

Anniversary year inspires future aspirations

2025 marks the 25th anniversary of Lyng Community Association (LCA) becoming an incorporated organisation. Since then, it has grown with a clear focus on providing safe, secure and affordable homes for those who need them most.

This purpose continues to shape the way we work and decisions we make. The Board has steered us through recent challenges, from rising costs to closer regulation, and remains determined to stay true to our founding principles.

In line with our commitment to improving our homes' sustainability, we increased investment in Lyng properties in 2024-25 with the development's original phase 1 having new kitchens. This work will continue over the next few years, with phase 2 properties scheduled in next.

As 2024 saw a new government come to power, we welcome its pledge to tackle the housing crisis and deliver 1.5 million homes by 2029. Keen to play a role in meeting that target, we are looking to increase our number of homes – although any potential development must offer LCA the right financial deal.

However, LCA is about more than bricks and mortar. We organise various community activities, not just for Lyng tenants but also members of the wider community.

Partnership working is key to our success. I was delighted to see us team up with staff and residents at

Vantage Point (a Black Country Housing Association Extra Care scheme on the estate) to organise quizzes and race nights. We also ran cookery classes with West Smethwick Enterprise, helping people create healthy meals on a budget.

We maintain good working relationships with agencies such as Sandwell Council's Welfare Rights Team and the Citizens Advice Bureau, which offer advice and support to our residents.

Our coach trips to places like London, Stratford and seaside towns are a great way to bring people together and help you get to know your neighbours – a key element of making the Lyng a great place to live.

Looking ahead, we are inspired by our rich and proud legacy as we seek to provide another 25 years' service to our community.

Finally, I would like to thank my fellow Board members for their dedication to LCA, and the officers, staff and contractors who remain focused on offering a supportive, friendly and quality service to you, our tenants.

Wendy Bodenham

Chair of Lyng Community Association



Wendy Bodenham

Damp and mould

Damp and mould have been in the media spotlight recently and this has raised awareness of the dangers such issues can pose.

As well as being unsightly, they can lead to serious health concerns, particularly for people with asthma, allergies or other respiratory conditions.

LCA will immediately investigate all reported cases of damp and mould, take action to treat the problem and improve ventilation to prevent it returning. We will then revisit your home to ensure the issue has been resolved.

- If you spot any signs of damp or mould, let us know straightaway so we can take action to get it sorted.



Safe homes

Our work to keep your home safe includes routine checks at all our properties, including annual gas safety inspections and electrical tests every five years.

At our blocks of flats, we also regularly carry out fire risk assessments as well as servicing fire alarms and emergency lighting.

OUR BOARD

The LCA Board makes strategic and financial decisions, setting the direction of our business.

It is dedicated to upholding our values and strategic goals, safeguarding social housing and ensuring we remain financially stable. It is also committed to the ongoing improvement of our services, informed by a good understanding of our tenants' needs.

Six places on the Board are reserved for tenants. So, if you'd like to have your say or make a contribution to the local community, please get in touch – we'd be delighted to tell you more about what's involved.

MAKING A COMPLAINT

LCA has a two-stage complaints policy, which complies with the Housing Ombudsman's Complaint Handling Code. All complaints are managed by our Complaints Manager.



A complaint, as defined by the Housing Ombudsman, is: "an expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff or those acting on its behalf, affecting an individual resident or group of residents."

You can report a complaint to any LCA staff member or by:

- phoning us on **0121 525 5969**
- emailing **info@lyng.org.uk**
- popping in at the LCA office
- writing to Lyng Community Association, 3 Frank Fisher Way, West Bromwich B70 7AW.

WORKING TOGETHER

Back in 2012 we launched our Together with Tenants Charter, as part of a sector-wide initiative focused on strengthening the relationship between tenants and landlords. We have since updated this charter in line with 2024 guidance from the National Housing Federation.

Here we outline the progress made in 2024-25 on the updated targets contained in our charter.

1) RELATIONSHIPS

LCA must treat all residents with respect in all their interactions. Relationships between residents and housing associations will be based on openness, honesty and transparency.

Our staff can be seen on the estate carrying out weekly inspections of communal and car parking areas.

We gather your views on how you feel about our relationship through the tenant satisfaction survey (conducted by an external contractor to ensure an independent assessment) every other year. Our Board then reviews the findings to address areas where we can improve.

We try to restrict the number of maintenance contractors we work with, so you get to know and trust the people who carry out repairs in your home.

2) COMMUNICATION

Residents will receive clear, accessible and timely information from LCA on the issues that matter to them, including important information about their homes and local community, how the organisation is working to address problems, how the organisation is run, and information about performance on key issues.

We provide three newsletters and an annual report to tenants each year, hand delivered to every home to publicise what is happening on the estate and in the wider community.

Our website features regular updates on the things that matter to you. We also hold Tenant Meetings at least twice a year where anyone can come along to speak to LCA's General Manager and Chair. We also invite local councillors, council officers and police representatives to these meetings so you can ask about wider issues and services provided by other agencies.

3) VOICE AND INFLUENCE

LCA will seek and value residents' views and use this information to inform decisions. Every individual resident will feel listened to by their housing association on the issues that matter to them and can speak without fear.

Half our Board places are reserved for tenants, so you can play a crucial part in our organisation's decisions. We encourage tenants to join the Board and offer support and training to ensure you have the knowledge, skills and confidence to represent the views of you and other tenants at our Board meetings.

Any Lyng tenant can attend our Tenants Panel meetings, where you can get involved in reviewing our services.

Our tenant satisfaction surveys tell us whether you feel listened to, and we feed back to you on the results and how we plan to address any shortcomings.

4) ACCOUNTABILITY

Collectively, residents will work in partnership with their housing association to independently scrutinise and hold their housing association to account for the decisions that affect the quality of their homes and services.

We provide a wide range of performance information, including comparisons with similar-sized landlords, in our annual report to tenants which allows you to scrutinise our service delivery.

Holding public meetings with tenants offers a platform for questioning performance on all aspects of our services.

5) QUALITY

Residents can expect their homes to be good quality, well maintained, safe and well managed.

We have an in-house maintenance service which can respond quickly to emergency and urgent repairs, as all properties are within five minutes of our office.

Significant repairs are inspected by LCA's managers. This improves our knowledge of the condition of our homes which, in turn, shapes property investment decisions.

6) WHEN THINGS GO WRONG

Residents will have simple and accessible routes for raising issues, making complaints and seeking redress. Residents will receive timely advice and support when things go wrong.

We have a well-developed complaints system that acts quickly to remedy the causes of complaints.

There is a Board member with responsibility for monitoring complaints who, each year, reviews every complaint and suggests ways to improve policy and procedures. Our responses can include both financial and practical remedies, depending on the nature of the complaint.

7) EQUALITY, DIVERSITY AND INCLUSION

Lyng must be an inclusive organisation that seeks views from all groups. Approaches to resident involvement will be inclusive by engaging with residents from a range of backgrounds and experiences. Consultations with residents will include outreach to under-represented communities, including through targeted communications.

LCA has a multi-ethnic tenant profile and we look to speak directly, through home visits or by phone, to tenants who appear to be unrepresented in our tenant survey feedback reports.

Most of our Board members are from an ethnic minority background, which accurately reflects the make-up of our tenant profile.

Building community spirit

Lyng residents, families and friends have gathered to enjoy the host of community activities we've organised over the past year.

The LCA team has worked with its partners to put on a varied programme of events and trips, bringing together people from different generations across the estate.

Here are just some of the highlights from 2024-25.

- LCA's ever-popular coach trips expanded our horizons outside the Lyng in summer 2024, with a day out to Stratford-upon-Avon and a seaside visit to Porthcawl in South Wales.
- A visit to see the 'fireworks spectacular' at Drayton Manor theme park last November resulted in glowing feedback from everyone who attended.
- Our adults-only events have been highly successful, including Race Nights at Vantage Point retirement scheme which have raised around £300 for Lyng's young people's clubs.
- The Toddlers Group took part in the national Big Toddle sponsored walk at Forge Mill Farm, Sandwell Valley Country Park, raising funds for Barnardo's in June last year.
- Members of the 5-11 Club celebrated the group's 12th anniversary in 2024 with a trip to Ninja Warrior UK adventure park in Walsall.
- Our 2024 summer play scheme entertained 5-11-year-olds with Wild West-themed craft activities, plus a trip to Sundown Adventureland theme park in Nottinghamshire.
- Lyng Youth Club members had a great time during their three-day residential stay at the Frank Chapman Outdoor Education Centre, in Bewdley, in August last year.
- Hundreds of people supported our summer fun day at Oak House Museum in 2024, raising £500 for our children's clubs.
- Around 40 people joined us for our family trip to the 'Winter Wonderland' at Conkers Discovery Centre, in Leicestershire, last December.
- Our first 'Jingle Jubilee' – merging the usual Christmas Craft Morning and Children's Christmas Party – proved a hit, attracting 100 people.

All our activities are open to tenants at a discounted rate, but members of the wider community are welcome to attend if we have space.





How are we doing?

During 2024-25 we looked to improve our management performance and can report on a satisfying year.

- **685** repairs were carried out (747 last year)
- **95.91%** were completed on time (95.2% last year)
- **5** homes were re-let (13 last year)
- We had **no** empty homes at the end of March 2025 (same as last year)
- We lost **0.11%** of our rent due to homes being empty (0.27% last year)
- Our rent arrears reduced to **2.74%** (3.2% last year)
- **100%** of properties were compliant with the Decent Homes Standard
- **100%** of properties were rated 'C' in the Energy Performance Certificate system
- **99.5%** of homes had a valid gas certificate (*legal action is being taken to secure access for gas safety checks where necessary*)
- **100%** of fire safety checks completed

(Note: LCA does not have any lifts, water tanks or asbestos in any of its buildings).

Average rents and service charges

One-bedroom flat	£101.52 (£94.26 last year)
Two-bedroom flat	£113.12 (£105.02 last year)
Two-bedroom house	£113.78 (£105.66 last year)
Three-bedroom house	£124.36 (£115.48 last year)
Four-bedroom house	£144.50 (£134.18 last year)

Turnover	£1,338,381 (£1,248,776 last year) Turnover showed an increase compared to the previous year, as 2024-25 was the fifth year of the regime where the Regulator of Social Housing directed that rents could be increased each year by the Consumer Price Index (CPI) growth over 12 months plus 1%. The applicable CPI increase was 6.7% so, with the additional 1% included, this meant rents rising by 7.7% from April 2024.
Surplus	£520,766 (£428,618 last year) The surplus shows an increase compared to 2023-24. Our surplus will be used to fund future improvements to our homes and services.



TENANT SATISFACTION

In 2023 we conducted a Tenant Satisfaction Survey, carried out by an independent market research company in the format required by the Regulator of Social Housing. We have now adopted an action plan to improve performance in all areas of dissatisfaction.

As we are required to carry out these surveys every two years, the next one will be in 2025 so the results will be reported in the 2025-26 annual report to tenants.

Below is a summary of the 2023 survey's key findings, showing our performance compared to similar-sized West Midlands social housing providers using the Social Housing Benchmarking (SPBM) system.

Tenant Satisfaction Measure	Lyn CA	SPBM
Overall satisfaction	78%	73%
Satisfaction that the home is safe	81%	88%
Satisfaction that the home is well maintained	78%	82%
Satisfaction with repairs	82%	80%
Satisfaction with time taken to complete most recent repair	83%	75%
Emergency repairs completed within target timescales	100%	100%
Non-emergency repairs completed within target timescales	95%	94.5%
Satisfaction that we listen to tenants' views and act upon them	66%	60%
Satisfaction that we keep tenants informed about things that matter to them	77%	71%
Agree that we treat tenants fairly and with respect	77%	76%
Satisfaction that we keep communal areas clean and well maintained	74%	66%
Satisfaction that we make a positive contribution to neighbourhoods	77%	67%
Satisfaction with our approach to handling anti-social behaviour	58%	58%
Anti-social behaviour cases relative to the size of the association (per 1,000 homes)	2	9
Anti-social behaviour cases that involve hate incidents (per 1,000 homes)	0	0

Complaints and service improvement

Tenant Satisfaction Measure	Lyn CA	SPBM
Satisfaction with our approach to managing complaints	62%	54%
Number of Stage 1 complaints (per 1,000 homes)	10	17
Number of Stage 2 complaints (per 1,000 homes)	0	0
Stage 1 complaints responded to within the Complaint Handling Code timescales	100%	83%
Stage 2 complaints responded to within the Complaint Handling Code timescales	n/a	62.5%

Learning lessons

We strive to offer high quality services but occasionally these fall below the standard we expect to deliver.

Our complaints policy and procedure, drawn up in line with the Housing Ombudsman's expectations, is focused on finding out what went wrong and what we can do to remedy the problem. We can then reflect on the findings and take on board recommendations for improving our services.

In 2024-25 we received **2** complaints, both of which were resolved at Stage 1 within our target timescales. We then reviewed our services as detailed below.

You said:

We need to better explain how we have to act once a tenant's rent arrears reach a certain level.

We did:

We included an article in our tenant newsletter *Lynline*, outlining how we manage rent arrears cases in compliance with our Rent Arrears Policy and Procedure and by following the Pre-action Protocol before taking the matter to court. This emphasised that the steps we take are applied consistently and are not discretionary.

Value for money

LCA is committed to achieving value for money (VFM) for our tenants and stakeholders, adopting a strategy setting out clear objectives on how this will be delivered – to achieve economy, efficiency and effectiveness in everything we do.

Our overarching objectives are to:

- optimise use of our assets
- maintain efficient, effective services offering excellent VFM
- ensure tenants fully understand LCA's costs and how they compare with our peer group
- invest in enhancing our homes and developing new social housing
- remain financially strong, to maintain our viability and independence.

The strategy links to our Business Plan, ensuring VFM is embedded throughout the business and sets out measurable targets linked to LCA's aims and purpose. We provide opportunities for tenants to help shape services and monitor their delivery and effectiveness.

Our Board monitors performance against VFM targets and uses comparable data from our peer group to benchmark our performance. The data we use (shown in the SBPM column in the table below) is from similar-sized housing associations in the West Midlands and provided through the Housemark/Acuity benchmarking service, which offers the housing sector's most in-depth robustly validated data.

Our targets for 2024-25 included:

- 1) 100.2% rent collection – we exceeded this target, achieving 100.4%
- 2) 99.5% homes occupied – rent loss was restricted to

0.11%, equal to 99.89% occupancy rate, mainly due to low turnover of tenancies



- 3) 96% overall satisfaction rate with services – we achieved 78% in our 2023 tenant satisfaction survey, so need to focus on key areas of dissatisfaction and will carry out our next survey in 2025
- 4) ensuring our headline social housing cost per unit is £4,150 or less – we achieved £4,148 but appreciate we need to continue improving
- 5) delivering 2.5% new homes over three years – we have made offers on properties but been unable to match other bidders' offers and financial strength
- 6) maintaining community stability by keeping tenancy turnover under 7% – we exceeded this, achieving 2.5% by supporting residents to manage their tenancies
- 7) reducing expenditure on dealing with litter, fly-tipping and vandalism by promoting community spirit with a range of activities – this is being achieved, with us experiencing few problems and spending almost nothing on vandalism or graffiti.

By reviewing expenditure, improving performance and seeking better value in procurement, we have enhanced our financial position by continuing to generate surpluses that can be earmarked for developing new homes in the near future.

Performance measure	2025	2024	2023	SPBM 2024 median (mid-figure)	Notes
Reinvestment (how much we reinvested in our homes)	4.04%	1%	0.03%	2.7%	<i>As most of our stock is less than 20 years old, regular reinvestment only started in 2024-25 when we began replacing kitchens in our original homes</i>
New supply – social housing	0%	0%	0%	0%	<i>We did not build any homes in 2024-25</i>
Gearing (debt level compared to stock value)	11.93%	13.41%	18.11%	17.3%	<i>Reflects LCA reducing its debt each year and improving its financial position</i>
EBITDA MIR (surplus compared to interest payable)	694.37%	557.24%	577.23%	200%	<i>This shows our strong financial position</i>
Overall social housing cost per unit (covers management, service charge, maintenance, major repairs and other social housing costs)	£4,148	£3,978	£3,661	£6,447	<i>Reflects increased maintenance and community activity costs</i>
Operating margin – social housing lettings	37.48%	35.74%	36.91%	18.52%	<i>Similar performance as previous year</i>
Return on capital employed (rate of return from our housing assets)	3.93%	3.56%	3.49%	2.53%	<i>Compares positively against other associations</i>

We assess how well we achieve VFM by comparing ourselves to similar-sized social landlords. We identify areas for improvement, drawing up plans to ensure we match upper quartile performance of comparable housing providers.

We follow the Regulator of Social Housing's guidance to demonstrate how we constantly challenge and seek to improve our VFM performance.