

# TSA Standards Assessment 2010



A member of **places  
& people**



**NEIGHBOURHOOD  
AND COMMUNITY**


**VALUE FOR MONEY**

**TENANCY**

**HOME**

**TENANT INVOLVEMENT  
AND EMPOWERMENT**

**GOVERNANCE AND  
FINANCIAL VIABILITY**

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|   |    |
|---|----|
| <b>INTRODUCTION</b>                           | 03 |
| <b>TENANT INVOLVEMENT<br/>AND EMPOWERMENT</b> | 04 |
| <b>HOME</b>                                   | 10 |
| <b>TENANCY</b>                                | 12 |
| <b>NEIGHBOURHOOD AND<br/>COMMUNITY</b>        | 15 |
| <b>VALUE FOR MONEY</b>                        | 18 |
| <b>GOVERNANCE AND<br/>FINANCIAL VIABILITY</b> | 20 |

Cotman Housing Association joined the Places for People Group in April 2009, from which time we took over the management of Places for People's 770 homes in Norfolk and Suffolk. We now manage over 2,200 homes in the region.

This Assessment relates to the tenanted general needs and supported housing owned by Cotman and those tenanted homes in Norfolk and Suffolk managed by Cotman on behalf of Places for People. Separate assessment reports have been provided by the Places for People Group for Places for People Homes, Individual Support and Homeowners.

The Tenant Services Authority (TSA) has set new standards for social housing providers from April 2010. This year we have produced a new style Annual Report to Customers, entitled "Customer Annual Report 2010" which sets out a clear service offer to customers in respect of the TSA's Six National Standards and also reports where we need to improve services during 2010/11. The Customer Annual Report 2010 was distributed to all Cotman customers in general needs and supported housing at the end of September 2010.

This Assessment is our evidence of compliance against the requirements of each of the six TSA standards. Under each standard we have listed what the TSA has said providers are required to do and then set out specifically how we comply against each of these requirements. Actions to address any gaps in compliance against these standards are listed in the annual report to customers.

The Assessment gives results from our Customer Surveys 2009 and 2010, which are evidence of a significant increase in satisfaction by the customers living in Places for People owned homes during Cotman's first year of their management. As the assessment indicates, we are in an evolving process of adopting and tailoring Group policies and procedures to reflect Cotman's local environment.

Each year we also produce an Annual Report and Financial Statements, which are available by request and on the Association's web-site, together with our annual report for customers, "Customer Annual Report 2010".

This is the first year of producing this new style assessment and we welcome any feedback from customers. Please give any feedback on this report to Jane Warnes, Director of Neighbourhood and Support Services, either via email: [jane.warnes@cotman-housing.org.uk](mailto:jane.warnes@cotman-housing.org.uk) or in writing to our office at Cotman House, Bowthorpe Hall, Bowthorpe Hall Road, Norwich, NR5 9AD.

# TENANT INVOLVEMENT & EMPOWERMENT STANDARD

## **The standard says we must provide tenants with accessible, relevant and timely information about the following:**

*The standard is in bold text and our response is below each standard.*

## **Customer service and choice**

### **How tenants can access services**

Customers can access our services via our 24/7 Contact Centre, in person to local offices, via home visits by our staff to customers' homes and via the internet. We carry out regular Estate Surgeries on our larger developments and all sheltered housing schemes and the dates for these are publicised on Estate Noticeboards. We provide detailed information on how to access services in all new tenant sign up packs, in office reception areas and on our website. Our public offices display our opening times and out of office contact details.

Our Customer Liaison Panel is shortly to commence work with us to help improve our website to ensure it meets the needs of our customers and to review our customer access strategy in line with that of Places for People Homes.

### **The standards of housing services that tenants can expect**

We have developed service standards in conjunction with our customers across all of our service areas and these are set out in our Customer Services Standards booklet which is published on our website, available in our offices and in new customers sign up packs. Detailed plain English Customer Handbooks have been produced for customers in both general needs and supported housing.

### **How we are performing against those standards**

Performance against a range of key performance indicators is reported to the Cotman Customer Liaison Panel, in our customer newsletter and also to the Board of Management through its Neighbourhood and Communities Strategy Group. A review of how we report performance against the service standards to customers will be undertaken later in the year, in conjunction with customers.

### **The service choices available to tenants, including and additional costs that are relevant to specific choices**

Our Customer Involvement Strategy sets out Cotman's commitment to involving customers in shaping and improving the services they receive and making places and people matter by listening to, and involving customers in, all that we do. Our Heads of Service are expected to evidence customer involvement in decision making and policy and procedure development. As evidence of this, customers were involved in the tender, recruitment and selection process for contractors for our current planned maintenance programme being undertaken in conjunction with the Eastern Procurement Consortium, and the Cotman Customer Liaison Panel works with Officers to help continuously develop and improve services. We have also recently consulted with customers at a sheltered scheme over the recruitment of a new Scheme Manager and have offered a menu of choices regarding support arrangements, with costings attached to each option.

### **Progress of any repairs work**

Customers are informed of repair priority groupings (how long we expect to take to do particular repairs) and timescales for completion at the time of reporting a repair. We also carry out random sample satisfaction surveys on recently completed repairs to check satisfaction levels.

### **How tenants can communicate with us and provide feedback**

Tenants can communicate with us via our 24/7 Contact Centre, via email, in writing and via our website, in person at our offices, and at schemes where staff are based. These communication methods are detailed in new customer sign up packs, in our information leaflets in our offices and on the website.

In accordance with Group policy, we have recently developed a preferred method of contact form, which asks customers to list the way they would like us to contact them ( eg via email or phone etc). This is given to customers at sign up and the information is recorded on our housing management system.

We are currently reviewing our website to display our menu of involvement and set out the wide choice of ways customers can get involved and give feedback, eg: locally or in various focus, virtual or specialist groups.

### **Responsibilities of the tenants and provider**

Our tenancy agreements set out both the tenant and landlord responsibilities from a legal perspective and these are explained to tenants when they view and sign up for their tenancy. These responsibilities are also set out in our Customer Handbooks, which were developed in consultation with customers.

### **Arrangements for tenant involvement and scrutiny**

We have a comprehensive Customer Involvement Strategy that was developed with our customers. This is in the process of being reviewed, in consultation with our Customer Liaison Panel, to maximise opportunities for customers to be actively involved through a variety of means: locally or in various focus, virtual or specialist groups

We produce an annual Customer Involvement Impact Assessment, setting out activities and costs, which is considered by the Board of Management through its Neighbourhoods and Communities Strategy Group. Customers are actively involved in influencing priorities, the decision making process, scrutinising services through the Cotman Customer Liaison Panel and also through representation on the Places for People Group's national Customer Forums and Customer Experience Panels.

We also have customer representation on the Association's Board of Management and the Board's Neighbourhood and Communities Strategy Group. We are keen to encourage more customers to get involved and are taking active steps to do so.

We are working with the Group's Customer Service team and drawing on the experience of the Group's National Customer Experience Panel to develop customer scrutiny, including the Tenant Inspection work and the Mystery Shopping programme.

# TENANT INVOLVEMENT & EMPOWERMENT STANDARD

## Complaints

### Offer a range of ways for tenants to express a complaint

We have worked with customers to ensure that the organisation has a clear, simple and consistent approach to complaints and this is administered by the Office and HR Manager, to ensure impartiality. We publicise the service in our sign up packs, in customer newsletters and on our website. Complaint forms are also available from all local offices. There are several ways that customers can put complaints forward:

- By phone
- Complaint forms
- Email
- Letter
- Via the Services/Scheme Manager
- Via local office
- In person to a Neighbourhood Officer on an estate

### Set out clear service standards for responding to complaints, including complaints about performance

The Association's existing complaints process is currently under review to draw on best practice from the Group's complaints procedure.

Current service standards require complaints to be acknowledged within 3 working days and responded to fully within 15 working days.

All formal complaints are referred to a member of the Association's Executive team for consideration, and progress toward resolution is monitored through a reporting procedure which highlights timescales, who is responsible for the complaint and where it is currently in the process.

Performance figures are published in the new Annual Report to Customers, and will also be published within a "how are we performing" section in "Cotman News" newsletters and on our website from 2011.

### Provide details of what tenants should do if they are unhappy with the outcome of a complaint

If a complainant has been through the first stage of the complaints process and is unhappy with the way it has been handled, they are advised that they can progress to the second stage, that being appeal to the Board of Management. This information is available in the complaints leaflet and is given within the response letters. Complainants who remain dissatisfied after completing the appeal process are advised of their right to appeal to the Independent Housing Ombudsman.

### Inform tenants how we use complaints to improve our service

Lessons learnt from complaints are discussed by the management team and used to inform service developments/ changes that have been put into place as a result of the complaints.

As part of our wider publication of complaints issues, we will introduce a "You Said, We Did" theme in our customer newsletters to publicise service improvements.

### Publish information about complaints each year, including their number and nature and the outcome of complaints

Performance on complaints and outcomes for 2009/10 is detailed in this year's Customer Annual Report.

We report detail on complaints to the Neighbourhood and Communities Strategy Group. We will periodically publish detailed information to customers about our performance in respect of complaints in future issues of the "Cotman News" newsletter, sent to all customers, and on our web-site following its impending review.

### Accept complaints from advocates authorised to act on the tenants' behalf

In addition to our direct customers we also accept complaints from wider family members, third party advocates acting on the customers' behalf eg Citizens Advice Bureau, voluntary groups, community groups, MPs, Councillors, tenants and resident associations, and residents within the wider community where our services may impact on them.

## **Involvement and empowerment**

### **We must consult with tenants on the desirability and scope of local offers in relation to services to meet the following TSA Standards: Tenant Involvement & Empowerment, Home and Neighbourhood & Community**

We are currently working with Places for People Homes in undertaking a comprehensive consultation exercise with our customers on the national standards and local offers. This includes focus groups, seminars, telephone surveys and virtual survey groups and formally involved customer structures, including national and regional customer groups, the Group's Futures Group and Homeowners Group. This feedback will not only shape our Customer Annual Report which customers will receive by 1st October 2010 but also our action plan for local offers which will form part of the Annual Report.

#### **We must offer commitments on:**

- **Local standards for performance.**
- **How performance will be monitored, reported to and scrutinised by tenants.**
- **What happens if local offers are not met (and procedures for redress).**
- **Arrangements for reviewing the local offers on a periodic basis.**

We will include opportunities for customers to develop and influence how performance against standards and offers will be monitored, reviewed and reported, and to help shape arrangements for redress in the event of poor performance.

### **We must give tenants opportunities to scrutinise the effectiveness of our policies in relation to tenant involvement**

We are using information gathered by Places for People Homes in its review of customer involvement carried out in 2009, and the resultant Customer Involvement Strategy 2009 – 2011, to review our customer involvement policies and increase opportunities for involvement, including customer scrutiny. As part of

this, we conducted a 'Customer Involvement Questionnaire' survey of all customers in May 2010. This sought to identify our strengths and weaknesses with regard to Involvement Services and also to identify areas where customers saw their involvement as most important. We are working with Places for People Homes to develop the role of Customer Inspector within Cotman and across the Group.

### **We must inform tenants about the results of our consultation on issues related to the standards**

We will use our website, the Customer Annual Report to customers and "Cotman News" newsletters to feedback on consultations relating to national and local standards. Reports will also be presented to the Cotman Customer Liaison Panel and the Board of Management through the Neighbourhood and Communities Strategy Group.

### **We must consult tenants, setting out clearly the costs and benefits of relevant options, if we are proposing to change their landlord or proposing to make significant changes to our management arrangements**

This is not currently relevant. If in the future we were proposing such changes we would ensure we carried out extensive customer consultations, setting out costs and benefits of the relevant options.

### **At least once every three years we must consult our tenants on the best way of involving tenants, in the governance and scrutiny of the organisation's housing management service and ensure that any changes to tenant involvement leads to an enhancement of the overall effectiveness of the approach**

We are currently reviewing governance and scrutiny arrangements with Cotman customers, to increase active involvement. In doing so we are drawing on the experience of the Places for People Group's National Customer Experience Panel, which has responsibility for scrutiny, a customer inspection team and customer mystery shoppers. There are currently 2 seats for customers on the Cotman Board and one is filled.

# TENANT INVOLVEMENT AND EMPOWERMENT

## Understanding and responding to diverse needs

**We must demonstrate how we respond to tenants needs in the way we provide services and communicate with tenants**

We have a strong commitment to equality and diversity matters, and are working with the Group's specialist diversity team, led by the Group Head of Diversity, to ensure the Group's comprehensive diversity policies, strategies and guidance are fully suited to our local circumstances.

We have processes in place for identifying customers with special support needs or vulnerability issues on our computer systems (to help ensure our services are tailored to meet the needs of our customers) and have commissioned an equality and diversity health check on our working practices from the Group diversity team.

It is important to us to have an understanding of the "profile" of our customer base so we are able to tailor our services to meet the needs of individuals. We take into account age, gender, ethnic origin, religion, sexuality, gender identity and disability. These details are collected at the point of application for our services. Our customer profile is recorded and reported on under the seven key diversity strands and our current knowledge and position on each strand is available for staff to access to help ensure our services are tailored to meet the needs of our customers.

The customer profiling information is used in many areas of work including part of any service review, office review, access to service audits, customer survey evaluations, neighbourhood planning and local lettings strategies.

Customers are asked when they move into their home if they have any special requirements to ensure that we deliver an excellent and individual service. This is then highlighted as a customer service alert. These alerts are used by housing and maintenance staff to tailor services.

| <b>How we did last year</b>  | <b>2009/10</b> | <b>Target</b> | <b>On target?</b> | <b>External benchmark</b> |
|--|----------------|---------------|-------------------|---------------------------|
| <b>Customers satisfied with the overall service provided (June 09)</b>                     |                |               |                   |                           |
| ■ Cotman   | <b>84.5%</b>   | 81.6%*        | ✓                 | 81.6% (1)                 |
| ■ Managed for PfP Group  | <b>63.9%</b>   | 81.6%*        | x                 |                           |
| <b>June 2010 survey result:</b>  |                |               |                   |                           |
| ■ Cotman   | <b>86.5%</b>   | 81.6%*        | ✓                 |                           |
| ■ Managed for PfP Group  | <b>83.0%</b>   | 81.6%*        | ✓                 |                           |
| <b>Customers satisfied that their views are being taken into account (June 09)</b>         |                |               |                   |                           |
| ■ Cotman   | <b>61.9%</b>   | 62.3%*        | x                 | 62.3% (1)                 |
| ■ Managed for PfP Group  | <b>45.6%</b>   | 62.3%*        | x                 |                           |
| <b>June 2010 survey result:</b>  |                |               |                   |                           |
| ■ Cotman   | <b>63.0%</b>   | 62.3%*        | ✓                 |                           |
| ■ Managed for PfP Group  | <b>64.6%</b>   | 62.3%*        | ✓                 |                           |
| <b>Customers satisfied they were kept informed about things that affect them (June 09)</b> |                |               |                   |                           |
| ■ Cotman   | <b>83.5%</b>   | 81.0%*        | ✓                 | 81.0% (2)                 |
| ■ Managed for PfP Group  | <b>66.7%</b>   | 81.0%*        | x                 |                           |
| <b>June 2010 survey result:</b>  |                |               |                   |                           |
| ■ Cotman   | <b>81.0%</b>   | 81.0%*        | ✓                 |                           |
| ■ Managed for PfP Group  | <b>80.4%</b>   | 81.0%*        | x                 |                           |

**Key to notes:**

- \* Target used is the external benchmark
- 1 National median, most recent TSA Regulatory and Statistical Return benchmarking tables, TSA 2009
- 2 National median, Housemark benchmarking for 2009/10

# HOME STANDARD

## Quality of accommodation

We must ensure that by 31st December 2010 all our homes meet and thereafter are maintained to continue to meet, the higher standards of:

- The Decent Homes Standard.
- The standard of design and quality that applied when the home was first built and were required as a condition of publicly funded financial assistance.

All our housing stock meets Decent Homes, other than a very small number of properties where the customer has refused access for work to be undertaken.

We maintain stock condition survey records which are used to identify the investment required to maintain the stock at a minimum of Decent Homes standard beyond 2010 and to inform the investment planning process, through which we produce a ten-year rolling programme of intended planned maintenance works.

**We must give tenants the opportunity to agree local offers, that are not set at a level less than the national standards, and have regard to section 6 of the Decent Homes Guidance**

As mentioned above we are currently undertaking a comprehensive consultation exercise with customers covering the national standards and local offers. Feedback from this exercise will shape our action plan for local offers which will be published in the Customer Annual Report which will be delivered to customers by 1st October 2010.

## Repairs and maintenance

We must ensure that our repairs and maintenance service:

- Is cost effective.
- Responds to the needs of, and offers choices to, tenants.
- Has the objective of completing repairs and improvements “right first time”.
- Meets all the applicable statutory requirements that provide for the health and safety of the occupants in their homes.

The cost of our repairs service is monitored monthly against budget.

Recognising the value of economies of scale, we are currently working with other local housing providers to tender for the responsive repairs service from April 2011. Customers are actively involved in the tender evaluation process.

Our consultations with customers have shown that repairs and maintenance are the areas they feel are most important and where we therefore need to seek continuous improvement. To support this we will be using customer feedback from the comprehensive consultation exercise on the new national standards and local offers to identify customers’ priorities.

We are drawing on the outcome of work being undertaken by Places for People Homes on the “right first time” indicator as it is one of the areas where we feel we might do better. We are introducing a new computer module which will give us significantly more information, with which we will improve the service.

Gas servicing and maintenance is led by our property services team. Performance for 2009/10, overall, saw the number of properties with a valid gas safety certificate at 99.7%. We have robust procedures covering “no access” cases and are confident we will achieve the 100% target this year.

**We must adopt a prudent, planned approach to repairs and maintenance of homes and communal areas and demonstrate an appropriate balance between planned and responsive repairs, and value for money. This approach should include responsive repairs, cyclical works, planned and capital work, work on empty homes and adaptations**

The programme for the Association's stock has been informed by our growing intelligence of the investment needs taking into consideration stock condition information, surveys and audits of our communal plant and equipment and feedback from our day to day repairs service.

We recognise that in order to achieve value for money in our expenditure on our assets, best practice dictates that we should strive to spend most of our resources in

a planned way. This leads to greater efficiency, better prices and more control and is reflected in our budget setting which takes a pro-active approach to planned maintenance.

**We must co-operate with relevant organisations to provide an adaptations service that meets tenants' needs**

We have adopted a policy for Aids and Adaptations which maximises co-operation with external stakeholder partners for the benefit of customers' needs.

**Key to notes:**

- \* Target used is the external benchmark
- 1 National median, Housemark benchmarking for 2009/10
- 2 It is a legal requirement to service gas appliances annually

| <b>How we did last year</b>  | <b>2009/10</b> | <b>Target</b> | <b>On target?</b> | <b>External benchmark</b> |
|--|----------------|---------------|-------------------|---------------------------|
| <b>Customers satisfied with overall quality of their home (June 09)</b>                  |                |               |                   |                           |
| ■ Cotman   | <b>88.6%</b>   | 84.0%*        | ✓                 | 84.0% (1)                 |
| ■ Managed for PfP Group  | <b>82.3%</b>   | 84.0%*        | ✓                 |                           |
| <b>June 2010 survey result:</b>  |                |               |                   |                           |
| ■ Cotman   | <b>88.0%</b>   | 84.0%*        | ✓                 |                           |
| ■ Managed for PfP Group  | <b>88.5%</b>   | 84.0%*        | ✓                 |                           |
| <b>Customers satisfied with general condition of their home (June 09)</b>                |                |               |                   |                           |
| ■ Cotman   | <b>82.8%</b>   | 80.0%*        | ✓                 | 80.0% (1)                 |
| ■ Managed for PfP Group  | <b>78.1%</b>   | 80.0%*        | x                 |                           |
| <b>June 2010 survey result:</b>  |                |               |                   |                           |
| ■ Cotman   | <b>83.2%</b>   | 80.0%*        | ✓                 |                           |
| ■ Managed for PfP Group  | <b>83.3%</b>   | 80.0%*        | ✓                 |                           |
| <b>Customers satisfied with the way repairs and maintenance are dealt with (June 09)</b> |                |               |                   |                           |
| ■ Cotman   | <b>83.4%</b>   | 74.0%*        | ✓                 | 74.0% (1)                 |
| ■ Managed for PfP Group  | <b>63.2%</b>   | 74.0%*        | x                 |                           |
| <b>June 2010 survey result:</b>  |                |               |                   |                           |
| ■ Cotman   | <b>80.6%</b>   | 74.0%*        | ✓                 |                           |
| ■ Managed for PfP Group  | <b>77.2%</b>   | 74.0%*        | ✓                 |                           |
| <b>Operational gas appliances serviced within 12 months</b>                              |                |               |                   |                           |
| ■ Cotman   | <b>99.7%</b>   | 100.0%        | x                 | 100.0% (2)                |
| ■ Managed for PfP Group  | <b>100.0%</b>  | 100.0%        | ✓                 |                           |

# TENANCY STANDARD

## Allocations

**We must help local authorities fulfil their strategic housing function including helping them with homelessness and nomination rights. If we choose not to participate in choice based lettings we must justify our reasons publicly**

The Director of Neighbourhood and Support Services is in active contact with all Local Authorities within our area of operation to monitor nomination agreements and has regular meetings with key Local Authority Partners. Internal reports are available which monitor nominations against target by local authority and the Director of Neighbourhood and Support Services is responsible for meeting targets or raising issues with LA nominations.

We participate in 8 Choice Based Lettings (CBL) schemes covering all but one of the Local Authority areas in which we operate, and over 95% of the properties that we manage. We have joined all schemes where we have been invited. We are aware of concerns within the wider Places for People Group that some CBL schemes do not operate effectively and therefore have an adverse effect on performance, but our experience of CBL schemes locally is positive.

**We must develop and deliver services to address under occupation and overcrowding in our homes with our available resources, offering choices that meet the needs of tenants**

Within all CBL schemes where policy permits, we ring-fence a percentage of our properties for transfer applicants, thus giving them enhanced opportunity within the community stream (social lettings).

We have alerted our general needs tenants to the availability of our sheltered housing services so that they may make informed choices about the housing options available to them. By raising awareness, we aim to free up larger properties for people in pressing housing need.

**We must provide tenants that wish to move with access to clear and relevant advice about their housing options, and participate in mobility and mutual exchange schemes where these are available**

Our neighbourhood and housing officers give advice on transfer or mutual exchanges and we participate in HomeSwapper, the largest national mutual exchange scheme which provides services free to our customers.

**We must publish our allocations policies and outcomes, including where applicable our participation in common housing registers, common allocations policies and local lettings policies. We must clearly set out, and give reasons for, the criteria we use for excluding tenants and potential tenants from consideration for allocations, mobility or mutual exchange schemes**

We have robust policies and procedures to ensure we let our properties in a fair and transparent way, taking into account customers housing needs and aspirations. Our housing team offer specialist advice, information and support on how we let our homes and the waiting list process. We participate in 8 CBL schemes covering over 2,000 properties. We use local lettings plans/policies in consultation with the Cotman Customer Liaison Panel. We have a policy and guidance on the rejection of applicants. This information is available in a customer information booklet and will be published on our new-style web-site when its review is complete.

**We must develop and deliver allocations processes in a way which supports their effective use by the full range of actual and potential tenants, including those with support needs, those who do not speak English as a first language and those who have difficulties with written English**

The housing team has access to and uses Big Word. In addition we can call upon the services of a number of advisors within Places for People Homes who are bilingual. New customers who require a face to face interview can be seen at the local office and again translation services are available.

**We must minimise the time that properties are empty between each letting. When doing this, we shall take into account the circumstances of the tenants who have been offered the properties**

We have clear targets for relet times. These are monitored and reported on as part of our performance management framework and this is also reported to the Cotman Customer Liaison Panel and the Neighbourhoods and Communities Strategy Group.

As part of the Allocations verification procedure and the sign up process neighbourhood and housing officers discuss moving in procedures and the ability of the customer to organise themselves.

To ensure we are letting our homes in the most efficient way we will draw on the findings of the empty property service review currently being undertaken by Places for People Homes, which is looking to reduce the number of days our properties are empty between a customer leaving and a new customer moving in.

**We must record all lettings and sales in the Continuous Recording of Lettings system**

We record all lettings and sales in CORE and we have a monitoring system to ensure that all new tenancies created have a completed core lettings log.

## Rents

**We must comply with the Government's direction of November 2009 to the TSA and set rents with a view to achieving, as far as possible, that:**

- Rents conform with the pattern produced by the rent formula set out in Rent Influencing Regime guidance\* ('target rents') with a five per cent tolerance in individual rents (ten per cent for supported and sheltered housing) ('rent flexibility level') but subject to the maximum rent levels specified in that guidance ('rent caps').
- Weekly rent for accommodation increases each year by an amount which is no more than RPI\*\* + 0.5% + £2 until it reaches the upper limit of the rent flexibility level or the rent cap, whichever is lower.
- Weekly rent for accommodation which has reached, or is above, the upper limit of the rent flexibility increases each year by an amount which is no more than the increase to the target rents.
- Rent caps increase annually by RPI + one per cent.
- Target rents increase annually by RPI + 0.5%.

Rents are set in accordance with the TSA Directive. We have a comprehensive Rent Setting Policy and customers receive quarterly rent statements.

**We must consider whether the application of the rents standard would cause us to be unable to meet other standards, particularly in respect of financial viability in terms of meeting the banking or lending covenants, and if necessary request additional time from the TSA to meet the rent standard**

This does not affect any Cotman owned or managed properties.

**We must provide clear information to tenants that explains how their rent and any service charge is set, and how it is changed, including reference to the RPI benchmark to which annual changes to rents should be linked**

Rent increase (or decrease) letters explain how rents and service charges are set and also include information about the RPI benchmark.

## Tenure

**We must offer and issue the most secure form of tenure compatible with the purpose of the housing and the sustainability of the community**

We provide the securest form of tenure for new customers where possible and use starter tenancies as part of our approach to addressing community safety issues.

**We must publish clear and accessible policies which outline our approach to tenancy management and we must develop and provide services that will support tenants to maintain their tenancy and prevent unnecessary evictions, this approach should set out how we will make sure that the home continues to be occupied by the tenant we let the home to**

Our housing team follow a policy based on early intervention and prevention and make every effort to assist customers to sustain their tenancies via the following:

- Referral to specialist agencies which are funded by Supporting People to provide floating support
- Benefit advice
- Debt referral
- Affordable repayment agreements
- Assistance with challenging Housing Benefit decisions
- Promotion of financial inclusion products including credit union membership
- Targets to reduce eviction levels

We have also signed up to eviction prevention protocols in a number of Local Authority areas and the Norfolk Housing Alliance's 'Tenancy Sustainment Protocol'.

| How we did last year                               | 2009/10   | Target    | On target? | External benchmark |
|--|-----------|-----------|------------|--------------------|
| <b>Tenancy turnover</b>                            |           |           |            |                    |
| ■ Cotman   | 10.5%     | 8.0%      | x          | 7.8% (2)           |
| ■ Managed for PfP Group                            | 10.8%     | 8.0%      | x          |                    |
| <b>Average cost of day to day and void repairs</b> |           |           |            |                    |
| ■ Cotman (1)                                       | £614      | £689*     | ✓          | £689 (3)           |
| ■ Managed for PfP Group                            | £340      | £689*     | ✓          |                    |
| <b>Percentage of rent collected</b>                |           |           |            |                    |
| ■ Cotman (1)                                       | 98.7%     | 99.8%     | x          | 99.4% (3)          |
| ■ Managed for PfP Group                            | 100.8%    | 100%      | ✓          |                    |
| <b>Average re-let time</b>                         |           |           |            |                    |
| ■ Cotman   | 20 days   | 17.5 days | x          | 41.8 days(3)       |
| ■ Managed for PfP Group                            | 43.2 days | 28 days   | x          |                    |
| <b>Lettings reflect the BME Community</b>          |           |           |            |                    |
| ■ Cotman   | 3.7%      | 4.44%*    | x          | 4.44% (3)          |
| ■ Managed for PfP Group                            | 0%        | 4.66%*    | x          | 4.66% (3)          |

### Key to notes:

\* Target used is the external benchmark

1 For the period January - December

2 Most recent TSA Regulatory and Statistical Return benchmarking tables, TSA 2009

3 Housemark benchmarking for 2009/2010

# NEIGHBOURHOOD & COMMUNITY STANDARD

## Neighbourhood management

**Where we have responsibility for the condition of a neighbourhood, we must consult with tenants in developing a policy for maintaining and improving that neighbourhood, including any communal areas and we must publish the policy**

We have an estate walkabout policy and procedure which was developed with our customers. This sets out how often estates should be inspected, and also sets out a scoring mechanism for inspecting standards on our estates, as agreed with our customers. We actively encourage customers, other stakeholders and partners to participate in estate walkabouts. The outcome of inspections are logged on our computer systems and reported to the Cotman Customer Liaison Panel and the Board of Management through the Neighbourhood and Communities Strategy Group.

We are reviewing our estate maintenance and site services provision to ensure we are providing services that meet the needs of our customers and are cost effective. We have also introduced a customer satisfaction survey to check with customers the quality of estate services they receive.

We have published service standards for maintaining and improving neighbourhoods. Service standards have been developed in consultation with the Cotman Customer Liaison Panel.

We intend to draw on the expertise within the Places for People Group for neighbourhood planning in our approach to sustainability and regeneration.

## Local area co-operation

**We must consider the level of our presence and impact in an area and, taking that into account, we must:**

- **Identify and publish the roles we are able to play within the areas where we have properties.**
- **Co-operate with local strategic partnerships and local strategic housing functions of local authorities where we are able to assist them in achieving their objectives.**

We work with councils in the areas we operate at various levels from local area forums, multi landlord initiatives, community safety groups and strategic partnership groups. During 2009/2010 we participated in a TSA local offer pilot initiative with Kings Lynn and West Norfolk District Council and other housing providers.

# NEIGHBOURHOOD & COMMUNITY STANDARD

## Anti-social behaviour

**We must publish our policy on how we work with relevant partners to tackle anti-social behaviour in areas where we own properties**

Our customer information leaflet on community safety outlines our approach to tackling community safety issues, supporting customers, and working with others. This information is available in new customer sign up packs and in our customer handbook and will be available via our website when its review is complete. We are carrying out a review of our policy and procedures this year which will be completed by March 2011. We are also carrying out a comprehensive review of our tenancy agreement during this year which will be completed by March 2011.

**In working to prevent and address ASB, we must demonstrate:**

- **That tenants are made aware of their responsibilities and rights in relation to ASB.**
- **Strong leadership, commitment and accountability on preventing and tackling ASB that reflects shared understanding of responsibilities with other local agencies.**
- **A strong focus exists on preventative measures tailored towards the needs of tenants and their families.**
- **Prompt, appropriate and decisive action is taken to deal with ASB before it escalates, which focuses on resolving the problem having regard to the full range of tools and legal powers available.**
- **All tenants and residents can easily report ASB, are kept informed about the status of their case where responsibility rests with the organisation and are appropriately signposted where it does not.**
- **Provision of support to victims and witnesses.**

We have policies and procedures covering community safety issues, and protocols for sharing information with other key agencies. We are carrying out a review of policies and procedures during this financial year. We have a specialist community safety manager in-house and work closely the Group's Community Safety team to ensure best practice is followed.

We are signatories to the Respect Standard for Housing Management. We have early intervention measures embedded in the service we provide and we have challenging service standards covering community safety. We use Restorative Justice and we ensure support is given to victims and witnesses and where it is appropriate also to perpetrators. We ensure victims of community safety issues are supported by the Community Cohesion Manager, from first reporting until conclusion of cases, including any attendance at court.

We are in the process of introducing specialist ReAct software systems which record and monitor all community safety cases. We are reviewing our website to include information on how to report community safety issues. These details are already included in our Customer Handbook and customers are informed at sign up. On serious cases customers are kept informed of progress by the Community Cohesion Manager on a weekly basis.

Earlier this year a team of customer inspectors carried out an inspection of this service for Places for People Homes, and we will develop our service to incorporate key learning points arising from the inspection.

| <b>How we did last year</b>   | <b>2009/10</b> | <b>Target</b> | <b>On target?</b> | <b>External benchmark</b> |
|---|----------------|---------------|-------------------|---------------------------|
| <b>Satisfaction with neighbourhood as a place to live (June 09)</b> |                |               |                   |                           |
| ■ Cotman  | <b>75.8%</b>   | 81.8%*        | <b>x</b>          | 81.8% (1)                 |
| ■ Managed for PfP Group   | <b>90.3%</b>   | 81.8%*        | <b>✓</b>          |                           |
| <b>June 2010 survey result:</b>                                     |                |               |                   |                           |
| ■ Cotman  | <b>83.8%</b>   | 81.8%*        | <b>✓</b>          |                           |
| ■ Managed for PfP Group   | <b>93.2%</b>   | 81.8%*        | <b>✓</b>          |                           |

**Key to notes:**

\* Target used is the external benchmark

1 National median, Housemark benchmarking for 2009/10

# VALUE FOR MONEY STANDARD

## Value for money

**We must demonstrate to our tenants how expenditure has been prioritised in relation to each of the standards and in the delivery of local offers and in meeting other needs such as investment in new social housing provision**

With effect from the financial year 2011/12 we will be consulting with the Cotman Customer Liaison Panel on the main budgets covering these standards.

**We must demonstrate to our tenants how we have ensured value for money has been secured and tested**

Working with local partners on planned maintenance works has delivered cost savings through economies of scale. These savings will be quantified and conveyed to customers through the “Cotman News” newsletter at the end of the financial year.

**We must demonstrate to our tenants our plans and priorities for delivery of further value for money improvements**

We are working with Places for People Homes on the introduction of service reviews for areas where we may not be delivering the cost-benefits customers expect – including money lost through empty homes, “right first time” repairs and estate/site services. We are comparing our performance more closely against other housing providers through greater external benchmarking. Our website improvement project will include a Value for Money (VFM) performance page.

**We must have arrangements in place for tenants to influence the services delivered and the cost of those services that result in service charges to tenants**

Customers were involved in planned maintenance procurement focus groups. We are also carrying out a review of our estate/site services which includes landscaping and ground maintenance and this will be discussed with customers as part of the local offer for estates.

| How we did last year  | 2009/10      | Target      | On target? | External benchmark |
|---|--------------|-------------|------------|--------------------|
| <b>Customers satisfied with the value for money rent/service charge (June 09)</b> |              |             |            |                    |
| ■ Cotman  | 73.2%        | 79.0%*      | x          | 79.0% (1)          |
| ■ Managed for PfP Group   | 71.0%        | 79.0%*      | x          |                    |
| <b>June 2010 survey result:</b>   |              |             |            |                    |
| ■ Cotman  | 77.2%        | 79.0%*      | x          |                    |
| ■ Managed for PfP Group   | 81.5%        | 79.0%*      | ✓          |                    |
| <b>Proportion of working days lost to staff sickness absence</b>                  | <b>0.72%</b> | <b>3.6%</b> | <b>✓</b>   | <b>3.3% (2)</b>    |

**Key to notes:**

\* Target used is the external benchmark

1 National median, Housemark benchmarking for 2009/2010

2 IRS Employment Review published May 2010

We will be using the results of the Group's benchmarking exercise with Housemark, available in December 2010, to undertake a comprehensive value for money review of our services and communicate our findings to customers.

# GOVERNANCE AND FINANCIAL VIABILITY STANDARD

## Governance

**We must adopt and comply with an appropriate code of governance, giving reasons for our choice and explaining areas on non compliance**

After consideration by the Board of Management of information and guidance issued by the NHF, we have adopted the National Housing Federation's code of practice on governance "Excellence in Governance – code for members (2009)" as being the most appropriate best practice standard for charitable registered providers of social housing and comply with this fully.

**We must establish and maintain clear roles, responsibilities and accountabilities for our Board, Chair and Chief Executive and produce an annual assessment of effectiveness of these arrangements**

We have an established structure, reporting lines, job roles and schemes of delegation supported by approved Standing Orders and Financial Regulations.

**We must submit an annual return, on an accurate and timely basis in a form determined by the TSA**

We currently meet this requirement by submission of the Regulatory and Statistical Return on time.

Where there is a non regulated element we must demonstrate to the TSA that we have in place effective mechanisms which ensure that:

- We will be able to comply with the TSA's standards and other regulatory requirements.
- Our ability to meet the TSA's standards and other regulatory requirements is not and cannot be prejudiced by the activities or influence of the non-regulated element.
- In the event that the we do not or may not be able to comply with the TSA's standards or other regulatory requirements the non-regulated element will give any necessary support or assistance to enable compliance and we have the ability to require the support or assistance of the non regulated element to enable compliance.

We do not currently undertake any non-regulated activity. The Places for People Group has control mechanisms in place to ensure its own position in this respect and our Independence and Responsibilities Agreement is designed so that such matters should not become an issue for us as a member of the Group.

## **Financial viability**

**We must ensure that:**

- **We have effective controls and procedures in place to ensure security of assets and the proper use of public funds.**
- **Effective systems are in place to monitor and accurately report delivery of our plans.**
- **The risks to delivery of financial plans are identified and effectively managed.**

A full range of regulations, standing orders, internal control and policy are in place to ensure that these objectives are met. They are also subject to extensive and independent review by Group Business Assurance. The Managing Director presents a report to the Board, annually, on the effectiveness of internal controls which is also considered by the Group's Assurance and Regulatory Board.

Comprehensive Risk Management Maps are completed and reviewed at least annually by the Board of Management and a statement confirming the effectiveness of internal control is signed by the Board Chair.

Comprehensive budgetary and operational performance measures are reported monthly, monitored and acted upon by management. This has been a continuous process over the year and reinforced by a series of functionally based performance management meetings and overall monitoring by both the Cotman and the Group Boards.

Performance against the business plan is monitored through the Cotman Board and through the Group Directors' meeting to the Group Board. This is factored into the business plan and also the Treasury and Borrowing strategies which are updated regularly.

The recent audit by our External Auditor, KPMG, confirmed that no issues of concern were identified through the audit process.

**We must ensure that we have a robust and prudent business planning and control framework. Through this framework we will ensure:**

- **There is access to sufficient liquidity at all times.**
- **Financial forecasts are based on appropriate and reasonable assumptions.**
- **Planning sufficiently considers the financial implications of risks to the delivery of plans.**
- **We monitor, report on, and comply with funders' financial covenants.**

Comprehensive cash flow and treasury management processes are used to match funding with the business strategy. Given the market conditions, the assumptions used in the plan are regularly updated and modified. Scenarios are run to plan for the adverse conditions and we ensure that even given these assumptions, the Group continues to have a robust liquidity position. The Group Head of Tax & Treasury monitors and reports on compliance with our Funders' financial covenants.

# GOVERNANCE AND FINANCIAL VIABILITY STANDARD

**We must provide the TSA with accurate and timely statutory and regulatory financial returns and an annual report on any losses from fraudulent activity**

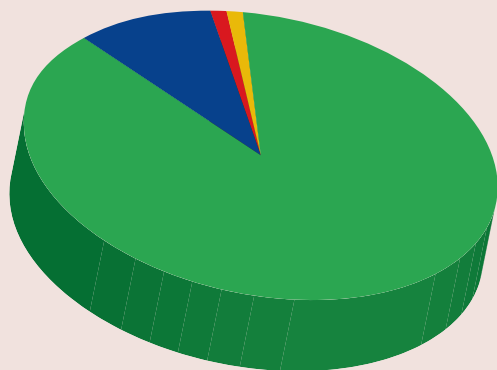
We provide the TSA with accurate and timely regulatory and financial returns in line with requirements.

Cotman's audited accounts to 31st March 2010 show the Association as having reserves of £11.6m, and generating a surplus in the period of £2.2m. Surpluses are used to improve our services, reinvest in our existing communities and develop new schemes.

Cotman changed its accounting period in 2010 from calendar to financial year, and therefore audited accounts were produced for a 15-month period to March 2010.

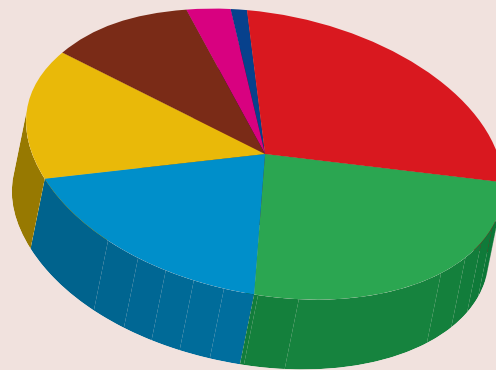
The following graphs show where we received our income from in the 15 months January 2009 to March 2010, and what we spent it on.

**Where did our income come from?  
2009/10**



|  |            |
|--|------------|
| <span style="color: green;">■</span> Rents           | <b>88%</b> |
| <span style="color: blue;">■</span> Service charges  | <b>10%</b> |
| <span style="color: red;">■</span> Supporting people | <b>1%</b>  |
| <span style="color: yellow;">■</span> Other income   | <b>1%</b>  |

**How did we spend our income?  
2009/10**



|   |            |
|---|------------|
| <span style="color: red;">■</span> Maintenance and Repairs        | <b>26%</b> |
| <span style="color: green;">■</span> Management                   | <b>26%</b> |
| <span style="color: cyan;">■</span> Other costs                   | <b>18%</b> |
| <span style="color: yellow;">■</span> Service charges             | <b>15%</b> |
| <span style="color: darkgreen;">■</span> Depreciation             | <b>11%</b> |
| <span style="color: magenta;">■</span> Rent losses from bad debts | <b>3%</b>  |
| <span style="color: blue;">■</span> Supporting people             | <b>1%</b>  |

Given the uncertainties that exist in the financial world at the moment, we believe that it is important to continue to deliver a strong financial performance to enable us to continue to invest to make the improvements to our services and neighbourhoods that we are planning.



A member of **places  
& people**

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**RESPECT  
STANDARD  
FOR HOUSING  
MANAGEMENT**

