

Housing Association Inspection Report

June 2008



Housing Services

Nottingham Community Housing Association Limited

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Contents

Housing Association Inspections	4
Summary	5
Scoring the service	6
Recommendations	9
Report	11
Context	11
The locality	11
The Association	11
The service	11
The scope of the inspection	12
How good is the service?	13
What has the service aimed to achieve?	13
Is the service meeting the needs of the local community and users?	14
Access and customer care	14
Diversity	16
Stock investment and maintenance	19
Income management	26
Supported housing	28
Is the service delivering value for money?	31
How do costs compare?	31
How is value for money managed?	32
What are the prospects for improvement to the service?	34
What is the service track record in delivering improvement?	34
How well does the service manage performance?	36
Does the service have the capacity to improve?	38
Appendix 1 – Performance indicators	41
Appendix 2 – Reality checks undertaken	42
Appendix 3 – Positive practice	43

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.

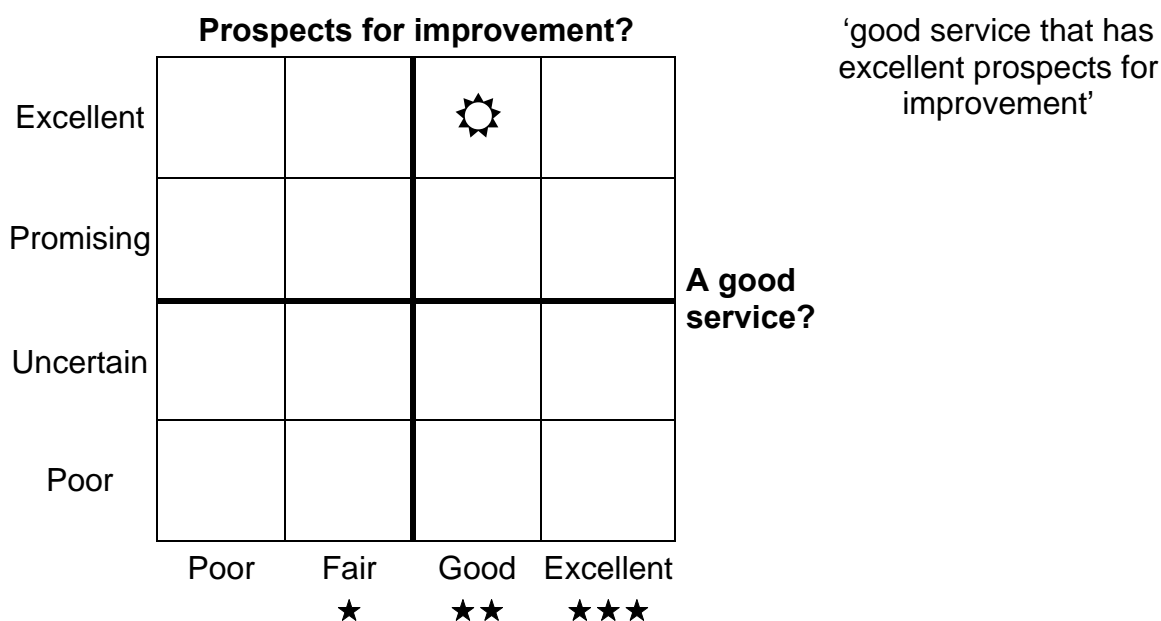
Summary

- 1 NCHA provides a customer focused service for tenants who are able to influence access arrangements. The telephone service which is the main form of contact with tenants is polite and efficient and the out of hours service for reporting repairs is effective. Complaints are handled effectively.
- 2 The strong approach to equality and diversity is embedded among staff. There is proactive support of vulnerable tenants and an effective approach to dealing with victims of domestic violence and hate crime. However, diversity information on the specific needs of individual tenants is not yet fully comprehensive restricting the association's ability to shape services around the needs of all tenants.
- 3 A well operated asset management strategy, which tenants have been able to influence, means homes are well maintained. Sustainable initiatives for benefit of its residents have been introduced and there are high levels of tenant satisfaction with works. Tenants experience good services on repairs, re-letting empty homes and gas servicing and there is a responsive aids and adaptations service, although there is a current waiting list.
- 4 The income management service is well managed with performance on rent collection high and improving although performance on current arrears is weak for general needs properties despite firm but fair recovery procedures in place. New tenants receive a good level of welfare and benefit advice.
- 5 Supported housing schemes are well managed and maintained. The record of the association on Supporting People reviews is good and there are good arrangements for move-on accommodation for service users. There are effective means of engaging with service users for the supported housing service and they are strongly involved in consultation for strategic issues. Service users experience an excellent 24-hour support service from the SMaRT Centre.
- 6 Recommendations made as a result of a previous inspection were fully complied with and an action plan completed in 2004. Performance in most areas is improving and there are a number of significant improvements that tenants would recognise.
- 7 There is a clear vision and an effective performance planning framework that is leading to improved services for tenants. Learning from best practice and external organisations is strong and there is structured learning from residents and complaints. The association demonstrates self awareness and openness to learning.
- 8 Board members have a good range of skills and demonstrate effective challenge. Staff are well trained and morale is high. NCHA is a financially stable organisation and is attracting investment into the organisation that benefits tenants.

Scoring the service

- 9 We have assessed Nottingham Community Housing Association Limited as providing a good', two-star service that has excellent prospects for improvement. Our judgements are based on the evidence obtained during the inspection and are outlined below.

Figure 1 Scoring chart¹



Source: Audit Commission

- 10 We found the service to be good because it has a range of strengths including:
- a customer focused service with tenants able to influence access arrangements;
 - a polite and efficient telephone answering service and the out of hours service for reporting repairs is effective;
 - complaints are well handled;
 - a positive approach to equality and diversity is embedded among staff;
 - NCHA is proactive in its support of vulnerable tenants and has an effective approach to dealing with victims of domestic violence and hate crime;
 - a detailed and comprehensive appropriate asset management strategy has ensured homes are well maintained while maintaining a high level of resident involvement and consultation for planned works;

¹ 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.

- it has been proactive in promoting sustainable initiatives for benefit of its residents;
 - performance for repairs completions and gas servicing is strong; repairs are easy to report;
 - performance on re-letting times for empty homes is strong and the standard of works is high;
 - performance on rent collection is high and improving; effective rent arrears recovery procedures are in place across general needs and supported housing;
 - a number of effective means of engaging with service users for the supported housing service at a strategic and scheme level;
 - supported housing schemes are well maintained and there is an effective responsive repairs service;
 - service users experience an excellent 24-hour support service from the SMaRT Centre;
 - predicted annual efficiencies are being exceeded; and
 - NCHA is successful at attracting investment into the organisation.
- 11 However, there are some areas which require improvement. These include:
- diversity information on the specific needs of individual tenants is not fully comprehensive;
 - no out of hours facility for reporting domestic violence and racial harassment;
 - no published service standards for the aids and adaptations service and there is a waiting list for this service; and
 - performance on current rent arrears recovery is weak and targets for general needs rent collection are not stretching.
- 12 The service has excellent prospects for improvement because:
- NCHA can demonstrate that it has delivered improvements to services as a result of a previous inspection;
 - most performance indicators are showing improved performance;
 - there have been a number of significant improvements tenants would notice;
 - a clear vision and a clear and effective performance planning framework is improving services for tenants;
 - learning from best practice and external organisations is strong and there is strong structured learning from residents and complaints;
 - NCHA demonstrates self awareness and openness to learning;
 - Board members have a good range of skills, demonstrate effective challenge and information and agendas for board meetings is well presented and appropriate;

8 Housing Services | Scoring the service

- staff are well trained and staff morale is high; and
- the Association is attracting investment into the organisation that benefits tenants and the community.

However, there are some barriers to improvement. These include:

- the new strategic approach to VFM is not yet fully embedded; and
- some targets in service plans are unchallenging.

Recommendations

- 13 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 costs² 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 tenant arrears for general needs housing by:

- *reviewing current working practices when assessing cases to include current best practice; and*
- *setting challenging but realistic targets for rent collection.*

The expected benefits of this recommendation are:

- income is maximised through arrears collection;
- monitoring of performance will be improved; and
- tenancies will be sustained, helping to stabilise tenants' 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.

² 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 Ensure targets in service plans and service standards are realistic and challenging by:

- *reviewing targets in consultation with tenants; and*
- *setting targets after comparison with similar organisations that are challenging but realistic and achievable for the period for which they are set.*

The expected benefits of this recommendation are:

- matching customer expectations to published standards; and
- targets are set that promote improved performance.

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

- 14 We would like to thank the staff of Nottingham Community Housing Association Limited who made us welcome and who met our requests efficiently and courteously.

Dates of inspection: 27 March and 31 March to 4 April 2008.

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Report

Context

The locality

- 15 NCHA is a locally-based provider of social housing for rent and shared-ownership in the East Midlands. Employing nearly 800 staff, managing nearly 7,000 properties and housing 10,000 tenants across Nottinghamshire, Derbyshire, Leicestershire, Lincolnshire, Rutland and Northamptonshire.
- 16 Nottingham Community Housing Association (NCHA) works with 26 local authorities, 13 of which choose NCHA as their preferred partner. Based at the Head Office on Pelham Road in Nottingham, the Association has regional housing offices in Nottingham, Ollerton, Leicester and Northampton.

The Association

- 17 NCHA was founded in 1973, is a charity incorporated as an Industrial & Provident Society and is registered as a social landlord with the Housing Corporation.
- 18 The Association has a Board of management which meets on a quarterly cycle, with additional annual special Board meetings covering the budget, annual improvement planning and strategy.
- 19 At 31 March 2007, the association had 800 staff. Operational management is delegated to the executive consisting of the Chief Executive, Technical Services Director, Development and HWCS Director, Finance and IT Director and the Housing Services Director who are responsible for the strategy of NCHA including the vision, mission and values as well as the business planning, risk management and other corporate matters.
- 20 The Group had a financial turnover of £40,920,000 for 2006/07 which is an increase of £1,128,000 on the previous year 2005/06. It had a planned operating deficit of £551,000 in 2006/07 against a surplus £2,705,000 for the year 2005/06. As at 31st March 2007, the Group had designated reserves of £9,084,000 and retained revenue reserves of £14,339,000.

The service

- 21 At 31 March 2007 the NCHA Group owned and managed 5,011 general needs homes (2006 - 4,928), 1,254 supported housing units (2006 - 1,250), 359 shared ownership homes (2006 - 229) together with 579 properties let at market or submarket rents. Of the 6,624 properties owned, 425 (2006 - 456) properties are managed on its behalf by other organisations. At 31 March 2007 NCHA also had 731 properties under development (2006 - 519).

- 22 The organisation operates throughout the East Midlands in 26 local authority areas with over 50 per cent of the stock in ownership in Nottinghamshire with NCHA s head office in Nottingham at 12/14 Pelham Road, Sherwood Rise, Nottingham NG5 1AP. Regional offices are also located in Ollerton and Leicester.
- 23 The organisation's housing stock is split mainly between the properties built before 1945, a little under 40 per cent and those built after 1990, almost 45 per cent with the remaining 15 per cent constructed between these dates. The majority of the stock, over 99 per cent is currently maintained to decent homes standard with the remaining properties planned to achieve this standard before 2009.

The scope of the inspection

- 24 The inspection covers the generic areas of access and customer care, diversity and value for money plus the areas of stock investment and maintenance and income management. 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?

- 25 NCHA's mission is:
- to provide high quality housing, services and support for more people in need.
- 26 To underpin this mission, the Board of Management has set out the following vision for NCHA.
- More Homes, Great Services, Better Lives.
- 27 The Association's specific aims are to:
- provide high quality services that meet customers' needs and demands through efficient housing management and maintenance of the Association's homes;
 - develop high quality housing to meet identified needs and demands;
 - continue to provide, develop and improve the range of housing, support and associated services for our customers;
 - ensure a high quality service for the design and procurement of the Association's programme of new housing and improvement of the existing stock;
 - maintain and improve the financial strength of the Association and raise appropriate funds to meet the aims of the business plan;
 - ensure that all resources and services are managed effectively and in accordance with the Association's aims; and
 - use the Association's resources to help sustain communities through economic and social regeneration.

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

Access and customer care

- 28 Strengths outweigh weaknesses. NCHA is providing a customer focused service with tenants able to influence access arrangements and there are detailed service standards in place. Offices are welcoming and well provided with information. There is a polite and efficient telephone answering service and the out of hours service for reporting repairs is effective. The quality of written information for customers is good and informative and the website provides detailed and comprehensive information. Complaints are well handled and there is an effective and well used compensation policy. However, the association has only recently been able to monitor telephone answering and the level of tenant satisfaction is lower than for most comparable associations.
- 29 NCHA is providing a customer focused service. There is an effective access and customer care strategy 2007-2012, a communications strategy and service standards set in consultation with tenants. Tenants are systematically, formally and informally, consulted on the standard of service they would like through the Tenants and Residents Consortium, seven Customer Advisory Panels and tenants and resident associations as well as surveys, mystery shopping and focus groups. Staff are polite, helpful and flexible in meeting customer needs. For instance, a tenant, requiring re-orientation of a bathroom on religious grounds, had the works to the property approved as an aid and adaptation. The approach ensures that services are shaped around the needs of individual tenants.
- 30 Comprehensive service standards for communicating with customers are in place but these are not particularly challenging. The standards are set out in separate leaflets for each service area and have been consulted upon with resident groups. Standards have been sent to all tenants and are available in office receptions and given to new tenants at sign up. Standards are not particularly challenging such as answering e-mails within five working days and answering the telephone 80 per cent of the time in 30 seconds. The target for telephone answering is an initial target following the introduction of a new telephone system six months ago. Service standards allow tenants to be clear about the level of service they can expect.
- 31 There is a polite and efficient telephone answering service. Monitoring of the new telephone system was introduced on 1 October 2007 and an initial target of answering the telephone 80 per cent of the time within 30 seconds was introduced. Monitoring for the six months ending 31 March 2008 found that actual performance was significantly better than this with 95 per cent of all telephone calls to the association answered within 30 seconds with low levels of abandoned calls. Contact by telephone for supported housing service users to the 24-hour SMaRT Centre is excellent with 93.5 per cent of calls responded to within 15 seconds. All tenants we contacted were satisfied with how the association could be contacted and said the telephone service was answered quickly and politely.

- 32 Offices are accessible, welcoming and well provided with information. Offices operate traditional opening times of 09.00 to 17.00 hours, which have been agreed with tenants and are being subjected to a further review. Regular estate surgeries operate in Newark and less frequently in other areas. There is good public access to the offices which are near bus routes and signposting is good. There are plenty of relevant information leaflets and customer complaint forms are available. The 2007 Status Satisfaction Survey feedback survey found that 81 per cent of tenants thought staff were helpful. The offices provide a suitable means of access for tenants wanting face to face contact with staff.
- 33 The out of hours service for reporting repairs is effective and achieves high levels of tenant satisfaction. A recent survey found that 92 per cent of tenants using the service were satisfied with the service overall. An effective out of hours repairs reporting system is improving access for tenants to the repairs system.
- 34 Overall tenant satisfaction with landlord services is slightly lower than for most comparable associations. The 2007 Status Survey found that overall satisfaction with landlord services was 80 per cent which is below the median of 81 per cent for comparable associations although is above the median for associations nationally. The survey also found that nine per cent of tenants were dissatisfied with services. A survey of tenants attending a focus group during the inspection found that none of them would be willing to change their landlord. Most other tenants we contacted were very satisfied with the services provided by NCHA. High tenant satisfaction indicates that services are being provided that meet tenant needs.
- 35 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 plain English. The 2007 Status Survey found that 80 per cent of tenants were satisfied that they were kept informed. Tenants we spoke to confirmed that written information was good and regularly received. The high standard of information is assisting customers to access services.
- 36 The website provides a useful means of accessing services. The website is easy to navigate and allows tenants to report repairs, make rent payments and make complaints. Website users cannot yet make reports of anti-social behaviour using the website but this is planned in the near future. The website provides tenants with useful additional information on, and access to, the association's services.
- 37 The association has an effective approach to complaints. Complaints are handled fairly and timescales for acknowledging and dealing with complaints are met. Learning from complaints is captured and complaints are regularly monitored by managers and by the Board quarterly. A fair and speedy response when dealing with complaints increases the effectiveness of the service.
- 38 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. Compensation offered to tenants by the association acknowledges service failure and often limits escalation of disputes.

Diversity

- 39 Strengths outweigh weaknesses. There is a strong corporate approach to equality and diversity issues and the positive approach to equality and diversity is embedded among staff. NCHA has useful information on the tenant profile, it is meeting all of its targets on ethnicity and provides appropriate translation and interpretation services. The association has successfully worked in partnership with other organisations to engage minority and hard to reach tenants or communities and the website has good accessibility. The association is proactive in its support of vulnerable tenants and deals effectively with victims of domestic violence and hate crime. However, the diversity information on the specific needs of individual tenants is not fully comprehensive in all areas and the target to have a Gender Equality Scheme in place has not been met. There is no out of hours facility for reporting domestic violence and racial harassment.
- 40 There is a strong corporate approach to equality and diversity issues that is embedded throughout the organisation. The Equality and Diversity Policy covers all strands of diversity. The Equality and Diversity Action Plan is SMART and actions included in it have generally been completed or in progress. For instance, strategy statements on the main diversity strands have been published and collection of profile information of individual tenants is in progress. Board members and staff have all received equality and diversity training and diversity forms a key part of staff supervision programmes. Board members receive regular reports on diversity and the measures being introduced across the company to embed this. All Board reports include an assessment on the impact for equality and diversity. An Equalities Forum of staff members has been set up to monitor progress on the Equality and Diversity Action Plan. The corporate focus is helping to promote awareness of equality and diversity issues.
- 41 NCHA has not yet met all of its equality and diversity requirements. All offices and schemes are accessible to disabled persons or satisfactory alternative arrangements have been made where appropriate. The association has met its legal requirements and following the recommendation of the Housing Corporation by having implemented a Disability Equality Scheme and action plan under the Disability Equality Duty. However, a Gender Equalities Scheme required to be introduced by 31 March 2008 by the NCHA's regulator has been drafted but yet to be formally adopted, although this is due to take place at the next Board meeting in May 2008.
- 42 A positive approach to equality and diversity is embedded among staff. Training on equality and diversity is compulsory for all staff and has increased awareness of the vulnerabilities of tenants. There are a number of examples of increased staff awareness of diversity issues which has resulted in the installation of mixer taps and additional tiling in bathrooms, the reorientation of bathrooms and toilets to meet requirements of certain faith groups, the introduction of Braille and light indicators on heating controls for people with sight problems and the use of multi-lingual staff to receive repairs calls. Staff awareness of diversity assists the association to deliver services that meet tenants' needs.

- 43 There is some 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 2007 Status Survey on a range of diversity strands. For instance, the Survey found that 64 per cent of all its general needs households are over 60 years of age, 54 per cent of homes have one member with some form of disability of which 70 per cent have mobility problems and 10 per cent use a wheelchair. However, there is only limited 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.
- 44 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 (99 per cent), age and gender and some information on languages of tenants. It has high levels of diversity information on its supported housing tenants through support plans and assessments. 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 commenced a comprehensive survey of tenant needs which is aimed to be completed by September 2008. The IT system at present is not fully populated with information that can provide services to meet every tenant's specific needs, although can flag up vulnerable tenants' needs where information is known. The lack of full information on individual tenant needs restricts the association in its provision of services to meet diverse needs.
- 45 The association is meeting all of its targets on ethnicity. The association is comprehensively monitoring ethnicity in all areas of its business and targets are being met. For instance, on lettings 17.6 per cent of lettings in 2006/07 were to members of the BME community against a target of 15 per cent. Targets for Board members, senior staff and staff generally are also being met or exceeded. The 2007 Status Survey found that satisfaction for overall landlord services for BME and white tenants is equal at 80 per cent and satisfaction in other areas is similar such as for repairs and maintenance where BME satisfaction is 1 per cent higher than for other tenants. The association is providing services that meet the ethnicity needs of all its tenants.
- 46 Monitoring of ethnicity occurs for all supported housing schemes. Service users are referred to schemes based on support needs by referral agencies and therefore no targets for ethnicity are set although it is monitored at all schemes. For instance allocations for BME service users were an average of 11 per cent for the period 1 April to 31 December 2007. Monitoring of ethnicity enables the association to design services effectively to meet service user needs.

- 47 The association provides appropriate translation and interpretation services for tenants who have difficulty speaking English. Older policies and information leaflets have a strapline in English advising that translation is available upon request. Newer leaflets, including those for service standards, have straplines in English and the four most 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. Braille and audio formats are 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 aids access to services for non-English speaking customers.
- 48 The association has successfully worked in partnership with other organisations to engage minority and hard to reach tenants or communities. Examples include:
- working in partnership with local people, including consulting young people, the Nottingham City Council, and the Police, NCHA donated £3,300 which was matched with a grant for £3,000 from WREN (Waste Recycling & Environmental) new multi-sport playground facilities have been provided. An extra £3,000 from the Clifton and Silverdale Area Committee means there is also provision for a teenage shelter;
 - NCHA has worked with the Nottinghamshire Rural Community Council to assist travellers and gypsies to find permanent accommodation;
 - a two-year pilot project sponsored by the Housing Corporation and the Housing Association's Charitable Trust (HACT) aiming to integrate the housing needs of refugees and migrant workers into mainstream housing provision; and
 - NCHA has worked closely in partnership with Nottingham City Homes and other associations in the Nottingham HomeLink scheme, supporting in the design of systems to support vulnerable tenants and in the allocations and transfer policies.

Partnership working is helping NCHA to make contact with difficult to reach groups and tenants and is allowing it to deliver services around the needs of its customers.

- 49 The website has good 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). There is also translation facility to enable non-English speakers to read information on the website in the four most common community languages. There is no audio feature for blind users although audio versions of information documents can be requested. The facilities are assisting access to information for tenants with a sight or language problem.

- 50 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.
- 51 There is an effective approach to dealing with victims of domestic violence and hate crime. There are detailed and recently reviewed policies and procedures for domestic violence and racial harassment and there is good information for victims in newsletters, leaflets in reception, on the website and in the tenants' handbook. Support is provided not only to the victims of domestic violence (men and women) but also to the children of people who have suffered abuse. Victims reporting to the association are visited within 24 hours and there are appropriate referrals to specialist agencies and councils to provide sanctuary and emergency accommodation where required. However, although victims are directed to out of hours services on posters, leaflets and on the website, there is no NCHA facility for out of hours reporting of domestic violence and racial harassment at present. A reporting facility is to start in April 2008 operated by the SMaRT Centre. The association's approach ensures customers who report incidences of domestic violence or race hate can be confident of receiving an effective and caring service.
- 52 Tenant language needs are not systematically noted on the IT system at time of repairs calls when translation has been requested. A member of staff in the Call Centre provides translation for tenants reporting repairs. However, the knowledge that the tenant has specific language needs is not automatically entered on to the IT system. The association is missing an opportunity to extend its knowledge of tenants' language needs.

Stock investment and maintenance

Capital improvement, planned and cyclical maintenance, major repairs works

- 53 This is a strong area for the Association. There is a detailed and comprehensive asset management strategy in place and there has been proactive promotion of sustainable initiatives for the benefit of residents. NCHA provides choice and information to residents for planned and cyclical works, there is a high level of resident involvement and consultation for the planned and cyclical works and tenants are satisfied with the standard of works. The Association is proactive in ensuring the health and safety of tenants and has a comprehensive and appropriate asbestos management plan and an up-to-date asbestos register.

- 54 There is a comprehensive asset management strategy in place that ensures homes are properly maintained. The strategy was last reviewed in November 2007 and is based on high quality stock condition information. The strategy takes into account a sustainability strategy, an affordable warmth strategy, an environmental policy and a planned maintenance strategy. It also provides 30-year financial projections for programmes, which are being carried out within annual budgets. The strategy allows for meeting the government's DHS target by 2009 (0.1 per cent of homes failed the standard at 31 March 2008) including taking into account the Health and Housing Safety Rating System. NCHA has a strategy that ensures tenants' homes are maintained in a good condition.
- 55 Energy efficiency within homes is above the median compared with similar associations. The average SAP rating, a measure of energy efficiency within homes, is 80.7 at 31 March 2008. Positive performance on the energy efficiency of homes helps to minimise tenants' fuel costs.
- 56 There is a strong corporate emphasis on sustainability for homes. The Association has a Sustainability Strategy linked to Environmental and Affordable Warmth strategies for which projects and schemes can draw on budgeted funds. As well as developing all new schemes to at least Ecohomes Very Good standards, existing schemes and estates have benefited from installation of low energy lighting to communal areas, photovoltaic panels to generate domestic electricity and run communal lighting, installation of cavity wall and roof installation, installation of A rated energy efficient boilers (62 per cent of homes have A rated boilers) and use of ground pumps to generate domestic energy requirements. A scheme of 44 bungalows in Clifton, Nottingham benefits from use of photovoltaic panels to supplement domestic electricity supplies (tenants experience average reductions in electricity bills of 41 per cent) and also photovoltaic generated electricity to run communal lighting (which reduces communal service charges for tenants). The emphasis on sustainability is improving environments and reducing energy bills for tenants.
- 57 The Association has been proactive in providing choice and information to tenants for planned and cyclical works. Tenants are given advance notice of works and can find out about future works by telephoning the association or viewing the website. There is also full consultation on choice including colours, layouts and specification of kitchens and bathrooms and positioning of their existing fittings and central heating equipment. The level of choice has contributed to high levels of tenant satisfaction with over 90 per cent satisfaction on each scheme.

- 58 There is a high level of resident involvement and consultation for major, planned and cyclical works. Tenant and leaseholder representatives of the Maintenance Customer Advisory Panel (CAP) were consulted during the development of the asset management strategy, sit on tender assessment panels for larger planned and cyclical contracts and attend progress monitoring meetings at which staff, tenants and contractors discuss problems and future improvements. Tenants were also involved in the setting of the scheme property standards for the new build and refurbished existing properties. High levels of resident involvement and consultation mean that programmes are shaped more effectively around the priorities and needs of customers.
- 59 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 and in community centres. The cyclical programme for electrical tests every ten years to communal areas and to domestic dwellings is ongoing and all homes have been fitted with smoke and carbon monoxide detectors. The Association is helping to ensure the health and safety of its tenants.
- 60 NCHA has a comprehensive and appropriate asbestos management plan and an up-to-date asbestos register. Most asbestos has been removed or encapsulated in existing properties, although some still exists in garage roofs. The register covers offices and all domestic dwellings. An informative leaflet for tenants on asbestos is sent out to all new tenants informing them of the likelihood of asbestos to be found in their homes and all orders for works identify the likelihood of asbestos to contractors. The Association is meeting legal requirements and helping to ensure the safety of residents, staff and contractors.

Responsive repairs

- 61 This is a strong area for the association. Performance for repairs completions is strong and repairs are easy to report. There is comprehensive information on the repairs service and an efficient appointments system. Staff have access to appropriate support to enable them to diagnose repairs and performance on repairs completed first time is high. There is also a high level of tenant satisfaction with the service. However, the target for completion of routine repairs is not sufficiently challenging.
- 62 Performance for repairs completions is strong. Internal monitoring figures for 2007/08 show an improvement on the previous year for emergency and routine repairs. For this period, 98.6 per cent of all repairs were completed within target. Figures for 2006/07 were below but close to median performance for routine repairs. The Association is providing a prompt responsive repairs service for residents.

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

	2005/06	2006/07	2007/08	Quartile position compared with peers - 2006/07
Emergency repairs (within 24 hours)	98%	97.5%	98%	-
Urgent repairs (within six working days)	96%	97%	97%	-
Routine repairs (within 30 working days)	97%	96.6%	99%	3

Source: Housing Corporation Performance Indicator website for 2005/06 and for 2006/07 routine repairs (other figures are based on internal monitoring reports).

- 63** The target for completion of routine repairs is unchallenging. The target, although agreed with residents, of 30 working days is unchallenging compared to most associations where a target of 20 working days is more the norm. An unchallenging target for routine repairs may mean tenants experience a slow service on routine repairs.
- 64** Repairs are easy to report. Repairs can be reported by a freephone telephone number to experienced repairs call centre staff, in person at office receptions, in writing or via the website. Tenants are also encouraged to report additional repairs to Direct Maintenance Service (DMS) and contractor operatives when on site. Ease of reporting repairs promotes access to the service for residents.
- 65** The Association is providing comprehensive information on the repairs service. The repairs service is well advertised; complete with contact details, service standards and residents responsibilities in the tenant and leaseholder handbooks and on the website. There is also a repairs service standard leaflet available in the office receptions. The information on the repairs service is helping tenants to access the service.
- 66** The Association has an efficient appointments system for tenants reporting repairs. The present system was introduced in October 2007 after consultation with tenants. Tenants are given a choice of morning or afternoon appointments made at the time of their call and, in appropriate circumstances, school run avoiding appointments are available. Out of hours and weekend appointments are not offered. Ninety eight per cent of repairs had an appointment made and kept in the period 1 October 2007 to 31 March 2008.

- 67 There is appropriate support to enable staff to diagnose repairs reported by tenants. Staff have attended specialist diagnostic training courses, spent time with repairs operatives on site and technical support from association technical staff is available in the office. In addition, there is a diagnostic software package on the IT system. Diagnosis has been improved by three-way telephone conversations set with tenants, staff and contractors' staff at the time of the arranging appointments. Good diagnosis of repairs has helped to achieve a high level of performance on completing repairs on the first visit by the contractor.
- 68 Performance on repairs completed first time is high. Internal monitoring information found that for 2007/08, 91 per cent of repairs were completed on the first visit which is high compared to most associations. The Association carries out a programme of post inspections based a sliding scale of cost with nearly 16 per cent in 2007/08. Repairs completed right first time reduce the number of visits experienced by tenants and means there is less inconvenience for them.
- 69 The level of tenant satisfaction with the repairs service is high. Tenants are surveyed using telephone surveys by staff and CAP members, and contractors also monitor tenant satisfaction. Satisfaction tested by telephone surveys found that 96.19 per cent of tenants were satisfied with their last repair in 2007/08. The satisfaction survey using forms gives a similar result although return rates are low and are initiated by repairs operatives while in the tenant's home which makes them less reliable.

Empty (void) property repairs

- 70 This is a strong area for the association. Performance on re-letting times is strong and the standard of works to newly re-let homes is high. There is good information for new tenants for properties being re-let, tenant satisfaction with the lettings service and the standard of works is high.
- 71 Performance on re-letting times is strong. Performance indicators showed that the average turnaround time for letting properties in 2007/08 was 31 days although this had declined since 2005/06 when re-lets took 26 days. The declining performance on void turnaround times decreases rent revenue and the number of properties available for tenants.
- 72 The standard of works to newly re-let homes is high. Minimum lettable standards have been reviewed in consultation with tenants and place an emphasis on security and cleanliness. The standard achieved is higher than most organisations and set out in the handbook and on leaflets which are handed to all new tenants. All repairs are planned to be completed before new tenants occupy their homes, although we contacted a few new tenants who said that a few repairs, not notified to them, had to be completed during occupation. The Association is ensuring a high standard of accommodation for new tenants.

- 73 There is good information for new tenants for properties being re-let and high satisfaction with the lettings service and the standard of works to homes. All new tenants receive a useful welcome pack of information, a tenants' handbook and a pack of cleaning materials. Telephone surveys to new tenants for 2007/08 found that 95 per cent of tenants were satisfied with the lettings service and 90 per cent were satisfied with the works to their homes. A high standard of works and good information and advice at this stage makes it easier for new tenants to settle into their homes.

Gas servicing

- 74 This is an area of strength for the Association. Performance on gas servicing is strong and appropriate quality assurance checks are in place. There are robust and timely procedures for gaining access and a high level of satisfaction with the service.
- 75 Performance on gas servicing is strong. At 31 March 2008, 99.60 per cent of properties had a current gas safety certificate. Twenty properties were without a current gas safety certificate of which the longest outstanding was eight months. All the cases are at an appropriate stage of the escalation process for gaining access which ends in legal action where necessary, although this is rare. The level of performance combined with the timely escalation process means the Association is meeting its legal requirements and is helping to ensure the health and safety of tenants.
- 76 The Association is carrying out an appropriate level of quality assurance checks for gas servicing. The management of gas installations to NCHA homes and schemes is carried out by the DMS which is a registered installer for gas installations and therefore can rely on quality checks made by its regulatory body. This ensures validation of the gas servicing service provided to residents.
- 77 There are also robust and timely procedures for gaining access to properties. The Association uses a range of methods to gain access including the use of advertised out of hour's appointments, gas limiting devices for tenants where access is difficult, a ten month servicing cycle, advertisements in newsletters and appropriate legal action as a last resort. Effective procedures are increasing the Association's chances of gaining access to properties where this proves difficult.
- 78 There is a high level of satisfaction with gas servicing. Telephone surveys of all tenants using the service found that 99.7 per cent of tenants were satisfied in 2007/08.

Aids and adaptations

- 79 Strengths outweigh weaknesses. The Association provides a responsive service to tenants requiring aids and adaptations, it has been proactive in assessing needs and installing equipment for its disabled tenants and the service is well advertised to residents. However, there are no published service standards and there is a waiting list for some of its tenants requiring aids and adaptations.

- 80 The Association provides a responsive service to tenants requiring aids and adaptations. Aids and adaptations are provided by the association out of an annual budget of £300,000. For the current year 2007/08 to date, the association has installed 158 aids and adaptations. The equipment has been assessed by local authority occupational therapists (OT), with works installed by specialist contactors. All installations of minor aids and adaptations are installed within the maximum repair routine completion target of 30 days. The association carries out testing of satisfaction with the installation of minor adaptations and for the 33 installations completed in 2007/08 100 per cent of tenants were satisfied with the service. The service is enabling disabled tenants to stay in their existing homes.
- 81 Increased demand has meant there is now a waiting list for NCHA tenants requiring aids and adaptations. There are 23 tenants waiting for equipment with the longest wait being eight months from initial application. The 2007/08 budget has been fully expended and attempts to have aids and adaptations installed through use of disabled facilities grants from councils within reasonable timescales have been unsuccessful. All tenants on the waiting list have been assessed and NCHA has confirmed to them that equipment will be installed as early as possible in the 2008/09 programme. Some tenants in the current year have received a slow service for the installation of A&A equipment they need.
- 82 NCHA is proactive in assessing the needs and installing equipment for its disabled tenants. Before planned works schemes begin, tenants are assessed for aids and adaptations and requirements included in the building works programme for refurbished properties. A record of all installed adaptations is included in the association's stock condition information records and void properties advertised for the choice based letting properties include details of existing A&As. The Association also has a number of wheelchair accessible homes and a number of homes designed for physically disabled people within its stock. The association's approach maximises access to its properties for disabled people.
- 83 The aids and adaptations service is well advertised to tenants. The service is promoted in the tenants' handbook, in newsletters, leaflets in the office receptions, at supported housing schemes and on the website. Effective promotion has improved tenant access to the aids and adaptations service.
- 84 There are no measurable service standards for the aids and adaptations service. NCHA has not set or published service standards for the aids and adaptations service although each individual applicant is advised of the timescales for assessing and carrying out the works and process involved. Generally though, tenants are not made aware of the overall service standards they can expect before they apply.

Income management

- 85 Strengths outweigh weaknesses. Performance on rent collection is high and improving. There is clear and detailed information on the income management service for tenants and there is a wide range of ways for tenants to pay their rent or service charges. NCHA has appropriate recovery procedures in place and is piloting the use of new tenant profiling to identify those most likely to be in arrears. The Association is making effective use of court user groups and there are detailed procedures for collecting and writing off former tenant arrears. The association works well with the housing benefit sections of local authorities at both strategic and operational levels. However, performance on current rent arrears recovery is weak and targets for general needs rent collection are not stretching.
- 86 Performance on rent collection is high and improving. In 2006/07 the association collected 99.3 per cent of the rent and current arrears owed for its general needs properties which was median performance compared to other similar associations. However, for the year 2007/08 this had improved to 103.7 per cent which places the association among the top 25 per cent performers of similar associations.
- 87 Targets for general needs rent collection are not stretching. The target for 2007/08 was set at 97 per cent despite performance in the preceding year 2006/07 at 99.3 per cent. Without setting more stretching targets NCHA is not challenging itself to continuous improvement.
- 88 Performance on current rent arrears recovery is weak but improving. In 2006/07 the current arrears for its general needs properties were 6.72 per cent which was bottom 25 per cent performance compared to similar associations. Current arrears performance in 2007/08 was 5.04 per cent against a target of 5 per cent. Weak performance on collection of current arrears is not maximising revenue for the association.
- 89 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 handbook, on the website and on information sheets. The standards are also fully explained to tenants at sign up. Tenants have access to clear information and the service standards they can expect for the service.
- 90 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 and standing orders 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.

- 91 Rent statements are fully detailed. The format of rent statements has been agreed with tenants and is sent to tenants on a quarterly basis or on request. The statements show rent, service and other charges separately. This means that tenants automatically have a clear picture of their position on payments made and how much they owe. Clarity on rent statements minimises confusion for tenants and helps to stop them falling into arrears.
- 92 Firm but fair recovery procedures are in place. These emphasise early action, with staff prompted at each stage and allows managers to review performance by exception. All housing management officers are all trained in basic welfare rights and tenants are advised how to set up bank accounts and guided to the use of Credit Unions for loans rather than less reliable sources. Staff assess housing benefit (HB) entitlement and assist customers to complete claim forms. More complex cases are referred to welfare and benefits advice centres such as the Citizens Advice Bureau (CAB), although there are no formal arrangements in place.
- 93 Early and supportive personal contact is made via home visits and vulnerable customers are referred for specialist support. There have been regular rent campaigns to focus tenants on paying rent, although these, as a matter of NCHA policy, do not advertise specific eviction cases. Arrangements to pay off arrears are made where possible. Firm action is taken in cases of persistent non-payment, which is illustrated by the 42 evictions carried out in 2007/08. Before eviction warrants are applied for, customers are referred to Councils' homelessness prevention teams. This approach helps sustain the tenancies of those who make efforts to respond positively, but ensures early action where persistent non-payment is the pattern.
- 94 NCHA is piloting the use of new tenant profiling to identify those most likely to be in arrears. Details of new tenants, for the *Lets Talk Money* exercise, such as gender, ethnic origin, age, vulnerability, family type, number of children and income, signed up in regional offices are collected and those then accumulating arrears are reported upon. The results indicated that the profile most likely to have legal action commenced to recover arrears are single, working, female parents between the ages of 35 and 44. Single unemployed males between the ages of 25 and 34 were also high probabilities as were single working females aged 18 to 24. The association has tailored its services to address possible arrears for these groups of tenants including early welfare and debt advice is given and ensuring sign-up and post sign-up visits focus on paying rent with staff expected to allow extra time to review rent accounts. The use of profiling of new tenant details is allowing NCHA to focus resources on tenants likely to be rent arrears.
- 95 The association is making effective use of court user groups. The association has pre-court protocols in place that have been prepared in consultation with court user groups in the main areas covered by its operations. For instance, in Nottingham details of cases can be submitted to court using the internet which saves approximately £50 per case and the association is kept up-to-date on new legislation. Court user group membership is assisting the association to process arrears cases more effectively.

- 96 There are detailed procedures for collecting and writing off former tenant arrears (FTAs). The policies and procedures represent a reasonable balance between pursuing recoverable debt and minimising unproductive time on irrecoverable debt but are not always fully effective. 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 had little success with using tracing agencies and DCA services but has yet to formally evaluate them. 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 or their address is found. The association is attempting to maximise the income it recovers.
- 97 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) and these are discussed in detail for the most serious cases. The report is assessed on a monthly basis and informal sessions are held between housing officers and managers for some cases and where tenants are five weeks in arrears a notice of seeking possession is sought. Close monitoring helps ensure arrears cases are controlled and relevant actions are taken.
- 98 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 local authorities (eight) where the association has large numbers of homes. 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 monitored across all local authority areas and there are regular liaison meetings. Effective relationships with local authority housing benefit staff is essential to ensure income is maximised and to help avoid arrears action against tenants where there are housing benefit delays.

Supported housing

- 99 This is a strong area for the Association. Information for service users is detailed and appropriate. There are a number of effective means of engaging with service users and they are strongly involved in consultation at a strategic level. Schemes are well maintained and there is an effective repairs service. There are good levels of support provided to tenants. Performance on collection of rent and service charge arrears is strong and there is appropriate advice and assistance on rents. There is good performance for re-let times of void properties. The record on Supporting People reviews is good and there are good arrangements for move-on accommodation. Service users experience an excellent support service from the SMaRT Centre and there is a valuable floating support service.

- 100** Information for tenants is detailed and appropriate. At scheme level good information is provided through the welcome pack, notice boards and leaflets. All tenants receive quarterly association and Housing with Care and Support (HWCS) newsletters and often receive a scheme only produced newsletter which contains articles aimed at supported housing tenants. Satisfaction surveys carried out in 2007 for each needs type of service user showed that customers felt that the association was good at keeping them informed about things that might affect them as tenants.
- 101** There are a number of effective means of engaging with service users. 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 *Better Lives Group*, Tenant Forums, the sheltered housing CAP and attend the tenant conference. The results from the 2007 satisfaction surveys show that high levels of customers feel that the association takes into account their views when making decisions.
- 102** Supported housing service users are strongly involved in consultation about wider strategic issues. For instance, service users have been involved in staff recruitment and some are involved in the editorial team for the HWCS Insight magazine. Consultation on new policies and procedures also takes place with service users before being introduced. This is making effective use of supported housing tenants' views before rolling out policies more widely.
- 103** Schemes are well maintained and there is an effective responsive repairs service. Tenants generally report repairs to scheme managers who then report the repair to maintenance staff. Out of hours repairs are reported generally by staff as for general needs properties. The results of satisfaction surveys in 2007 show that high numbers of customers describe the overall condition of their homes as good and that they are happy with the way maintenance and repairs are dealt with. Visits to a number of schemes confirmed that schemes were well maintained. Scheme staff also confirmed that the repairs service is responsive. Effective maintenance services are ensuring a good standard of accommodation for tenants.
- 104** There are good levels of support provided to service users. All service users have well produced and regularly reviewed support plans and there are 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 is effective. Effective support planning is essential to support moves to more independent living where appropriate.
- 105** Performance on collection of rent and service charge arrears for the supported housing service overall is strong. The arrears rate for 2007/08 was 1.7 per cent against a target of 5 per cent. Performance is in the top 25 per cent when compared to other leading comparable supported housing providers and ensures that NCHA is maximising rent revenue for supported housing.

- 106 HWCS is giving appropriate advice and assistance on rents to residents. Most rental income is through housing benefit (HB) and residents are generally only responsible for residual amounts. Staff are able to monitor rent accounts at schemes, have been trained in giving welfare and benefit advice and can take note of vulnerabilities of residents which are flagged up on computer system. Residents receive clear information on charges due and the association offers a range of payment options, similar to general needs tenants. Early action is provided to help tenants should arrears arise and formal action will be taken where appropriate leading to eviction, although this is rare. NCHA is achieving an appropriate balance between support and action to collect rent.
- 107 There is good performance for re-let times of void properties. The average void re-let times for 2007/08 was nine days although re-let times varied from scheme type and from scheme to scheme. Current re-let times are in the top 25 per cent of performance for similar organisations for 2006/07. High performance on re-letting homes helps to maximise rental income and ensures that waiting times for service users are minimised
- 108 The record of the association on Supporting People reviews is good. Quality Assessment Framework (QAF) reviews carried out by local authorities found that all schemes have attained the minimum C grading. The majority of schemes have been assessed at A and B grades. All schemes have action plans in place to improve their standards of service. The association has been awarded full contracts for all its schemes by local authority Supporting People teams. Adhering to SP requirements and developing services further is impacting positively on the quality of life of tenants.
- 109 There are good arrangements for move-on accommodation for service users. Support plans identify the need for move-on accommodation at an early stage where appropriate and plans are put in place to equip service users with the necessary life skills. There are resettlement staff who help service users identify accommodation in NCHA and council homes. Where service users move-on they do so with appropriate support increasing the likelihood of successful tenancies.
- 110 HWCS service users experience an excellent support service from the SMaRT Centre. HWCS provides a 24-hour support service for service users whether accommodation based or in receipt of floating support. The service utilises assistive technology, remote monitoring of CCTV and a dedicated support worker team to provide security monitoring and a rapid response service. Service users can call trained and experienced support workers, who have access to support plan details, if they have a problem. Straight forward inquiries are dealt with empathetically over the system whilst a mobile response team responds swiftly to emergency calls in SMaRT vehicles. Performance on response to service user telephone contact is high with 93 per cent of calls answered within 15 seconds and no abandonment of calls. Service user surveys found satisfaction with services overall at 100 per cent. The approach ensures service users have 24-hour access to the support they need.

- 111 NCHA operates a valuable floating support service. Support is provided across four local authority areas to 327 people. For example support for 109 women fleeing domestic violence, 45 families and 75 people with learning disabilities is provided in Nottingham City Council. 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?

- 112 There is a balance of strengths and weaknesses in the way that NCHA delivers value for money. NCHA has analysed the costs of its services and their management and through benchmarking has identified areas where costs are higher and lower than expected. As well as making efficiencies and savings through central procurement, the association is now beginning to systematically analyse and challenge budgets. Predicted annual efficiencies reported to its regulator are being exceeded. The use of modern procurement methods is used where appropriate and NCHA is successful at attracting investment into the organisation.
- 113 However, the new structured approach to value for money is not yet fully embedded and the approach to ensuring value for money in income management is mixed.

How do costs compare?

- 114 NCHA is systematically benchmarking its general needs management costs. The Association is using a recognised benchmarking club to compare its costs to a specially selected comparison group to identify areas of high costs. Most costs for 2006/07 were close to median costs. For example, management costs for tenancy and estate management at £149 per property are at the median of performance for similar associations, rent arrears management at £120 per property are in the third 25 per cent and management of responsive repairs at £111 per property are in the second 25 per cent. Knowledge of areas of high costs enables the Association to target areas for review and allowing residents to be better informed about the relative costs and benefits of services.

How is value for money managed?

- 115** The new strategic approach to value for money is not yet fully embedded within NCHA. The Association's board have agreed a new strategic approach to VFM which will be linked to the Corporate Plan, the annual budget, annual efficiency statements and business improvement plans. The approach focuses on high quality services and outcomes combined with savings and efficiencies. There are VFM and procurement strategies with SMART action plans, although these are relatively new and not yet fully embedded. Performance on the new approach is monitored by the Business Improvement Group, the Board and the finance and audit committee. The association's new approach to value for money has yet to deliver tangible outcomes to services and their management.
- 116** Predicted annual efficiencies reported to its regulator are being exceeded. Annual efficiency statements for the last three years show that estimated efficiencies were exceeded for each year. For 2007/08, efficiencies were estimated as £830,000 and the Association is on target to substantially exceed this figure. Efficiencies included reduction in management costs, reduction in telephone operating costs and reductions in loan and insurance. The Association is exceeding the minimum requirements of its targets for making annual efficiencies.
- 117** The Association is beginning to systematically analyse and challenge budgets using detailed management costs and benchmarking information in order to achieve efficiencies and savings. For instance, for HWCS, collection of detailed IT costs and benchmarking against comparable organisations found that costs were high. By switching to a web based IT solution instead of an office based service HWCS expects to achieve savings of up to 50 per cent on IT running costs. The Association's budget challenging process is working and helping to achieve efficiencies.
- 118** Centralised procurement is being used effectively to achieve savings and efficiencies. There are regular reviews of costs on such items as stationery, IT equipment, furniture, insurances and legal fees. For example, review of the building insurance provider achieved a £250,000 annual saving. Refinancing of loans in 2007 made a net present value saving of £1,616,000. Use of centralised procurement is achieving savings and efficiencies in fixed costs for the Association.
- 119** The Association is proactive in making savings and efficiencies for residents. Generation of electrical power using photovoltaic panels to roofs on a number of homes is reducing energy bills for tenants. On one scheme where photovoltaic panels were used tenants have had a 41 per cent reduction in energy bills. On other estates use of communal lighting run using photovoltaic generated electricity is reducing service charges. Housing management officers giving early welfare and benefits advice are increasing tenant incomes and helping them to sustain tenancies, although amounts involved have yet to be evaluated. Savings and efficiencies for tenants help them to maximise income and sustain their tenancies.

- 120** The use of modern procurement methods is used where appropriate. All contracts for development schemes are carried out using full partnering arrangements. As a result of a failed attempt in 2005 to enter a full partnering arrangement for the supply of planned and responsive maintenance works, NCHA has switched, after consultation with tenants, to maintenance works being provided partly by an internal works maintenance service (Direct Maintenance Services) and smaller local external contractors with both using a bespoke schedule of rates. The contracts involved residents in tender assessments and contract monitoring, used key performance indicators (KPIs) to monitor performance and progress and their agreements to standardise specifications and materials such as using a limited number of boilers, kitchen fittings and paint specifications. New build developments involved open book procurement. The Association has explored and used modern procurement methods to achieve significant efficiency gains where appropriate.
- 121** The use of procurement consortia is limited. NCHA is a member of Procurement for Housing and used the service to explore the procurement of windows and such items as stationary and furniture. However to date, cost comparisons have shown that so far the consortia has offered few savings or the products specified do not meet the Association's requirements.
- 122** The approach to ensuring value for money in income management is mixed. The use of rent payment methods have been fully evaluated although direct debit and use of All-pay services were evaluated and found to give value for money. NCHA is encouraging tenants to use these two methods. The use of debt recovery and tracing agencies have not been fully evaluated and use of NCHA staff to carry out court work for rent arrears cases and evictions has not been analysed although it is generally accepted that use of in-house staff is less costly than the use of external solicitors. The Association is unsure if all its income management procedures offer value for money.
- 123** NCHA is successful at attracting investment into the organisation. The Association attracted over £1 million in 2007/08 and is expected to exceed this for 2008/09. Inward funds include grants for energy saving equipment, fees for training at the Kingswood training centre and the DMS training facility, development design project management fees and rents from commercial properties. Inward investment is providing extra facilities and services that benefit tenants.

What are the prospects for improvement to the service?

What is the service track record in delivering improvement?

- 124 This is a strong area for the Association. It has responded positively to the recommendations of a previous inspection, tenant satisfaction is improving and most performance indicators show an improving performance. There have been a number of significant improvements tenants would notice and there is a record of achieving accreditation for the association's services. NCHA has introduced a systematic approach to VFM although this is not yet producing significant outcomes. Performance on re-letting its homes is declining.
- 125 NCHA can demonstrate that it has delivered improvements to services as a result of a previous inspection. Recommendations made as a result of an inspection in 2002 were fully complied with and the action plan completed in 2004.
- 126 The Association is also able to demonstrate tangible improvements arising from its annual improvement plans. Plans are monitored on a regular basis using traffic lighted SMART plans and those for 2007/08 show virtually all plans had been completed on time and to target. For instance the new telephone system together with means for monitoring the system were in annual plans and the system was introduced six months ago on target and within budget. Annual plans are effective for introducing improvements for tenants.
- 127 Tenant satisfaction with landlord services and with participation is improving. The 2007 Status Satisfaction Survey found that 80 per cent of the association's tenants were satisfied with landlord services overall which is an improvement on the 2004 Status Survey where satisfaction was found to be 79 per cent. Satisfaction improved in most areas with the largest increase being found for tenant satisfaction with involvement which improved from 59 per cent in 2004 to 70 per cent in 2007. Service user satisfaction with supported housing services is also improving and is over 95 per cent for all user groups and often at 100 per cent. Shared ownership leaseholder satisfaction is at 71 per cent which is above the mean for comparable associations.
- 128 Performance indicators (PIs) are showing an improving performance for most services over the last three years. NCHA has improved performance on nine out of twelve Housing Corporation PIs for 2007 with significant improvement in repairs completions, SAP rating, DHS failure rates, rent collection, current rent arrears and tenant satisfaction with involvement. The former four service areas have top 25 per cent performance compared to its peers and no area is now in the bottom 25 per cent of performance. NCHA has a strong record of improving performance.

- 129** There are a number of significant improvements that tenants have noticed. Examples of improvements include improved support for consulting and involving tenants and extra resources for dealing with anti-social behaviour including introducing a new IT recording and monitoring system. A full appointments system for repairs includes a three way conversation between the tenant, the contractor and association staff. Service standards have been reviewed with tenants and are being widely publicised. A new telephone system has also been introduced that is beginning to improve communication for tenants with the association and is allowing improved monitoring of service standards.
- 130** The association is beginning to adopt a more structured approach to VFM and procurement. The association has 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 have fully SMART actions plans although outcomes have been limited to-date. Modern procurement techniques including partnering and Egan initiatives have been embedded for development of new build properties although they have been less used for maintenance works. A more structured approach is leading to increased efficiencies and savings for the association.
- 131** NCHA has a good record of achieving accreditation for its services and management. The association has achieved the Investors in People award and maintained it for the last 11 years. It has also received British Standards Institute accreditation EN ISO 9001 for quality management for HCWS and Design, NVQ accreditation for its training facility, CORGI registration for its gas engineers and for gas management overall as well as various awards for its development function. The association has a good record of external accreditation for high standards of processes and services.
- 132** Performance on turnaround times for re-letting homes has declined. The general needs re-let time has declined from 26 days in 2005/06 to 31 days for 2007/08 although performance is still likely to be in the top 25 per cent for performance of comparable associations.
- 133** The new strategic approach to value for money is not yet fully embedded. Although the association can point to planned and ad hoc savings made to services there are few outcomes arising from its new approach. However, the approach is further advanced for HCWS where analysis of IT costs through benchmarking found them to be high; the association has introduced a web based solution for IT in lieu of office based and predicts it will make large savings. The association's new approach to value for money has yet to deliver tangible outcomes to services and their management.

How well does the service manage performance?

- 134 Strengths outweigh weaknesses. NCHA has a clear vision and there is a clear and effective performance planning framework. HWCS and the supported housing service have been subject to a series of robust reviews and there is an effective risk assessment process for corporate and annual improvement plans. Learning from best practice and external organisations is strong and there is structured learning from residents and complaints. NCHNCHAA demonstrates self awareness and there is extensive use of benchmarking to set targets for improvement. However, some targets in service plans are not sufficiently challenging.
- 135 NCHA has a clear vision. There is a detailed five-year Corporate Plan, that is reviewed annually, sets out the mission *To provide high quality housing, services and support for people in need* and its vision *More homes, great services, better lives*. The association aims to deliver its mission and vision in accordance with the following core values.
- Meeting customer needs.
 - Achieving quality solutions.
 - Working well together.
 - Innovation and being adaptable to change.
 - The business environment.
 - Equal opportunities.
- A clear vision provides a framework for the association's future plans.
- 136 There is a clear and effective performance planning framework. Corporate and Business Plans set overall objectives and are effectively supported by annual business improvement plans together with various strategies all of which have SMART action plans. Annual improvement plans are subject to formal consultation with residents and staff. Departmental managers review priorities after consulting staff at team meetings, at conferences, at appraisals and one to one meetings. Actions are being carried out using the four C's (challenge, compare, consult and compete) and monitoring shows targets are being met. Plans in place address the main weaknesses for the Association such as high current rent arrears and the need to collect tenant profile information and are monitored by the corporate management team monthly and the Board on a quarterly basis using traffic light monitoring sheets and KPIs. Actions in the planning process have been completed or are on target for completion.
- 137 A programme of formal comprehensive Best Value Reviews is being introduced as a means of making improvements and enhancing services across whole service areas. There have yet to be any outcomes and improvements from individual reviews. The association commenced its programme of comprehensive Best Value Reviews in 2007 and is in addition reviews required for the annual improvement plans. The two reviews that have commenced so far, maintenance and estate services, have been well planned and resourced, with use of the four Cs.

- 138** HWCS and the supported housing service have been subject to a series of robust reviews. HWCS, like many supported housing organisations has, since the introduction of the Supporting People regime, undergone a series of reviews for schemes (QAF reviews) and management. The reviews involved consultation with service users and staff and led to continuous improvement plans and reconfiguration of some schemes to provide services that councils were willing to support. All schemes now have council support, have formal contracts and many have achieved QAF A grades under Supporting People. Overall management and administration of HWCS has also been under review which have led to a number of improvements such as the recent change to the IT system. Reviews to HWCS services have led to a high level of service for service users.
- 139** There is an effective risk assessment process for corporate and annual improvement plans. The risk assessment process has recently been rationalised to focus on the more major risks to the association including risks to reputation and finances, such as the likelihood risk interest rate rises for loans. The Board and senior management team identify risks in conjunction with auditors and assess the likelihood of their occurrence and the consequences. Risks are reviewed quarterly by the Audit Committee. A robust risk assessment process helps to mitigate the affects of adverse outcomes and their consequences.
- 140** Learning from best practice and external organisations is strong. There are a number of examples of learning from external sources. For example, gas procedures were developed following advice from the trade registration organisation (CORGI), service standards follow the format of the West Kent Housing Association (which is a three star association) and the method used to carryout equality and diversity profiling has been adapted from the Stevenage method. Learning from external sources is improving services for tenants.
- 141** There is strong structured learning from residents. All services and service standards have been reviewed or consulted on through tenant and service user groups such as the Tenant Regional Consortium, CAPs, focus groups, telephone and postal consultation groups and surveys. There are a number of instances where service improvements have occurred due to learning from residents such as introduction of the new speedier telephone system and the full appointments scheme for repairs. Learning from residents has improved services for tenants.
- 142** There is strong structured learning from complaints. All complaints, whether formal or informal, are recorded together with the service area for which the complaint occurred and diversity information on the complainant. The number of similar complaints for each service is monitored and reviewed regularly by managers, tenant representative groups and the Board. There are a number of instances where complaints have led to improvements in services. For example, tenants are able to have bathroom arrangements realigned to meet faith requirements and there has been increased advertising for tenants to obtain housing contents insurance after complaints about water leaks from other properties. Complaints are being used systematically to improve services for tenants.

- 143 NCHA demonstrates self awareness and openness to learning. The association's self assessment fairly and accurately reflects the strengths and weaknesses of the organisation. The association immediately took action to address weaknesses identified by Inspectors while on site and with staff eager to obtain examples of best practice.
- 144 There is extensive use of benchmarking to set targets for improvement. NCHA uses national and regional Housing Corporation KPIs and PIs and information from a nationally recognised benchmarking club to set improvement targets and compare performance. It has also used the same benchmarking club to analyse cost of general needs services and their management to focus on areas to improve VFM. HWCS uses two separate benchmarking clubs, one to compare performance on services and the other to compare management costs. In addition NCHA staff attend several local benchmarking clubs such as one for voids and lettings.
- 145 Some targets in service plans are unchallenging. For instance, the target for rent collection for 2007/08 was set at 97 per cent when performance for 2006/07 was 99.3 per cent. The target for completion of routine repairs at 30 working days is unchallenging compared to most housing associations. The target for urgent repairs at six working days is also unchallenging. Setting unchallenging targets for service performance restricts the association's ability to improve performance.

Does the service have the capacity to improve?

- 146 This is a strong area for the Association. Board members have a good range of skills, demonstrate effective challenge and information and agendas for board meetings are well presented and appropriate. The Chief Executive and corporate management team also show strong leadership skills. There is a well resourced human resource function and staff morale is high and they are generally well trained and qualified. IT facilities and systems are good, the association is attracting investment into the organisation that benefits tenants and the community and there is an effective method of providing additional staff resources for HWCS. NCHA is a financially stable organisation and partnership working is strong.
- 147 Board members have a good range of skills. These include finance, housing management, legal, health and social service and corporate management. Members are subject to annual skills audits and the Board self assesses its performance and training requirements on an annual basis. The range of skills of board members is appropriate to allow good decision making.
- 148 Board members demonstrate effective challenge to issues and information brought to Board meetings by staff. Recently, for example, post development appraisals were presented by staff without the required tenant satisfaction information and were deferred until full evidence had been submitted. Board members are challenging issues and displaying strong leadership for the association.

- 149** Information and agendas for board meetings is well presented and appropriate. The information is easy to understand and performance indicators are well laid out. There is a definite focus on housing services, development, resident involvement and financial issues. All items for consideration of a decision have comments included on financial, risk and diversity implications. Well presented information for board members helps them to make informed decisions.
- 150** The Chief Executive and corporate management team also show strong leadership skills. Corporate team meetings are well run, address the important issues for the Association and focus on services for residents, finance and development issues. The leadership of managers is motivating staff and driving performance to ensure improvements are made to services.
- 151** There is a well resourced human resource (HR) function with qualified staff. The Association has its own in-house Kingswood Training Centre and an extensive range of training courses set out in an annual programme. The training is accessed through learning and development assessments in annual appraisals although there is standard induction training for all new staff. There is a coordinated approach to employee development with both corporate and team budgets. A range of training and development opportunities is provided including management training and all staff receive core training in customer care and diversity. Eighty one per cent of HWCS staff have achieved NVQ Level 2 qualification through the NVQ accredited training centre. There are annual staff conferences and surveys and there is a system of regular supervision and annual appraisals.. Qualified staff, management development and staff training are important for a well managed and professional organisation.
- 152** Staff morale is high. Staff members are very positive about their managers and the way the Association acts as an employer. Staff members regard their managers, senior managers and Chief Executive as accessible, friendly and supportive. They appreciate the extensive training programme that is made available to them and how responsive the organisation is to requests for flexible working. Although staff morale is high the average staff sickness rate was at 11.60 days per year and staff turnover was at 14 per cent in 2006/07, which includes figures for supported housing staff. The 2007 staff survey found that 89 per cent were proud to work for NCHA and staff we spoke to confirmed this. High staff morale is an indication that the organisation is working well.
- 153** IT facilities and systems effectively support the delivery of services for tenants. NCHA has an IT strategy that is reviewed annually and last reviewed in November 2007. Facilities and systems include: provision of a general needs housing management package with office based storage; provision of a specialist supported housing management package with web based storage; a specialist IT support team for staff; and accredited IT training facilities for staff at the Kingswood Training Centre. Managers and staff confirmed that IT facilities and systems were fully meeting their needs with reports easy to generate. IT systems are meeting the needs of the Association.

- 154 The association is attracting investment into the organisation that benefits tenants and the community. For example, the association has received grants of £250,000 for energy conservation over the last three years, an annual £20,000 fees generated by the Kingswood training centre, an annual £18,000 fees generated by the HMS training facility and annual £3,000 rents received from commercial properties owned by NCHA. Extra funding is helping to enhance services to tenants.
- 155 There is an effective method of providing additional staff resources for HWCS. There is a retained pool of 100 temporary staff that is able to cover sickness or short term vacancies. These staff have all received HWCS training and induction. The use of the pool of temporary staff avoids the use of expensive agency staff ensures continuity and knowledge of the service are maintained.
- 156 NCHA is a financially stable organisation. The association has an annual turnover of £40 million and apart from 2006/07 has had an annual operating surplus. The small deficit in 2006/07 was planned and due to a commitment to provide additional funding for HWCS and to advance planned maintenance programmes. The Association has built up reserves of £29 million for 2007/08. A stable organisation producing operating surpluses and having good levels of reserves is more likely to have the capacity to fulfil its objectives.
- 157 Partnership working is strong. There are numerous partnerships in place that benefit residents and the local community. NCHA works well with councils in which it operates including housing benefit and Supporting People teams. Working with the local Police and local housing associations on crime and ASB is also strong. There are high levels of partnership working with local Primary Care Trusts and other organisations such as Help the Aged and the CAB. Partnership working is providing additional services for residents.

Appendix 1 – Performance indicators

1 Performance Indicators and Comparative Information for the year to 31 March 2007.

Performance Indicator	2004/05	2005/06	2006/07	2006/07 Comparison Group Mean	2006/07 Comparison Group Median	2006/07 Quartile Position in Comparison Group
Stock Failing Decent Home Standard	7.8%	5.4%	4.8%	11.3%	7.3%	1
Average GN SAP rating	80	68	76	70	70	1
Routine repairs completed in target	92.0%	92.1%	96.6%	95.8%	97.1%	3
Vacant Dwellings	-	-	2.4%	1.9%	2.0%	4
Vacant General Needs Dwellings	-	-	1.1%	1.3%	1.1%	3
Re-let time (all managed stock)	-	-	26.6 days	34.7 days	33.0 days	1
GN Re-let time (for managed stock)	-	26 days	29.2 days	35.4 days	32.8 days	1
Current tenant arrears at FYE	-	-	5.6%	3.7%	3.3%	4
Tenant satisfaction overall	78%	79%	79%	82%	83%	4
Tenant satisfaction with participation	64%	59%	59%	68%	64%	3
Tenants satisfied with repairs & maintenance	-	-	71%	79%	81%	4
Shared owner satisfaction overall	-	71.0%	71%	69%	-	-

- 2 It is Housing Corporation convention to number those in the top quartile as being in quartile 1, and in the bottom quartile as 4.
- 3 The comparison group comprises: Acis Group Ltd., Amber Valley Housing Ltd., Boston Mayflower Ltd., Broxbourne Housing Association Ltd., De Montfort Housing Society Ltd., Derwent Housing Association Ltd., East Midlands Housing Association Ltd., FCH Housing and Care, Havelok Homes Ltd., Longhurst Homes Ltd., New Linx Housing Trust, Nottingham Community Housing Association Ltd, Rushcliffe Homes Ltd., Spire Homes (LG) Ltd., Thanet Community Housing Association Ltd., The Dales Housing Ltd., Three Valleys Housing Ltd., Walbrook Housing Association Ltd.

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:
 - attendance at senior management team meeting;
 - tour of estate and properties;
 - visit to supported housing schemes;
 - inspection of voids ready for occupation;
 - visit to improved properties;
 - accompanying operatives carrying out repairs;
 - observations of reception and repairs contact centre;
 - file/case checks for rent arrears and complaints;
 - telephone calls to tenants about repairs and new lettings;
 - focus group with general needs tenants;
 - focus group with supported housing tenants;
 - focus groups and meetings with staff and managers;
 - meeting with Chair and three other Board members; and
 - interview with contractors.

Appendix 3 – Positive practice

SMaRT Out of Hours Support Service

- 1 Housing with Care and Support (HWCS) service users experience an excellent support service from the SMaRT Centre. HWCS provides a 24-hour support service for service users whether accommodation based or in receipt of floating support. The service utilises assistive technology, remote monitoring of CCTV and a dedicated support worker team to provide security monitoring and a rapid response service. Service users can call trained and experienced support workers if they have a problem that has access to support plan details. Straight forward inquiries are dealt with empathetically over the system whilst a mobile response team responds swiftly to emergency calls in SMaRT cars. Performance on response to service user telephone contact is high with 93 per cent of calls answered within 15 seconds and no abandonment of calls. Service user surveys found satisfaction at 100 per cent. Service users have 24-hour access to the support they need.

Provision of heating controls for tenants with sight problems

- 2 Tenants identified with sight problems such as at the time of gas servicing are offered heating controls in Braille or with warning indicator lights at no extra cost.