

Communities Scotland
Inspection report

Lochfield Park Cooperative

April 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 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.

* see glossary

The inspection team

- 1.5 The inspection was managed by Iain Muirhead (Inspection Manager), supported by Jacqui Angus and Paul Milligan (Inspectors), Joyce Kilpatrick (Inspection Officer) and Murray Smith (Financial Analyst) . We were on site between 05 December 2005 and 16 December 2005. We would like to thank everyone involved in the inspection 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

About the organisation

- 2.1 Lochfield Park Co-operative was registered with Scottish Homes (now Communities Scotland) in 1993. The Co-operative operates in the Lochend area of Greater Easterhouse and currently owns 355 houses.
- 2.2 The Co-operative's housing is a combination of new developments and refurbished tenemental properties. It originally took ownership of houses previously owned by Glasgow City Council. It has completed eight developments since 1993, consisting of two refurbishments, five newbuild projects and one project that combined an element of both. Some of its developments have included demolition of existing housing. It is currently developing a further two newbuild projects, and it intends to make most of these houses available to tenants of another local Registered Social Landlord to help with a programme of regeneration.
- 2.3 Lochfield Park is governed by a voluntary committee. The committee members are elected annually at its annual general meeting (AGM). It currently has 15 committee members, 13 of whom are tenants and 2 members are co-opted.
- 2.4 The Annual Performance and Statistical Return* (APSR) asks registered social landlords* (RSLs) to select a peer group* which best describes their organisation. Lochfield Park selected peer group 3, described as RSLs that operate in an urban area with more than 250 units. This is the group we use to compare Lochfield Park's performance.
- 2.5 We last inspected Lochfield Park in July 2001, and we found that the Co-operative was performing poorly. Following that inspection Communities Scotland made 4 statutory appointments* to the management committee. The statutory appointments were ended in October 2002, although Communities Scotland continued to provide support to the Co-operative until 2005. The Co-

* see glossary

operative has undergone significant changes in both staff and committee since the last inspection. Almost all of the current staff have joined the Co-operative in the last three to four years.

2.6 The table below gives background information about Lochfield Park, and shows trends over the last three financial years.

	2002-2003	2003-2004	2004-2005
Houses owned	356	303	355
Employees	5	5	6
Annual turnover	£761,000	£797,000	£897,000
Total possible rental income	750,000	£786,000	£895,000
Rental income from housing benefit	74.2%	67.5%	66.1%
Average weekly rent	£44.37	£48.90	£50.82
Average rent increase	3.5%	3.6%	3.6%
Houses re-let	10	18	27
Responsive repairs carried out	716	787	707
Maintenance spend per house	£257	£368	£339
Right To Buy sales	0	0	0

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 and judgements 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 Lochfield Park operates an open housing list* and anyone aged 16 or over can apply at any time and will be admitted to the list. The Co-operative advertises its housing list in its office reception area, at other organisations' offices, at local community facilities and through a specialist housing agency. The Co-operative provides good information on how it allocates its houses to people who apply to it.
- 3.3 The Co-operative uses a common housing application form along with six other RSLs in Greater Easterhouse. People applying need complete only one application form to be considered for housing by all the participating landlords. This is a good initiative that simplifies access to housing.
- 3.4 Lochfield Park, along with other local landlords, is reviewing the applications it has received through the common application form initiative, to ensure the information it holds is accurate. Some people apply direct to Lochfield Park rather than via the common application form. The Co-operative has not recently reviewed these applications. but it has plans in place to do so shortly.
- 3.5 In 2004/2005 the Co-operative allocated over 60% of its new and vacant houses to tenants of Glasgow Housing Association (GHA). It made these allocations

* see glossary

- under an agreement with Glasgow City Council to rehouse tenants affected by area clearance programmes. The Co-operative will continue to assist with this programme over the coming years. Through this work, Lochfield Park is making a positive contribution to the regeneration of Easterhouse.
- 3.6 Lochfield Park has a target timescale of one month to assess housing applications and add people to its housing list. It processes applications much more quickly than this - on average in 10 working days.
- 3.7 At the time of our inspection there were 337 households on Lochfield Park's housing list. The Co-operative has not suspended any applicants from receiving offers of housing since 2003. At the time of our inspection it was, however, in the process of issuing suspension letters to 10 transfer applicants - or 3% of its housing list - in rent arrears who had not maintained their arrangements to repay. The Co-operative's approach to suspending applicants is not set out in its published allocations policy, and it has not given staff written guidance on how to make decisions about suspensions.
- 3.8 The Co-operative collects equalities information on its applicants and on allocations. It achieves a response rate of 97% for applicants and 100% for allocations. It regularly reports equalities information to committee. The Co-operative also uses information on physical disability to assess the demand for particular house types, which in turn influences its future development strategy.
- 3.9 Lochfield Park is good at ensuring open, fair and equal access to its housing list, and it processes applications quickly. It does not yet have a clear approach for dealing with suspensions.

Meeting need and maximising choice

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

- 3.10 Lochfield Park allocates its houses to those applicants with needs which reflect the statutory reasonable preference categories^{*}; all the allocations we reviewed were to applicants with one or more of these needs.
- 3.11 Lochfield Park's allocation policy has an aim of allocating 50% of its houses to internal transfers. It has not achieved this in recent years, largely because of the work on area clearance we highlighted in paragraph 3.5. It has retained this aim following a review of the allocations policy. It has also recently introduced a lettings initiative^{*} for a small area of low demand houses. The Co-operative has not considered the impact of these policy aims on its continued ability to give reasonable preference to applicants in housing need.
- 3.12 The Co-operative is working with Glasgow City Council to allow both organisations to meet their statutory duties in relation to homeless people, although it has not yet agreed a formal protocol. In the period to September 2005 it had offered housing to all 10 households referred under section 5 of the Housing (Scotland) Act 2001. Six of these applicants accepted the Co-operative's offer of housing and the other four refused; no referrals have gone to arbitration.
- 3.13 The Co-operative gives applicants good information about their application and housing options. It provides applicants with a breakdown and explanation of their points, information on the right to appeal the assessment, and information about other housing options. It does not, however, give applicants enough information to allow them to judge how long they might expect to wait to be offered a house.
- 3.14 Lochfield Park has a good approach to ensuring it assesses applications accurately. The housing manager reviews each housing application and allocation decision, and the Co-operative has also used internal audit to test its

^{*} see glossary

approach. The Co-operative's allocations decisions were clear and transparent in the cases we reviewed.

- 3.15 The Co-operative is working positively towards maximising choice for applicants. It does not restrict the type or size of property that an applicant can apply for, except where this would lead to overcrowding or severe under-occupation. The Co-operative does not limit the number of offers an applicant can receive. Lochfield Park's involvement with other landlords in the common application form increases choice to applicants by extending their housing options.
- 3.16 Lochfield Park achieves good outcomes in meeting housing need. It is promoting choice through its allocations, and has only a small number of weaknesses.

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.

- 3.17 Lochfield Park has signed up all of its tenants to the Scottish Secure Tenancy* (SST). It has no tenants with a short SST*.
- 3.18 The provision of good information and access to appropriate support are important ways in which landlords can help to sustain tenancies. The Co-operative gives tenants good information about their rights and responsibilities at sign-up interviews and at settling-in visits. It gives new tenants an informative pack containing a tenant handbook and a selection of other relevant information and leaflets. It also provides tenants with a useful 'good neighbour' policy statement.
- 3.19 Lochfield Park works in partnership with a number of agencies to ensure that, where appropriate, tenants have access to support in order to sustain their tenancies. The Co-operative has one formal agreement with a local project which assists homeless young people to access housing and support, and it has made a small number of its houses available to the project.

* see glossary

- 3.20 All of the legal action the Co-operative took in 2004/2005 was due to rent arrears. It issued notices of proceedings* to 28 of its tenants over this period. It initiated court action against 10 of its tenants and obtained 1 court order for recovery of possession; this tenant abandoned the property before the Co-operative recovered vacant possession. This equates to eviction of 0.28% of the Co-operative's tenants, which is significantly lower than the average of 0.6% for its peers.
- 3.21 Lochfield Park has an appropriate framework for escalating action against tenants who break tenancy conditions, and it acted in line with this in the cases we reviewed. It makes frequent and regular contact with tenants using a variety of methods and it keeps tenants fully informed of any actions that it intends to take. The Co-operative directs tenants to the appropriate support and advice agencies at an early stage in any action, and it advises the Council's homelessness team when action it is taking may lead to eviction. We found that the Co-operative seeks to recover vacant possession of a property only as a last resort and tries to find alternative solutions.
- 3.22 Lochfield Park's approach to maximising security of tenure and preventing homelessness is a strength. It works effectively to provide support where it is needed and takes legal action only as a last resort.

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.

- 3.23 All of Lochfield Park's houses have been built or refurbished since 1993 with the exception of one vacant tenement due for demolition. The Co-operative's 2004 tenant survey found that 82% of tenants thought their neighbourhood was a good place to live and 95% of tenants felt secure in their homes. The survey report included key comparative findings from 64 other landlords. Lochfield Park's

* see glossary

figures in both these areas were higher than the average ratings from other landlords.

- 3.24 Lochfield Park's office is close to all its houses. This gives the Co-operative a high profile locally, and means that staff are well placed to identify and respond quickly to matters which arise. Housing management and maintenance staff carry out joint weekly estate visits, and take action as required. We saw some litter and broken glass around the estate. The Co-operative is working with the Council to examine how to improve the cleanliness of the area. We also saw graffiti and vandalism in some tenement closes. Staff deal with these issues proactively, and during our inspection we saw staff responding quickly to, and investigating an incidence of, graffiti.
- 3.25 Lochfield Park has a relatively low level of reported antisocial behaviour. It received three nuisance and antisocial behaviour complaints in 2004/05 and seven in the first seven months of 2005/06. We saw some evidence of the Co-operative responding effectively to incidents of antisocial behaviour. However, gaps in how the Co-operative records information limit its ability to fully track or report on its actions or the speed of its response. The Co-operative uses a range of approaches to respond to antisocial behaviour, including close liaison with other agencies, particularly the police and social work department. At the time of our inspection it had one Antisocial Behaviour Contract in place. It does not seek the views of tenants who have made an antisocial behaviour complaint about how well the Co-operative responded.
- 3.26 Lochfield Park is proactive in addressing estate management issues as they arise. Its survey shows that most tenants are positive about their neighbourhood. There is some evidence that it responds effectively to the relatively low level of antisocial behaviour within its area. There are a small number of areas for improvement.

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.

- 3.27 Lochfield Park's 2004 tenant survey sought views from 318 tenants and received a 73% response rate. The survey found that 88% of respondents were satisfied with the Co-operative as a landlord, a level almost identical to the average of 64 other landlords cited in the survey report.
- 3.28 The Co-operative seeks ongoing feedback on its services via a suggestion box in the office reception and a tear-off comments slip in the regular newsletter. It has received very limited feedback through these methods.
- 3.29 More broadly, the Co-operative has had only limited success in involving tenants in developing its housing management services. It has invited tenants through the newsletter to get involved in reviewing policies, but received no response. The most recent article publicising policy reviews was basic: it did not identify the specific policies due for review or provide any information about them. It has had some success in involving tenants in designing a play park for younger children. It set up a working group of six tenants to help with the design. The park was being built at the time of our inspection. This is a positive initiative.
- 3.30 The Co-operative consults tenants on its annual rent increase, but its method is not particularly informative. It produces an information leaflet asking what the rent increase should be, but the leaflet does not set out any options about possible rent levels or the impact different levels would have on service quality. It received no response to last year's consultation.
- 3.31 The Co-operative's complaints process is well-publicised. It gives staff clear guidelines on identifying and dealing with complaints. There have been no complaints about the housing management service in the last 2 years.
- 3.32 Lochfield Park's ground floor office accommodation is accessible to people with physical disabilities. The Co-operative can make information available in alternative formats, including community languages, Braille and large print. It

advertises this in its leaflets and in its handbook. It has also developed a website which provides information about its services.

- 3.33 Lochfield Park's most recent survey indicates that most tenants are satisfied with it as a landlord. It has a well-publicised complaints framework and has received no complaints about its housing management service recently. Its attempts to involve tenants more directly in influencing its service have had only limited success.

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.

- 3.34 The Co-operative offers tenants a range of methods to pay their rent. They can pay by direct debit, standing order, a swipe card system at the post office and at participating shops. In its 2004 satisfaction survey 99% of tenants were satisfied with the convenience of the rent payment methods.
- 3.35 Lochfield Park's total arrears as a percentage of its total rental income have decreased significantly over the last 3 years; at March 2005 total arrears were one third lower than in March 2003. The 2005 figure was the 18th lowest amongst its 47 peers and below the national median*. The total arrears figure includes housing benefit not yet received by Lochfield Park from the local authority. The most recent available figure - October 2005 - shows a significant increase in total arrears. This is a short term issue, resulting from the cumulative effect of differing payment periods used by the Co-operative and the local authority. Lochfield Park expects to recoup this through a housing benefit payment from the local authority shortly after our inspection.
- 3.36 The Co-operative's current non-technical arrears level has also shown a consistent downward trend: at March 2005 it was 3.8%, down by almost one third from the March 2003 figure, and it fell further in the first half of 2005/06. Its March

* see glossary

2005 level was still higher than both the peer average and the national median. The percentage of current tenants in serious arrears has also decreased significantly, from a peak of 18% at March 2004 to 5% at March 2005; this is lower than the peer group figure but slightly higher than the national median.

3.37 The Co-operative's former tenant arrears as a percentage of total gross rental income increased slightly over the period 2003 to 2005 from 0.5% to 0.6%; this is still significantly lower than the peer group figure and the national median.

3.38 The table below summarises Lochfield Park Co-operative's performance in collecting rent arrears.

	At March 2003	At March 2004	At March 2005			At Oct 2005
	Lochfield Park	Lochfield Park	Lochfield Park	Peer group	National median	Lochfield Park
Total arrears as % of total gross rental income	6.8%	5.2%	4.6%	6.5%	5.5%	7.9%
Total current arrears as % of total gross rental income	6.3%	5.0%	4.0%	4.7%	4.3%	6.7%
Current arrears (non technical) as % of total gross rental income	5.4%	4.6%	3.8%	3.4%	2.9%	3.5%
Current arrears (technical) as % of total gross rental income	1.0%	0.4%	0.1%	1.3%	0.8%	3.0%
% of current tenants in serious arrears**	11.8%	18.0%	5.0%	6.5%	4.6%	6.0%
Total former tenant arrears	£3,634	£2,434	£5,221	-	-	£10,788
As % of total gross rental income	0.5%	0.3%	0.6%	1.7%	1.0%	1.0%
Rent arrears written off	-	-	£2,644	-	-	-

Source: APSR / inspection submission

**Owing more than 13 weeks rent and >£250

3.39 The Co-operative pursues rent arrears very effectively. It makes early and regular contact with tenants, including texting tenants in arrears, and supports staff with good procedures. It also provides clear and informative advice to tenants. The Co-operative keeps copies of all written contact with its tenants,

although it does not keep consistent records of all other arrears actions that it takes, such as home visits, telephone calls and referrals to other agencies.

3.40 In 2004/05 Lochfield Park lost 0.5% of its income because of properties lying empty, which is a slight improvement on previous years' losses. The Co-operative's 2004/05 figure is below that for its peer group, and is in the top quartile of all Scottish RSLs. The level of lost rent has fallen further in the first seven months of 2005-06.

3.41 The average relet time in 2004/05 was 23 days. This was longer than the figure for 2002/03 but represents a significant improvement on the 2003/04 relet time. The 2004/05 relet time was shorter than both the peer group figure and the national median. In the first 7 months of 2005/06 the average relet time fell further to 15 days. The Co-operative made considerably more new lets than relets in 2004/05, and its turnaround time here was under two weeks for all these lets; this is shorter than both the peer and national figures.

3.42 The table below summarises Lochfield Park's reported performance in letting houses that have become empty.

	2002/03	2003/04	2004/05			Apr - Oct 2005
	Lochfield Park	Lochfield Park	Lochfield Park	Peer Group	National Median	
Rental income lost due to empty houses	£4,672	£6,038	£4,399	-	-	£1,709
As % of total rental income	0.6%	0.8%	0.5%	1.8%	0.9%	0.2%
Total no. of re-lets	10	18	27	-	-	18
% re-let in <2 weeks	70.0%	0%	37.0%	45.8%	32.1%	56%
% re-let in 2-4 weeks	10.0%	38.9%	33.3%	23.4%	22.7%	33%
% re-let in >4 weeks	20.0%	61.1%	29.6%	30.9%	35.6%	11%
Average time to relet (days)	17	42	23	37	26	15

Source: APSR / inspection submission

3.43 Lochfield Park has 61 refurbished tenement flats that it considers to be low demand. It told us that it has a higher refusal rate for these properties. As noted in paragraph 3.11, the Co-operative has recently developed a local lettings

initiative to try to increase demand in this area, but it is too early to assess its impact.

- 3.44 The Co-operative has been successful in shortening its relet times and reducing the amount of rent lost overall. It has achieved this by a more proactive approach to reletting its empty houses, which includes:
- maintenance staff inspecting the house as soon as the Co-operative receives notice of termination;
 - a written minimum reletting standard; and
 - applicants viewing empty houses with a member of staff who can answer their questions.

3.45 Lochfield Park's costs for managing its housing management service were £427 per house for 2004/05, a significant reduction on the figure of £726 in 2002/03. The Co-operative's cost per house is now lower than its peer group figure of £538.

3.46 Lochfield Park's performance in collecting rent and minimising losses through empty properties is a strength. There is a clear trend of improved performance over the last three years across key indicators. Its arrears levels have moved closer to those of its peers, and it lets its houses more quickly than its peers. It has effective frameworks for managing arrears and letting houses.

Performance management

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

3.47 Lochfield Park's Internal Management Plan* (IMP) sets out the Co-operative's strategic and operational objectives for its housing management service. The Plan includes SMART* objectives that cover key areas of the service for the current year. There is a good procedure in place to review performance against the objectives. The plan is supplemented by a 'self monitoring policy' which sets

* see glossary

out a range of performance indicators* and targets covering all the key service areas.

- 3.48 The Co-operative has an effective approach to monitoring and reporting on performance against its housing management objectives. The Committee receives regular reports on performance against targets, and the quality and range of housing management reports is generally good. Reports include trend information and comparative performance information on other Easterhouse RSLs. Some targets are not challenging given the Co-operative's current performance, and some performance indicators do not give a fully-rounded picture of performance.
- 3.49 The Co-operative has put a lot of effort into developing housing management policies to fill what had previously been a significant gap. It has also improved the quality and range of procedural information to support staff to deliver the housing management service.
- 3.50 Lochfield Park is committed to improving its housing management services and has been successfully driving forward change over the last 3 years. It has a clear understanding of its weaknesses and has a good planning process in place to deal with them.

Grade and overall assessment of housing management

- 3.51 Our overall assessment is that Lochfield Park's housing management service is good. We found many strengths along with some areas where improvement is needed. We set out below the key factors we have taken account of in coming to our overall assessment.
- 3.52 Lochfield Park provides good access to its housing list and promotes choice through its allocations. It is housing people in need and is making a positive contribution to the regeneration of Easterhouse. It maximises security of tenure

* see glossary

and takes legal action only as a last resort. It addresses estate management issues as they arise, and tenants feel secure in their homes.

3.53 Lochfield Park is performing well in maximising its income. It has significantly reduced its rent arrears level over the last three years and it allocates empty houses quickly. It has also achieved a significant reduction in the cost of the housing management service. The Co-operative has shown a real commitment to improving its housing management service over the last three years, and generally has a good approach to managing its performance.

3.54 We also found some areas where improvement is needed. The Co-operative does not have a clear approach to suspending people from receiving offers of housing. Its attempts to involve tenants directly in influencing the service have had only limited success. It does not always record its actions systematically, and some of its performance indicators do not give a fully rounded picture of its achievements. Overall though, the strengths in the service outweigh these areas for improvement.

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 and judgements we have made result in this grade.

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 Lochfield Park's tenants can report repairs in person at the office, by telephone, in writing or by e-mail. Tenants can use a freephone number for out of hours emergency repairs and a separate number for gas appliance repairs. In the 2004 tenant survey 100% of tenants were happy with access to the repairs service.

4.3 The Co-operative gives tenants good information on the repairs service and repair responsibilities through its newsletters, information pack, tenant handbook and website. It makes this information available in other languages and formats on request.

4.4 Lochfield Park introduced an appointments system for response repairs in 2004. It has not publicised this system widely, and there has been little take-up to date. In the 2004 tenant survey 82% of respondents were satisfied with contractors arriving at the correct time, which is similar to the average finding across the 64 other landlords cited in the survey.

4.5 Overall, Lochfield Park provides an accessible repairs service, although it does not widely publicise its appointments system.

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 Lochfield Park sets itself for completing emergency, urgent and routine repairs are in line with the national medians.
- 4.7 The Co-operative's reported performance in completing repairs against its targets has varied across repairs categories over the last three years. It has consistently achieved a 100% performance in emergency repairs. Its urgent repairs performance improved between 2002/03 and 2003/04, then deteriorated in 2004/05. Its 2004/05 performance was below the nation median and ranked 44th of the 47 landlords in its peer group. Its routine repairs performance also declined between 2002/03 and 2004/05 to a level which was in the bottom quartile nationally and ranked 45th in its peer group.
- 4.8 The Co-operative recognised that it needed to improve its performance in urgent and routine repairs. Before the end of 2004/05 it introduced a more intensive approach to monitoring its contractors' performance. It is too early to gauge the impact, but early signs are positive: performance for both urgent and routine repairs has improved slightly in the first seven months of 2005/06.
- 4.9 The table below summarises Lochfield Park's targets and performance for completing responsive repairs* over the last three years.

	LPC target Response time	Performance				National median 2004/05	RSL peer group 2004/05
		Lochfield Park					
		2002/03	2003/04	2004/05	April - Oct 2005		
Emergency Repairs	6 hours	100%	100%	100%	100%	98.9%	98.2%
Urgent Repairs	3 working days	90.4%	96.4%	91.1%	92.0%	95.0%	95.9%
Routine Repairs	10 working days	97.7%	93.9%	87.5%	91.5%	95.1%	95.6%

Source: APSR / inspection submission

* see glossary

- 4.10 Where a repair is subject to an insurance claim, the Co-operative calculates the completion time based on the date it receives the quotation rather than the date the tenant reports the repair. As a result, it is not measuring accurately how long it takes to complete these repairs and the reported figures overstate the actual performance. The Co-operative does not monitor the frequency of this kind of repair or the impact on tenants in terms of the additional time taken to complete the work.
- 4.11 Lochfield Park's 2004 survey found 82% of tenants were satisfied with the time taken to complete repairs and 80% were satisfied with the quality of repairs. A higher percentage of tenants - 89% - were satisfied with the repairs service overall, which is higher than the average of 80% satisfaction across the 64 landlords in the survey report.
- 4.12 Pre- and post-inspections* are important tools for ensuring repairs are targeted accurately and carried out to a high standard. The Co-operative has a target of pre-inspecting 20% of all repairs. In 2004/05 it pre-inspected 39% of reported repairs, and in the first 7 months of 2005/06 this figure rose further to 54%. The Co-operative does not have formal criteria for identifying jobs for pre-inspection, and has not examined whether the current very high level represents a good use of its resources.
- 4.13 The Co-operative has a target of post-inspecting 20% of repairs. In 2004/05 it completed inspections for 30% of all repairs; in the first 7 months of 2005/06 the level fell to 24%, closer to its target figure. It uses post-inspections effectively to monitor contractors' work and takes action where necessary.
- 4.14 Lochfield Park operates a Right to Repair scheme* which complies with statutory requirements. The Co-operative identifies qualifying repairs appropriately, and all repairs that we reviewed had been completed within the required timescales. Lochfield Park advertises the Right to Repair scheme in its tenant information pack and tenant handbook, annually gives each tenant a leaflet about the

* see glossary

scheme and provides tenants with appropriate information each time they report a qualifying repair.

- 4.15 There are some strengths in Lochfield Park's responsive repairs service, as well as areas for improvement. Its performance in completing emergency repairs on target has been consistently excellent, and tenants are positive about the service overall. The Co-operative complies with the Right to Repair scheme. Its performance in completing urgent and routine repairs has been poorer than its peers and it carries out an unnecessarily high level of repair inspections.

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.

- 4.16 Scottish Ministers have set a target that all social landlords' houses should meet the new Scottish Housing Quality Standard* (SHQS) by 2015. Landlords were required to prepare a plan by April 2005 showing how they will achieve this. Lochfield Park submitted a self-assessment within the timescale and awaits Communities Scotland's verification of its submission. The Co-operative identified improvements that it will need to carry out in a small number of its houses to meet the SHQS, and has included this work in its planned maintenance programme. It is confident that all of its properties will meet the standard by 2015.

- 4.17 Lochfield Park's houses are a mixture of newly built and refurbished properties. The Co-operative has designed its new build properties to a good standard. Its recent developments:
- are built to Secured by Design standards to create safe homes and minimise the risk of crime and antisocial behaviour;
 - achieve the required energy efficiency standards; and
 - are designed to Housing for Varying Needs standards to accommodate the range of housing needs that people have through their lifetime.

* see glossary

- 4.18 The Co-operative has a good understanding of the physical condition of its houses and their future maintenance needs. Its consultants completed an external stock condition survey* in 2005, and the Co-operative used the findings to update its 30 year life cycle costs*. The survey concluded that Lochfield Park's houses are in good condition externally. The Co-operative is carrying out internal inspections of all properties in 2005/06, and plans to update this information every two years. The Co-operative's financial planning framework incorporates its stock condition and life cycle costing information.
- 4.19 All of the Co-operative's properties have double glazing and hard-wired smoke detectors; all common entries to flats have controlled entry systems; and the Co-operative's housing does not contain lead pipes. All of Lochfield Park's houses have central heating, except for 19 properties which have electric storage heating and one vacant tenement due for demolition. Because its houses are all either newbuild or refurbished, the Co-operative has not yet begun its programme of planned maintenance work. It has an ongoing programme of cyclical maintenance, which is progressing as planned.
- 4.20 Lochfield Park is required to carry out safety checks every 12 months on all gas appliances and flues which it provides for its tenants' use. The Co-operative's summary of its performance in its inspection submission showed that it had a valid certificate in place for all the 291 properties with gas appliances. The Co-operative also told us that it had not done gas safety checks within one year of the previous check for 16, or 5.5%, of houses with gas. However, we found that the level of failure to carry out safety checks within 12 months was higher than this - 25, or 8.6%, of houses. The table below summarises Lochfield Park's actual performance in carrying out gas safety checks.

* see glossary

	November 2005	
	Number of houses	%
Houses with gas appliances	291	100
Houses with current gas safety certificates	291	100
Houses where safety check was carried out within 12 months of previous check	266	91.4%
Houses where safety check was up to 1 month late	9	3.1%
Houses where safety check was between 1 and 3 months late	11	3.8%
Houses where safety check was more than 3 months late	5	1.7%

Source: Inspection Submission / Co-operative's records

- 4.21 We found that the Co-operative had not consistently monitored its contractor's performance. The inaccuracy in the information it gave to us was due to gaps in its information. Overall, its performance on gas safety represents a weakness in its property maintenance service. The Co-operative was aware that it was not fully meeting its statutory duty. It reviewed key elements of its approach to managing gas safety ahead of our inspection and had appointed a new contractor. At the time of the inspection it was too early to assess the impact of the revised approach.
- 4.22 From May 2004 social landlords have had a statutory duty to manage asbestos in the common areas of their properties. Lochfield Park confirmed to us that its houses do not contain asbestos.
- 4.23 Lochfield Park has a clear written relet standard that sets out the condition it expects its houses to be in at the start of a tenancy. The Co-operative told us that it has achieved this standard in all of its relets and that no prospective tenants have refused an offer based on house condition. The Co-operative does not publicise the relet standard or ask new tenants for their views on the condition of their new homes.
- 4.24 Lochfield Park's houses are in good condition. The Co-operative has an effective approach to planning and funding its future maintenance needs. Its performance in gas safety is a weakness, although the Co-operative has recently reviewed its management of this area to address the difficulties it had previously identified.

Responsiveness to tenants in maintenance

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.

- 4.25 Lochfield Park sought tenant feedback on its repairs service through its 2004 survey, and we have highlighted key findings in paragraphs 4.4 and 4.11. The Co-operative also uses post inspection visits to carry out a basic survey of tenants' views on service quality, and the vast majority of feedback has been positive. It surveyed tenants following a recent close painting contract, and again feedback was generally positive. It intends to routinely survey tenants following completion of future planned and, where appropriate, cyclical contracts.
- 4.26 The Co-operative has not been successful in involving tenants in developing its property maintenance service, and our comments in paragraph 3.29 are relevant here. However, as the Co-operative has not yet begun its planned maintenance programme it has not been in a position to consult tenants on issues such as timing and priorities of work. It did not offer any choice of colour in its close painting contract last year; however, in response to feedback from its tenant survey it intends to offer choices and consult on colours for future contracts.
- 4.27 We noted in the housing management section that the Co-operative's complaints process is well-publicised and gives staff clear guidelines for identifying and dealing with complaints. Lochfield Park received only one formal complaint about its property maintenance service in the 12 months before our inspection. It dealt with this appropriately and within the set timescale.
- 4.28 Lochfield Park is committed to seeking tenants' feedback on key elements of the property maintenance service. It has a good framework for dealing with complaints and a low level of reported complaints.

Is the service managed for improvement?

Resource management and efficiency

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

- 4.29 Lochfield Park's management costs for delivering its property maintenance service in 2004/05 were £354 for each of its houses. This was a reduction on the previous year's figure of £396, but was also considerably higher than the peer group figure of £255.
- 4.30 Rechargeable repairs are not a significant issue for Lochfield Park. In 2004/05 the Co-operative did not identify any rechargeable repairs; in the first 7 months of 2005/2006 it identified 6 rechargeable repairs. It was pursuing these in line with its policy, and at the time of our inspection had recouped around half of the outstanding amount.
- 4.31 Lochfield Park has an effective framework for procuring its property maintenance services. It uses an approved list of contractors for response repairs, which it reviews annually, and lets its larger contracts through competitive tendering. We highlighted earlier in this section that it has introduced a more intensive monitoring process for response repair contractors to improve performance.

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.

- 4.32 Lochfield Park's Internal Management Plan (IMP) sets out short term actions with target dates for the maintenance service. It does not have a more detailed plan setting out future proposals for the development of the service. The Co-operative has a range of policies across the property maintenance service. These provide staff with good direction, and are reviewed regularly. The Co-operative has a good awareness of its strengths and areas for improvement, and we saw evidence that it had identified the need to take action to improve performance in some areas.

4.33 The Co-operative provides its committee with regular reports which give a good range of performance information, including some comparisons with other local RSLs on key indicators. We saw a small number of areas where reports did not provide a level of information to allow the committee to fully understand the Co-operative's performance. Reports do not routinely include trends for key performance indicators.

Grade and overall assessment of property maintenance

4.34 Our overall assessment is that Lochfield Park's property maintenance service is good. We found many strengths in the service as well as some areas where improvement is needed.

4.35 In coming to our overall assessment we have taken account of the balance of the strengths and areas for improvement across the property maintenance service. As with housing management, the Co-operative has made a significant effort to improve its property maintenance service over the last three years. An important factor in our assessment is that a number of Lochfield Park's strengths impact directly on tenants, such as:

- the good condition of the Co-operative's houses, along with an effective approach to planning and funding future maintenance;
- the accessibility of the repairs service;
- a commitment to seeking feedback and evidence of positive responses from tenants.

4.36 Lochfield Park's performance in completing response repairs has varied across category of repair. It has an excellent record in completing emergency repairs quickly, but has performed more poorly in other categories. It has taken action to try to address this, with some early signs of improvement.

4.37 Lochfield Park has a weakness in its performance on gas safety checks. Again, it had recognised this ahead of our inspection and had reviewed its approach in an effort to improve performance. It has not been successful in involving tenants

directly in developing the service, and it carries out an unnecessarily high level of repairs inspections.

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 Lochfield Park sets out its strategic priorities and key operational objectives and targets in its Internal Management Plan (IMP). It establishes priorities and SMART objectives for its service areas annually and reviews these after six months. The Co-operative also monitors operational objectives and targets monthly at sub-committee and management committee meetings.

- 5.2 The Co-operative has taken a well-planned approach to improving and developing its services over the past three years. It uses the IMP as an annual planning tool. The plan clearly communicates the organisation's aims and objectives and how these will be achieved over the short term. However, the one year planning timeframe does not allow the Co-operative to fully consider how it will work towards its objectives or develop its core services over the medium term. The IMP is not integrated with the Co-operative's financial planning framework.

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.

- 5.3 Lochfield Park's management committee effectively controls the strategic direction of the organisation. It has worked well with staff to ensure that the organisation's service delivery has improved significantly over the last three years. The committee is also clearly dedicated and committed to the improvement of the housing and environmental amenity in Lochfield Park.

- 5.4 Lochfield Park has an effective committee and sub-committee structure. The quality and coverage of reports and performance information provided to the committee is generally good. As highlighted in sections three and four, there are, however, areas where the commentary does not give a fully-rounded picture of performance, along with a small number of other gaps.

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.

- 5.5 Lochfield Park's committee members have a good range of skills and experiences that help them to effectively guide and control the activities of the Co-operative. This has been an important factor in the significant improvements it has achieved in performance in both strategic and operational levels.
- 5.6 The Co-operative has appropriate arrangements in place to train and develop new committee members. It provides new members with effective support and training, and gives them good information on their role and responsibilities.
- 5.7 Committee members complete a training needs analysis survey on an annual basis. The Co-operative uses the results of this survey to develop a 12 month training plan for all committee members. Both newer and longer serving members have demonstrated a good commitment to training and development.

Accountability

Engaging stakeholders, public reporting and making accountability real.

- 5.8 A strong membership and good levels of participation at Annual General Meetings (AGMs) are important ways for a landlord to demonstrate accountability. Lochfield Park allows anyone over the age of 16 to become a member of the Co-operative. It uses a variety of methods to encourage membership and it has successfully increased the membership level. There are 363 members, of which 326 are tenants; this is a high level of membership. At its last AGM 12% of the membership attended the meeting. This is lower than the peer group and national figure. However, this turnout needs to be viewed in the context of the Co-operative's high membership level.
- 5.9 Lochfield Park's management committee currently has 15 members and no vacancies. This represents an increase over previous years. Of these, 13 members are tenants and 2 members are co-optees. The average attendance level at committee meetings for 2004/2005 was higher than both its peers and the national average.

- 5.10 Social landlords should treat people with respect and be responsive to their views and priorities. The 2004 satisfaction survey found that 77% of tenants felt that the Co-operative was good at taking account of tenants' views. This was one of the lowest satisfaction levels from the survey's key findings, although it was higher than the 72% average satisfaction from the 64 other landlords. We have highlighted earlier in the report that the Co-operative has had limited success in involving tenants in developing its services. There are no registered tenants' organisations or other tenants' groups within the area. The Co-operative is aware of the need to continue to focus on creating opportunities for tenants to influence its activities.
- 5.11 Social landlords should give stakeholders the information they need about the organisation and its plans, services and performance. Lochfield Park's satisfaction survey in 2004 found that 80% of tenants were happy with the information provided by the Co-operative about its services and activities. The Co-operative's publicity material - tenant handbook, newsletters and leaflets - are informative and of a good standard. Its website provides information on the Co-operative's services. It regularly provides tenants with information on performance against targets and trends in its publicity material and in its office reception.

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.

- 5.12 Lochfield Park acts in accordance with the statutory requirements relating to the granting of benefits in Schedule 7 of the Housing (Scotland) Act 2001. It uses a variety of methods to ensure that members maintain high ethical standards: new members meet with both the chairperson and director to discuss the roles and responsibilities of committee members; all members complete an annual declaration of interest form; and declaration of interest is a standard agenda item at each committee meeting. The relationship between staff and committee is good and all parties sign the Co-operative's code of conduct.

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.

- 5.13 Lochfield Park has a risk management policy that identifies the possible risks that the Co-operative faces. The policy identifies the techniques that the Co-operative uses to minimise risk materialising, identifies service area risks and details how these are controlled. We found that staff and committee have a clear understanding of strategic issues that pose risks to the Co-operative.
- 5.14 Over the last three years the Co-operative has introduced an appropriate internal audit process that further reduces the possibility of risks materialising. It has a phased programme of audits and takes action on any issues raised. To date it has only had a small number of minor recommendations to deal with.
- 5.15 Lochfield Park has made major improvements in key elements of its governance over the last three years, and there are now many strengths in its approach. It has developed an effective short-term planning process, but it does not yet have a framework that allows it to plan the development of its services in the medium term. Its committee has a good understanding of its role and works well with staff. The Co-operative has had limited success in actively involving tenants in its work, but has successfully increased the number of tenants on the management committee. The Co-operative has developed an appropriate approach to ensuring that staff and committee operate to the highest ethical standards. It provides its tenants with a good range of informative material about its services and performance.

Financial viability and management

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

- 5.16 Lochfield Park prepares five year financial plans on an annual basis. An ongoing review of the medium term position, with particular emphasis on future major repairs provision, forms an integral part of its financial planning. The Co-operative also prepares detailed thirty year cash flows, which it updates annually following a mid-year review. These cashflows do not include any detailed

commentary to explain the context, assumptions and key issues for the committee. The Co-operative's financial projections show that it will remain financially viable in the medium term.

5.17 Lochfield Park is delivering a good and strengthening financial performance. It has generated surpluses each year since our previous performance audit. The level of surplus has increased gradually each year, reflecting a faster growth in turnover than operating costs.

Financial performance	2001/02	2002/03	2003/04	2004/05	2005/06 (Budget)
	£000s	£000s	£000s	£000s	£000s
Turnover	754.3	761.1	796.7	897.6	965.5
Operating Surplus/ (Deficit)	173.6	256.0	288.6	413.6	326.0
Net Surplus/(Deficit)	43.9	72.9	123.1	185.9	38.4

5.18 The Co-operative's budget setting process has many strengths. Its timescales and clear procedures allow senior staff input, committee discussion and the opportunity for tenant consultation prior to approval ahead of the start of the financial year. Short term planning is integrated with the Co-operative's broader financial management framework, and staff review the annual position alongside the longer term projections.

5.19 The Co-operative's quarterly financial monitoring reports provide the committee with sufficient detail with which to review performance against budget. However, reports do not include a split of the current year's figures between the reporting quarter and the year to date or a projected outturn for the year.

5.20 Lochfield Park's financial projections indicate it is financially viable in the medium term and has a low exposure to financial risk. It has a good financial management framework overall, with some gaps in the detail of its quarterly reporting.

6. Areas for improvement action

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

Across all of its activities, Lochfield Park should:

- develop an effective approach to medium-term planning in both strategic and operational areas;
- broaden the opportunities for involving tenants in the development of its services; and
- ensure its reports to committee consistently give a rounded picture of performance and are based on informative performance indicators.

In housing management, Lochfield Park should:

- set out its approach to suspending applicants within its published allocations policy and develop clear guidance for staff;
- give applicants enough information to allow them to judge how long they might wait to be offered a house; and
- ensure that it always keeps systematic records of its actions.

In property maintenance, Lochfield Park should:

- ensure that it complies with its legislative duties relating to gas safety;
- improve its performance in completing urgent and routine repairs; and
- ensure that it takes a proportionate approach to pre-and post-inspections.

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. We do not require Lochfield Park to submit an improvement plan. We will inspect once every five years.
- 7.2 If you would like to find out how Lochfield Park plans to respond to the findings of this inspection you should contact:

Lochfield Park Co-operative
10 Dalilea Drive
Easterhouse
Glasgow, G34 0EJ
Telephone: 0141 771 2228
E-mail: LOCHFIELD@colloquium.co.uk

Sources of Evidence

Groups and third parties consulted

- Communities Scotland Tenant Participation Team
- Communities Scotland Quality and Transfer Delivery Unit
- Glasgow City Council
- Community Support Services
- Greater Easterhouse Social Inclusion Partnership
- Greater Easterhouse Environmental Trust
- Strathclyde Police
- NCH Scotland
- Scottish Public Services Ombudsman

Interviews / meetings

- Members of the Co-operative's Committee
- Director
- Maintenance Manager
- Housing Manager
- Frontline staff

Reality checks

- Review of arrears cases
- Review of evictions
- Review of antisocial behaviour cases
- Review of gas safety documents
- Review of complaints
- Review of reactive repairs
- Review of housing list applications and allocations
- Review of section 5 referrals
- Review of void management records
- Review of information for applicants and tenants
- Shadowing new tenancy sign-up
- Shadowing repairs visits
- Estate visits
- Observation of committee meeting

Key documents reviewed

- Inspection submission
- Risk management strategy
- Register of benefits to committee members (Schedule 7 register)

- Internal management plan
- Internal audit reports
- Tenant participation strategy
- Customer complaints policy and procedures
- Allocations policy
- Neighbour dispute and antisocial behaviour policy
- Estate management policy
- Maintenance policy
- Arrears policy
- Void management policy
- Annual Report 2005
- Annual performance and statistical returns to Communities Scotland
- Committee meeting reports and minutes
- Tenant newsletters
- Annual accounts for year ending 31 March 2005
- Budget 2005/06
- Management accounts

Glossary

Affordability	An Assessment of what a tenant can pay towards an arrear after living costs and other debts have been taken account off.
Annual Performance and Statistical 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.
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.
Industrial and Provident Society	An organisation conducting its business, either as a co-operative or for the benefit of the community, and which is registered under the Industrial and Provident Societies Act 1965.
Inspection submission	Documents submitted by the landlord at the start of the inspection to provide information on its performance, context and how it is structured.
Internal Management Plan (IMP)	Strategic plan which sets out what the organisation’s aims and objectives are as well as outlining how it will achieve them.
Life cycle costs	A method of calculating the cost and timing of the repairs to, and replacement of, major building components.
Lettings initiative	Arrangements to support an allocations policy for the letting of houses within specific areas.
National median	The central value of the ordered performance of all Scottish RSLs.
Non Technical Arrears	Rental charges owed to a landlord after any outstanding Housing Benefit claims or payments have been taken account of.
Notice of proceedings (NOP)	Documentation required to be served by a landlord advising the tenant(s) of the landlord’s intention to raise an action in the courts to end the tenancy.
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 APSR.
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.
Post-Inspection	Inspection by a member of the landlord's staff to check the quality of, or deal with a complaint concerning, a response repair.
Pre-inspection	Inspection by a member of the landlord's staff to check the exact nature of the work required before ordering a response repair.
Procurement	The way an organisation obtains services or materials from other organisations or agents.
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.
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.
Responsive repairs	Also called reactive repairs, response repairs or day-to-day repairs. This is repair work carried out as the problem arises rather than as part of a planned or cyclical maintenance programme.
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	Statutory scheme which sets out timescales for some repairs, and actions which can be taken if timescales exceeded.
Schedule 7 of the Housing (Scotland) Act 2001	Defines how those involved with RSLs (governing body members and staff) do not benefit in an inappropriate fashion.
Scottish Housing Quality Standard (SHQS)	Was introduced to ensure minimum quality standards across all of Scotland's homes and is to be achieved by 2015.
Scottish Public Services Ombudsman	The independent body appointed to investigate individual complaints against public service bodies including Registered Social Landlords (RSL).

Scottish Secure Tenancy (SST)	The Housing (Scotland) Act 2001 establishes this 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.
Section 5 referral	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.
Serious arrears	Where a tenant owes more than 13 weeks rent payments and this is more than £250.
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.
SMART	The setting of targets which are specific, measurable, achievable, relevant and timed.
Stakeholder(s)	Any person or organisation who obtains a service from the landlord or is effected by the landlord's actions.
Statutory appointments	The appointment of a person on an RSL's governing body by Communities Scotland, using its statutory powers.
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.
Stock condition survey	A survey of stock to establish the level of existing defects and to allow planning for future repairs.
Suspended, Suspension or Suspension Policy	Policy by which a landlord may temporarily suspend an applicant from receiving offers from its housing list as defined in the 1987 Housing (Scotland) Act and amended in the 2001 Housing (Scotland) Act.
Technical Arrears	Rental charges owed to a landlord as a result of an outstanding Housing Benefit claim or payment.
Turnover (empty houses)	The number of houses that are vacated in a year expressed as a percentage of the landlord's housing stock.
Void	A property without a tenant. Voids occur in the period between one tenant leaving and another taking over the tenancy

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