

Housing Association Inspection Report

August 2007



Housing Management

**The Christian Action (Enfield) Housing Association
Limited**

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Housing Association Inspections

The Audit Commission is an independent body responsible for ensuring that public money is spent economically, efficiently and effectively and delivers high-quality local services for the public.

Within the Audit Commission, the Housing Inspectorate inspects and monitors the performance of a number of bodies and services. These include local authority housing departments, local authorities administering Supporting People programmes, arms length management organisations and housing associations. Our key lines of enquiry (KLOEs) set out the main issues which we consider when forming our judgements on the quality of services. The KLOEs can be found on the Audit Commission's website at www.audit-commission.gov.uk/housing.

For housing associations our inspection role and remit is set out in sections 41(A) and 41(B) of the Audit Commission Act 1998 (as amended by section 109 of the Local Government Act 2003), and is in line with the Audit Commission's strategic regulation principles. In broad terms, these principles look to minimise the burden of regulation while maximising its impact. To meet these principles this inspection:

- is proportionate to risk and the performance of the Association;
- judges the quality of the service for service users and the value for money of the service;
- promotes further improvements in the service; and
- has cost no more than is necessary to safeguard the public interest.

We are committed to working in partnership with other regulators, and the Audit Commission and the Housing Corporation are working together to improve the performance and efficiency of housing associations. Our shared objectives are to ensure that associations provide services for the diverse range of customers in their areas of operation, high standards of customer services and access, and value for money for both customers and the taxpayer.

The Housing Corporation is the statutory body which regulates housing associations to ensure that they are well governed, well managed and financially viable, as set out in its regulatory code. Its lead regulation staff work with housing inspectors to ensure that there is adequate information provided for the inspection and that the inspected body implements recommendations in the inspection report. The overall findings of the inspection are also used to inform the Housing Corporation Assessment (HCA) which determines eligibility for further public investment and may influence the Housing Association's future business prospects.

Summary

- 1 Christian Action (Enfield) Housing Association is providing a good, two-star housing management service that has promising prospects for improvement.
- 2 Homes are well maintained and are targeted to reach the government's Decent Homes Target by 2010. Tenants are satisfied with the responsive repairs service for which there is an effective appointments system. Properties to be re-let are turned around quickly and to a high standard. Gas safety checks have been carried out to 100 per cent of properties and there are substantial funds from the association's own budgets for providing aids and adaptations.
- 3 The association provides a customer focused service with an office and operating hours that meet tenant's needs. There are clear service standards agreed with tenants and satisfaction with services is high although performance indicators show this has declined.
- 4 The association is especially strong in the area of domestic violence and runs its own Elevate domestic violence (DV) service that operates in Barnet, Enfield and Haringey. The Race Equality and Diversity strategy shows an emphasis on ethnicity issues although action is taken on the ground through projects and partnerships to address issues on other strands of diversity such as disabilities, domestic violence (DV), young and elderly persons.
- 5 Anti-social behaviour is well dealt with. Cases are quickly and efficiently acted upon and a neighbourhood warden scheme is in place. Estates and housing schemes are exceptionally clean and tidy and there is an effective cleaning and grounds maintenance contract in place.
- 6 There is good information on the rent service and a variety of payment methods available. Although performance on current arrears is high, rent collection performance has declined and procedures for collection of former tenant arrears are underdeveloped.
- 7 There is a range of supported housing schemes that are well maintained and satisfactorily managed although performance on collecting rents and arrears is weak. Performance on monitoring supported housing schemes with managing agents is weak and management and service level agreements are not in place for several of the existing partnership arrangements.
- 8 The association is beginning to adopt a more structured approach to Value for Money (VFM) and there is comprehensive monitoring of savings and efficiencies. Benchmarking of service and management costs has been carried out which have been used to prioritise a programme of Best Value Reviews to improve services and VFM. VFM and Procurement Strategies have recently been introduced but as yet do not have SMART¹ action plans.
- 9 The association implemented all the recommendations from its last inspection in 2002 and performance on Housing Corporation (HC) Performance Indicators (PIs) has been strong with nine out of 15 PIs improving over a three-year period.

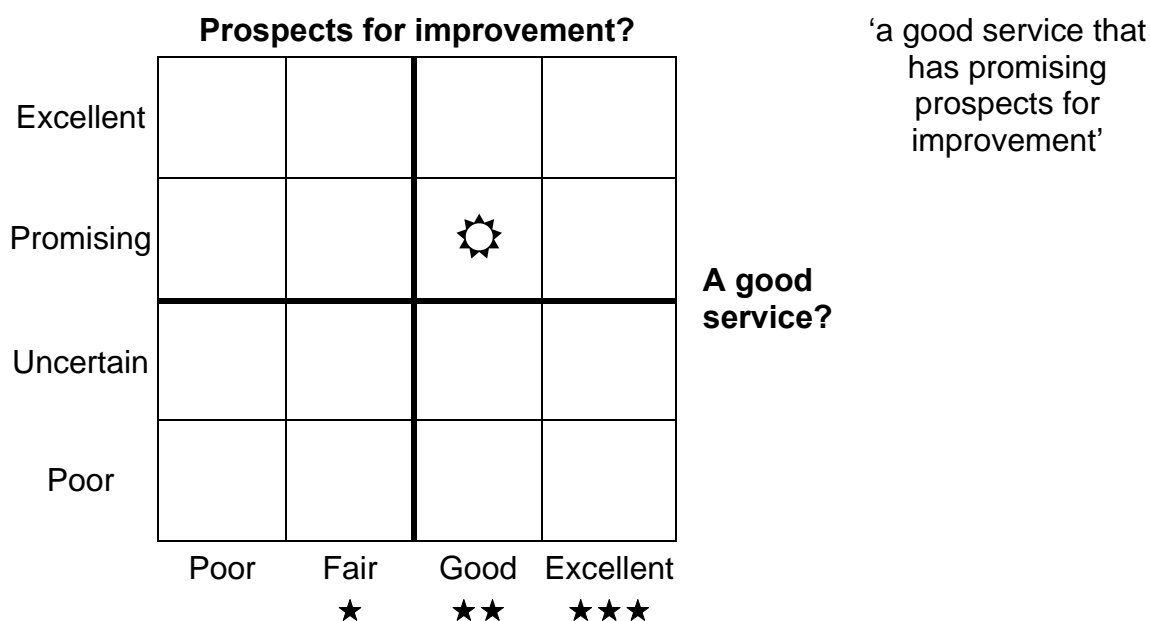
¹ SMART = Specific Measurable Achievable Recorded Targeted.

- 10 There is a clear management framework for reviewing budgets and the business plan annually that involves staff, tenants and other stakeholders. Strategies and the continuous improvement plan on the whole have SMART action plans and Best Value reviews are well prioritised and conducted. Learning from residents, complaints, benchmarking and external organisations is effective.
- 11 Board members show strong leadership, have a broad range of skills and appropriately challenge the executive staff. The association is prioritising projects, strategies and reviews in consultation with tenants and other stakeholders and staff are very positive about their managers and the way the association acted as an employer. There is an appropriate and high level of training. The organisation is stable financially and is attracting investment into the organisation that benefits tenants and the community.
- 12 However, performance indicators for 2006/07 show a declining performance in repairs completions and void re-let turnaround times although it is still strong or satisfactory. Tenant satisfaction PIs have declined over the last four years, although is still higher than most comparable organisations. Testing of satisfaction in a few service areas is limited and monitoring against some published service standards has been recent.

Scoring the service

- 13 We have assessed The Christian Action (Enfield) Housing Association Limited as providing a 'good', two-star service that has promising prospects for improvement. Our judgements are based on the evidence obtained during the inspection and are outlined below.

Figure 1 Scoring chart²



Source: Audit Commission

- 14 We found the service to be good because it has a range of strengths including:
- there are detailed service standards for communicating with customers;
 - there is a high level of tenant satisfaction;
 - complaints are handled well;
 - the office is Disability Discrimination Act (DDA) compliant;
 - the association provides a good service to the community in the area of domestic violence;
 - homes are in a good state of repair;
 - the association has an efficient appointments system for tenants reporting repairs at the time of the tenant's telephone call;

² The scoring chart displays performance in two dimensions. The horizontal axis shows how good the service or function is now, on a scale ranging from no stars for a service that is poor (at the left-hand end) to three stars for an excellent service (right-hand end). The vertical axis shows the improvement prospects of the service, also on a four-point scale.

8 Housing Management | Scoring the service

- the standard of void properties to be re-let is high;
- present performance on gas servicing is strong;
- there is a high level of internal funding for the aids and adaptations service;
- performance on current rent arrears recovery is strong;
- the association has taken a positive approach to meeting the requirements of the government's Respect Agenda;
- a neighbourhood warden service for dealing with Anti-Social Behaviour (ASB) is providing positive reassurance for tenants;
- estates and housing schemes are exceptionally well maintained and clean of litter and graffiti;
- supported housing schemes are well maintained and there is a responsive repairs service;
- the association is financially stable and is systematically benchmarking its general needs management and service costs; and
- the association is beginning to adopt a more structured approach to VFM and there is comprehensive monitoring of savings and efficiencies.

15 However, there are some areas which require improvement. These include:

- the Race Equality and Diversity policy action plan focuses mainly on ethnicity issues;
- the diversity information on the individual needs of tenants is not fully comprehensive in all areas;
- performance on repairs completions is not accurately reported to the Housing Corporation;
- the association is not carrying out an appropriate level of independent quality assurance checks for gas servicing;
- the aids and adaptations service is not well advertised;
- performance on collection of rent and rent arrears for the supported housing service overall is weak and rent collection systems are underdeveloped; and
- performance on monitoring supported housing schemes with managing agents is weak and management and service level agreements are not in place for several of the existing partnership arrangements.

- 16 The service has promising prospects for improvement because:
- recommendations made as a result of an Inspection in 2002 were fully complied with;
 - there has been a strong performance on Housing Corporation Performance Indicators for general needs services;
 - there is a clear performance planning framework;
 - the use of Best Value techniques in reviews is generally consistent;
 - learning through tenant involvement, learning from external sources to improve services and VFM and benchmarking against other organisations are strong;
 - board members show strong leadership;
 - the association is prioritising projects, strategies and reviews in consultation with tenants and other stakeholders;
 - staff are very positive about their managers and the way the association acted as an employer and there is an appropriate and high level of training; and
 - the association is attracting investment into the organisation that benefits tenants and the community.
- 17 However, there are a number of barriers to improvement. These include:
- performance evidenced by unvalidated internal PIs is mixed;
 - Housing Corporation Performance Indicators show a declining satisfaction with overall services provided by the landlord;
 - action plans have not been fully developed for the VFM and Procurement strategies; and
 - testing of tenant satisfaction in some areas is limited.

Recommendations

- 18 To rise to the challenge of continuous improvement, organisations need inspection reports that offer practical pointers for improvement. Our recommendations identify the expected benefits for both local people and the organisation. In addition, we identify the approximate costs³ and indicate the priority we place on each recommendation and key dates for delivering these where they are considered appropriate. In this context, the inspection team recommends that the Association shares the findings of this report with tenants and board members, and addresses all weaknesses identified in the report. Associations forming part of a group structure should share the lessons and findings of the report amongst the wider group. The inspection team makes the following recommendations.

Recommendation

R1 Review the approach to the collection of current and former tenant arrears (especially for supported housing schemes) by:

- *reviewing current working practices when assessing cases to include current best practice;*
- *setting challenging but realistic targets for arrears; and*
- *reviewing the method of reporting to obtain an overview of performance for the supported housing service on rent collection and arrears.*

The expected benefits of this recommendation are:

- income is maximised through arrears collection;
- monitoring of performance will be improved; and
- vulnerable people's tenancies will be sustained, helping to stabilise their lives.

The implementation of this recommendation will have high impact with low costs. This should be implemented within six months after publication of this report.

³ Low cost is defined as less than 1 per cent of the annual service cost, medium cost is between 1 and 5 per cent and high cost is over 5 per cent.

Recommendation

R2 Expand the strategic approach to equality and diversity by:

- *reviewing the Race Equality and Diversity Policy's action plan to encompass improvements for all the various strands of diversity;*
- *further surveying and capturing the knowledge of individual general needs tenants' vulnerabilities and communication needs;*
- *installing knowledge of tenant vulnerabilities and communication needs on new IT system when installed; and*
- *publishing and advertising service standards for the aids and adaptations service.*

The expected benefits of this recommendation are:

- delivery of equitable services for all residents;
- increased ability to learn from tenants and meet their changing needs; and
- increased access to services for tenants with diverse needs.

The implementation of this recommendation will have high impact with medium costs. This should be implemented within nine months after publication of this report.

Recommendation

R3 Improve monitoring of services and standards of customer care by:

- *ensuring targets for communication are monitored against published service standards; and*
- *testing tenant satisfaction with the complaints, the aids and adaptations service and victim satisfaction with ASB services.*

The expected benefits of this recommendation are:

- matching customer expectations to published standards; and
- improving access to information for tenants, staff, Board members and potential applicants.

The implementation of this recommendation will have medium impact with low costs. This should be implemented within six months after the publication of this report.

Recommendation

R4 Ensure the accuracy of information on repairs reported in statistical returns to the Housing Corporation by:

- *ensuring repairs on gas services are included in information sent to the Housing Corporation.*

The expected benefit of this recommendation is:

- improving accuracy of performance indicators published by the Housing Corporation in their reports on annual regularity statistical returns (RSR).

This recommendation should be implemented within three months after the publication of this report.

- 19 We would like to thank the staff of The Christian Action (Enfield) Housing Association Limited who made us welcome and who met our requests efficiently and courteously.

Dates of inspection: 14, 18 to 22 June 2007.

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Report

Context

The locality

- 20 The Christian Action (Enfield) Housing Association currently owns or manages over 1,100 dwellings, and provides a range of housing and services, in the four north London Boroughs of Enfield, Barnet, Haringey and Waltham Forest.

The Association

- 21 The Christian Action (Enfield) Housing Association was founded in 1966 as a local, church based, response to the need for affordable housing for rent.
- 22 The association's Board of management meet on a quarterly cycle, with additional annual special Board meetings covering the budget, annual improvement planning and strategy. A Chair's action procedure exists for urgent decisions required between meetings. The association is an Industrial and Provident Society which operates using the National Housing Federation's model rules. These are supplemented by standing orders adopted by the Board of management. The Board currently comprises 13 members, including three tenants, three members from BME communities and three female members.
- 23 The Board of management is supported by two committees. The Housing & Neighbourhood Services committee is responsible for the association's housing management and neighbourhood services. The Property Services committee is responsible for maintenance of existing stock and the development, acquisition and disposal, where appropriate, of current and future stock.
- 24 At 31 March 2007, the association had 80 permanent staff. Operational management is delegated to the senior management team consisting of the Chief Executive, Finance Director and Company Secretary, Property Services Manager, Director of Housing and Community Services, Housing Services Manager, Office Service Manager, Property Services Director, Supported Housing Manager and Finance Service Manager.
- 25 The association had a financial turnover of £6,530,719 for 2005/06 which is forecast to rise to £11 million by 2016/17. It also produced an operating surplus of £1,230,563 for the year 2005/06. The housing stock as at 31 March 2006 was valued at £66,571,594 at cost. As at 31 March 2006, the association had unrestricted reserves of £4.2 million (invested in its properties) and restricted funds (charitable donations) of £281,000.

The service

- 26 As at 31 March 2007 the association owned and managed 650 general needs homes in the four London Boroughs of Enfield, Barnet, Haringey and Waltham Forest and owned 243 homes (dwellings or bed spaces), which provided supported housing, including retirement housing. In addition, the association managed 149 temporary social housing dwellings and 37 dwellings/bed spaces of supported housing were managed by managing agents.
- 27 The association's offices are located on Enfield Island Village. The address is Benedict House, 61 Island Centre Way Enfield EN3 6GS.

The scope of the inspection

- 28 The inspection covers the generic inspection services areas of access and customer care, diversity and value for money plus the standard housing association inspection service areas of stock investment and maintenance, income management and tenancy and estate management (focusing on ASB). In addition, the service area of supported housing is included with the agreement of the association as this service represents a high proportion of its business.

How good is the service?

What has the service aimed to achieve?

- 29 The Christian Action (Enfield) Housing Association's mission statement is: 'Motivated by Christian and social concern, we aim to create places where people want to live. We invest in high quality housing, support and services that are affordable and accessible to those in housing need.' While trying to maintain the ethos that motivated its founders the association welcomes working with the multi cultural, multi faith and diverse communities within which it works and who share its ambition to meet local housing and neighbourhood needs.
- 30 The association's values: 'The motivation behind our business is important to us. However, we recognise that traditional, charitable housing associations like Christian Action face a particular challenge to set aside the often paternalistic attitudes that have surrounded Christian voluntary endeavour. We therefore strive to be a modern, listening, customer focused organisation that uses its resources to provide the high quality services that our residents and stakeholders are entitled to'.

Is the service meeting the needs of the local community and users?

Access and customer care

- 31 The association is strong in this area. The association has made improvements in communication with its tenants and there are now detailed service standards in place. The office is welcoming and well provided with information. The out-of-hours service for reporting repairs is effective, tenants are able to influence access arrangements to services and the level of tenant satisfaction in the 2006 satisfaction survey was higher than the median. The quality of written information for customers is good and informative and the website provides detailed and comprehensive information. Complaints are well handled, performance on meeting service standards for complaints is excellent and there is an effective and well used compensation policy.
- 32 However, the association has only recently been able to monitor and measure its performance on published service standards, the level of tenant satisfaction found in surveys has declined and there is no system in place to test satisfaction with the complaints process.

- 33 There are detailed service standards for communicating with customers. The standards are set out in a consolidated document *Customer Care Standards* which were approved by the Tenant Audit Panel in March 2007. Standards are published in the Tenants' Information Pack which has been sent to all tenants. Some standards are challenging such as answering telephones within five rings and attending to visitors in reception within 30 seconds. Other standards are less challenging with targets more generally set as, for example, for answering emails and letters within ten working days. Service standards allow tenants to know the level of service they can expect.
- 34 The association has only recently been able to monitor and measure its performance on service standards. Before 1 April 2007 the telephony system at the association was incapable of monitoring the speed of answering the telephone in the published format. Reporting of the response times for answering letters and emails was also not monitored against specific targets. The use of mystery shopping involving a team of four tenants found that telephones were answered quickly and politely. The new telephony system that was introduced on 1 April 2007 allows monitoring and for April and May 2007 found that 88 per cent of reception and 90 per cent of repairs centre calls were answered within five rings against a target of 85 per cent. Monitoring of post has also been recently introduced and again for April and May 2007 all letters were acknowledged within three days and 85 per cent responded to within ten days against a target of 85 per cent. Improvements in monitoring of service standards allow the association and its tenants to judge the standards of services provided.
- 35 The association has made improvements in communication with its tenants. The 2006 satisfaction survey found that 72 per cent thought staff contacted were able to deal with their problems. However, 34 per cent found it difficult to get hold of the right person. From complaints and the use of mystery shopping by tenants it was found that the main problem was getting through to the repairs staff at certain periods. Following analysis of the survey information an extra member of staff has been recruited recently and speaking to tenants this appears to have improved the problem. A new telephony system has also been introduced which has a hunting system and use of voicemail is now not to be used. Changes in ways of communicating with tenants are increasing access to services for tenants.

- 36** The office is welcoming and well provided with information. The office is open Monday to Friday from 09.00 to 17.00 hours with the telephone service for reporting repairs operating from 08.00 to 17.00 hours. The 2006 satisfaction survey found that 90 per cent of tenants preferred to contact the association by telephone. There is good public access to the office. It is local to a railway station and bus route. We found that callers, in person or on the telephone, experience a polite, effective and efficient service from staff although there is no monitoring of specific telephone answering standards. A customer feedback survey found for quarter three 2006/07 that 94 per cent of tenants found staff polite and helpful. There are private interviewing facilities and toilets for public use. There are plenty of relevant information leaflets and customer complaint forms are available. Signposting is good and there is comfortable seating in the waiting area. The office provides a suitable means of access for tenants wanting face-to-face contact with staff.
- 37** The out-of-hours service for reporting repairs is effective. The out-of-hours service for reporting repairs which is accessed through the same telephone number as the main service is operated by the new repairs contractor appointed on 1 April 2007 and not relayed through staff as in the past. Some tenants we spoke to said that in the past the service was difficult to contact. Tenants we spoke to who had experienced the repairs service recently were satisfied with the out-of-hours service. A mystery shopping exercise confirmed that the service was now effective but that the contractor's staff were not scripted in their replies and less knowledgeable about the association's stock. An effective out-of-hours repairs reporting system is improving access for tenants.
- 38** Tenants are able to influence access arrangements to services. Tenants were consulted on the service standards and tenants on the Tenant Audit Panel continuously review and monitor the standards. The 2006 satisfaction survey found that 87 per cent of tenants preferred to contact the association by telephone, 3 per cent in writing and only 8 per cent wanted face-to-face contact. 72 per cent of tenants were satisfied with the existing access arrangements and only 10 per cent thought office hours should be extended. In agreement with tenants the repairs telephone service was extended by an hour per day and now starts at 08.00 hours. Service standards and access arrangements are agreed with tenants to meet their needs.
- 39** The level of tenant satisfaction in the 2006 satisfaction survey was found to be high. The survey carried out by a consultant survey company found that 72 per cent of tenants were satisfied with the overall services of the association as a landlord with 12 per cent dissatisfied. The consultant confirmed that tenant satisfaction with landlord services, with homes (75 per cent), repairs and maintenance (65 per cent) and opportunities for participation (51 per cent) is higher than the median for comparable organisations in London. A survey of tenants attending a focus group during the inspection found that overall satisfaction with services rated 7.4 out of 10. High tenant satisfaction indicates that services are being provided that meet tenant needs.

- 40 The level of tenant satisfaction found in surveys has declined. Housing Corporation Performance Indicators show that overall tenant satisfaction has declined since 2003 when it was shown at 80 per cent. By 2005 it was shown as declining to 76 per cent. The association is in the process of assessing why satisfaction figures have fallen but one factor is likely to be that surveys were carried out using different survey methods. The 2006 satisfaction survey was more extensive and the association accepts this survey is more likely to accurately reflect tenant satisfaction.
- 41 The quality of written information for customers is good and informative. The association publishes literature on all important service areas that is easily understood and printed in crystal marked plain English. The 2006 satisfaction survey found that 68 per cent of tenants were satisfied that they were kept informed and tenants we spoke to confirmed that written information was good and regularly received. The standard of information is assisting customers to access services.
- 42 The website provides detailed and comprehensive information. There is useful information on the association such as contact details, newsletters, policies and procedures and on tenant involvement. The website is easy to navigate and allows tenants to report repairs and make complaints. Users cannot at present make rent payments using the website but this is planned. The website provides tenants with useful additional information on, and access to, the association's services.
- 43 Complaints are well handled. A check of complaints files showed that complaints were handled fairly, files were in good order and the standard of individual letters was professional. In all the files examined timescales for acknowledging and dealing with complaints were met. The association is also proactive in following up requests to submit complaints. Complaints as a whole are recorded as a log on an IT database which records actions and their dates and what has been learnt from each complaint. The complaints log is regularly monitored by managers and the senior management team. Complaints are also monitored by the Board quarterly.
- 44 Performance on meeting service standards for complaints is excellent. For the 23 complaints in the complaints log which dates back to 2005, 100 per cent of complaints at stages one and two were responded to within ten days. A file check found that there were no delays in informing tenants of decisions and taking appropriate action where necessary. A speedy response on performance on dealing with complaints increases the effectiveness of the complaints service.
- 45 However, there is no system in place to test satisfaction with the complaints process. The association therefore does not know if its complaints are handled well from the customers' viewpoint.

- 46 There is an effective and well used compensation policy. The association has a well advertised compensation policy that compensates tenants for failures and delays to services. The association offered a total of £1,598 to tenants in 2006/07 and so far in April and May 2007 has paid out £110. Compensation offered to tenants by the association acknowledges service failure and often limits escalation of disputes.

Diversity

- 47 Strengths and weaknesses are balanced in this area. The association is on target to meet requirements of the Disabilities Discrimination Act 2005, there is useful statistical information on the tenant profile to allow comparison against the profile of the communities the association works in and the association is ensuring it's staff is aware of diversity issues. The association provides appropriate translation and interpretation services for tenants as required, the association has successfully taken steps to engage minority and hard to reach tenants or communities and is increasing access to its services for tenants with specific needs. The office is DDA compliant. There is a valuable floating support scheme for general needs tenants and the association is proactive in its support of vulnerable tenants. The association provides a good service with an effective approach to the community in the area of domestic violence (DV) and dealing with victims of DV and hate crime.
- 48 However, there is a detailed Race Equality and Diversity Policy but with an action plan that focuses mainly on ethnicity issues. The diversity information on the specific needs of individual tenants is not fully comprehensive in all areas and therefore as the IT system at present is fully populated with information cannot provide services to meet every tenant's specific needs. The association is not meeting all of its targets on ethnicity, the website has limited accessibility and comparison of satisfaction for BME and non-BME tenants is mixed.
- 49 There is a detailed Race Equality and Diversity policy but has an action plan that focuses mainly on ethnicity issues. The policy introduced in June 2006 has an associated 15 point SMART action plan which had at the time of the inspection been completed to target. Most of the actions were focused on race and ethnicity such as improving information for lettings on BME housing need and reviewing the differences in satisfaction between BME and other association tenants. The policy and action plan is weaker on issues relating to age, gender, religion or sexuality except in the areas of domestic violence and disabilities. The policy and action plan has been monitored by a Race Equality and Diversity working party and an annual health check revised the action plan in April 2006 to meet the Commission for Racial Equality (CRE) Code. The policy's action plan is limited in scope for improving the association's approach to providing services to all the diversity strands of its tenants' diverse needs.

- 50 The association is on target to meet the requirements of the Disabilities Discrimination Act 2005. The association is meeting legal requirements and following the recommendation of its regulator, the Housing Corporation by implementing its duties under the Disability Equality Duty. A Disability Equality Scheme and plan are being developed which are on target to be completed by November 2007. Significant progress has been made in a number of areas such as commissioning a comprehensive census of tenant needs, including disability needs and the training of all staff on mental health issues and a Disability Advisory Panel has been set up to monitor further progress. The association is on target to meet the requirements of its regulator on the Disability Equality Scheme.
- 51 There is useful statistical information on the tenant profile to allow comparison against the profile of the communities the association works in. The association has statistical information through its 2006 satisfaction survey on a range of diversity strands. However, there is no information on how many of its tenant population do not speak English or how many have requested translations. The statistical information on tenant profiles provided in the survey assists in designing services to meet tenants' needs.
- 52 The diversity information on the specific needs of individual tenants is not fully comprehensive in all areas. The association has collected comprehensive information on ethnicity and languages of tenants. It also has high levels of diversity information on its supported housing tenants through support plans and assessments. It also knows that 44 per cent of all its households have one member with some form of disability and that 12 per cent have someone with mental health problems. However, at present the association has limited information on the religion or sexuality of its general needs tenants. In order to improve its knowledge of the specific needs for all strands of the diversity of individual tenant needs, the association has commissioned a comprehensive census of tenant needs which is aimed to be completed by March 2008. The lack of full information on individual tenant needs restricts the association in its provision of services to meet diverse needs.
- 53 The IT system at present does not fully provide specific services to meet individual tenants' needs. A flagging system refers to information on vulnerabilities and communication needs placed on tenants' files but this information is incomplete. The system is unable to identify specific needs of individual tenants or systematically prompt a response to tenants in formats they require. For example, for partially sighted tenants the system does not prompt information in large print or audio format. Where an individual's needs are known this is recorded on the system and tenant files and staff will communicate with tenants in an appropriate manner but this is not an automatic response. The lack of full knowledge on diversity restricts the IT system on prompting information on individual tenants' needs.

- 54 The association is not meeting all of its targets on ethnicity. Although the association is monitoring ethnicity in all major areas of its business some targets are not being met. For instance, on lettings 51.5 per cent of lettings in 2006/07 were to members of the BME community against a target of 55 per cent. Targets for Board members and senior staff are also not being met. Targets for other staff and new employees are being met although Black Caribbean staff are over-represented at junior level. The association is aware it is not at present on target in some areas and has plans in place to address this issue.
- 55 The association is ensuring its staff are aware of diversity issues. All employees have had training on diversity and mental health awareness. An example of increased staff awareness of diversity issues has resulted in the installation of shower hoses and additional tiling over baths to meet requirements of certain faith groups, the introduction of the Compass floating support scheme which covers low level support needs of general needs tenants and the use of staff of a diversity calendar when making appointments with tenants. Staff awareness of diversity assists the association to deliver services that meet tenants' needs.
- 56 The association provides appropriate translation and interpretation services for tenants who have difficulty speaking English. All policies and leaflets have an accompanying strapline leaflet in the twelve most commonly used community languages. Policies, procedures and letters can be translated into all languages used by tenants via an arrangement with a translation service which also provides over the telephone translations and the Tenant Information Pack exists in hard copy and on the website in Turkish. Braille format is available upon request. Staff members who speak and/or read languages other than English facilitate interpretation and translation for customers. All contractors have access to a translation service. Typetalk and minicom facilities are available with staff having been trained in their use. The translation and interpretation service aid access to services for non-English speaking customers.
- 57 The association has successfully taken steps to engage minority and hard to reach tenants or communities. Examples include:
- the Enfield Temporary Accommodation Play Project which provides play and developmental opportunities, including English speaking classes, for children and their families who are housed in temporary accommodation in Enfield. This scheme benefits tenants and local residents;
 - the community hall at the Bounces Road estate from which youth and employment training schemes are run and supported by the association;
 - there is educational, employment and life skills training for youths at the Enfield Foyer; and
 - there are close links to BME and religious organisations, Age Concern, Mencap and the Enfield Lesbian Gay, Bisexual and Transgender Network.

Contact with difficult to reach groups and tenants is allowing the association to design services around the needs of its customers.

- 58 There is increased access to services for tenants with diverse needs with the association providing services for tenants with specific needs. Where tenants are found to have difficulty in accessing services the association is taking positive action to solve the problem. For instance in the 2006 satisfaction survey it was found that 22 per cent of tenants had Turkish as their first language and that many of them had difficulty speaking English. The Tenant Information Pack has now been translated into Turkish and installed on the website. It was also found that 44 per cent of tenants had some form of disability. The association has substantially increased funds from its own reserves for aids and adaptations for the current year and intends to write to tenants to enquire if they qualify for the service.
- 59 The office is DDA compliant. The office has undergone a DDA access audit by a recognised independent consultant and is accessible to those with mobility problems. There is disabled parking, a disabled toilet, automatic slide opening doors and a reception desk with lowered counter to suit wheelchair users. The office also includes minicom and hearing loop facilities. Other DDA access reports have been carried out on retirement homes and the Foyer which confirm these schemes are compliant. DDA compliance provides full access for physically disabled tenants.
- 60 The website has limited accessibility. The website has features designed to make it accessible for poor or partially sighted users. The website has a larger font feature and has been constructed to follow guidelines laid down by the W3C Web Accessibility Initiative (WAI), Royal National Institute for the Blind (RNIB), and the Disability Discrimination Act (DDA, Part III). Users can view a Turkish translation of the Tenant Information Pack but there are as yet no other translation facilities and no audio feature for blind users. The limited facilities are restricting access to information for tenants with a language or disability problem.
- 61 There is a valuable floating support scheme for general needs tenants. The association manages and funds the Compass floating support scheme which provides low level support for general needs tenants. The scheme, which is well advertised, provides tenants with help managing debts and paying bills, settling into a new home, accessing community resources, developing budgeting, cooking and living skills, education, training and employment, applying for benefits, with neighbour disputes and developing constructive relationships. Ten cases are handled at any one time and the scheme costs £40,000 annually. The scheme has yet to be formally evaluated but anecdotally satisfaction with the service is high. The additional support is helping to maximise tenant incomes.
- 62 The association is proactive in its support of vulnerable tenants. Where vulnerable tenants are identified by staff or flagged up by the IT system reports of repairs are upgraded to a higher category. For instance, a routine repair will be upgraded to an urgent repair category. There are also arrangements with Help the Aged to provide free or discounted decoration and gardening services. Association surveyors visit retirement schemes every six months and meet with tenants to ensure all their repair requirements have been met or reported. Support for vulnerable tenants is enhancing their lives and helping to sustain tenancies.

- 63 Comparison of satisfaction for BME and non-BME tenants is mixed. The 2006 satisfaction survey found that BME tenant satisfaction was at 68 per cent compared to 74 per cent for non-BME tenants. The association is unable to compare results with past surveys which did not comment on comparisons of satisfaction between ethnic groups. However, in some areas, such as for the landlord taking account of tenants' views non-BME tenants were less satisfied (76 per cent) than BME tenants (83 per cent). The association has commissioned an impact study of equalities and diversity and part of it will report on BME against non-BME tenant satisfaction. The association is continuing to monitor BME and non-BME tenant satisfaction and is looking to match satisfaction levels.
- 64 The association provides a good service to the community in the area of domestic violence (DV). The association has developed its own Elevate DV service which operates in Barnet, Enfield and Haringey. Elevate is considered the provider of choice of DV services in Barnet and has a high profile in Enfield. Elevate runs a floating support service in the three boroughs, sanctuary schemes in Barnet and Enfield, a refuge in Barnet and accommodation for a refuge in Enfield for which it provides advice and support. The service has a good record of satisfaction with services with users from April 2006 to June 2007 giving positive feedback in 100 per cent of cases. A staff member chairs the DV sub-group in Barnet and attends specialist forums and local authority domestic violence sub committees in other boroughs. Work in this area is contributing to the support of those experiencing violence in the home.
- 65 There is an effective approach to dealing with victims of DV (domestic violence) and hate crime. There are detailed and recently reviewed policies and procedures for DV and RH (racial harassment) and there is good information for victims in newsletters, leaflets in reception, on the website and in the tenants' handbook. A checklist guides staff on the steps to follow in cases of domestic violence. Victims reporting to the association are visited within 24 hours and there are appropriate referrals to specialist agencies, free mediation services and agreements with local authorities to provide emergency accommodation where required. Three reports of DV and one report of RH were dealt with appropriately in 2006/07. There is access to advice and support for tenants who report DV and RH.

Stock investment and maintenance

Capital improvement, planned and cyclical maintenance, major repairs works

- 66 This is an area of strength for the association. There is an appropriate asset management strategy in place, homes are in a good state of repair and the association is proactive in giving choice and information to tenants for planned and improvement works programmes. There is a high level of tenant involvement and consultation for maintenance works, a comprehensive and appropriate asbestos management plan and an up-to-date asbestos register and the association is proactive in ensuring the health and safety of tenants.

- 67 There is an appropriate asset management strategy in place. The strategy is linked to the asset management plan 2007 to 2017 which includes plans for meeting and exceeding the government's Decent Homes Standard (DHS) target (92 per cent of properties met DHS as at 31 March 2007) with a three year DHS expenditure projection for £425,000 and ten-year detailed financial projections. The financial plans are based on comprehensive stock condition survey (SCS) information (70 per cent of stock surveyed) that is being reviewed to take account of the Health & Housing Safety Rating System. The strategy enables the association to efficiently prepare and plan its future maintenance programmes.
- 68 The association's homes are in a good state of repair. Cyclical and planned maintenance programmes have been maintained over a number of years and have been well organised. The 2006 satisfaction survey found that 75 per cent were satisfied with their home overall and 73 per cent satisfied with the condition of their home. The maintenance of programmes over a long period has ensured homes are in a good state of repair.
- 69 The association is proactive in giving choice and information to tenants for planned and improvement works programmes. Choice for tenants on kitchen improvements is 19 colours for kitchen units, four colours for worktops and three colours for floor tiles which were approved by the TAP and area forums. Tenants due for improvement works are informed in advance. Tenants are informed of three-year programmes and annually. One month notice is given of works about to commence on-site and tenants are visited by surveyors to agree individual colour choices and design layouts of kitchens and bathrooms. Tenants in retirement schemes are also involved in choice of colours for internal redecoration of schemes. Choice for tenants of colours on cyclical redecoration schemes is not given due to the traditional nature of properties some of which are in conservation areas. Tenant satisfaction surveys carried out in 2006/07 on improvement schemes found that 82.5 per cent of respondents were satisfied overall. Choice and information for tenants is increasing satisfaction with accommodation.
- 70 There is a high level of tenant involvement and consultation for maintenance works. Tenant representatives sit on tender assessment panels for all planned and cyclical contracts and attend monthly progress meetings. Tenants were also involved in the development of the contractor code of conduct through the Tenant Audit Panel and area forums. High levels of tenant involvement and consultation on maintenance programmes is contributing to how maintenance expenditure is prioritised and spent.

- 71 The association has a comprehensive and appropriate asbestos management plan and an up-to-date asbestos register. There is a detailed database of communal areas and the association has surveyed a number of individual homes which has enabled it to complete a risk assessed database of domestic properties. Contractors are given a copy of the asbestos register annually, informed of likely areas of asbestos on a project by project basis and there is a flagging system on the IT system to warn of asbestos. Although tenants are informed on an individual basis about the dangers of asbestos where asbestos has been found in their homes there has been no general information leaflet available for tenants to warn them about asbestos. The association is meeting legal requirements and helping to ensure the safety of tenants, staff and contractors.
- 72 The association is proactive in ensuring the health and safety of tenants. The association maintains appropriate programmes for portable appliance testing (PAT) of electrical equipment and testing for Legionella in communal water installations to flats, sheltered and special needs schemes. A cyclical programme for electrical tests has been planned whereby tests will be carried out to communal areas and to domestic dwellings every five years and at change of occupation. The association is helping to ensure the health and safety of its tenants.

Responsive repairs

- 73 The association is strong in this area. There is appropriate technical support to help staff in their diagnosis when receiving reports from tenants, there is comprehensive information on the repairs service and performance for repairs completions is satisfactory. The association has an efficient full appointments system for tenants reporting repairs at the time of the tenant's telephone call, there is a high level of tenant satisfaction with the responsive repairs service and performance on repairs completed first time on the first visit is high.
- 74 However, performance on completions is not accurately reported to the Housing Corporation and the use of modern procurement methods for response repairs is not fully embedded.
- 75 There is appropriate support to enable staff to diagnose repairs when being reported by tenants. Staff receiving reports of repairs have access to an IT diagnostic software package, have attended specialist diagnostic training at the South Bank University and all are experienced at receiving reports having all been in post for considerable periods. Diagnosis is also improved by the three-way telephone communication at the time of the tenant's call between repairs call staff, tenants and the contractor where repair diagnosis and appointments can be confirmed directly between the contractor and the tenant. Good diagnosis of repairs has helped to improve performance on completing repairs on the first visit by the contractor.

- 76 The association is providing comprehensive information on the repairs service. Tenants have all been sent a tenant information pack which has clear and comprehensive information about the repairs service. Tenants are also sent an annual performance report which shows performance on the repairs service. In addition, every tenant that has had a repair is sent a repairs statement showing details of repairs carried out.
- 77 Performance for repairs completions is satisfactory. Internal monitoring figures show that from 1 April 2007 to 31 May 2007 100 per cent of emergency repairs, 89 per cent of urgent repairs and 95 per cent of routine repairs were completed on time. Figures for the last two years have been below but close to median performance for emergency and urgent repairs and performance for routine repairs improving but still remaining in the second 25 per cent of similar associations. Performance in the last year 2006/07 declined for all categories due to the former contractor entering into liquidation in December 2006 and the installation of a new contractor. The association is now beginning to improve performance and is providing a satisfactory responsive repairs service for tenants.

Table 1 Repairs performance: percentage of repairs completed in target time

	2004/5	2005/6	2006/7	Quartile position compared with peers - 2005/6
Emergency repairs (within 24 hours)	96%	96%	95%	3
Urgent repairs (within 5 working days)	91%	93%	91%	3
Routine repairs (within 15 working days)	94%	96%	92%	2

Source: Housing Corporation Performance Indicator website (other than 2006/07 where figures are based on unaudited internal monitoring reports).

- 78 Performance on completions is not accurately reported to the Housing Corporation. The association has not included repairs on gas installations with other repairs in its annual Regulatory Statistical Returns (RSR) to the Housing Corporation which is the association's regulatory body. The non inclusion of gas repairs which relate mainly to urgent and emergency repairs is likely to have led to a marginally lower level of performance in these two categories.

- 79 The association has an efficient full appointments system for tenants reporting repairs at the time of the tenant's telephone call. Tenants are given morning or afternoon appointments based at the time of the tenant call which includes calls made outside of normal office hours. Ninety-eight per cent of relevant repairs had an appointment made and kept in 2005/06 and this performance was maintained in 2006/07. The association is providing a customer focused appointments service.
- 80 There is a high level of tenant satisfaction with the responsive repairs service. The 2006 satisfaction survey found that 65 per cent of tenants were satisfied with the repairs and maintenance service overall which the consultant confirmed was above the median for other similar associations. Satisfaction is also monitored by the postal repairs survey which found that 91 per cent of tenants were satisfied with their last repair in the fourth quarter of 2006/07 from 1 January to 31 March 2007.
- 81 Performance on repairs completed first time is high. The repairs survey found that for 2006/07, 81 per cent of repairs were completed on the first visit and this is high compared to its comparison group. The association carried out post-inspections on 14 per cent of repairs in 2006/07 to check that they are done right first time. Repairs completed right first time reduce the number of visits experienced by tenants and means there is less inconvenience for them.
- 82 The efficiency of the responsive repairs service is satisfactory. The proportion of emergency repairs to other repairs for 2006/07 at 24 per cent is well above the level expected (10 per cent) and the proportion of emergency and urgent repairs to routine repairs again for 2006/07 at 59 per cent is also well above the Audit Commission good practice guidelines. The high amounts of emergency and urgent repairs is explained by the fact that all the association's properties are in a good state of repair with less routine maintenance being required and with a large number of routine repairs are upgraded for vulnerable tenants. There are also no additional premiums charged to the association for carrying out emergency and urgent repairs. The average cost of repairs per property per year for 2005/06 at £178.94 is above the median performance of £204.05 compared to other similar associations.
- 83 The use of modern procurement methods for response repairs is not fully embedded. The contract which includes repairs, voids and improvement does not employ partnering and is on a traditional three-year term schedule of rates basis. However, the contract does utilise a number of modern procurement initiatives including the use of a quality/price matrix tender assessment that involved tenants, use of a suite of 14 KPIs, shared IT information and monthly payments to reduce invoicing. The association is beginning to use modern procurement methods to achieve improvements in performance and satisfaction.

Empty (void) property repairs

- 84 The association is strong in this area. Minimum lettable standards for homes to be re-let are appropriate and were reviewed in consultation with tenants, the standard of void properties to be re-let is high and meets the association's minimum lettable standards and tenant satisfaction with the condition of void properties is high. However, although performance on void re-letting times is still high it is declining.
- 85 Minimum lettable standards for homes to be re-let are appropriate and were reviewed in consultation with tenants. The minimum standard is above that set by most organisations and includes minimum standards for electrical sockets outlets per room and storage requirements in kitchens. The standards together with the detailed void control procedures are used by staff to organise, pre-inspect, specify and post-inspect the works. The association is ensuring high standards of accommodation for new tenants.
- 86 The standard of void properties to be re-let is high and meets the association's minimum lettable standards. Properties we visited were cleaned to a high standard, well decorated, had sanitised toilets, baths and sinks and fully met the publicised standards. A welcome pack including cleaning materials also includes detailed information for tenants such as operating heating installations and the position of water stopcocks. There are also high levels of decoration allowances that promote choice for tenants based on unenhanced prices in the schedule of rates; for instance up to £800 is allowed for redecorating a four bedroom house completely. The association is providing a high standard of accommodation for new tenants.
- 87 Performance on void re-letting times is high but declining. Performance indicators showed that the average void turnaround time for letting properties in 2005/06 was 19 days for general needs properties. For 2006/07 performance had declined to 24 days overall although this is below the median for comparable organisations. Performance has partly declined due to the original void works contractor entering into liquidation and the setting up of a replacement contract. Strong performance on void turnaround times maximises rent revenue and the number of properties available for tenants.
- 88 Tenant satisfaction with the condition of void properties is high. The association carries out a continuous postal survey of new tenants and this found that in 2006/07, 87 per cent were satisfied with their property. The association has not employed a system of testing the satisfaction of new tenants with the lettings service or the standard of works on properties being re-let. The association is missing an opportunity to learn and make improvements to services.

Gas Servicing

- 89 Strengths outweigh weaknesses. There is strong performance on gas servicing with an appropriate system for gaining access to properties and there is also high levels of tenant satisfaction. However, the association is not carrying out an appropriate level of independent quality assurance checks for gas servicing.

- 90 Present performance on gas servicing is strong. Performance on annual gas checks was 97.8 per cent of properties with a current gas safety certificate in 2006/07 against a target of 100 per cent. Latest performance figures at 18 June 2007 were 100 per cent of properties had a gas safety certificate which means the association is fully meeting its legal requirements. The improving level of performance is helping to ensure the health and safety of its tenants.
- 91 There is a detailed and appropriate system for gaining access to properties where this proves difficult. The system has an enforcement procedure that takes into account the circumstances and vulnerabilities of tenants. There is a high level of advertisement for the service (in newsletters, leaflets and with clauses in the tenancy agreement), a flexible appointment system for tenants, use of neighbourhood wardens to make appointments and there is a time bound escalation of action to gain access. Implementation of the system has led to all properties having a current safety certificate.
- 92 The association is not carrying out an appropriate level of independent quality assurance checks for its gas servicing service. Present procedures rely on independent checks carried out by the CORGI registration organisation and there is no guarantee that these checks will include any of the association's properties. The association is not independently validating the quality of its gas servicing to ensure safety.
- 93 There is a high level of tenant satisfaction with gas servicing. The association carries out a continuous postal survey of tenants on gas servicing which found in 2006/07 that 85 per cent of the tenants responding were satisfied with the service.

Aids and adaptations

- 94 Strengths outweigh weaknesses. There are clearly written and comprehensive aids and adaptation procedures which contain written service standards for tenants and staff to follow and there is a high level of funding for the aids and adaptations service. However, the aids and adaptations service is not well advertised, the association has not set service standards and there is no testing of overall tenant satisfaction.
- 95 There are clearly written and comprehensive aids and adaptation procedures which contain written service standards for tenants and staff to follow. The service is accessed by tenants after an occupational therapist's assessment. Larger works and equipment are delivered by specialist contractors based on competitive tenders and quotations and smaller adaptations are installed using the repairs contractor.

- 96 There is a high level of funding for the aids and adaptations service funded from the association's own budgets. There was an annual budget of £15,000 for 2006/07 and this has been maintained for 2007/08. In addition, an Adaptation Reserve Fund of £100,000 has been introduced for 2007/08 to cope with an expected demand already partially known (ten applicants are currently shown on the monitoring database) and an increase in demand that may arise out of a proactive initiative to contact all tenants who indicated that they had a disability when replying to the profile survey. Although use of disabled facility grants (DFG) from local authorities is employed in some cases the association prefers to fund adaptations directly to reduce waiting times for applicants. The current monitoring database shows no tenants have waited longer than six months for a major adaptation. High levels of funding mean tenants experience a responsive service.
- 97 The aids and adaptations service is not well advertised. There are no leaflets in reception advertising the aids and adaptations service, there is no information about the service in the tenant information pack and there are no articles in any recent newsletters. Lack of advertising for the service may be limiting access for customers.
- 98 The association has not set service standards for the aids and adaptation service and there is no testing of overall tenant satisfaction. The association is therefore unable to confirm performance to tenants against standards and does not know how satisfied tenants are with the service. The association is restricting its means of learning about the aids and adaptations service.

Income management

- 99 Strengths outweigh weaknesses. Performance on rent collection is satisfactory but declining, performance on current rent arrears recovery is strong but declining and performance for temporary social housing (TSH) arrears is strong. There is clear and detailed information on the income management service for tenants. Tenants are given key information about rent payment methods at an early stage and there is a wide range of ways for tenants to pay their rent or service charges. Rent accounting on the IT system is clear and detailed, customers have access to early debt and income maximisation advice and rent files reviewed were generally well maintained. There are detailed procedures for collecting and writing off former tenant arrears, arrears issues are discussed regularly and progress is closely monitored. New IT methods may lead to more efficient use of staff resources in chasing arrears. The association works well with the housing benefit sections of local authorities at both strategic and operational levels.
- 100 However, rent statements are not fully detailed and the association is not part of a court user group. Performance on collection of rent and rent arrears for the supported housing service overall is weak. Targets for arrears recovery are not stretching and arrears reporting is too complicated, particularly for supported housing.

- 101** Performance on rent collection is satisfactory but declining. In 2005/06 the association collected 98.8 per cent of the rent and current arrears owed for its general needs properties which was median performance compared to other similar associations. However, by the end of 2006/07 this had declined to 97.78 per cent which is below median performance for 2005/06.
- 102** Performance on current rent arrears recovery is strong but declining. In 2005/06 the current arrears for its general needs properties were 5.5 per cent which was top 25 per cent performance compared to other similar associations. Current arrears performance in 2006/07 was 5.6 per cent and was £203,301. Former tenant arrears have been largely stable in recent years at 1.4 per cent although in the current year have declined and were at 1.14 per cent for 2006/07 (£11,055). Strong performance on collection of current arrears helps to maximise revenue for the association.
- 103** Performance on collection of rent and rent arrears for the supported housing service overall is weak. The rent collection rate for 2006/07 was 81.94 per cent against a target of 90 per cent although current arrears performance is better at 8.46 per cent against a target of 10 per cent. Performance is weak compared to leading supported housing providers providing similar services. The total of current rent arrears outstanding at 31 March 2007 was £95,127 and the total of former tenant arrears was £71,861. The association is not effectively maximising rent revenue for supported housing.
- 104** Performance for temporary social housing (TSH) arrears is strong. TSH arrears have gone down significantly since 2004/05. At the end of that financial year arrears were at 12.30 per cent but by the end of the 2006/07 financial year they had reduced to 7.33 per cent, an almost 5 per cent reduction in three financial years. This high performance means that income here is being very effectively increased.
- 105** There is clear and detailed information on the income management service for tenants. The information is in clear jargon free English and sets out clear service standards. The standards were set in consultation with tenants and appear in the tenant information pack, on the website and on an information sheet. The standards are also fully explained at tenant sign ups. Tenants have access to clear information and the service standards they can expect for the service.
- 106** Tenants are given key information about rent payment methods at an early stage. Rent and service charge amounts are set out in the offer letter as well as how they are calculated. Key information such as payment methods is explained at the sign up stage and they are given Allpay payment cards at sign up. Early information can help reduce the likelihood of tenants getting into arrears.
- 107** There is a wide range of methods for tenants to pay their rent or service charges. Residents can make payments including using swipe cards at a number of named outlets or over the telephone, cheques and postal orders by post, direct debits through banks, debit or credit cards in association with swipe cards by telephone or via the internet, and housing benefit can be paid direct to the association. The use of credit card payments is only allowed after appropriate checks. The association is providing wide access to tenants for paying rent.

- 108 Rent accounting on the IT system is clear and detailed. Accounts include key details needed in terms of amounts due, what dates this is for, payments made and other key matters. The accounts are divided into sub-accounts showing rent, service charges, court costs and repair recharges. Clear rent accounts on the IT system help to avoid unnecessary work and confusion for staff and tenants.
- 109 Rent statements are not fully detailed. Statements sent to tenants on a quarterly basis do not split rent from service charges. These figures are available on request. However, this means that tenants do not automatically have a clear picture of the position and how much they owe. Lack of clarity on rent statements can be confusing for tenants and lead them to fall into arrears.
- 110 Customers have access to early debt and income maximisation advice. New tenants at sign up receive a basic financial health check and an IT system is used to identify housing benefit and welfare payments. Complex cases including those involving multiple debt can since the 1 April 2007 be referred to the Debt Smart service set up in collaboration with the Citizens Advice Bureau. The new service has yet to be evaluated but anecdotally is proving effective. Effective outcomes help maximise tenants' incomes and sustain tenancies.
- 111 The association is not part of a court user group. Although the association has pre-court protocols prepared it is not a member of a court user group in the areas covered by its operations. At present the association sees little need for membership due to the low level of activity in any individual court.
- 112 Rent files reviewed were generally well maintained. We found evidence of arrears action taken in the pursuance of arrears including the use of notices for seeking eviction, agreements to pay, home visits and office appointments. Letters were clear and gave practical information for those experiencing financial difficulties. Thorough file management is aiding the effective tracking of current arrears.
- 113 There are detailed procedures for collecting and writing off former tenant arrears (FTAs) that represent a reasonable balance between pursuing recoverable debt and minimising unproductive time on irrecoverable debt. The association's staff make reasonable attempts to collect forwarding addresses of former tenants through local authority housing benefit sections and the department of work and pensions (DWP) but where information is lacking cases are passed to a tracing agency. Once traced, initial contact is made by letter and then if this does not elicit a response the case is passed to an approved debt collecting agency (DCA) or occasionally a home visit is made by staff. The association has yet to fully evaluate the use of DCA services but has had little success in their use. Where debt is low level or deemed irrecoverable debt it is referred to the finance department and the Board quarterly for write off. Systems are in place to subsequently 'write back in' a debt if a former tenant comes forward with payment. This means the association is attempting to maximise the income it recovers.

- 114** Targets for arrears recovery are not stretching. They have remained at 10 per cent for supported housing and temporary social housing and 5 per cent for general needs housing for several years. Without setting more stretching arrears targets going forward the association is not challenging itself to continuous improvement.
- 115** Arrears issues are discussed regularly and progress is closely monitored. Weekly arrears reports are produced for those over two weeks in full rent arrears (including service charges) for revenue officers. These are discussed in detail for the most serious cases. The report is assessed on a monthly basis and informal sessions are held between revenue staff and managers for some cases. Close monitoring helps ensure arrears cases are controlled and relevant actions are taken.
- 116** Arrears reporting is too complicated, particularly for supported housing. There are five separate reports for supported housing and although this is needed by managers it does not show an overall position. This leads to uncertainty as to what the overall figure is for supported housing as an aggregate figure is not reported on. Reporting of overall performance, especially for supported housing arrears, would enable progress to be more easily assessed.
- 117** New IT methods may lead to more efficient use of staff resources in chasing arrears. The IT software package system in use is being updated. This will mean that standard arrears letters can be sent out automatically at key stages. This will help reduce the manual checking of the arrears position and lead to a more efficient use of staff resources.
- 118** The association works well with the housing benefit sections of local authorities at both strategic and operational levels. Service level agreements are in place with the four local authorities the association works with. This is helping to ensure that housing benefit issues are dealt with within an agreed framework and set of protocols. Housing benefit payment systems are working effectively across all the four authorities. The only delays here are with new claims and concerning the DV services where tenants may stay for relatively short periods. Although relationships with local authority staff are good and regular liaison meetings have take place in Enfield such meetings have been less regular in the other three local authority areas until recently. Effective relationships with local authority housing benefit staff is essential to ensure income is maximised and to help avoid arrears action against tenants for housing benefit delays.

Tenancy and estate management (focusing on ASB)

Anti-social behaviour

- 119 The association is strong in this area. The association has taken a positive approach to meeting the requirements of the government's Respect Agenda, anti-social behaviour (ASB) policies and procedures have been effectively reviewed and there is a well publicised approach to ASB. A neighbourhood warden service the association is providing is positively reassuring tenants, thorough recording procedures are in place to record and monitor ASB incidents and there is good partnership working with the local authorities, the police and other agencies. There is effective use of diversionary schemes to tackle ASB including partnership working and the association has used a range of preventative measures to counter anti-social behaviour on its estates.
- 120 However, ASB casework has not always been robust, there has been no evaluation of the existing mediation service and the positive impact made by work to address ASB cannot always be demonstrated.
- 121 The association has taken a positive approach to meeting the requirements of the government's Respect Agenda and has formally signed up to it. The association has commenced a Best Value review of how to deal with ASB. The review, which involves tenants, will address how the association can best implement the requirements of the Respect Agenda and how they affect the existing detailed and comprehensive policies and procedures designed to deal with ASB.
- 122 ASB policies and procedures have been effectively reviewed. This was with tenant involvement and they are now more user friendly with clearer categorisation of ASB issues, although timescales for investigations need further clarity. A clearer policy can ensure processes are more transparent to tenants.
- 123 The association has a well publicised approach to ASB. ASB is covered in the tenant information pack and there are separate leaflets on ASB. It is also covered on the website, newsletters, and there is plenty of information in the office reception area. Incidences of reported ASB are mostly low level and related to noise and youth activity. Reports of ASB were only 38 in 2006/07 and mostly related to low level incidents although three cases involved domestic violence and one of racial harassment. So far ten cases have been reported this year. The association tries to encourage reporting of all types of ASB but realises people are often reluctant to report more serious cases. The low level of reporting may be due to the impact of the use of the Safe Watch service but this has yet to be evaluated. Tenants we spoke to were aware of the association's approach to ASB and were mostly positive about the service provided by the association.

- 124** A neighbourhood warden service the association is providing is positively reassuring tenants. The association funds a neighbourhood warden service called Safe Watch that covers all the properties in the four boroughs it works in. The service originally only covered properties in Enfield but following a tenant survey on ASB in 2006 the scheme was successfully piloted for three months with the result that the service was permanently introduced for all properties on 1 April 2007. The service provides 24-hour cover including at weekends and offers a 24 hours emergency telephone number to report incidents. Wardens can also act as professional witnesses in order to protect association tenants who might otherwise need to give evidence under intimidation and often work in coordination with the police. Although no formal evaluation has yet been carried out early feedback suggests the service is making a difference. A more responsive service here is leading to improvements in the ways ASB is dealt with.
- 125** Thorough recording procedures are in place to record and monitor ASB incidents. IT systems are detailed and files are also comprehensive. Files were in good order with reports, agreed action plans, actions taken and closure clearly detailed. Service standards were met 100 per cent of the time indicating a responsive approach. Quarterly progress reports of both incidents reported and ASB cases go to the housing and neighbourhood services committee and Board. Detailed recording and monitoring is essential to chart progress with reducing incidents of ASB.
- 126** There is good partnership working with the local authorities, police and other agencies. There are good links with safer neighbourhood teams run by the police, especially in Enfield. The association's inclusion officer regularly attends meetings across the four boroughs including the Enfield Hate Crime Forum, the Haringey Housing Association Forum ASB Sub-Group, the Barnet Case Review and Incident Monitoring Group and the Waltham Forest Tactical Joint Action Group (TJAG). There is evidence of sharing good practice such as where an London Borough of Enfield officer has been seconded on a part-time basis for eight weeks to the association to help improve the recording and monitoring of reported incidents. There is also partnership working as, for example, where Safe Watch wardens carry surveillance in specific areas at the request of the police. Effective partnership working is helping to combat incidents of ASB.
- 127** There is effective use of diversionary schemes to tackle ASB including partnership working. For example, the association has undertaken diversionary activity in and around its largest estate in Edmonton. This involved accessing both Neighbourhood Renewal Fund (NRF) and European Social Fund (ESF) monies to operate a youth project called the Bounces Road Youth Team (BRYT) and a project addressing unemployment called Fit4Work. At the end of NRF funding the association has sought to continue the project using a mixture of ESF funding and its own resources, both directly and in partnership with the Oasis Trust. Diversionary activities for tenants and local residents help combat incidences of ASB.

- 128** The association has used a range of preventative measures to counter anti-social behaviour on its estates. The association has installed security fencing and gates, door entry systems and CCTV on a number of estates where incidents of ASB have been reported. Communal lighting to estates has been improved where needed. New development schemes have all been designed after consultation with the police and the local authority to Secure by Design (SBD) standards where possible. Schemes include secure external doors with five lever mortice locks and spyholes and windows locks fitted to vulnerable windows. High visibility lighting to communal areas, door entry systems to flats and designing out alleys and pathways between properties are some of the measures included. This is helping with the management of estates and helps to combat ASB.
- 129** ASB casework has not always been robust. The association is working closely with an advisor from Enfield council being brought in for eight weeks to identify areas for improvement. The association is also supporting the inclusion officer dealing with ASB to keep on top of their caseload and time management and legal training has been given. Improvements may lead to more effective recording of cases.
- 130** There has been no evaluation of the existing mediation service. This service has been used for several years, although take-up is low. This means that the association is unclear about satisfaction levels in the use of this service and whether it represents value for money.
- 131** The positive impact made by work undertaken to address ASB cannot always be demonstrated. Although the 2006 satisfaction survey provided information on crime and ASB the association and satisfaction survey forms are sent to victims, few forms are returned and those not returned are not chased up. This means that the association is unclear about satisfaction levels for the ASB service. Anecdotally there is improvement and there is evidence of action to tackle problems. This means the association is not in a position to effectively evaluate the impact of its work and outcomes for tenants.

Estate management

- 132** The association's performance is strong in this area. Estates and housing schemes are exceptionally well maintained and clean of litter, offensive graffiti, incidents of vandalism and issues around abandoned or dumped vehicles are promptly dealt with. The association has acted to reduce parking problems on estates. There are regular estate inspections and standards of cleaning and grounds maintenance have been agreed with tenants. However, tenant involvement in estate inspections is inconsistent, they are not always notified to tenants and it is not clear to all tenants what they cover.

- 133** Estates and housing schemes are exceptionally well maintained and clean of litter. The standard of grounds maintenance on grassed and planted areas was high and with noticeably less litter than surrounding areas. We found the standard of cleaning to external and internal communal areas to also be high. An estates survey in 2006 found over 80 per cent of tenants believed that communal cleaning was very good or good, over 70 per cent of tenants found that external cleaning was very good or good and over 60 per cent of respondents found that grounds maintenance was very good or good. Tenants confirmed that estates were generally well maintained throughout the year. The estate maintenance regime provides an attractive environment for tenants.
- 134** Offensive graffiti, incidents of vandalism and issues around abandoned or dumped vehicles are promptly dealt with. Evidence of vandalism is repaired and offensive graffiti removed within 24 hours of it being reported. It is the responsibility of neighbourhood officers to check this has been done and the performance officer monitors performance here. High specification vehicle stickers are placed on abandoned vehicles by cleaners and neighbourhood officers. Although not many incidents occur they are dealt with promptly using appropriate procedures involving the DVLA. Efficient removal of graffiti and abandoned vehicles helps to maintain a reasonable living environment for tenants.
- 135** The association has acted to reduce parking problems on estates. Estate and housing scheme parking is generally in communal parking areas. To prevent unauthorised parking by non-tenants the association has installed barriers and gates that can only be unlocked by tenants and employed clamping contractors. Schemes that employ clamping contractors do not suffer service charges as fees paid to the contractor cover the cost of the schemes. Parking for tenants on their estates is being maximised.
- 136** There are regular estate inspections. Monthly estate inspections take place with the performance officer, a representative of the cleaning and grounds maintenance contractor and a tenant where possible. A checklist used in conjunction with grounds maintenance and cleaning specifications is used to help ensure consistency. Dates of the inspections and actions arising out of the inspections have been notified to tenants involved in the inspection and are now being placed on noticeboards on the estate and in flat entrances. Regular inspections are helping to ensure estates are well maintained.
- 137** Standards of cleaning and grounds maintenance have been agreed with tenants. Service standards and specifications for the partnering arrangements for estates cleaning and grounds maintenance which commenced in 2005 were agreed with tenants on the TAP and the area forums. Tenants were also involved in the assessment and selection of the contractors which included visits to other customers of the contractors to view standards achieved on other schemes. Service standards and specifications are meeting the requirements and aspirations of tenants.

- 138** Tenant involvement in estate inspections is limited and inconsistent. Of the 174 estate inspections carried out in 2006/07, 27 per cent were attended by a tenant. The association has advertised in newsletters and in the tenant information pack to ask tenants to become involved in inspections but the response has been low. The association admits that tenant involvement tends to be through a number of regular active tenants. Limited tenant involvement restricts customer comments on standards achieved.
- 139** Estate inspections are not always notified to tenants and it is not clear to all tenants what they cover. The association is considering making inspections more regularly timetabled. Tenants are not routinely informed of their outcomes although any major issues are included in the newsletter or notified by letter to tenants. Clear reporting of outcomes and what inspections involve makes tenants aware where further improvements are needed to the environment they live in.

Supported housing

- 140** Strengths outweigh weaknesses. Information for service users is detailed and appropriate and policies and procedures are detailed and comprehensive. There are a number of effective means of engaging with tenants and tenants are being involved in consultation in some areas other than just their own schemes. Schemes are well maintained and there is a responsive repairs service. There are appropriate levels of support provided to tenants, with good links to outside agencies including social services and other support agencies. There is a good performance on collecting Supporting People (SP) funding. Referral arrangements for services are transparent and straightforward. Targets for re-let times of void properties are being met and performance is improving. The record of the association on Supporting People reviews is satisfactory and there is a valuable floating support service to 70 people.
- 141** However, rent collection systems are underdeveloped, move-on accommodation remains a concern for some service users and diversity targets are not set in all schemes. Performance on monitoring schemes with managing agents is weak and management and service level agreements are not in place for several of the existing partnership arrangements.
- 142** Information for tenants is detailed and appropriate. At scheme level good information is provided through the welcome pack, notice boards and leaflets which follow a corporate style and approach. All tenants receive the quarterly association newsletters and often receive a scheme only produced newsletter which contains articles aimed at supported housing tenants. The 2006 satisfaction survey (which included supported housing tenants) showed that 68 per cent of customers felt that the association was good at keeping them informed about things that might affect them as tenants. The association is providing information to tenants that enable them to access services.

- 143** Policies and procedures are detailed and comprehensive. The policies and procedures cover a range of housing management issues including antisocial behaviour issues and policies and procedures for move-on and support plans. All policies are up-to-date and available to staff on the intranet. Scheme staff explain tenancy issues at sign up and this is reinforced through keywork sessions. The policies and procedures in place assist staff to provide a consistent service to customers.
- 144** There are a number of effective means of engaging with tenants. At scheme level tenants are consulted through regular meetings and keywork sessions. Issues raised are dealt with appropriately and feedback used to improve the service. Many of the schemes have tenants groups which are active and well attended. Supported housing tenants are encouraged to join the association's Area Forums and the bi-annual tenant conference. One retirement scheme tenant is a Board member. The 2006 satisfaction survey found that 76 per cent of customers felt that the association takes into account their views when making decisions. The association is providing means to consult and involve tenants and trying to engage them in wider issues.
- 145** Supported housing tenants are being involved in consultation in some areas other than just their own schemes. A pilot of a revised complaints procedure was trialled at a scheme for young care leavers or 16 to 24 year-olds at risk of offending before being rolling out to other supported housing schemes. This is making effective use of supported housing tenants' views before rolling out policies more widely.
- 146** Schemes are well maintained and there is a responsive repairs service. In common with supported housing generally, tenants report repairs to scheme managers and they report the repair to maintenance staff. Access arrangements are not a problem because of on-site staffing arrangements and there were no complaints of delays. Out-of-hours repairs are reported generally by staff as for general needs properties. The 2006 satisfaction survey found that 73 per cent of customers described the overall condition of their homes as good and that 65 per cent of customers are happy with the way maintenance and repairs are dealt with. Scheme staff confirmed that the repairs service is responsive. Visits to schemes confirmed that they were well maintained. Effective maintenance services are providing a good standard of accommodation for tenants.
- 147** There are appropriate levels of support provided to tenants, with good links to outside agencies including social services and other support agencies. Staff of directly managed and agency managed schemes understand and appropriately carry out their role and communication was found to be effective. Tenants interviewed at three schemes all confirmed that they received appropriate support and that support plans were in place and regularly reviewed. Regular support planning is essential to support moves to more independent living where appropriate.

- 148 There is a good performance on collecting Supporting People (SP) funding. Although initially at the introduction of the SP funding regime there were delays in payments this problem has now been resolved. The association has a good record of liaising with local authority SP departments. Relationships with local authorities are good and there are now no delays in payments.
- 149 Supported housing rent collection systems are underdeveloped. Targets are not stretching and have been at the same target figure for several years for current tenant arrears. There are concerns about how former tenant arrears are collected and the use of debt collection agencies has not had effective results. The arrears reporting system has five sets of reports for different types of schemes and no report giving an overview of supported housing schemes as a whole. The result is that overall performance is difficult to assess and targets are not challenging to bring further improvements.
- 150 Access and referral arrangements for the services visited are transparent and straightforward. Different procedures exist ranging from phone referrals to the DV scheme to interviews and references at the young person's scheme. There are no strict restrictions on where people originate from and a variety of referral sources are used. However, in some cases signposting of referrals needing more support is inconsistent at present. Promoting good access to services allows potential users to access the services they need.
- 151 Targets for re-let times of void properties are being met and performance is improving. The average void re-let times for 2005/06 was 59 days and for 2006/07 was 37 days against a target of 42 days. Current re-let times are now below the national mean for similar organisations for 2005/06 of 43 days. High performance on re-letting homes helps to maximise rental income.
- 152 The record of the association on Supporting People reviews is satisfactory. Quality Assessment Framework (QAF) reviews on 15 schemes carried out by the four local authorities have resulted in 14 schemes attaining C grading. Of the schemes only one, managed by a managing agent, received a D grading and this scheme now managed directly by the association is about to be reviewed again to assess whether performance has improved. All schemes have action plans in place to improve all to reach level B by the end of 2007/08. The association has been awarded corporate Supporting People accreditation status in all of the four local authority areas. In addition, the Enfield Foyer achieved full FISH accreditation. Adhering to SP requirements and developing services further is impacting positively on the quality of life of tenants.
- 153 Move-on accommodation remains a concern for some tenants. Despite the best efforts of the association in this area move-on accommodation is a very challenging issue and some tenants spoken to are frustrated by the lack of options here due to housing shortages. Being realistic about move-on options with tenants makes them aware that choices here are limited.

- 154** Diversity targets are not set in all the schemes visited. Some do not monitor diversity or are unclear if they do. One service is widening the monitoring of diverse groups whereas the others were very unclear about this area. There are no BME targets for supported housing referrals although local housing needs are being met. Not consistently setting diversity targets can mean that some groups are not given opportunities to access available schemes.
- 155** Performance on monitoring schemes with managing agents is weak. Although evidence is available that indicates managing agents are now clear about their responsibilities the association has only signed one out of four management agreements and relationships with managing agents in the past has been distant and monitoring weak. The organisation has not ensured that services provided by managing agents meet service user requirements.
- 156** Service level agreements are not in place for several of the existing partnership arrangements. These are not in place with the leaving care team, the youth offending service and the homeless persons unit. This is restricting the ability to monitor the effectiveness of these particular arrangements.
- 157** There is a valuable floating support service to 70 people. Support for 40 women fleeing domestic violence is provided in Barnet, Enfield and Haringey and for 30 youths at risk in Enfield. The service is supported by local authorities using Supporting People funding. Support workers help with finding suitable accommodation, budgeting money, benefits advice, life skills and educational and training issues. The need for floating support is identified for tenants by self referrals, other providers in supported housing schemes or through social services specialist teams. Floating support provided by the association is assisting tenants to be maintained in their existing homes.

Is the service delivering value for money?

How do costs compare?

- 158** Strengths outweigh weaknesses. The association is a financially stable organisation and is systematically benchmarking its general needs management and service costs. The association is efficient in its expenditure on maintenance services overall and the efficiency of the responsive repairs service is satisfactory. Expenditure on void properties to be re-let is low compared to its comparison group and performance on the overall turnaround time is high. Tenants believe they receive services that are VFM.
- 159** However, there is mixed performance on average operating costs and a mixed picture on the collection of rent and arrears.

- 160** The association is a financially stable organisation. The financial turnover for 2005/06 was £6,530,719 which is forecast to rise to £11 million by 2016/17. It produced an operating surplus of £1,230,563 for the year 2005/06. The balance sheet as at 31 March 2006 was valued at £56,867,000. As at 31 March 2006, the association had unrestricted reserves of £4.2 million (invested in its properties) and restricted funds (charitable donations) of £281,000. The association has been assessed as financially viable by the Housing Corporation in its latest assessment.
- 161** There is mixed performance on average operating costs. The average operating costs at £65.98 per week per general needs property in 2005/06 were below the mean for other similar organisations. The general needs operating costs as a percentage of turnover are low at 72.4 per cent compared to the comparison group median of 81.7 per cent. The association was placed 231st on the Housing Corporation's operating cost index out of 457 housing associations on the index.
- 162** The association is systematically benchmarking its general needs management and service costs using a recognised benchmarking club against a group of 13 other London based housing associations with less than 3,500 properties. See ratings below.

2005/06		
Service	Cost per property	Performance Indicator
	Quartile	Quartile
Rent arrears	1st	2nd
Tenancy and Estate Services	4th	1st
Empty property available to let	3rd	2nd
Responsive Repairs	2nd	1st
Major and Cyclical Repairs	4th	2nd
Lettings (Tenancy turnover)	4th	2nd
Rent collection and accounting	4th	2nd
Total Cost	4th	1st

- 163** The association is efficient in its expenditure on maintenance services overall with 67 per cent of the 2006/07 maintenance budget expenditure being on planned maintenance. The association has been achieving similar levels of planned to responsive maintenance for the last two years. The proportions of expenditure on planned and responsive maintenance are close to the guidelines expected by the audit commission (between 60/40 and 70/30). The 67/33 split of expenditure indicates an efficient maintenance service.
- 164** The efficiency of the responsive repairs service is satisfactory. The proportion of emergency repairs to other repairs for 2006/07 at 24 per cent is well above the level expected (10 per cent) and the proportion of emergency and urgent repairs to routine repairs again for 2006/07 at 59 per cent is also well above the Audit Commission good practice guidelines. The high amounts of emergency and urgent repairs is explained by the fact that all the association's properties are in a good state of repair requiring less routine repairs and a large number of routine repairs are upgraded for vulnerable tenants. There are also no additional premiums charged to the association for carrying out emergency and urgent repairs. The average cost of repairs per property per year for 2005/06 at £178.94 is above the median of £204.05 compared to other similar associations.
- 165** Expenditure on void properties to be re-let is low compared to its comparison group. The expenditure on works per empty property was £1,751.86 in 2006/07 and was in the second 25 per cent compared to a group of 13 other similar organisations - the upper 25 per cent being £1,562.31 and the bottom 25 per cent being £2,599.59. The lower than median cost is attained while achieving a higher than average standard of outcome and high tenant satisfaction.
- 166** Performance on the overall turnaround time for void properties to be re-let is high. The turnaround time for 2006/07 was low for general needs properties at 24 days which is below the median of 35 days for 2005/06 for London and South East associations with less than 5,000 properties. A turnaround time of 37 days for supported housing homes is below the national mean for the supported housing sector. The association is attempting to maximise its revenue income for properties to be re-let.
- 167** There is a mixed picture on the collection of rent and arrears. There are low levels of rent collection when compared to its comparison group for general needs properties, although the collection of arrears is more satisfactory with performance above the median. Former tenants' arrears collection rates for supported housing schemes is also low. The association is not fully maximising its revenue from rent and arrears collection.
- 168** Tenants believe they receive services that are VFM. The 2006 satisfaction survey found that 90 per cent of tenants thought their rent was value for money and 73 per cent thought the landlord services overall were value for money. Tenants feel the association spends its money efficiently.

How is value for money managed?

- 169 The association is beginning to adopt a more structured approach to VFM and there is comprehensive monitoring of savings and efficiencies. There is evidence of the association being proactive in making savings and efficiencies for tenants and the association is attracting investment into the organisation that benefits tenants and the community. Partnership working with another housing association is being used to achieve VFM on human resources issues and there are appropriate systems in place to promote probity.
- 170 However, the use of modern procurement methods is not yet fully embedded for maintenance services and the use of procurement clubs to achieve efficiency gains and cost savings is limited.
- 171 The association is beginning to adopt a more structured approach to VFM. The association has recently adopted VFM and procurement strategies to coordinate its procurement activities. The strategies do not yet have fully SMART action plans although required outcomes have been identified. Service and management costs have been prepared and benchmarked against comparable organisations which has allowed the association to focus and prioritise Best Value Reviews to make VFM gains and improvements. Procurement of goods and services other than for development, maintenance or finance are procured centrally by the office services manager. Costs of statutory providers, legal services, insurance and banking services are market tested on a regular basis. The association has also set up a VFM Working Group together with VFM champions in each directorate to monitor the strategies and identify further VFM improvements. A more structured focus should lead to improvement on VFM and procurement issues.
- 172 There is comprehensive monitoring of savings and efficiencies. The association's draft Annual Efficiency Gains Statement 2007/08 shows that £950,304 of gains have been estimated and that for 2006/07 - £609,710 is expected although this included £454,376 of actual gains from 2005/06. Effective monitoring of efficiencies is enabling the association to provide value for money services for customers.
- 173 The use of modern procurement methods is not yet fully embedded for maintenance services. The association has not made use of partnering in its contractual arrangements for maintenance although it does employ some other initiatives that are features of modern procurement. Larger contracts are on a long-term basis and assessed on a price/quality matrix and involve tenants during the tender process. The association is also beginning to standardise specifications such as kitchen fittings being supplied by two manufacturers and use of one specific combination boiler when replacing. Use of modern procurement techniques could improve the efficiency of maintenance provision.

- 174 The use of procurement clubs to achieve efficiency gains and cost savings is limited. The association is an active member of the North River Alliance procurement consortia for development. However, although initial investigations have been made there is no membership of procurement clubs for maintenance issues. Use of procurement consortiums may produce more cost effective services for residents.
- 175 There is evidence of the association being proactive in making savings and efficiencies for tenants. The association has recently market tested the use of a swipe card service for paying rent. Although the costs of services from different suppliers were broadly similar the association found that one supplier offered greater flexibility for tenants with a far greater number of outlets where payments could be made. The supplier has been introduced and initially tenant satisfaction seems high. A new Debt Smart scheme has been introduced to provide advice on housing benefit, welfare schemes and financial budgeting. Anecdotally the scheme is maximising incomes for tenants but has yet to be formally evaluated. Parking security arrangements are also made at no cost in service charges to tenants. Savings and efficiencies for tenants help them to maximise income and sustain their tenancies.
- 176 The association is attracting investment into the organisation that benefits tenants and the community. The association has attracted a number of sources of investment into the organisation, for example, the ETAPP project which has attracted external funding of £183,936 from various sources over the last three financial years. Since 2005/06, £419,112 of Neighbourhood Renewal Fund and European Social Fund monies have been obtained to operate both the Safe Watch scheme and youth diversionary activity in the Edmonton area. Additional monies from external sources are enhancing and creating additional services for tenants and local residents.
- 177 Partnership working with another housing association is being used to achieve VFM on human resources issues. The association shares the cost of the Human Resources Manager with Islington & Shoreditch Housing Association to provide advice and review personnel policies and procedures. Other areas of service are being looked at with this association to ascertain whether costs can be shared in other areas. Partnership working is being used to achieve VFM gains.
- 178 There are appropriate systems in place to promote probity. The association has detailed Financial Regulations and Standing Orders and a challenging internal audit process in place to ensure probity of expenditure. For instance the Standing Orders set out tendering procedures for contractors that require all tenders to be entered into a tender book and all internal audit reports are reviewed by the Board. The association is ensuring probity of procurement.

What are the prospects for improvement to the service?

What is the service track record in delivering improvement?

- 179 Strengths outweigh weaknesses. Recommendations made as a result of an Inspection in 2002 were fully complied with and there has been a strong performance on Housing Corporation (HC) Performance Indicators (PIs) for general needs services. Tenant satisfaction is high and there are a number of significant improvements that tenants have noticed. The association is beginning to adopt a more structured approach to VFM and modern procurement techniques are becoming more embedded.
- 180 However, performance evidenced by unvalidated internal PIs is mixed and Housing Corporation PIs show declining satisfaction with overall services provided by their landlord.
- 181 Recommendations made as a result of an Inspection in 2002 were fully complied with. The Christian Action (Enfield) Housing Association was inspected by the Housing Corporation in 2002 and a number of recommendations were made and included in an action plan. The plan was completed in 2003 and confirmed by the Housing Corporation and the Audit Commission that all the recommendations had been complied with. The association has a history of complying with the requirements of its regulator.
- 182 There has been a strong performance on Housing Corporation (HC) Performance Indicators (PIs) for general need services. Nine out of 15 main HC PIs have improved over the last three years and two have remained static. PIs for repairs categories have generally improved together with meetings appointments although performance is not matching the best performers. The turnaround time for properties to be re-let has steadily improved and is now in the top 25 per cent. Failures of DHS are reducing and the SAP rating is increasing steadily (the bottom quartile performance here reflects the age and nature of the stock). The PI for rent collection shows increased performance although still bottom quartile while performance on current arrears has improved and is in the top 25 per cent. Validated HC PIs show a steady improvement in most services.
- 183 Performance evidenced by unvalidated internal PIs is mixed. Repairs performance for 2006/07 has declined although not as much as expected after the repairs contractor suddenly went into liquidation and figures under the new repairs contract are generally improving. Meeting and keeping appointments for repairs has remained strong and improved over 2006/07. The turnaround time for void properties to be re-let has increased to 24 days in 2006/07 but this is still a high level of performance. PIs show steady although incremental performance for DHS failures and SAP ratings. Rent collection has declined for 2006/07 as has current arrears although the latter still probably represents top 25 per cent performance. Where performance has declined the association has taken action to improve it such as replacing the repairs contractor, reviewing lettings procedures and using specialist income staff.

- 184** Tenant satisfaction is high. A tenant satisfaction survey carried out in 2006 by an independent survey company found that 72 per cent of tenants were satisfied with the overall services provided by their landlord. The consultant confirmed that satisfaction was above the median of comparable London associations. High tenant satisfaction shows the association is providing services that meet tenants' needs.
- 185** Housing Corporation PIs show declining satisfaction with overall services provided by their landlord. HC PIs showed overall tenant satisfaction to be 80 per cent in 2003, 76 per cent in 2004 and 72 per cent in 2006. However, the PIs for 2003 and 2004 were the result of surveys carried out by the association internally and the PI for 2006 was the result of a much larger survey carried out by an independent survey consultant. In order to ensure that surveys are comparable in future the association intends to carry out surveys in a manner similar to the last survey in 2006. The association is unsure if results of the earlier surveys can be compared accurately to the latest Status survey.
- 186** There are a number of significant improvements that tenants have noticed. Examples of improvements include a new cleaning and grounds maintenance contract introduced two years ago that has led to high levels of satisfaction (90 per cent) with the service. A full appointments system for repairs includes a three way conversation between the tenant, the contractor and association staff. A newly revised tenant information pack has improved information for tenants and the Safe Watch warden scheme to help counter anti-social behaviour has been extended to cover all the association's properties. A new telephony system has also been introduced that is beginning to improve communication for tenants with the association and is allowing improved monitoring of service standards.
- 187** The association is beginning to adopt a more structured approach to VFM and modern procurement techniques are becoming more embedded. The association has recently adopted VFM and procurement strategies to coordinate its procurement activities and services and management costs have been prepared and benchmarked against comparable associations. The strategies do not yet have fully SMART actions plans although required outcomes have been identified. Modern procurement techniques including partnering and Egan initiatives have been embedded for development of new build properties and for cleaning and grounds maintenance for some time they are less used for maintenance works. A new contract for responsive repairs, voids and improvement works makes use of a number of modern procurement initiatives such as assessment on a price/quality basis, use of KPIs and shared IT systems. Procurement for non-development and non-maintenance items such as stationary and IT equipment is carried out centrally. A more structured approach and increased use of modern procurement techniques is leading to increased efficiencies and savings for the association.

How well does the service manage performance?

- 188** The association is strong in this area. There is a clear performance planning framework, action plans attached to the operational plan, the continuous improvement plan and strategies supporting the business plan are SMART and the use of best value techniques in reviews is generally consistent. Learning through tenant involvement, learning from external sources to improve services and VFM and benchmarking against other organisations are strong. There is evidence of structured learning from complaints and of effective methods for sharing information and communication with staff. The association demonstrates self awareness and openness to learning.
- 189** However, action plans have not been fully developed for the VFM and procurement strategies and there is no overall supported housing schemes exit strategy. Testing of tenant satisfaction in some areas is limited and monitoring of service standards for communicating with tenants has been weak in the recent past.
- 190** There is a clear performance planning framework. The business plan sets overall objectives which are supported by the operational plan, the budget, a continuous improvement plan, equality and diversity strategy, development strategy and resident involvement strategy all with SMART action plans. Departmental managers review priorities set by the Board and the senior management team and assess plans and resources after consulting staff at team meetings, at appraisals and one-to-one meetings. Staff also attended two away days in 2006/07 and were invited to input ideas which fed into the business planning process. The business plan objectives and budget were reviewed by tenants at area forums and at the TAP and local authorities were also asked to comment on the business plan and development strategy before final approval by the Board. The business plan, budget, continuous improvement plan and supporting strategies are monitored by the senior management team monthly and the Board on a quarterly basis using traffic lighted KPIs. The clear planning process promotes service improvement.
- 191** Action plans attached to the operational plan, the continuous improvement plan and strategies supporting the business plan are SMART. Action plans detail proposed outcomes, targets, responsibilities and resources. Most targets in action plans for 2006/07 were met on time and targets for the current year are on target. For instance, of the 15 objectives set in the race, equality and diversity policy action plan all were completed on time. Completing actions to set time scales within action plans helps to ensure improvements.
- 192** Action plans have not been fully developed for the VFM and procurement strategies. The VFM and procurement strategies are recent and although actions and outcomes have been considered they have yet to be developed into SMART action plans setting out actions, expected outcomes, how outcomes are to be measured, responsible persons and targets. Lack of SMART action plans reduces the effectiveness of strategies to make improvements.

- 193** The use of best value techniques in reviews is generally consistent. Best value and service improvement reviews have been well planned and resourced, with consistent use for the four c's (challenge, compare consult and compete). Most reviews examined were well carried out with the aims of the reviews and expected outcomes clearly set out and supported by SMART action plans. Tenants, staff and other stakeholders were well consulted and challenge was set in relation to high performing organisations and use of benchmarking. Outcomes have often led to fundamental improvements for tenants, such as the full appointment system for tenants reporting a repair and the revision of the minimum lettable standards. Competition was generally against high performing organisations. Appropriate use of best value techniques has led to improvements.
- 194** There is no overall supported housing schemes exit strategy. Although informal plans exist for exiting schemes on an individual basis they are not included in a central document or overall strategy. An overall strategy showing individual exit strategies for schemes would better place the association to deal with all eventualities where a scheme closure is planned or unplanned.
- 195** Learning through tenant involvement is strong. Much of the learning through tenant involvement comes through the formal structure of the five area forums and the TAP (composed of the Chairpersons of the area forums). Minutes of the forums and the TAP are formally reviewed by the Board and committees and therefore linked into the decision-making process. For example, the new cleaning and grounds maintenance contract was introduced partially as a result of comments from the area forums and the contract standards and specification was agreed by the TAP. Learning through tenant involvement is helping to ensure services meet specific tenant needs.
- 196** Benchmarking against other organisations is strong. As well as benchmarking its costs of services and management using a recognised benchmarking club (see VFM section) the association uses its own past performance and HC PIs in KPIs presented to the Board and senior management team to compare its current performance with national and comparison group statistics and then to set targets. Benchmarking against external organisations helps the association to set realistic and challenging targets.
- 197** Learning from external sources to improve services and VFM is strong. There are a number of examples where association staff have visited other local and high performing organisations. External learning is particularly a feature of best value reviews where as well as visiting other local housing associations there have been visits outside the sector such as viewing how the responsive repairs service is operated in a two-star Arms Length Management Organisation and looking at customer services in a high performing retail store. Some of the features of the cleaning and grounds maintenance, and new repairs contracts benefited from visits to external organisations. A focus on good practice by other organisations has improved services.

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- 198** There is evidence of structured learning from complaints. Following analysis of complaints by managers and the senior management team a number of improvements to services have been implemented. Examples include extra resources for answering repairs calls and installation of new telephony system. Learning from complaints is systematic and enables the association to make service improvements.
- 199** There is evidence of effective methods for sharing information and communication with staff. Staff have regular appraisals and one-to-one meetings with managers and all staff have access to staff briefing notes and new policies and procedures placed on the Intranet. There are regular team meetings with cross cutting service issues presented by the chief executive and managers and there are also staff away days where ideas can be exchanged. The VFM working group encourages staff at all levels to suggest VFM and service improvements; the suggestion of a prize draw for tenants allowing access on the first appointment for gas servicing was made through this group. Processes are in place that enable staff to share information and allow them to participate in the improvement of services.
- 200** The association demonstrates self awareness and openness to learning. The association's self-assessment fairly reflects the strengths and weaknesses of the organisation and staff and managers interviewed during the inspection gave frank and honest answers and were willing to identify weaknesses and improvements needed to services. The association immediately took action to address weaknesses identified by inspectors while on-site and staff were eager to obtain examples of best practice.
- 201** Testing of tenant satisfaction in some areas is limited. Testing of the ASB service is mainly limited to information carried out through the main Status surveys. Satisfaction forms are sent to victims but not followed up and overall satisfaction not measured. There is also no testing of tenant satisfaction with the complaints service. The limited testing of satisfaction for some individual services is restricting the association's ability to learn from tenant's experiences.
- 202** Monitoring of service standards for communicating with tenants has been weak in the recent past. The association has published service standards for communicating with tenants. The standard for answering telephones is answering within five rings but until 1 April 2007 the association's telephony system was unable to monitor answering performance and mystery shopping was the only way to confirm outcomes. The new telephone system introduced in April 2007 is now able to monitor telephone answering performance. Monitoring of postal communication standards of answering letters within ten days has also only recently been introduced. The lack of monitoring systems for service standards for communication in the past meant the association was unable to test if performance was meeting published standards.

Does the service have the capacity to improve?

- 203** The association is strong in this area. Board members show strong leadership, have challenged staff proposals and information in agendas for Board meetings is well laid out and appropriate to allow decisions. The senior management team meetings are well conducted, challenging and focused on priorities for the association. The association is prioritising projects, strategies and reviews in consultation with tenants and other stakeholders. Staff are very positive about their managers and the way the association acted as an employer and there is an appropriate and high level of training. The IT system is meeting the present needs of the organisation. The association is attracting investment into the organisation that benefits tenants and the community and is financially stable. However, the telephony system has yet to be fully developed.
- 204** Board members show strong leadership. Board members have a good range of skills including finance, legal, housing management, business and managerial. Members are able to speak authoritatively about agenda topics they are responsible for and are able to call upon the skills of senior management team members for support. There are also three tenants on the Board, one of whom is the Chair. Members have been subject to a skills audit and the Board self-assesses its performance on an annual basis at away days. There is appropriate training for Board members including equality and diversity, finance and performance monitoring. There is strong leadership from Board members who display a wide range of appropriate skills which is helping to drive through improvements to services.
- 205** Board members have challenged staff proposals. Members have recently turned down a proposal to relax the levels of interest cover to permit increased development. They have also challenged staff proposals to work outside the four London Boroughs they presently work in and only allowed a scheme to be developed outside these boroughs with a number of specific conditions.
- 206** Information in agendas for Board meetings is well laid out and appropriate to allow effective decision-making. Agendas and information are given to Board members well in advance of meetings which enables them to give proper consideration to topics to be discussed and resolved. The information is easy to understand and performance indicators are well laid out. There is a definite focus on customer and financial issues. Financial issues included assessments of risks and value for money. Well laid out information given to Board members helps them to make informed decisions.
- 207** The senior management team meetings are well conducted, challenging and focused on priorities for the association. The Chief Executive and senior management team have been generally stable and are a driving force for change. The team demonstrate detailed knowledge of the association business with priorities on customer needs, performance, VFM, diversity, finance and development.

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- 208** The association is prioritising projects, strategies and reviews in consultation with tenants and other stakeholders. The association set its budget and business plan for 2007/08 by formally consulting area forums and the TAP. Tenants were asked to prioritise the proposed plans and strategies before submission to the Board for approval. The four local authorities were also sent copies of the proposed plans for their comments prior to Board approval. Consultation with tenants and stakeholders on the budget and business plan helps ensure the association provides relevant services.
- 209** Staff are very positive about their managers and the way the association acted as an employer. Staff find the managers, senior managers and chief executive accessible, friendly and supportive. They appreciate the training that is made offered for them and how responsive the organisation is to requests for flexible working. There are detailed and comprehensive human resources policies and procedures that are accessible to all staff. Staff morale was very high which is evidenced by a relatively low staff turnover of eight per cent and a low sickness rate of 7.5 days per annum for 2006/07. High morale, low sickness and low staff turnover increases the resources available to provide services.
- 210** There is an appropriate and high level of training for staff. Staff training includes customer care, diversity, dealing with antisocial behaviour, awareness of mental health problems and use of translation services. There is a strong emphasis on providing opportunities for training and career development with one-to-one meetings between staff and managers used to assist in forming personal development plans. Some staff members are taking external qualification courses with the association providing financial assistance and time for study and exam leave. Training for staff is increasing skills and helping to provide improved services.
- 211** The IT system is meeting the present needs of the organisation. The present IT system is fully able to meet the needs of a small housing association. Regular IT support has been bought in to ensure that all staff are fully conversant with how to make effective use of the IT system. However, the association has plans to increase its size over time and is in the process of developing an IT strategy to meet its future needs.
- 212** The association is attracting investment into the organisation that benefits tenants and the community. The association has attracted a number sources of investment into the organisation, for example, the ETAPP project and the Safe Watch scheme and youth diversionary activity in the Edmonton area (See VFM section for details). Additional monies from external sources are increasing the capacity of the association to provide additional services for tenants and local residents.
- 213** The association is a financially stable organisation. The association produced an operating surplus of £1,230,563 for the year 2005/06 and at 31 March 2006, the association had unrestricted reserves of £4.2 million (invested in its properties) and restricted funds (charitable donations) of £281,000. A stable organisation producing operating surpluses and having good levels of reserves is more likely to have the capacity to fulfil its objectives.

- 214** There is a new telephony system that has yet to be fully developed. The telephony system has not fully been meeting the needs of the association up until recently. A new telephony system was introduced on 1 April 2007 that allowed the association for the first time to monitor telephone answering performance against published service standards. At present reports on telephone answering are basic and monitor calls answered in five rings and the abandonment rate. Development of telephone monitoring facilities will enable the association to better demonstrate how effective its telephone service is.

Appendix 1 – Performance indicators

- 1 The Christian Action (Enfield) Housing Assoc Ltd (LH0676)
- 2 Associations included in this report - 6PM01

 	Association	Group	No. LAs in which operate	GN Stock owned	GNPIs?	SHPIs?	SOPIs?
LH0455	Acton Housing Association Limited	Dominion Group	15	3,831	Yes	Yes	Yes
L0082	AmicusHorizon Group Limited	Horizon Group	25	1,231	Yes	Yes	Yes
L3534	ASRA Greater London Housing Association Limited	LHA-ASRA Group	26	1,727	Yes	Yes	No
L0517	Bethnal Green and Victoria Park Housing Assoc Ltd	Bethnal Green & Victoria Park Group	4	1,347	Yes	No	No
L4143	CBHA	Peabody Trust Group	1	1,329	Yes	No	No
L4212	Charlton Triangle Homes Limited	Family Housing Group	1	1,054	Yes	No	No
LH0931	Chichester Diocesan Housing Association Limited	Hyde Group	11	1,129	Yes	No	No
LH0171	Community Housing Association Limited	-	15	3,076	Yes	Yes	Yes
L4434	East End Homes Limited	-	1	1,765	Yes	No	No
L4168	Fortunegate Community Housing Limited	Catalyst Group	1	1,147	Yes	No	No
L4274	Gallions Housing Association Limited	-	3	4,663	Yes	No	Yes
LH0459	Habinteg Housing Association Limited	-	36	1,323	Yes	Yes	No
L1410	Haig Homes	-	46	1,312	Yes	No	No
LH4030	Hermitage Housing Association Limited	Guinness Group	5	2,794	Yes	Yes	Yes
L1538	Hexagon Housing Association Limited	Hexagon Group	7	2,714	Yes	Yes	No

 	Association	Group	No. LAs in which operate	GN Stock owned	GNPIs?	SHPIs?	SOPIs?
L4223	Hyde Southbank Homes Limited	Hyde Group	1	2,312	Yes	No	No
L0266	Industrial Dwellings Society (1885) Ltd	-	5	1,089	Yes	No	No
L0457	Islington and Shoreditch Housing Association Ltd	-	4	1,051	Yes	No	No
L1561	Kelsey Housing Association Limited	Dominion Group	30	2,584	Yes	Yes	Yes
L0265	Kensington Housing Trust	Catalyst Group	3	2,203	Yes	No	No
L0874	L & Q Beaver Limited	London & Quadrant HT Group	10	2,702	Yes	No	No
L4142	L & Q Bexley Homes Limited	London & Quadrant HT Group	2	3,351	Yes	No	No
L4347	London Strategic Housing Limited	Network Group	4	1,643	Yes	No	No
LH0242	Mosaic Housing Association	-	15	4,538	Yes	Yes	Yes
L0006	Newlon Housing Trust	Newlon Group	8	3,206	Yes	Yes	Yes
L0717	Octavia Housing and Care	-	12	3,134	Yes	No	No
L4170	Poplar HARCA Limited	-	1	4,076	Yes	No	No
L1558	Presentation Housing Association Limited	Presentation Group	21	3,501	Yes	No	Yes
L0310	Richmond-Upon-Thames Churches Housing Trust Ltd	-	8	1,915	Yes	Yes	Yes
LH4033	Ridgehill Housing Association Limited	William Sutton Group	15	3,703	Yes	Yes	Yes
L4105	Riversmead Housing Association Limited	Network Group	1	2,704	Yes	Yes	No
LH4173	Rother Homes Limited	Horizon Group	1	2,455	Yes	Yes	No

 	Association	Group	No. LAs in which operate	GN Stock owned	GNPIs?	SHPIs?	SOPIs?
LH0050	Shepherds Bush Housing Association Limited	Shepherds Bush Group	9	2,978	Yes	Yes	No
LH0121	Springboard Housing Association Limited	Genesis Group	23	2,860	Yes	Yes	Yes
L0871	St Pancras & Humanist Housing Association	Origin Housing Group	36	3,672	Yes	Yes	Yes
L0525	Stadium Housing Association Limited	Network Group	36	4,871	Yes	Yes	Yes
L0688	Thames Housing Association Limited	-	10	1,654	Yes	No	No
L0158	Threshold Housing Limited	Threshold Group	17	3,244	Yes	Yes	Yes
L4260	Tower Hamlets Community Housing Limited	-	1	1,646	Yes	No	No
L0425	Toynbee Housing Association Limited	Toynbee Group	17	2,519	Yes	No	No
L4451	Toynbee Island Homes Limited	Toynbee Group	1	1,226	Yes	No	No
LH2967	Ujima Housing Association Limited	Ujima Group	20	3,817	Yes	No	No
L0277	Wandle Housing Association Limited	-	21	4,231	Yes	Yes	Yes

3 Key Statistics at 31 March 2006 - 6PS05

	Owned	Managed
General Needs Rented Housing	645	757
Total General Needs rented housing (including keyworker)	645	757
Housing for Older People	103	103
Supported Rented Housing	119	149
Total Supported Housing and Housing for Older People	222	252
General Needs wheelchair accessible	6	-
Supported wheelchair accessible	9	-
Shared Ownership	0	0
Total Leased Housing	0	0
Staff/warden accommodation	5	5
Total LAs in which association operates	4	-
Total LAs in which association owns 10 or more GN units or bedspaces	4	-

- 4 Stock owned need not be managed by this association. Stock managed need not be owned by this association.
- 5 General Needs Performance Indicators for the year to 31 March 2006 - 6PC02

Performance Indicator	2003/04	2004/05	2005/06	2005/06 Comparison Group Mean	2005/06 Comparison Group Median*	2005/06 Quartile Position in Comparison Group*
General needs rent						
Average GN weekly gross rent	£77.10	£79.54	£84.50	£81.10	£80.26	4
General needs voids and lettings						

Performance Indicator	2003/04	2004/05	2005/06	2005/06 Comparison Group Mean	2005/06 Comparison Group Median*	2005/06 Quartile Position in Comparison Group*
GN re-let time	49 days	30 days	19 days	46 days	38 days	1
Vacant and available GN (self-cont'd) stock	-	0.6%	0.6%	0.7%	0.5%	3
Vacant and not available GN (self-cont'd) stock	-	0.8%	0.6%	0.8%	0.5%	3
GN lettings to BME tenants	-	45.7%	53.1%	44.5%	-	-
Asset condition						
Average SAP rating	56.0	56	60	70	69	4
Failing decent homes standard	12.2%	7.9%	8.1%	11.3%	8.9%	1
Repairs performance						
Emergency repairs completed in target	97.0%	96.0%	96.0%	95.2%	97.0%	3
Urgent repairs completed in target	90.0%	91.0%	93.0%	92.9%	94.3%	3
Routine repairs completed in target	94.0%	94.0%	96.0%	93.8%	95.3%	2

Performance Indicator	2003/04	2004/05	2005/06	2005/06 Comparison Group Mean	2005/06 Comparison Group Median*	2005/06 Quartile Position in Comparison Group*
Appointments made that were kept	96.6%	90.0%	98.1%	94.8%	96.4%	2
Service to tenants						
Tenant satisfaction overall	80%	76%	76%	72%	71%	2
Tenant satisfaction with participation	54%	54%	54%	56%	55%	3
General needs FPI						
Weekly Operating Cost per GN unit	£66.78	£73.85	£65.98	£61.58	£62.50	3
GN Operating Cost as a percentage of Turnover	83.9%	85.6%	72.4%	75.7%	73.8%	1
Weekly investment per GN unit	£24.83	£29.14	£38.98	£47.15	-	-
Rent Collected for GN	93.2%	-	98.8%	100.0%	99.7%	4
Rent lost due to GN Voids	1.3%	1.6%	2.3%	1.2%	1.0%	4

Performance Indicator	2003/04	2004/05	2005/06	2005/06 Comparison Group Mean	2005/06 Comparison Group Median*	2005/06 Quartile Position in Comparison Group*
Current tenant rent arrears at year-end for GN	-	-	5.5%	6.9%	6.7%	1

- 6 It is Housing Corporation convention to number those in the top quartile as being in quartile 1, and in the bottom quartile as 4.
- 7 Larger associations must have their GN data collection systems externally validated.
- 8 Performance Indicators for the year to 31 March 2006 - 6PS06.
- 9 General needs PIs are shown for the association where it owned 250 or more dwellings of this type at 31 March - similarly, PIs are only shown for the association if it owned 250 or more of supported housing and/or housing for older people, or of shared ownership).

Performance Indicator	2003/04	2004/05	2005/06	2005/06 National Mean	2005/06 National Median	2005/06 Quartile Position
Current Compliance Status	-	Excluded	-	-	-	-
General needs rent						
Average GN weekly gross rent	£77.10	£79.54	£84.50	£66.23	£66.76	4
General needs voids and lettings						
GN re-let time	49 days	30 days	19 days	40 days	35 days	1
Vacant and available GN (self-cont'd) stock	-	0.6%	0.6%	0.8%	0.6%	3
Vacant and not available GN (self-cont'd) stock	-	0.8%	0.6%	1.2%	0.4%	3
GN lettings to BME tenants	-	45.7%	53.1%	14.9%	8.7%	-
Asset condition						
Average SAP rating	56.0	56	60	69	68	4
Failing decent homes standard	12.2%	7.9%	8.1%	15.5%	7.7%	3
Repairs performance						
Emergency repairs completed in target	97.0%	96.0%	96.0%	95.4%	97.0%	3
Urgent repairs completed in target	90.0%	91.0%	93.0%	92.7%	94.2%	3
Routine repairs completed in target	94.0%	94.0%	96.0%	93.7%	95.3%	2
Appointments made that were kept	96.6%	90.0%	98.1%	93.8%	97.0%	2
Service to tenants						
Tenant satisfaction overall	80%	76%	76%	79%	81%	3

Performance Indicator	2003/04	2004/05	2005/06	2005/06 National Mean	2005/06 National Median	2005/06 Quartile Position
Tenant satisfaction with participation	54%	54%	54%	62%	62%	3
General needs FPI						
Weekly Operating Cost per GN unit	£66.78	£73.85	£65.98	£54.49	£50.85	4
GN Operating Cost as a percentage of Turnover	83.9%	85.6%	72.4%	81.7%	74.3%	2
Weekly investment per GN unit	£24.83	£29.14	£38.98	£39.12	£30.46	-
Rent Collected for GN	93.2%	-	98.8%	98.8%	99.4%	3
Rent lost due to GN Voids	1.3%	1.6%	2.3%	1.6%	1.2%	4
Current tenant rent arrears at year-end for GN	-	-	5.5%	5.1%	4.9%	3
Operating Cost Index						
OCI (1) Residual/unit	-	£427	-£2	-	-	-
OCI (2) Residual/unit (exc major repairs)	-	£166	-£123	-	-	-

- 10 The national figures relate to all associations providing PI data that own and/or manage 250 or more dwellings. For shared ownership, only associations owning 100 or more of these dwellings are included.
- 11 It is Housing Corporation convention to number those performing at least as well as the top quartile level as being in quartile 1, and below the bottom quartile as in quartile 4.

Comments report - 6PC08 2006 - LA Context

- 12 Rent and service charge entries where the 2006 value differs from the 2005 by more than 10 per cent. Nearly all of these values relate to service charges. It is the Association's policy to base service charges on actual costs which fluctuate from year-to-year. In 2004/05 the Association conducted a major review of its estate services (cleaning, gardening, etc) involving widespread tenant consultation. The result of this was the complete re-organisation of the Association's estate services with the introduction of both new and improved service provision across many of our homes. The cost of this is reflected in the service charges identified for 2005/06. The variations in rent appear to be due to changes in the number of dwellings falling within the particular categories where these occur.

Appendix 2 – Reality checks undertaken

- 1 When we went on-site we carried out a number of different checks, building on the work described above, in order to get a full picture of how good the service is. These on-site reality checks were designed to gather evidence about what it is like to use the service and to see how well it works. Our reality checks included the following:
 - Attendance at senior management team meeting.
 - Estate visits.
 - Visit to supported housing schemes.
 - Inspection of voids ready for occupation.
 - Observations of reception and repairs contact centre.
 - File/case checks for rent arrears, antisocial behaviour and complaints.
 - Telephone calls to tenants about repairs, new lettings and complaints.
 - Focus group with tenants.
 - Focus groups and meetings with staff and managers.
 - Focus group of Board members.
 - Interview with contractors.

Appendix 3 – Positive practice

Reporting of repairs

- 1 Tenants telephoning the association to report a repair are included in a three-way conversation with repairs call staff and the contractor. The three-way conversation allows a more definite diagnosis of the repairs helping to reduce the number of visits to tenants' homes and a speedy agreement and confirmation of an appointment time and date.