

Communities Scotland
Inspection report

Kincardine Housing Cooperative

October 2005

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1. Introduction

About this inspection

1.1 This inspection was carried out by Communities Scotland under section 69 of the Housing (Scotland) Act 2001 on behalf of Scottish Ministers. Our purpose in inspection is to provide an independent external assessment of the effectiveness of housing service delivery and make recommendations to help improvement. Inspections are conducted within a published framework of Performance Standards.

How we assessed performance

1.2 Our inspectors asked two key questions:

- How good are the services we have inspected?
- How well are these services being managed for improvement?

1.3 In order to answer these questions the inspectors:

- spoke to staff and members of the governing body;
- saw and tested first hand how well services were being delivered;
- examined key policies, publications, information and the organisation's self-assessment submitted for this inspection;
- analysed published performance and financial information, and;
- visited the main location of the properties.

The inspection team

1.4 The inspection team was led by Margaret Paton an Associate Inspector, supported by Lynne Bell, Financial Analyst. The lead inspector was on site on 31st January 2005. We would like to thank everyone involved in the inspection, particularly the Committee of Management and staff of the managing agent, PPHM, for their time and cooperation.

Responding to this inspection

- 1.5 As for all inspected bodies, we expect Kincardine 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 Kincardine to provide a copy of the summary report to all its tenants.

2. Context

About the Organisation

- 2.1 Kincardine Housing Cooperative was first registered with Scottish Homes, now Communities Scotland, in 1992. It is a non charitable Industrial & Provident Society and is constituted as a fully mutual housing cooperative, which means that all its members must be tenants and all its tenants must be members.
- 2.2 The Cooperative owns 85 properties located in three separate communities to the south of Aberdeen city;
- Portlethen 68 houses
 - Stonehaven 5 houses
 - Fordoun 12 houses

The stock is traditionally built with the exception of three properties in Portlethen. The houses are either terraced or semi-detached property. All the stock was formerly owned by Scottish Homes and transferred to the Cooperative under Tenants Choice legislation.

- 2.3 Kincardine Housing Cooperative is governed by a voluntary Management Committee elected at its Annual General Meeting (AGM). It currently has 11 committee members, 9 of whom are tenants and 2 are co-opted members. It has 85 share holding members because all the tenants are members, in accordance with its rules.
- 2.4 The Cooperative has no employed staff but contracts services from a managing agent, PPHM, a subsidiary of Tenants First Housing Cooperative which provides services from its own office in Aberdeen. PPHM has operated as managing agent since May 2004 and is the fourth managing agent to be engaged by the Cooperative since its inception.

The table below gives background information about the Cooperative and shows trends over the last three financial years.

Key Facts

	2002-2003	2003-2004	2004-2005
Houses owned	90	87	85
Employees	0	0	0
Annual turnover	£269,000	£249,000	£255,000
Total possible rental income	£246,000	£252,000	£255,000
Rental income from housing benefit	51.3%	35.9%	36.34%
Average ¹ weekly rent	£51.30	£53.28	£55.19
Houses re-let ²	4	7	4
Management Costs per unit	£871.56	£965.18	Not available

¹ see glossary

² see glossary

3. How good are the services?

Housing Management

Access

Social landlords should provide open, fair and equal access to their housing lists³ and should work with partners to simplify and maximise access to housing.

- 3.1 Kincardine aims to provide open access to its housing. It does not keep its own housing lists but it uses Homechoice, the Aberdeen Common Housing Register, to allocate its properties in Portlethen and Stonehaven. This common housing register is designed to simplify and maximise access to housing in the Aberdeen area.
- 3.2 The Cooperative allocates all its properties in Fordoun to applicants nominated by Aberdeenshire Council. At the time of the inspection the management of this arrangement was weak, as there was no formal agreement with the Council on how housing need was to be assessed or how applicants were to be selected for nomination. Progress to address this weakness has recently been made to formalise an agreement with the Council.
- 3.3 The Cooperative does not monitor the characteristics of people who are being considered for its houses. There is no mechanism in place to give the Management Committee feedback on numbers applying or their housing needs. The Cooperative does not get this information from Homechoice or Aberdeenshire Council either. Although Kincardine expects Homechoice and the Council to provide good access to its properties, it does not know if it is actually achieving open, fair and equal access to its housing lists.

Meeting need and maximising choice

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

- 3.4 The Cooperative carries out a very small number of relets per year, seven in 2003/04 went to people in the following categories:

³ see glossary

- Waiting list applicants 50%
- Transfer applicants 25%
- Homeless people referred by the local authority 0%
- Local authority nominations 25%

3.5 There have been no Section 5 referrals⁴ of homeless people and at the time of the inspection there was no protocol in place with the local Councils to help the Cooperative to meet this kind of housing need. Progress to address this weakness has recently been made to formalise a protocol with the Council.

3.6 Kincardine's allocations policy is currently under review. A new draft policy has been approved, which the Cooperative will now consult on, and this aims to give priority to applicants in housing need. As it has not been consistently monitoring either access or letting outcomes Kincardine cannot demonstrate whether it has been achieving this to date.

3.7 The Cooperative is concerned with the impact of stock loss, through right to buy, on its ability to continue to offer a range of housing choice. It has sold 5 houses through the right to buy in the last 2 years. The Cooperative would like to increase its housing stock to help extend choice in the area by pursuing new build development opportunities. It has approached Communities Scotland about opportunities for Housing Association Grant (HAG) funding.

Sustaining tenancies and preventing homelessness

Social landlords should maximise security of tenure for all residents of their accommodation, and should work to sustain tenancies and prevent homelessness through their delivery of housing management services.

3.8 The performance of the Cooperative in ensuring the security of tenure of its tenants is poor. At the time of our inspection, only 43.5% of Kincardine's tenants had signed an appropriate Scottish Secure Tenancy Agreement (SST)⁵.

3.9 Kincardine has also issued two different SST agreements to all its tenants over a short period of time. Problems with the first document were highlighted by its new

⁴ see glossary

⁵ see glossary

managing agent. The first SST did not include a requirement for tenants to become a member of the Cooperative, which is necessary to comply with Kincardine's rules. Tenants were also poorly supported through this change; with correspondence providing limited explanations, no direction to independent advice and no reassurances about tenancy rights. We also have significant concerns about the validity of Management Committee decisions taken on these SSTs, which we cover further in section 5.

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.

3.10 The Cooperative's houses are popular and in high demand. The neighbourhood we visited in Portlethen is attractive and well cared for.

3.11 Kincardine has only recently begun to take a formal approach to managing antisocial behaviour. Although it receives few reports of antisocial incidents, the Cooperative does not monitor its performance in managing antisocial reports and has no records of the complaints it received in 2003/04. Also, it has also not assessed tenant satisfaction with the way it responds to antisocial behaviour nor used tenants views to develop the service. It has only recently approved a draft policy, and while it intends to carry out a consultation exercise with all tenants prior to further policy development, this is poor performance.

Property Maintenance

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.

3.12 Kincardine's repairs service is generally accessible. Tenants can make contact by telephone, in writing, by email or in person at the office of Tenants First in Aberdeen. Arrangements to access the out of hours repairs service also work well.

3.13 However, the Cooperative has not assessed tenant satisfaction with the repairs service in the last five years. It does not offer repairs appointments and it does not know whether its current arrangements remain appropriate and convenient for tenants.

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.

3.14 The Cooperative sets targets that compare well with its peers. However, Kincardine’s performance in completing repairs within its target time scales has deteriorated since 2002/03. Its performance is generally less good both than its peers and the national average.

	KHC target response time	Performance				
		Kincardine			National average 2003/04	Peer average 2003/04
		2001/02	2002/03	2003/04		
Emergency Repairs	8 hours	100	90	90.5%	97.0%	97.4%
Urgent Repairs	3 days	78	93	81.8%	93.4%	94.2%
Routine Repairs	20 days	85	99	91.0%	94.6%	90.7%

3.15 As Kincardine does not check the quality of repairs completed or ask tenants for their opinion, we could not confirm the quality of service being provided.

3.16 Kincardine is not fully meeting its statutory duty to provide a Right to Repair⁶ service. While details of the Right to Repair are included in the maintenance policy, the Cooperative does not inform tenants about their rights when reporting qualifying repairs and does not monitor the use of the service.

⁶ see glossary

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.

- 3.17 Scottish Ministers have set a target that all social landlords' houses should meet the new Scottish Housing Quality Standard (SHQS) by 2015. Landlords are required to prepare a plan showing how they will achieve this, by April 2005. The Cooperative is preparing its plan for achieving the standard on time.
- 3.18 The condition of houses re-let by Kincardine is good and there have been no refusals of property since April 2004. The Cooperative has also been increasing the amount of planned maintenance to its properties in the last few years. However, its ability to plan for the SHQS is undermined because Kincardine does not have up to date information on the condition of its housing stock. Its most recent stock condition survey was completed 13 years ago, when it took ownership of its houses. The Cooperative is now undertaking a new stock condition survey which it plans to complete within two years. The managing agent is also developing an updated planned maintenance programme to link with the new stock information.
- 3.19 Kincardine is required to carry out safety checks at least every 12 months on all gas appliances and flues it provides for its tenants' use. The Cooperative did not ensure continuous cover for any of its houses in 2003/04. Also, the quality of information to the Management Committee to enable it to monitor performance is poor, as reports do not include inspection due dates.

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.

- 3.20 Kincardine serves a small client group and the Management Committee believes that it has a good awareness of its tenants' needs and circumstances. However, this is not sufficient to meet its responsibility to consider the wider needs of the community and to design its services to contribute to meeting these needs as far as possible. The Cooperative's approach to equalities is under-developed

- 3.21 Kincardine does not formally assess satisfaction, collect feedback information and respond to tenants' views on all its key services. Although access for individual tenants to the Management Committee is good, we found no consistent, routine or systematic approach to reflecting tenants' views in the majority of the services delivered. This is a significant weakness in the Cooperative.
- 3.22 The Cooperative understands, however, that it has a statutory responsibility to encourage participation and to respond to tenants' views. Kincardine has recently reviewed some of its policies and has sent copies of the drafts to every tenant. While this shows that the Cooperative is trying to develop some feedback mechanisms, this method has produced little or no feedback.
- 3.23 The Cooperative did consult on its rent setting arrangements for 2004/05 but the level of information supplied to tenants was limited and did not explain the reasons for its high management costs. The mechanism for tenants to comment on the proposed rent increase was by attending a meeting but this also achieved a very limited response.
- 3.24 The Cooperative does not use complaints from its tenants as an indicator of views or areas for improvement. It only approved its first Complaints Policy in November 2004 and does not regularly monitor or report complaints to the Management Committee so that they can be used to influence improvement.

4. 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.

4.1 The low level of arrears is an area of good performance. Arrears have improved significantly since 2003. The total arrears as a percentage of total rental income decreased by more than 2% between March 2003 and December 2004, and are now lower than Kincardine's peer group and national averages⁷. The current non-technical arrears level is above average but technical arrears have been entirely resolved. Although former tenant arrears have increased since 2003 to above the peer group average, they also remain below the national average. Kincardine has evicted only one tenant for rent arrears in the last four years.

	At March 2003	At March 2004		
	Kincardine	Kincardine	Peer Average	National Average
Total arrears as % of total gross rental income	7.47	5.34	6.40	6.38
Total current arrears as % of total gross rental income	7.2	4.0	5.36	4.56
Current arrears (non technical) as % of total gross rental income	3.4	4.0	3.29	3.43
Current arrears (technical) as % of total gross rental income	3.8	0.00	2.06	1.13
Total former tenant arrears (£) As % of total gross rental income	0.25	1.32	1.04	1.81

4.2 The Cooperative manages its empty property effectively and void rent loss is low in relation to both the national and peer group averages. The table below gives figures until March 2004. Performance has improved further in 2004/05 with a loss of only 0.12% of its total rental income in 2004/05 from empty houses.

⁷ see glossary

	At March 2003	At March 2004		
	Kincardine	Kincardine	Peer Average	National Median
Rental income lost due to empty houses (£)	2163	2022	-	-
As % of total rental income	0.9	0.8	0.6	3.0
% of empty houses re-let in less than 2 weeks	25	0.0	42.4	27.0
% of empty houses re-let in 2-4 weeks	25	42.9	30.4	27.3
% of empty houses re-let in more than 4 weeks	50	57.1	27.2	45.7
Average time to re-let (days)	36	32	31	34

4.3 Re-let times were about average until 2004 but the Cooperative recognises that it probably overestimated these. In 2004/05 the Cooperative's 11-day average re-let time was more accurately measured and well below the national and peer group averages.

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

4.4 The cost of delivering housing management services was £871.56 for each of Kincardine's houses in 2002/03, increasing to £965.18 in 2003/4. These figures are substantially higher than those in 2002/3 for its peer group (£525) and the national average (£553). The Cooperative does envisage a slight decrease in these costs in 2004/05 but the expectation is that they will remain substantially higher than the national average. Kincardine cannot demonstrate that these costs represent good value for service users and has not considered how to reduce them.

4.5 Kincardine does not have any information on the recent costs of property maintenance to its houses and the current agent has been unable to obtain this information from its predecessor. This adds to Kincardine's poor position in understanding and managing its costs.

4.6 The appointment of the current agent was made after obtaining several tenders. The Cooperative did not record any of the tenders in its register and we were unable to check what account had been taken of value for money in the appointment process. The overall approach to resource management and efficiency is a significant weakness.

Performance management

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

4.7 Kincardine has not had a planning framework in which to set standards for service delivery for several years and does not regularly and systematically monitor, report and review performance for its services.

4.8 The Cooperative has very recently started to work on an internal management plan (IMP) and to take a more active approach to developing and monitoring performance targets. The managing agent is working with the committee to set and monitor performance against targets in Housing Management and these are incorporated into regular performance reports.

4.9 Some revised targets for repair response times have also been set recently, when Kincardine adopted an interim maintenance policy in December 2004. There was little Management Committee involvement in the formulation of this policy. This is one of the policies on which tenants views are now to be sought. Performance management is at an early stage of development and it is too early to say if performance will improve in this area.

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 The new managing agent has helped the Committee to achieve a significant improvement in its understanding of the need to take a strategic rather than hands-on approach. Kincardine's Management Committee has not previously set a clear direction for the Cooperative. It has not had a strategy to set out its aims, targets and vision for the future for at least 3 years. However, there have been on-going policy reviews since September 2004, training has been undertaken on strategic issues and the agent has started to prepare an internal management plan with the Management Committee.
- 5.2 The Management Committee's poor understanding of its responsibilities, powers and functions as the governing body has led to a lack of proper control and decision making. It has taken major decisions between December 2003 and September 2004, for which it had no authority.
- 5.3 In December 2003 the number on the Management Committee fell below the minimum of seven elected members required by its rules. By May 2004 there were only four elected members and two co-opted members. As soon as the number of members falls below seven, the powers and authority of the Management Committee are limited to seeking new members only. However, the Management Committee continued to operate until September 2004 as if it had normal decision making powers and made a number of key decisions including;
 - The appointment in May 2004 of a new management agent, following a tender and interview process, approved by only four members of the Management Committee, and;
 - Approval of the Annual Accounts for 2003/2004, at a meeting in August 2004 when there were only four members on the Management Committee. The accounts were then presented to the membership as properly approved.

- 5.4 The Management Committee has also performed poorly in its control of the issue of new SST agreements to its tenants:
- It did not consider and approve the first SST sent to tenants in 2002/2003 by its former managing agent, and;
 - the new agent identified the need to review the SST, but throughout the time that it considered the details of this (June 2004 –August 2004) the committee had fewer members than required by its rules.
- 5.5 The contractual agreement between Kincardine and its current managing agent was only formally approved in January 2005 although the services were delivered from May 2004. This delay left the Cooperative in a vulnerable position with regard to its services from May to December 2004. During the inspection, the Management Committee was unclear about whether there were any arrangements within the management agreement to monitor the performance of the managing agent or what steps could be taken if the performance of the agent was found to be unacceptable. This does not demonstrate effective control.
- 5.6 Kincardine has been poor at assessing training needs and skills for its Management Committee, and so supporting members in their responsibilities, although performance is improving. There have been no training needs assessments for Management Committee members and no training programme. To help improve skills and specialist knowledge, the management agent has initiated a new training programme for committee members, although attendance at the first induction session was low.
- 5.7 A strong membership and good levels of participation at Annual General Meetings (AGMs) are important ways for a landlord to demonstrate accountability. All of the Cooperative's tenants are members and at the last AGM 19% of its members attended, which is above the national average attendance. This was a good response to Kincardine's intensive drive to encourage members to attend the AGM in 2004 and to recruit new Management Committee members. This is important while the Cooperative has a low level of participation in its business more

generally. It also achieved the election of five new tenant members to the committee.

- 5.8 Social landlords should place the people they serve at the heart of their work and be responsive to their views and priorities. The Cooperative has not carried out a full tenant satisfaction survey for a number of years, so there is an outstanding requirement to collect and take proper account of tenants' views. It has not provided information to tenants about its performance against targets or how it compares with other landlords operating in Aberdeenshire. It does not have a registered tenants group but it is now working to improve tenant involvement through consultation on its new policies.

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.

- 5.9 The Cooperative has adopted a code of conduct for the Management Committee which is based on the Scottish Federation of Housing Associations' model but it did not ask all members to formally accept and sign this code until September 2004. While all members are required to formally declare their interests, some committee members have not yet done so, which is poor practice. The Cooperative is promoting good practice by including a standard item on every Management Committee agenda to declare any interests and report on gifts and hospitality and there is a recently agreed policy on Management Committee expenses. However, there has been some subsequent discussion around presenting appropriate receipts for child care. It is good practice to ensure that all Management Committee expense claims are supported by appropriate receipts.
- 5.10 The Management Committee is aware that payments and benefits to staff, committee members and their relatives may only be granted in accordance with Schedule 7 of the Housing (Scotland) Act 2001. However, it is unclear whether any benefits have been granted in the past as Kincardine only started to maintain a proper Schedule 7 register in May 2004. This is now made available for public inspection and is regularly reviewed.

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.

5.11 The Cooperative has not identified the risks it faces and so it has not planned to manage these in any systematic way. It is expected that a risk management plan and assessment will be in place by September 2005. However, there is a need for greater Management Committee understanding of its role and responsibility in the management of risk.

Financial viability and management

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

5.12 Kincardine's financial performance has been good for many years although the increased planned maintenance programme has resulted in deficits for the last two years. Kincardine's running costs are significantly higher than its peers. These require early review and careful management to avoid any impact on sustainability.

5.13 Both stock condition surveys and long term projections are to be reviewed prepared by the management committee in February/March 2005 to reassess the medium and long term viability of the organisation. However, thirty year cash flow projections in March 2004 showed long-term sustainability.

Financial performance	2000/01 (Actual)	2001/02 (Actual)	2002/03 (Actual)	2003/04 (Actual)	2004/05 (Revised Budget)	2005/06 (Budget)
Turnover	231,344	236,578	268,572	248,584	247,261	251,445
Operating Surplus/ (Deficit)	95,888	104,329	34,526	(27,878)	96,153	15,026
Net Surplus/ (Deficit)	18,072	26,909	(14,858)	(63,547)	93,118	8,694

Kincardine has a fair financial management framework in place with one-year budget and quarterly financial monitoring reports prepared by its agents.

6. Areas for improvement action

- 6.1 These are the key areas that need to be targeted for improvement action. They are broadly in order of priority:
- 6.2 Across all of its activities, Kincardine should:
- Update its policies and activities to comply with the Housing (Scotland) Act 2001 and good practice requirements;
 - develop a systematic performance management and reporting framework for continuous improvement; and;
 - develop measures to regularly assess and respond to the diversity of needs, views and priorities among its tenants and potential client groups.
- 6.3 In housing management, Kincardine should;
- monitor the outcomes of its letting arrangements to ensure that houses are being let to those in priority housing need, and;
 - ensure that all tenants have an appropriate tenancy agreement.
- 6.4 In property maintenance, Kincardine should:
- ensure that it complies with its legislative duties relating to gas safety;
 - improve its performance in meeting its repairs targets, and;
 - ensure that it meets in full its duties for the Right to Repair
- 6.5 In governance and financial management, Kincardine should:
- resolve any outstanding approvals required for decisions made by the previous Management Committee and always operate in accordance with its rules;
 - ensure that all members of the Management Committee have a proper awareness and understanding of its strategic management role;
 - ensure all members of the Management Committee demonstrate their compliance with the code of conduct;
 - develop a strategic management and risk management structure for the organisation, and;
 - examine the management costs of providing services, in the context of value for money.

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 have asked Kincardine to submit an improvement plan to us within eight weeks of the publication of this report. The plan should show how the organisation intends to respond to our findings. The plan will be agreed with us.
- 7.2 If you would like to see Kincardine Housing Cooperative's improvement plan you should contact;

Kincardine Housing Cooperative
c/o Tenants First Housing Cooperative
23 Albert Street
Aberdeen

Tel: 01224 628400

The full report is on our website at www.communitiesscotland.gov.uk

This Report can also be made available on tape, in Braille, large print and community languages. For information please contact Janette Campbell on 0131 479 5163 or e-mail: janette.campbell@communitiesscotland.gsi.gov.uk.

Glossary

Annual Statistical and Performance Return (APSR)	Annual questionnaire completed by RSLs and sent to Communities Scotland. Used to keep the Register of Social Landlords up to date and to track the performance of RSLs.
Average	The arithmetic mean – the sum of all the values divided by the number of values.
Benchmarking	A process used by organisations to systematically compare service processes and performance to identify best practice.
Cyclical maintenance	Planned programme of work to deal with predictable deterioration of building components, for example regular painting of window frames.
Community care	To maximise the ability of people to remain in their own homes, local authority social services departments assess the need for care services and provide these to individual tenants.
Housing list	A list of applicants for housing which is used by the RSL to allocate its housing stock.
Inspection submission	Documents submitted by the landlord at the start of the inspection to provide information on its performance, context and how it is structured.
Life cycle costing	A method of calculating the cost and timing of the repairs to, and replacement of, major building components.
National median	The central value of the ordered performance of all Scottish RSLs.
Peer group	A group of organisations facing similar tasks and challenges with which comparisons can be made. RSLs choose which peer group they belong to when they submit their APSRs.
Performance indicator	A measure of how a RSL is achieving its objectives. Performance Indicators can be compared with a pre-set standard (a benchmark) or with other organisations.
Performance Standards	Housing standards for all social landlords in Scotland.
Planned maintenance	The planned renewal or maintenance of key property components.

Statutory reasonable preference categories	People who have one of these housing needs: homelessness, overcrowding, large families, living in below tolerable standard housing or unsatisfactory living conditions.
Registered social landlord (RSL)	A landlord providing social rented housing that is registered and regulated by Communities Scotland.
Re-lets	Lets made to the second or subsequent tenant. Distinguished from new lets that are made when the property is first built or modernised.
Right to Repair	A scheme which gives tenants legal rights to have certain repairs in defined times.
Section 5 referral	Under Section 5 of the Housing (Scotland) Act 2001 a local authority can request a registered social landlord which has accommodation in its area to provide accommodation to homeless people. This request is known as a Section 5 referral.
Supporting People	Grants administered by local authorities to support non housing services required by individuals in their homes.
Technical Arrears	Rent arrears which are will be paid by housing benefit, to which the tenant is entitled.

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