

Communities Scotland
Inspection report

Arklet Housing Association Ltd

March 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 the inspectors:
- spoke to staff and members of the governing body;
 - 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;
 - analysed tenant satisfaction surveys; and
 - analysed published performance and financial information.

The inspection team

- 1.4 The Arklet inspection was carried out by Joyce Stewart (Inspector), supported by Georgina Kent (Inspection Officer) and Luise Seikman (Financial Analyst). We were on site on 27 October 2005. We would like to thank everyone involved in the inspection, particularly the Management Committee and staff for their time and co-operation.

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

* see glossary

raised in this report. We require that the summary of this report is issued to all tenants.

2. Context

About the Organisation

- 2.1 Arklet Housing Association was previously known as Glasgow Jewish Housing Association and changed its name in 2004. The Association owns 193 new build and dispersed properties in East Renfrewshire, Glasgow and South Lanarkshire. The stock includes dwellings built or adapted for people confined to wheelchairs.
- 2.2 The Association is governed by a voluntary management committee elected at its Annual General Meeting (AGM). It currently has 13 committee members, three of whom are tenants. At the time of inspection Arklet had 12 full time employees. The Association is the parent in a group structure which carries out the landlord functions in the group. Kolcare is a subsidiary which provides housing support services to Arklet's tenants. Arklet Homes is the second subsidiary which deals with the non-charitable activities of Arklet Housing Association Limited. The table below shows some key facts on Arklet.

Key Facts	2002-2003	2003-2004	2004-2005
Houses owned	161	161	193
Employees (full time equivalent)	22	11	11
Annual turnover (£000's)	1069	1009	936
Total possible rental income (£000's)	832	736	833
Total Arrears (£'s)	22,800	26,826	24,666
Average* weekly rent (£'s)	47.64	50.31	56.06
Houses re-let	16	15	15
Average days to re-let	10	19	21
Responsive repairs carried out	500	493	465

Source: Annual Performance & Statistical Returns (APSR)* & annual accounts

* See glossary

3. How good are the services?

Accessible Services

Social landlords should provide open, fair and equal access to their houses and services.

- 3.1 Arklet provides good access to its houses and services. It operates an early visit from two members of East Renfrewshire Council's Antisocial team to a Common Housing Register* and agreed a protocol with East Renfrewshire Council to manage referrals under Section 5* of the Housing (Scotland) Act 2001. The Association has received one Section 5 referral, although the applicant refused the offer of accommodation made.
- 3.2 Arklet's allocation policy is based on housing need and clearly prioritises those entitled to reasonable preference* under the legislation, while still meeting the aspirations of its own tenants and their care needs. There is an Allocations Policy booklet available for people applying for its houses.
- 3.3 Arklet promotes choice well in that it does not place limits on the number of offers that can be made to people applying for its houses. Application forms are available at the Association's office and it can provide help completing the form if requested. The Association's Black and Minority Ethnic (BME) Advice Co-ordinator provides a translation and assistance service in partnership with the 'good neighbour'* from the Cartvale Development and the East Renfrewshire BME Out Reach Group.
- 3.4 The Association has recently reviewed its housing list and will continue to review it on an annual basis. Arklet acknowledges all applications within five days of receipt.
- 3.5 In 2004/05 the Association re-let 15 houses in addition to letting 15 new houses: 13.3% were let to internal transfers, 40% to nominations and 46.7% to people on its housing list. This was in line with the targets set by the Association.
- 3.6 We found some weaknesses in the information Arklet gives to people who apply for its houses, including letters that did not confirm the number of points awarded, give information on the likelihood of being made an offer of housing or provide details of the Association's appeals process.

* See glossary

- 3.7 Arklet collects equalities information from its housing applicants and reports this monthly to the management committee. It uses this information when it is deciding on the types of housing and client groups for future developments.
- 3.8 The Association's staff visit people who apply to confirm their circumstances when it receives completed applications for particular developments. However it does not consistently visit applicants before it makes an offer of housing. The Association does not have a framework for controlling the quality of its management of allocations, and we found one case not assessed in line with the Association's policy, although most we reviewed were accurate.
- 3.9 Arklet has not yet had to suspend although it does have appropriate policies and procedures in place to deal with suspensions.
- 3.10 Arklet provides good access to its repair services. Tenants can report repairs by phone, email, in person, by writing, to a 'good neighbour'* or to their warden. Tenants have direct access to an 'out of hours' emergency repairs call centre or tenants in sheltered accommodation can contact Bield Response 24* who will phone the emergency repair number on the tenant's behalf.
- 3.11 The Association publicises arrangements for reporting repairs through leaflets, newsletters, its tenancy pack and by advice given by wardens, support staff and 'good neighbours'*. The Association has repairs information sheets in different languages to reflect the ethnic diversity of its tenants. The Association does not operate a formal appointment system for repairs although it gives its tenants the option of a morning or afternoon appointment, and we saw evidence that this is working well.
- 3.12 The Association's office is situated in East Renfrewshire, and while it has stock in another two local authority areas many of the Association's tenants live in developments which have on site wardens or 'good neighbours'* who deal with most queries from tenants. The office has disabled access.

* See glossary

Service Quality

Social landlords should deliver high quality services and maintain their houses to a high standard.

Housing Management

- 3.13 Arklet has signed up all its tenants to Scottish Secure Tenancy (SST)* agreements. The Association appropriately offered a Short Scottish Secure Tenancy (SSST)* to a tenant who was waiting on confirmation of a support package. The SSST was monitored and then converted to a SST once the tenant and all other parties involved were happy that the tenant could adequately fulfil their tenancy obligations.
- 3.14 Arklet provides all its tenants with the Scottish Secure Tenancy with the exception of the tenants in one of its supported projects who are provided with occupancy agreements*. The terms of these agreements replicate parts of the Scottish Secure Tenancy which is positive. However, Arklet should not adopt a blanket approach when using occupancy agreements and security of tenure should be maximised for residents whenever possible.
- 3.15 The Association is currently updating its tenancy pack and it is out for consultation with its tenant groups. The proposed new pack is informative and provides the Association's tenants with easy to use information.
- 3.16 The Association aims to use eviction as a last resort however, we identified a number of weaknesses in its use of legal action against tenants. We found no evidence that the Association provides support and welfare advice to tenants in arrears nor that it works with support agencies in an effort to prevent homelessness amongst its tenants. We also found that the Association does not record how it agrees repayment arrangements with tenants and it does not routinely assess its tenants' financial situation as part of its management of their arrears. Its standard arrears letters do not provide details of any local organisations that could provide tenants with advice on debt. Arklet obtained an order for recovery of vacant possession against one tenant during 2004/05 for rent arrears; the tenant involved abandoned the tenancy prior to eviction.

* See glossary

- 3.17 We visited several Arklet developments and found that they are of an excellent standard. The developments are clean, well maintained and there is no graffiti or vandalism. The majority of the Association's stock is supported accommodation and staff within the sheltered and very sheltered developments ensure that communal areas are well maintained. Within the Association's amenity developments a 'good neighbour'^{*} scheme is in operation.
- 3.18 The Association has only received three antisocial behaviour complaints in 2004/05, it has a good approach to responding to ASB complaints, although it does not always record its actions. Arklet works closely with and has a good relationship with the local Community Police Officer. The Association has taken positive action where instances of antisocial behaviour occurred by arranging an early visit from two members of East Renfrewshire Council's Antisocial team to attend the local Tenant Liaison Group. It has installed a closed circuit television (CCTV) system in a number of its developments to improve tenant security and safety. Arklet has also set up a sub-committee with tenant representatives from developments currently experiencing problems with antisocial behaviour.

Property Maintenance

- 3.19 Arklet has recently reviewed its Repair and Maintenance Policy and has now set more challenging targets for responsive repairs which are similar to the national median targets. Its target for urgent repairs is now three days, and its routine target is ten days. The target for completing repairs it categorises as emergency is four hours which is more challenging than the national median of six hours.
- 3.20 Arklet aims to complete 95% of its routine repairs, 90% of its emergency and urgent repairs within target timescales. During 2004/05 it completed 96% of emergency repairs within target. Performance dipped for urgent repairs as 89% were within target and also for routine repairs which was reported as 90%. Overall performance was slightly poorer than the national median.
- 3.21 Arklet routinely asks its tenants for feedback on its repairs service. This information is regularly reported to the Management Committee and used to improve services.

^{*} See glossary

- 3.22 Pre and post inspections are important tools for ensuring repairs are targeted accurately and carried out to a high standard. Arklet has set targets for inspections and it reports performance to the Management Committee.
- 3.23 The Association provides a good Right to Repair service. Information on the scheme is currently being updated and will be provided to tenants. Performance is monitored and reported to both the Management Committee and tenants.
- 3.24 Scottish Ministers have set a target that all landlords' houses will meet the new Scottish Housing Quality Standard (SHQS)* by 2015. Landlords were required to prepare a plan showing how they will achieve this, by April 2005. Arklet has submitted a self-assessment plan to the Scottish Executive and expects that all its houses will meet the standard by 2015. The Association also delivers planned maintenance programmes supported by 30 year life cycle costing information.
- 3.25 Arklet is required to carry out safety checks every 12 months on all gas appliances and flues which it provides for its tenants' use. The Association reviewed and changed its procedures during 2005 in response to weaknesses it had identified in its performance. It now carries out all gas safety checks during the same month and operates a 11 month cycle. At the time of our inspection all its houses had a valid gas safety certificate but we found two cases where continuous cover had not been achieved, and in one particular property the service was carried out over four months after the due date. Arklet has not fully met its statutory duty for a small number of its houses but it has a good awareness of weaknesses in its approach and has reviewed its procedures to address them.
- 3.26 From May 2004 social landlords have had a statutory duty to manage asbestos in common areas of their properties. The majority of Arklet's houses were built after 1990 and for the remainder the Association has identified the properties that are most at risk of having asbestos in their construction. Arklet is developing its asbestos management plan to include survey information gathered from inspections of domestic areas of its properties. However it does yet not have an asbestos management plan in place and this is a weakness.

* See glossary

- 3.27 Arklet demonstrates good performance in other areas of home safety. Three of its properties require lead pipe replacement work and this work is included in the capital programme for 2006/07. All of its houses have hard wired smoke alarms and most of the alarms are linked to a fire detection system or to a community alarm system.
- 3.28 The majority of Arklet stock has secure close door entries and it responds positively to requests to fund its share of the installation costs in tenemental buildings where it is not the majority owner. Some of their developments where its most vulnerable tenants live have CCTV systems.

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.

- 3.29 Arklet has a good approach to engaging with people who use its services. The Association carried out a full tenant satisfaction survey in 2001 and is currently planning a further survey for early in 2006. It also surveys tenants on specific areas on the basis to establish satisfaction levels for these services. For example, in February 2005, Arklet issued a questionnaire to all its tenants to measure the level of satisfaction with the repairs service. It used the results of the survey in its recent review of the maintenance policy. Arklet surveys tenants who use its responsive repairs service and reports the results monthly to the management committee.
- 3.30 Arklet is excellent at responding to feedback from its tenant forums. Tenant meetings are held every six weeks in most of the Association's developments and are attended by representatives of the management committee, tenants, 'good neighbours'* and wardens. It then reports the views obtained at the meetings to the management committee and incorporates these into its policy and procedure development.
- 3.31 The Association has a good approach to dealing with complaints. All complaints are recorded and categorised on the complaints register. Arklet has recently started keeping two registers, one for complaints received on service delivery which includes repairs and the other is for housing management complaints which covers antisocial and estate management problems. Arklet has procedures in place to deal with complaints.

* See glossary

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 Arklet offers its residents a good range of methods by which they can pay their rent including: direct debit, standing order, cash, cheque and swipe card. The majority of tenants pay their rent by direct debit. Arklet's performance in collecting rent compares well with its peers and against national medians. Its performance has improved from 3.6% arrears of gross rental income in March 2004 to 2.96%. However this performance is poorer than the target of 2% set by Arklet. The Association is working towards reducing the arrears further to achieve its target.
- 4.2 Arklet's performance in how quickly it re-lets its houses compares well with its peers and the national median. In 2004/05 the Association took on average 21 days to relet its empty houses compared to the national median of 34 days although its performance has declined from the previous year's average relet time of 19 days. Arklet's rent loss has also increased from 0.8% in 2003/04 to 0.9% in 2004/05. The Association has recognised this and has taken action to improve performance, for example by reviewing the accommodation, its layout and common facilities at its very sheltered accommodation and investigating the needs of other potential client groups to establish if they can be accommodated in particular developments. Arklet reports its re-let performance monthly to the management committee.
- 4.3 Arklet's cost for delivering its housing management services was £1102 for each of its houses for 2003/04 compared to a peer figure of £582.13 and national figure of £553.67. The cost for delivering its maintenance services was £418 for each of its houses in 2003/04 compared to a peer figure of £156.39 and a national figure of £191.29.
- 4.4 Arklet is in the process of completing an Internal Management Plan (IMP) and the Association's objectives were reviewed by both staff and management committee members. During our inspection we found that the IMP was not complete as it was not linked with individual service plans. Arklet is generally aware of its strengths and weaknesses, but the IMP in its existing form does not set SMART objectives and it is not clear how targets are set.

- 4.5 The Association's approach to performance monitoring is good. Reports to the management committee are generally well developed but the reporting of the ethnicity of successful applicants from the housing list is underdeveloped. Policies and procedures are good but the Association should develop a clear and comprehensive policy for the operation of its 'good neighbour'* scheme.

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 Arklet's management committee has a clear view of its role in setting the strategic direction, monitoring performance and exercising control over the activities of the Association. The committee receives good levels of performance information. However Arklet needs to develop its IMP. The plan has strategic objectives but service delivery plans need to be developed for Housing Management, Maintenance, Development, Financial Management and Training. These plans should contain SMART objectives and identify the individuals responsible for delivery.
- 5.2 Arklet has 13 management committee members and three are tenants of the Association. The attendance level at its committee meetings averages at 62% over the last three years; below the national average. The committee work well with the Association's staff and its members are committed to the improvement of the organisation.
- 5.3 A strong membership and good levels of participation at AGMs are important ways for landlords to demonstrate accountability. Arklet has 74 members and attendance at its the last AGM , at 18% is above peer and national figures. While we found that members of the management committee are aware of the importance of increasing the membership as a way to demonstrate accountability, the Association does not promote the benefits of membership, and does not monitor and report its performance.
- 5.4 Social landlords in group structures should be able to operate independently, have clear and separate identities, control potential conflicts of interest and ensure that their assets are not put at risk by subsidiaries.

- 5.5 Arklet Housing Association Ltd is the parent organisation in a group structure which also consists of subsidiaries Kolcare Limited and Arklet Homes Limited. Kolcare is wholly owned by the Association and staff and services are shared between the two organisations. Arklet does not have an agency agreement with Kolcare which would provide details of the service level and cost of providing Arklet's staff time and office resources to the subsidiary. The Association has not addressed this weakness despite the fact that it was identified in our previous audit in 2000. This is a weakness.
- 5.6 Since February 2004, Arklet has provided a loan of almost £170,000 to its subsidiary Kolcare. This arrangement was approved by the Association's Finance Sub Committee and Management Committee. We found no evidence that the Association had considered alternative strategies or that it set out terms associated with the proposed loan or that it assessed the potential risks to the Association. At the time of our inspection the Association still had no formal legal agreement with Kolcare to cover the terms of the arrangement and no repayments or interest had been paid to Arklet. This is poor practice, exposes the organisation to risk and demonstrates weakness in the governance of the Association.
- 5.7 Risk Management
Arklet is improving its approach to risk management. It has a strategy which covers all aspects of service delivery and areas of operation. It has recently prioritised risks but has still to agree action plans to manage these. The Association's staff and Committee have received risk management training.
- 5.8 Ethical Standards
Arklet recognises the importance of both staff and management committee members maintaining the highest ethical standards. We found that Arklet acts in accordance with statutory requirements relating to the benefits in Schedule 7 of the Housing (Scotland) Act 2001, but that its register does not record all relevant information.

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.

- 5.9 At the time of inspection Arklet did not have finalised financial projections in place. As a result, it has not been possible to assess Arklet's medium term viability. However there are areas of the Association's recent financial performance that may have a serious impact on its future viability. The poor performance of Arklet's subsidiary, Kolcare, could have an adverse and material impact on the parent company. While the Kolcare committee has taken urgent action to address the problems facing the subsidiary, the most recent set of financial figures indicate that Kolcare is still not covering all its costs.
- 5.10 Although the group turnover is increasing the Association's turnover has been falling mainly due to a group restructuring. The Association has generated deficits over the past two years and has maintained a low cash balance. This is partly because Arklet has bought development sites using its own cash reserves with the intention of substituting this financing arrangement with borrowing at a planned point in the future. The Association is planning on new development programmes which should begin to increase its future turnover and generate cash.
- 5.11 Arklet's financial management framework has many strengths but some areas where improvement is needed. A budget is prepared annually and the committee uses monthly financial reports to monitor actual spend against the budget. The format of the monthly financial reports allows the committee to closely monitor how well each different area of the Association's business is performing.
- 5.12 Arklet is close to completing its medium term financial projections and is also putting in place a number of other improvements to its financial management framework.

6. Areas for improvement action

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

In **Accessible services** Arklet should:

- Improve the quality of information it gives to people who apply for its houses;
- improve its management of gas safety;
- prepare an asbestos management plan for common areas; and
- ensure it understands the financial position of tenants in arrears before it makes repayment arrangements.

In **Performance and resource management** Arklet should:

- put in place a policy and procedure for its 'good neighbour' scheme and
- Develop an action plan using SMART objectives, to support its IMP.

In **Governance and Financial Management** Arklet should:

- put in place a legal agreement to cover the terms of the loan made to Kolcare;
- put in place an Agency Agreement to cover the services provided to Kolcare and
- review the way it records Schedule 7 exceptions.

7. Next steps

- 7.1 This report highlights our findings following this housing inspection. We expect Arklet to respond effectively to our recommendations using an improvement plan to be submitted to us within eight weeks of the publication of this report. The plan should show how the organisation intends to respond to our findings. The plan will be agreed with us.
- 7.2 If you would like to see Arklet's improvement plan you should contact the Chairperson at:
Arklet Housing Association Ltd
Barrland Drive
Giffnock
Glasgow G46 2QD
Telephone: 0141 620 3044
Email: arklet@arklet.org.uk

Sources of Evidence

Groups and third parties consulted:

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

Interviews / meetings:

- Members of the Association's Committee
- Chief Executive
- Finance Director
- Housing Services Manager
- Finance Manager
- Housing Manager
- Housing Services Officer
- Black Minority Outreach Worker
- Housing Assistants (2)

Reality checks:

- Review of legal actions against tenants
- Review of gas safety documents
- Review of complaints
- Review of reactive repairs
- Review of housing list applications and allocations
- Observation of the provision of information and advice
- Review of Schedule 7 register
- Review of Committee rent accounts
- Observation of committee meeting
- Observation of annual general meeting

Key documents reviewed:

- Inspection submission*
- Schedule 7 register
- Conflict of interest register
- Complaints register
- Draft Tenant Handbook
- Management committee rent accounts
- Draft Annual Report
- Performance reports

* see glossary

Examples of Positive practice

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

Service user focus

Arklet provides a Good Neighbour scheme in their amenity developments. A 'good neighbour' carries out the following duties;

- ensure that communal work undertaken by the Association's contractors is carried out to a satisfactory standard;
- check the development is secure;
- is an emergency contact ;
- report repairs to the Association and
- ensure bins are available for uplift .

In exchange for carrying out these duties, 'good neighbours' are provided with rent free accommodation.

Glossary

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.
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.
Bield Response 24	Out of hours emergency support service.
Common housing register	A register of all applicants for social housing used by two or more landlords within an area.
Good Neighbour	Tenants who provide assistance to other tenants and carry out tasks on behalf of the Association in exchange for rent free accommodation.
Houses of Multiple Occupation (HMO)	A property where at least three unrelated people live and share a kitchen, a bathroom or a toilet. The property should hold a licence from the local authority. A common type of HMO is a hostel for homeless people.
Housing list	A list of applicants for housing which is used by the RSL to allocate its housing stock.
Industrial and Provident Society	Many RSLs are legally incorporated as industrial and provident societies. I&Ps can be charitable or non-charitable, or housing cooperatives. They must be non-profit making and supervised by the Register of Friendly Societies.
Inspection submission	Documents submitted by the landlord at the start of the inspection to provide information to on its performance, context and how it is structured.
Life cycle costing	A method of calculating the cost and timing of the repairs to, and replacement of, major building components.
National median	The central value of the ordered performance of all Scottish RSLs.
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.

Occupancy Agreements	A document used by RSLs and Local Authorities in shorter term shared housing in which two or more unrelated individuals each have their own room and share other facilities.
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 Audit Report	Reports of RSLs' performance, carried out by Scottish Homes (now Communities Scotland) and replaced by the present Inspection Reports
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	Homelessness, overcrowding, large families, living in 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.
SMART	Specific, Measurable, Achievable, Relevant and Timebound

Regulation & Inspection

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