

Inspection report

Cloch Housing Association

July 2005

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Summary

The inspection of Cloch took place in November 2004. We awarded Cloch the following grades:

Housing management	B	Good	Many strengths and some areas where improvement is needed
Property maintenance	B	Good	Many strengths and some areas where improvement is needed

Inspection Findings

Cloch Housing Association owns 1054 houses in Inverclyde. Most of its houses are in Greenock, and a small number are in Port Glasgow and Inverkip. The Association is continuing to develop new housing in Inverclyde.

Cloch is run by a committee, which includes eight of the Association's tenants. The committee oversees the work of the Association effectively. Cloch is financially viable and has a fair approach to financial management.

Cloch's tenants have had limited opportunities to influence how services are delivered, though the Association has recently set up a new tenant and resident forum to try to improve this.

Key strengths in Cloch's services:

- its houses are in good condition;
- it gives good access to its housing list and its repairs service;
- it lets its houses to people in housing need;
- it works to help people with difficulties to stay in their homes;
- it relets its empty houses quickly; and
- most tenants are satisfied with Cloch's services.

Key areas for improvement in Cloch's services:

- significant weakness in its management of gas safety in its houses;
- the level of rent arrears;
- the time it takes to place applicants on its housing list; and
- how it monitors the time taken to carry out some repairs.

Next steps

Cloch should produce an improvement plan to show how it intends to respond to our findings. The actions to deal with our findings in governance and financial management will be agreed with us.

How to get more information and contact details

If you would like to see Cloch's improvement plan you should contact:

Cloch Housing Association
6 Regent Street
Greenock
PA15 4PL

TELEPHONE 01475 783637
EMAIL office@clothhousing.org.uk
WEBSITE www.clothhousing.org.uk

The full report is on our website at www.communitiesscotland.gov.uk.
This Summary can also be made available on tape, in Braille, large print and community languages. For information please contact Janette Campbell on 0131 479 5162 or email janette.campbell@communitiesscotland.gsi.gov.uk.

1. Introduction

About this inspection

1.1 This inspection was carried out by Communities Scotland under section 69 of the Housing (Scotland) Act 2001 on behalf of Scottish Ministers. Our purpose in inspection is to provide an independent external assessment of the effectiveness of housing service delivery and make recommendations to help improvement. Inspections are conducted within a published framework of Performance Standards.

How we assessed performance

1.2 Our inspectors asked two key questions:

- How good are the services we have inspected?
- How well are these services being managed for improvement?

1.3 In order to answer these questions inspectors:

- spoke to tenants, staff and members of the governing body;
- asked other partner organisations for their views;
- visited homes and local areas;
- saw and tested first hand how well services were being delivered;
- examined key policies, publications, information and the organisation's self-assessment submitted for this inspection; and
- analysed published performance and financial information.

1.4 We have awarded grades for housing management and property maintenance. This is what our grades mean:

A	Excellent	Major strengths
B	Good	Many strengths and some areas where improvement is needed
C	Fair	Some strengths, but with many areas where improvement is required or with a small number of significant weaknesses
D	Poor	Major areas where improvement is needed or where a number of very significant weaknesses are found.

The inspection team

1.5 The Cloch inspection was managed by Iain Muirhead (Inspection Manager). The lead inspector was Ian Kerr (Inspector), who was supported by Jacqui Angus (Inspector), Shirley Robison (Inspector), Erika Hudleston (Inspection

Officer) and Murray Smith (Financial Analyst). We were on site between 15 and 26 November 2004. We would like to thank everyone involved in the inspection, particularly the governing body, staff and tenants for their time and co-operation.

Responding to this inspection

- 1.6 We expect all inspected bodies to make the summary of this report available to anyone that wants it, report our findings to tenants and other stakeholders and respond to the issues raised in this report.

2. Context

- 2.1 Cloch Association was formed in 1968 and was first registered with the Housing Corporation in 1977, as Christian Action (Greenock) Housing Association Limited. It changed its name to Cloch Housing Association in 1979. It is constituted as an Industrial and Provident Society with charitable rules and its main purpose is to provide housing for the benefit of the community.
- 2.2 The Association is based in Greenock, Inverclyde, where the vast majority of its housing is situated. It also owns housing in Port Glasgow and Inverkip. Inverclyde's population declined by almost 7% between 1991-2001, compared with a national increase of more than 1% over the same period. Almost 80% of Cloch's tenants receive either full or partial housing benefit; more than one third are retired and only 24% are in full or part-time employment.
- 2.3 Cloch is governed by a voluntary committee elected annually at its annual general meeting. It currently has 14 committee members, 8 of whom are tenants.
- 2.4 The Association currently owns 1054 homes, 12 of which are in shared ownership. Of these 40% (426) are houses and 60% (628) are flats. Its housing is a combination of newly-built and modernised properties, and includes houses transferred from Scottish Homes in Greenock.
- 2.5 The table below gives background information about Cloch, and shows trends over the last three financial years.

	2001-2002	2002-2003	2003-2004
Houses owned	888	936	959
Employees	31	32	35
Annual turnover	2,010,700	2,330,500	3,302,000*
Total possible rental income	1,921,510	2,107,067	2,361,490
Rental income from housing benefit	58.0%	60.4%	60.4%
Average weekly rent	£41.80	£43.16	£45.07
Average rent increase	4.9%	2.7%	4.3%
Houses re-let	90	62	91
Responsive repairs carried out	2,809	2,759	3,383
Maintenance spend per house	£284.29	£297.38	£417.10
Right To Buy sales	3	2	5

* Turnover includes £675,000 received for 12 improved flats for sale

3. Housing management

3.1 The grade awarded for housing management is:

B	Good	Many strengths and some areas where improvement is needed
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We explain at the end of this section how the assessments we have made result in this grade.

How good is the service?

Access

Social landlords should provide open, fair and equal access to their housing lists and should work with partners to simplify and maximise access to housing.

- 3.2 We found that Cloch operates an open housing list and people aged 16 or over can apply at any time. Cloch advertises its housing list widely through council offices, libraries, local newspapers, its newsletters and its website. There is a limited range of information targeted at applicants, but the Association is drafting new information leaflets to address this. We found that staff offer applicants helpful information verbally on the application process.
- 3.3 Cloch is letting around 50% of its houses to people nominated by Inverclyde Council or referred to it under homelessness legislation. It is playing an active role in developing a common housing register with other local landlords and has worked with them to develop a common application form, helping to simplify access to its housing. This has contributed to a marked increase in housing applications to Cloch. The number of applicants on the housing list has increased by around 1,000 over the last two years to 2,131 at the time of our inspection.
- 3.4 Cloch has had a target timescale of 28 days for processing applications since 2003/04, but began monitoring its performance only shortly before our inspection. In the period to December 2004 the Association took an average of four and a half weeks to process applications, not counting the time taken to get any follow-up information from applicants. This is a long time to add applicants to the housing list. The Association reviews its housing list on an ongoing basis, though at the time of our inspection it had a large backlog of applications due for review which it was beginning to tackle. This should help to ensure the accuracy of the information it holds.

- 3.5 Cloch adopts a good approach to minimising suspensions from its housing list. At the time of the inspection only two applicants were suspended. Both suspensions were in line with the Association's policy, though we did find one case where the Association did not contact an applicant at the end of the suspension period to highlight the change in status.
- 3.6 The Association collects equalities information on its applicants as part of the application process. It achieves a response rate of almost 90% and reports the outcomes regularly to the housing services sub-committee.
- 3.7 Cloch has a good approach to ensuring fair, open and equal access to its housing list, with the exception that it is not placing applicants on its list quickly.

Meeting need and maximising choice

Social landlords should meet housing need through lettings and should maximise choice for applicants.

- 3.8 Cloch prioritises allocations based on a range of housing needs which clearly reflect the statutory reasonable preference categories; all the allocations we reviewed were to people with one or more of these needs. The Association has a draft protocol in place with Inverclyde Council to help both parties meet their duties to homeless people. The number of formal referrals from the Council, under section 5 of the Housing (Scotland) Act 2001, is increasing. The Association is working well to meet its new duty and has housed all households referred to it unless it has had no suitable housing available; no referrals have gone to arbitration.
- 3.9 The Association gives applicants basic information on their housing options and the right to appeal when they request an application pack. This is useful, although given the time it takes the Association to process applications it may not be the most informative point in the process to offer this information. The Association confirms applicants' overall points level and position on the housing list once it has processed the application. At the time of our inspection it was in the process of updating its standard pointing letter to include information about the right to appeal along with a points breakdown. This will improve the overall quality of information to applicants.
- 3.10 Two members of staff check each application and allocation, though there is no further routine quality assurance monitoring of this process. The Association verifies an applicant's circumstances before making an offer. The allocation decisions were clear and transparent for the cases we reviewed.
- 3.11 Cloch allocates its houses on a quota basis between its housing list, transfers and nominations categories, across all its house types. We found

that this system operates effectively and no category of applicant is disadvantaged in terms of access to the range of property types and locations. The Association monitors the outcome of its quota system, in terms of the proportion of lets to each category. But it does not routinely examine the types of housing need it is meeting through its allocations.

- 3.12 Cloch's allocations policy includes provision for what the Association describes as a "pre-entry transfer" followed by a "mutual exchange", which involves two tenants and three houses, one of which is empty. The allocations policy does not explain in detail how the process operates. In practice this is an allocation rather than a mutual exchange, because both tenants do not hold a Scottish secure tenancy or a short Scottish secure tenancy for the property they are exchanging. Though Cloch uses this provision very rarely, it is not a transparent method of allocating housing and is inconsistent with the Association's own tenancy agreement.
- 3.13 Cloch's allocations policy allows it to suspend people on its list after they have refused two offers, but it manages the process in a way designed to maximise choice and minimise suspensions. At the time of our inspection one applicant was suspended as a result of refusing offers. The Association further maximises choice by not restricting the number of local areas people can apply for. It also sets aside a small quota of lets for aspirational transfers to allow people without any housing need to move to a different area or property type, though the allocations policy does set out clearly how it will prioritise between applicants from this category and other housing list applicants.
- 3.14 Cloch is achieving good outcomes in meeting housing need and providing a good level of choice through its allocations, and minor improvements would further strengthen its performance.

Sustaining tenancies and preventing homelessness

Social landlords should maximise security of tenure for all residents of their accommodation, and should work to sustain tenancies and prevent homelessness through their delivery of housing management services.

- 3.15 Cloch has signed-up 98% of its tenants to Scottish secure tenancy (SST) agreements, and has arrangements in place to sign up the remaining tenants in the near future. One of Cloch's tenants has a short SST, which the Association granted in line with the terms of the Housing (Scotland) Act 2001.
- 3.16 Cloch provides housing for 24 people in shared accommodation. Nineteen of these residents have occupancy agreements which mirror the terms of the SST where possible; this is positive. However, Cloch's blanket approach to the use of occupancy agreements for shared accommodation means that

it may not always maximise security of tenure for its residents. Cloch acted in good faith when it adopted this approach on the basis of available advice. The remaining five residents in shared accommodation have no written agreement with Cloch. This is poor; it is not consistent with the principle of maximising security of tenure, and the absence of a written agreement represents a risk to the Association.

- 3.17 The provision of good information and access to appropriate support are important ways in which landlords can help sustain tenancies. Cloch gives new tenants an information pack which includes useful material such as the tenant handbook and recent newsletters. It is also developing a range of supplementary leaflets which should further improve the information available to new tenants. Though Cloch has a target of carrying out settling in visits for new tenants, it does not do this routinely.
- 3.18 Cloch works well with agencies which provide support for the Association's tenants. One specialist support agency carries out assessments for tenants and provides broader specialist advice around new housing developments and allocations; another gives emergency telephone support to tenants in sheltered housing. Feedback from these groups about Cloch's role in partnership working is positive.
- 3.19 Cloch has a relatively low level of abandonments, and this is not a significant issue for the Association. Five tenants abandoned their houses in 2003/04, which – in percentage terms - is around half the Association's peer group average.
- 3.20 Almost all the legal action that Cloch takes to recover possession of its houses is in response to rent arrears. In 2003/04 the Association issued notice of proceedings for recovery of possession to 160 of its tenants and initiated court action against 4. It recognised that it was not using notices appropriately and has amended its practice; as a result, it has issued only 16 in the first 4 four months of 2004/05.
- 3.21 In 2003/04 Cloch obtained 2 orders for recovery of possession and obtained vacant possession of 1 property, or 0.1% of its houses. This figure is around one third of the average level of recovery of vacant possession of Cloch's peer group. Three tenants abandoned their homes after decree was granted but before the Association recovered vacant possession; this was 0.31% of its tenants, around double the average for Cloch's peer group. In the first 4 months of 2004/05 Cloch issued 16 notices of proceedings but had not initiated any court actions.
- 3.22 Cloch seeks to recover vacant possession only as a last resort. In all the cases we looked at, the Association followed its policy and initiated court action only after extensive efforts to find alternative solutions. It directs

tenants in rent arrears to local welfare and money advice agencies. The Association notifies the local authority only shortly before it intends to obtain vacant possession, but it acknowledges that it should do this earlier, at the point when it makes its decision to initiate court action. We found one case where the Association continued to accept payments into a rent account where a decree had been granted, which could influence court action.

3.23 Cloch maximises security of tenure for the vast majority of its residents, though the lack of written agreements for a small number of residents represents a weakness. It works constructively to help people maintain their tenancies, though it could improve its approach in a small number of areas.

Quality of neighbourhoods

Social landlords should deliver services to ensure that neighbourhoods are attractive, well-maintained and safe places to live. They should deal appropriately with antisocial behaviour.

3.24 Cloch's recent tenant survey, which it completed shortly before our inspection, found that 88% of tenants were satisfied with the neighbourhood they live in and 82% were satisfied with the common areas. The neighbourhoods we saw had little litter or vandalism and appeared well maintained, with the exception of play areas and landscaped areas. The Association is aware of this problem and is working with its contractor to improve performance.

3.25 Cloch has until recently adopted a largely reactive approach to managing its estates, but has reviewed how it assigns staff responsibility. Its new 'patch' approach allocates staff to particular estates, with the aim of having a greater presence. Early indications are that the Association is beginning to manage its estates more proactively, though it has still to develop an effective framework for monitoring the outcomes of visits and actions taken.

3.26 Cloch told us that the areas it operates in have historically had significant levels of antisocial behaviour. More recently, the Association has not had a significant problem with reported antisocial behaviour. We found that the Association responds effectively and quickly to individual cases of antisocial behaviour, though it has not set target timescales for responding, nor sought structured views from tenants about how their case has been dealt with. It works constructively with partner organisations:

- it is developing a positive relationship with Inverclyde Council's Investigations Team; and
- it has an arrangement with other local RSLs to informally share staff from each who are trained as mediators.

3.27 Cloch's neighbourhoods are generally well-maintained, and it responds effectively to the relatively low level of antisocial behaviour within its estates.

There are some gaps in how it monitors its impact in dealing with issues on its estates.

Responsiveness to tenants

Social landlords should place the people they serve at the heart of their work, treat them with respect and be responsive to their views and priorities.

- 3.28 Cloch's 2004 tenant survey found that 95% of tenants were satisfied with the Association as a landlord. Satisfaction levels on issues such as how staff deal with enquiries, quality of communication from the Association and staff helpfulness were all over 90% and similar or higher than in the previous survey. The Association completed the survey only shortly before our inspection and is committed to preparing an action plan to address areas for improvement.
- 3.29 Before the recent tenant survey Cloch last surveyed its tenants in 1998. Beyond these periodic surveys the Association does not routinely seek feedback from service users on its housing management services. It did hold an open day to discuss the most recent rent increase, and has organised open days for other issues, though attendance has not been high. It has highlighted in its newsletter its intention to review policies, though this has consisted mainly of listing policies due for review rather than engaging more directly with tenants. The Association hopes that its newly established tenant and resident forum will evolve into an effective group that can influence its housing management service, though the initiative is still at an early stage.
- 3.30 Cloch has a good approach to dealing with complaints about its housing management service. The complaints process is well publicised. We found that the Association responds effectively to complaints and saw examples of feedback through complaints being used to improve services. The Association recognises that it could further improve its approach by training staff on identifying complaints and by ensuring complaints always go to the appropriate staff member.
- 3.31 The Association is committed to providing equal access to its housing services, though there are some gaps in its current approach. There are arrangements for providing information in Braille and through sign language, and a translation facility is being finalised. Cloch's office accommodation is not completely accessible to people with physical disabilities, though plans are in place to improve access in the near future. Information on the Association's services is available on tape, though much of it is out of date.
- 3.32 Cloch is striving to be a responsive landlord. More than 90% of tenants gave positive feedback about how the Association interacts with them, and the Association deals well with complaints. It has had more limited success in

getting tenants actively involved in influencing how it delivers its housing management services.

Is the service managed for improvement?

Resource management and efficiency

Social landlords should maximise their income, in a way that is fair to service users, and manage costs effectively.

3.33 Cloch offers tenants a wide range of methods by which they can pay their rent, including at post offices, by direct debit, on-line or by phone. The recent tenant survey found that 95% of tenants were satisfied with rent payment methods.

3.34 Cloch's total arrears as a percentage of its total rental income has decreased between March 2003 and September 2004, though it is still relatively high. The total arrears figure includes housing benefit not yet received by Cloch from the local authority. At March 2004:

- its total arrears figure was higher than the level for its peer group;
- it had the 8th highest figure of the 51 RSLs in its peer group; and
- it was in the bottom quartile of all Scottish RSLs for total arrears.

3.35 Cloch's current non-technical arrears¹ level was slightly below its peer group level and it was 25th out of the 51 RSLs at March 2004, though the figure has risen in the early part of 2004/05. The proportion of Cloch's tenants in serious arrears was below its peer group level at March 2004 but has risen significantly since then. Former tenant arrears have increased slightly but are below the peer group performance, though Cloch has written off £20,000 of its former tenant arrears over the last two years.

3.36 The table below summarises Cloch's reported performance in collecting rent arrears.

¹ Non-technical arrears exclude outstanding housing benefit not yet received by the landlord.

	At March 2003	At March 2004		At Sept. 2004	
	Cloch	Cloch	Peer Group	National Median	Cloch
Total arrears as % of total gross rental income	9.3%	9.7%	6.8%	6.2%	7.8%
Total current arrears as % of total gross rental income	8.6%	8.6%	4.9%	4.4%	6.9%
Current arrears (non technical) as % of total gross rental income	3.3%	3.0%	3.3%	3.0%	3.3%
Current arrears (technical) as % of total gross rental income	5.3%	5.6%	1.6%	1.4%	3.6%
% of current tenants in serious arrears	5.8%	4.6%	5.8%	-	8.3%
Total former tenant arrears	£14,112	£25,758	-	-	£25,828
As % of total gross rental income	0.7%	1.1%	1.9%	1.1%	0.9%
Rent arrears written off	£8,155	£11,944	-	-	N/A

3.37 Cloch's technical arrears level is significantly higher than the peer and national figure. Cloch highlighted difficulties around the payment of housing benefit which it considers has an impact on its level of technical arrears; these include a need for manual calculation of benefit entitlements each month and delays in processing claims. We compared Cloch's figures for technical arrears with those of three other RSLs operating in Inverclyde, and found that Cloch's figure is significantly higher than other local landlords. The Association told us that different housing benefit payment periods between landlords affect this figure.

3.38 Cloch has not given staff clear guidance on how they should deal with tenants in arrears. We saw examples of weaknesses in how the Association pursues arrears:

- limited use of early personal contact with tenants in arrears;
- no clear staff responsibilities, resulting in a lack of accountability and the growth of large arrears before action is taken; and
- a lapse in monitoring arrears cases due to the lack of clear staff responsibilities.

3.39 The Association had recognised before this inspection that it needed to review how it manages arrears and has begun to address this. It told us that major changes in staffing within the housing services section, as a result of staff maternity leave and secondments, had been an important contextual factor in its arrears performance. Shortly before our inspection it introduced a "patch" system as a way to establish clearer responsibilities for staff, and has begun to consider staff training needs. This new framework is still being established and so it is too early to draw firm conclusions about its effectiveness, though there are some positive early signs:

- arrears performance information is now produced for each housing officer covering their area of responsibility, and progress is discussed regularly with senior staff;
- staff are now making early and regular face to face contact with tenants in arrears; and
- staff issue letters more systematically confirming housing benefit entitlements and repayment arrangements.

3.40 The table below summarises Cloch's reported performance in letting houses that have become empty.

	2002-03	2003-04			2004-05*
	Cloch	Cloch	Peer Group	National Median	Cloch
Rental income lost due to empty houses	£7,174	£7,340	-	-	£3,181
As % of total rental income	0.3%	0.3%	1.2%	0.9%	0.1%
Total no. of re-lets	62	91	-	-	42
% re-let in <2 weeks	43.5%	65.9%	44.4%	39.1%	78.6%
% re-let in 2-4 weeks	33.9%	20.9%	24.0%	24.0%	9.5%
% re-let in >4 weeks	22.6%	13.2%	31.7%	36.6%	11.9%
Average time to re-let (days)	21	13	32	25	9

* For the period April to September 2004

3.41 In 2003/04 Cloch lost 0.3% of its total rental income because of houses lying empty. This is the 12th equal lowest figure of rental income loss of the 49 RSLs in its peer group which reported their performance. Cloch's performance is in the top quartile nationally and is significantly lower than the national median rent loss figure. Cloch has reduced further the level of lost rental income in the first part of 2004/05.

3.42 In 2003/04 Cloch's 13-day average relet time placed it 21st equal of the 51 RSLs in its peer group; this performance is in the top quartile nationally and significantly quicker than the national median figure. Cloch has achieved a further improvement in its relet time in the in first 6 months of 2004/05.

3.43 Cloch's performance in letting new houses has also improved: in 2002/03 it let 81% of new houses within 2 weeks of completion; in the first 6 months of 2004/05 this had risen to 98.7%.

3.44 The Association considers that most of its houses are fairly easy to let because they are either in new developments or have been modernised. It had, however, identified the need for improvement in its relet performance in 2002/03, and has succeeded in shortening its relet times and reducing the amount of rent lost. The Association told us that it has achieved this by improving co-ordination of housing management and maintenance staff and taking a more proactive approach to making offers for less popular houses.

It is also examining how it can increase the attractiveness of the small number of harder to let properties.

3.45 Cloch's costs for delivering its housing management services were £636 for each of its houses in 2003/04. This is an increase of 26% on the figure for 2002/03. The 2002/03 figure was 2% higher than the average cost for Cloch's peer group. The increase in costs was the result of higher direct staff costs, overheads, insurance and depreciation.

3.46 Cloch has had variable success in maximising its rental income. Its performance in recovering rent arrears is an area where improvement is needed, though it is showing positive signs. Its performance in minimising the period its houses are empty is good.

Performance management

Social landlords should have clear objectives, standards and targets for housing management services, should monitor achievement of these, and should work to continuously improve services.

3.47 Cloch's internal management plan includes key objectives for the housing service which support the Association's broader strategic objectives. As part of its preparation for our inspection it developed an additional plan which identifies specific areas for improvement along with target timescales, and it is working through these systematically. The internal management plan and the improvement plan are not yet integrated, though the Association intends to develop and refine the improvement plan following our inspection.

3.48 The Association has a good self awareness of the strengths and weaker areas of its housing management service. Cloch's own improvement plan identifies most of the same areas we found during the inspection. We also saw evidence of the Association's earlier improvement actions around letting empty houses, as well as early positive signs following recent reviews in the management of estates and rent arrears.

3.49 There is a range of targets for key elements of the housing management service, though the targets for reletting houses are not particularly challenging. Staff meet regularly to discuss performance and it is clear that there is a good level of awareness of the targets and how the Association is performing against them. Regular reports to the housing services sub-committee give a good range of performance information, though there is a lot of operational detail in some reports.

3.50 Cloch has a comprehensive range of policies and procedures which provide a good framework for its housing management services. These are reviewed on a regular basis taking account of legislation, Communities Scotland's Performance Standards and broader good practice.

3.51 Cloch has good approach to managing its performance in housing management; better links between its plans and some refinements in performance reporting would enhance this area further.

Grade and overall assessment of housing management

3.52 Our overall assessment is that Cloch's housing management service is good. We found many strengths along with one area of poor performance and some other areas where improvement is needed. We set out below the factors we have taken account of in coming to our assessment.

3.53 A number of Cloch's areas of good performance in housing management impact directly on how housing applicants and tenants experience the service. It provides good access to its housing list and promotes choice and meets housing need through its allocations. It maximises security of tenure for the vast majority of its applicants, and more than 90% of tenants are satisfied with the way the Association's staff deal with them. Tenants are also generally satisfied with the quality of their neighbourhoods.

3.54 Cloch performs well in reletting its houses quickly and minimising lost rental income. It has a good approach to managing its performance, has a good understanding of where it needs to improve and has shown a capacity to do so.

3.55 The Association has recognised the need to improve its performance in recovering rent arrears, and has made initial progress here. It could do more to involve tenants in influencing the development of the housing management service, and does not place applicants on its housing list quickly. The absence of a written tenancy or occupancy agreement for five residents in its accommodation; this detracts from the broader good performance in maximising security of tenure.

4. Property maintenance

4.1 The grade awarded for property maintenance is:

B	Good	Many strengths and some areas where improvement is needed
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We explain at the end of this section how the assessments we have made result in this grade.

How good is the service?

Access to the repairs service

Social landlords should have arrangements in place that make it easy for tenants to report repairs and to have them carried out.

4.2 Tenants can make contact by telephone, in writing, by e-mail or in person at the Association's office. Cloch's out of hours repairs service enables tenants to contact contractors direct. The 2004 tenant survey found that 99% of tenants are satisfied with arrangements for reporting repairs.

4.3 The repairs service is publicised through Cloch's regular newsletters and the tenant handbook, which gives a good range of information on repairs responsibilities and key elements of the service. The Association is preparing a new leaflet on the repairs service and is reviewing its handbook, which should further improve the information available to tenants.

4.4 Though Cloch does not operate a formal repairs appointment system it expects its contractors to contact tenants to make access arrangements for individual jobs. The recent tenant survey found that 96% of tenants were satisfied with the arrangements for access for repairs.

4.5 Overall, Cloch's responsive repairs service is very accessible.

Speed and quality of response repairs service

Social landlords should set challenging targets for completing repairs, strive to achieve them and ensure repairs are completed to a high quality.

4.6 The targets Cloch sets itself for completing repairs are more challenging than the Scottish RSL median target for emergency and urgent repairs, and in line with the median target for routine repairs.

4.7 The Association's reported performance against its urgent and routine repairs targets has improved over the last three years. Its 2003/04

performance is in the second quartile of all Scottish RSLs for completing urgent repairs and in the third quartile for routine repairs. In both categories it performs close to its peer group level and ranks 32nd of 50 RSLs in its peer group. In the first 6 months of 2004/05 its performance remained similar in completing urgent repairs and declined slightly in routine repairs. The table below summarises Cloch's targets and trends in performance over the last three years.

	Cloch's target response time	Performance				
		Cloch			National median 2003/04	RSL peer group 2003/04
		2001/02	2002/03	2003/04		
Emergency Repairs	4 hours	95.4%	95.4%	93.8%	99.2%	98.3%
Urgent Repairs	2 days	91.0%	93.8%	96.3%	96.0%	95.8%
Routine Repairs	10 days	92.6%	91.5%	95.2%	95.7%	95.7%

- 4.8 Cloch's reported performance against its emergency repair target has deteriorated over the last three years, and is in the bottom quartile of all Scottish RSLs. However, the Association does not have an accurate overall picture of its performance against its four hour target. Contractors had not confirmed the repair completion time for a number of the jobs we reviewed, and senior staff were unaware that checking of completion times was not being done consistently until we highlighted it.
- 4.9 We found a small number of jobs where the Association had extended the target completion date. Staff confirmed that they do change target completion dates in certain circumstances, for example where a contractor advises that it needs more time to get materials. As a result, the reported figures overstate the actual performance. The Association does not monitor the frequency of changes or the impact on tenants in terms of the additional time taken to complete the work.
- 4.10 Cloch's recent survey found that 84% of tenants were satisfied with how promptly repairs are carried out. This is the lowest satisfaction level expressed by Cloch's tenants across repairs issues.
- 4.11 Pre and post inspections are important tools for ensuring repairs are targeted accurately and carried out to a high standard. Cloch carries out considerably more pre-inspection than its target of 20% of repairs, and commits significant staff time to this activity. It is aware of the need to take a proportionate approach to pre-inspections, is trying to reduce the number it carries out, and has made some progress. In 2003/04 the Association achieved its target of post-inspecting 20% of jobs, which is a significant improvement on its previous practice of post-inspecting all repairs.

- 4.12 Limitations in the ICT system make it difficult for staff to set and achieve specific targets for pre and post inspections across all repair categories. The Association recognises this and is working to upgrade its ICT system and to introduce target timescales for inspections. Staff told us that post-inspections confirm that there are few problems with the quality of work, though Cloch does not formally monitor or report on the findings of post inspections.
- 4.13 Cloch has regularly issued tenants with a list of alternative repairs contractors. It operates a Right to Repair scheme which complies with most of the statutory requirements, but it does not provide tenants with contact details of an alternative contractor at the point when they report a qualifying repair. The Association has reported that all qualifying repairs since March 2003 have been completed within the required timescales. It has recently improved its monitoring of Right to Repair jobs, and has identified that staff training is needed to ensure Right to Repair jobs are always categorised accurately.
- 4.14 Cloch's responsive repairs service has some strengths, and 92% of tenants expressed satisfaction with the repairs service overall in the recent survey. There are gaps in some elements of its performance management, particularly around repairs completion targets, and a mixed reported performance against these targets.

Physical quality of houses

Social landlords should have good information about the condition of their houses and should deliver effective maintenance programmes that take account of housing quality and home safety needs.

- 4.15 Scottish Ministers have set a target that all social landlords' houses should meet the new Scottish Housing Quality Standard (SHQS) by 2015. Landlords are required to prepare a plan showing how they will achieve this, by April 2005. Cloch is confident that all its houses will meet the SHQS by 2015, and is preparing its plan for achieving this. As the Association had not completed its plan at the time of our inspection it is too early to assess how it will be implemented.
- 4.16 Cloch has a good information base about the physical quality of its houses, which it uses to inform its planned and cyclical maintenance programmes. Its consultants recently completed a stock condition survey and life-cycle costings exercise, and the Association intends to carry out annual surveys to keep its information up to date. The Association's financial planning framework draws effectively on its stock condition and life cycle costing information.

- 4.17 Cloch has achieved a good standard of design for new build properties. Recent developments:
- meet housing for varying needs standards, except where this has not been achievable due to ground condition constraints;
 - exceed minimum space standards;
 - achieve the required energy efficiency standards;
 - achieve accreditation by the police for secured by design standards; and
 - demonstrate an innovative approach to sustainability.
- 4.18 All the Association's houses have hard-wired smoke and carbon monoxide detectors; all common entries for flats have controlled-entry systems. Most houses do not have lead pipes, and the Association is removing the lead piping that exists in the remaining houses through its planned maintenance programme. Almost all houses are double-glazed. All houses have central heating and a phased programme is underway to replace existing electric systems in the 90 properties which do not have gas.
- 4.19 Cloch is required to carry out safety checks every 12 months on all gas appliances and flues it provides for its tenants' use. The Association is not meeting this statutory duty for a large number of its houses. At the time of our inspection 22, or 2.5%, of the 881 houses with gas appliances did not have a valid safety certificate in place. The Association does not achieve continuity between certificates for many of its houses: there was a gap between safety checks in 321, or 37% of houses; the gap was more than one month in 97, or 11%, of houses. The table below summarises Cloch's performance in carrying out gas safety checks.

	September 2004	
	Number of houses	%
Houses with gas appliances	881	
Houses with current gas safety certificates	859	97.5%
Houses where safety check was carried out within 12 months of previous check	538	63%
Houses where safety check was up to 1 month late	224	26%
Houses where safety check was between 1 and 3 months late	70	8%
Houses where safety check was more than 3 months late	27	3%

- 4.20 The Association has not consistently followed its own procedures for pursuing access with tenants for gas safety checks, nor has it proactively managed its contractor. Its summary of its own performance in its inspection submission did not show an awareness of the weakness we have identified, or its significance. During the inspection staff did acknowledge the need to improve. More positively, the Association uses another contractor to carry out an audit of 5% of completed safety checks, and has taken remedial action in response to specific recommendations in these. Overall, Cloch's

performance on gas safety is a significant weakness in its property maintenance service.

4.21 From April 2004 social landlords have had a statutory duty to manage asbestos in the common areas of their properties. Cloch has carried out initial survey work and has begun compiling a register of properties with asbestos, but it has not yet prepared an asbestos management plan, which is part of its duty.

4.22 In the 2004 tenant survey, 91% of tenants were satisfied with the condition of the house at the start of their tenancy; this is an improvement on the 85% satisfaction level achieved in the previous survey in 1998. Cloch recognises the merit in adopting a formal re-let standard to ensure consistency in the condition houses should meet before being relet to new tenants, and is working to develop this.

4.23 Cloch's houses are in good condition and there is an effective approach to planning for and funding their future maintenance needs. The Association has a significant weakness around complying with its statutory duty on gas safety, and is not fully complying with its duty to manage asbestos.

Responsiveness to tenants

Social landlords should place the people they serve at the heart of their work, treat them with respect and be responsive to their views and priorities.

4.24 We highlight throughout this report the findings of the Association's recent tenant survey. The survey findings are generally similar to or better than the previous survey in 1998, and satisfaction levels are above 90% for most aspects of the repairs service.

4.25 Cloch also carries out its own ongoing postal survey for responsive repairs. Survey findings for 2003/04 show an overall satisfaction level similar to the larger recent survey, and the housing services sub-committee receives regular summaries of findings for each contractor. The survey response rate is relatively low, with just over 10% of tenants responding in 2003/04. The Association is trying to encourage a higher level of response by offering incentives.

4.26 The Association is effective at informing and involving tenants in planned maintenance projects that affect their homes. It does this mainly through small meetings of local residents. It also surveys tenants when projects are complete, and presents useful summaries of contractor performance to the property services sub-committee.

4.27 The Association told us it has used its Tenants' Forum to involve tenants in reviewing repairs policies and is considering how best to involve tenants in

its maintenance services. But it has not directly involved tenants in setting standards across its services or consulted routinely with tenants on the content and timing of its planned maintenance programme. The Association did ask tenants for their views on future priorities for improvement as part of its recent survey, and intends to feed the responses into its future plans.

- 4.28 We saw examples of the Association responding positively to problems identified by tenants. Although it does not proactively consult in setting its planned maintenance programme, it brought forward a window replacement programme in response to complaints about existing windows, and commissioned a study of alternative heating options in response to tenant feedback. We also found, through our review of recent complaints, that the Association is not always consistent in how it acknowledges individual complaints and records the action it has taken in response to the complaint.
- 4.29 Cloch has shown a commitment to seeking tenants' views on the property maintenance service and a willingness to act on feedback, which it needs to build on in developing its services or programmes.

Is the service managed for improvement?

Resource management and efficiency

Social landlords should procure repairs and maintenance services in a way that takes account of quality and cost, and should manage the cost of their services effectively.

- 4.30 Cloch's management costs for delivering its property maintenance service were £353 in 2003/04 for each of its houses. This is an increase of 19% on the figure for 2002/03. The 2002/03 figures were 44% above the average costs for Cloch's peer group. The increase in costs was as result of an increase in direct staff costs and overheads.
- 4.31 At November 2004 Cloch was owed almost £16,000 for rechargeable repairs it had carried out to tenants' homes. The Association has not pursued payment of these costs consistently, and has achieved a low rate of recovering the charges from tenants. In the two financial years to 2003/04 it recovered only 8% of the value of the repairs done; and in 2003/04 it issued invoices for only 28% of the rechargeable repairs done. Its invoicing and recovery rate has improved in the early part of 2004/05, though it is too early to judge whether this will be sustained.
- 4.32 Cloch procures its property maintenance services effectively. It has a transparent approach to appointing contractors and reviews its approved list of contractors annually. It has entered into a partnership agreement with a contractor for painter work for a five-year period. It had a clear rationale for and had considered the risks and benefits of this approach, though it did

leave itself open to risk by commencing the partnership before the formal contract was in place.

Performance management

Social landlords should have clear objectives, standards and targets for property maintenance services, should monitor achievement of these, and should work to continuously improve services.

4.33 Cloch's internal management plan sets out objectives for its property maintenance service, which are linked to specific actions with target dates. In addition, the improvement plan we described in 3.47 covers the property maintenance service. We saw other areas, not covered in the plan, where the Association has recognised the need to develop its services and is working towards this. We also found elements of the service where the Association had only a limited awareness of weaknesses, particularly around gas safety and repairs performance monitoring.

4.34 Responsibility for delivering the property maintenance service is shared between the housing services section and the property services section. There is a strong focus in both teams on performance management, and each team holds regular meetings to review performance. There are also regular meetings between staff across the teams, which help to ensure good communication and a co-ordinated approach to service delivery.

4.35 Cloch's approach to performance monitoring and reporting has strengths as well as elements which it could improve. Regular reports to the Association's sub-committees give a good range of performance and financial information as well as highlighting tenant feedback expressed through surveys and complaints. The Association has a range of internal targets across its property maintenance service and reports regularly against these. We also found that:

- some reports go into a lot of detail on operational issues rather than focusing on clear summaries of key issues for committee members;
- not all targets are particularly challenging when viewed against recent performance;
- the Association does not routinely analyse performance trends over time in its regular property maintenance reports; and
- as previously highlighted, there are gaps in its monitoring framework for responsive repairs.

4.36 Cloch has a wide range of policies and procedures in place to guide staff in delivering its property maintenance services, and there is an effective policy review framework in place. Staff generally follow policies and procedures, though we did find areas where there are training issues or a need for more effective quality assurance.

Grade and overall assessment of property maintenance

4.37 Our overall assessment of Cloch is that Cloch's property maintenance service is good. We found many strengths in the service, as well as some areas where improvement is needed, one of which represents a significant weakness.

4.38 In coming to our overall assessment we have taken account of the balance of the strengths and areas for improvement across the service. An important factor in our assessment is that a number of Cloch's areas of strength impact directly on its tenants, such as:

- the accessibility of its repairs service;
- the good physical quality of its houses;
- a commitment to seeking tenants' views and acting on feedback; and
- a satisfaction level of more than 90% for most of the key elements of the repairs service.

4.39 Cloch has one significant weakness in property maintenance, which relates to its performance on gas safety checks. It does not ensure that all safety checks are carried out within the required 12 month period, and did not have a good awareness of the importance of improved performance in this area. It also needs to comply fully with the new duty to manage asbestos, improve elements of its performance management, and adopt a more proactive approach in involving tenants in developing the service.

5. Governance and financial management

Leadership and direction

A clear vision or purpose and an inclusive, well-informed planning process are key to effectively delivering the services that tenants want.

- 5.1 Cloch's internal management plan (IMP) sets out the Association's vision for the future. The committee reviews the IMP annually with senior staff, and there are opportunities for all other staff to discuss the draft IMP before the committee formally approves it. The committee receives good quality progress reports against the IMP quarterly, and has a good level of control over the Association's overall strategic direction.
- 5.2 The IMP covers the period 2004/07 and sets out a range of strategic priorities and key operational objectives for each aspect of Cloch's services; these go further than the areas covered by our inspection and include the Association's housing development role and its services to owners. The IMP also has clear links with the Association's long term financial plans and its strategy and development funding plan. Each objective in the IMP has a series of associated actions, which mainly cover the period to March 2005. There are no further milestones or actions setting out how the Association intends to work towards its objectives beyond March 2005.
- 5.3 As noted already in the report, the Association recently developed a new planning tool as part of its preparation for our inspection that identifies improvements across its service areas. This is a positive development, though it is not yet integrated with the broader IMP planning process.

Clear functions and proper control

Social landlords should be clear about the functions of the governing body, and take informed, transparent decisions within a framework of controls.

- 5.4 Cloch's committee has a very clear understanding of its role in dealing with the strategic issues facing the Association, exercising control and setting the overall policy direction. It has a constructive relationship with senior staff. The committee is supported by six sub-committees which have responsibility for overseeing elements of the Association's activities, and this structure works well.
- 5.5 The committee receives regular reports on the Association's performance across key elements of its services. These generally include targets and provide a detailed picture of performance although, as noted already, they do not always present clear summaries highlighting key issues.

- 5.6 The Association produces an annual summary of performance for its committee, which includes historic comparisons with similar landlords. Beyond this, it is not involved in benchmarking activities. It has recently added to the range of performance information for its committee by producing an informative, stand-alone performance management plan for 2004/05, which will be presented annually. This brings together the targets Cloch has in place across its business, and includes useful information on performance over three years, allowing the committee to understand underlying trends. There is a less consistent use of trend information in routine performance reports.
- 5.7 RSLs must obtain Communities Scotland's consent when they release some control of their houses, for example by leasing them to other organisations or using them to secure loans. Cloch has entered into leasing agreements with ten organisations which use the Association's houses to provide people with accommodation and support, but did not obtain Communities Scotland's consent for these leases. This is a significant weakness in Cloch's control framework.

Developing Capacity

Social landlords should ensure their governing bodies have the skills and experience they need to perform well, develop their capacity and evaluate their performance.

- 5.8 Cloch has a strong committee which oversees the organisation's activities effectively. The committee has a balance of experienced and newer members, and engages in a good level of informed discussion at meetings.
- 5.9 The Association has an effective approach to ensuring committee members have access to training to support them in their role. It does this by:
- carrying out an annual review of members' training needs after the AGM, which informs the content of the training programme;
 - arranging good quality training both through the local RSL forum and via external trainers; and
 - providing a good induction pack for new members.

Accountability

Engaging stakeholders, public reporting and making accountability real.

- 5.10 A strong membership and good levels of participation at annual general meetings (AGMs) are important ways for a landlord to demonstrate accountability. Cloch allows a broad range of people to become members of the Association. It has tried, with varying degrees of success, to attract new members to join the Association and serve on its committee, particularly focusing on residents of its new housing developments. Cloch's membership has remained static over the last three years and stood at 185

at March 2004. Over the same period tenant membership has dropped slightly; eight per cent, or 81, of Cloch's tenants are members, entitled to take part in electing the committee or stand for committee membership. Twenty eight members attended the Association's last AGM; this represents 15% of the membership and is slightly higher than the national average. Membership and AGMs are important ways for Cloch to be accountable to its tenants and service users, particularly as it has not yet achieved a high level of participation in other ways.

- 5.11 Cloch has 12 elected committee members and 2 co-optees. The Committee has a good gender balance. Eight of the 14 current members are tenants; this is a slightly higher proportion of tenant representation on the committee than Cloch's peers. The 2004 tenant survey indicated that 73% of tenants were aware that the Association is run by a committee and 67% knew that they can seek election onto the Committee if they become a member. These levels of awareness are significantly lower than in the previous survey.
- 5.12 Social landlords should place the people they serve at the heart of their work and be responsive to their views and priorities. The 2004 survey found that 92% of tenants were satisfied with how the Association takes account of their views. We have highlighted in earlier sections that Cloch has made some effort to involve tenants through open days and by arranging local meetings for maintenance issues, though it has been less proactive in actively involving tenants in developing its services.
- 5.13 The new 'patch' approach to housing management gives individual housing officers responsibility for tenant participation in their own area. The Association anticipates that this will enable it to engage more actively with tenants. It also hopes that the new tenant and resident forum, which currently has a small membership, will develop into an effective group that can influence the Association's activities. It does not yet have clear and detailed plans for achieving these improvements.
- 5.14 Social landlords should give stakeholders the information they need about the organisation and its plans, services and performance. Cloch's 2004 survey found that:
- more than 95% of tenants were satisfied with the information they receive via the annual report, newsletter, tenants' handbook and leaflets; and
 - 98% were satisfied with how well the Association keeps them informed about housing matters.
- 5.15 Cloch publicises its services through its website, though it recognises that some of the material is not up to date. It makes its committee minutes available to anyone who requests them, although it does not publicise this. It

give tenants a good level of information about the Association and its services, though it is not good at telling people about how well it is performing against its targets, whether its performance is improving over time or how it compares with other landlords.

Ethical Standards

Staff and governing body members should promote values that underpin good governance and should act with honesty and integrity, focusing on the best interests of the organisation and its service users.

5.16 Cloch has adopted a code of conduct for committee members, based on the SFHA model. The Association asks all committee members to confirm annually any potential conflicts of interests that might arise from their involvement with the Association. This is a positive approach, though at the time of our inspection two members who had joined the committee recently had still to complete the form.

5.17 The committee is aware that payments and benefits to staff, committee members and their relatives may only be granted in accordance with Schedule 7 of the Housing (Scotland) Act 2001. However, we found two areas where the Association has not complied with Communities Scotland's guidance on special exceptions, and so has been in breach of Schedule 7.

5.18 The first area relates to granting tenancies. In three cases the committee approved the use of the relevant special exception only after the start of the tenancies. In two of these cases a sub-committee had also approved the exception before the tenancy start date without specific delegated authority. In one of the cases involving a committee member, the Association did not show a good awareness of the principles behind Schedule 7. The second area relates to payments made to committee members for loss of earnings, where our guidance has not been followed.

Managing Risk

Social landlords should be aware of all the risks they face and put in place robust arrangements to minimise these risks and to deal with them if they do occur.

5.19 The Association has a risk management plan in place which it reviews annually, and an action plan which it updates quarterly. The plan places an emphasis on strategic risks, but does not include any systematic analysis of the operational risks faced across its service areas. Cloch has an ongoing programme of internal audit, although the identification of areas for scrutiny by the internal audit process is not currently linked to the outcomes of its risk assessments.

5.20 Cloch has strengths in governance, particularly around the committee's clear understanding of its role, its involvement in planning and overseeing the Association's work, and the training available to support members. However, there is scope to extend elements of the planning framework and to improve the reports that go to the committee; this would enhance the overall framework for control. The Association has a significant weakness around its awareness of all its responsibilities when granting payments and benefits and leasing its houses. It has had limited success in widening the opportunities for tenants other than committee members to participate actively in the Association's governance, but it is working to improve this.

Financial viability and management

Social landlords should be financially viable in the short and medium term and sustainable in the longer term. They should have a robust financial management framework.

5.21 The Association's financial performance has been consistent over recent years and its financial plans suggest that this will continue. Running costs are higher than similar RSLs and have increased over the last financial year, though Cloch has identified specific short term reasons for recent cost increases. Should this trend continue it could have a negative impact in future years.

5.22 The Association prepares three-year plans. These are based largely on the annual budget adjusted for inflation, and are not informed by any assumptions which reflect likely changes to the Association's activities.

5.23 Cloch has recently completed 30 year cashflow projections. These incorporate up to date life cycle costings for maintaining its houses, are reviewed regularly and indicate long term sustainability. There are not, however, developed in a way that easily allows the Association to look at possible future scenarios or changes in key variables.

5.24 Cloch has an effective budget-setting process; its timescales and procedures enable the Committee to discuss and approve the budget ahead of the start of the financial year.

5.25 The Association's quarterly financial monitoring reports enable the Committee to review actual performance. These reports do not include budgeted figures, and so do not show a comparison between budgeted and actual performance. This limits their usefulness, although a report presented separately to the Committee does explain material differences.

5.26 Cloch is financially viable in the medium term and has a low exposure to financial risk. It has a fair financial management framework.

6. Recommendations for improvement action

These are the key areas that need to be targeted for improvement action. They are broadly in order of priority:

Across all of its activities, Cloch should:

- give tenants meaningful opportunities to be involved in the development of its services; and
- refine its performance management and reporting framework.

In housing management, Cloch should:

- monitor closely the impact of its new approach to pursuing rent arrears, and continue to make further improvements as necessary;
- minimise the delays in the processing of housing applications, improve the range of information it gives applicants, and regularly examine the housing needs it is meeting through its allocations;
- ensure all residents have an appropriate tenancy or occupancy agreement that maximises their rights; and
- improve how it monitors its impact in managing its estates and antisocial behaviour issues.

In property maintenance, Cloch should:

- ensure that it complies with its legislative duties relating to gas safety;
- meet all of its statutory duties on right to repair and asbestos management;
- collect performance information for responsive repairs more accurately; and
- improve its performance in recovering rechargeable repairs;

In governance and financial management, Cloch should:

- ensure it complies with the requirements of Schedule 7 of the Housing (Scotland) Act 2001 and that staff and committee have training and are supported by an appropriate policy framework;
- ensure it obtains Communities Scotland's consent before leasing its houses to other organisations;
- strengthen its risk management systems to ensure that all activities are appropriately covered; and
- further develop the assumptions that underpin its medium and long term financial planning framework.

7. Next steps

- 7.1 This report highlights our findings following this housing inspection. We expect all organisations to respond effectively to our recommendations using their own improvement planning processes. We ask organisations that receive fair or poor assessments overall in their housing management, property maintenance or governance and financial management to submit an improvement plan to us within eight weeks of the publication of this report.
- 7.2 Cloch's improvement plan should show how the Association intends to respond to our findings in governance and financial management. The plan will be agreed with us. We will inspect once every five years and follow up improvement plans at regular intervals.
- 7.3 If you would like to see Cloch's improvement plan you should contact:

Cloch Housing Association
6 Regent Street
Greenock
PA15 4PL

TELEPHONE 01475 783637
EMAIL office@clothhousing.org.uk
WEBSITE www.clochhousing.org.uk

Appendix 1

Sources of evidence

Groups and third parties consulted

- Bield Response 24
- Centre for Independent Living
- Communities Scotland North and South Clyde Area Team
- Communities Scotland Tenant Participation Team
- Homepoint
- Housing Benefit Section, Inverclyde Council
- Inverclyde Money Helpline

Interviews / meetings

- Director
- Housing Services Manager
- Financial Services Manager
- Business Development Manager
- Frontline staff
- Housing Officers' Briefing meeting
- Management Committee meeting
- Housing Services sub-committee meeting
- Individual Members of Management Committee
- Discussions with a range of tenants and service users

Reality checks

- Review of allocations
- Review of antisocial behaviour cases
- Review of applications
- Review of complaints
- Review of legal actions
- Review of gas safety
- Review of procurement
- Review of rechargeable repairs
- Review of rent arrears
- Review of responsive repairs
- Review of section 5 referrals
- Review of staff performance agreements

- Review of tenancies
- Review of reletting process
- Shadowing antisocial behaviour cases
- Shadowing rent arrears cases
- Shadowing responsive repairs
- Shadowing reletting process
- Estate visits

Key documents reviewed

- Inspection Submission
- Policies, Procedures, Strategies and Publications
 - Allocations
 - Annual Report
 - Antisocial Behaviour
 - Approved Contractors & Consultants
 - Arrears
 - Complaints
 - Conditions of Contract for General Maintenance Contractors
 - Estate Management
 - Expenses for Committee Members
 - Former Tenants Arrears
 - Housing Services Sub-Committee Remit
 - Newsletters
 - Nominations
 - Reactive Repairs
 - Rechargeable Repairs
 - Risk Management
 - Schedule 7
 - Strategic Housing Brief
 - Tenant Participation
 - Treasury Management
 - Void Management

Glossary

Annual Statistical and Performance Return (APSR)	Annual questionnaire completed by RSLs and sent to Communities Scotland. Used to keep the Register of Social Landlords up to date and to track the performance of RSLs.
Average	The arithmetic mean – the sum of all the values divided by the number of values.
Benchmarking	A process used by organisations to systematically compare service processes and performance to identify best practice.
Common housing register	A register of all applicants for social housing used by two or more landlords within an area.
Cyclical maintenance	Planned programme of work to deal with predictable deterioration of building components, for example regular painting of window frames.
Housing list	A list of applicants for housing which is used by the RSL to allocate its housing stock.
Inspection submission	Documents submitted by the landlord at the start of the inspection to provide information to on its performance, context and how it is structured.
Life cycle costing	A method of calculating the cost and timing of the repairs to, and replacement of, major building components.
National median	The central value of the ordered performance of all Scottish RSLs.

Peer group	A group of organisations facing similar tasks and challenges with which comparisons can be made. RSLs choose which peer group they belong to when they submit their APSRs.
Performance indicator	A measure of how a RSL is achieving its objectives. Performance Indicators can be compared with a pre-set standard (a benchmark) or with other organisations.
Performance Standards	Housing standards for all social landlords in Scotland.
Planned maintenance	The planned renewal or maintenance of key property components.
Quartile	The range represented by one quarter of the ordered performance of all Scottish RSLs. So for example, the upper quartile is the top 25% of RSLs.
Serious arrears	Where a tenant owes more than 13 weeks rent payments and this is more than £250
Statutory reasonable preference categories	People who have one of these housing needs: homelessness, overcrowding, large families, living in below tolerable standard housing or unsatisfactory living conditions.
Rechargeable repairs	Work that is the responsibility of the tenant but has been done by the landlord.
Registered social landlord (RSL)	A landlord providing social rented housing that is registered and regulated by Communities Scotland.
Re-lets	Lets made to the second or subsequent tenant. Distinguished from new lets that are made when the property is first built or modernised.
Right to Buy	Many Scottish secure tenants have the right to buy their property at a discounted price subject to length of tenancy.
Right to Repair	A scheme which gives tenants legal rights to have certain repairs in defined times.

Scottish secure tenancy (SST)

The Housing (Scotland) Act 2001 establishes the Scottish Secure Tenancy as the tenancy for all tenants of social landlords in Scotland.

Shadowing

An inspection technique that involves accompanying and observing staff while they carried out their day-to-day tasks.

Regulation & Inspection

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