowing repaid                      | Approximately £500,000 |
| Further borrowing available if needed | £1.4 million           |
| Lender requirements                   | All met                |

This financial strength helps us maintain homes, meet our safety responsibilities, improve services, respond to new legal requirements, plan future investment and explore suitable opportunities for more specialist housing.

## Value for money — how we use each £1

Your rent and service charges help us provide services, look after homes and plan for the future. We want you to be able to see how we use our money.

For every £1 we spent during 2025/26:

| Service Area                      | Amount of each £1 |
|-----------------------------------|-------------------|
| Bad debt                          | £0.00             |
| Interest on loans                 | £0.17             |
| Services                          | £0.42             |
| Staffing and administrative costs | £0.14             |
| Repairs and maintenance           | £0.10             |
| Not for profit reserves           | £0.17             |

These figures are based on our Financial Statements for the year ending 31 March 2026.

### What this means

Value for money is not simply about spending less. It means using our money and resources carefully to provide good homes and services for residents, while making sure Lace remains financially strong for the future.

You can find more information about our finances, including management costs, on our website.

## Section 13: Homes and communities

Residents continued to tell us that communal spaces, gardens and the wider scheme environment matter to their wellbeing and sense of community.

Residents helped identify and shape work concerning:

- Communal gardens and planting.
- Raised planters and gardening equipment.
- Benches and seating.
- Communal decoration.
- Doors, lighting and security.
- Waste and bin areas.
- Parking.
- Communal heating.
- Accessibility and adaptations.

Not every request can be completed straight away. We use action logs to record what has been agreed, who is responsible and whether an action is complete, underway or planned.

The survey result of 99% satisfaction with communal areas is very positive. However, individual concerns about a particular garden, lift, heating system or repair still matter and will continue to be followed up.

### Future homes

We remain committed to creating more specialist housing for older people where opportunities are affordable, sustainable and meet an identified local need.

During 2025/26, our Board did not approve any new development schemes. We continue to look for potential sites and discuss suitable opportunities with partners and funders.

Any future proposal will need to show:

- A clear need for the homes.
- That the development is affordable.
- Good design and accessibility.
- Long-term sustainability.
- A positive outcome for future residents.

## Section 14: What happens next

During 2026/27, we will focus on five resident priorities.

### **Safe and well-maintained homes**

We will continue providing safe, well-maintained homes, complete our repairs performance dashboard including lift monitoring, and prepare for the second phase of Awaab's Law.

### **Listening and learning**

We will improve how we listen, act and explain what has changed, and continue improving complaint handling and learning from residents' experiences.

### **Fair and accessible services**

We will improve the information we hold about residents' needs and continue providing digital and non-digital ways for residents to contact and engage with us.

### **Clearer information**

We will publish our STAIRs Publication Scheme and make information easier for residents to find and request.

### **Planning for the future**

We will involve residents in reviewing our Code of Conduct and continue looking for suitable opportunities to provide more specialist homes.

### **We will keep you informed**

We will share progress through:

- Resident communications.
- Our website.
- "You Said, We Did" updates.
- Complaints reporting.
- Resident meetings.
- Our next Annual Resident Report.

## Thank you

Thank you for reading this report and for helping us improve our homes and services.

Please continue to tell us:

- What we are doing well.
- Where something needs to improve.
- What matters to you.
- Whether information or services are difficult to access.
- How you would like to be involved.

### Where to find more information

You can find more information on our website about:

- Our performance and Tenant Satisfaction Measures.
- Repairs and maintenance.
- How to make a complaint and our complaints performance.
- Our Board and how Lace is governed.
- Our finances, including how we use our income.
- “You Said, We Did”.
- Our policies and resident information.
- How to ask us for information.

If you cannot find what you need, please contact us. We will help you find it or explain it.

### Need this report in another format?

If you need this report in a different format, need help understanding any part of it or would like someone to talk it through with you, please contact us using the details on our website or in your resident handbook.

**Your feedback helps us provide services that are safe, fair, accessible and focused on residents.**

**People. Places. Partnerships.**