



THE SCOTTISH HOUSING REGULATOR

Glasgow Housing Association: Progress Report
June 2009

About us

The Scottish Housing Regulator is the agency that operates independently the regulation and inspection powers in the Housing (Scotland) Act 2001 to:

- protect the interests of current and future tenants, and other service users;
- ensure the continuing provision of good quality social housing in terms of decent homes, good services, value for money and financial viability; and
- maintain the confidence of funders.

We regulate over 240 registered social landlords and 26 local authority landlords, who between them house one in four households in Scotland. We also regulate the homelessness functions of the 32 Scottish local authorities. Around 56,500 people apply as homeless every year. And we assess how well registered social landlords and local authorities provide factoring services to owners and sites for Gypsies/Travellers.

Registered Social Landlords (RSLs) are independent landlords run by professional staff and governed by volunteers. They are non-profit distributing organisations that are mainly housing associations or co-operatives.

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1. About this report

- 1.1 This report sets out our view of how Glasgow Housing Association (GHA) has responded to the recommendations for improvement we made eighteen months ago. Our recommendations were based on inspection findings. You can read our inspection report at [The Scottish Housing Regulator](#). You can read the improvement plan GHA developed in response to the inspection at [Glasgow Housing Association](#).
- 1.2 We carried out an audit to inform our view of GHA's progress. We did not look at all areas of GHA's performance; or all the activities we examined in our 2007 inspection; or areas that are best assessed at the end of year two of GHA's improvement plan.
- 1.3 We looked at five important areas of GHA's performance to inform our broader view of its progress:
- improvements in service delivery;
 - the governance of the organisation;
 - its fundamental review of purpose and onward business strategy;
 - aspects of its financial performance and management; and
 - its management of the tendering and award of the contract for the repairs service.
- 1.4 We recognise that there is considerable local and national interest in GHA. It delivers services to nearly 90,000 tenants and factored owners, and receives significant levels of public funding. On this basis, it is in the public interest to publish our view of GHA's progress.

2. Our summary of GHA's progress

In this section we give our overall view of GHA's progress since our inspection in 2007, and set out our response to this.

- 2.1 It is over eighteen months since we published our inspection report and one year into the two year improvement plan GHA set out in response to our inspection recommendations.
- 2.2 GHA has put in place solid building blocks for the delivery of quality landlord services. It is successfully changing the culture of the organisation to focus on customers and continuous improvement. GHA has made real improvements in some service areas which are important to tenants, is ahead of its planned delivery timescales for some of the service-related improvement plan actions and is on schedule to deliver most of the others. GHA recently achieved a Customer Service Excellence award - the UK national standard for public sector organisations overseen by the Cabinet Office. Its work with the Chairs of local housing organisations to agree broad principles of tenant empowerment will be valuable going forward.
- 2.3 At the same time, we have seen significant weaknesses in the way GHA managed the review of its overall purpose and onward business strategy. It did not lead this effectively. In particular, GHA did not consider all options for its future and did not involve all key stakeholders well. As a result, GHA has not set a clear purpose and direction that key stakeholders understand and support or that resolves the uncertainty over the future ownership of its houses, beyond delivering some planned second stage transfers (SSTs). GHA has not, therefore, delivered on our recommendation in the inspection report. The weaknesses in the review of its purpose mean that GHA does not have a sound base from which to progress the substantial review of governance we recommended it undertake.
- 2.4 So, we see a real dichotomy between GHA's improvement of services on one hand, and the review of its purpose on the other.
- 2.5 GHA is financially viable. It has good treasury management, has a good relationship with its lenders and has successfully renegotiated the grant agreement with the Scottish Government. It had a favourable financial performance last year, although the information to its Board does not make clear whether this was through efficiency or under-delivery on volume. It has had a slow start to its value for money strategy and it is not forecasting in its business plan demonstrable reductions in costs. GHA

does not adequately articulate in the 2009/10 business plan the assumptions behind some significant changes to its cashflows.

2.6 GHA started the procurement of its repairs contract well, and clearly intended to follow best practice. But weaknesses in how it managed the procurement made the award of the contracts less transparent. In the end, one of the successful bidders could not secure a bond, which resulted in the termination of one of the three contracts, effectively before it went live; responsibility for this does not rest with GHA, although it could have done more earlier to manage the risk around pensions.

2.7 GHA must now:

- work with us to quickly strengthen its governing body;
- agree with us a brief and process to properly review possible options for its purpose, future direction and governance. This must take account of stakeholders' feedback and the Scottish Government's request for a plan to take this forward;
- establish more effective working relationships with the Scottish Government and Glasgow City Council;
- ensure transparency in the way it allocates costs and resources in its business plan;
- pursue its plan to resolve the status of the repairs and maintenance contract to ensure that tenants receive a continuous and quality repairs service; and
- assure us of its capacity to deliver future complex procurement exercises.

3. GHA's context

In this section we summarise the contextual issues for GHA and the environment it operates in.

3.1 At the time of our audit GHA owned and managed around 65,000 houses. In the six years since it took ownership of the houses from the Council it has demolished around 9,400 houses and transferred around 1,700 to local housing organisations (LHOs).

3.2 GHA continues to operate in a challenging environment. Many of the contextual factors we identified at the time of the inspection remain relevant:

- Glasgow has the highest proportion of most deprived areas in Scotland and a significant number of GHA's tenants live in these areas. The sheer scale of the housing and regeneration issues facing many of the communities GHA is working in presents a challenge in itself;
- a number of stakeholders continue to question GHA's legitimacy to act as a city-wide strategic organisation and a local service-delivery organisation; and
- managing performance and service delivery through its operating model of 62 local housing organisations is complex and unique.

3.3 The improvement agenda for GHA over the last year or so was significant, and the timescale for the delivery of its improvement plan is challenging. GHA is one year into a two year improvement plan.

4. What we found

In this section we set out our view of GHA's progress in the areas we tested during our audit.

Service improvements

- 4.1 GHA has made significant progress against its improvement plan actions for landlord services and services for owners. It now has a performance management framework with significant strengths, and is embedding it well throughout its organisation and the local network. We have seen clear and strong leadership in this area, resulting in a marked shift in GHA's culture around customer service and quality. At the time of our audit, this was close to the tipping point where it will become self-sustaining.
- 4.2 GHA has made significant improvement to its performance management framework particularly around the use of internal benchmarking of performance amongst LHOs. GHA is also making better use of external benchmarking groups and more effectively analyses trends in its performance. It makes use of this information to present a good benchmarking report to its Operations Committee. Its use of "end-to-end" analysis of how it delivers services from a customer perspective, to identify and drive improvements, is impressive. It is also establishing a number of Business Excellence Service Teams to drive continuous improvement.
- 4.3 GHA has made real improvements in some service areas, is ahead of its planned delivery timescales for some of the service-related improvement plan actions and is on schedule to deliver most of the others. GHA recently achieved a Customer Service Excellence award - the UK national standard for public sector organisations overseen by the Cabinet Office.
- 4.4 In our inspection report we recommended that:
"GHA should develop a clear and realistic strategy for improving its performance in collecting rent and letting empty properties."
- 4.5 In 2008/09, GHA's current arrears fell to around £8m, down £2.4m from the previous financial year. In December 2008, GHA launched a new central debt recovery team to collect debt after LHOs had used other approaches. Within four months, this team had recovered nearly £148,500. GHA has introduced a number of service and process improvements that make its management of arrears more customer-focused. It has also worked well with the Council's revenue and benefits team to achieve improvements in this area.

- 4.6 GHA has significantly improved its letting performance. At the time of our inspection it took, on average, 76 days to relet its houses and had not achieved its target of letting 60% of its houses within four weeks. It now takes, on average, 29 days and lets 68% of its empty houses within four weeks.
- 4.7 In our inspection report we recommended that:
“GHA must act quickly ... to meet all of its legal responsibilities for gas safety and managing asbestos.”
- 4.8 GHA has addressed all five of the recommendations for improvement in the inspection report on gas safety and has made significant improvements in its performance. It has also made progress in all four areas we identified for improvement in its management of asbestos.
- 4.9 In our inspection report we recommended that:
“GHA should ensure that the current review of its work with owners delivers real improvements in services.”
- 4.10 GHA and its factoring subsidiary, GHA(M), are making progress in tackling the issues we set out in the inspection report on owners. But GHA is still getting significant and sustained criticism over the way it handles owners’ issues. Many of GHA’s improvement actions for owners continue in to the second year of its improvement plan. We recognise that these improvements will take time to work through, particularly at the operational level, and to deliver consistent improvement that all customers will see. GHA is also making progress with the legacy project to review management of outstanding complaints from owners who were involved in earlier phases of its investment programme. GHA told us that by the end of April it had resolved 92% of these complaints.
- 4.11 On complaints, GHA has made improvements in this area, although we still saw some weaknesses in how it handled complaints. It has recognised this and recently introduced a simplified policy and process for complaints.
- 4.12 In summary, GHA has put in place solid building blocks for the delivery of quality landlord services. It is successfully changing the culture of the organisation to focus on customers and continuous improvement.

Fundamental review of purpose

4.13 GHA has a number of accountabilities to important stakeholders: it made a range of promises to tenants at the time of the transfer ballot; it has a transfer contract with the Council; and it has a broad accountability to the Scottish Government, which has directed around £470 million of public subsidy to GHA, with a further £400m anticipated in future. Given these contractual and funding arrangements, it is clear that, along with tenants, the Council and the Scottish Government are key stakeholders for GHA and that these relationships matter to securing the best outcomes for GHA's tenants and the city.

4.14 In our inspection report we recommended that:

“GHA should initiate and lead a fundamental review of its purpose and onward business strategy. This review should include considering the future of second stage transfer (SST). In doing this, it must better understand the views of its tenants and build on the level of engagement they have had in decisions about their homes and communities. It must involve other stakeholders.”

4.15 Our recommendation was set in the context of our findings that:

- the time was right for tenants and all parties to discuss GHA's main purpose;
- uncertainty over the central issue of the future ownership of GHA's assets made it difficult for GHA to develop and appraise options for its direction, and for other stakeholders to consider the options for the wider housing system in Glasgow;
- resolution of the SST issue was core to GHA developing a coherent longer-term business strategy;
- clearly, the future of GHA could involve transfers of ownership, but all parties needed to move away from a rigid understanding of how this could happen, and accept that GHA would have a landlord role in the medium to longer term;
- stakeholders should also consider the potential strategic advantages in a city-wide organisation of GHA's scale and with its scope of activities;
- all options should be considered – possibly including some early smaller scale regeneration transfers and radically restructuring GHA;
- future large-scale transfers of houses to existing or new organisations could be an option, but only in the longer term;
- critically, all potential options should be thoroughly assessed for value for money and must take account of tenants' views and the wider housing and regeneration priorities for the city.

- 4.16 GHA, in its improvement plan, set itself the objective of concluding a fundamental review of its purpose in time to set this out in its business plan for 2009/10.
- 4.17 GHA has told us it has concluded the fundamental review of its purpose with the publication of its business plan in May 2009, and that it has in place two of the four key strategies that flow from this – customer service and value for money. The other two – empowerment and engagement, and community regeneration – remain “work in progress”. It has defined its purpose and direction as:
- delivering SST for those LHOs in its twin track approach¹;
 - creating a period of stability to deliver on its four key strategies, with a particular emphasis on the delivery of core services; and
 - being open to future stock transfer where it is viable, it is what tenants want and where financial neutrality for tenants who remain with GHA can be achieved.
- 4.18 GHA’s starting point for its fundamental review of purpose was to develop the work coming out of the “learning journeys”² it had undertaken with its LHO Chairs and to take forward the twin track strategy it was forming during our inspection in 2007. It did not start this process with an appraisal of all possible options. It told us that it had already considered broader options a couple of years before and that, at that time, it had decided not to pursue the options as it considered them to be unviable.
- 4.19 GHA told us it set out to ensure that the fundamental review was led by tenants. It used the LHO Chairs’ Forum as its primary vehicle to achieve this, focusing on those LHOs that were not progressing with SST.
- 4.20 We have seen some evidence that LHOs and tenants support the strategic principles of tenant empowerment GHA has been developing with the LHO chairs. GHA has also undertaken some broader consultation on the views of tenants whose LHOs are not proceeding with SST, including a survey of around 1,000 tenants. Through this, GHA identified the key issues that matter to people, including safe neighbourhoods and investment in their homes. This also showed that a majority of respondents

¹ GHA established this approach to create a distinction between:

- a. those LHOs that are not working towards SST and are working with GHA to determine its future purpose, strategy and plans and;
- b. those LHOs that are working towards SST to give them some financial stability by holding the terms of the valuations for a set period.

² The learning journeys were a series of visits to other organisations for the LHO Chairs’ Forum to examine different models for empowering communities and to explore the possibilities of other ways to achieve community ownership.

would be happy to remain with GHA (when told that SST is not an option for them). But as GHA has recognised, many of the respondents were not aware of SST and GHA did not ask whether they would be interested in finding out more about future options for asset transfer.

- 4.21 We have seen less evidence of a broader understanding amongst tenants and LHOs of GHA's purpose and strategic direction. Through our engagement with LHOs over the last few months, we found that the majority of LHOs were not content with how GHA involved them in discussions on the fundamental review, did not understand what its proposals would mean for them, and some remain unclear about GHA's purpose and direction.
- 4.22 It is positive that GHA sought to put tenants at the centre of the fundamental review of GHA's purpose. It focused its work with the Chairs' Forum mainly around agreeing the broad principles on tenant empowerment, and the work done by the LHO chairs will be valuable going forward.
- 4.23 GHA failed to fully understand the full range of stakeholder interests, beyond those of tenants. It is clear that the outcome of GHA's fundamental review of purpose, as set out in its 2009/10 business plan, is not accepted by two of GHA's key stakeholders, Glasgow City Council and the Scottish Government. GHA told us that it believed it had worked hard to engage the Council but has found it difficult to achieve this. We saw evidence of its attempts to engage with the Council; these were mainly around the consultation on its draft business plan. We also saw that GHA tended to rely on engagements about broader strategic issues or more general discussions to form its view of key stakeholders' endorsement of its emerging direction and strategies, rather than doing this through a direct structured process agreed with those stakeholders.
- 4.24 Critically, GHA did not effectively engage the Council and Scottish Government early in the fundamental review process to test their views on the options GHA might explore and to establish how they wished to be involved throughout the review process.
- 4.25 GHA also told us that it believed it had buy-in to its developing strategy from both the Scottish Government and the Council during the review process, but that both parties changed their positions significantly towards the end of the process. GHA told us that it believes that this change was the result of other factors in key stakeholders'

relationships with GHA. GHA is an independent organisation, but it operates in a political environment at the local, national and Parliamentary level. It does not show a good understanding of that environment or how it needs to work in it.

- 4.26 Since our inspection GHA has completed SST with four LHOs resulting in the transfer of around 1,700 houses. It has stated its commitment to work to deliver the transfer of around 22,000 houses in total to 36 LHOs. This is positive, although significant work remains to be done to achieve this ambition.
- 4.27 That said, GHA's concluded review of purpose has not resolved the uncertainty over the central issue of the future ownership of GHA's assets, one way or the other. GHA has told us the LHO Chairs' Forum believes that tenant empowerment does not necessarily equate to asset ownership at a more local level; however, beyond its clear assertion that it will work to deliver SST for those LHOs in its twin track approach, GHA is maintaining a somewhat ambiguous position in its business plan that it will be "open to extending community ownership beyond the current SST programme and to future stock transfer where it is viable, it is what tenants want and where financial neutrality for tenants who remain with GHA can be achieved".
- 4.28 Both the Council and the Scottish Government, in their response to GHA's consultation on its business plan, restate their views that GHA is a transitional vehicle. This is a position that both have consistently held in their formal communications with GHA and in their public statements about GHA. GHA has not engaged effectively with these stakeholders to get a full understanding of what their expectations are on this. The Scottish Government has now asked GHA to prepare a long term strategic plan on how the transfer of the majority of its stock will be achieved. And said GHA should do this in conjunction with the Council, Government, tenants, funders and other key stakeholders. The Scottish Government has also made clear that it wants GHA to reach agreement on its future direction with key stakeholders.
- 4.29 Our view is that GHA has not set a clear purpose and direction that key stakeholders understand and support or that resolves the uncertainty of asset ownership, beyond delivering some planned SSTs. GHA has not led this effectively and there were significant weaknesses in the way it managed the review. In particular, GHA did not consider all options for its future and did not involve all key stakeholders effectively. As such, GHA has not delivered on our recommendation in the inspection report.

Governance

4.30 In our inspection report we recommended that:

“Once it has determined its longer term business strategy, GHA should comprehensively review its governance arrangements to ensure that they support the organisation’s emerging direction and future business strategy.”

4.31 Our recommendation was set in the context of our findings that:

- GHA’s Board members showed a strong commitment to the organisation
- Board members dealt with a large volume of often complex business;
- GHA’s constitutional arrangements were focused on achieving the transfer and establishing the organisation;
- we were less clear that GHA’s governance structures and processes had enough of a strategic focus, or were right for the future.

4.32 GHA has commissioned consultants to carry out the review of governance. GHA has told us that it will use the outcome of this commission to develop a set of proposals for presentation to the Board. It then plans to formally consult on the proposals once the Board has agreed them. In the early outputs from the review of governance, GHA’s consultants state that this review is “inextricably” linked with the fundamental review of purpose. We think this is right, but it presents GHA with a real dilemma in taking its governance review forward when it does not have key stakeholder buy-in to its reviewed purpose and direction. Also, we are recommending that GHA properly reviews possible options for its purpose and future direction; the outcome of this may require different governance requirements than those that are currently emerging from GHA’s governance review. Taking this together, GHA does not currently have a sound base from which to progress its governance review.

4.33 In our inspection report we raised a number of concerns with the governance being exercised by GHA’s Board, including:

- the volume of complex business being handled at its meetings;
- the way it managed agendas and papers;
- the lack of scrutiny and challenge at some meetings;
- issues in relation to maintaining confidentiality;
- the degree to which all Board members fully understood the need to act in the corporate interest;
- its lack of strategic focus; and
- whether the Board had the right mix of skills.

- 4.34 GHA has improved its governance in terms of:
- the improved quality of some of the papers and presentations to its committees and Board, and particularly to its Operations sub-committee;
 - better levels of challenge and discussion, again particularly at its Operations committee; and
 - a better awareness of conflicts of interest.
- 4.35 That said, we are still seeing similar weaknesses to those we set out in the inspection report on the workings of the Board. Its agendas and papers are substantial, GHA does not always send out papers seven days in advance of Board meetings, and we saw that the Board approved many agenda items with little challenge or discussion. Its reports are sometimes complex and difficult to understand.
- 4.36 The Board considers many operational issues and it gives too little time to the consideration of critical strategic issues. We saw little rigour in how GHA manages the balance between its committees and Board to ensure that the Board attains a strategic focus.
- 4.37 We know GHA has recognised that the Board needs to have more of a strategic focus and the right mix of skills. It is looking to its governance review to address this and some of the elements of the proposals from its commissioned review could help. But it could act more quickly to tackle some of these weaknesses, some of which have impacted on its capacity to do the review of purpose.

Financial performance and management

- 4.38 GHA is financially viable. It has good treasury management, has a good relationship with its lenders and has successfully renegotiated the grant agreement with the Scottish Government.
- 4.39 GHA had a favourable financial performance in the last year. It budgeted for a net operating surplus of £68.7m and a net surplus of £30.8m; it achieved an outturn of £74.4m and £37.9m, favourable variances of £5.7m and £7.1m respectively. It is a weakness that GHA's financial reports to its committees and Board do not make it clear how it achieved this, although it does give the operations committee reports on the performance of its investment programme.
- 4.40 GHA makes no comparison of the projected cash flows for periods in historical business plans and actual cash flow information when it becomes available. This is a

weakness and has been highlighted by GHA's auditors. GHA recently changed its budget for the current year to derive it from year one of its business plan. This will help it to compare actual and projected cashflows for future years and improve the transparency of this for stakeholders.

- 4.41 GHA has delivered a number of specific projects around procurement and service delivery that had a clear value for money focus. It recently reorganised its internal audit function and now has the potential to help deliver value for money objectives. But GHA has made a slow start on its strategic implementation of value for money. Its 2008 strategy was brief, with little detail on how it would embed value for money in the organisation. The 2009 strategy is better, although it does not clearly assign responsibilities for delivery of specific outcomes. It is too early to identify the impact of this new strategy.
- 4.42 GHA's 2009/10 business plan shows an overall reduction of projected expenditure of three quarters of one per cent (£67m) from the level it projected in the 2008/09 plan. This is due mainly to a reduction in its projected capital expenditure and the associated fees. However, it has made significant increases in the amount it is planning to spend in a number of headings in its cashflows, including regeneration, shared services and ICT. It has not set out clear explanations for these changes in its business plan or in the report to the meeting of its Board that approved the business plan. This undermines the transparency of its business planning.
- 4.43 GHA's unit management costs continue to grow in monetary terms over the period of its business plan, and remain fairly static in real terms. It is forecasting an increase in these costs in its 2009/10 business plan from the level it had forecast in its 2008/09 business plan. GHA has stated that it is an organisation that has a renewed focus on value for money; so, it is not clear why its forecast costs are now higher than last year or why its unit management costs remain static over the longer term.

Procurement of the repairs service

- 4.44 In our inspection report we recommended that:
- "GHA should develop its capacity to manage its investment programmes, to get the most from its partnering arrangements and to ensure it is always clear and open when procuring investment and contracts."*
- 4.45 At the time of our inspection in 2007, GHA did not expect to complete the procurement of a new repairs contract before the end of the contract it had operated

since the time of the transfer. It subsequently extended the original contract for one year. At the same time, GHA initiated the procurement of a new city-wide, five year repairs and maintenance contract, valued at approximately £200m and due to start in March 2009.

- 4.46 At the outset of this procurement exercise, GHA clearly intended to follow best practice, and did so in its early stages. GHA did very effective soft market testing in February 2007 that produced good market information about the likely attitudes to the procurement from potential contractors. It used a good quality Prior Information Notice in September 2007, and published the required European Journal notice in November 2007. Its Pre Qualification Questionnaire was generally well designed and executed. GHA decided that it would use the restricted European Union procedure, assessing price and quality and using the most economically advantageous tender route. Its procurement strategy set the potential for between one and three contractors to win the contract.
- 4.47 GHA did not build its internal capacity on procurement skills at that stage and this led it to rely heavily on consultants throughout the exercise. It did not bring additional expertise in-house until well into the procurement exercise. At the time of our review, its internal resources do not match the level recommended in good practice, although GHA has plans to build its capacity further.
- 4.48 We found a number of weaknesses in how GHA progressed important aspects of the procurement, around:
- its use of a large number of people to score each submitted tender, how it supported them and ensured the quality of the scoring process;
 - its use of a tie definition for the tender award stage; and
 - changes it made to its approach after it had started the process and had communicated its approach to potential bidders.
- These made its award of the contracts less transparent.
- 4.49 Difficulties in one of its contractors securing a bond related to guaranteeing the pension provisions of staff transferring to it under TUPE provisions, resulted in the termination of one of the three contracts, effectively before it went live. Responsibility for this does not rest with GHA, although it could have done more earlier to manage the risk around pensions and to have better informed its Board of this.

4.50 In summary, GHA started its procurement of the repairs contract well, but weaknesses in how it managed the procurement made the award of the contracts less transparent. In response to our feedback, GHA has started a process to secure a repairs service across the city.

Glossary

Business plan	A document setting out a landlord's aims and objectives and its financial plans and resources for a specific period.
Cash flows	An accounting term that refers to the amounts of cash being received and spent by an organisation during a defined period of time.
Community ownership	A form of common ownership where control is in the community served.
Key performance indicator	A measure of how an organisation is achieving its objectives or performing in particular activities. Performance indicators can be compared with a pre-set standard (a benchmark) or with other organisations.
Local Housing Organisation (LHO)	GHA set up a network of local housing organisations (LHOs) to manage its stock and to work towards SST. The arrangements for managing the stock are set out in the RMA.
Learning journeys	The learning journeys were a series of visits to other organisations for the LHO Chairs' Forum to examine different models for empowering communities and to explore the possibilities of other ways to achieve community ownership.
Procurement	The way an organisation obtains services or materials from other organisations or agents.
Registered social landlord (RSL)	A landlord providing or managing social rented housing that is registered and regulated by The Scottish Housing Regulator.
Re-lets	Lets made to the second or subsequent tenants. Distinguished from new lets – made when the property is first built or modernised.
Response repairs	Day-to-day repairs done in response to request from tenants, as opposed to planned, capital or cyclical maintenance.
Second stage transfer (SST)	A process by which ownership of houses is transferred from GHA to smaller organisations to promote greater community ownership.
Stakeholder	Any person or organisation using a landlord's service, affected by the landlord's actions or having an interest in the landlord's activities – an interested party.
Turnover (empty houses)	The number of houses that are vacated in a year, expressed as a percentage of the landlord's lettable housing stock.

Twin track

GHA established this approach to create a distinction between those LHOs that are not working towards SST and are working with GHA to determine its future purpose, strategy and plans and those LHOs that are working towards SST to give them some financial stability.

Availability in other formats

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