

Housing Association Inspection Report

September 2008



Housing Management Services

Saffron Housing Trust Limited

The Audit Commission is an independent watchdog, driving economy, efficiency and effectiveness in local public services to deliver better outcomes for everyone.

Our work across local government, health, housing, community safety and fire and rescue services means that we have a unique perspective. We promote value for money for taxpayers, covering the £180 billion spent by 11,000 local public bodies.

As a force for improvement, we work in partnership to assess local public services and make practical recommendations for promoting a better quality of life for local people.

Copies of this report

If you require further copies of this report, or a copy in large print, in Braille, on tape, or in a language other than English, please call 0844 798 7070.

© Audit Commission 2008

For further information on the work of the Commission please contact:

Audit Commission, 1st Floor, Millbank Tower, Millbank, London SW1P 4HQ

Tel: 020 7828 1212 Fax: 020 7976 6187 Textphone (minicom): 020 7630 0421

www.audit-commission.gov.uk

Contents

Housing Association Inspections	4
Summary	5
Scoring the service	7
Recommendations	10
Report	13
Context	13
The locality	13
The Association	13
The service	14
Scope of the inspection	14
How good is the service?	15
What has the service aimed to achieve?	15
Is the service meeting the needs of the local community and users?	15
Access and customer care	15
Diversity	19
Stock investment and asset management	22
Responsive repairs	25
Empty property management	27
Gas servicing	29
Aids and adaptations	30
Housing income management	32
Tenancy and estate management	35
Is the service delivering value for money?	38
How do costs compare?	38
How is value for money managed?	38
What are the prospects for improvement to the service?	41
What is the service track record in delivering improvement?	41
How well does the service manage performance?	43
Does the service have the capacity to improve?	45
Appendix 1 – Performance indicators	48
Appendix 2 – Reality checks undertaken	49
Appendix 3 – Positive practice	50

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

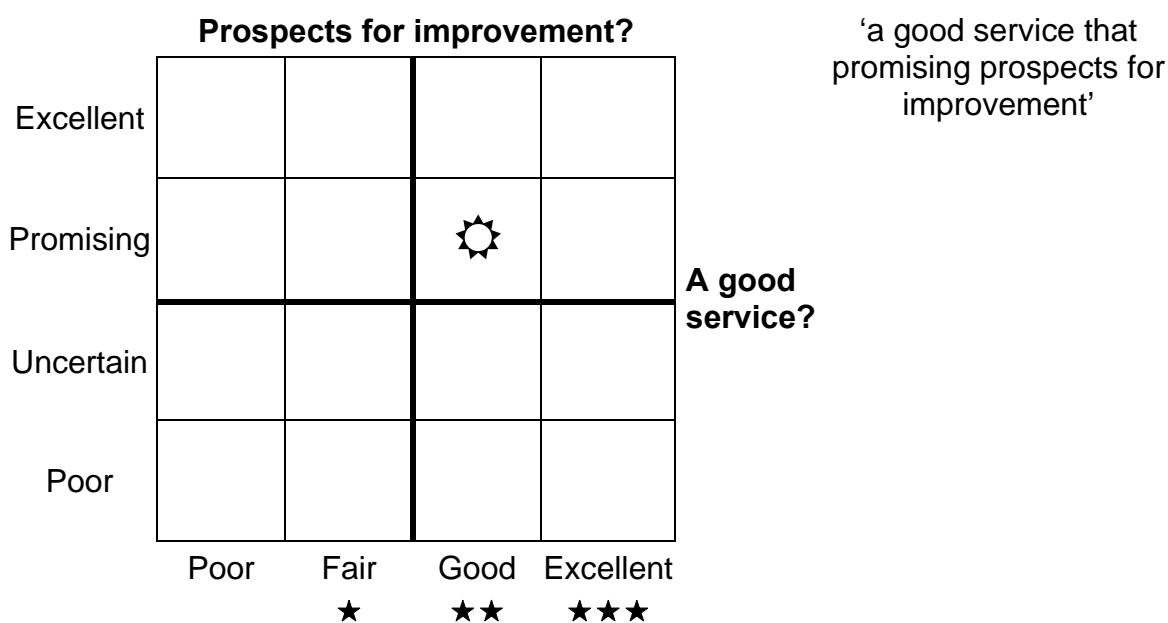
- 1 Saffron Housing Trust provides a 'good' two star service with promising prospects for improvement.
- 2 Customers have easy access to services, good quality information is available, there are some published service standards, and customer feedback is actively sought and used to improve services. Staff show a good standard of customer care, and customer satisfaction with services is high. Customer profile information is available for 98 per cent of residents, and is used to meet individual customer needs and to tailor services for vulnerable customers.
- 3 Residents are benefiting from a high standard of improvement work to their homes, with 96 per cent now reaching or exceeding the Decent Homes Standard. Repairs are of good quality and carried out quickly. Aids and adaptations are delivered in a customer focused and timely way. Empty properties are repaired and let quickly to an agreed lettable standard, and Saffron performs strongly in ensuring all properties receive annual gas servicing.
- 4 Performance in collecting the rent compares well with other associations, and Saffron actively helps tenants in debt through financial inclusion initiatives and practical support. Anti-social behaviour is dealt with in an appropriate way, supported by good partnership working. Estates are well maintained and kept, providing a pleasant environment for residents to live in.
- 5 The costs of providing services generally compare favourably with others. There is a strong focus on value for money in the organisation, procurement is effectively used to deliver and improve value for money, and significant efficiency gains have been achieved.
- 6 However, there are some areas for improvement. Saffron cannot currently demonstrate whether it delivers its services fairly to all of its customers, and there has been no assessment as to how services and policies impact on meeting customers' diverse needs.
- 7 Customers cannot be clear about the service standards they can expect as not all of these are published, and performance in achieving them is not consistently monitored. Customers do not have the convenience of always being offered appointments for repairs to be carried out, and do not have an option of paying their rent by direct debit. The arrangements for debt advice and assistance are not sufficiently strong to ensure that all customers receive timely and good quality advice. Some parts of the repairs and maintenance service cannot show value for money, and the opportunities to improve this through analysis of performance information and better ways of working have not yet been taken.

- 8 The service has promising prospects for improvement because Saffron is clear about what it wants to achieve, and there are effective arrangements to deliver its aims and objectives into tangible outcomes for customers. Good progress has been made in achieving the transfer promises and a number of customer focused service improvements have been delivered. Performance and customer satisfaction levels have both improved since the stock transfer. There is effective improvement planning, and performance is well managed.
- 9 Saffron is in a strong financial position, and has the capacity and skills in place to deliver improved services. There is a culture of innovation and improvement, and the capacity of the organisation is well supported by training and the effective management of human resources. Partnership working and external investment are adding capacity to the business.
- 10 However, progress in improving the approach to diversity has been slow. The arrangements for assessing progress against action plans are not well enough developed to offer assurance that actions are delivered as planned, and lower level performance information is not fully used to understand performance and drive further improvement.

Scoring the service

- 11 We have assessed Saffron Housing Trust Limited as providing a ‘good’, two-star service that has promising prospects for improvement. Our judgements are based on the evidence obtained during the inspection and are outlined below.

Figure 1 Scoring chart¹



Source: Audit Commission

- 12 We found the service to be good because it has a range of strengths including:
- customers have a number of ways to access services, good quality information is available and there are published service standards in relation to customer care;
 - a good standard of customer care is shown by staff, customer feedback is actively sought and used to improve services, and customer satisfaction with services is high;
 - customer profile information is available for 98 per cent of residents and is being used to meet individual customer needs, and to tailor services to help meet the needs of vulnerable customers;

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.

8 Housing Management Services | Scoring the service

- residents are benefiting from a high standard of improvement work to their homes, with 96 per cent now reaching or exceeding the Decent Homes Standard;
- repairs are carried out quickly, and the quality of repair work is good;
- empty properties are let quickly and to an agreed lettable standard;
- Saffron performs strongly in ensuring all properties receive annual gas servicing;
- aids and adaptations to residents' homes are carried out quickly and effectively, and with a high level of customer care;
- performance in collecting the rent compares well with others, and Saffron actively helps tenants in debt through financial inclusion initiatives and practical support;
- anti-social behaviour is dealt with in an appropriate way supported by good partnership working;
- estates are well maintained and kept, providing a pleasant environment for residents to live in;
- the costs of providing services generally compare favourably with others; and
- there is a strong focus on value for money, with significant efficiency gains achieved. Procurement is effectively used to deliver and improve value for money.

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

- customers cannot be clear about the service standards they can expect as not all of these are published, and performance in achieving them is not consistently monitored;
- Saffron cannot currently demonstrate whether it delivers its services fairly to all of its customers, and there has been no assessment as to how services and policies impact on meeting customers' diverse needs;
- only a limited number of customers benefit from being offered appointments when reporting repairs;
- the longer term impact of helping vulnerable residents with aids and adaptations to improve their quality of life and enable independent living is not captured and used to inform further service improvements;
- customers do not have the convenience of an option to pay their rent by direct debit;
- the arrangements for debt advice and assistance are not sufficiently strong to ensure that all customers receive timely and good quality advice;
- Saffron's approach to anti-social behaviour is not yet benefiting from meeting the criteria of the Respect Standard; and

- some parts of the repairs and maintenance service cannot show value for money, and the opportunities to improve this through analysis of performance information and better ways of working have not yet been taken.
- 14 The service has promising prospects for improvement because:
- Saffron is clear about what it wants to achieve, and there are effective arrangements to deliver its aims and objectives into tangible outcomes for customers;
 - there is effective improvement planning;
 - good progress has been made in achieving the transfer promises and a number of customer focused service improvements have been delivered;
 - performance and customer satisfaction have both improved;
 - value for money has improved through financial management and procurement of services, and is built in to service delivery;
 - performance is well managed and poor performance is tackled;
 - Saffron is in a strong financial position, and has the capacity and skills in place to deliver improvement;
 - there is a culture of innovation and improvement and Saffron learns from itself and others to help it improve its services;
 - the capacity of the organisation is well supported by training and the effective management of human resources; and
 - partnership working and external investment are adding capacity to the business.
- 15 However, there are some barriers to improvement. These include:
- the aims of Saffron are not well captured and promoted outside of the organisation;
 - the arrangements for assessing progress against action plans are not well enough developed to offer assurance that actions are delivered as planned;
 - progress in improving the approach to diversity has been slow;
 - comparison exercises to show value for money have not been running long enough to show systematic improvement in the costs of delivering services over time; and
 - lower level performance information is not fully used to understand performance and drive further improvement.

Recommendations

- 16 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 Strengthen the focus on customers by:

- *developing and publishing a comprehensive range of service standards, and monitoring performance in achieving them;*
- *offering appointments at the point of contact for customers reporting repairs which are classified as urgent or routine;*
- *re-considering the option to introduce direct debit based on robust customer consultation and a value for money assessment;*
- *ensuring that customers who need help with debt receive a timely and good quality service, and monitoring the outcomes from this; and*
- *improving the approach to anti-social behaviour by meeting the criteria of the Respect Standard.*

The expected benefits of this recommendation are:

- customers can have clear expectations about the service standards they should receive;
- greater convenience for customers in accessing and using services; and
- residents can be helped in managing their financial circumstances.

The implementation of this recommendation will have high impact with low costs. This should be implemented by March 2009.

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 Strengthen the approach to diversity by:

- *using the customer profile information to assess access and take up of services by people with diverse needs, and taking action to understand and address any barriers;*
- *carrying out equality impact assessments of services and policies and acting on the findings from these to ensure that all customers are treated fairly and according to their needs;*
- *complying with recognised good practice in the area of equality and diversity; and*
- *working with partners to improve the aids and adaptations service further by assessing the longer term impact on improving the quality of life and enabling independent living for vulnerable customers.*

The expected benefit of this recommendation is:

- Saffron will be able to show that it is delivering services fairly to all customers, and that it is meeting the individual needs of customers.

The implementation of this recommendation will have high impact with low costs. This should be implemented by September 2009.

Recommendation

R3 Strengthen value for money by:

- *examining the range of information in the repairs service to find more efficient ways of working and reduce costs, while maintaining high performance levels; and*
- *using comparison exercises and tracking costs to deliver systematic improvement over time in value for money across services.*

The expected benefit of this recommendation is:

- customers will receive services that represent value for money.

The implementation of this recommendation will have high impact with low costs. This should be implemented by March 2009.

Recommendation

R4 Strengthen the approach to delivering improved services by:

- increasing the understanding of Saffron's aims by external partners and stakeholders, by clearly setting out what the organisation is trying to achieve;*
- ensuring that progress against action plans can be clearly monitored and demonstrated; and*
- making full use of the performance information available to better understand how the organisation is performing, and to inform service improvement.*

The expected benefit of this recommendation is:

- Saffron will be better able to identify further improvements and be in a position to demonstrate how it is achieving continuous improvement.

The implementation of this recommendation will have high impact with low costs. This should be implemented by March 2009.

- 17 We would like to thank the staff of Saffron Housing Trust Limited who made us welcome and who met our requests efficiently and courteously.

Dates of inspection: 28 July to 1 August 2008

Regional contact details

Audit Commission

Rivermead House

7 Lewis Court

Grove Park

Enderby

Leicestershire LE19 1SU

Telephone: 0844 798 3311

Fax: 0844 798 4422

www.audit-commission.gov.uk

Report

Context

The locality

- 18 Saffron Housing Trust is based in South Norfolk, in the East of England. South Norfolk is a predominantly rural area covering 907 square kilometres (350 square miles), just over one sixth of the county. The mid-year population estimate in 2003 was 113,336 people (14 per cent of the Norfolk population), an increase of 14.6 per cent over the last 20 years compared to 13.4 per cent across Norfolk and 5.5 per cent across Britain³.
- 19 The percentage of the population in South Norfolk aged 50 and over exceeds 41 per cent. This is higher than both the English average of 33.6 per cent and the Eastern Region average of 35 per cent⁴. Black and minority ethnic (BME) communities in the South Norfolk area comprise 2.7 per cent of the district's population.
- 20 At the last Census on the 29 April 2001, there were 46,607 households in the district. Since then this number has risen by over 7 per cent to 50,174 households in South Norfolk on the 1 April 2005⁵.

The Association

- 21 Saffron Housing Trust was formed in May 2004 with the transfer of tenants and their homes from South Norfolk Council. The Association changed its name from South Norfolk Housing Partnership to Saffron Housing Trust in October 2005. It is a registered company and converted to charitable status during 2004.
- 22 The Association operates from its offices in Long Stratton, near Norwich. The Association's stock is mostly general needs, spread between the southern suburbs of Norwich, the market towns and many small rural communities. In addition the Association provides supported housing, mainly through sheltered housing for older people, but more recently through a private leasing scheme and home ownership opportunities for people with learning difficulties.
- 23 Demand for affordable housing in the area is strong due to an increasing population and rapid increases in house prices⁶. The Association is developing new affordable homes in response to housing needs in the area and is a development partner for the Housing Corporation as a member of the e² development consortium, with three other Registered Social Landlords (RSLs).

³ South Norfolk District Profile 2008

⁴ South Norfolk District Profile 2008

⁵ South Norfolk District Profile 2008

⁶ Housing Corporation Assessment - December 2007

- 24 In May 2008 the Board reduced from 15 to 13 members with a view to a further reduction to 12 members, in line with Housing Corporation guidance. Saffron Housing will have five tenant board members, five independent board members and two council-nominated members.
- 25 The Executive Team consists of the Chief Executive, the Director of Housing and Finance, and the Director of Asset Management.
- 26 In December 2007, the Housing Corporation published a revised assessment of Saffron Housing, which gave three 'green' lights, indicating it was satisfied with viability, governance and management within the association⁷.

The service

- 27 At 31 March 2008, Saffron Housing had a total of 4,400 homes, including 578 sheltered units and 143 shared ownership properties. Eighty-five per cent of the properties are houses and bungalows, with the remaining 15 per cent being flats. In addition there are 90 leasehold properties.

Scope of the inspection

- 28 The inspection of the service covered the following.
 - Access and customer care.
 - Diversity.
 - Stock investment and asset management.
 - Housing Income Management.
 - Tenancy and estate management.
 - Value for money.

⁷ Housing Corporation Assessment - December 2007

How good is the service?

What has the service aimed to achieve?

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

- 29 Saffron's vision is 'aim to be excellent' and in order to achieve this it has established the following objectives:
- maintain and build quality affordable homes;
 - provide the optimum level of quality services;
 - ensure residents are involved in improving Saffron;
 - care about and work with local communities;
 - be prepared to find and implement innovative solutions; and
 - be an organisation that people want to work for.

Access and customer care

- 30 There are more strengths than weaknesses in this service area. Access arrangements reflect the local context of the area to offer a flexible and responsive approach. There is comprehensive and good quality information available for customers, with some published service standards for customer care. Customer feedback is actively sought and used to improve services, a good standard of customer care is shown by staff, and customer satisfaction levels are high. However, customers cannot be clear about the standard of service they can expect because, although service standards are in place for most services, these are not all published, and performance in achieving them is not consistently monitored.
- 31 Access arrangements have been developed to reflect the local context of the area. Information has been gathered as part of an extensive customer profiling exercise which showed that the majority of customers rely on telephone contact for their interaction with the Association. There is a service standard to answer telephone calls in five rings and a recent analysis of calls showed that these are currently being answered in an average of six seconds. On Thursday evenings the telephone service is open until 7.00 pm. Few calls have been received on a Thursday evening and Saffron plans to change this, in consultation with the Customer Advisory Panel (CAP), to a different day to find the most appropriate time. There are satisfactory out of hours telephone arrangements, clearly advertised, through the 24 hour Contact Care service with referrals to Saffron staff where necessary. This is helping ensure an effective telephone response to customers.

- 32** Saffron's office at Long Stratton provides a pleasant and welcoming environment for customers visiting the office. The office and meeting rooms are DDA compliant, and additional works have been carried out to improve access for wheelchair users. Suitable facilities such as interview rooms and sitting areas are provided. The offices are due to be redeveloped as part of a larger development for affordable housing on the site and the plans for this include significantly improved arrangements to improve accessibility to and in the public areas and offices. However, the current arrangements meet the needs of customers visiting the office.
- 33** Saffron seeks to meet the access needs of its customers by a range of options. Home visits and appointments are offered as a matter of routine. Housing officers, in response to customer feedback, aim to spend 70 per cent of their time out in their area so that they are visible on their 'patch'. They have mobile equipment to enable them to work from local office bases in sheltered schemes and community facilities. More recently surgeries have been introduced which are being trialled at different venues across the district. So far, attendance at surgeries has been low. Although it is too early to assess the full impact of some of these arrangements, it demonstrates Saffron's commitment to meet customer needs in the ways that suits them most.
- 34** Opening hours and access arrangements have not been agreed with customers as part of a wide consultation exercise. It is clear, as evidenced above, that Saffron is responsive to customer needs and takes action following customer feedback. However, without an overall exercise to consult with customers Saffron cannot be sure how well it is meeting their needs, or how it can best do this in future.
- 35** Staff throughout the organisation demonstrate a good level of customer care. Customer care training has been provided and there is a strong commitment and focus by staff to offer customers the best service they can. Reception staff, who are often the first point of contact, offer a professional, efficient and courteous service which is recognised by customers. Interpretation is available through the county wide INTRAN service and is clearly advertised. The most recent satisfaction survey results show that 76 per cent of the 83 per cent of customers who answered this question found staff helpful.
- 36** There is comprehensive information for customers through good quality leaflets, the Tenants Handbook and other media. Information and leaflets are agreed through the Customer Advisory Panel (CAP) and receive its logo before publication. Information can be made available in other formats and languages, signposted through the INTRAN logo. An audio CD of the Tenants Handbook is available, and a DVD covering tenancy management and anti-social behaviour has recently been produced. The web site offers a good range of information which is regularly updated, and offers a number of on line transactions. Internet facilities are provided at all sheltered schemes and meeting rooms. Regular newsletters are sent out by both Saffron and CAP, which are informative and easy to read. This allows Saffron customers to find out what services are available to them and what is going on in the organisation.

- 37** There is a range of service standards in place but not all of these are published, and there is no consistent monitoring of performance against these. Customer care service standards are comprehensive and clearly set out in the Tenants' Handbook. Other service standards such as those relating to ASB are captured in policies and procedures but are not promoted or necessarily available to customers. Staff take responsibility for meeting the service standards, which in some cases may be part of their individual objectives, and are therefore monitored in relation to this. However, other than on a one off basis such as the telephone answering described above, there is not consistent monitoring of performance against the service standards which would identify any issues. For example, investigation of the complaints process as part of our inspection showed that the standard to respond initially in three days was not met in a number of cases. Without published service standards customers cannot be clear about what standard of service they can expect, and without monitoring Saffron cannot assess how well it is performing, and share this information with customers.
- 38** Saffron has recognised the development of service standards as an area for improvement. A working group made up of CAP members and staff are reviewing service standards with a view to assessing and revising existing standards, and introducing new ones where necessary. To inform this approach comparison is being made with other organisations including a high performing association. Providing appropriate arrangements are put in place to measure achievement, this will strengthen customer care through enabling customers to have clear expectations of service levels, and information on how well these are met.
- 39** Customer satisfaction is actively sought and used to improve services. Satisfaction surveys are carried out across all key service areas including repairs, all home improvement works, new tenancies and ASB. STATUS surveys have been carried out regularly and since January 2008, Saffron has introduced the STATUS tracker survey which is an ongoing rolling sample survey to assess satisfaction against the key question areas. Action is taken where surveys, or other customer feedback, reveal concerns or identify areas that could improve. For example, concerns highlighted through ASB surveys led to a review of policies and procedures which strengthened the approach.
- 40** Mystery shopping has not yet been used as a way of assessing services and identifying improvements. There are plans for this to take place in partnership with other associations. Until this is up and running Saffron is missing a valuable tool to help it improve and develop its services.

- 41 There is a sound approach to complaints which has recently been revised and updated. Advice was sought from the Housing Ombudsman to improve the complaints process and this has resulted in a three stage procedure. Customers have been informed of the changes in the most recent newsletter and the complaints leaflet is being revised. Complaints in general are properly handled with appropriate action taken and responses given. Recording has been improved through a central recording system which is shared, and managers are responsible for identifying any trends and learning from complaints, and also compliments, to improve services. Changes as a result of complaints include the recent improvements to the complaints system, and also changes in procedures for dealing with home exchanges.
- 42 Customers are able to influence services to provide a customer perspective in their delivery. Members of CAP are involved in a number of areas such as developing customer information, developing and agreeing access initiatives, agreeing service standards, inputting into policies and procedures and sitting on any groups looking at particular service areas, such as one which examined empty property management. CAP also has input into any decisions which are due to go to the Housing and Community Services Committee (HACS) or the Board, and members of CAP attend HACS to ensure their views are represented. The Sheltered Housing Panel which also has members on CAP is involved in a range of issues related to sheltered housing, for example the selection of the new alarm service provider. This is helping ensure that services are developed in response to residents' views and requirements.
- 43 However, wider customer influence is more limited. In 2006 the STATUS survey showed that 57 per cent of residents were satisfied with the opportunities to participate in decision making, which is third quartile performance compared to other associations. The latest results from the STATUS tracker survey which asks the question whether residents think their views are taken into account shows that 65 per cent of residents were satisfied. While CAP clearly works hard to ensure services are influenced from a customer perspective, the lack of wider involvement is a limiting factor.
- 44 Customer satisfaction is generally high. Satisfaction levels for nearly all the surveys carried out run in excess of 90 per cent. The 2006 STATUS survey showed overall satisfaction with the landlord service to be 91 per cent which is towards the top of the best 25 per cent of performance for housing associations. The tracker survey now operating shows satisfaction levels between 89 and 91 per cent.

Diversity

- 45 There is a balance of strengths and weaknesses in this area. Saffron cannot currently demonstrate whether it delivers its services fairly to all of its customers, equality impact assessments have not been carried out for its services and policies, and there has been no assessment as to how well Saffron complies with published good practice in this area. However, customer profile information is available for 98 per cent of residents, and the information is being actively used to meet individual customer needs and inform some policy decisions. There is an increased focus on improving equality and diversity and progress is being made, with appropriate policies developed. Support is available to help vulnerable customers, and Saffron plays an active role in the community.
- 46 Saffron has detailed knowledge of its customers based on profile information for 98 per cent of its residents. The information has been collected over the last year, and the exercise was completed in March 2008. The information includes gender, age, disability and ethnicity as well as a range of customer preference details. A decision was taken not to ask for information on religion or sexuality at this stage in case this deterred residents from completing the survey forms, although this is being kept under review. The information collected is held on the system and is being used to tailor services for individual needs, particularly in relation to communication needs, which are now clearly identified with action taken to send information in the required format. Any member of staff visiting a customer is also able to take account of any particular needs, such as mobility issues when answering the door. The information has been used to inform policies and procedures, for example, different smoke alarms will now be fitted in homes where residents have hearing difficulties. The information has also been matched against serious arrears cases although detailed analysis has not yet taken place. This is allowing Saffron to tailor its services to the needs and requirements of individual customers.
- 47 However, use of the profile information is not yet well enough developed to show the take up and use of services by people with diverse needs, and there has been limited monitoring of services to provide this analysis. Saffron's focus has been on gathering comprehensive profile information so as to avoid extensive monitoring of customers as they use services. Now that this is in place Saffron intends to develop systems and the IT capacity to examine and assess how it delivers its services, and develop these to meet the diverse needs of its residents. In the meantime Saffron cannot demonstrate that it delivers services fairly to all groups, or easily identify barriers to accessing services and the improvements needed to overcome these.
- 48 Equality Impact Assessments have not been carried out on services, policies and procedures. This limits Saffron's ability to know and demonstrate how its services impact on all of its residents and the community more broadly, and to ensure that appropriate action is taken to meet the diverse needs of its customers.

- 49 Saffron has not assessed whether, or to what extent, it complies with good practice in relation to equality and diversity. There has been no assessment against the Commission for Racial Equality Code of Practice for Racial Equality in Housing, or against the Housing Corporation's Good Practice Note 8 on equality and diversity. Given the limited approach to equality impact assessments and monitoring of services by diverse needs, Saffron is not meeting the requirements of good practice.
- 50 There are few performance indicators to assess what Saffron achieves in this area. Without the detailed use and analysis of the profile information it is difficult at this stage for Saffron to develop indicators which are relevant and meaningful, although there is a clear intention to do this. However, the Board has monitored the collection of profile information to ensure that this was achieved as planned, and for this year it has included as one of its performance indicators a target to measure how successfully it is delivering aids and adaptations to customers.
- 51 There is an increased focus on equality and diversity reflecting Saffron's recognition that this is an area for improvement. Equality and diversity training was developed specifically to meet Saffron's needs and all staff received this in 2007. Board and CAP members were also invited to attend. The training was well received and clearly resulted in a broader understanding of the topic, and in improving how staff deal with customers, for example in the language used and the way in which customers are approached. Priorities were identified through the training for developing and improving equality and diversity, and an equality and diversity working group was set up to take these forward.
- 52 Progress is being made in developing the approach to equality and diversity. The equality and diversity working group is chaired by the Chief Executive and made up of managers and front line staff. It has met regularly to take forward issues. The group has revised the Equality and Diversity policy to ensure that the areas key to Saffron around age and disability are reflected, and has developed the disability and gender action plan. Improved access arrangements to the office, identified through the training, have been carried out and the group is responsible for ensuring that diversity needs and requirements are met through the office development proposals. Future tasks include assessing compliance against recognised good practice as detailed above.
- 53 Saffron's staff broadly reflect the community it serves, and there are monitoring arrangements to assess this, and take action if needed. Saffron recognises that Board membership is less representative and seeks to address this as and when practical.
- 54 Saffron is proactive in helping meet the needs of customers with disabilities. An access audit of all sheltered schemes was carried out to assess compliance with the Disability Discrimination Act (DDA) and improvement work implemented to improve access arrangements. Saffron also has customer focused arrangements to ensure that vulnerable customers requiring aids and adaptations to their home receive these as quickly and effectively as possible.

- 55 There are suitable arrangements in place to support vulnerable residents. Support needs for older people in sheltered housing are being met through their individual support plans, and through the role of scheme managers. There is also a pilot scheme in one geographical area, which has now been extended for a three year period, for scheme managers to provide floating support to older people in the community across tenure. Floating support is available to help residents who would otherwise find it difficult to sustain their tenancies. Saffron also work with a community group in Diss and Harleston which provides handy person support to those in need in the community. This group has been used successfully to provide help with cleaning, removals and redecoration for vulnerable people.
- 56 There is support for victims of domestic violence through a partnership approach offering advice and housing options, including a Sanctuary scheme. Saffron is currently exploring how it can improve the information available about domestic violence, and provide this in the most appropriate ways. There are satisfactory reporting arrangements and procedures for cases of racial harassment, although these are few in number. In these ways Saffron is ensuring that help is available to some of its most vulnerable residents.
- 57 Saffron is keen to play a proactive role in the community. It has run two community competitions, with funding of £25,000 available, to support a range of projects that benefit the local community. This has proved popular and Saffron has strengthened its approach to this by setting up a Charitable Trust for community groups to apply to for funding for community projects on an ongoing basis. Saffron is providing funding for this but is also seeking through the Trust to access external funding for particular schemes. Saffron also seeks to engage with the community in a number of ways. It makes its own community meetings rooms available for activities such as a youth club and a nursery, and organises some community activities itself. This shows how Saffron is committed to being involved in the wider community.
- 58 Saffron has taken some steps to engage with some of its diverse groups. A project is being run to encourage more involvement from the Gypsy and Traveller community as this has been identified as the largest ethnic group among tenants. Initial contact has been made with people identified through the profile information, and other ways of making contact are being explored. Efforts to reach younger people have been made by using texting as a method of communication and through football activities.
- 59 Initiatives to increase involvement through resident participation have also been introduced. These include the One Voice initiative for rural areas, and alternative forms of involvement, such as telephone and text surveys. Area panels were introduced to encourage local involvement but attendance at these has been poor. This area remains a challenge for Saffron and although efforts are being made to reach diverse groups who are not easily engaged within the community, without the wider involvement of residents it is difficult for Saffron to be sure that services are responsive to all residents' needs in the area.

Stock investment and asset management

Stock investment and major works

- 60** This is an area of strength. There is an effective approach to asset management and investment in the stock which has resulted in 96 per cent of homes meeting the decent homes standard, and on target to meet the transfer promises by April 2009. Stock condition information is comprehensive and informs the development of work programmes. Improvement works are customer focussed and well delivered.
- 61** There is a sound strategic approach to asset management based on meeting the transfer promises to improve tenants' homes. The improvement standard for homes was agreed with tenants as part of the stock transfer agreement, to provide homes that are in a good state of repair with modern amenities, in excess of the decent homes standard. Annual programmes of work have been developed targeted at achieving the promises set out in the transfer document, and including additional improvement works as identified through updated stock condition information. Progress against the programme is closely monitored and at the end of March 2008, 96 per cent of the stock met the decent homes standard. The remaining improvement works are on schedule for completion as promised by April 2009.
- 62** There is comprehensive stock condition information which is used to inform the approach to asset management and the development of programmes of work. During 2005 a survey of all of the stock was carried out. The stock information is held on the asset management database and updated as improvement work is carried out. Stock condition information on non traditional properties includes detailed information on a particular type, which was gained through controlled demolition of two properties which had to be removed to gain access to a development site. From 2009 a rolling stock condition survey is planned to run over a six year cycle in line with planned maintenance programmes. This will include an assessment against the Housing Health and Safety Rating System. This provides a robust basis upon which to base stock investment decisions.

- 63 There is a considered approach to asset management to address issues beyond improving tenants' homes. Non traditional homes have been dealt with either through demolition and redevelopment where they were not economical to repair, or have been improved in line with the rest of the stock. The approach to sheltered housing is being developed through a review of service aimed at ensuring sheltered housing provision is fit for purpose both now and in the future. One scheme is being de-classified as sheltered as its location does not meet sheltered housing needs and re-provision is being made through a new development on a nearby site. Remaining schemes have been identified as either requiring investment so as to be fit for purpose in terms of meeting future needs, or to be considered for alternative use. The existing sheltered housing is all self contained and is in reasonable condition having received decent homes improvement work. Bedsit accommodation is converted upon becoming empty, with only nine bedsits now remaining. All schemes have been upgraded so that the full range of telecare services can be provided should a resident require this. This is ensuring appropriate investment at the right time to continue to meet the needs of older people through sheltered housing provision, and the overall approach to asset management is enabling Saffron to target its resources in the most effective way.
- 64 There are arrangements to ensure effective asset management of newly developed homes. The proposals for new development take account of future maintenance needs so that these can be met in the best way through, for example, the standardisation of components in line with existing stock. This limits future expenditure, and also uses the experience of managing existing stock to inform how communal and parking areas can best be dealt with.
- 65 Saffron is now giving consideration to the asset management strategy from April 2009 onwards, post delivery of the transfer promises. This will be based on the 30 year Business Plan which will be reviewed in depth in 2008 to support Saffron as it moves the business out of the five year transfer period. Proposals are being developed, and arrangements put in place to ensure that these are informed by stock condition data, which identifies the type of works required and the resources needed to maintain homes to the decent homes standard and in a good state of repair. This will be encompassed through the six year cycle of planned maintenance with programmes of work developed over a two-year period. Although this is a sound approach, it does not make sufficient use of the opportunity to take a much broader strategic view of stock investment and asset management into the future, and to work with residents to determine their hopes and aspirations for their homes.

- 66 Effective arrangements are in place to deliver the improvement works. The works are carried out through a mixture of the in house craft workers and external contractors. For larger external contracts such as doors and windows, regular contract meetings are held to discuss progress and budgetary issues and there is ten per cent post inspection of work. Kitchen and bathroom works are carried out by the in house craft workers and all work is post inspected. This is supplemented by a follow up visit by the resident liaison officer who gathers any feedback from the tenant and leaves the satisfaction card. Satisfaction cards are sent for all types of improvement works, and the results show satisfaction well in excess of 90 per cent.
- 67 Properties where improvements have been refused receive the work if the property becomes empty. Refusals have been analysed and found mainly to be due to the tenants not wanting the disruption, or because they have improved the kitchens or bathrooms themselves. Saffron encourage tenants to have the work but respects their choice to decline, other than for rewiring work which is a health and safety issue.
- 68 There are effective arrangements for planned maintenance carried out on a six yearly cycle. Properties are surveyed annually on a geographical basis and the work needed identified and programmed for that year. Electrical inspections have been introduced to run in tandem with this. Planned works include external and internal works, painting, cleaning of UPVC externals, and fencing. These programmes ensure that the overall approach to asset management is well supported.
- 69 Residents are able to influence various aspects of the improvement works. CAP members were involved in determining the quality and standard of the improvements offered, particularly kitchens and bathrooms, and the range of choices to be made available to residents. CAP members have also been involved in contract arrangements with input into the specification and the evaluation criteria for potential contractors. Comments and feedback are also used to inform delivery of the improvement works. For example, lever taps are now fitted as standard following views from CAP members, and more recently, one and half bowl sinks are now offered for new kitchens. Customer feedback more generally raised concerns over communication with residents for kitchen improvements, particularly just before the work was due to start. As a result a sheet is now sent, or given out, about a week before the work starts detailing what day particular craft workers can be expected to attend the property.
- 70 Individual residents have good choice in the improvement work to be carried out. Residents can choose from a range of items for kitchen and bathroom work and have choice over items such as the positioning of radiators or plug sockets where practicable. Plug sockets will be fitted to meet DDA standards upon request. Resident involvement and choice in the improvement programmes ensures a customer focused approach.

- 71 There is help offered for vulnerable customers who are scheduled for improvement works. Any potential issues are identified at the time of the survey work and individual customers are helped by the scheme manager in the case of sheltered housing, or the resident liaison officer for general housing. The type of work and likely disruption is discussed and there is liaison with family or care networks to provide support to the tenant where appropriate. As part of the kitchen work all residents are offered help with packing up if they need this. Where the need for aids and adaptations is identified as part of the bathroom improvement work, the customer is assisted to apply to the Council for a disabled facilities grant. Once this is agreed the bathroom is improved to include the adaptation work. Minor work such as overhead showers are picked up as minor adaptations and carried out as part of the work.
- 72 Saffron has an increased focus on energy efficiency in its stock. Average SAP ratings have gradually risen since 2004 as a result of the improvement works carried out, and the current rating is 66. This covers a wide spectrum and properties with lower SAP ratings are targeted for work. A dedicated energy officer has recently been employed who is responsible for providing the Energy Property Certificates when properties are let, in line with the requirements to provide these from September 2008. However, this role is also to provide much more detailed information for residents on the running costs of their homes and to offer energy advice. An energy awareness week is planned for October and an energy leaflet has been developed which servicing engineers will leave with residents when they visit to service the boiler. Initiatives are being explored in new developments such as air source pumps, and utility bills are being monitored to assess efficiency and feed into future initiatives. This focus is tackling sustainability issues in relation to energy efficiency, and also helping to address the financial hardship faced by many households as fuel costs rise.
- 73 There is a sound approach to the management of asbestos, with appropriate policies and procedures in place. Information on asbestos in all properties is being gathered through a survey exercise which is scheduled for completion in September 2008. Where asbestos has been found and is at risk of disturbance it has been removed. Where it is low risk but can remain in the property the surveyor advises the tenant accordingly. Craft workers receive asbestos information on job tickets about the presence of asbestos and all have been trained in asbestos awareness. Information for residents is given in the letter sent advising of the survey visit and is an area covered as part of the sign up for new tenants. This could be strengthened further by giving residents an appropriate leaflet.

Responsive repairs

- 74 There is a balance of strengths and weaknesses in this area. Performance in completing repairs in priority times is strong, it is easy for customers to report repairs, the quality of repair work is good, and customer satisfaction with the service is high. However, limited appointments are offered to customers reporting repairs, the service is not always being delivered in the most effective way, and performance information is not being sufficiently used to improve the service further.

- 75 It is easy for residents to report repairs. The majority of repairs are reported by telephone but residents can also report in writing, by e-mail or over the web site. To aid description of the repair needed there are helpful diagrams for residents in the Tenants Handbook and these diagrams, although not linked to any diagnostic tool on the IT system, are used by staff taking the repair calls. Repairs are allocated a priority when reported as an emergency (24 hours or immediate), urgent (five working days), or routine priority (20 working days), which are set out in the handbook. Satisfactory arrangements for reporting emergency repairs out of hours are available through the Contact Care service.
- 76 There are a limited number of appointments made for repairs. Appointments are made for urgent repairs and can be offered for routine repairs if the tenant requests this. The number of appointments offered is increasing across priorities. In 2007/08, 39 per cent of all repairs had appointments made with 98 per cent kept. In Q1 of this financial year, 59 per cent of repairs had appointments made and 98 per cent were kept. However these figures include emergency repairs which are attended within 24 hours. Informally craft workers often telephone to make their own appointments but these are not at the first point of contact. The low number of appointments offered, and that some of these rely on tenant request, reduces convenience for tenants receiving the service, shows insufficient focus on customer care, and represents weak performance in comparison to other housing organisations.
- 77 Specific arrangements for vulnerable customers are identified at the point of reporting a repair, informed by the customer profile information. Any particular needs are flagged up on the works order for the craft worker to take account of when visiting and carrying out the repair. The repair priorities can also be changed for vulnerable tenants, although there are no guidelines for staff in relation to this which could potentially result in customers receiving different levels of service.
- 78 Performance in completing repairs in priority times is strong. In 2007/08, repairs completed against the emergency, urgent and routine priorities were 100, 95.7, and 95.8 per cent respectively. In Quarter 1 of this financial year performance was 99.7, 98.3, and 98.1 per cent respectively. This provides a quick repairs service for customers, and compares favourably with best performing associations.
- 79 Targets are set to meet good practice for the ratio of repairs carried out in each of the priority categories. Reasonable progress is being made in achieving this with the current level of emergency and urgent repairs running at 34 per cent against the good practice guidelines of 30 per cent.
- 80 There are arrangements to carry out some responsive repairs in a planned way. Some repairs such as fencing are given a different priority category and a time scale for completion within six months. This enables the work to be batched together and carried out in a more effective way.

- 81 Satisfactory quality assurance arrangements are in place. Post inspections are carried out for all repairs over £500 and for a 3 per cent random sample. So far this year 99.7 per cent of all repairs inspected have met the required quality standard. Customer satisfaction cards are sent for all repairs and results from these indicate satisfaction levels of about 98 per cent. Overall satisfaction with the service from the STATUS tracker survey shows 83 per cent satisfaction.
- 82 Multi skilling in the craft workers is being developed and encouraged, with a number of craft workers having a range of skills. Multi skilling is expected at a basic level and is being developed for void and improvement work with a view to expanding it across all areas of the repairs and maintenance service. This will offer Saffron greater flexibility in delivering its services.
- 83 Saffron is not yet maximising its efficiency in delivering the responsive repairs service through mobile working arrangements. Some mobile working has been introduced resulting in some efficiencies by enabling repair jobs to be sent to craft workers who are already in a geographical area. There has also been investigation into the various IT and mobile working solutions currently on offer in the sector. Saffron is not yet convinced of the business case to justify the level of investment required for mobile working and is adopting a cautious approach. There are also practical difficulties in the area due to poor mobile phone reception which hinders the application of some IT systems. However, the current delivery arrangements where craft workers collect their daily work schedules, although resulting in good performance in completing repairs on time, may not be the most effective way of providing the service and making best use of the craft workers' time.
- 84 There are a number of areas where Saffron cannot clearly show how well it is performing. Pre inspection of repairs runs at about ten per cent of all repairs ordered. Although this is not excessively high, without monitoring the reasons for pre inspections there is no scope to identify how these could be reduced to reach the optimum minimum level. Repairs completed on the first visit are believed to be high but this is not routinely monitored to assess whether improvements can be made. The level of no access calls and the number of repairs cancelled is relatively high, perhaps reflecting the limited appointment system but this has not been explored to understand the reasons and seek improvement. While there has been a clear focus by Saffron to improve performance in completing repairs on time from a previously poor position, the limited approach to examining other performance information is hindering Saffron's ability to improve the service further.

Empty property management

- 85 This is an area of strength. Performance in letting empty properties is strong, there is an agreed lettable standard with arrangements to ensure this is met, and high customer satisfaction with the service. However the costs of making empty properties ready for letting is high in comparison to others.

- 86 Performance times for letting empty properties have significantly improved. In Quarter 1 of this year, empty properties were let in an average 20.5 days for voids available for letting, and 26.5 days including major work voids, against a target of 24 and 30 days respectively. In 2007/08, the average void period was 23 days and 33 days including major voids. This compares favourably to others in benchmarking exercises.
- 87 There are effective policies and procedures to support the re-letting of empty properties. These were reviewed in 2006, along with the lettable standard, through a working group of staff and CAP members. This resulted in robust processes with properties inspected during the notice period, work scheduled against target dates, inspections carried out while the work is in progress, and a post inspection to assess whether the lettable standard has been met. CAP and tenant board members periodically visit properties to assess the condition and standard when ready for letting. Allocations are made early on in the process with accompanied viewings while the work is ongoing if this is possible. This is resulting in empty properties being occupied quickly with the void period minimised.
- 88 There are appropriate procedures to deal with empty properties that require major works. Major works are identified at the inspection stage in accordance with agreed criteria. If structural or significant improvement work is required the property is classified as a major void. Homes are improved where improvement work has been refused by the previous tenant, and if rewiring is programmed in the next three years this is carried out. Other improvement work is not carried out unless it is already programmed and due imminently. This was agreed with CAP on the basis of not causing disparity between new and existing tenants.
- 89 The lettable standard is reviewed annually, and any changes proposed are referred to CAP for discussion and approval. New initiatives have also been introduced to improve that management of empty properties, and are proving successful. A cleaning allowance of £100 is offered to new tenants and most take this up. Properties are cleared of any repair work and swept through but are then left for the new tenant to clean. This results in a saving to Saffron of £50 for each property. A standard home allowance of £200 is also offered to cover the cost of decoration or other costs associated with moving. If the property is in particularly poor decorative order then it will be decorated and all sheltered properties are decorated. Energy light bulbs are also now being fitted in empty properties as part of an energy efficiency drive. This is providing a customer focused service, which is resulting in high satisfaction levels for new tenants, at 90 per cent in 2007/08.
- 90 Average void costs are high in comparison to others currently running at £3,000. Some of this is due to the increased management focus on improving the service and performance levels, as well as the level of work carried out. The costs also include the additional costs of introducing the energy efficiency work, and the requirement for energy certificates, when some of these costs should be met from other service areas.

Gas servicing

- 91** This is an area of strength. Saffron performs strongly in ensuring all properties receive annual gas servicing. The service is well promoted, and supported by effective policies and procedures. Satisfactory quality assurance arrangements are in place, and the service has received accreditation from CORGI.
- 92** Strong performance is achieved to ensure properties receive an annual gas service. In 2006/07, performance was 100 per cent, and in 2007/08, 99.75 per cent was achieved. At the time of inspection there were six properties without a current gas certificate, with the oldest expiry dating back to January 2008. All are being properly dealt with through the no access procedures, with legal action well underway for some.
- 93** There are effective arrangements for carrying out annual gas servicing governed by CORGI approved policies and procedures. Tenants are contacted when their service is due and asked to make an appointment. Gas engineers can call early mornings, late evenings and at weekends in order to gain access to properties. Access is encouraged through a range of letters increasing in severity, and injunction proceedings are taken when necessary. Where there have been access difficulties previously a service interval timer is used to restrict the performance of the boiler to encourage the tenant to give access. The importance of gas servicing is promoted through a leaflet and in the newsletters. This approach means there is an appropriate balance between encouraging and offering opportunities for customers to receive a gas service, and timely enforcement in the event of access not been given.
- 94** Satisfactory quality assurance arrangements are in place. Gas servicing is carried out by Saffron's own servicing engineers. Quality assurance of the work is carried out by the senior engineer, who post inspects a sample of the work, and by an independent gas engineering service. However, this is not based on a minimum percentage target, which would strengthen the post inspection arrangements. The quality of the service provided has been recognised by CORGI, who in addition to giving the CORGI approved status, has certificated the procedures in place so that Saffron is a recognised CORGI accredited organisation.
- 95** Saffron also carries out oil serving for the 1,200 properties which have this form of heating. A number of these boilers are external and were developed by Saffron in conjunction with a local boiler manufacturer. This enables servicing without access being required, and also allows better use of space inside the property. Saffron also offers solid fuel servicing, which involves a chimney sweep and servicing of the appliance. This is ensuring the maintenance and effective operation for all forms of heating used in tenants' homes.

Aids and adaptations

- 96** This is an area of strength. Saffron provides aids and adaptations in a timely and effective way, showing a high level of customer care. There is good partnership working to deliver the service. Saffron is active in seeking to improve the service, and works to ensure that its newly developed properties are able to meet the needs of the future. The service would benefit further by longer term assessment of the impact it makes to improve the quality of life and enable independent living for vulnerable customers.
- 97** Saffron is providing an effective and timely service for customers. Saffron does not have a waiting list for aids and adaptations. Although the occupational therapists' assessments are prioritised 1 to 4, and Saffron works in accordance with these, in practice Saffron starts to process assessments when they are received. It has set challenging targets for the completion of the aids and adaptations work that is within its control. From when Saffron receive the assessment from the occupational therapist there is a target to complete the work for 90 per cent of cases within 17 weeks. There is close tracking and monitoring of cases against this timescale and the target was achieved last year. The ten per cent outside of target are usually larger jobs, and individual targets are set to complete these. The budget for this year was agreed on the basis of projected demand and Saffron has set a target to carry out 90 adaptations to fully expend the budget available. The service is helping ensure that the needs of some of Saffron's most vulnerable customers are met.
- 98** There are effective procedures for minor adaptation works under £500. These are ordered as urgent or routine repairs as part of the responsive repairs service, with completion of the work recorded. There is a budget of £53,000 this year which was determined in the light of expected demand. This offers a timely service to customers needing smaller, less costly adaptations.
- 99** There is a good level of customer care shown in delivering the aids and adaptations service. There is a useful information leaflet for customers to help them understand the process, and help to support them in applying. Saffron have a policy to pay the first £500 of any contribution required by the applicant under the means testing procedure. Visits are made just prior to start of the work and within a few days of completion of the work to provide information and discuss any issues. Satisfaction levels, based on a 100 per cent response rate, are high.
- 100** There is good partnership working between Saffron, the Norfolk County Council (NCC) occupational therapist service, and South Norfolk District Council (SNDC) to deliver the aids and adaptations through the disabled facilities grants (DFGs) service. Customers requiring an aid and/or adaptation can contact any of the partners to start the application process. Fortnightly meetings are held with SNDC to monitor the progress of cases and deal with any operational issues. Quarterly meetings are held between all the partners where strategic issues including needs, demand and likely budget requirements, are discussed.

- 101** Longer term monitoring to assess the impact of the service is not carried out. The occupational therapist service carries out a visit six months after the work has been completed to assess whether the adaptation is meeting needs and whether any other adaptations are needed. However, the impact that the aids and adaptations service makes over the longer term to assess improvements in quality of life, and in helping to maintain independent living, is not captured and used by all the partners to inform how the service is delivered and the benefits gained from the investment made.
- 102** There is a proactive approach to try to improve the service. The waiting time for an occupational therapist assessment is not formally monitored, although this is known to be between four to six months. To reduce this waiting time for its customers Saffron is considering funding of £30,000 for its own dedicated occupational therapist with the aim for assessments to be carried out in eight weeks. This has been seen to work successfully in neighbouring districts, and Saffron is keen to adopt this approach. Saffron also worked to minimise the impact of the shortfall in the SNDC budget for DFGs in the latter half of 2007/08, when the grants were put on hold. Visits were made to all customers who had received an occupational therapist assessment and the likely delay explained. Additional funding of £20,000 was made available by Saffron so that some work could go ahead, and the applications were progressed to stage to enable work to begin as soon as the money was released by SNDC. This shows Saffron's clear focus on providing a good quality service.
- 103** Saffron seeks to meet needs for adaptations through the management of its own stock. Adapted properties are captured on the stock condition system and flagged on the IT system. This identifies them when offered for letting through the Homes Options scheme, to try and ensure a suitable match. The development programme has also been used to include bespoke adapted properties for particular households. This has helped a large family, where several members of the household had a disability, with a five bedroom adapted property, and provided a bespoke wheelchair adapted property for another customer.
- 104** Saffron takes a broader approach to meeting the needs of people with disabilities in the development and management of its stock. The standard for new property development is based on the lifetime homes standard, and an increased space standard of 20 per cent above that required by the Housing Corporation. Work has also been carried out to communal internal and external areas around sheltered housing to improve accessibility. This is recognising needs both now and in the future.

Housing income management

- 105** There are more strengths than weaknesses in this area. Customers are encouraged to pay rent promptly, and are offered a number of different ways to pay rent. There is effective management of arrears cases, and performance in collecting the rent compares well with others. There are positive working arrangements to ensure housing benefit applications are dealt with quickly, and Saffron actively helps tenants through financial inclusion initiatives and practical support. However, direct debit is not offered as a payment method, and although debt advice and assistance is available, the arrangements are not sufficiently strong to ensure that all customers receive timely and good quality advice. Performance information and arrears trends are not well utilised to inform service improvements.
- 106** Rents are on target to meet the Government's requirement for rent convergence by 2012. New tenants since transfer are already paying target rents, and tenants who transferred as part of the LSVT are paying increasing instalments to reach the target. Service charges are under recovered but Saffron cannot currently address this because increases are restricted by the transfer agreement, and must also conform to Housing Corporation regulatory guidance. Service charges are only in respect of sheltered housing schemes and, although there is an annual shortfall of about £100,000, some of this was mitigated by the transfer price of the stock.
- 107** Tenants are offered a range of methods for paying their rents and charges. These include standing order, payment at post office, payzone at outlets in most settlements, payments by phone or the internet using a credit or debit card and at Saffron's office.
- 108** Direct debit is not offered as a method of payment. Saffron has considered introducing this and discussed the advantages and disadvantages with CAP. A consultation exercise was carried out with about 800 customers which showed little demand, but this had a very low response rate. Saffron also assessed that there was little financial gain to it as an organisation in offering direct debit. The decision was therefore taken not to introduce direct debit. However, there has not been a thorough analysis of the costs of the different payment methods, and the relationship between arrears and the method of payment, to better inform the debate. While customers have a number of payment options available to them, the lack of a direct debit facility does restrict choice for what is generally regarded as a convenient way of making payments.

- 109** There is appropriate information and advice for customers to encourage prompt rent payments and avoid debt. Rent statements are sent out on a six monthly basis following consultation with CAP, and are also available over the web site and upon request. There are a range of opportunities offered to new tenants to discuss their rent and ways of paying it, which starts at the point when they are first offered a property and followed up at the sign up and post tenancy visit. Incentive schemes to encourage rent payment have been considered but the decision taken that these are not needed at this stage. Debt advice is covered in the newsletters and more recently a debt advice leaflet has been sent to all tenants. This is providing a range of opportunities for customers to discuss their rents and ways of paying it.
- 110** The recovery of rent arrears is well supported by comprehensive policies and procedures, and effective monitoring arrangements. The IT system prompts actions in accordance with the procedures but with flexibility to change actions and tailor letters as appropriate. Individual and team arrears reduction targets are set, and high level arrears cases are monitored by managers. Progress is regularly discussed and reported on. This results in a sound approach in managing arrears cases.
- 111** Performance in collecting the rent and reducing current arrears has improved since 2004, and has remained fairly stable over the last two years. In 2006/07, £297,496 was owed representing 2.3 per cent of the debit. In 2007/08 there was a slight increase in the amount owed to £335,878 or 2.4 per cent of the debit. When supported housing is included, which includes charges due from the Supporting People grant, the arrears were 3.1 per cent in 2006/07 which was best quartile when compared nationally, and reduced to 2.82 per cent in 2007/08. Although performance in arrears collection is remaining at a stable level, it compares favourably to other associations.
- 112** Trend information on arrears has not been fully utilised to better understand and target performance improvement. Performance information shows that the overall number of cases is reducing, and although the number of notices of seeking possession has increased, the number of possession orders sought has reduced. The level of eviction remains low, with five over the last two years, reflecting Saffron's aim to support tenants to remain in their homes, rather than relying on enforcement action. However this information, along with a breakdown of the various arrears levels, has not been used to identify some of the underlying factors that contribute to arrears and that impact on performance, to inform service improvement.
- 113** There is a positive working relationship between Saffron and SNDC's housing benefit service. Saffron staff are able to verify documents for housing benefit applications. Regular contact takes place in relation to individual claims, and there are liaison meetings to discuss wider issues. New claims and change of circumstances are dealt with quickly which means that tenants receive a timely service and Saffron limits the amount of 'technical arrears' due to pending housing benefit payments.

- 114** Debt advice for tenants in arrears is available in a number of ways. Some advice is offered by housing officers but tenants are referred or signposted to other agencies for more detailed advice and assistance. Referrals are made to Stonham Housing who provide the floating support service for Saffron tenants. Tenants are also signposted to the CAB or SNDC's welfare rights team who work closely with Saffron. A more recent initiative is a protocol with SNDC to automatically refer tenants who receive a warning letter about arrears to their housing advice service. Tenants with high arrears have also been offered a money management course, run by adult education, although this has not yet taken place. These arrangements offer a range of opportunities for tenants to receive help and support with debt.
- 115** However, Saffron's approach to debt advice is not sufficiently robust to ensure that all tenants who need help receive this in a timely and appropriate way. Although referrals to Stonham are monitored, the other signposting arrangements for debt advice are not followed through, and the outcomes achieved are not captured and evaluated. Saffron has recognised these issues and is discussing with the CAB how the arrangements for debt advice can be strengthened with a view to developing a service level agreement. Without sound systems to monitor debt advice services it is difficult for Saffron to assess the quality of the advice and assistance given, and the impact it has on reducing arrears and helping tenants get out of debt.
- 116** Saffron is proactive in addressing financial inclusion and finding practical help for tenants with debts. It supports the credit union financially for them to help residents set up bank accounts, and has referral arrangements with them for a loan guarantee scheme, which has been used in four cases so far. Saffron has also approached parish councils which often have access to local or specific charitable trusts and are able to help people with a range of debts, including rent arrears. A database of resources available through Parish Councils is being developed to help tenants who are in debt or have rent arrears. This enables tenants to benefit from a wider range of initiatives that help with financial difficulties and debt.
- 117** There is a clear policy and procedure for dealing with former tenant arrears. There are currently 462 cases of former tenant arrears amounting to a total debt of £179,000. Debts are referred to a debt collecting agency as appropriate and approximately a quarter of the total debt is recovered. A write off procedure with appropriate delegation levels is used for debts which are deemed irrecoverable. There are also satisfactory arrangements to collect service charges from leaseholders. This ensures that other areas of income due to Saffron are properly managed.

Tenancy and estate management

- 118** This is an area of strength. Homes are effectively allocated, anti-social behaviour is dealt with in an appropriate way and there is good partnership working to support this. Estates are well maintained and kept, providing a pleasant environment for residents to live in. However, Saffron is not meeting its target for new tenancy visits, has not yet signed up to the Respect agenda, and it is too early to assess the impact for customers of the improvements made to the anti-social behaviour service.
- 119** Homes are being effectively allocated through the choice based lettings Homes Option Scheme. Saffron properties are advertised as soon as notice is given so that new tenants are ready to move in by the time the property is ready for occupation. The scheme was introduced in late 2007 and so is still relatively new. Analysis by Saffron has shown that its own tenants are not bidding at the level expected, so it is now investigating the reasons for this to ensure that any barriers to bidding are identified and addressed. Positively, customers with digital television are able to use these to bid for properties, which increases access to the scheme. Local lettings policies have been agreed for use in new development schemes of over 20 properties, aimed at achieving a sustainable mix in terms of household size and age of children. This is resulting in choice for applicants, and empty properties being let quickly.
- 120** To reduce the time properties remain unoccupied tenancies can now start on any day of the week. Saffron introduced this initiative to allow occupancy as soon as possible, and minimise the risks associated with properties standing empty. New tenants now have access to the property following sign up, but before the tenancy formally starts on the following Monday. The occupation prior to start of the tenancy is under a licence agreement. Rent is not yet charged for these days but Saffron is exploring how this could be implemented.
- 121** New tenant visits are carried out within a month of the tenancy starting to ensure the household has settled in and to pick up any issues or concerns. Saffron aims to carry out 100 per cent visits but, because of staffing issues, is currently only achieving about 75 per cent of these.

- 122 Anti-social behaviour (ASB) is being tackled appropriately. A survey of customers who had reported ASB was carried out which identified a number of areas of dissatisfaction and concern. The issues raised were followed up, and led to Saffron introducing a number of improvements, and establishing a resident and staff working group to review the whole area of ASB. This has resulted in a review of the ASB policy which is currently underway, additional ways of reporting ASB including a freephone, new case handling arrangements with new procedures and forms, and promotion of the mediation service. Specific concerns raised by customers about not being kept informed have been addressed so that cases can only be closed with the agreement of a manager, and the complainant is written to with a clear explanation of what action has been taken and why. If the complainant is not happy with the outcome, a discussion takes place and if agreed the case remains open. ASB files are well maintained and clearly documented, and satisfaction cards are sent for all cases. The arrangements are now ensuring that cases of ASB are being dealt with in a consistent and satisfactory way. However, it is still too early to assess the impact that this improved approach has made on customers.
- 123 There is a range of options available to support Saffron's approach to ASB, based on both prevention and enforcement activities. Equipment is offered to complainants to help in the recording of ASB, and a camera is available if necessary. Enforcement action taken includes Acceptable Behaviour Contracts and possession proceedings. A recent Possession Order has been successful in dealing with a case of noise nuisance. Mediation is available through a neighbouring mediation service, but only one case has been referred to date. To understand the low usage of this service when cases are closed they now have to indicate why mediation was not offered or used. Although the majority of incidents of ASB are low level nuisance, and do not require this level of redress, Saffron responds appropriately and does take more serious courses of action when needed.
- 124 There is good partnership working to tackle ASB and wider safety issues. Saffron works in partnership with a number of other agencies in dealing with ASB. These include the police, the probation service, and the community safety and environmental teams from SNDC. Issues such as dealing with noise nuisance, unacceptable behaviour, graffiti and fly tipping have all been dealt with through a partnership approach. Saffron staff also attend the Safer Neighbourhood Action Panel (SNAP) meetings which are held across the district. These include a number of partners and have covered issues such as speeding and parking. These joint working arrangements have increased Saffron's effectiveness in addressing ASB issues.
- 125 Saffron has not yet signed up to the Respect agenda to support its approach to ASB. It has undertaken a gap analysis which shows where work is needed on each of the areas, and an action plan is in place to deal with these. Saffron's aim is to comply with the Respect criteria by October 2008. Starter tenancies are also programmed for introduction by the end of 2008.

- 126** Saffron supports its work in addressing ASB through providing diversionary activities and other events. Saffron uses a number of diversionary activities with young people to discourage them from committing ASB. These include running events by itself or in conjunction with other agencies and groups. The football tournament for young people is a very successful example of this. Saffron also held an 'ASB in the community' day in April 2008. This was well supported by other agencies, and although not that well attended by residents, is a positive initiative. The ASB working group is considering how to develop similar community events in future.
- 127** Housing areas and estates are well maintained and kept. The grounds maintenance service is effectively delivered, based on a higher quality of service than that experienced by residents at the time of transfer. Any issues of graffiti, littering or fly tipping are dealt with quickly in partnership with SNDC. Estate walkabouts are regularly carried out by staff, CAP members and partners. These are advertised in advance so that residents in the area have the opportunity to join them. Attendance by residents varies but is generally low. Nevertheless the walkabouts are successful in identifying issues that detract from the appearance of an area, such as vehicles driving over an area of green in one location and the need for hedges to be cut back in another. Action is taken to deal with the issues raised and this is reported back to residents through the newsletter. This results in a pleasant environment for residents to live in.
- 128** Environmental improvements are carried out to improve amenities in housing areas. Residents and staff are able to bid for money from a dedicated budget for environmental works. To improve the management of this approach a group of CAP and staff members has been set up to prioritise bids and oversee the budget. This allows ideas to be co-ordinated through one group, and is intended to increase resident involvement in determining and agreeing the schemes to be carried out. Saffron also works with community representatives over the choice and type of equipment for play areas. Community involvement has led to different fencing being erected in one area and a netted area set up for ball games.
- 129** There is a decorating and gardening service for vulnerable tenants, although this is oversubscribed. New referrals are considered on their merits and the service is provided where there is a priority need. This service has not been formally assessed in terms of value for money but it has enabled Saffron to provide support to people who have no other ways of accessing it. It has allowed issues such as overgrown gardens to be tackled in an appropriate way, and minimised their impact on the wider environment.

Is the service delivering value for money?

- 130 This is an area of strength. Saffron's costs of providing services generally compare favourably with others, and use is made of cost information to identify and examine any areas for concern. There is a clear focus on achieving value for money and significant efficiency gains have been delivered. Procurement is effectively used to deliver and improve value for money, and Saffron is successful in attracting external funding to support its services. The repairs and maintenance service can show value for money in a number of areas. However, not all the opportunities have been taken in the repairs service to improve value for money through better ways of working.

How do costs compare?

- 131 Saffron has assessed its costs for key service areas and benchmarked these to see how they compare. Comparison exercises show that in general, costs compare favourably with others, performance is above or around average and customer satisfaction is higher than most. Comparison within a group of 61 Southern LSVT associations shows that overall management costs, and the costs of delivering the arrears and tenancy management service are low, the costs of delivering responsive repairs and letting properties are around the middle of the comparison group, and the cost of managing empty properties is high. Overhead costs are low. Other comparison exercises with other associations nationally, and partner organisations locally, show a similar pattern. This information allows Saffron to show that its services in general are offering value for money.
- 132 Comparison exercises are effectively used to increase Saffron's understanding of its costs and performance in relation to delivering services. The cost of managing empty properties has been examined and the higher costs explained through the increased management focus on improving performance in this area. Although costs have risen in this area, performance has significantly improved.
- 133 Costs in the repairs and maintenance service are monitored, and some comparison work has been carried out. Average repair costs are monitored by trade monthly, and any fluctuations are examined. Void costs are also monitored. These costs, in comparison with others, are higher but the comparisons made are not always like for like. Saffron recognises that this is an area where it now needs to focus to achieve improvement.

How is value for money managed?

- 134 There is a clear focus on and understanding of value for money in the organisation. Saffron has an objective to 'provide the optimum level of quality services'. Through this it seeks to balance costs, performance and customer satisfaction. Efficiency is built into the budget setting process and reflected in team and individual objectives and targets. Budget holders are challenged and scrutinised when setting their budgets to ensure they represent value for money, and are clearly linked to the Business Plan. Through this process managers and staff understand what is expected of them in achieving value for money.

- 135** There is a systematic approach to delivering value for money. Since the stock transfer, service areas have been reviewed based on a risk assessment and the level of expenditure. This has resulted in different operational arrangements for some services and alternative methods of procurement. For example, following review the call handling service for Contact Care was moved to an external provider to improve the service, and the grounds maintenance contract was brought in house to offer an enhanced service for the same level of expenditure. Although some services are still awaiting review, and others are due again, the outcomes so far have been improved performance and customer satisfaction, as well as tangible cost savings.
- 136** Saffron seeks to achieve value for money through its procurement arrangements to deliver the programme of works to improve tenants' homes. Changes have been made to how these programmes are delivered, based on a considered value for money assessment, which included benchmarking information, soft market testing and tendering. This has resulted in a mix of in house and external provision of services, with a clear rationale supporting the procurement decisions taken. For example, the kitchen and bathroom improvement work was run both in house and by an external contractor in tandem, enabling a thorough cost and quality comparison to take place. The conclusions from this led to Saffron building up its in house team to take on this work as it was able to deliver better quality at a lower price. Other improvement work such as central heating was transferred from the in house team to an external contractor. More recently the painting and cleaning service has been brought in house with a projected saving of £250,000 over five years. In some areas call down contracts have been put in place. This approach to procurement is supporting Saffron to obtain value for money in delivering its improvement programmes.
- 137** Saffron is proactive in improving its approach to procurement. It is a member of the Eastern Procurement Consortium which is a partnership of eight RSLs, set up with government funding, to procure goods and services more effectively and efficiently. The Consortium has recently tendered the major improvement works needed to meet the Decent Homes Standard and will shortly be at the stage of awarding contracts. Resident representatives from the RSLs have been involved at all stages in the process. Saffron has evaluated the outcomes from the tenders, split into four main areas of improvement work, which has enabled a comparison of its existing costs of delivering the work to the prices submitted following a competitive tender. This has generally shown that the existing procurement arrangements, as described above, compare well. Saffron is now making its procurement decisions for its future major works programme in the light of this procurement exercise, to ensure that it is achieving the optimum value for money for its customers.
- 138** Clear efficiency gains are demonstrated through the annual efficiency statements. In 2006/07, efficiency gains amounted to £1.066 million, helped in particular by significant savings on the procurement of materials for kitchens. The target set for 2007/08 was £0.262 million. Efficiency gains have been invested back into services, which has enabled more improvement work to homes than originally planned.

- 139 There are a number of examples where Saffron has made decisions or changed its practices to deliver better value for money. These include:
- changing from leasing to purchasing vehicles offering better life time costs and increased flexibility;
 - moving from five to six year cyclical programmes for painting;
 - court applications are made on line and Saffron represents itself in court avoiding the need to incur additional legal costs; and
 - the costs of providing training are often shared with partners to achieve better value.
- 140 There is a focus on improving value for money in delivering the repairs and maintenance service. Productivity of the in house team is monitored by trade and encouraged through the pay and bonus system. The number of responsive repairs carried out is gradually reducing to improve the ratio of responsive to planned. Currently the responsive repairs budget is £1.2 million (excluding void repairs) and the planned budget is £0.966 million (excluding gas servicing). The level of emergency and urgent repairs is monitored with the aim of achieving the 30 per cent good practice level, with current performance slightly above this. A recharge policy is in place and debts are pursued. However, as described earlier in the report, some of the operational working arrangements around access and mobile working are not yet being effectively used to deliver the service in more efficient ways. Saffron recognise that this is an area where opportunities for more efficiency exist.
- 141 Saffron has been successful in attracting external funding. Grant income of £190,870 has been obtained for insulation work, representing 86 per cent of the total cost. A further £45,000 has been secured for heating works. Saffron is also taking advantage of the VAT Shelter, agreed at transfer, whereby the VAT on improvement works to meet the transfer promises is claimed back and shared between Saffron and the Council. This benefits Saffron by about £500,000 annually. These funding opportunities are increasing Saffron's ability to improve value for money in delivering services.

What are the prospects for improvement to the service?

What is the service track record in delivering improvement?

- 142** This is an area of strength. Good progress has been made in achieving the transfer promises and a number of customer focused service improvements have been delivered. Performance and levels of customer satisfaction have both improved. Value for money has improved through financial management and procurement of services. However, progress in improving the approach to diversity has been slow, and cost comparison exercises have not been running long enough to show systematic improvement in the costs of delivering services.
- 143** Saffron has made good progress in delivering the promises made to tenants in the stock transfer agreement. An audit of the promises by SNDC showed that the majority had been met. In particular, progress has been made in reaching the Decent Homes Standard for Saffron's homes. At the time of transfer only half of the stock met the Decent Homes Standard, but by March 2008, 96 per cent of homes reached the standard.
- 144** The promises that have not been met have been examined in detail by SNDC, Saffron and CAP, and the reasons for this clearly identified. Some are no longer relevant as they have been overtaken by events. The main promise which has not progressed as quickly as planned is the introduction of an appointment system for repairs.
- 145** Many of the improvements delivered are customer focused, and clearly recognised by residents. These include:
- a range of improvements to tenants' homes;
 - new affordable housing with some existing tenants having the opportunity to transfer to this;
 - improved information to customers about the services they can expect, available in alternative formats and through different media;
 - an improved standard of grounds maintenance; and
 - more ways for residents to be involved.
- 146** Performance has improved in key service areas. The table below shows performance trends over the last few years. Relet times for empty properties increased in 2007/08 for the months when choice based lettings was introduced, which impacted on the average performance levels. Performance improved towards the end of the year. Relet times for all empty properties, including those needing major works, have consistently reduced. In addition to the performance indicators below, performance has also significantly improved for gas servicing from compliance of around 70 per cent annually to 100 and 99.75 per cent for the last two years. Arrears performance when stripped of Supporting People charges is remaining constant, although this still compares favourably to others.

Table 1 Performance over last four years

	Emergency Repairs	Urgent Repairs	Routine Repairs	Rent Arrears	Re-Let Time GNPI 11 (excluding supported housing)	Meeting Decent Homes Standard
2004 - 2005	98.3%	91.1%	67.7%	N/A	63 days	50% estimate
2005 - 2006	97.1%	90.8%	79.1%	3.88%	42 days	51%
2006 - 2007	99.9%	93.6%	88%	3.1%	25 days	73%
2007-2008	100%	95.7%	95.8%	2.82%	28 days (23 days for all housing GNPI03))	96%

- 147** Customer satisfaction with services is improving. Satisfaction levels have increased in key areas between the STATUS surveys of 2004 and 2006, with overall satisfaction rising from 84 to 91 per cent and other improvements in satisfaction for the repairs service, condition of the property and value for money. Recent results from the tracker survey suggest that satisfaction is either staying about the same or improving. Satisfaction levels as measured by service satisfaction cards show similar trends.
- 148** Saffron has been slow in addressing and improving its approach to diversity. Although progress is now being made as a result of an increased focus in this area outcomes, in terms of knowing whether diverse needs are being met, are limited. However, vulnerable customers have benefited from a number of service improvements to meet their individual needs, and Saffron is proactively developing its supported housing role which is meeting the needs of some of the most vulnerable people in the community.
- 149** Value for money is being achieved across the organisation. In overall terms the Business Plan has performed better than expected, with £3 million more than predicted by March 2008, and significantly more affordable homes provided than planned. Procurement has also been used to improve value for money and a number of efficiency gains delivered. Costs of services are closely monitored and controlled and benchmarked against others. However, the results of benchmarking costs over time, and against previous performance, has not been running long enough to show systematic improvement in the costs of delivering services.

How well does the service manage performance?

- 150** There are more strengths than weaknesses in this area. Saffron is clear about what it wants to achieve, and there are effective arrangements to deliver its aims and objectives into tangible outcomes. There is effective improvement planning, supported by an improvement culture within the organisation. Performance is well managed and poor performance is tackled. Saffron learns from itself and others to help it improve its services. However, the aims of Saffron are not well captured and promoted outside of the organisation. The arrangements for assessing progress against action plans are not well enough developed to offer assurance that actions will be delivered as planned, and lower level performance information is not fully used to understand performance and drive further improvement.
- 151** There is a clear vision for the organisation, supported by strategic aims. These were reviewed and revised in 2007. There is strong leadership shown by the Board and Executive team, focused on delivering the aims and objectives. Saffron has recognised that it now needs to redefine its aims and develop its aspirations for the future of its business, now that the transfer promises are nearing completion. Preparation to underpin this has started with discussions at Board and Executive level, and working groups have been set up to research and develop proposals. This is resulting in Saffron being clear about what it wants and needs to achieve.
- 152** The aims and objectives of Saffron are not well enough promoted so that stakeholders and other external partners can have a clear understanding of what the organisation wants to achieve. Saffron recognises that it might not have made its aims clear enough, and intends to address this as it develops its aims for the future during the course of this year. A shared understanding of the aims of the organisation is important, particularly when working with partners, but also to demonstrate how well Saffron is achieving what it has set out to do.
- 153** Saffron has simple arrangements to deliver its aims and objectives, which are working effectively. The strategic aims form the framework for the business plan, which is supported by the budget, and the risk register. Opportunities to support the business are also identified, along with an assessment of potential development to support the aims around delivering more affordable housing. The objectives developed through this approach are delivered through the setting of personal objectives for all staff members. These cascade down from the objectives agreed for the Chief Executive and Directors. For about half of all office based staff the delivery of these objectives is linked to a performance related bonus. Performance in achieving these objectives is monitored at the appropriate managerial level, and by the Board for the executive team. Corporate performance indicators are selected and reviewed annually to allow the Board to measure performance in relation to the key objectives. This is ensuring that the aims of the organisation are translated into tangible outcomes for customers.

44 Housing Management Services | What are the prospects for improvement to the service?

- 154** Improvement planning is developed in effective ways. There is a continuous improvement policy which aims to guide and support, but not prescribe, improvement planning. Following the stock transfer a systematic review of services has taken place, each tailored to meeting the specific requirements of the service under review. There was also a comprehensive assessment against the Audit Commission's Key Lines of Enquiry (KLOEs) in 2006, and updated in 2007. This resulted in an overarching improvement plan. Actions from this have been prioritised and senior managers are responsible for progressing the actions in their areas of service. This has developed into a strong culture of continuous improvement for the organisation.
- 155** However, the arrangements for monitoring and assessing progress against the delivery of improvement actions are not well enough developed to offer assurance that actions are being completed as planned. In some service areas such as housing management, a team service plan and action plans for rent arrears and anti-social behaviour, have been developed drawn from the Business Plan and the overarching improvement plan. This allows progress to be tracked. Other service areas have not developed plans in this way, relying on managers to take the appropriate actions. While some of these are reflected in personal objectives and therefore monitored, the lack of a comprehensive approach poses risks in ensuring that progress is being made, and makes it difficult for Saffron to demonstrate what it is achieving other than at a high business level.
- 156** There is a clear focus on continually improving value for money. This is built into the annual budget setting process and as part of any reviews of services. Procurement has been used as a key tool to improve value for money, and the partnership and consortium arrangements in place are aimed at securing better value for money in future across a range of activities.
- 157** Performance is well managed. The Board receives timely performance information through 13 key performance indicators, mainly aimed at assessing the financial viability and high level performance of the organisation. These are reviewed annually and changed to reflect the changing nature of the business. The Housing and Community Services Committee receives a range of performance indicators based largely on those required by the Housing Corporation, and those which show how well Saffron perform in meeting the transfer promises. Performance is assessed against a traffic light system with explanations provided for any which are not meeting the expected standard. This allows the Board, Executive Team and others to have a clear picture of performance across the organisation and ensure that action is taken when needed.
- 158** Performance is effectively monitored at all levels in the organisation. In most service areas team and individual targets are set. Targets are linked to personal objectives, and performance in achieving them is monitored. Performance more generally is fed back to staff through briefing sessions. This is resulting in staff being clear about what is expected of them and having a good understanding of how well the organisation performs.

- 159 Poor performance is effectively tackled. At the time of stock transfer performance was weak in a number of service areas. Action has been taken to address this, and performance generally now compares well to other associations. In particular, poor performance in letting empty properties was tackled through a working group set up to improve performance, resulting in significant improvement. Poor performance in gas servicing was also effectively tackled through the introduction of revised arrangements, resulting in the current high performance levels.
- 160 Lower level performance information is not monitored and fully utilised to support Saffron in driving forward improvement. Saffron is able to extract a range of performance information on its activities but it has not determined how it can best use this to provide a greater understanding about how the organisation is operating. For example, elements of the repairs service around no access and job cancellations could be used to better assess productivity of the service, and information gathered for rent arrears could be better analysed to target improvement actions. Saffron is missing the opportunity to better identify future service improvements.
- 161 There are effective arrangements for managing budgets. Budgets are monitored monthly by managers with the assistance of the finance officer, so that spend and any variances are appropriately managed.
- 162 There is a sound approach to risk management. Risks are identified, registered on the risk register and reported to the audit committee on a quarterly basis, and to the Board on an annual basis. Risks on the register are scored, action identified to minimise the risk, and allocated to managers who take responsibility for ensuring the risk is properly managed. Strategic risks are managed by the Executive Team. Risks are clearly linked to the business plan, and the approach results in a good understanding of the risks facing the organisation and the actions needed to mitigate these.
- 163 Saffron learns from itself and others. Customer feedback and complaints are used to identify service improvements. Saffron also learns from others, and as well as learning through various benchmarking exercises, has sought good practice and ideas from high performing housing organisations to help improve its own services. For example information is being sought from others to help the working group developing customer service standards.

Does the service have the capacity to improve?

- 164 This is an area of significant strength. Saffron is in a strong financial position, and has the capacity and skills in place to deliver improvement. There is a culture of innovation and improvement, and the capacity of the organisation is well supported by training and the effective management of human resources. Partnership working and external investment are adding capacity to the business.

46 Housing Management Services | What are the prospects for improvement to the service?

- 165** Saffron has a sound financial position. The organisation is £3 million better off than projected at the time of stock transfer with reserves coming into balance earlier than anticipated. This is also reflected in the development programme for new affordable housing, which is well in advance of the transfer promise of 100 homes over the first five years. 250 homes have been delivered and this is programmed to reach 300 by March 2009. This gives Saffron a strong financial position within which to deliver improved services.
- 166** Action is taken to ensure that Saffron has the appropriate staff capacity to deliver its objectives and services. Capacity has been addressed through the reviews of services, and has resulted in organisational changes. Some posts have been removed and others have been created. Overall, there has been an increase in staff of about 30 members, largely due to the expansion of the in house craft workers team. This ensures that the right level of staffing is in place to deliver the objectives of the business.
- 167** The Board has capable members offering a range of expertise. There is a good level of debate and discussion at meetings, with appropriate challenge to officers, and between board members, with difficult decisions taken when necessary. The Board is focussed on strategic issues and high level performance, with subsidiary boards used for more operational based issues. Governance arrangements are kept under review, and a recent external review resulted in improved operational arrangements in terms of committee logistics and quality of documentation. Board members have reduced from 15 to 13 with plans to reduce to 12, in line with Housing Corporation guidelines. The capacity of board members has been developed through regular appraisals, with development needs identified and met. The Board and the Executive Team work well together which strengthens management of the organisation. Overall this leads to the Board operating effectively in running the business.
- 168** There are sound arrangements for managing the Human Resources of the organisation. Staff have annual appraisals to assess performance, set objectives and targets, and identify training needs. Regular one to one meetings take place to support this. Communication in the organisation has been improved following staff feedback that this was an issue. Managers are responsible for ensuring that their staff are kept informed about what is happening through team meetings or other methods, and six monthly briefings for all staff are led by the Chief Executive. Social activities outside the workplace are also organised. Sickness absence is well managed, with help and support for staff who have had a long term absence. Saffron benchmarks sickness absence with a group of other associations, and for 2007/08 the sickness level was 4.8 per cent which was above the average. The human resource policies and procedures contribute to the effective management of Saffron's staff.

- 169** Staff are well supported by training to help them carry out their role effectively. Training needs are identified through the annual appraisal scheme as well as by members of staff themselves outside this process. Training is provided in a variety of ways, and staff are encouraged and supported to gain professional qualifications. Care is taken to develop training to meet the particular needs of the organisation. The equality and diversity training carried out last year is a good example of this, where time was spent with the external facilitator to develop a course bespoke to the context of Saffron. This is helping ensure that staff have the knowledge and skills they need to do their job.
- 170** The culture of the organisation encourages innovation and improvement. Members of the Board and senior managers are regarded by staff as approachable and open to ideas. Staff consider themselves to be valued by the organisation and as a result are well motivated and are committed to, and enthusiastic about, the organisation. This is reflected in the delivery of services with staff keen to ensure that customers receive a high level of service and customer care.
- 171** Saffron increases its capacity through partnership working. Saffron is a member of the e² partnership with three other associations, which was set up to be the delivery arm for affordable housing in the area. Membership of the Eastern Procurement Consortium is offering procurement opportunities. Saffron is a partner of SNDC to deliver its rural affordable housing programme, and also works with the Health Authority in developing supported housing, including an innovative scheme to provide shared ownership opportunities for people with learning difficulties. There has been work with Age Concern to refurbish a community resource centre as part of an affordable housing scheme. These partnerships have benefited Saffron by sharing skills and expertise, as well as sharing costs on, for example, joint training events. They have also helped Saffron to successfully obtain significant external funding through the Housing Corporation and others for its development programme.
- 172** Saffron is seeking to increase its capacity by raising income through carrying out repair and improvement work for other organisations. It has established SNHP Services Limited, as a subsidiary company that is able to trade at a profit and gift the money to Saffron. This will add capacity to the business to enable and support improved services to customers.
- 173** Saffron participates in a number of activities that help both it and the local community. These include a work placement for a person with long standing health problems, an apprenticeship scheme for training young people and work placements with local schools. A member of staff is also working with a local school to mentor young people about the world of work. This shows Saffron's commitment to ensuring that the local community benefits through the work of the organisation.

Appendix 1 – Performance indicators

Performance Indicator	2004/05	2005/06	2006/07	2006/07 Quartile Position
Stock failing Decent Home Standard	73.2%	49.9%	26.4%	4
Average GN SAP rating	58	59	65	3
Routine repairs completed in target	67.7%	79.1%	88%	4
Vacant GN dwellings	-	-	0.9%	1
GN Re-let time (for managed stock)	-	42 days	24.6 days	1
Current tenant arrears at financial year end	-	-	3.1%	1
Tenant satisfaction overall	84%	84%	91%	1
Tenant satisfaction with participation	56%	56%	57%	3
Tenants satisfied with repairs and maintenance	-	-	87%	1
Shared owner satisfaction overall	-	57.8%	58%	4

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:
 - focus groups with staff and tenants;
 - interviews with staff;
 - viewing property improvements and repairs;
 - inspection of ready to let properties;
 - shadowing staff carrying out their activities;
 - observation at customer contact centre;
 - estate inspections;
 - talking to tenants;
 - observation of meetings;
 - various file checks; and
 - review of Housing Association's website and leaflets.

Appendix 3 – Positive practice

'The Commission will identify and promote good practice. Every inspection will look for examples of good practice and innovation, and for creative ways to overcome barriers and resistance to change or make better use of resources.' (Seeing is Believing)

Customer care

- 1 Saffron has developed an audio CD of the Tenants Handbook, which is readily available for customers, and a DVD covering tenancy management and anti-social behaviour has recently been produced.

Initiatives in letting empty properties

- 2 Initiatives to improve that management of empty properties are proving successful.
 - A cleaning allowance of £100 is offered to new tenants and most take this up. Properties are cleared of any repair work and swept through but are then left for the new tenant to clean. This results in a saving of £50 for each property.
 - A standard home allowance of £200 is offered to cover the cost of decoration or other costs associated with moving. This has replaced the traditionally based decorations allowance and is proving popular.
 - To minimise the length of time properties stand unoccupied, tenancies now start on any day of the week. New tenants have access to the property following sign up, but before the tenancy formally starts on the following Monday. The occupation prior to start of the tenancy is under a licence agreement. Rent is not yet charged for these days but SAFFRON is exploring how this could be implemented.

Helping customers in debt

- 3 Saffron supports the local credit union financially for them to help residents set up bank accounts, and has referral arrangements with them for a loan guarantee scheme.
- 4 Saffron has approached parish councils, which often have access to local or specific charitable trusts, to help people with a range of debts, including rent arrears. A database of resources available through Parish Councils is being developed to make this information more widely available to help tenants who are in debt.