

Communities Scotland  
**Inspection report**

---

**Scottish Veterans Housing Association**

May 2006

# Contents

	<b>Page</b>
<b>1. Introduction</b>	<b>1</b>
<b>2. Context</b>	<b>2</b>
<b>3. How good are the services?</b>	<b>3</b>
<b>4. Is the service managed for improvement?</b>	<b>9</b>
<b>5. Governance and financial management</b>	<b>11</b>
<b>6. Areas for improvement action</b>	<b>14</b>
<b>7. Next steps</b>	<b>15</b>
<b>Appendix 1 Sources of Evidence</b>	<b>16</b>
<b>Appendix 2 Examples of Positive Practice</b>	<b>17</b>
<b>Glossary</b>	<b>18</b>

# 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 inspector 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 inspector:
- spoke to residents, staff and members of the governing body;
  - received feedback from third party organisations;
  - 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; and
  - analysed published performance and financial information.

## The inspection team

- 1.4 The inspection was carried out by Erika Hudleston who was supported by Pauline McFadden (Financial Analyst). We were on site on 12 October 2005. We would like to thank everyone involved in the inspection, particularly the Committee of Management, staff and agency staff for their time and co-operation.

## Responding to this inspection

- 1.5 We expect all inspected bodies to make this report available to anyone that wants it, report our findings to tenants and other stakeholders and respond to the issues raised in this report. We require that the summary of this report is issued to all tenants.

---

\*see glossary

## 2. Context

### About the Organisation

- 2.1 Scottish Veterans Housing Association was formed as a result of a transfer of ownership of two Houses of Multiple Occupation (HMO)<sup>\*</sup> from Scottish Veterans Residences (SVR), a charity organisation. It was first registered in 1978 as Whitedael Housing Association but changed its name to the Scottish Veterans Housing Association in 1989. The Association continues to work closely with SVR. It is an Industrial & Provident Society<sup>\*</sup> with charitable status. The Association owns two licensed HMOs (Whitefoord House in Canongate, Edinburgh and Rosendael in Broughty Ferry, Dundee with a total of 135 rooms), 10 flats at Whitefoord House and staff accommodation at each HMO. The Association is registered with the Care Commission and provides full board, supported, single accommodation and independent living in its one and two bedroom flats, primarily to former members of the Armed Forces and Merchant Marines and their partners who find themselves in need of accommodation and support.
- 2.2 The Association is governed by a voluntary management committee of 15 members who are experienced in business and the armed forces. Scottish Veterans has 42 full time employees which includes office based staff, support staff and direct labour staff. The Association receives its financial management services from a chartered accountancy firm on an agency basis, and it retains the services of a chartered architect and a quantity surveyor for administering larger repairs and development projects. The table below shows some key facts about Scottish Veterans Housing Association.

---

<sup>\*</sup> see glossary

Key facts	2002-2003	2003-2004	2004-2005
HMO	2	2	2
Total bed spaces	149	139	135
Staff accommodation owned	4	4	4
Flats	0	0	10
Employees	46	46	44
Annual turnover (£000's)	1,252	1,300	1,424
Total possible rental income (£000's)	1,526	1,617	1,614
Total Arrears (£'s)	0.00	0.00	44,441.00
Average weekly rent for bed spaces (£'s)	214.00	224.76	240.98
Average weekly rent for flats (£)	N/A^	N/A^	70.00
Bed spaces re-let	57	49	30
Average days to re-let	14	14	14
Responsive repairs carried out	132	314	566

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

^ not applicable

### 3. How good are the services?

#### Accessible Services

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

- 3.1 Scottish Veterans Housing Association does not have a housing list\* for its HMO properties. It has a small housing list for its flats. The Association makes efforts to provide fair access to its housing by accepting direct applications as and when received, accepting nominations from Edinburgh and Dundee City Councils, publishing information through the website of SVR and advertising in journals, newspapers and radio stations. Application forms are available from the Association's offices and the SVR's website. There are no age restrictions as to who can apply; however successful applicants to the HMO accommodation are required to complete a six week probationary period in order that their ability to live independently can be assessed. There is no published information on how the probation period is assessed and this may be barrier to applicants seeking accommodation; this is a significant weakness.
- 3.2 Scottish Veterans prioritises allocations to applicants who are homeless and in housing need which reflects reasonable preference\* under the Housing (Scotland) Act 2001. Allocations are made from direct applications, nominations or transfers.

---

\* see glossary

Of the 22 allocations made in the 12 months to October 2005 at Whitefoord House, 50% were to direct applications and 41% were to nominations from the Council or other organisations. The number of relets has reduced over the past 3 years from 57 in 2002/03 to 30 in 2004/05. Scottish Veterans works well with Edinburgh and Dundee City Councils to try to accommodate homeless people referred to them.

- 3.3 Scottish Veterans let its new flats for the first time in July 2005; 6 allocations were to direct applicants and 4 allocations were to transfer applicants from the HMO accommodation. We found significant weaknesses in the allocation policy for the flats. Points are given for non housing need categories, such as length of service in the armed forces and length of time on the waiting list; this means the points given for the categories of statutory reasonable preference could easily be exceeded. The Association recognises that it should review its allocation policy to ensure it complies with the Housing (Scotland) Act 2001.
- 3.4 There have been no reported suspensions or exclusions in 2004/05. The Association will not offer accommodation to those who are unable to live independently nor to those with an outstanding debt to the Association where there is no re-payment plan in place. An application register provides the reasons as to why an offer of housing is not issued; however there is no published information or policy on suspensions and exclusions. This weakness means that an applicant cannot make an informed appeal on a decision by the Association not to offer accommodation.
- 3.5 Scottish Veterans provides all HMO residents with occupancy agreements. The terms of these agreements replicate parts of the Scottish Secure Tenancy, which is positive. However, this blanket approach to using occupancy agreements and incorporating a six week probationary period may mean that security of tenure is not maximised for residents. The Association does maximise the security of tenure for seven tenants who live in the self contained flats at Whitefoord House by giving them a Scottish Secure Tenancy (SST)\* agreement.
- 3.6 Three tenants have been issued with a Short SST (SSST)\* agreement on temporary lets whilst receiving housing support services. We found that the Association did not issue a notice in writing prior to signing up the tenants, as required by the Housing (Scotland) Act 2001. This means that the specific contractual terms of the SSST

---

\* see glossary

cannot be enforced. On this occasion, the Association has been very happy with the progress of all three tenants and plans to offer them a SST in January 2006.

- 3.7 Residents and tenants can easily report a repair at any time of the day by contacting a member of staff on duty either in person, by telephoning or in writing. The Association does not operate an appointment system but employs a handyman who will try to complete repairs at a time of day that is convenient for the resident or tenant. The information that the Association provides about its repair service is currently limited to sign-ups and residents meetings. The new handbooks being developed for tenants and residents will provide further information on the service. Residents we spoke to were very happy with the repair service provided by the Association.
- 3.8 Scottish Veterans provides good access to its offices. It has a wheelchair accessible office at each HMO residence which is staffed 24 hours a day. The Association has arrangements for providing information in alternative formats but does not publicise that information can be translated into different languages.

### Service Quality

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

### Housing Management

- 3.9 The provision of good information and access to appropriate support are important ways in which landlords can help to sustain tenancies. Scottish Veterans supports residents and tenants by providing them with good information on maximising their income and by identifying vulnerability at an early stage. This is done through face to face contact at the application interview, at the sign up meeting and through regular day to day contact. A new handbook for tenants and residents is being developed which will provide useful written information.
- 3.10 Scottish Veterans aims to minimise abandonments and to help residents sustain their occupancy. This is a recent issue for the Association, as prior to 2005/06 there were no abandonments. This year, up to June 2005, six residents have abandoned their accommodation. The Association has identified younger residents as being more vulnerable and prone to abandoning their occupancy. Staff have responded by trying to take more time to get to know these younger residents and tenants, and are available to discuss any problems or issues that arise.

- 3.11 The Association's policy is to end a resident's occupancy if their behaviour does not comply with the Resident's Code of Conduct, which is made clear when they sign-up. The Association issues a formal warning prior to considering ending the occupancy. We saw evidence that a resident's occupancy will be ended only as a last resort. From April to June 2005, 5 Notices to Vacate the premises were issued; 4 for rent arrears and 1 for violence. We found that the Association is willing to discuss ways to prevent the occupancy from ending right up to the last day of the Notice to Vacate the premises. There have been no eviction orders granted by a court since 2003/04. There have been no Notices of Proceedings\* served to tenants in the new flats.
- 3.12 The HMOs and flats are very well maintained. The HMOs have excellent communal areas and ensuite facilities for residents. Residents we spoke to were very satisfied with their accommodation and the communal areas, both inside and outside. There have been no recorded incidences of anti-social behaviour. Residents told us that neighbour complaints are dealt with quickly and fairly by the Association staff.

### Property Maintenance

- 3.13 Scottish Veterans sets itself targets to complete repairs which are less challenging than the national median targets, with the routine repair target being 21 days compared to the national median of 10 days. However, we found that of the 19 repairs reported from April to October 2005, 84% were completed either on the same day as reported or the next day. The number of repairs being carried out by the Association has increased over the past 3 years from 132 repairs in 2002/03 to 566 in 2004/05. This is due to an improvement in recording procedures. Most repairs being carried out are categorised as routine.
- 3.14 The Association's reported performance against its target timescales is excellent. During 2004/05 it completed 100% of emergency repairs and 99.8% of routine repairs within target. Performance dipped slightly for urgent repairs with 95.7% completed on target compared to 100% in 2003/04. The recorded performance from April to June 2005 shows that 100% of all repairs are completed within target.
- 3.15 Pre and post inspections are important tools for ensuring repairs are specified accurately and carried out to a high standard. The handyman inspects every repair reported as he carries out his daily duties. An outside contractor will carry out a

---

\* see glossary

repair that cannot be completed by the handyman. The duty manager post inspects all repairs during his daily rounds and gathers residents' verbal comments on their satisfaction with the repair. Residents we spoke to told us that they were happy with the repair service they receive.

- 3.16 Scottish Veterans has 11 tenants who have the statutory Right to Repair\* under their Scottish Secure Tenancy or Short Scottish Secure Tenancy. The Association recognises that it is not currently meeting all of its statutory responsibilities in terms of Right to Repair by not informing its tenants of their rights when they report a qualifying repair. The residents who live in the HMOs do not have the right to repair under the Association's Occupancy Agreement\*. However, the Association plans to introduce the Right to Repair scheme for all residents.
- 3.17 Scottish ministers have set a target that all landlords' properties should meet the new Scottish Housing Quality Standard (SHQS)\* by 2015. Landlords were required to prepare a delivery plan showing how they would achieve this by April 2005. However, this requirement has not been extended to landlords with HMO stock. The Association will be required to submit a delivery plan by April 2006 to show how it will ensure that its flats will be maintained to meet the SHQS.
- 3.18 The Association has recently completed extensive upgrades of its HMO accommodation and a new build flatted development. The Association uses a five year cyclical maintenance programme for maintaining major components and materials. At the time of our inspection, this was being updated. The Association has a works project chart in place for planned projects.
- 3.19 Scottish Veterans is required to carry out safety checks every 12 months on gas appliances and flues. The Association has gas boilers and cookers at each HMO. No gas is supplied directly to residents' rooms or tenants' flats. As part of the HMO licensing, the local council scrutinises how well the Association is carrying out its duty. Scottish Veterans has an excellent performance in ensuring that gas safety checks are carried out within the statutory timescale.
- 3.20 From April 2004 social landlords have had a statutory duty to manage asbestos in the common areas of their properties. Scottish Veterans ensured that an inspection

---

\* see glossary

for asbestos was carried out as part of the recent refurbishment programmes and no asbestos was found. The Association does not have a written asbestos management plan in place and this is a weakness.

- 3.21 Scottish Veterans demonstrates excellent performance in other areas of home safety. Its properties do not contain lead pipes. There is a fully automatic fire alarm system in all its properties, 24 hour closed circuit television security in the HMOs and an effective controlled entry system for its flats.

### Service user focus

*Social landlords should place the people they serve at the heart of their work, treat them with respect and be responsive to their views and priorities.*

- 3.22 Scottish Veterans has a good approach to engaging with service users. There is regular informal and formal contact between residents, tenants, staff and members of the Monitoring and Support Committee\*. The Association holds regular residents' meetings, which are used to consult with and gather feedback from residents. Residents' notice boards ensure that all residents have access to the information and action points raised at residents' meetings. Informal contact with residents occurs on a daily basis at meal times, while staff carry out their duties or during a regular visit from a committee member. The Association encourages and assists residents and tenants to form their own groups and has recently started a regular residents and tenants newsletter. The Association has not carried out a full satisfaction survey since 2001. However, we saw evidence that the Association sometimes uses a small survey to gather wider feedback to potential service improvements suggested by a resident.
- 3.23 Residents and tenants are not represented on the Committee of Management. The Association does encourage residents to raise issues at residents' meetings, or speak to a member of staff or a committee member. We saw evidence of how residents have influenced changes in the day to day operation of the HMO. Residents we spoke to were positive about how the Association consults on issues that affect them.
- 3.24 The Association has a good approach to dealing with complaints. The staff make a point of getting to know residents from when they move in and encourage them to speak to staff as soon as an issue occurs. Residents we spoke to told us that they

---

\* see glossary

found staff approachable and willing to discuss any problems as they arise. A complaints register and a clear complaints procedure with target times to respond to the complaint are in place. To date the Association has had no formal complaints, possibly reflecting the good levels of accessibility and responsiveness of the Association's staff and committee members.

## 4. Is the service managed for improvement?

### Performance and resource management

*Social landlords should have clear objectives, standards and targets, manage costs effectively and should work to continuously improve services.*

- 4.1 Scottish Veterans offers its residents a small range of methods by which they can pay their rent including: direct debit, cash or cheque. Most residents choose to pay their rent in person at the Association's offices. We saw evidence of staff being very helpful when residents had questions about changes to their Housing Benefit entitlement.
- 4.2 Prior to 2004/05, rent arrears were recorded as a general debt owed to Scottish Veterans Housing Association. This meant that the Association inaccurately reported in its APSR that rent arrears amounted to £0.00; however, the Association no longer does this. In 2004/05 non-technical arrears<sup>\*</sup> is 3.46% of net rent due which is lower than the most recent available peer and national figures of 4.0% and 7.2%, respectively. Residents and tenants in serious arrears<sup>\*</sup> represent 0.07% which is significantly lower than the previous year's peer figure of 4.4% and national figure of 5.6%. Overall, current non-technical arrears as a percentage of rental income decreased slightly from 1.31% in 2004/05 to 1.18% in June 2005.
- 4.3 The Association has a very good approach to the management of arrears including:
- maintaining a good working relationship with City of Edinburgh benefits staff;
  - regular monitoring of residents' payments of rent and using face to face contact to address non payment; and
  - directing residents to debt advice agencies and ex-service charities.
- 4.4 The number of rooms being relet has reduced by 47% over the past three years. The Association believes this is due to younger residents staying for longer periods.

---

\* see glossary

The Association takes an average time of 14 days to relet a room which is 5 times quicker than its peers. The income lost due to empty rooms as a percentage of net rent has reduced by 7% from 2003/04; however it remains twice that of its peers at 12%. This is due to major refurbishments being carried before a room is re-let and lower demand for some rooms. At the time of the inspection the Association had 12 vacant rooms.

- 4.5 Scottish Veterans has a good approach to reducing income lost from empty rooms. The Association invests considerable amounts of money to improve the facilities in its HMOs. It has recently developed mainstream flats in Edinburgh, works well with the Social Work Department and the Housing Department of the local councils and is considering future development at Rosendael.
- 4.6 In 2003/04, Scottish Veterans' cost for delivering its housing management services is £1,573.38 per unit\*. The cost of the housing management services is high due to the Association providing full board and supported accommodation. The cost for delivering the property maintenance services per unit is £433 which is higher than the national average of £200.94.
- 4.7 Scottish Veterans employs an agent to carry out its financial management and regularly uses the services of a chartered architect and quantity surveyor in relation to its maintenance and development services. The Association regularly reviews the performance of these organisations and has confirmed that the organisations involved have performed to the Association's satisfaction. However, it has not carried out a tendering exercise for these services and there are no up to date contractual agreements in place, despite recommendations of the previous performance audit report. This is a significant weakness as there is no transparency as to whether value for money is being achieved; and in the event of a dispute, the Association's position may be compromised.
- 4.8 The Association has policies and procedures in place for the staff delivering housing management and property maintenance services. We found that these are generally effective in supporting service delivery.
- 4.9 Monitoring of the day to day services of the Association is delegated to the Chief Executive. Each residence has a Monitoring and Support Committee and is chaired by a member of the Committee of Management. The Monitoring and Support

---

\* see glossary

Committees are responsible for looking at how well each HMO is managed and finding out residents views of the services provided. The Chief Executive, the Chair of each Monitoring and Support Committee and a representative from the Chartered Accountancy firm each present a quarterly report to the Committee of Management, providing information on performance against budgets, vacancies arising, progress of major works and activities and outings for residents.

- 4.10 While the Association's approach to performance monitoring is fair, we found that there were areas of weakness, including:
- the Monitoring and Support Committees and the Committee of Management are provided with limited performance monitoring information, for example, there are no clear reports on arrears, applications received or repairs carried out;
  - there are no clear service targets, apart from the reactive repair targets, against which performance can be measured and improvements can be made; and
  - performance information is not reported to residents or tenants.

## 5. Governance & Financial management

### Leadership, ethical standards and risk

*Social Landlords should have a clear vision, promote values that underpin good governance and effectively manage organisational risk.*

- 5.1 Scottish Veterans has an Internal Management Plan (IMP) for the period 2005 to 2010 which sets out the organisation's strategic objectives. The IMP is supported by a Business Plan which sets out a clear SWOT analysis\* of the Association and its strategic plans for development, marketing and financing of the organisation. This planning framework is good; however, it is not supported by written operational plans with SMART\* objectives and clear performance targets and indicators. This means that achievements and improvements cannot be easily measured against the plans.
- 5.2 The Association has a Committee of Management of 15 members which meets quarterly and is responsible for the overall running of the organisation. The committee works well with the Association's staff and its members are committed to the Association.

---

\*see glossary

- 5.3 The Committee of Management comprises of individuals who have a variety of skills and experience which they use to effectively guide and control the activities of the Association at a strategic level. The committee regularly identifies and addresses any skills that may be missing. New members are supported during a 3 month period of induction by the Chief Executive and current members of the committee. The attendance level at the Committee of Management is good, with average attendance at 69% for the past three years.
- 5.4 A strong membership and good levels of participation are important ways for RSLs\* to demonstrate accountability to the people they serve. Scottish Veterans does not have an open approach to membership which is a weakness. Membership of the Association is only extended to those invited to serve on the Committee of Management. No residents have been invited to join the committee and none have been encouraged to take out Association membership. It is recognised that Scottish Veterans gives residents the opportunity to get involved in the work of the Association through involvement at residents' meetings, through meeting committee members and attending the Annual General Meeting.
- 5.5 Scottish Veterans has adopted a code of conduct for committee members, based on the National Federation of Housing Associations' model and members complete an annual declaration of interest form. The Association 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. We found a minor breach arising from a recruitment difficulty. The Association has taken steps to remedy it.
- 5.6 Scottish Veterans uses a risk assessment matrix that sets out the risks for the Association. The matrix is regularly reviewed and details the level of likelihood of the risk occurring and an approach to managing the risk. The Association does mainstream its consideration of risk in its strategic planning and development of its policies. We found that it gives less consideration to risk when reviewing policies, and does not have a robust understanding of Schedule 7.

---

\* see glossary

## 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.*

- 5.7 The Association's financial management framework is generally good. The Association's finance agent has, on behalf of SVHA, prepared five year financial projections that demonstrate financial viability in the medium-term for each HMO, and for the Association.
- 5.8 Before the start of the financial year, a budget is prepared for each HMO and presented to the Committee of Management for approval. The separation of the budget information in this way is a good basis for ensuring that the management of each HMO takes responsibility for performance against budget. The budget, however, does not include key performance indicators or targets.
- 5.9 Management accounts are presented to the Committee of Management on a quarterly basis and, again, provide detail by HMO.
- 5.10 The Association will be carrying out material property improvements over the next few years and the organisation may be expanding, The financial framework may need to be adapted and strengthened to support this expansion.

## 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 within each key service areas:

In **Access** Scottish Veterans should:

- review its allocations policy to ensure that access and allocations to its housing complies with the Housing (Scotland) Act 2001;
- prepare a policy and procedure for the use of a Short SST agreement to ensure compliance with Housing (Scotland) Act 2001; and
- review the rules to suspend or exclude applicants to be in accordance with legislation and good practice, and publish these.

In **Service quality** Scottish Veterans should:

- ensure it complies with the statutory requirement for an asbestos management plan for the common areas; and
- ensure it complies with the statutory Right to Repair.

In **Performance and resource management** Scottish Veterans should:

- carry out a tendering exercise for its agency services to ensure transparency as to whether value for money is being achieved;
- improve performance management internally, involving staff, agents and Committee of Management;
- provide more detailed key performance indicator reports to the Monitoring and Support Committees; and
- develop operational plans for the housing management and property maintenance services with targets and key performance indicators.

In **Governance and financial management** Scottish Veterans should:

- ensure statutory requirements are met that relate to the granting of benefits in accordance with Schedule 7 of the Housing (Scotland) Act 2001;
- introduce key performance indicators to strengthen the usefulness of the budgets and management accounts; and
- keep the financial framework and the requirements from the finance agent under review, in line with plans for organisational growth.

## 7. Next steps

- 7.1 This report highlights our findings following this housing inspection. We expect Scottish Veterans to respond effectively to our recommendations using an improvement plan to be submitted to us within eight weeks of the publication of this report. The plan should show how the organisation intends to respond to our findings. The plan will be agreed with us.
- 7.2 If you would like to see Scottish Veterans' improvement plan you should contact the Chief Executive at:

Scottish Veterans Housing Association  
Registered Office  
53 Canongate  
Edinburgh  
EH8 8BS  
Telephone:0131 556 0091  
Email: [ian@svronline.org](mailto:ian@svronline.org)

## Sources of Evidence

### Groups and third parties consulted

- City of Edinburgh Council
- Dundee City Council
- Communities Scotland HomePoint Team
- Communities Scotland Quality and Transfer Delivery Unit
- Communities Scotland Tenant Participation Development Team
- Care Commission
- The Scottish Public Services Ombudsman

### Interviews/meetings

- Chair of the Committee of Management
- Committee of Management
- Chief Executive
- Manager of Rosendael
- Deputy Manager of Whitefoord House
- Assistant Manager of Whitefoord House
- Residents at Whitefoord House and Rosendael

### Reality checks:

- Review of allocations
- Review of reactive repairs
- Review of arrears cases
- Observation of the provision of information and advice
- Review of Schedule 7 register
- Review of the complaints register
- Review of the conflicts of interest register
- Review of applications register
- Review of a Short SST allocation
- Observation of a committee meeting

### Key documents reviewed:

- Inspection submission\*
- Application forms
- Minutes of Monitoring and Support Committees
- Remit of the Monitoring and Support Committees
- Rent Arrears Policy
- Tender Procedures
- Schedule 7 register
- Conflict of interest register
- Complaints register

---

\* see glossary

### Examples of Positive practice

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

#### Service Quality

Scottish Veterans works well with the City of Edinburgh Council by providing quarterly outcome information on the people they allocate rooms to. The Association uses the computer software package, Edinburgh Common Homeless Outcomes (ECHO) to provide extensive information on the homeless person's circumstances. The Association uses the information to assess, support and monitor the person's vulnerability.

#### Service user focus

Scottish Veterans use resident's suggestions to improve its services. Members of the Monitoring and Support Committees gather comments directly from residents through their regular visits to the HMOs. The Association carries out a survey to find out how all residents feel about a suggested change to a particular aspect of a service and uses the majority's vote to bring about improvements.

## Glossary

<b>Annual Performance and Statistical 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>Average</b>	The arithmetic mean – the sum of all the values divided by the number of values.
<b>Housing list</b>	A list of applicants for housing which is used by the RSL to allocate its housing stock
<b>Houses of Multiple Occupation (HMO)</b>	A property where at least three unrelated people live and share a kitchen, a bathroom or a toilet. The property should hold a licence from the local authority. A common type of HMO is a hostel for homeless people.
<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>Life cycle costing</b>	A method of calculating the cost and timing of the repairs to, and replacement of, major building components.
<b>Monitoring and Support Committee</b>	Scottish Veterans has established a committee for each HMO residence to look at how the management of each residence is undertaken and to monitor what residents of each HMO think of the services they receive.
<b>Non-technical arrears</b>	Arrears that exclude outstanding housing benefit not yet received by the landlord.
<b>Occupancy Agreement</b>	A document used by Registered Social Landlords and local authorities in shorter term shared housing in which two or more unrelated individuals each have their own room and share other facilities.
<b>Performance audit report</b>	Reports of RSLs' performance carried out by Scottish Homes (now Communities Scotland) and replaced by the present Inspection Reports.
<b>Performance indicator</b>	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.
<b>Performance Standards</b>	Housing standards for all social landlords in Scotland.
<b>Reasonable Preference categories</b>	Homelessness, overcrowding, large families, living in below tolerable standard housing or unsatisfactory living conditions.

<b>Registered social landlord (RSL) Re-lets</b>	A landlord providing social rented housing that is registered and regulated by Communities Scotland. Lets made to the second or subsequent tenant. Distinguished from new lets that are made when the property is first built or modernised.
<b>Right to Repair</b>	A scheme which gives tenants legal rights to have certain repairs in defined times.
<b>Scottish Housing Quality Standard (SHQS)</b>	All property managed by registered social landlords must be brought up to a certain standard by 2015.
<b>Scottish secure tenancy (SST)</b>	The Housing (Scotland) Act 2001 establishes the Scottish Secure Tenancy as the tenancy for all tenants of social landlords in Scotland.
<b>Serious arrears</b>	Where a tenant owes more than 13 weeks rent payments and this is more than £250.
<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>SMART objectives</b>	Objectives which are Specific, Measurable, Achievable, Relevant and Timebound.
<b>SWOT analysis</b>	Analysis of an organisations Strengths, Weaknesses, Opportunities and Threats.
<b>Unit</b>	Single room or flat owned by Scottish Veterans Housing Association

## Regulation & Inspection

### **EDINBURGH**

Rosebery House  
9 Haymarket Terrace  
Edinburgh EH12 5YA  
Tel: 0131 313 3700

### **GLASGOW**

Highlander House  
58 Waterloo Street  
Glasgow G2 7DA  
Tel: 0141 226 4611