

Communities Scotland
Inspection report

**Kingsridge Cleddans
Housing Association Ltd**

February 2006

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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 Standards¹.

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 the inspectors:

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

The inspection team

1.4 The Kingsridge Cleddans Housing Association was carried out by Louise Irving who was supported by Murray Smith (Financial Analyst). We were on site on 7 October 2005. We would like to thank everyone involved in the inspection, particularly the Management Committee, staff and tenants for their time and co-operation.

¹ see glossary

Responding to this inspection

- 1.5 We expect all inspected bodies to make 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. We require that the summary of this report is issued to all tenants.

2. Context

About the organisation

- 2.1 Kingsridge Cleddans Housing Association was first registered in with Scottish Homes 1992 when it acquired 235 sub-standard tenemental properties from Glasgow City Council. The Association now owns 238 properties. Of these 57% are houses and 43% are flats. All properties apart from 27 refurbished tenement flats are new build. The stock includes two bungalows constructed to wheelchair standard and two supported accommodation units. The Association is located in the Drumchapel area of Glasgow. Drumchapel is a Social Inclusion Partnership² area and is one of the City's most deprived areas in terms of social exclusion.
- 2.2 The Association is governed by a voluntary management committee elected annually at its annual general meeting. It currently has seven committee members, of whom five are tenants. The Association employs four full time staff and receives the services of a Technical Officer from Faifley Housing Association.

The table below shows some key facts on Kingsridge Cleddans.

Key Facts

	2002-2003	2003-2004	2004-2005
Houses owned	206	202	238
Employees	5	5	4.5
Annual turnover (£000's)	564	522	586
Total possible rental income (£000's)	432	506	554
Total Arrears (£'s)	37,849	44,874	54,998
Average ³ weekly rent (£'s)	47.80	48.10	51.25
Houses re-let	42	21	61
Average days to re-let	9	12	18.2
Responsive repairs carried out	485	407	550

Source APSR⁴ figures

² see glossary

³ see glossary

⁴ see glossary

3. How Good are the services?

Housing Management

Access

Social landlords should provide open, fair and equal access to their housing lists⁵ and should work with partners to simplify and maximise access to housing.

- 3.1 Kingsridge Cleddans provides good access to its houses and services. It operates an open waiting list and anyone aged over 16 years can apply. The housing list is reviewed on an annual basis. Applications are only cancelled when an applicant fails to return their review form and does not respond to the Association's further correspondence relating to this matter. Application forms are available at the Association's office and applicants can receive help completing the form if requested.
- 3.2 Kingsridge Cleddans provides excellent access to its repairs services. Tenants can report a repair by phone, email, letter, to staff onsite or in person at the office. It publicises arrangements for reporting repairs in its repairs information leaflet and tenant handbook. Tenants have direct access to an out of hours emergency repairs telephone number which is publicised in the repairs information leaflet and tenant handbook. The Association does not operate a formal appointment system for repairs. However it tries to accommodate suitable access times as far as possible. In the last tenant survey carried out December 2004 respondents expressed 100% satisfaction with Association staff when reporting a repair.
- 3.3 Kingsridge Cleddans has one office, which is located within 400 metres of all its stock. The office is wheelchair accessible. A private interview room is available. Staff are able to use an interpreting and translation service, which is advertised in reception.

Service quality

Social landlords should deliver high quality services and maintain high quality houses.

- 3.4 Kingsridge Cleddans operates an allocation policy that is based on housing need and clearly prioritises those entitled to reasonable preference under the legislation. The Association allocates its houses on a quota basis, rotating between categories of applicant to ensure the best use of available stock and the allocations process to

⁵ see glossary

assist in the creation and maintenance of balanced stable communities. In 2004/05 23% of its available houses were let to internal transfers, 15% to Glasgow Housing Association (GHA) nominations, 54% to waiting list applicants and 8% to Section 5 homeless referrals⁶. This was in line with the targets set. The Association also operates an aspirational internal transfer scheme which is included in the transfer target. This scheme is designed specifically for Association tenants who either have no or low levels of housing need; the scheme is limited to a maximum of two such transfers each year.

- 3.5 The Association is presently negotiating a Nomination Agreement with GHA. A protocol is in place with Glasgow City Council for Section 5 homeless referrals; this is presently under review. Quality control of allocations is good; a second member of staff verifies all allocations and if a deviation is proposed it is approved by the Association's Director.
- 3.6 Kingsridge Cleddans has not yet had to use suspensions or exclusions from its waiting list. However there are appropriate policies and procedures in place should such a situation arise.
- 3.7 In June of this year, as the result of an internal audit recommendation, Kingsridge Cleddans changed its target time scale for processing applications for housing from 5 days to 20 days. The application is added to the system within one day of receipt and an acknowledgement issued to the applicant. The Association then has up to a maximum of 20 days to collect all the information necessary to point the application. The applicant is then advised in writing of their point level awarded. Performance will be reported to committee on this annually. The Association's stock is in one location so applicants do not have a choice of area. However the Association maximises choice for tenants by placing no limit on the number of offers an applicant is given. The Senior Housing Officer carries out accompanied viewings with prospective tenants. Post allocation visits take place within eight weeks of the tenancy start date.
- 3.8 The Association is an affiliated member of Positive Action in Housing and as such operate an informal referral scheme to encourage applications for housing from under represented ethnic groups. At the time of inspection the Association had not received any referrals.

⁶ see glossary

3.9 Kingsridge Cleddans has signed up 93.8% of its tenants to the Scottish Secure Tenancy (SST)⁷ agreement, and is taking steps to sign up the remaining tenants. The Association appropriately offers Short Scottish Secure Tenancies (SSST) to those referred by Quarriers, a voluntary organisation that provides a support services to young vulnerable people. The SSST is monitored and then converted to a SST once the tenant and all other parties involved (the Association, Quarriers and other support organisations) are happy that the tenant can adequately fulfil their tenancy obligations.

3.10 New tenants receive a comprehensive easy to read tenancy pack. This includes information on:

- the repairs service, Right to Repair⁸ and a contractors code of conduct;
- neighbour disputes;
- rent arrears;
- complaints and appeals;
- tenant participation; and
- Right to Buy.

Kingsridge Cleddans also provides a range of user friendly leaflets for its tenants use.

3.11 In 2004/05 the Association issued 10 Notices of Proceedings⁹ (NOP) for rent arrears and obtained 2 decrees. Both tenants involved abandoned their tenancies prior to eviction. We found that the Association worked well with the tenants and a range of support agencies to prevent homelessness. The Association have a good approach to support and to welfare advice. New tenants are offered support at tenancy sign up and during the post allocation visit. It has recently, along with the other registered social landlords (RSL) in Drumchapel, secured funding to employ a Welfare Benefits Officer. Until an appointment is made to this post the Association continue to make referrals to Drumchapel Law and Money Advice Centre and the Citizens Advice Bureau.

3.12 We visited Kingsridge Cleddans housing area and found it to be of a good standard. The area is clean, well maintained and there is little evidence of graffiti or vandalism. The Association make use of the Drumchapel Community Safety Forum who offer a

⁷ see glossary

⁸ see glossary

⁹ see glossary

free graffiti removal service. Staff carry out monthly estate checks and have a good working relationship with the Community Safety Wardens who operate in the area. The last tenants' survey in December 2004 found that 89% of respondents thought Kingsridge Cleddans was good or a very good place to live.

- 3.13 Kingsridge Cleddans has a very good approach to antisocial behaviour. The Association received 21 antisocial behaviour complaints in 2004/05. It has a good record of resolving these complaints at an early stage and it has never had to seek an Anti Social Behaviour Order¹⁰ (ASBO). The Association work closely with the local community and Community Safety Wardens to raise awareness of antisocial behaviour and try to prevent it. It has a good relationship with the Community Police Officer, and a protocol in place for information sharing. The Association also participate in the Drumchapel Community Safety Forum which meets monthly to discuss any issues affecting the community. Along with the other RSLs¹¹ in Drumchapel, it has jointly purchased a mobile closed circuit television (CCTV) unit which will be operated by Streetwatch. The CCTV will be used in areas where residents are reporting problems with anti-social behaviour. The evidence from the CCTV will then be used to ensure appropriate action is taken against any individuals identified. The Association also offers formal mediation services to resolve neighbour disputes. Staff attend training in order that appropriate referrals can be made to the Mediation Service when necessary. The Association are also presently considering buying into the services of Glasgow City Council Community Relations Unit. All cases that have received two warnings would be referred to the Unit.

Property Maintenance

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.

- 3.14 Kingsridge Cleddans repairs service is publicised through the Association's regular newsletters, repairs information leaflet and tenant handbook. These documents provide a good range of information on repair responsibilities and key elements of the service. The Association has a target timescale of 24 hours for Emergency repairs which is less challenging than the peer average of 6 hours and a 3 day target

¹⁰ see glossary

¹¹ see glossary

for the completion of Urgent repairs. The target timescale for Routine repairs is ten days which is more challenging than the peer average of 14 days. The Association has improved its reported performance in completing repairs since 2002/03. During 2004/05 it completed 100% of Emergency repairs, 95.2% of Urgent repairs and 96.9% of Routine repairs within the specified target timescale. Performance for the first quarter of 2005/06 for Emergency and Urgent is 100% and 97.4% for Routine repairs. Overall the Associations performance compares well with that of its peers¹².

- 3.15 The 2004 tenant survey showed that 84% of respondents think the Association's responsive repair service is either excellent, very good or good. The Committee considers monthly maintenance reports detailing performance against its published targets.
- 3.16 Kingsridge Cleddans has a good approach to pre and post inspections which are carried out by Technical Staff from Faifley Housing Association. The Association makes good use of a set of comprehensive procedures for carrying out pre and post inspections. Pre inspections are only carried out when further clarification of the repair is required. Post inspections are carried out on 10% of all completed repairs as identified by the Association's Director.
- 3.17 The Association has a Right to Repair policy and procedure. The scheme complies fully with statutory requirements. Tenants reporting a qualifying repair are advised in writing that it is a qualifying repair and the procedure to follow if it is not completed within the specified timescale. In 2004/05 the Association carried out 27 qualifying repairs that were all completed within the required timescale.
- 3.18 Scottish Ministers have set a target that all social landlords' houses should meet the new Scottish Housing Quality Standard¹³ (SHQS) by 2015. Landlords were required to prepare a plan showing how they would achieve this and submit it to Communities Scotland by April 2005. The Association's properties are all new build or recently refurbished tenement flats. The Association has satisfied itself that all its properties will meet the SHQS and has submitted its plan to Communities Scotland.
- 3.19 The Association has 30 year life cycle costing plans in place for all new build/improved properties and these form the basis of the annual investment plans.

¹² see glossary

¹³ see glossary

Stock condition surveys are carried out every three years. The last stock condition survey was undertaken in July 2004 and the life cycle and investment programmes updated to reflect this.

- 3.20 Kingsridge Cleddans is required to carry out safety checks every 12 months on all gas appliances and flues it provides for tenants use. The Association has recognised shortcomings in its performance in this area as a weakness. Gas safety checks have been identified in the Internal Management Plan and Risk Management Strategy for the Association. In order to address this the Association, working in partnership with other RSL's in Drumchapel, have entered into a new collective gas servicing contract. This agreement incorporates specific key performance indicators and independent quality control measures 10% of all services carried out will be post inspected by an independent gas consultant. Standard procedures have been agreed and adopted and bi monthly meetings will take place during the contract to allow ongoing monitoring of performance.
- 3.21 From May 2004 social landlords have had a statutory duty to manage asbestos in common areas of their properties. The Association's stock base is predominately new build with the exception of 27 refurbished flats. Evidence from contract and health & safety files show that properties are clear of asbestos. The Association has a Control of Asbestos at Work Regulation 2002 policy statement and this is issued to all contractors on the Associations approved list.

Service user focus

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.

- 3.22 Kingsridge Cleddans has a good approach to engaging with service users. The Association carries out a full tenant satisfaction survey every five years and compiles an Action Plan to deal with any issues identified. The December 2004 survey of tenants identified a potential for improving the content and presentation of information relating to their tenancy. After further consultation the leaflets were amended and issued to tenants. In addition, post development surveys are carried out on all completed new build projects. In response to tenant feedback, the brief for new projects has been improved in a number of areas. Tenants reporting repairs also receive customers comment card to complete. Results are reported to the

management committee and published in the Association's regular tenant's newsletter.

- 3.23 Kingsridge Cleddans has no Registered Tenants Organisation. Several attempts have been made by the staff and Management Committee to set one up but there has been little or no enthusiasm from tenants. In the December 2004 tenant satisfaction survey 48% of respondents expressed a wish to be consulted by letter about any decisions affecting their home and 76% of respondents were satisfied that the Association took account of tenant's views. The Association contacted all those that responded to the last survey and has now set up a Consultation Register of 42 tenants who are to be contacted and regularly consulted over issues affecting the Association.
- 3.24 Kingsridge Cleddans has a good approach to dealing with complaints. Written and verbal complaints are recorded and categorised on the complaints register. There is a formal process for complaints about services, staff or management committee members. The Association has had very few complaints. The cases examined were processed according to the Association's policy.

4. Is the service managed for improvement?

Performance and resource management

Social landlords should have clear objectives, standards and targets, manage costs effectively and should work to continuously improve services.

- 4.1 Tenants can pay their rent in a number of ways including: housing benefit direct, standing order and by post office giro transfer. The Association is currently investigating the potential benefits of adopting swipe cards as a further method of payment.
- 4.2 Current technical arrears are low and have been reducing. Current non technical arrears as a percentage of gross rental income has increased from 8.9% in 2003/04 to 9.93% in 2004/05. The overall non technical arrears figure for 2004/05 is higher than the national and peer figure. However it is comparable with the other four RSL's operating in Drumchapel.

- 4.3 The Association recognises this is an area where significant improvement is required and as part of the Risk Management Strategy and Internal Management Plan (IMP) has set a target to reduce non technical arrears by 2% over the next three years. The arrears policy and related procedure has been updated and the focus is now on early intervention and targeting those tenants who can afford to pay based on income levels but view rent payment as a low priority. Performance at 27 September 2005 showed the current non technical arrears had decreased to 8.5%. Kingsridge Cleddans has set a target of 5.93% for the end of 2006/07.
- 4.4 The Association has a good approach to re-let times. Historically it has had a low turnover of properties but in 2004/05 there was 10.5% turnover of houses; 25 relets and 36 new lets. Kingsridge Cleddans coped well with this increase and the average time to relet during 2004/05 was 18.2 days which is slower than peer and national figures. Relet time for the first quarter of 2005/06 is 12.2 days which highlights a continuing downward trend.
- 4.5 The Association has a specific relet standard in place and a copy of this is given to all new tenants. The Senior Housing Officer carries out accompanied viewings for all voids. There have been no refusals of empty houses in the last 12 months.
- 4.6 Kingsridge Cleddans costs for delivering its housing management services were £785 for each of its houses in 2004/05. This is a decrease of 11.4% on the 2003 figure. It compares well with peer group figures.
- 4.7 Kingsridge Cleddans has a good range of policies and procedures. The Association has timetabled a programme for reviews on all policies and procedures. The review of policies involves consulting with those tenants on the Consultation Register, advertising it in the tenant's newsletter and then feeding back to Committee.

5. Governance & Financial management

Leadership, ethical standards and risk

Social Landlords should have a clear vision, promote values that underpin good governance and effectively manage organisational risk.

- 5.1 Kingsridge Cleddans has an excellent approach to planning and performance management. It has an Internal Management Plan (IMP) and action plan in place for 2005-08. The plan has clear strategic objectives, a full SWOT¹⁴ and STEP¹⁵ analysis was carried out and service delivery plans developed for Housing Management, Maintenance, Development, Financial Management and Training. These link in to financial plans, internal audit and the risk management strategy.
- 5.2 Kingsridge Cleddans committee is made up of seven people. The Association has a mix of experienced and newer committee members and are aware of the need to attract new members. In 2005 it approved a strategy to attract new members. This involves the preparation and distribution of a promotional brochure in addition to adverts placed in the local press and newsletter, posters in public places and individual letters. The Committee also approved a reduction in the frequency of their meetings from two to one a month in a bid to make committee attendance less onerous for members.
- 5.3 New members receive a range of information and take part in induction training with the Director. An annual training needs analysis is carried out on the committee and staff as part of their annual appraisal. On an annual basis committee members are asked to sign a new Code of Governance and confirm the information held in the Conflicts of Interest Register. Kingsridge Cleddans has 102 members; the last Annual General Meeting (AGM) was quorate with 11% of members attending.
- 5.4 Kingsridge Cleddans recognises the importance of both staff and committee members adhering to the highest ethical standards. We found Kingsridge Cleddans acts in accordance with statutory requirements relating to the granting of benefits in Schedule 7 of the Housing (Scotland) Act 2001, and it achieves high standards in managing potential conflicts of interest. It incorporates Schedule 7 statements in its employment and housing application forms.

¹⁴ see glossary

¹⁵ see glossary

- 5.5 Kingsridge Cleddans has a good approach to risk management. It has a strategy, which identifies strategic, operational and financial risks. Risks are prioritised and have action plans prepared and implemented.

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.

- 5.6 Kingsridge Cleddans' financial projections indicate it is financially viable in the medium term and has a low exposure to financial risk. For an organisation of its size and structure it has a good financial management framework.
- 5.7 Kingsridge Cleddans is a solid financial performer.
- 5.8 Although no formal medium term financial plans are prepared it does prepare 30 year long term projections. These longer term projections incorporate up to date planned maintenance costs and are included within the RSL's internal management plan.
- 5.9 The annual budget setting process allows for input from the governing body, approval in advance of the financial year, incorporation of the agreed annual rent increase and any updated planned maintenance costings. The budget includes appropriate analysis and a good quality narrative.
- 5.10 Quarterly financial monitoring reports provide the governing body with the opportunity to review actual performance against budget. One minor limitation is the reporting of only year to date figures. A more comprehensive review of the financial position would be possible with the inclusion of the figures for the reporting quarter as well as the cumulative year to date position and also by including the budgeted figures for the whole year.

Sources of Evidence

Groups and third parties consulted:

- Glasgow City Council
- Communities Scotland Homepoint Team
- Communities Scotland Quality and Transfer Delivery Unit
- Communities Scotland Tenant Participation Development Team

Interviews / meetings:

- Members of the Association's Committee
- Director
- Senior Housing Officer
- Office Administrator

Reality checks:

- Review of rent arrears cases and legal actions against tenants
- Review of gas safety documents
- Review of responsive repairs
- Review of housing list applications and allocations
- Review of anti-social behaviour cases
- Review of Schedule 7 register
- Review of conflict of interest register
- Review of Committee rent accounts
- Observation of committee meeting
- Tour of estate

Key documents reviewed:

- Inspection submission
- Schedule 7 register
- Conflict of interest register
- Complaints register
- Management committee rent accounts
- Performance reports

Examples of Positive practice

These are areas we would highlight as working particularly well, taking account of the organisations operating context:

Service user focus

- Kingsridge Cleddans has set up a register of those tenants who are willing to be regularly consulted about any proposed changes to the services it provides. This is in addition to the normal consultation process it carries out.

Service Quality

- Kingsridge Cleddans Code of Conduct for Maintenance Contractors was developed to help tenants understand what to expect from the contractors carrying out repairs. It outlines what contractors should and should not do. The Code of Conduct for Maintenance Contractors has been circulated to all tenants and is included in the tenancy pack for new tenants.

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.
Anti Social Behaviour Order (ASBO)	ASBOs are preventative orders designed to protect individuals from further anti-social behaviour that causes or is likely to cause alarm or distress. Breach of an order is a criminal offence, punishable by a fine or imprisonment.
Average	The arithmetic mean – the sum of all the values divided by the number of values.
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.
Notice of proceedings	The formal notice provided to tenants informing them that their landlord is taking legal proceedings to seek a court order for recovery of possession of a property.
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.
Reasonable Preference categories	Homeless, overcrowding, large families, living below tolerable standard housing or unsatisfactory living conditions.
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 Repair	A scheme which gives tenants legal rights to have certain repairs in defined times.
Section 5 referrals	Under Section 5 of the Housing (Scotland) Act 2001 a local authority can request a registered social landlord which has accommodation in its area to provide accommodation to homeless people. This request is known as a Section 5 referral.
Scottish Housing Quality Standard (SHQS)	All property managed by registered social landlords must be brought up to a certain standard by 2015.
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.
& Short Scottish secure tenancy (SSST)	Section 34 and schedule 6 of the Housing (Scotland) Act 2001 establish the basic conditions when a Short Scottish Secure Tenancy can apply to some tenants of social landlords in Scotland in place of a full SST
Social Inclusion Partnership	Broadly based partnerships which comprise the local authority and other public agencies such as local enterprise companies, health boards and the voluntary and private sector
STEP	Social, technological, economic, political
Streetwatch	An organisation who set up and monitor CCTV throughout Glasgow
SWOT	Strengths, weakness, opportunities threats

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