

Improving services to boost tenant satisfaction

I am delighted to report on the progress Lyng Community Association (LCA) has made over the last 12 months, as we move into our 26th year of operation as an independent housing association.

Our residents are at the heart of everything we do and we've remained focused on improving their experience, supporting them through life's challenges and delivering the safe, high-quality homes they deserve.

I am pleased that over 2025-26 our overall resident satisfaction rate rose to 81% – a small improvement, but we are looking to build on this leading up to our next tenant satisfaction survey in summer 2027.

Repairs satisfaction was 97%, reflecting the positive impact of our service improvements and more effective ways of working. In the next 12 months we are investing in new kitchens for all homes completed in 2006 and replacement boilers in properties completed in 2011.

We continue to look for opportunities to develop new homes in Sandwell, liaising with property developers and landowners to explore options. It is a frustrating process, as there seems to be a focus on larger developments rather than the smaller schemes LCA could deliver. However, the Board is determined to deliver on our longstanding ambition to reinvest surpluses into much-needed new homes.

As ever, the Community Development Team ran a number of events to support our tenants and the wider Lyng community over the past year. I'd like to pay tribute to staff who run the activities and a big thank-you to volunteers who help ensure things run smoothly.

We are always looking for more tenants to get involved in the running of LCA, with reserved places on the Board for tenants or other residents on the Lyng estate. If you read through this report and feel inspired to play a part in improving your local community, please contact the LCA office for an informal chat on how you can get involved.

Our staff team and contractors are focused on providing a good service to tenants, while ensuring our activities are well governed, transparent and remain true to our vision and values. Their efforts are greatly appreciated by the LCA Board.

Finally, I would like to express my gratitude to my fellow Board members who play a crucial role overseeing LCA's activities.

Wendy Bodenham

Chair of Lyng Community Association



Wendy Bodenham



Keeping your home safe

We are committed to ensuring all our homes are safe for you to live in. To do this, we:

- carry out a gas boiler service and safety test **ANNUALLY**
- check the smoke detector and carbon monoxide alarms **ANNUALLY**
- test the electrical circuits and fittings **EVERY FIVE YEARS**.

In our blocks of flats, we also:

- carry out a fire alarm test **EVERY WEEK**
- employ a fire alarm engineer to carry out a test and maintenance check **EVERY THREE MONTHS**
- employ a fire alarm engineer to check the emergency lighting system **EVERY SIX MONTHS**
- carry out a Fire Risk Assessment **EVERY YEAR**
- carry out an inspection of each block, checking every floor for any unreported damage to the communal areas, **EVERY WEEK**.

HOW TO COMPLAIN

At LCA, we have 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.



OUR BOARD

LCA was set up by local people who were determined to see an improvement in the Lyng estate’s homes and surroundings.

The original vision was achieved by the estate’s rebirth, with the creation of hundreds of new homes and an enhanced local environment.

This work continues today, with the LCA Board determined to ensure that local people remain at the heart of the decision-making process – so we welcome the participation of residents.

Part of the Lyng’s original vision was for tenants and other local residents to form 50% of the Board that manages LCA. This commitment was built into LCA’s rules, so we still have reserved places for Lyng residents on the Board.

If you would like to become part of the team shaping the Lyng’s future, please contact our General Manager (on **0121 525 5969**) who will be delighted to explain more.

We launched our Together with Tenants Charter in 2021, 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 2025-26 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, next due in summer 2027. 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. When we have to use other contractors (for instance, to replace kitchens), we try to visit daily to monitor progress and ensure you are happy with their work.

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.

Bringing Lyng folk together

LCA's mix of community activities throughout the year brought together Lyng residents of all ages, along with their family and friends.

Here are just a few of the highlights from 2025-26.

- *Our annual zoo trips keep growing in popularity, attracting 85 people for a day out at Chester Zoo in spring 2025.*
- *We were delighted to host our first estate-wide Easter Egg Hunt in April 2025, with 50 children joining us to seek out hidden chocolate treasures.*

- A coachload of 50 Lyng residents enjoyed a day at the seaside on our August trip to north Wales, which took in the sights and tourist attractions of Llandudno and Conwy.
- Our adults-only social activities are proving increasingly popular, with Race Nights and quiz evenings raising hundreds of pounds for Lyng's young people's clubs.
- Other fundraising events, such as a summer table top sale and the annual Macmillan Coffee Morning in September, also brought in cash for good causes.

- *The two-week summer play scheme was themed around spies, ninjas and superheroes in August 2025, providing a host of fun activities to keep 5-11-year-olds entertained during the school holidays.*
- *Lyng families enjoyed our Halloween trip to Drayton Manor last October, which culminated in a dazzling light, fire and laser show.*

- *Last winter's festive programme kicked off with the Christmas Fair, followed by an adults-only trip to Bath Christmas Market, then Jingle Jubilee's family craft activities, and finally a trip to the Santa Safari at West Midlands Safari Park.*

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 2025-26 we looked to improve our management performance and can report on a satisfying year.

- **733** repairs were carried out (685 last year)
- **97.4%** were completed on time (95.91% last year)
- **5** homes were re-let (5 last year)
- We had **no** empty homes at the end of March 2026 (same as last year)
- We lost **0.14%** of our rent due to homes being empty (0.11% last year)
- Our rent arrears edged higher to **2.9%** (2.74% last year)
- **100%** of properties were compliant with the Decent Homes Standard
- **100%** of properties were rated 'C' in the Energy Performance Certificate system
- **97.5%** 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 were 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	£104.52 (£101.52 last year)
Two-bedroom flat	£116.41 (£113.12 last year)
Two-bedroom house	£116.95 (£113.78 last year)
Three-bedroom house	£127.81 (£124.36 last year)
Four-bedroom house	£148.50 (£144.50 last year)

Turnover

£1,372,993

(£1,338,381 last year)

Turnover showed an increase compared to the previous year, as the Regulator of Social Housing directed that rents could be increased by the Consumer Price Index (CPI) growth over the past 12 months plus 1%.

The applicable CPI increase was 1.7% so, with the additional 1% included, this meant rents rising by 2.7% from April 2025.

Surplus

£470,360

(£520,766 last year)

The surplus shows a small decrease compared to 2024-25. Our surplus will be used to fund future improvements to our homes and services.

TENANT SATISFACTION

In July 2025 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 is due in July 2027.

Below is a summary of the 2025 survey's key findings, showing our performance compared to 2023 and compared to similar-sized West Midlands social housing providers using the Social Housing Benchmarking (SPBM) system.

Tenant Satisfaction Measure	2025	2023	SPBM
Overall satisfaction	81%	78%	83%
Satisfaction that the home is safe	91%	81%	89%
Satisfaction that the home is well maintained	88%	78%	86%
Satisfaction with repairs	97%	82%	86%
Satisfaction with time taken to complete most recent repair	100%	83%	86%
Satisfaction that we listen to tenants' views and act upon them	76%	66%	74%
Satisfaction that we keep tenants informed about things that matter to them	83%	77%	82%
Agree that we treat tenants fairly and with respect	88%	77%	86%
Satisfaction that we keep communal areas clean and well maintained	90%	74%	79%
Satisfaction that we make a positive contribution to neighbourhoods	76%	77%	74%
Satisfaction with our approach to handling anti-social behaviour	65%	58%	71%
Anti-social behaviour cases relative to the size of the association (per 1,000 homes)	10	2	16.2
Anti-social behaviour cases that involve hate incidents (per 1,000 homes)	0	0	0

Complaints and service improvement

Tenant Satisfaction Measure	2026	2023	SPBM
Satisfaction with our approach to managing complaints	62%	62%	56.5%
Number of Stage 1 complaints (per 1,000 homes)	5	10	25.3
Number of Stage 2 complaints (per 1,000 homes)	0	0	2
Stage 1 complaints responded to within the Complaint Handling Code timescales	100%	100%	100%
Stage 2 complaints responded to within the Complaint Handling Code timescales	n/a	n/a	100%

Learning lessons

In 2025-26 we received **1** complaint, which was resolved at Stage 1 within our target timescales. As a result of this complaint, we revised our procedure for making seasonal adjustments to communal lighting, to ensure it considered the needs of early morning shift workers.

Check out our website at <https://lyng.org.uk/complaints/> to see how our complaints policy complies with the Housing Ombudsman's Complaint Handling Code. This focuses on finding out what went wrong, how we can resolve the issue, and what lessons we can learn to improve our services in future.

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 2025-26 included:

- 1) 100.1% rent collection – we met this target, achieving 100.1%

- 2) 99.73% homes occupied – rent loss was restricted to 0.14%, equal to 99.86% occupancy rate, mainly due to low turnover of tenancies
- 3) at least 84% overall satisfaction rate with services – we achieved 81% in our 2025 tenant satisfaction survey (compared to 78% in 2023), showing we need to make further progress in this area
- 4) ensuring our headline social housing cost per unit is less than £6,524 – we met this target, achieving £4,719
- 5) delivering 2.5% new homes over three years – we have made offers on properties but so far been unable to match other bidders' offers and financial strength
- 6) maintaining community stability by keeping tenancy turnover under 6% – 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	2026	2025	2024	SPBM 2025 median (mid-figure)	Notes
Reinvestment (how much we reinvested in our homes)	0.61%	4.04%	1%	3.4%	<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 2025-26</i>
Gearing (level of debt compared to the value of our stock)	6.82%	11.93%	13.41%	13.8%	<i>Reflects LCA reducing its debt each year and improving its financial position</i>
EBITDA MIR (surplus compared to interest payable)	792.85%	694.37%	557.24%	192%	<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)	£4,719	£4,148	£3,978	£6,524	<i>Reflects increased maintenance and community activity costs</i>
Operating margin – social housing lettings	30.7%	37.48%	35.74%	17.3%	<i>Compares positively against other associations</i>
Return on capital employed (rate of return from our housing assets)	3.26%	3.93%	3.56%	3.1%	<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.