

Pathfinder Inspection Report

July 2004

St John (Glasgow) Housing Association





St John (Glasgow) Housing Association Ltd
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1. Introduction

The role of Communities Scotland

- 1.1 Communities Scotland is the executive agency for regeneration and housing, directly accountable to Ministers. Our aim is to work with others to improve the quality of life for people in Scotland.
- 1.2 The Housing (Scotland) Act 2001 gives Communities Scotland the role of regulating Registered Social Landlords (RSLs) and the landlord, homelessness and factoring services of local authorities. Our purpose as a regulator is to promote quality, continuous improvement and good practice in these services, for the benefit of current and future tenants, and other service users. One way we will do this is through the inspection of RSLs and local authorities. Inspections provide an in-depth, independent assessment of an organisation, its service quality and its ability to improve. Our *Guide to Inspection* describes how we carry out inspections.

The standards we use

- 1.3 We published *Performance Standards* with the Convention of Scottish Local Authorities (CoSLA) and the Scottish Federation of Housing Associations (SFHA). These standards set out our joint expectations for the performance of all social landlords and homelessness functions. The inspection process is built around an assessment of how well these standards are being met, although we tailor our inspection to take account of the RSL's role, the local context in which it operates and the standards the RSL has agreed with its own tenants and service users.
- 1.4 The Guide to Inspection and Performance Standards are available on our website at <http://www.inspection.communitiesscotland.gov.uk>

How we assessed performance

- 1.5 When we inspected St John (Glasgow) Housing Association, we sought to answer three key questions:
 - How good are the services we have inspected?
 - How well are the RSL and its services being managed?
 - Are the services and the RSL likely to improve?
- 1.6 In order to answer these questions we:
 - spoke to tenants, the warden, the agent Campbell Riddell Breeze Paterson (Solicitors) and members of the Association's Committee of Management.
 - asked other organisations that work closely with the Association for their views.

- visited homes that it owns and manages.
- checked the quality and outcomes of the Association’s services and how it responds to its service users across a range of areas through file checking.
- read key policies and material for service users.

1.7 Following our assessment, we awarded grades for:

- the overall performance of the RSL;
- governance and financial management;
- housing management services; and
- property management services.

1.8 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 significant areas where improvement required
D	Poor	Major areas where improvement is needed

1.9 We also assess the RSL’s likelihood to improve and describe this overall, and in each service as:

- excellent;
- promising;
- uncertain; or
- poor.

The Inspection of St John (Glasgow) Housing Association

1.10 The inspection was carried out by Joyce Stewart (Inspector) who was on site at the offices of the agent, Campbell Riddell Breeze Paterson (Solicitors) between 20 April and 22 April. We would like to thank everyone involved in the inspection, particularly the Association’s Committee and tenants and the staff of Campbell Riddell Breeze Paterson (Solicitors) for their time and co-operation.

1.11 This report presents our findings and recommendations. It is published on our website at <http://www.communitiesscotland.gov.uk>. The Association must make the report available to anyone who wants it, and report our findings to tenants and other stakeholders. The Association must also implement an improvement plan to respond to our recommendations and the issues raised in this report.

2. Context

St John (Glasgow) Housing Association

- 2.1 Our assessment of the Association's performance and the risks it faces take account of its position as a very small RSL.
- 2.2 St John (Glasgow) Housing Association Ltd was registered with the Housing Corporation as a Registered Social Landlord in February 1976. The Association was set up to provide sheltered accommodation for single people over the age of sixty.
- 2.3 The Association is an Industrial and Provident Society with charitable status. It is governed by a Committee of Management. It owns and manages one sheltered housing complex in the west end of Glasgow. The complex has 25 units. St John's main objective is to manage this development, to provide affordable rented accommodation for single people over 60.
- 2.4 All properties in the complex are flats; those on the top floor have a lift for access. All the flats are for single people and have a combined sitting room and bedroom with separate kitchen and bathroom.
- 2.5 St John employs three care/support staff at the complex. The remainder of the Association's core services are provided by external organisations: a firm of solicitors act as the main agent and provides housing management, legal and some finance services; an accountancy firm provide the remainder of the finance services; a surveying firm provides rent collection services and a consultant engineering company carries out clerk of work services. All firms providing services have been involved with the Association for a number of years.

3. Overall Performance

3.1 Overall, as a small RSL, St John provides a fair service to its tenants. Its services are accessible, and tenants are happy with their homes. However, the Association performs poorly in governance and financial management, and demonstrates a lack of awareness of some key principles of RSL governance. Its relationships with external agents that provide services are not focused on ensuring value for money. The Association has not taken a structured approach to improving its services in response to weaknesses we identified in our performance audit of 1999.

3.2 The overall grade takes account of St John's performance in governance and financial management, performance in each service area, organisational effectiveness and its likelihood to improve.

C	<p>St John is a fair performer with some strengths, but with major areas where improvement is needed.</p> <p>The prospects for improvement overall are poor.</p>
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3.3 These are the inspection grades achieved by St John for its main areas of service delivery:

Governance and Financial Management	D	<p>The Association is a poor performer in governance and finance with major areas where improvement is needed.</p> <p>The prospects for improvement in governance and financial management are poor.</p>
Housing Management	C	<p>The Association delivers a fair housing management service with some strengths, but with significant areas where improvement is needed.</p> <p>The prospects for improvement in housing management are poor.</p>
Property Management	C	<p>The Association delivers a fair property management service with some strengths, but with significant areas where improvement is needed.</p> <p>The prospects for improvement in property management are poor.</p>

Key findings on overall performance

- 3.4 Overall, these areas are working well in St John:
- ✓ St John provides accessible services.
 - ✓ Tenants are happy with their homes, and there is a real sense of community in the complex.
 - ✓ There are no rent arrears.
 - ✓ Committee members are committed to looking after tenants' interests.
- 3.5 Overall, these areas could be working better:
- The Association demonstrates a lack of awareness of some of the key principles of RSL governance and financial management.
 - The Association's relationships with external agents, which provide services, do not reflect a value for money approach.
 - The Committee does not receive appropriate reports on the Association's performance.
 - The Association is not complying with all of its statutory duties.
 - The Association does not have a fully planned or costed approach to the long-term maintenance of its properties.
- 3.6 Our key recommendations, broadly in order of significance, are that the Association:
- ❖ reviews how it manages its relationships with its agents to ensure that it receives value for money and access to the support and expertise it needs to operate effectively as an RSL;
 - ❖ ensures that it complies with its statutory duties, including those relating to gas safety, allocations and payments and benefits.
 - ❖ completes its work on planned maintenance costs and integrates these with medium and long term financial projections to ensure the required resources will be available at the right time; and
 - ❖ provides the Committee with regular, appropriate reports.

4. How good are the services we have inspected?

- 4.1 We have considered services against five broad criteria of accessibility; participation; responsiveness; accountability and equalities. We have also considered the quality of services in relation to governance and finance, housing management and property maintenance.

Accessibility

- 4.2 St John services are easy to access. Tenants' main point of contact is the on-site warden staff, who deals with all day to day issues including requests for repairs. Tenants we spoke to were satisfied with the accessibility of the Association's staff and services.

Participation

- 4.3 Tenants told us that there is a real sense of community within the sheltered housing complex. The warden organises a variety of events, such as outings and bowling nights, which contribute to a positive living environment.
- 4.4 The Association has shown a willingness to listen to tenants. A tenant representative attends a part of the Management Committee meetings to provide feedback on issues raised by tenants. The Association has also consulted with tenants on proposed rent increases.
- 4.5 However, the Association needs to further develop its approach to participation, by giving tenants opportunities to get involved in influencing how it provides services. In particular, it must develop a tenant participation strategy that reflects its own context, so that it complies with the requirements of the Housing (Scotland) Act 2001.

Responsiveness and accountability to service users

- 4.6 The Association's main method of finding out tenants' views about the service is through feedback from the tenants' representative at Management Committee meetings. Whilst this is useful, the Association should consider how it can broaden its approach to getting feedback from tenants.
- 4.7 The Association occasionally writes to tenants to provide updates on tenancy matters and the Association's activities. These updates are set out fairly formally and are not particularly easy to follow. The Association should work towards producing regular, user-friendly updates, and should include information about its performance. It should also consider

producing a handbook for tenants as a means of communicating key information about its services.

- 4.8 The Association should provide more information to tenants on how it deals with complaints, including the role of the Scottish Public Services Ombudsman. It should improve how it records complaints, and should review the role of the tenant representative in dealing with individual complaints.

Promoting equality and embracing diversity

- 4.9 The Association does not offer to provide information to applicants or tenants in alternative formats they might benefit from such as Braille, large print or other languages. It does not monitor or report its performance against equalities issues. It has a basic equal opportunities statement. It should review its approach to ensure that it is doing all it can to take an appropriate approach to promoting equalities.

Governance & Finance

- 4.10 The Association's Management Committee has nine members, and the membership level has been stable for several years. Members have a variety of skills and are committed to looking after tenants' interests.
- 4.11 However, the Association performs poorly in core elements of governance, and demonstrates a lack of awareness of some of the key principles of RSL governance and financial management. The Committee needs clearer support to enable it to exercise effective control over the Association's business. We discuss this further in the paragraphs below.
- 4.12 The Association should assess Committee members' training needs to confirm existing skills and knowledge and identify and prioritise areas for further training. It should take account of the issues we raise in this report when prioritising training.
- 4.13 Association membership is not promoted to tenants, and tenants have very limited opportunities to actively participate in the Association' or sit on the Committee. Only two tenants are members of the Association, and there are currently no tenant members on the Committee. The Association should broaden opportunities for tenants to participate in its management.
- 4.14 The Committee does not receive sufficient information to ensure it makes informed decisions or exercises clear control of the Association's activities. The Committee does not receive written reports ahead of meetings or at meetings. There is no regular written reporting on the Association's performance, and no performance targets are in place

- across service areas. St John should develop a focus on performance management, review its approach to Committee reporting and improve the quality of information it provides to members.
- 4.15 The Association regularly discusses sensitive matters relating to individual tenants' circumstances at Committee meetings, and Committee minutes identify individuals and report on confidential issues. This breaches tenants' confidentiality. The Association needs to review its practices in this area so that it respects individuals' privacy.
- 4.16 St John does not have a good awareness of its responsibilities around conflicts of interests. There is no Code of Conduct for Committee members, no register of interests, and there has been no training on ethical issues.
- 4.17 The Association has not demonstrated an awareness of Schedule 7 of the Housing (Scotland) Act 2001, which sets out the statutory framework for granting payments and benefits to staff, Committee members and their relatives. We identified a conflict of interest between a Committee member and a close relative who provides services to the Association, which is a potential breach of Schedule 7. Communities Scotland is investigating the circumstances surrounding this conflict of interest to identify whether it breaches the legislation.
- 4.18 The Association needs to ensure that both its Committee and main agent have a clear understanding of the Association's legislative duties and wider responsibilities around avoiding conflicts of interest. In particular, it should establish a Code of Conduct for Committee members and a register of interests, organise training around conflict of interest and Schedule 7 issues and put appropriate procedures in place.
- 4.19 As noted earlier in the report, the Association has been working with its current agents for a number of years. The Association should review how it manages its relationships with external firms that provide services, to ensure that it is receiving value for money. There are a number of weaknesses in the current arrangements, for example:
- the Minute of Agreement with the firm that provides housing management, finance and legal services has not been reviewed for eight years, and it does not set out any framework for assessing the firm's performance or a detailed description of services provided;
 - there are no Minutes of Agreements or formal contracts in place with the agents providing rent collection services and clerk of work services, and so the Association is unable to effectively monitor these services and ensure value for money; and
 - the Association does not formally assess the performance of any of the firms that provide services.

- 4.20 The Association should formalise its relationships with external firms and put in place agreements, which set out the services provided, the duration of the arrangement, and a framework to assess performance. To demonstrate that it is obtaining value for money from all its agents, the Committee should consider a comparison of what other service providers have to offer when reviewing agents' services.
- 4.21 The Association should identify and prioritise the key risks it faces as a small RSL with a specific client group, and have an appropriate strategy in place for dealing with them.
- 4.22 The Association's financial position is not strong. Though it made a small surplus in 2002-03, it recorded net deficits in the previous two years. The Association's current cash position is fair, though it should develop a medium financial planning framework and monitor its income and expenditure closely to protect its future viability. Our comments elsewhere in the report about ensuring value for money are also relevant here.
- 4.23 The Association's approach to long term financial planning is underdeveloped. It has not produced life cycle costings for its properties, nor established a planned maintenance programme. As a result, it has not assessed the long term investment needs of its housing, nor how it will fund future improvements. The Association should develop long-term financial projections to ensure it has a planned approach to improving its stock and income to support it.
- 4.24 The Committee does not receive quarterly management accounts. Regular accounts are essential to enable the Committee to monitor performance effectively and make informed decisions, and the Association should introduce a review of management accounts into its Committee meeting cycle.
- 4.25 There are no formal financial regulations to guide the management of the business, and its practices are not documented. Similarly, there is no formal framework to guide the Association's investment and any future borrowing practices. To ensure transparency and sound financial decision-making, the Association should develop written financial regulations and a clear framework for decision making around investments and borrowing.

Housing Management

- 4.26 The Association has a small housing list. It promotes the list periodically through adverts in the local press. Given its small number of properties, a reluctance to publicise the list more widely is understandable to avoid creating unrealistic expectations. The Association should consider though

- whether it could also use additional methods to promote fair and equal access to its housing for applicants in need. It could do this, for example, by entering into arrangements with other local housing providers and information and advice agencies.
- 4.27 The Association's allocations policy is in need of review, particularly in relation to:
- open accessibility to the housing list;
 - needs categories and associated points levels;
 - the assessment of health-related need factors and the medical advisor's role in confirming applicants' suitability; and
 - applicants' right to appeal.
- 4.28 The Association lets a relatively small number of properties each year, and its recent lets have gone to applicants whose needs are generally consistent with the Association's aims. We found though that there were no audit trails for recent allocations, and points levels had not been calculated. The Association has a duty to ensure that its allocations policy and practice are in line with the requirements of the Housing (Scotland) Act 1987 (as amended). It also needs to ensure that it points all applications and keeps audit trails to show clearly why a particular individual has been allocated a property.
- 4.29 It is unlikely that Section 5 of the Housing (Scotland) Act 2001 will have a major affect on the Association in relation to referrals of homeless people, given its low stock numbers and client group. Nevertheless, the Association should develop an awareness of Section 5's requirements and how it would need to respond to a request from Glasgow City Council.
- 4.30 The Association has historically had a low level of properties becoming empty, though recent trends show that this is increasing. In 2002-03 the Association relet 3 properties, with an average relet time of 90 days, and lost 5% of its possible rental income as a result. The Association carries out major repair work on some properties as they become empty. This relet time is significant longer than that of similar RSLs. St John should focus on improving performance in this area to minimise the period properties are empty and the resulting rent loss. It should introduce a target for relet periods and report on performance to Committee.
- 4.31 The Association held meetings with its tenants to discuss the new Scottish Secure Tenancy (SST), and has successfully signed up all tenants to the new SST.
- 4.32 We found two cases where the Association did not enter into a new tenancy agreement where existing tenants have moved flats, but instead changed the details of the existing agreement. These agreements are not

- valid, as a new tenancy agreement must be created when an existing tenant moves house. The Association needs to review its practice here.
- 4.33 The Warden carries out useful settling-in visits within six weeks of a new tenant moving in. This contact could be used to raise awareness of, and encourage, Association membership.
 - 4.34 The Association has recently reviewed its approach to rent setting. It has shown some awareness of the need to consider viability, affordability and comparability in rent setting, though it is not clear how it took these factors into account when making its decision on rent levels. It should develop a rent policy that sets out how future rent increases will be calculated.
 - 4.35 The Association responded well to the new statutory duty to consult with tenants on the proposed rent increase.
 - 4.36 The Association manages rent arrears effectively, and has no arrears. This is an excellent performance.

Property Management

- 4.37 The Association's housing is maintained to a good standard. Tenants we spoke to told us that they are happy with their homes and that the communal areas including the garden are well maintained.
- 4.38 Tenants also told us that the repairs service is good, and indicated that repairs are carried out promptly and efficiently. This is a positive outcome.
- 4.39 The Warden arranges repairs, checks completed jobs and reports verbally on repairs at Committee meetings. There are, though, no target timescales for repairs, and no records of how quickly jobs are done. The Association should adopt a more structured approach to monitoring repair work, suited to its operating context, so that it can verify the quality of service for tenants. It should introduce target response times for repair work and make tenants aware of these, and should seek tenants' views on the service.
- 4.40 The Association has not introduced a Right to Repair or Right to Compensation to Improvement scheme, and at the time of our inspection had no plans to do so. It must put in place schemes that comply with its statutory duties.
- 4.41 At the time of inspection the Association could not provide a copy of a valid gas safety certificate. It subsequently confirmed that the boiler plant was serviced in 2003, but the contractor did not carry out a gas safety check. We highlighted the importance of annual gas safety checks to the

Association and a safety check has now been carried out. The Association must ensure that it continues to carry out annual safety checks in line with its legal obligations.

- 4.42 The Association tends to carry out planned maintenance and improvement work to its housing on a reactive basis, when properties become vacant. Its agent has inspected the properties, and the Association intends to use the information to produce life cycle costings. It should complete this work and use it to develop a long-term costed maintenance plan.
- 4.43 There are a number of areas where the Association's approach to appointing contractors and reviewing their performance is weak:
- the list of locally based contractors has not been reviewed for several years;
 - there is no periodic review of contractor performance;
 - there are no written procedures setting out the circumstances in which the Association will tender work, and no tender register; and
 - the Association recently appointed a contractor to carry out a substantial hard landscaping project work without tendering.
- 4.44 The Association should review how it procures contractors and develop an approach that is transparent, ensures value for money, and takes account of its operating context.
- 4.45 The Association could be more responsive to its tenants' changing needs by improving its awareness of grant funding for adaptations. We found one recent case where a tenant contributed half the cost of an adaptation to the property. The Association had not examined whether grant funding would have been available for this work. It should find out more about funding sources, and should consider making more information available to tenants about adaptations to increase awareness.

5 How well are the services managed?

- 5.1 Tenants gave us positive feedback about their homes and with the Association's services, as noted already. The Committee is clearly committed to looking after tenants' interests, and the on-site warden presence allows the Association to provide a supportive and responsive environment.
- 5.2 However, there are significant weaknesses in the way the Association manages its services. A number of the areas for improvement we highlight in this report featured in our previous performance audit of the Association in 1999. The Association has not taken a structured approach to improving its governance, financial management or key elements of its service delivery.
- 5.3 Though the Association's activities are small in scale, it needs to develop a more systematic and structured approach to management in key areas to ensure an appropriate focus on value for money, good governance, transparency and future viability. In particular, it should develop:
- a formal performance monitoring and review framework for the Association's agents, including a more detailed agreement with the main agent and written agreements for other agents;
 - a more structured reporting framework for the Committee, including regular reports circulated ahead of meetings;
 - a clearer focus on performance management;
 - a transparent approach to procuring contractors for maintenance work;
 - policy and procedures to cover the gaps in key areas; and
 - long term financial projections.

6. How likely are the services and the RSL to improve?

- 6.1 The Association has made progress in some areas, such as responding to the legislative requirements around rent increase consultation and the Scottish Secure tenancy.
- 6.2 However, we also found a number of factors, which inhibit the Association's likelihood to improve. These include the lack of action on a substantial number of recommendations for our previous performance audit, weaknesses in assessing performance and value for money, and gaps in awareness of key elements of RSL governance. Overall, we consider that the likelihood for improvement is poor.

7. Recommendations

1. The Association needs to develop a tenant participation strategy that reflects its own context.
2. The Association should produce regular, user-friendly updates and provide tenants with information on its performance.
3. The Association should review its complaints procedures and provide tenants with more information on the way it deals with complaints.
4. The Association should review its approach to equal opportunities to ensure that it is doing all it can to promote equalities.
5. The Association should assess the Management Committee's training needs and put in place a training programme.
6. The Association should encourage tenants to become members and have the opportunity to stand for election to the Management Committee.
7. The Association should provide the Committee with appropriate reports on its performance.
8. The Association needs to respect tenants' confidentiality.
9. The Association must develop a clear understanding of its responsibilities and legislative duty around conflicts of interests.
10. The Association should review how it manages its relationships with external firms that provide services, to ensure it is receiving value for money and access to the range of support and expertise it needs as an RSL.
11. The Association should develop medium and long term financial projections.
12. The Association should introduce a review of management accounts into the Committee meeting cycle.
13. The Association needs to introduce formal financial regulations, and should develop a clear framework for decision-making around investments and borrowing.
14. The Association must review its allocations policy and make sure that it meets the statutory requirements of the Housing (Scotland) Act 1987 (as amended).

15. There should be a clear audit trail for each allocation.
16. The Association should consider how it can improve the time taken to relet empty properties.
17. The Association should review its practice around tenancy agreements for tenants who move house.
18. The Association should set out a clear rent policy that sets out how future rent increases will be calculated.
19. The Association should develop a structured approach for monitoring repairs.
20. The Association must put in place Right to Repair and Right to Compensation schemes to comply with its statutory duties.
21. The Association must ensure that it complies with its legal obligations for gas safety checks.
22. The Association should produce life cycle costings and develop long term costed maintenance plans.
23. The Association should review the way it procures goods and services to ensure transparency and value for money.
24. The Association should increase its awareness of the availability of grant funding for Stage 3 Adaptations.

Appendix 1

Groups and third parties consulted:

- Scottish Public Services Ombudsman
- Social Work Services, Glasgow City Council

Interviews / meetings:

- St John (Glasgow) Housing Association's Management Committee
- Chairperson of St John (Glasgow) Housing Association
- Agent from Campbell Riddell Breeze Paterson Solicitors
- Staff based at the development

Reality checks:

- Observation of Management Committee meeting
- Discussions with tenants
- Allocation cases
- Gas servicing file check
- Estate visit

Key documents reviewed:

- Minutes of Committee meeting (various)
- Management Accounts to 31 March 2003
- Minute of Agreement between St John (Glasgow) Housing Association and Campbell Riddell Breeze Paterson
- Equal Opportunities policy
- Allocations policy
- Complaints policy
- Membership policy
- Scottish Secure Tenancy Agreement
- Tenants Newsletter December 2003
- Budget 2002/03
- Annual Performance and Statistical Return
- Annual Accounts at 31 March 2003

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.
Common Housing Registers	A register of all applicants for social housing used by two or more landlords within an area.
Convention of Scottish Local Authorities (COSLA)	The membership body for local authorities in Scotland.
Housing List	A list of applicants for housing, which is used by the RSL to allocate its housing stock.
Housing Association Grant (HAG)	Capital grant paid to an RSL by Communities Scotland to meet part of the cost of rehabilitation and new-build housing projects.
ICT	Information & Communication Technology
Life Cycle Costing	A method of calculating the cost and timing of the repairs to, and replacement of, major building components.
Minute of Agreement	An agreement similar to a contract, which forms the basis of the relationship between the purchaser and provider and contains a specification of services being provided.
Ombudsman	The independent body appointed to investigate individual complaints against Registered Social Landlords (RSL).
Peer Group	A group of organisations facing similar tasks and challenges with which comparisons can be made.
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.
Planned Maintenance	The planned renewal or maintenance of key property components.

Procurement	The way an organisation obtains services or materials from other organisations or agents.
Reactive Repairs	Also called responsive maintenance or day-to-day maintenance. This is repair work carried out as the problem arises.
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 Repair	If a tenant has reported a qualifying repair to his or her landlord and after a reasonable period the repair has not been carried out, the tenant will then have the “Right to Repair” privately and have the bill issued to the landlord.
Registered Social Landlord (RSL)	A landlord providing social rented housing that is registered and regulated by Communities Scotland.
Scottish Secure Tenancy	The Housing (Scotland) Act 2001 establishes the Scottish Secure Tenancy as the tenancy for all tenants of social landlords in Scotland.
Scottish Federation of Housing Associations (SFHA)	The membership body for RSLs in Scotland.
Stock condition survey	A survey of stock to establish the level of existing defects and to allow planning for future repairs.
Sustainability	Improving the economic, social and environmental circumstances of the wider communities to create and maintaining communities where people positively want to live.
Technical Arrears	Arrears related to housing benefit outstanding but not yet received.
Tenancy Agreement	Legal document or contract between landlord and tenant setting out the rights and responsibilities of each.
Void	A property without a tenant. Voids occur in the period between one tenant leaving and another taking over the tenancy.