

Communities Scotland  
**Inspection report**

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**Faifley Housing Association**

October 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 Faifley delivers its services;
- 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 the 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.

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\* see glossary

## The inspection team

1.5 The inspection was managed by John Jenkins, Inspection Manager, supported by Jacqui Angus, Inspector, Louise Irving, Inspector, Joyce Kilpatrick, Inspection Officer and Luise Siekman, Financial Analyst. We were on site between 23 May and 2 June 2006. Two of our Tenant Assessors\*, Nanette Reid and Wilson Dunlop, also carried out a desk top appraisal of documents recently provided for its tenants by Faifley Housing Association. 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. We require that the summary of this report is issued to all tenants.

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\* see glossary

## 2. Context

### About the organisation

- 2.1 Faifley Housing Association is an Industrial and Provident Society with Charitable Status and was registered with Scottish Homes in 1991. It currently owns and manages 340 properties, consisting of 233 new build properties and 107 rehabilitated flats within the Faifley area of Clydebank in West Dunbartonshire. The peripheral housing estate within which the Association operates is bounded by Clydebank to the south and Glasgow to the east. The Faifley estate has been designated as a priority area by West Dunbartonshire Community Planning Partnership in terms of housing conditions, fear of crime, environmental quality, employment and educational attainment. This designation will result in specific resources from a range of partner organisations being directed to the estate in an effort to address the problems identified.
- 2.2 The Annual Performance and Statistical Return (APSR)<sup>\*</sup> asks Registered Social Landlords (RSLs)<sup>\*</sup> to select a peer group<sup>\*</sup> which best describes their organisation. Faifley selected the group described as operating in 'post -1919 urban areas with more than 250 units'. This is the group we use to compare Faifley's performance.
- 2.3 Faifley was set up following a stock transfer<sup>\*</sup> from the former Clydebank District Council in 1992. Thereafter, the Association pursued a rehabilitation programme of its unimproved stock originally built in the 1940's. This was subsequently followed by a programme of demolition and new build between 1997 and 2005. Faifley completed the ninth and final phase of its original development programme in March 2005. In terms of housing tenure, most of the Association's housing stock is for rent, with only five properties for Shared Ownership<sup>\*</sup> and four properties for Improvement For Sale (IFS)<sup>\*</sup>. Since completion of its development programme, Faifley has been involved in wider role activities, with funding support from, amongst others, Communities Scotland.
- 2.4 The Association is governed by a management committee which consists of eight tenants and two owner-occupiers. It has no sub-committee structure at

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<sup>\*</sup>see glossary

present, which results in all business being conducted by the management committee.

- 2.5 Faifley currently employs seven full time members of staff consisting of the Director, Housing Manager, Finance Officer, Maintenance Officer, Housing Assistant, Office Administrator and Maintenance Assistant.
- 2.6 The Association works in partnership with a number of other local voluntary groups.

### Key facts

- 2.7 The table below provides background information about Faifley Housing Association, and shows trends over the last three financial years.

	<b>2003-2004</b>	<b>2004-2005</b>	<b>2005-2006</b>
Houses owned	309	341	340
Employees	6	7	7
Annual turnover* (£'000)	874	856	953
Total possible rental income (£'000)	814	853	956
Rental income from housing benefit (%)	50.0	50.6	54.4
Average weekly rent (£)	48.06	53.89	57.40
Average rent increase (%)	2.8	5.0	3.4
Houses re-let*	30	30	26
Responsive repairs carried out	886	1,403	989
Maintenance spend per house (£)	241.94	395.31	452.00
Right To Buy* sales	0	4	1

Source: APSR/Inspection submission\*

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\* see glossary

### 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 Faifley operates an open housing list and people aged 16 or over can apply at any time. The Association advertises access to its housing list on its website and by a poster displayed in its reception area, in the offices of the local authority, the local library and post office and in the premises of a number of voluntary organisations, both in Faifley and the wider Clydebank area. Our Tenant Assessors found this poster to be informative, easy to read, available in other formats and community languages and well balanced in terms of the level of information provided to prospective applicants.

3.3 Faifley provides a good range of information to applicants in a comprehensive application pack. Our Tenant Assessors reviewed a number of the leaflets contained in the application pack. While finding the documents informative, they considered the print to be too small and highlighted that there was no indication that the document could be made available in other formats and languages. The Association is currently participating in the development of a Common Housing Register (CHR)\* with West Dunbartonshire Council and other RSLs operating locally.

3.4 At the time of our inspection Faifley had 304 people on its housing list. The Association carries out an annual review of the housing list.

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\* see glossary

- 3.5 Faifley has a target timescale of five days for assessing applicants and placing them on the housing list. In 2005/06, the average time taken to place an applicant on the list was one day.
- 3.6 The Association has a nominations agreement with West Dunbartonshire Council covering 50% of its lets. It experienced some difficulty in operating the terms of the agreement with the Council in 2005/06 which resulted in there being no lets to people nominated by the Council over the course of that year. The Association signed a revised nominations agreement in November 2005. Faifley also has a homeless protocol for Section 5 referrals\* and in 2005/06 it had 10 lets to Section 5 referrals.
- 3.7 Faifley has not, to date, suspended any applicants from receiving an offer. The Association's Allocation and Transfer Policy sets out the circumstances under which it will suspend an applicant.
- 3.8 The Association collects a range of equalities information on its applicants and reports this information annually to the management committee.
- 3.9 Faifley is good at ensuring fair, open and equal access to its housing list.

### Meeting need and maximising choice

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

- 3.10 Faifley gives applicants a good level of information about their application and housing options.
- 3.11 Faifley aims to allocate its houses on a quota basis, between housing list applicants (35%), internal transfer applicants (15%) and nominations from the Council (50%). It monitors the outcomes of its quotas in terms of the proportion of lets to each category and reports this annually to committee. The Association's Allocations and Transfer Policy allows a level of discretion to staff, but does not provide clear guidance for staff on how to exercise that discretion, and this means that Faifley cannot always demonstrate that decisions about allocations are transparent. While we found no evidence that the policy was not

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\* see glossary

- being followed, or that the system was being inappropriately operated by staff, the Association should provide documented guidance.
- 3.12 Faifley prioritises allocations based on a range of housing needs that reflect the statutory reasonable preference categories<sup>\*</sup>. All of the allocations we reviewed were to people in one or more of these housing needs. The Association allocated 26 houses in 2005/06, all of which were re-lets. In that year, 46.2 % of lets were made to people from its housing list, 38.5 % to Section 5 referrals from the Council and 11.5 % to internal transfers. We found that the Association is responsive to the Council's requests to house homeless people.
- 3.13 We looked at 15 applications and found that the pointing of 2, although accurate, had not been checked by a second member of staff. The Association carries out home visits to applicants in order to verify their circumstances before allocating a house. We also looked at 14 allocations and found that all of these had been checked by a second member of staff.
- 3.14 Faifley does not limit the number of offers that can be made to an applicant. Where an applicant refuses an offer, the Association reviews the areas of choice with the applicant. The Association recently introduced a questionnaire form which it asks new tenants to complete in order to provide feedback on the allocation process. Our Tenant Assessors examined the questionnaire and found it easy to read and understand, although they pointed out that it made no reference to its availability in other formats or languages. It is too early to comment on the impact of this monitoring tool upon the future activities of the Association.
- 3.15 The Association is achieving good outcomes in meeting housing need and maximises housing choice for its applicants.

### **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.*

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\* see glossary

- 3.16 Faifley has signed up 99.1% of its tenants to Scottish Secure Tenancy agreements (SSTs)\*. At the time of our inspection there were no tenants who had a Short SST (SSST)\*. The Association's Allocations and Transfer Policy sets out the circumstances in which it will grant Short SSTs.
- 3.17 The provision of good information and access to appropriate support are important ways in which landlords can help people sustain their tenancies. Faifley provides an extensive range of helpful information to tenants at the start of their tenancy. The Association's Tenants' Handbook was reviewed by our Tenant Assessors. They found the document to be comprehensive, informative, and very well planned, but noted that no reference was made to its availability in other formats or languages. Faifley also encourages its tenants to use a welfare rights service which holds two surgeries each week in the Association's office.
- 3.18 Faifley aims to visit new tenants within six weeks of the tenancy starting to provide any additional information needed and to identify any potential difficulties in maintaining tenancies. In the 10 months from August 2005 when the target of 6 weeks was set until May 2006 the Association met this target for 50% of new tenancies, while the remainder were rearranged for a later date at the request of the tenant.
- 3.19 The Association works in partnership with two voluntary care organisations to provide supported accommodation in Faifley. All of the tenants who live in the Association's supported housing projects have SSTs.
- 3.20 In 2004/05 four, or 1.38%, of Faifley tenants abandoned their house which in percentage terms is higher than both the peer average of 0.75% and the national average of 1.05%. In 2005/06 only one, or 0.33%, of Faifley tenants abandoned their house.
- 3.21 In 2003/04 and 2004/05 Faifley did not take legal action against any tenants. In 2005/06 the Association issued notices of proceedings to 23 tenants for rent arrears, initiated court action against 22 tenants and obtained 4 court orders for recovery of possession. It issued new tenancies to two tenants who made

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\* see glossary

repayment agreements and evicted two tenants. This equates to an eviction rate of 0.59%.

3.22 Faifley works with tenants to reduce outstanding rent arrears, to keep them in their homes, even after it has obtained decree. Faifley attempts to visit tenants where there are impending court proceedings. Staff leave calling cards, but do not always make contact or attempt to follow these up in writing. The Association has not provided its staff with specific guidance on the management of evictions. However, while we were on site, the Association drafted procedures for staff on the management of evictions and proposes to put these into place in the near future.

3.23 From the cases we looked at we found that Faifley's management of rent arrears had a number of weaknesses:

- it does not always make early and regular contact with tenants;
- it does not always notify the local authority homeless section at the point when there are impending court proceedings; and
- it does not always fully record its actions.

3.24 Faifley is clearly committed to maximising security of tenure for residents of its houses. The Association provides good information to tenants when they sign their tenancy agreement and it facilitates local access to a welfare rights service. Faifley is aware of the need to address the weaknesses in its management of rent arrears in order to strengthen its performance in this area, and at the time of the inspection it was reviewing its rent arrears management strategy.

### 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.*

3.25 Faifley's estates include a mixture of high demand, new build, main door properties and refurbished flats which generally it finds more difficult to let. Faifley maintains its estates to a good standard. The 2005 Tenant Satisfaction Survey found that 92% of respondents were happy with their neighbourhoods and 97% felt secure in their homes. The neighbourhoods we visited during our

- inspection are of good quality and well-maintained with no graffiti, vandalism or litter.
- 3.26 Faifley's office is situated close to its houses which means that the Association has a high profile locally and staff are able to respond to issues quickly. The Association employs a full time Maintenance Assistant who is responsible for monitoring communal areas, dealing with graffiti and vandalism and uplifting rubbish using Faifley's recently purchased vehicle. The Association has not carried out any formal monitoring of the effectiveness of this service in terms of improved tenant satisfaction, but anecdotal evidence from local residents suggests the area had improved since its introduction.
- 3.27 There are a number of strengths in Faifley's proactive approach to estate management. Staff follow up estate management issues and take appropriate action. Faifley also escalates its response to estate management issues appropriately. However, we also identified a number of areas of weakness:
- there are no published service standards relating to estate management;
  - there are no targets or firm guidelines for staff carrying out estate management work;
  - Faifley does not effectively collate or analyse complaints received about estate management issues; and
  - performance reports do not incorporate any trend analysis or monitor the impact of any actions taken.
- 3.28 Faifley responds quickly when disputes arise and uses the good links it has established with the police, the Council's ASIST\* team and other agencies to try and resolve the matter. However, the Association does not categorise complaints as required by its policy and therefore has no corresponding target timescales for responding to complainants. The Association recognised the weakness of its current policy and recently finished consulting with tenants on a new Estate Management Guide, which includes an antisocial behaviour policy.
- 3.29 Faifley has a relatively low level of reported antisocial behaviour. In 2005/06 the Association received 30 service requests relating to antisocial behaviour.

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\* see glossary

Though these requests were not categorised, the Association dealt effectively with them. Its approach demonstrated many strengths including:

- a quick and effective response;
- close liaison with the local police and the Council's ASIST team; and
- service users were kept informed of progress throughout the process.

3.30 Faifley has taken a proactive approach to addressing any problems affecting its estates and we saw examples of where it has engaged effectively with residents and other agencies to resolve these problems. However, Faifley currently has no firm guidelines and targets in place and does not effectively monitor outcomes. Although we saw some evidence of strengths in its approach, Faifley's overall performance in this area is fair.

### **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.*

3.31 Faifley's 2005 tenant satisfaction survey sought views from 341 households and received a 71% response rate. The survey found that 94% of respondents were happy with the Association as a landlord.

3.32 In addition, the Association employs a company to carry out quarterly telephone surveys of tenants who have recently contacted the organisation. The committee receive quarterly reports on the outcomes from these regular surveys. The most recent of these, covering the period January to March 2006, found that 98% of those surveyed were satisfied with Faifley as a landlord. Faifley also seeks feedback on its services by locating a suggestion box in their office reception area. However, to date, it has received no responses from service users using this approach. As stated previously, the Association has also recently introduced a questionnaire for new tenants in order to obtain feedback about the allocation process.

3.33 The Association has had a Tenant Participation Strategy in place since 2003, but is currently working with consultants to review it. It has employed this independent organisation in an effort to involve tenants in future developments to the housing management service. Faifley has organised meetings to consult

- tenants about policy reviews; the most recent, in May 2006, being for the rent arrears and the estate management policies. It has received a limited response from service users to these events.
- 3.34 Faifley carries out consultation on its annual rent increase by sending each tenant an information leaflet, 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 five responses to this year's rent increase consultation.
- 3.35 There were no formal recorded complaints about the housing management service in 2005/06.
- 3.36 Faifley's ground floor office accommodation is fully accessible to people with physical disabilities. Disabled access to the first floor office accommodation can be achieved using the lift located in the adjoining building. The Association can make tenant information available in alternative formats, including community languages, Braille and large print. However, as our Tenant Assessors point out, it does not advertise this service in all of its leaflets, tenants' handbook or newsletters.
- 3.37 Faifley uses various methods to publicise its services. It issues a quarterly newsletter to tenants and has also recently developed a website in partnership with other local registered social landlords. Our Tenant Assessors found the Association's recent newsletters to be interesting, engaging and informative. They found the new website to be accessible, well laid out, easy to use, comprehensive and complemented other sources of information provided to tenants by the Association.
- 3.38 Faifley's feedback from regular surveys shows that the vast majority of its tenants are satisfied with it as a landlord. The Association's attempts to involve tenants in directly influencing housing management services have met with limited success. It needs to improve how it publicises the availability of its published material in different formats and languages.

## 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.*

- 3.39 Faifley offers tenants a variety of ways to pay rent, including bank giro payment book, standing order and rent payment card (which includes payment via the telephone and internet). The Association's 2005 survey of tenants found that 100% of respondents were happy with the available range of rent payment methods.
- 3.40 Faifley's total rent arrears, as a percentage of its total rental income, were higher than its peer group average and higher than the national RSL median for 2004/05. Its arrears figure at 9.9%, ranked Faifley at 41<sup>st</sup> of the 51 RSLs in its peer group and in the bottom quartile\* of all Scottish RSLs for total rent arrears. In March 2006 its total rent arrears had fallen only slightly to 9.7%.
- 3.41 Faifley's current non-technical arrears\* level showed a trend upwards from 4.9% in 2003/04, 6.8% in 2004/05, to 7.2% in 2005/06. The percentage of current tenants in serious arrears\* rose significantly from 7.4% at March 2004 to 15.7% at March 2005, and fell only slightly to 13.2% at March 2006.
- 3.42 Former tenant arrears as a percentage of total gross rental income fell from 1.9% at March 2004 to 1.7% in March 2005. This compares favourably with the peer group average of 1.7% for March 2005, but is higher than the Scottish median of 1.0% for that year. Former tenant arrears fell further by March 2006 to 1.6%, although the increase in legal action for rent arrears may affect this figure in future years.
- 3.43 The table below summarises Faifley's performance in collecting rent arrears.

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\* see glossary

	At March 2004	At March 2005			At March 2006
	Failley	Failley	Peer group	National median*	Failley
Total arrears as % of total gross rental income	7.6%	9.9%	6.5%	5.5%	9.7%
Total current arrears as % of total gross rental income	5.7%	8.2%	4.7%	4.3%	8.2%
Current arrears (non technical) as % of total gross rent due	4.9%	6.8%	3.4%	2.9%	7.2%
Current arrears (technical) as % of total gross rental income	0.8%	1.3%	1.3%	1.0%	1.0%
% of current tenants in serious arrears**	7.4%	15.7%	6.5%	6.0%	13.2%
Total former tenant arrears	£15,373	£14,600	-	-	£14,993
Former tenant arrears as % of total gross rental income	1.9%	1.7%	1.7%	1.0%	1.6%
Rent arrears written off	-	3,276	-	-	6,172

Source: APSR/inspection submission

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

3.44 Failley's performance in this area is poor and it is aware that improving its management of tenants' rent arrears will be a major challenge for the organisation over the coming years. The Association has identified the reduction of rent arrears as one of the key service targets in its 2005/08 Internal Management Plan (IMP)\*, and it has set challenging targets for rent arrears. In June 2006 it introduced a new policy, procedures and rent arrears management strategy. Although it is early to comment on the effect of these, Failley's latest available figures for the five months from April 2006 show a downward trend to 5.9% at the end of August for the current non-technical arrears.

3.45 The table below shows Failley's reported performance in letting houses that have become empty.

	2003-04	2004-05			2005-06
	Failley	Failley	Peer Group	National Median	Failley
Rental income lost due to empty houses	£1,654	£12,522			£6,342
As % of total rental income	0.2%	1.5%	1.8%	0.9%	0.7%
Total no. of re-lets	30	30			26
% re-let in <2 weeks	70%	73.3%	45.8%	32.1%	69%
% re-let in 2-4 weeks	23.3%	16.7%	23.4%	22.7%	19.2%
% re-let in >4 weeks	2%	10%	30.9%	35.6%	11.5%
Average time to relet (days)	10.0	12.0	37.2	26.0	8.2

Source: APSR/inspection submission

\* see glossary

- 3.46 In 2003/04 Faifley lost 0.2% of its income because of houses lying empty, and in 2004/05 this increased to 1.5%. This loss of income ranked the Association as 37<sup>th</sup> of the 51 RSLs in its peer group. The figure of 0.7% for 2005/06 excludes the rental loss for a property formerly let as a supported care unit, which is currently a long-term void while the Association investigates potential options for its future use.
- 3.47 Faifley's average re-let time in 2004/05 was 12 days. In 2005/06 this reduced to 8.2 days, which is slightly above its target of 8 days. This is significantly better than the peer group average of 37 days and the national median of 26 days.
- 3.48 Faifley is successful at letting empty houses and minimising rent loss. It coordinates the repairs and housing management elements effectively. However, we found that the Association does not always record its actions systematically.
- 3.49 Faifley's costs for managing its houses fell significantly from £716 per unit in 2003/04 to £539 per unit in 2004/05. This figure was marginally over the peer group average of £535, and lower than the national average of £609. In 2005/06 their costs rose slightly to £569. The tenant satisfaction survey in 2005 found that 82% of respondents considered that the rent paid to their landlord represented value for money.
- 3.50 Faifley's overall performance in maximising rental income is fair. It re-lets its houses efficiently and it has reduced its costs for managing houses. The collection of rent arrears continues to be a weakness, but the Association has recognised this poor performance and at the time of the inspection it was reviewing its strategy to improve its management of this area.

### 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.*

- 3.51 Faifley's Internal Management Plan includes a strategic objective for the housing management service. It has SMART\* performance targets for most key operational areas of housing management.
- 3.52 Faifley has an effective approach to performance monitoring and reporting. The Management Committee receives a good range of reports on its housing management service including tenant survey findings and regular reports on its performance against targets. Staff provide annual reports on benchmark\* performance against other local RSLs for some key service areas.
- 3.53 Faifley has a comprehensive range of policies. The Association reviews these regularly taking account of legislation and good practice. Generally these provide useful support to staff in delivering the housing service, although Faifley requires to further develop some areas previously identified in the report.
- 3.54 Faifley also introduced in 2004 a system of mini-audits carried out by an external consultant on a quarterly basis to assess the effect of the Association's policies and procedures on the delivery of key services. These checks are used to supplement the Association's internal audit programme, and Faifley follows up any recommendations provided.
- 3.55 Faifley is committed to continually improving its performance in housing management and there is evidence of improvements to its service being achieved.

### Grade and overall assessment of housing management

- 3.56 Our overall assessment is that Faifley's housing management service is good. We found it has many strengths which impact directly on tenants and other service users, and some areas where improvement is required. We set out

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\* see glossary

below the key factors we have taken account of in coming to our overall assessment.

- 3.57 Faifley provides good access to its housing list and its allocations meet housing need. It is committed to maximising security of tenure and maximising choice for its tenants.
- 3.58 Faifley effectively addresses estate management issues as they arise and tenants feel secure in their homes. The Association has shown commitment to encouraging tenants to participate in developing the housing management service, although to date this has met with limited success.
- 3.59 The Association lets its houses quickly and has reduced its losses through empty houses, with the exception of the property formerly let as a supported care unit.
- 3.60 Faifley's main area for improvement is its management of the collection of rent arrears. The award of a B grade despite this weakness takes into account the Association's self-awareness of its performance, the recent introduction of a new policy, procedures and strategy for the management of rent arrears, and Faifley's commitment to improving its performance in this area.
- 3.61 Faifley generally has a good range of policies for the housing management service, although it should develop its procedures further in some areas. The Association requires to address weaknesses in dealing with estate management and antisocial behaviour. It should also review how it records its actions in some areas of its housing management operations.
- 3.62 Faifley is aware of the need to improve its performance in collecting tenants' rents, and needs to monitor carefully the implementation, and outcomes, of its recently introduced policy.

## 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 Faifley tenants can report repairs by telephone, in person, by e-mail, through its website, by letter, or to the out of hours service provided through its repairs contractors. In its 2005 tenant satisfaction survey, 94% of respondents found it easy, or very easy, to report a repair. The results of the survey also indicated that 94% of respondents were satisfied with the out of hours service.
- 4.3 Faifley publicises details of the repairs service and how to report a repair in its office, leaflets, newsletters, tenants' handbook, on its website and in a calendar issued annually to all tenants. We found that staff are willing and able to provide tenants with useful advice and information on the repairs service. Faifley can make information on the repairs service available in other formats and languages, if requested, although our Tenant Assessors point out that this is not made clear on the repairs leaflet issued by the Association.
- 4.4 Faifley provides good information to tenants who report a repair. This includes a confirmation letter giving information on the works to be executed, the target completion date and a satisfaction survey form for completion and return. The Association has recently started operating a formal appointments system for response repairs\*. A member of Faifley's staff liaises between the contractor and tenant to arrange a suitable appointment time for carrying out the repair. The Association was not yet able to provide evidence showing the impact of the new appointments system upon tenant satisfaction, or the number of failed attempts

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\* see glossary

by contractors to gain access to houses. Faifley works hard to ensure its repairs service is accessible and its performance in this area is good.

### 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.*

- 4.5 The Association has recently reduced its target timescale for the completion of emergency repairs from 6 to 4 hours. This is more challenging than the national median of 6 hours. Its urgent and routine repairs targets, at 3 and 10 working days, are in line with the national medians.
- 4.6 In 2004/05, Faifley's performance in completing all categories of repairs has been better than the national medians. Overall, in 2004-05, Faifley completed 96% of its repairs on time, placing it above the national median (95.5%) and 78<sup>th</sup> out of 177 RSLs nationally.

	Faifley's target for completion	Performance				
		Faifley HA			National median 2004/05	RSL peer group 2004/05
		2003/04	2004/05	2005/06		
<b>Emergency Repairs</b>	6 hours	98.5%	100%	95%	97%	98%
<b>Urgent Repairs</b>	3 working days	96.7%	93.8%	95%	93.4%	98%
<b>Routine Repairs</b>	10 working days	96.5%	97.1%	96%	94.6%	96%

- 4.7 Pre- and post-inspections\* are important tools for ensuring repairs are targeted accurately and carried out to a high standard. Faifley has a 10% internal target for pre-inspections. In 2005/06 it pre-inspected 29% of repairs. Faifley provides staff with clear criteria for selecting those repairs to be pre-inspected.
- 4.8 The Association has a target to post-inspect 10% of completed repairs. In 2005/06 it post-inspected 12% of repairs. The Association provides staff with clear guidance on the selection of repairs to be post-inspected. Faifley records the outcome of each post-inspection but recognises that it could improve the way it uses this information to identify trends.

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\* see glossary

- 4.9 Faifley operates a Right to Repair\* scheme which it publicises through its tenants' handbook. The Association performs well in meeting the statutory requirements. Its figures show that in 2004/05 100% of qualifying repairs were completed in time, and in 2005/06 only 2 out of 57 qualifying repairs failed to be completed in time. We generally found that staff categorise repairs correctly and all tenants reporting qualifying repairs receive detailed information on how their repair will be handled, including details of alternative contractors.
- 4.10 Faifley's tenants' survey in 2005 showed that 95% were satisfied or very satisfied with the repairs service in overall terms. Results from the Association's ongoing tenant satisfaction survey show that, for the year ending March 2006, 97% of respondents were satisfied with the responsive repairs service.
- 4.11 Faifley provides a good response repairs service that the vast majority of its tenants are satisfied with.

#### 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.*

- 4.12 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 for submission to Communities Scotland by April 2005, showing how they would achieve this. Faifley achieved this target and is confident that its proposed future investment programme will ensure that all its houses will comply with the SHQS by 2015. The Association opted to carry out a self-assessment and awaits Communities Scotland's verification of its submission.
- 4.13 The majority of Faifley's houses are new build properties which have been constructed in the last 10 years. The Association has good information on the condition of its properties through commissioning consultants to carry out a full stock condition survey which was completed in 2005. It uses this information in the preparation of its planned and cyclical maintenance\* programmes. The Association's financial planning framework draws effectively on its house

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\* see glossary

condition and life cycle costing\* information. Faifley, therefore, knows how much it needs to spend, and within what timescales, to maintain its houses effectively.

4.14 Since 2000 Faifley has completed 126 new build properties. These new homes have been designed to good standards and:

- are built in line with Secured by Design standards to create safe homes that minimise the risk of crime and antisocial behaviour;
- achieve good levels of energy efficiency; and
- are designed to Housing for Varying Needs standard to accommodate the range of housing needs that people have through their lifetime.

4.15 Social landlords are required to carry out safety checks every 12 months on all gas appliances and flues which they provide for tenants' use. The table below summarises Faifley's performance in this area.

	<b>May 2006</b>	
	<b>Number of houses</b>	<b>%</b>
Houses with gas appliances	329	
Houses with current gas safety certificates	329	100%
Houses where safety check was carried out within 12 months of previous check	276	84%
Houses where safety check was up to 1 month late	14	4%
Houses where safety check was between 1 and 3 months late	26	8%
Houses where safety check was more than 3 months late	13	4%

4.16 Before our inspection Faifley had not consistently monitored its contractor's performance, and as a result only recently identified weaknesses in key elements of its approach to managing gas safety. The Association has now established a 10 month cycle of gas safety inspections, and now has in place a new gas servicing procedure and monitoring framework. While we were on site, Faifley were able to provide information showing that all properties with gas appliances now had a current safety certificate in place. However, at the time of the inspection, it was too early to assess the overall impact of the new revised procedures.

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\* see glossary

- 4.17 From May 2004 social landlords have had a statutory duty to manage asbestos in the common areas of their properties. Faifley carried out a full survey in September 2004, and Faifley's committee approved an asbestos management and action plan in October 2004. The Association now has comprehensive information on the presence of asbestos in all of its houses and common areas.
- 4.18 Faifley introduced a clearly written re-let standard in November 2005 following consultation with its tenants. This aims to ensure that the houses the Association lets are safe and in a good condition. It now asks new tenants how satisfied they are with the condition of their new homes and recent responses show high levels of satisfaction.
- 4.19 Overall, Faifley's performance in maintaining the physical quality of its housing stock is good. Its properties are in good condition and there is an effective approach to developing and implementing its planned and cyclical maintenance programmes. The Association has a good approach to ensuring its empty houses are re-let to a consistently high standard. Faifley has quickly taken steps to address weaknesses it recently recognised regarding its statutory gas safety requirements.

### **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.*

- 4.20 Faifley's last full tenant satisfaction survey was carried out in April 2005. In this 95% of respondents indicated their satisfaction with the repairs service overall. The Association has a good picture of tenant satisfaction across the service through its use of a questionnaire to collect feedback from tenants on each completed repair and the quarterly independent satisfaction surveys that are also carried out. The Association also sends satisfaction survey forms to all tenants whose home has undergone planned or cyclical maintenance work. These surveys show high levels of satisfaction among tenants who responded.
- 4.21 There were no formal recorded complaints about the property maintenance service in 2005/06.

- 4.22 Faifley has tried to encourage its tenants to become involved in consultation or participation activities but has had limited success. Nevertheless, we saw some good examples of tenant participation and involvement in the property maintenance service. For example, during the kitchen replacement programme tenants were given the opportunity to view a show flat kitchen and to plan the layout of their new kitchen with the assistance of the Maintenance Officer.
- 4.23 Faifley's performance in engaging with, and responding to, tenants on its property maintenance service is good. It has shown a commitment to seeking tenants' views on most aspects of the property maintenance service. It is developing its approach to tenant participation and there are some early positive signs.

## 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.*

- 4.24 Faifley's management cost for delivering its property maintenance service increased significantly from £395 per unit in 2004/05 to £452 in 2005/06. This is an increase of 12.5% on the figure for 2004/05. This figure is 41.7% above the 2004/05 national average of £234 and 36% above the peer group average of £253.
- 4.25 Faifley 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. Recently, however, Faifley's Management Committee took a decision to negotiate a kitchen replacement contract rather than follow its procurement\* policy. The Association had no written procedures to guide staff through this process, but we found that the procedure adopted was comprehensive, transparent and took full account of value for money.
- 4.26 Rechargeable repairs\* are not a significant issue for Faifley. In 2005/06 the Association only identified 6 rechargeable repairs. It was pursuing these

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\* see glossary

accounts in line with its policy and at the time of our inspection had recouped 30% of the outstanding amount.

- 4.27 Faifley's approach to raising and recovering rechargeable repairs is fair. Its arrangements for procuring planned and cyclical maintenance work is open and accountable, though written guidance should be put in place for negotiating contracts.

### 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.*

- 4.28 Faifley's Internal Management Plan includes a strategic objective for property maintenance. It has SMART performance targets for most key operational areas of property maintenance.
- 4.29 Faifley has an effective approach to performance monitoring and reporting. The Management Committee receives a good range of reports on its property maintenance service including tenant survey findings and reports on performance against targets.
- 4.30 Faifley's Maintenance Guide contains a range of policies to assist staff delivering the property maintenance services. The Guide is a useful support to staff, but it is not backed up by comprehensive written procedural guidance for staff. The Association acknowledged this while we were on site.

### Grade and overall assessment of property maintenance

- 4.31 Our overall assessment of Faifley is that its property maintenance service is good. We found many strengths in the service, as well as a small number of areas where improvement is needed.
- 4.32 In coming to our overall assessment we have taken account of the balance of the strengths and areas for improvement across the service. An important factor in our assessment is that a number of Faifley's areas of strength impact directly on tenants, such as:

- the accessibility of its repairs service;
- the good physical quality of its houses;
- a commitment to seeking tenants' views and responding to them; and
- a satisfaction level of more than 95% for most of the key elements of the repairs service.

4.33 Alongside these strengths, we found some areas for improvement in Faifley's management of the property maintenance service. The Association has a weakness in its performance on gas safety checks. It had recognised this ahead of our inspection and had reviewed its approach in an effort to improve performance. Faifley also has some gaps in the written guidance it provides its staff, which it is now arranging to put in place.

## 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 Faifley's activities are directed and controlled by the Association's Management Committee. Its members have an awareness of the range of issues and challenges facing the Association and demonstrate a clear vision of its purpose and the future direction of the Association.
- 5.2 Faifley sets out its mission statement, its strategic objectives and its operational targets in its Internal Management Plan (IMP). The objectives are generally SMART, although not all of them are time bound. The IMP has clear links with the Association's Risk Portfolio. The current IMP covers the three year period from 2005 to 2008 and is reviewed annually by both committee members and staff. In the past the Committee have received half-yearly reports in order to enable them to monitor progress against the IMP, but have recently agreed to increase the frequency of these reports to quarterly in future.

### 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 Faifley's Management Committee has a good working relationship with staff. Committee members to whom we spoke have a clear understanding of their role and responsibilities.
- 5.4 The Committee receives regular performance reports for the Association's key service areas. With the exception of a few gaps which, prior to our inspection, Faifley identified and is addressing, reports give a good level of information on performance. However, reports to Committee do not routinely include benchmarking information. This would ensure that governing body members were aware of how the Association's performance compares with other relevant landlords.

## 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 Faifley's Committee are well experienced in housing and governance matters and it has a formal induction process in place for new Committee members. The Association has recently carried out a training needs analysis for its Management Committee as a whole. Although this has identified a need for Committee training in some areas, the Association has not, as yet, formally linked the outcomes of its analysis to a comprehensive training programme. Faifley is aware of the need to address this weakness and put in place a training plan for Committee members.
- 5.6 Committee members we spoke to felt that they were well supported in order to carry out their roles and responsibilities, but acknowledged that they would benefit from further training on specific topics.

## Accountability

*Engaging stakeholders, public reporting and making accountability real.*

- 5.7 A strong membership and good levels of participation at Annual General Meeting (AGM) are important ways for landlords to demonstrate accountability. Faifley's constitution permits a broad range of local people to become potential members of the Association.
- 5.8 Faifley's Management Committee is elected by the Association's membership at its AGM. The Management Committee presently has eight tenant members, up one from 2004/05, along with two local owner occupiers.
- 5.9 At the time of our inspection Faifley had 57 members, of whom 40 (70%) were tenants. However, this means that less than 12% of Faifley's tenants are members entitled to take part in electing the Management Committee. Faifley's most recent AGM was attended by 33% of its members, which is above the national average attendance. In 2005/06 overall membership numbers fell by 15%. Faifley recognised this as a potential weakness and now adopts a variety of methods to promote membership of the Association, particularly among its tenants:

- in its tenants' newsletters;
  - staff using tenancy sign up and settling in visits to encourage new tenants to join the Association's membership;
  - in the tenants' handbook; and
  - on the Association's website.
- 5.10 Social landlords should place the people they serve at the heart of their work and be responsive to their views and priorities. Faifley's 2005 survey of tenants indicated that 94% of respondents were satisfied or very satisfied with Faifley as a landlord and 91% of respondents thought that Faifley was good at taking account of their views.
- 5.11 Faifley makes good use of tenant feedback to improve its services and is working with consultants to establish a Tenants' Panel and Tenants' Register which aims to be flexible enough to allow tenants to become involved in issues that interest them and in a way that suits them.
- 5.12 People approaching the Association receive a high standard of customer care from the first point of contact. Faifley's staff are well trained, well managed and supported in their work and they are friendly, helpful and informative to callers both on the telephone and in person.
- 5.13 Social landlords should give stakeholders the information they need about the organisation and its plans, services and performance. Faifley keeps its tenants and other interested parties informed about what it is doing through its website, regular newsletters and by making all Committee papers and minutes available in their office reception area.
- 5.14 In the Association's 2005 tenant survey, 93% of respondents thought the Association kept them well informed about housing matters. The Association however does not publicise its progress or reported performance against key service targets on its website or in its regular tenant newsletters. Faifley relies exclusively upon its annual report to provide this performance information to its tenants. However, in 2005 it did not publish a 2004/05 annual report. This absence of reported performance information to tenants represents a weakness.

- 5.15 Faifley had no formally recorded complaints across any of its service areas. However, during our inspection we found evidence of complaints, as defined by the Association's Complaints Policy, which Faifley had not recorded. The Association appears to deal effectively and quickly with these informal complaints from service users. However, by not formally recording complaints Faifley is not allowing tenants access to appeal any decision taken, and is not able to analyse trends and use feedback to help it improve its future service delivery.
- 5.16 Faifley has a good approach to ensuring it is accountable to its tenants, however, its weaknesses in performance reporting and recording of complaints detract from the Association's other efforts aimed at engaging its stakeholders.

### **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.*

- 5.17 Faifley recognises the importance of committee members maintaining high ethical standards. It has adopted a code of conduct and requires all members to complete an eligibility to serve and annual declaration of interest form. Members are also asked to declare an interest in any agenda item at the start of each committee meeting. The Association advised us that it uses a variety of methods to ensure that members maintain high ethical standards.
- 5.18 We found that the Association generally acts in accordance with the statutory requirements relating to the granting of benefits set out in Schedule 7 of the Housing (Scotland) Act 2001\*. However, we did highlight that Faifley were not correctly recording details of gifts and hospitality in the appropriate register. In addition, the Association in its 2003/04 APSR had reported what they considered was a potential breach of Schedule 7. Following investigation, this subsequently turned out not to be the case, but no details were recorded in the Association's Schedule 7 register.

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\* see glossary

## 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.*

- 5.19 Faifley has a risk management policy that identifies the possible risks that the Association faces and links in with the Internal Management Plan. The policy identifies the techniques that the Association uses to minimise risk materialising, identifies service area risks and details how these are controlled. We found that both staff and committee have a clear understanding of strategic issues that pose risks to the Association.
- 5.20 Since 1999 the Association has had an 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. Faifley has many strengths in its approach to managing risk. The committee has a good understanding of its role and works well with staff.
- 5.21 Faifley has many strengths in governance. Its management committee has a clear understanding of its role and there is a good planning and performance management framework in place, which is subject to ongoing review. The absence of regular performance reporting to stakeholders and recording of complaints detracts from its other efforts at engagement. The Association encourages tenant involvement in a variety of ways, but has had limited success in actively involving tenants in its work. Faifley continues to actively explore different ways of achieving this objective. The Association has shown a good awareness of the importance of high ethical standards.

## 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.*

- 5.22 Faifley's past financial performance has been satisfactory and it has prepared thirty year cash flow projections which show that the Association will continue to be viable in the short to medium term and sustainable in the longer term. The Association advises that the projections are based on a recent stock condition survey and take into account the requirements of the Scottish Housing Quality

Standard. Faifley is aware that some of its costs are high and that it must monitor them carefully to help ensure the efficiency and long term sustainability of the Association.

<b>Financial Performance</b>	<b>2002/03 (Actual)</b>	<b>2003/04 (Actual)</b>	<b>2004/05 (Actual)</b>	<b>2005/06 (Budget)</b>
Turnover (£000s)	834	874	857	923
Operating Surplus* (%)	35.2	20.9	39.3	20.1
Net Surplus (%)	23.9	4.6	20.9	(2.5)

- 5.23 Faifley's financial management framework is good. A comprehensive one year budget is presented to the committee annually. The budget has a clear layout and includes informative narrative. The committee uses separate financial reports to monitor actual spend against budget on a quarterly basis. The format of the financial reports is also clear and they contain narrative to explain the figures and provide explanations for any variances. As part of its annual budget process Faifley also includes five year financial projections although the information is mainly limited to an income and expenditure account. However the Association also prepares detailed 30 year cash flows which list the main assumptions and includes a broad overview of the figures.
- 5.24 Faifley's financial projections show that the Association will be viable in the short to medium term although it must carefully monitor some of its costs to help ensure its efficiency and long term sustainability. Faifley has a good financial management framework.

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\* see glossary

## 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:

### **Across all its activities, Faifley should:**

- ensure that comprehensive written guidance is available for its staff;
- improve the recording of its actions;
- ensure that complaints are recorded and dealt with in line with its published policy and outcomes monitored, analysed and reported to committee; and
- routinely incorporate in all its published documents its commitment to make these available in other formats and community languages.

### **In housing management, Faifley should:**

- improve its performance in collecting rents;
- make greater efforts to make early and regular contact with tenants in rent arrears;
- publish estate management service standards and draft associated targets and guidelines for staff; and
- collate and analyse estate management and antisocial behaviour complaints.

### **In governance and financial management, Faifley should:**

- ensure that details of its performance against targets are publicised widely among stakeholders;
- put in place a comprehensive training plan for committee members; and
- estate management reports should incorporate details of the impact of actions undertaken and any trend analysis.

## 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 or property maintenance to submit an improvement plan to us within eight weeks of the publication of this report. We do not require Faifley to submit an improvement plan. We will inspect once every five years.

### Sources of Evidence

#### Groups and third parties consulted

- Communities Scotland Area Team
- Communities Scotland Tenant Participation Team
- West Dunbartonshire Council
- Kingsridge Cleddans Housing Association
- Key Housing Association
- Community Links West Dumbartonshire
- Strathclyde Police
- Clydebank Unemployed Community Resource Centre
- West Dunbartonshire ASIST Team
- Ombudsman
- Mungo Foundation

#### Interviews/meetings

- Members of the Association's Management Committee
- Director
- Housing Services Manager
- Maintenance Officer
- Finance Office
- Office Administrator

#### Reality checks

- Review of antisocial behaviour complaints
- Review of arrears cases
- Review of complaints
- Review of gas safety documents
- Review of housing list applications and allocations
- Review of information for applicants and tenants
- Review of legal actions against tenants
- Review of responsive repairs
- Review of Section 5 referrals
- Review of void management records
- Estate visit
- Shadowing\* of staff
- Observation of committee meeting

#### Key documents reviewed

- Inspection submission
- Annual accounts for year ending March 2005
- Management accounts to March 2006
- 2006-07 Budget
- 30 year cashflows
- Annual Performance and Statistical Returns to Communities Scotland
- Allocations and Transfer Policy

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\* see glossary

- Arrears Policy and Procedure
- Committee meeting minutes and reports
- Complaints Policy
- Estate Management Policy
- Internal Management Plan
- Maintenance and Procurement Policy
- Risk Management Policy
- Tenant newsletters
- Tenant Participation Strategy
- Tenant Satisfaction and Income Survey
- Void Management Guide

### Examples of Positive Practice

These are areas we would highlight as working particularly well, taking account of the organisation's operating context. The following examples of positive practice were found:

#### ***Faifley's Website***

Faifley has an excellent internet website that gives clear information on the services the Association provides. It has information on a range of topics including how to:

- become a member of the Association;
- apply for housing; and
- report repairs.

Faifley's website is interactive and service users can report a repair on line. Our tenant assessors found the website to be informative, well laid out and easy to read. The website has been designed in partnership with five other local RSLs, and so helps to guide users to other housing providers where appropriate.

## Glossary

<b>Annual Statistical and Performance Return (APSR)</b>	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.
<b>Annual turnover</b>	The total value of the landlord's income over 12 months.
<b>ASIST (Anti Social Investigation and Support Team)</b>	West Dunbartonshire Council's Anti Social Investigation Team that deals with antisocial behaviour.
<b>Average</b>	The arithmetic mean – the sum of all the values divided by the number of values.
<b>Benchmarking</b>	A process used by organisations to systematically compare service processes and performance to identify best practice.
<b>Common housing register</b>	A register of all applicants for social housing used by two or more landlords within an area.
<b>Cyclical maintenance</b>	Planned programme of work to deal with predictable deterioration of building components, for example regular painting of window frames.
<b>Housing list</b>	A list of applicants for housing which is used by the RSL to allocate its housing stock.
<b>Improvement for Sale</b>	The improvement and subsequent sale of substandard housing by RSLs to assist low cost home ownership.
<b>Inspection submission</b>	Documents submitted by the landlord at the start of the inspection to provide information on its performance, context and how it is structured.
<b>Internal Management Plan (IMP)</b>	Strategic plan which sets out what the organisation's aims and objectives are as well as outlining how it will achieve them.
<b>Life cycle costing</b>	A method of calculating the cost and timing of the repairs to, and replacement of, major building components.
<b>National median</b>	The central value of the ordered performance of all Scottish RSLs.
<b>Net Surplus or (deficit) %</b>	Net surplus or (deficit), excluding housing depreciation, divided by turnover excluding developments for sale.

<b>Non-technical arrears</b>	Rental charges owed to a landlord after any outstanding Housing Benefit claims or payments have been taken account of.
<b>Operating Surplus or (deficit) %</b>	Gross operating surplus or (deficit), excluding housing depreciation, divided by turnover, excluding developments for sale.
<b>Peer group</b>	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.
<b>Performance Standards</b>	Housing standards for all social landlords in Scotland.
<b>Post-inspection</b>	Inspection by a member of the landlord's staff to check the quality of, or deal with a complaint concerning, a response repair.
<b>Pre-inspection</b>	Inspection by a member of the landlord's staff to check the exact nature of the work required before ordering a response repair.
<b>Procurement</b>	The way an organisation obtains services or materials from other organisations or agents.
<b>Quartile</b>	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.
<b>Rechargeable repairs</b>	Work that is the responsibility of the tenant but has been done by the landlord.
<b>Registered Social Landlord (RSL)</b>	A landlord providing social rented housing that is registered and regulated by Communities Scotland.
<b>Re-lets</b>	Lets made to the second or subsequent tenant. Distinguished from new lets that are made when the property is first built or modernised.
<b>Response repairs</b>	Day to day repairs carried out on a reactive basis, distinguishable from planned, capital or cyclical maintenance.
<b>Right to Buy</b>	Many Scottish secure tenants have the right to buy their property at a discounted price subject to length of tenancy.

<b>Right to Repair</b>	Statutory scheme which sets out timescales for some repairs and actions which the tenant can take if the landlord does not meet the timescales.
<b>Scottish Housing Quality Standard (SHQS)</b>	Was brought in to ensure minimum quality standards across all of Scotland's homes and is to be achieved by 2015.
<b>Scottish Secure Tenancy (SST)</b>	The Housing (Scotland) Act 2001 establishes this as the tenancy for all tenants of social landlords in Scotland.
<b>Short Scottish Secure Tenancy (SSST)</b>	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.
<b>Schedule 7 of the Housing (Scotland) Act 2001</b>	Defines how those involved with RSLs (governing body members and staff) do not benefit in an inappropriate fashion.
<b>Section 5 referral</b>	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.
<b>Serious arrears</b>	Where a tenant owes more than 13 weeks rent payments and this is more than £250.
<b>Shadowing</b>	An inspection technique that involves accompanying and observing staff while they carried out their day-to-day tasks.
<b>Shared Ownership</b>	Property owned by an RSL in which a purchaser can buy a share (tranche) and pay rent on the remainder.
<b>SMART</b>	The setting of objectives which are specific, measurable, achievable, relevant and timed.
<b>Stakeholder(s)</b>	Any person or organisation that obtains a service from the landlord or is affected by the landlord's actions.
<b>Statutory reasonable preference categories</b>	People who have one of these housing needs: homelessness, overcrowding, large families, living in below tolerable standard housing or unsatisfactory living conditions.
<b>Stock transfer</b>	Where a landlord's houses were acquired as a result of a transfer of ownership from the local Authority or Scottish Homes to the landlord.

**Technical Arrears**

Rental charges owed to a landlord as a result of an outstanding Housing Benefit claim or payment.

**Tenant Assessor**

Tenant assessors are trained lay people (tenants) who are part of the inspection team. They are involved in the preparation for the inspection, in reading the landlord's materials and in on-site visits as well as talking to tenants.

**Turnover (empty houses)**

The number of houses that are vacated in a year expressed as a percentage of the landlord's housing stock.

## Regulation & Inspection

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