

**Pathfinder Inspection Report  
Summary  
October 2004**

# Clydebank Housing Association



# Clydebank Housing Association: Pathfinder Inspection Report Summary

1. Communities Scotland is responsible for the regulation and inspection of all Registered Social Landlords (RSLs). We inspected Clydebank in August 2004. This summary report sets out the main findings from our inspection.

## Clydebank

2. Clydebank was established and registered with Communities Scotland (Scottish Homes) in 1984, and is an Industrial and Provident Society with charitable status. It owns 1,057 properties and provides general needs housing, with a small number of supported houses, in West Dunbartonshire. The Association acquired over 750 properties from Communities Scotland's predecessor, Scottish Homes, in 1999.

## Inspection Grades

3. These are the inspection grades achieved by Clydebank:

Overall Performance	B	<p>Clydebank is a good performer with many strengths and some areas where improvement is needed.</p> <p>The prospects for improvement overall are excellent.</p>
Governance and Financial Management	B	<p>Clydebank is a good performer in governance and financial management with many strengths and some areas where improvement is needed.</p> <p>The prospects for improvement in governance and financial management are promising.</p>
Housing Management	A	<p>Clydebank delivers an excellent housing management service with major strengths.</p> <p>The prospects for improvement in housing management are excellent.</p>
Property Management	B	<p>Clydebank is a good performer in property management with many strengths and some areas where improvement is needed.</p> <p>The prospects for improvement in property management are excellent.</p>

#### 4. SUMMARY OF PERFORMANCE

### Overall Performance

5. This section describes how good Clydebank's services are overall and how well they are managed.
6. These areas are working well overall:
  - ✓ Clydebank's services are accessible to tenants and other service users.
  - ✓ It provides good quality information to its tenants and other service users.
  - ✓ It has an excellent approach to strategic planning and operational management.
  - ✓ It has a good awareness of its strengths and weaknesses and has plans in place to continue to develop its services.
  - ✓ Clydebank manages its resources efficiently and effectively.
  - ✓ Clydebank has a very good approach to monitoring, assessing and taking action in relation to equality issues.
  - ✓ Clydebank is developing good plans in relation to community regeneration through its wider action role.
  - ✓ It has a well developed approach to risk management.
  - ✓ Clydebank has a very good approach to performance management.
7. These areas could be working better overall:
  - The Association is not doing all it could to visit new tenants, and tenants in arrears.
  - The Association should consider all available options, including external mediation, when encountering communication difficulties with tenants groups.
  - It could better manage and record the skills, experience and the training undertaken by the Management Committee.
  - It should ensure that it can demonstrate that it fully complies with gas safety regulations.
8. These are our key overall recommendations:
  - ❖ The Association should take all possible action to ensure that it achieves personal contact with tenants in serious rent arrears.
  - ❖ The Association must ensure that the operation of new gas safety procedures, that have been put in place, meet the requirements of legislation.

## Governance and Financial Management

9. This section describes how well Clydebank's governing body of volunteer members control the organisation, and examines the wider opportunities for tenants and other members to become involved in managing Clydebank Housing Association. It also looks at Clydebank's financial health and how it manages its finances.

10. These areas that are working well in governance and financial management:

- ✓ The Committee demonstrate good control over the Association's operations.
- ✓ Committee membership is at a healthy level.
- ✓ The Management Committee receive good quality reports and excellent performance management information.
- ✓ There is an excellent approach to managing the risks to the Association and a well developed internal audit process.
- ✓ Short, medium and long term financial plans are in place.
- ✓ Management accounts are prepared and presented to committee very promptly after the end of an accounting period.
- ✓ Management accounts and annual budgets are detailed and of high quality.
- ✓ 30-year financial projections include relevant sensitivity analysis.

11. These are the areas that could work better in governance and financial management:

- The 5 year financial plan does not include forecast financial performance targets for every year.
- The Association could develop a more robust approach to identifying the skills and training needs of the Committee and to recording training undertaken.

12. This is our key recommendations in governance and financial management:

- ❖ Clydebank should prepare balance sheets for each of the 5 years, in its medium-term plans, to allow it to forecast all of its financial performance targets.

## Housing Management

13. This section summarises how well Clydebank controls access to its houses and rents levels, and deals with empty houses and rent arrears. It also describes how Clydebank manages its estates and deals with antisocial behaviour.

14. These are the areas that are working well in housing management:

- ✓ Tenant satisfaction with services is high.
- ✓ Clydebank provides open access to its housing list and minimises suspensions.
- ✓ The allocation policy effectively lets houses to those most in need.
- ✓ The housing list is reviewed on an ongoing basis.
- ✓ Clydebank has an excellent understanding of the demand for its stock.
- ✓ Almost all tenants have signed up to the Scottish Secure Tenancy.
- ✓ There is a high demand for the Association's stock and the management of empty properties is good.
- ✓ Clydebank has a clear rent policy.
- ✓ Performance in collecting rent due from tenants is good, and arrears levels are low.
- ✓ Clydebank's estates are well managed and maintained.
- ✓ Clydebank provides a good service to tackle antisocial behaviour and has plans to improve this further.
- ✓ Tenants are generally satisfied with the antisocial behaviour service.
- ✓ Clydebank has good processes in place to identify weaknesses in service delivery and takes effective action to implement improvements.

15. These are the areas that could work better in housing management:

- Settling in visits are not carried out, as intended, for all new tenants.
- Clydebank is not doing all that it could to achieve personal contact with all of its tenants in arrears.
- Limited information is available to tenants on the antisocial behaviour service.

16. These are our key recommendations for housing management:

- ❖ Clydebank should ensure that home visits are carried out for tenants in rent arrears, particularly where other methods of making face to face contact are unsuccessful.
- ❖ Clydebank should ensure that settling in visits are undertaken for new tenants.

## Property Management

17. This section summarises how well Clydebank maintains the fabric of its houses. It describes the quality of repairs that are done when they are needed ("responsive repairs") as well as maintenance and improvements planned in advance. It also looks at how Clydebank adapts houses so that tenants can stay in their homes when their needs change.

18. These are the areas that are working well in property management:

- ✓ Clydebank's houses are maintained to a high standard.
- ✓ Tenants are very satisfied with the property management service.
- ✓ Performance in completing responsive repairs is very good.
- ✓ Clydebank offers a flexible appointment system and is active in promoting it to service users.
- ✓ Clydebank provides good information on its property management services.
- ✓ Clydebank has a good 30-year investment programme for its stock which it reviews annually.
- ✓ Clydebank is progressing with an innovative community heating project that will provide affordable heating and hot water to one third of its tenants.
- ✓ Clydebank has comprehensive information on the condition of its stock.
- ✓ Clydebank delivers a major repairs service that is responsive to service user demand.

19. These are the areas that could work better in property management:

- Clydebank does not carry out gas safety checks every 12 months for a relatively high proportion of its houses supplied with gas.
- Clydebank has not consulted with its tenants on changes to its maintenance policy.
- Clydebank does not have a completed Asbestos management plan.

20. These are our key recommendations for property management:

- ❖ Clydebank must make sure it complies with legal requirements relating to gas safety.
- ❖ Clydebank must ensure it consults with tenants on all significant changes to its repairs service.
- ❖ Clydebank should ensure it completes its Asbestos management plan.

## Services to Owners

21. This section summarises how well Clydebank is providing services to owners. It includes the arrangements for sales of houses under the right to buy and factoring services provided to owners.

22. These are the areas that are working well in providing services to owners:

- ✓ Clydebank provides good quality information to owners on rights and responsibilities through its 'sold property pack' and annual owners newsletter.
- ✓ Clydebank has introduced improvements to its service following feedback.

- ✓ Clydebank provides a good factoring service and manages common repairs well.

These are the areas that could work better in services to owners:

- Clydebank does not always meet statutory timescales in making offers to sell.
- Clydebank's factoring arrears are increasing.

These are our key recommendations for services to owners:

- ❖ Clydebank must ensure that it meets statutory timescales for issuing offer letters.
- ❖ Clydebank should set performance targets for arrears recovery in its factoring service.

23. Anyone can ask for a copy of the full inspection report. All reports are on the Communities Scotland website at <http://www.communitiesscotland.gov.uk>

24. This summary can also be made available on tape, in Braille, MOON, large print and community languages. For information please contact Janette Campbell on 0131 479 5162 or email [campbellj@communitiesscotland.gov.uk](mailto:campbellj@communitiesscotland.gov.uk).

25. We have asked Clydebank to produce an improvement plan within eight weeks of publishing the inspection report to show how it intends to respond to all our recommendations. We will agree the plan with the organisation. We will re-inspect Clydebank in five years' time.