



Full Self Assessment against the Tenant Services Authority (TSA) Standards as at 31st March 2010

Detailed Improvement Actions up to 31st March 2011

Local Offer Action Plan up to 31st March 2011

Cost and Performance Comparison Information

This full 'Self Assessment' is summarised in the 'Voice' Annual Report Supplement 2009-2010. The 'Voice' Annual Report Supplement summarises compliance with the standards; our detailed improvement actions in the form of 'Service Offers' against each of the standards; our cost and performance comparison information; and includes the Local Offer Action Plan.

The introduction in the 'Voice' Annual Report Supplement 2009-2010 explains how we have produced this self assessment with residents and how we have checked that it is an accurate reflection of Muir Group at 31st March 2010.

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TSA Standard Area	TSA Required Outcome. Registered providers shall:	Do we deliver the Required Outcomes?	Evidence of how we meet the Required Outcomes and Specific Expectations	Detailed Improvement Actions by 31 st March 2011
<p>Customer service, choice and complaints</p>	<p>Provide choices, information and communication that is appropriate to the diverse needs of our tenants in the delivery of all standards.</p>	<p>Yes</p>	<ul style="list-style-type: none"> • The Association has a range of communication and information methods available to customers that accommodates all known appropriate and diverse needs. This is delivered consistently in all locations. • Communication approaches are tailored to individual needs based on the customer profiling information gathered for over 90% of our residents. The standards and targets that customers can expect from Muir Group in all service areas are clearly set out in our Customer Service Charter which was developed with customers. The Charter is reviewed regularly with customers. • The Association’s office opening times have been agreed with customers in all locations. Telephone contact hours have been extended to 8.00 a.m. to 6.00 p.m. following consultation with customers and all out of hours service queries are dealt with by an external provider. • A comprehensive range of Factsheets are available in our Residents’ Handbook, in offices, by request and on our website. All customer information is available in a range of formats to suit particular needs and the Association has suitable translation services in place, i.e. Languageline and community translation services. • Our approach to dealing with repairs is clearly stated in our Factsheets, including how we prioritise and categorise repairs. Repairs are appointed to suit the customer (including evenings and weekends) with confirmation of the appointment sent to each resident if required. Where required, customers are updated on the progress of their repair by the Association’s contractors. • The website, Factsheets and residents newsletter ‘Voice’ (sent to all residents’ personal addresses) clearly inform customers of the ways in which they can communicate with us and give feedback. • The responsibilities of Muir Group and tenants are clearly defined in the tenancy agreement (which uses Plain English principles) and appropriate Factsheets. • In November 2009 the Association wrote to all residents explaining and recruiting for the new involvement and governance structure – this included our plans for the introduction of Scrutiny in 2010-2011. • Muir Group achieved ‘Enhanced Certification’ with Quality Housing Services (QHS) in 2009-2010. Our certification score for ‘Information and documentation’ was 86%, exceeding the enhanced certification level of 74%. Our scores for ‘Opening 	<ul style="list-style-type: none"> • Performance against our Customer Service Charter Commitments will be made available on our website and in our annual report to residents. • Work with residents to consider the introduction of appropriate service choices and costs. • Work with customers to improve ways in which we communicate with them, e.g. SMS text messaging for repairs appointments and repairs progress updates. • Ensure that the approach to repairs appointments is applied consistently across all areas. • Provide further information on how we have developed resident involvement in service improvement, governance and scrutiny. • Commence the accreditation process against the Government’s standard on ‘Customer Service Excellence’. • We will develop a comprehensive communication guide for staff to ensure that we continue to develop our methods of communication with all customers regardless of need. • Publicise to residents the availability of free internet access taking into account their location (<i>local contact sheet</i>).

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			<p>and reception' and 'Telephone accessibility' also exceeded the enhanced certification standard.</p> <p><u>Our performance on 'Customer Service Access' can be seen on page 11 of our Annual Report 09-10.</u></p>	
Customer service, choice and complaints	Have an approach to complaints that is clear, simple and accessible that ensures that complaints are resolved promptly, politely and fairly.	Yes	<ul style="list-style-type: none"> • Muir Group operates an open, accessible and transparent three stage complaints procedure with defined timescales for dealing with complaints at each stage of the process. Complaints can be made in a variety of ways including via the Association's website and over the telephone. • The standards and targets relating to complaints are clearly stated in the Customer Service Charter. • There is a Factsheet on Customer Feedback which explains the process and what to do if complainants are dissatisfied at each stage. • Our policy clearly states that complaints can be made by advocates (people speaking on a customer's behalf) • The current annual report to residents includes information on the numbers of complaints and compliments received. • The Association's internal complaints process includes a stage where staff review each complaint and determine lessons learnt and service improvements as a result of that complaint. • Muir Group achieved 'Enhanced Certification' with Quality Housing Services (QHS) in 2009-2010. Our certification score for 'Complaints Handling' was 88%, exceeding the enhanced certification level of 72%. <p><u>Our performance on 'Dealing with Complaints' can be seen on page 11 of our Annual Report 09-10.</u></p>	<ul style="list-style-type: none"> • Ensure that performance against complaints as stated in the Customer Service Charter is reported on our website and in our annual report to residents. • Ensure that our performance in dealing with complaints improves. • Improve the information to customers about the nature of complaints, lessons learnt and service improvements as a result. • Ensure that our annual report to residents includes information about how customers can complain about performance against the standards. • Work with the Resident Scrutiny Panel to develop appropriate ways in which residents can complain or challenge progress against 'Detailed Improvement Actions' and 'Service Offers'. • In 2010-2011 we will commence a full service review with residents on how we deal with complaints, including the information we report to residents on complaints performance and activity. • Our Access and Customer Care Improvement Group, made up entirely of residents, will review complaints and help us determine lessons learnt and service improvements required.
Involvement and Empowerment	Offer all tenants a wide range of opportunities to be involved in the management of housing, including the ability to influence strategic priorities, the formulation of housing-related policies and the delivery of housing-related services.	Yes	<ul style="list-style-type: none"> • Three places are reserved on Muir Group's Board for democratically elected residents who can influence the strategic direction of the Association at the highest level. • Following a fundamental review of the resident involvement and governance structure in 2009, the Association now has five specialist 'Service Improvement Groups' made up entirely of residents. These groups cover Access and Customer Care, Maintenance, Housing Services, Leaseholders and Supported Housing. Residents on these groups shape 	<ul style="list-style-type: none"> • Ensure that all formally involved residents have the opportunity to comment on the Corporate Plan annually. • Deliver 'Local Offers' in line with the plan detailed at the end of this report.

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			<p>improvements in our services to customers including the development and review of appropriate policies and strategies prior to presentation to the Board.</p> <ul style="list-style-type: none"> The review of Governance has resulted in two new Regional Resident Forums (RRF's) which sit within the formal governance structure below the Board. The Forums have responsibility for the scrutiny, monitoring and challenge of regional and local services and will ultimately scrutinise the Association's 'Local Offers'. The Forums have been mentored by an independent 'Resident Friend', have jointly determined their own terms of reference and role and broadly represent the geographical spread of properties. The Association has an 'Involving People' Factsheet which publicises a menu of opportunities for residents to get involved. The Factsheet illustrates the time commitment required and the level of influence for each opportunity to suit each individual's circumstances. The Association's 'Think Tank' (postal consultation group of 194 residents) are consulted annually on the 'Corporate Plan'. Muir Group achieved 'Enhanced Certification' with Quality Housing Services (QHS) in 2009-2010. Our certification score for 'Participation' was 84%, exceeding the enhanced certification level of 76%. 	
Involvement and Empowerment	Consult with our tenants and act reasonably in providing them with opportunities to agree local offers for service delivery.	No (Plans in place to deliver the required outcome by 1/4/11)	<ul style="list-style-type: none"> The approach to consultation on the development of the Local Offers will be delivered in line with the plan at the end of this report. Following consultation with residents the Local Offers will be approved and scrutinised by the Regional Resident Forums. 	<ul style="list-style-type: none"> Deliver 'Local Offers' in line with the plan detailed at the end of this report.
Involvement and Empowerment	Provide tenants with a range of opportunities to influence how Muir Group meets all the TSA standards and to scrutinise performance against all standards and in the development of the annual report.	Yes	<ul style="list-style-type: none"> Apart from the development of the independent scrutiny body, Muir Group now has the appropriate involvement and governance structure in place, i.e. Service Improvement Groups and Regional Resident Forums, to influence how Muir Group meets all the TSA standards, scrutinises performance against those standards and develops the annual report. The involvement of these groups has been an essential element of the production and publication of this 'Full Self Assessment and the 'Voice Annual Report Supplement'. The Association has an 'Involving People' Factsheet which publicises a menu of opportunities for residents to get involved. Many of these opportunities facilitate residents to influence services and therefore the ways in which we meet 	<ul style="list-style-type: none"> Recruit, train and support an independent resident scrutiny body which will scrutinise services and compliance with the TSA Standards. The scrutiny body will scrutinise and 'sign off' the annual report to residents on compliance with the standards. Ensure that our annual report to residents includes information about how residents can complain about performance against the standards. Review the effectiveness of resident involvement in the governance and

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			the TSA Standards.	scrutiny arrangements on an annual basis and, where appropriate, plan actions to improve effectiveness.
Involvement and Empowerment	Provide support to tenants to build their capacity to be more effectively involved.	Yes	<ul style="list-style-type: none"> • Muir Group has a structured but flexible resident training programme which is appropriately publicised to all residents, e.g. interviewing skills with residents who are now involved in interviewing staff. • All resident training is evaluated and impact assessed to ensure positive outcomes and value for money. • The recently formed Regional Resident Forums have been specifically mentored and coached by an independent 'Residents' Friend'. • An appropriate induction and training programme is in place for 'Resident Board Members'. • Training is provided by a range of internal and external providers and the Association has strong links with the National Tenants Resource Centre in Chester. 	<ul style="list-style-type: none"> • Review the resident training programme to further build the capacity of involved residents and groups, and the wider resident body, to be effectively involved. Include the Regional Resident Forums in the formulation and publicity of the resident training programme. • Provide independent support for the proposed new residents scrutiny body. • Ensure that Resident Board Members are appropriately supported to be effectively involved at this level. • Ensure that the Regional Resident Forums are trained on Equality and Diversity. Plan to train all involved groups in 2011-2012, e.g. Service Improvement Groups. • A skills analysis of the Regional Resident Forums will be completed to develop Forum members further, through targeted training.
Understanding and responding to the diverse needs of tenants	Treat all tenants with fairness and respect.	Yes	<ul style="list-style-type: none"> • The Customer Service Charter contains key service commitments on treating our customers with fairness, respect and courtesy. The Customer Service Charter promotes feedback from customers where they do not feel these standards are being met. • All staff have received customer service and equality and diversity training. The impact of this training has been documented and evaluated by the trainers. Further e-learning modules have been completed to embed equality and diversity in the work of the Association. • All the Association's contractors have received customer service and equality and diversity training. • The Association has an internal 'Respond with Respect Code' which clearly sets out how staff must operate and behave when responding to customers. 	<ul style="list-style-type: none"> • Continue to train staff and the Board in equality and diversity to further embed the fair and respectful treatment of customers. • Continue to train and develop our contractors to further embed the fair and respectful treatment of customers. • Carry out detailed analysis of complaints regarding staff and contractor behaviour to identify specific areas for improvement.

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<p>Understanding and responding to the diverse needs of tenants</p>	<p>Demonstrate that they understand the different needs of their tenants, including in relation to the seven equality strands and tenants with additional support needs.</p>	<p>Yes</p>	<ul style="list-style-type: none"> • The Association has customer profiling information on over 90% of its residents including information on the seven equality strands. Customer profiling information is checked and updated as part of the biennial 'Homecheck' programme. • The Association's systems automatically flag the individual needs of residents at first point of contact so that services and communication can be tailored appropriately to an individual's needs. Where appropriate this information is automatically passed to our contractors so that maintenance services can be tailored appropriately to an individual's needs or requirements. • The Association has used the Customer Profiling information to develop its services to meet the needs of identified groups living in Muir Group properties. • A detailed customer information report has been produced to show the outcome of the profiling exercise and the benefits for residents in the delivery of services as a result. This report has been presented to the Board. • The Association's Equality and Diversity Champion is the Chief Executive. There is an Equality and Diversity Board sub-group chaired by the Board's Equality and Diversity Champion. • The Association has an approved system of carrying out 'Equality Impact Assessments' on appropriate policies, procedures and service areas. The outcomes of these assessments are reported to the Association's Equality and Diversity Group. • The Association's Supported Housing Team provides intensive support services to some of our most vulnerable customers. Our Floating Support Services assist our housing management team with tenancy sustainability issues for vulnerable customers. • Muir Group achieved 'Enhanced Certification' with Quality Housing Services (QHS) in 2009-2010. Our certification score for 'Diversity and Equality' was 85%, exceeding the enhanced certification level of 84%. 	<ul style="list-style-type: none"> • Carry out further detailed analysis into the customer profiling information to inform service decisions that affect groups and/or individuals. • Consider customer profile information in the development of the Local Plans. • Ensure that the Board take into account appropriate customer profiling information when making decisions. • Carry out further and specific equality and diversity training on the needs of specific equality strand groups. • Provide feedback to customers on the outcome of the customer profiling exercise and the positive outcomes for customers in the Voice newsletter. • Ensure that all key service areas are 'Equality Impact Assessed' and that the outcomes and changes as a result are reported to the Equality and Diversity Board sub-group.

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Quality of Accommodation	Ensure that tenants' homes meet the standard set out in section 5 of the Government's Decent Homes Guidance by 31 December 2010 and continue to maintain their homes to at least this standard after this date.	Yes	<ul style="list-style-type: none"> All of the Association's homes met the Government's Decent Homes Standard as set out in section 5 of the guidance by May 2010, some 7 months ahead of the Government's deadline. The Association has a robust Asset Management Strategy which determines and drives the Association's approach to investing in its stock. The Association has carried out detailed stock condition surveys on 27% of its stock at 31/3/10 and is committed to surveying an additional and targeted 10% minimum per year. This ensures that we have accurate and up to date information on our stock condition to inform the forward stock investment programme. Properties coming non-decent are identified in advance and are included in the appropriate planned improvement programme. The Association has a 'Muir Standard' agreed with customers that goes beyond the requirements of the Decent Homes Standard. The Association has an 'Affordable Warmth Strategy' which makes commitments to improve the fuel efficiency of our homes and tackle fuel poverty. The Association provides all new residents with an Energy Performance Certificate in line with Government requirements. 	<ul style="list-style-type: none"> The Association will review the 'Muir Standard' with customers whilst taking into account the former Government's Warm Homes, Greener Homes Strategy and the current 'Green Plan'. We will develop a plan to improve the fuel efficiency of our residents' homes. All newly developed properties will at least meet the Government's Code 3 for Sustainable Homes. Work with our contractors to assess their environmental impact and discuss ways in which this can be reduced.
Quality of Accommodation	Meet the standards of design and quality that applied when the home was built, and were required as a condition of publicly funded assistance, if these standards are higher than the Decent Homes Standard.	Yes	<ul style="list-style-type: none"> All Muir Group Homes meet the standards of design and quality that applied when the home was built, and were required as a condition of publicly funded assistance, if these standards were higher than the Decent Homes Standard. 	
Quality of Accommodation	In agreeing a local offer, ensure that it is set at a level not less than these standards and have regard to section 6 of the Government's Decent Homes Guidance.	No (Plans in place to deliver the required outcome by 1/4/11)	<ul style="list-style-type: none"> Following consultation with residents the Local Offers will be 'signed off' and then scrutinised by the Regional Resident Forums, particularly with reference to the proposed five year planned improvement programme reflecting residents needs and priorities. The approach to consultation on development of the Local Offers will be delivered in line with the plan contained within this report. 	<ul style="list-style-type: none"> The Association will review the 'Muir Standard' with customers whilst taking into account the former Government's Warm Homes, Greener Homes Strategy and the current 'Green Plan'. This will be tailored as appropriate following consultation on 'Local Offers'. Improve the way that residents can influence the Association's expenditure on the planned improvement programme, based on resident feedback.

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Repairs and Maintenance	Provide a cost-effective repairs and maintenance service to homes and communal areas that responds to the needs of, and offers choices to, tenants and has the objective of completing repairs and improvements 'right first time'.	Yes	<ul style="list-style-type: none"> • The Association has an appropriate Repairs and Maintenance Policy, Asset Management Strategy and Procurement Strategy to ensure that these standards are met. • All repairs and maintenance services to homes and communal areas are delivered by external contractors and are market tested in line with the Association's 'Procurement Action Plan' and contract timescales. • Muir Group is a founder member of 'Procurement for All' (PfA), a collective buying club for maintenance services. PfA has eleven member Associations, average savings for members by procuring services through PfA are 11% and the cost of procurement through this route is significantly cheaper than alternative routes or clubs. • Residents are and will be involved in the selection of all contractors, determining service specifications and overall procurement processes. The Maintenance Improvement Group monitors the performance of our contractors. • Residents are offered appropriate choices in respect of planned improvement works, e.g. kitchen and bathroom designs and specifications. • The Association provides an aids and adaptations service to residents and has agreed service standards in respect of this service in the Customer Service Charter. Minor adaptations are delivered without delay in line with response repair timescales and major adaptations are funded by the Association where the Disabled Facilities Grant timescales result in a timescale longer than 6 months from the point of request. The Association pays for private Occupational Therapists reports where the Local Authority timescales exceed 4 weeks. • A group of 'Resident Inspectors' have been trained to ensure that, amongst other repair related services, empty properties meet the Muir 'Lettable Standard' prior to letting. • The Association's Customer Service Charter clearly states the standards of service residents can expect in relation to maintenance services, including appointments made and kept and right first time. • Muir Group achieved 'Enhanced Certification' with Quality Housing Services (QHS) in 2009-2010. Our certification score for 'Maintenance' was 82%, exceeding the enhanced certification level of 78%. 	<ul style="list-style-type: none"> • Work with residents to consider the introduction of appropriate service choices and costs. • Improve the ways in which Muir Group benchmarks the costs and performance of all repairs and maintenance services and ensure that this is communicated to customers appropriately. • Ensure that performance against maintenance related service standards as stated in the Customer Service Charter are reported on our website and in our annual report to customers. • In 2010-2011 we will commence a full service review of how we deliver our response maintenance service with residents. This will include a full review of the customer journey. • In 2010-2011 we will carry out a full service review of how we deliver our aids and adaptations service with residents. • Implement a set of specific service standards and information for residents on the delivery of planned improvements in residents' homes.

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			<p><u>Our performance on 'Repairs and Maintenance Services' can be seen on page 5 of our Annual Report 09-10.</u></p>	
Repairs and Maintenance	Meet all applicable statutory requirements that provide for health and safety of the occupants in their homes.	Yes	<ul style="list-style-type: none"> • The Association has appropriate policies and management practices in place for the safe control, management and inspection / servicing of gas appliances, electrical safety, asbestos, legionella and fire risk and fire safety. • The Association regularly services and tests the installations that it has provided or is responsible for in line with manufacturers or statutory guidelines, e.g. gas appliances, electrical installations, smoke detection, stair lifts and portable appliances. • The Association employs appropriate health and safety consultants in the delivery of all planned improvement works, including the requirements relating to asbestos surveys. • All of the Association's properties that use solid fuel are managed and serviced in line with regulation and best practice, including the installation of Carbon Monoxide detectors. • The Association has appropriately appointed specialist consultants who provide advice, guidance and audit services on all these issues. Where appropriate, the Association commissions technical audits of its contractors, e.g. gas servicing. • Staff are trained on appropriate health and safety issues, e.g. gas safety and asbestos. • Regular reports on all of these issues are presented to the Association's Health and Safety Group with minutes of these meetings being reviewed by the Audit Committee. • The Association has developed appropriate Factsheets on issues relating to health and safety, e.g. gas and asbestos. There are regular articles in the 'Voice' residents' newsletter regarding these and other health and safety issues and direct mail shots are used where required. • The Association employs a full time dedicated Health & Safety Officer to provide advice, guidance and monitoring of health and safety issues. In addition the Association has a specialist external Health and Safety Consultant / Adviser. 	<ul style="list-style-type: none"> • Develop a plan to implement the non-essential/non-urgent recommendations from the scheme Fire Risk Assessments. • Improve the way in which residents are informed about asbestos in their homes and provide appropriate advice. • Continue to provide appropriate health and safety advice to customers in a variety of ways. • We will review our Gas Access Procedure with customers to ensure that performance remains high.

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Allocations	Let our homes in a fair, transparent and efficient way and demonstrate how we: Make best use of available housing;	Yes	<ul style="list-style-type: none"> • Muir Group has an appropriate lettings policy which clearly states the basis on which we allocate our homes. The policy states our approach to excluding or suspending applications from potential residents and existing residents wishing to move. The policy also states the right to appeal allocation decisions and the process to follow. • The Association has worked closely with key Local Authorities and sub-regional groups to develop and implement Choice Based Lettings schemes across the country. 42% of the Association's properties are now let under Choice Based Lettings schemes. Where the Association operates within a Choice Based Lettings scheme, the Association has signed up to the scheme common allocations policy and service level agreement. • To ensure that there is equal access to the allocations processes adopted by the Association, Muir Group have ensured that all Choice Based Lettings schemes have systems in place to assist the full range of actual and potential residents, e.g. assisted bidding services and the ability to apply and bid through a variety of means. • The Association has a plan to join all available choice based lettings schemes nationally where we have stock subject to customer consultation and value for money. Where such schemes do not exist the Association will implement the revised Lettings Policy, i.e. moving from points allocation to priority bands and date priority within each band. • The Association's Factsheet on 'How to apply for housing' explains the various ways that customers can apply for a Muir Group home, provides alternative housing options advice and details how residents can transfer or mutually exchange. The Association has the ability to carry out 'management transfers' within Choice Based Lettings schemes for emergency cases. • Muir Group subscribes to 'Homeswapper' and provides this service free to its residents looking to move via a mutual exchange. • The Association has a 'Lettable Standard' agreed with residents. This is tested by our trained 'Resident Inspectors' prior to properties being let. • Residents are visited within 4 weeks of the tenancy start date to ensure that they are satisfied and to determine if any additional support or services are required. • The Association ensures that adapted properties are allocated appropriately to make the best use of the housing 	<ul style="list-style-type: none"> • Implement the revised lettings policy to improve choice, transparency and appropriate use of stock where a Choice Based Lettings Scheme is not in operation or planned • Increase the percentage of the Association's properties that are let under a Choice Based Lettings Scheme and publicise the reasons for not joining the Choice Based Lettings Scheme where applicable. • Improve the website to make it clearer how customers can seek housing and signpost appropriately. • Continually review the use of Choice Based Lettings schemes to ensure that no groups are being disadvantaged or excluded.

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			<p>stock. Where the Association allocates properties through a Choice Based Lettings scheme adapted properties are advertised appropriately.</p> <ul style="list-style-type: none"> Muir Group achieved 'Enhanced Certification' with Quality Housing Services (QHS) in 2009-2010. Our certification score for 'Dealing with housing seekers' was 88%, exceeding the enhanced certification level of 75%. <p><u>Our performance on 'Letting our Homes' and 'Delivering Aids and Adaptations' can be seen on page 7 of our Annual Report 09-10.</u></p>	
Allocations	Are compatible with the purpose of housing;	Yes	<ul style="list-style-type: none"> The Association's lettings policy ensures that the Association allocates its properties for the purposes that were intended. Management practices ensure that appropriate letting and nomination agreements are maintained for the period specified for each scheme. Appropriate monitoring and reporting of nominations performance is provided to Local Authorities. 	<ul style="list-style-type: none"> Identify and investigate instances of under and over occupation and work with those residents and the Local Authority to ensure that needs are met and that the Association is making the best use of stock. Consider the use of 'incentives to move' to make best use of stock .
Allocations	Contribute to local authorities' strategic housing function and sustainable communities.	Yes	<ul style="list-style-type: none"> The Association has a detailed action plan which sets out how Muir Group will help Local Authorities to discharge their homelessness duties. The Association works closely with Local Authority partners to meet the agreed nominations levels and lettings criteria for appropriate schemes. In the key areas where the Association operates under a Choice Based Lettings Scheme the Association is represented on the appropriate steering group. The Association records all lettings in the Continuous Recording of Lettings System (CORE) The Association works closely with key Local Authority partners to achieve Local Area Co-operation in the tackling of social and community issues, e.g. the multi-agency Neighbourhood Management project in West Winsford, Cheshire. The Association works closely with the strategic housing functions within Local Authorities in which it operates to ensure that new developments and scheme re-modelling fits strategically and meets the demands of the housing needs assessments. The Association has contributed to the cost of Rural Housing Enablers within Local Authorities to help improve the supply of affordable accommodation in rural areas. 	<ul style="list-style-type: none"> Commitments to Local Area Co-operation will be a key feature of 'Local Offers' based on resident feedback and priorities.

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Allocations	There should be clear application, decision making and appeals processes.	Yes	<ul style="list-style-type: none"> • Muir Group has an appropriate lettings policy which clearly states the basis on which we allocate our homes. The policy also states the right to appeal allocation decisions and the process to follow. • The Association's 'Factsheets' on 'How to apply for housing' explains the various ways that customers can apply for a Muir Group home, provides alternative housing options advice and how residents can transfer or mutually exchange. • The Association is represented on steering groups in key areas to ensure that these standards are met where we operate under a Choice Based Lettings Scheme. 	
Rents	Charge rents in accordance with the objectives and framework set out in the Government's Direction to the TSA of November 2009.	Yes	<ul style="list-style-type: none"> • The Association complies with the TSA Notice ' Rents, rent differentials and service charges for housing associations 2010-11' and the rent setting formula set out in the rent influencing regime guidance ('target rents') • The Association explains how current rent levels are calculated in line with target rents and how proposed rent levels compare with 'targets rents' for each property in the annual rent increase notice to residents. 	<ul style="list-style-type: none"> • Improve the information to residents about how rents and service charges are calculated. • In 2010-2011 we will commence a full service review of service charges with residents.
Tenure	Offer and issue the most secure form of tenure compatible with the purpose of the housing and the sustainability of the community. Meet all applicable statutory and legal requirements in relation to the form and use of tenancy agreements.	Yes	<ul style="list-style-type: none"> • The Association complies with all applicable statutory and legal requirements in relation to the form and use of tenancy agreements. • Following full consultation with our residents and Local Authority partners the Association introduced the use of Starter Tenancies for all of its general let and sheltered housing stock in 2009. The Association uses other tenancy or occupation agreements where required or appropriate, e.g. Licenses, Assured Shorthold Tenancy agreements and Assured Shared Shorthold Tenancies. • The Association has appropriate policies, procedures and management practices for all aspects of tenancy management. The Association has a suite of Factsheets explaining to customers the Association's approach in all of these areas including a 'Your Tenancy' Factsheet. • The Association has a system of 'Home Checks' which are carried out every two years where the identity of the current occupier is checked against the tenancy details. 'Homechecks' are also used to discuss tenancy sustainability and support issues. • The Association's Financial Inclusion Strategy' sets out how the Association will assist residents with financial issues that may affect the sustainability of their tenancy. The Association's Income Management Team and associated 	<ul style="list-style-type: none"> • Review the use and effectiveness of Starter Tenancies. • Carry out detailed analysis of the reasons for termination of tenancy and ensure that appropriate action is taken to promote tenancy sustainability, including links to the 'Local Offers'.

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			<p>policies and processes promote prevention over recovery, with appropriate interventions from the Association's Welfare Benefits Officer. In 2009/2010 evictions were reduced by over 50%.</p> <ul style="list-style-type: none"> • The Association's customer profiling information has been used to identify vulnerable and potentially vulnerable residents and Home Check visits have been prioritised as a result. This includes residents whose first language is not English. • Reasons for termination of tenancy have been collated with trends or issues identified 	

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Neighbourhood Management	Keep the neighbourhood and communal areas associated with the homes that we own clean and safe. Work in partnership with our tenants and other providers and public bodies where it is effective to do so.	Yes	<ul style="list-style-type: none"> • The Association has a policy on the appropriate management of internal and external communal areas. • The Association's Customer Service Charter sets clear standards in respect of the cleanliness and safety of communal areas. • Local Plans reflect resident priorities and actions in respect of improving neighbourhoods and communal areas and supplement and localise the Customer Service Charter standards. • The Association publicises estate walkabouts with residents in the Local Plans to jointly inspect neighbourhoods and communal areas and agree practical improvements. • The Association has a specific 'Scheme Enhancement Budget' allocated by the Regional Resident Forums to improve neighbourhoods and communal areas based on resident feedback and priorities. • In key Local Authority areas the Association works closely with all appropriate partners, including residents, to tackle and improve neighbourhoods, communities and local areas. This includes links with some Local Strategic Partnerships (LSP's) in key areas and strategic housing functions in all key areas. • The Association is involved with a number of LSP 'Thematic Groups' in key management areas, e.g. Blackpool Housing Sub-Group. The Association takes an active part in these groups to assist the Local Authority and other partners to improve neighbourhoods and public open spaces. • In key management areas the Association has been an active partner in neighbourhood management partnerships or alternative formal partnership groups to tackle environmental and social issues. Good examples include Blacon in Chester, West Winsford and Grange Park in Blackpool. 	<ul style="list-style-type: none"> • Confirm the approach to Local Area Co-operation in each area in the development of the Local Offers based on resident feedback and priorities. • Review the policy on maintaining and improving neighbourhoods with residents. • Involve the Regional Resident Forums in the assessment and monitoring of neighbourhoods, communities and local areas.
Local Area Co-operation	Co-operate with the relevant partners to help promote social, environmental and economic well being in the areas where we own properties.	Yes	<ul style="list-style-type: none"> • Where appropriate, and in line with residents' feedback and priorities, the Association's approach to Local Area Co-operation in key management areas is outlined to residents in the 'Local Plans'. These statements make it clear how and who the Association will work with to tackle or promote any issues in relation to social, environmental and economic well-being. • The Association invests a significant amount of time and resources assisting Local Authorities and other partners meet local, regional and national agendas in respect of social, environmental and economic wellbeing. Good examples 	<ul style="list-style-type: none"> • Based on customer profiling information and feedback from residents ensure that the Association continues to develop its approach to Local Area Co-operation to tackle social, environmental and economic issues and confirm the commitments and approach in the 'Local Offers'. • Improve the Association's approach to tackling the environmental agenda with partners by employing an Environmental Officer and developing and delivering an

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			<p>include the Healthy, Wealthy and Wise initiative on Grange Park in Blackpool, joint welfare benefits initiatives with partners and the Association's Welfare Benefits Adviser (e.g. Blackpool Coastal Homes, Cheshire West and Chester Council and Warrington Borough Council) and the Association's initiative to tackle loan sharks in Cheshire in partnership with the Illegal Money Lending Team. These initiatives have been used to promote the partnership the Association has with Credit Unions in key areas and the Muir Group offer to credit £10-00 to a Credit Union account for every resident who joins.</p> <ul style="list-style-type: none"> • In 2009-2010 the Association's Welfare Benefits Adviser has been successful in helping residents secure approximately £300K in additional benefits, an additional 125 benefit applications have been made and 73 residents have been assisted in claiming benefits which they are entitled to. In addition the Welfare Benefits Adviser has provided benefits advice to residents to help them make decisions regarding employment opportunities. • Muir Group's Floating Support Services assist some of our most vulnerable residents with tenancy sustainment issues around social and economic challenges. This in turn has a positive impact by reducing the need for these residents to access Local Authority or other public services. • The Association's charitable subsidiary Friends of Muir Group approves grants to assist a range of voluntary groups around the country to improve the social, environmental and economic wellbeing in neighbourhoods where Muir Group operates. • The Association fully co-operates with key Local Authority and other partners and are represented on appropriate steering and monitoring groups to monitor the impact of social, environmental and economic initiatives. In this respect the Association is active, amongst others, with Blackpool, Huntingdon, Cheshire West and Chester, Warrington and Cheshire East Local Authorities. 	<p>appropriate Environmental Sustainability Plan.</p>
Anti-Social Behaviour	Work in partnership with other public agencies to prevent and tackle anti-social behaviour in the neighbourhoods where they own homes.	Yes	<ul style="list-style-type: none"> • The Association has a clear policy statement and supporting Factsheet on the approach to the prevention and tackling of anti-social behaviour and other related incidents, e.g. hate crimes. The Policy Statement includes how we will work with partners to deliver our commitments. • The Association's procedure for dealing with anti-social behaviour, racist incidents and hate crimes is robust and is supported by an automated case management system. The 	<ul style="list-style-type: none"> • Ensure that performance against the anti-social behaviour related service standards as stated in the Customer Service Charter are reported on our website and in our annual report to customers. • In 2010-2011 we will carry out a full service review with residents of how we deal with anti-social behaviour.

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			<p>Association’s approach to dealing with anti-social behaviour and residents responsibilities are explained fully to new residents at sign-up.</p> <ul style="list-style-type: none"> • Customers can report anti-social behaviour by telephone, via the website, by e-mail, in person or at our offices. • Customers are provided with an anti-social behaviour pack with appropriate information to assist them and Muir Group to effectively deal with the each issue or incident. • Customers are appropriately supported and communicated with throughout the management of cases and kept informed of progress and actions. Action plans are developed with complainants to explain the action the Association will take to tackle each issue. • Where specialist intervention and support is required customers are appropriately signposted and supported, e.g. victim support, mediation services and domestic violence support agencies. • The Association is formally signed up to the Respect Standard for Housing Management and has an agreed Respect Action Plan to deliver improvements in all Respect commitments. • The Association has a range of Factsheets covering all aspects of anti-social behaviour and hate crime. These Factsheets explain the rights and responsibilities of residents, how to report such issues, how we will deal with these issues when reported, what residents can expect and what they should do if they are experiencing such behaviour. Our Factsheets include information regarding the support we will provide to victims, witnesses and perpetrators, e.g. use and engagement of appropriate support agencies and accompanied court attendance. • The Association’s Customer Service Charter includes specific timescales and targets in respect of dealing with anti-social behaviour. • ‘Creating Communities’ and delivering service excellence are key themes throughout the Association’s ‘Corporate Plan’. • The Association works closely with a range of partners to tackle anti-social behaviour. This includes active involvement with Crime and Disorder Reduction Partnerships, Multi-Agency Partnership meetings and Anti-Social Behaviour Problem Solving Groups. • The Association has signed Information Sharing Protocols with many Constabularies around the country to assist in 	<ul style="list-style-type: none"> • Improve the way in which we publicise our approach to anti-social behaviour, activity and successes in the Voice. • Review the use and impact of the information sharing protocols with Constabularies around the country.

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			<p>tackling crime and anti-social behaviour.</p> <ul style="list-style-type: none"> • The Association is committed to support Local Authority and Central Government led anti-social behaviour initiatives, a good example being the Association's cost and resource contribution to the Family Intervention Project in Cheshire West and Chester which attracted significant government match funding. This is one example of where Muir Group invests in preventative measures to meet the needs of residents. • The Association uses 'Good Neighbour Agreements' in a number of locations and has also piloted Immediate Restorative Justice in one location with some positive results. • The Association uses a range of legal and non-legal remedies to combat and tackle anti-social behaviour. Non-legal remedies include Acceptable Behaviour Contracts, Parenting Contracts and mediation. Legal remedies include injunctions, demotion orders and possession action. The Association will determine the most effective remedy based on the details of each case. Legal advice is sought where appropriate with non-legal and preventative measures being prioritised over legal action in most cases. • Muir Group achieved 'Enhanced Certification' with Quality Housing Services (QHS) in 2009-2010. Our certification score for 'Estate Management' was 77%, exceeding the enhanced certification level of 74%. <p><u>Our performance on 'Dealing with Anti-Social Behaviour' and 'Tenancy and Estate Management Issues' can be seen on pages 8 & 9 of our Annual Report 09-10.</u></p>	

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Value for Money	In meeting all TSA Standards, including local offers, have a comprehensive approach to managing their resources to provide cost-effective, efficient, quality services and homes to meet tenants' and potential tenants' needs.	Yes	<p>Allocation of resources</p> <ul style="list-style-type: none"> To put the Association's financial position into context, it has a turnover of £20.5 million, operating costs of £16.8 million, interest costs of £3 million and is forecasting to make a surplus of £634 thousand for the year ending 31 March 2011. The Association recognises that there are many competing priorities for the allocation of resources ranging from the provision of resident involvement activities, maintaining existing homes, providing additional support to residents and investing in new homes. In determining the level of resources to be allocated (or expenditure to be committed), the Association has an overriding principle that it must remain financially viable and that investment must be sustainable over the longer term. Fundamental to our viability is our relationship with our bankers and compliance with their covenants. A suitable safety margin also plays a part in assessing the level of resources available in any one year or over the longer term. The detailed terms of covenants are set out in contractual agreements with our bankers. Once the level of resources available to be expended has been determined the Association prioritises the competing resources. The Association tries to look at this in a balanced way but applies a number of basic principles as set out in the following paragraphs. Where contractual commitments already exist then clearly these must be honoured. These include areas such as interest costs and long term agreements covering the supply of office or estate services such as landscaping (these contracts will of course be subject to periodic review to ensure value for money is being achieved). Essential services to residents must be delivered as a priority and these include gas maintenance, health and safety, a basic response maintenance service, rent collection and housing management services. Once these have been delivered, the Association can invest in planned and major repairs and maintenance and scheme enhancements. Planned and major works are based on regularly updated stock condition survey results and scheme enhancements according to consultation with residents. It is important that the fabric of the housing stock is protected for future use. The next priorities are services such as resident involvement and welfare benefit services to residents. 	<ul style="list-style-type: none"> The Association needs to develop a system to involve appropriately trained customers in the process of making strategic decisions about the allocation of resources. These decisions need to take into account local needs and aspirations. Initially this will involve the RRF's but ultimately will involve the proposed scrutiny panel in later years. The RRF's will be asked to comment on the annual budget and business plan prior to finalisation by Board. We will develop a system of dialogue with residents so they can influence the cost and quality of services received.

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			<ul style="list-style-type: none"> • Finally once commitments to existing residents have been satisfied the Association looks at other needs such as the investment in new social housing schemes to help meet the increasing demand based on local authority housing need strategies. Ensuring value for money (VFM) in delivery of other services allows the Association to provide additional housing for general needs and for specialised needs. • The Association has been in the fortunate position of being able accommodate most of the resource requirements referred to above without having to go through a process of rationing. <p>Value for Money (VFM)</p> <ul style="list-style-type: none"> • The Association has a VFM Strategy that is closely linked to its Performance Management and Continuous Improvement Strategies and Policies. To supplement the VFM strategy there is also a detailed procurement strategy. • Delivery of the VFM strategy is through a VFM action plan that is regularly updated. • There is a VFM group (constituted under specific terms of reference) with representation from the Board that meets on a quarterly basis to monitor the implementation of the action plan and review the strategy on a periodic basis. • The Association maintains a VFM register to record instances where savings have been made or efficiency improved. Entry into the register is subject to checks and approval of the VFMG. • A target of £25 thousand was set for savings in 2010. Savings were identified of over £90 thousand. • The Procurement Strategy includes an action plan for each area of the Association's expenditure. Significant areas of the Association's expenditure have already been subject to review including response maintenance, gas servicing, landscape maintenance and planned maintenance. Response maintenance services (£2 million in 2011 budget or 12% of total operating costs) have been tendered on long-term schedule of rates contracts (two contracts covering all the Association's stock) which are in the process of migrating to more defined partnering terms, including the adoption of a new cost model. The contractors are monitored on a regular basis across a range of performance areas. Regular meetings are held with them to discuss improvements in levels of service and mitigation of costs. Moving to more defined 	<ul style="list-style-type: none"> • We will invite a resident/residents to join the VFM Group. • Provide training and support to RRF's and other relevant resident bodies on VFM principles. • Include as a matter of course formal resident representation on all major decisions on the determining of service levels and the awarding of contracts. To be conducted at a local level appropriate to the decisions being made. • Areas of procurement to be reviewed in the coming year include estate cleaning services, internal audit, provision and procurement of motor vehicles and network communication charges. • Complete the adoption of the new cost model for Response Repair contracts. • Develop the back office benchmarking costs so we can see how we compare to our peers. • Agree a range of VFM indicators to be benchmarked and reported to residents on a regular basis. • Agree a process for residents to be involved in determining areas to be subjected to scrutiny.

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			<p>partnering terms will allow greater scrutiny of the detailed make up of contractors' costs to discriminate between fixed costs, variable costs and overheads and thus allow a greater degree of control. Part of the contractors' remuneration will also be linked to performance on customer service. Gas servicing (£346 thousand in 2011 budget or 2% of total operating costs) was tendered on a competitive basis and the contract awarded to the contractor with the best combined score based on quality and price. This resulted in an estimated saving of over £80 thousand based on previous year costs.</p> <ul style="list-style-type: none"> • Landscape maintenance contracts (£366 thousands in 2011 budget or 2% of total operating costs) have also been subject to tender and again awarded to the contractor with the best combined score based on quality and price. • Planned maintenance (£3.6 million in 2011 budget or 21% of total operating costs) is acquired through a combination of means including competitive tenders and specialist procurement organisations. Approximately 40% is via competitive tender, 58% through procurement organisations and 2% via negotiated contracts. The main procurement organisation used is Procurement for All (PfA) of which the Association is a founder member. Fusion 21 have also been used for some procurement. PfA is a club of Registered Providers who acquire planned maintenance programmes through joint procurement. This saves on administration costs and helps to secure economies of scale with contractors by being able to be guaranteed continuity and scale of work. Set up costs of PfA are partly funded by way of grant from the National Change Agency. • Out of hours response maintenance services have also been tendered with the provision of an enhanced service. • Residents have been involved in the selection process for planned, response, gas, out of hours and landscape contractors. • There is also an action plan to review the procurement of payroll and non payroll costs on a regular basis. • Payroll costs (£4.8 million in 2011 budget or 29% of operating costs) and principally the level of salaries are reviewed every two years with a comparison to market levels carried out by independent advisers. Results indicate the Association broadly pays around average salaries. • Additional benefits such as Pensions and Permanent Health Insurance (PHI) have been reviewed and due to be reviewed 	

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			<p>every two years. PHI is no longer offered to new members of staff saving the equivalent of £25 thousand per annum. Pensions entitlement was reviewed during the year and reduced for new members of staff joining after 1 April, potentially reducing annual pensions costs for new staff by a quarter.</p> <ul style="list-style-type: none"> • Non-payroll overheads such as office costs are reviewed on a periodic and methodical basis. • Periodically a review of office accommodation requirements and costs is undertaken. The last major review was two years ago when merging our Helsby and Head Offices was considered. The review concluded that the better value option was to stay put. This review is currently underway again as the lease term on our Helsby office is less than three years. • During the current year we have tendered our mobile phone contracts and moved suppliers. Overall costs have not reduced but the tender prices of the new contract were such that we were able to extend our mobile phone network to more front line staff for the same price with consequential anecdotal efficiency gains. • External audit services have been tendered during the year confirming that we were receiving VFM on this contract. • We have joined a benchmarking club to compare back office costs amongst Registered Providers. This is at an early stage with only limited data submitted for benchmarking but this will be extended to compare our costs to others. <p>During the year £200 thousand of savings on interest costs were diverted into additional major repairs and enhancements.</p> <p>Continuous Improvement</p> <ul style="list-style-type: none"> • The Association has a plan to review all its main areas of activity over a period of five years using its continuous improvement methodology that incorporates comprehensive service review (which include specific VFM assessments). • Service reviews involve detailed challenges to cost, compare results to others and include detailed consultation with service users. • So far review carried out include Services to Outlying Areas, Access to Housing, Income Management and Aids and Adaptations. • The Income Management review identified that the provision 	<ul style="list-style-type: none"> • The Association is to commence a full Continuous Improvement Review of the methodology of setting service charges to residents and how residents influence the standard and cost of those services. • We will also commence service reviews on dealing with Anti-Social Behaviour and Complaints Management. • Future reviews will be identified and determined in consultation with residents.

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			<p>of benefit advice to residents was a high priority and as a consequence the Association employed a dedicated Welfare Benefits Adviser. In addition the resources within the income management team were extended and re-arranged, and computer systems improved. Consequently current tenant rent arrears have reduced from 5.48% last year end to 4.58% this year end. At the same time the number of evictions for rent arrears has also reduced from 25 to 11.</p> <ul style="list-style-type: none"> • The Access to Housing review resulted in the Association expanding its use of Choice Based Lettings schemes in those local authorities where it was cost effective to do so. • Our review of services to outlying estates revealed that it was marginally more expensive to provide services at a distance but not materially so. However, following resident consultation, it also identified that the way in which services were provided could be improved to increase customer satisfaction and a series of changes were introduced at very little cost. • All service reviews currently have input from residents either by way of direct membership of review groups or through appropriate consultation. 	

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Governance	<p>Ensure effective governance arrangements that deliver our aims, objectives and intended outcomes for tenants and potential tenants in an effective, transparent and accountable manner. Governance arrangements shall ensure we:</p> <ul style="list-style-type: none"> • adhere to all relevant legislation • comply with their governing documents and all regulatory requirements • are accountable to tenants, the TSA and relevant stakeholders • safeguard taxpayers' interests and the reputation of the sector • have an effective risk management framework 	Yes	<ul style="list-style-type: none"> • Report to Board at its meeting on 13 May 2010 outlined three possible codes of governance that could be selected. It was decided to select the National Housing Federation (NHF) Codes 'Excellence in Governance' and 'Excellence in Standards of Conduct' and the reasons for their choice were noted in the minutes. A detailed assessment of the Association against each clause within the NHF Governance and Standards Codes had been considered by the Board to establish the Association's current and future compliance or non-compliance. The Board considers there to be full compliance in all material respects with the exception of guideline C1(5) in the Code of Governance. Guideline C1(5) recommends 'overall maximum terms of office for individual board members, the chair, and other officers' and that such 'maximum terms of office should usually be 2 to 3 terms with an overall maximum period of Board service for non-executive board members of no more than 9 years. Current best practice suggests a maximum term of 6 years'. The Board does not accept this recommendation and has stated that 'we consider that there are significant advantages in having some Board members with considerable experience both of the housing sector in general and Muir Group in particular and that these clearly outweigh any perceived disadvantage of not having maximum term of office. In any event, experience is that the Board is 'regularly refreshed' through the natural process of retirement and new appointments, as a result of which the composition of the Board is rarely unchanged from one year to the next. As a result of the changes to the law governing social housing introduced in the Housing & Regeneration Act 2008 and the regulatory framework, the Association, in consultation with its corporate legal advisers, is adopting new rules to reflect these changes. The new rules have been approved by the Board and will then be presented to the Association's shareholders and subsequently the TSA and Financial Services Authority (FSA) for approval. • Governance related standing orders have been reviewed in consultation with the Association's corporate legal advisers and revised/updated documents approved by the Board. The documents include a new code of conduct applicable to all Board, Committee and staff members. The Association has an extensive range of policies, procedures and standing orders and places high regard on operating in accordance with relevant legislation, the law, regulatory requirements, its 	<ul style="list-style-type: none"> • Recruit, train and support an independent resident scrutiny body which will scrutinise services and compliance with the TSA Standards. The scrutiny body will scrutinise and 'sign off' the annual report to residents on compliance with the standards. • Training for newly elected Board members. • Set budget for RRF's, scrutiny, etc, and a system to determine VFM.

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			<p>rules and standing orders. The internal audit plan agreed with the Association's professional firm of internal auditors include a regular review of the governance arrangements including a best practice peer review and consideration of factors such as value for money, safeguarding public funds and the reputation of the sector. Governance was the subject of an internal audit review during 2010 at the conclusion of which the internal auditors confirmed their view that substantial assurance on the effectiveness of controls was provided.</p> <ul style="list-style-type: none"> • A regular report is made to the Board confirming compliance with reporting requirements to appropriate regulators and stakeholders including the TSA and FSA. • The Association has an effective risk management framework based on best practice advice from its retained specialist risk consultants. Risk management was the subject of an internal audit review during 2010 at the conclusion of which the internal auditors confirmed their view that substantial assurance on the effectiveness of controls was provided. The internal auditor's summary report on internal control includes the following statement: 'In our opinion, Muir Group has in place an appropriate framework for identifying, evaluating and managing the significant risks faced by the Group.' • The Association's regional governance has been reviewed and substantially revised during 2010. Three Regional Committees (RCs) have been replaced by two Regional Resident Forums (RRFs) reflecting the geographic spread of the organisation. • There are three places on the Board reserved for resident members. Applications for resident board members are sought from the Association's full resident population. Applicants are subject to a recruitment and selection procedure involving an interview process to ensure suitability and compliance with the person specification criteria and are then democratically elected by the residents in each respective region. • There are clear terms of reference for the Board which are reviewed annually by the Board. During 2010, as part of its governance review, the Association has undertaken its review in consultation with its corporate legal advisers in order to meet current best practice. There are job descriptions plus signed contracts of service for Board members, deputy Chairs and the Chairman. 	

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			<ul style="list-style-type: none"> The terms of reference for the Board plus job descriptions for Board members, the Chairman and the Chief Executive ensure clear roles, responsibilities and accountabilities for each of these posts. An annual performance and effectiveness self assessment for the whole Board is prepared and considered annually by the Board. There are individual annual appraisals of each Board member including Deputy Chairs and the Chairman. The Regulatory and Statistical Returns Survey (RSR) is submitted to the TSA in line with their requirements and timetable. Confirmation of this is provided to Board and the RSR is available at the meeting for inspection by the Board. 	
Financial Viability	Manage our resources effectively to ensure that our viability is maintained.	Yes	<p>Audit</p> <ul style="list-style-type: none"> Effective controls and procedures in place include Standing Orders, Finance Policies and Procedures and other Departmental Procedure Guides. Internal control is overseen on behalf of the Board by an Audit Committee. The Audit Committee, report annually to the Board setting out the work done by the Committee. The Committee regularly assess the performance of the external and internal auditors using a series of probing questions and answers about service as specified in an auditing best practice guide. The Committee also assess their own performance and competence using techniques obtained from best practice guides. Internal controls are subjected to detailed scrutiny and testing by an independent professional firm of Internal Auditors. Testing and scrutiny is based on an Internal Audit Needs Assessment agreed between the Audit Committee and the Internal Auditor. The Assessment is based on the Association's risk register and determines the areas where resources are concentrated. The Assessment results in a three year plan that is updated every year for changing circumstances and identifies those controls to be tested. The Internal Auditor prepares a separate report for Audit Committee for each area of control tested and assesses the degree of assurance on effectiveness of internal controls. The Internal Auditor reports annually to the Audit Committee on the effectiveness of internal controls. All reports to date have been positive. The Audit Committee agree the statutory Audit Plan with the 	<ul style="list-style-type: none"> The implementation rate of independent Internal Audit recommendations is good at 85% but slightly below target of 90%. As a result systems will be introduced to improve the implementation rate.

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			<p>External Auditor each year.</p> <ul style="list-style-type: none"> • The External Auditor provides a Management Letter and supplementary report each year which is considered by Audit Committee and Board. The Management Letter for the current year does not highlight any areas of concern to the Board. • The External Auditor has continued to issue clean reports on the Annual Financial Statements that confirm that the statements show a true and fair view and comply with appropriate legislation and accounting conventions. <p>Performance</p> <ul style="list-style-type: none"> • The Association has a Performance Management System – Policy and Framework in place. • The framework describes the plans and processes to be used by the Association to ensure its objectives are met and their interrelationship. • Key parts to the system are the Annual Corporate Plan and the Service Improvement Plans. There is consultation on the Corporate Plan with staff and the residents’ ‘Think Tank’ before the plan is finalised by the Board. • The Annual Corporate Plan sets out the strategic direction and objectives of the Association. • Service Improvement Plans are more detailed operation plans that deal with how improvements are to be delivered. These plans are monitored regularly by senior managers and quarterly by Board. • Monthly, quarterly and annual operational performance reports are submitted to Board to monitor performance and take any corrective action necessary. <p>Risk</p> <ul style="list-style-type: none"> • The Association has a comprehensive system to identify risk including financial risk. • The system uses a matrix to assess the effect each risk would have on the Association in order to be able to prioritise those risks to be monitored. • The risk plan and register undergo a comprehensive review once a year. • The review is completed by senior managers with the help of professional risk consultants. The review is considered by 	<ul style="list-style-type: none"> • A new position of Performance Manager has been created (appointed from August 2010) to look to improve performance management generally and to review whether to introduce a new software system to assist and make the system more efficient. • Review the role of resident involvement in the risk management framework.

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			<p>reported to Board on a quarterly basis.</p> <ul style="list-style-type: none"> • Financial plans include detailed calculations of compliance with financial covenants over the period of those plans. • All calculations, performed on a quarterly basis, show compliance with financial covenants for income cover (the amount by which income exceeds expenditure) and gearing (the proportion of assets funded by borrowings). 	

Our Action Plan to deliver Local Offers by 1st April 2011

Action	Target Time
Consult with the Regional Resident Forums on the proposed framework for delivery of Local Offers	August 2010
Outbound telephone survey to consult on current approach to Customer Service Charter (standards) and Local Plans to determine if this is appropriate or can be improved / amended to meet residents' needs in respect of Local Offers	August 2010
Consult with the 'Think Tank' & 'Service Improvement Groups' on the proposed approach to Local Offers	August 2010
Based on feedback and consultation with 'involved groups' and the wider tenant body finalise the framework on which to deliver Local Offers	September 2010
October 2010 – January 2010	
Commence detailed consultation with residents to determine the Local Offers based on residents priorities and feedback. This to include detailed analysis of the STATUS satisfaction survey results and feedback from the 'Resident Priority Survey' to be sent out with the Local Plan Update in November 2010	
Develop 'Local Offers' based on feedback and priorities and determine appropriate performance measures and outcomes to monitor success / impact	February 2011
Develop a system to ensure that the Regional Resident Forums have the mechanism to appropriately monitor and scrutinise performance, impact and outcomes of the Local Offers	February 2011
Present draft Local Offers and evidence to the Regional Resident Forums for comment, challenge and approval to ensure that the Local Offers are appropriate and meet resident priorities as per feedback	February 2011
Present the Local Offers to the Board for approval	February/March 2011
Finalise the content, design and format of the Local Offers and distribute and publicise to residents appropriately	March 2011
Local Offers 'Go Live'	1 st April 2011

Comparison with HouseMark Northern Traditional HA's (25 in total)

Performance Indicator	Number in benchmark sample	Muir Group's position in the benchmark sample	Sample quartile position	Muir Group's performance	Best performance in sample	Worst performance in sample
Current tenant arrears as a percentage of the annual rent debit	20	14	3rd	4.58%	1.38% (Durham Aged Mineworkers)	6.40% (Trident)
Percentage of rent lost through dwellings being vacant	13	4	1st	1.23%	0.78% (Venture Housing)	2.27% (Manchester & District)
Average re-let time	17	12	3rd	29.1 days	13.8 days (Rockingham Forest HA)	59.0 Days (Cosmopolitan HA)
Percentage of emergency repairs completed within target time	20	8	2nd	98.9%	100% (Arcon HA)	92.68% (Mercian HA)
Percentage of urgent repairs completed within target time	19	5	1st	98.5%	99.4% (Nomad E5 Housing)	83.9% (Frontis Homes)
Percentage of routine repairs completed within target time	20	8	2nd	98.4%	99.8% (Irwell Valley)	89.0% (Three Rivers Housing Group)
Percentage of all reactive repairs completed within target time	9	2	1st	98.5%	100% (Leeds and Yorkshire HA)	88.3% (Anchor Trust)
Percentage of repairs completed right first time	3	2	2nd	77.4%	85.2% (Trident HA)	76.84% (Venture)
Appointments kept as a percentage of appointments made	5	5	4th	80.3%	99.34% (Chevin HA)	80.3% (Muir Group)
Percentage of homes that fail to meet the Decent Homes Standard	9	5	2nd	2.07%	0% (Leeds and Yorkshire HA)	6.8% (Three Rivers Housing Group)

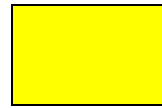
Comparison with all HouseMark members (458 in total)

Performance Indicator	Number in benchmark sample	Muir Group's position in the benchmark sample	Sample quartile position	Muir Group's performance	Best performance in sample	Worst performance in sample
Current tenant arrears as a percentage of the annual rent debit	281	203	3rd	4.58%	0.60% (Cheshire Peaks and Plains)	12.3% (Ekaya Housing)
Percentage of rent lost through dwellings being vacant	133	69	3rd	1.23%	0.17% (CBHA)	5.90% (Advance Housing)
Average re-let time	195	112	3rd	29.1 days	10.0 days (Coastline Housing)	140.0 days (Advance Housing)
Percentage of emergency repairs completed within target time	310	117	2nd	98.9%	100% (A1 Housing)	62.59% (Metropolitan Housing)
Percentage of urgent repairs completed within target time	309	75	1st	98.5%	100% (First Choice)	61.30% (James Butcher HA)
Percentage of routine repairs completed within target time	304	73	1st	98.4%	100% (Innisfree Housing)	63.60% (Gedling Homes)
Percentage of all reactive repairs completed within target time	226	46	1st	98.5%	100% (First Choice)	73.46% (Metropolitan 225th)
Percentage of repairs completed right first time	148	119	4th	77.4%	100% (Newham Homes)	56% (Riverside South 147 th)
Appointments kept as a percentage of appointments made	184	171	4th	80.3%	100% (Shian Housing)	68.8% (Saffron Housing)
Percentage of homes that fail to meet the Decent Homes Standard	268	116	2nd	2.07%	0% (Accent Peerless)	83.0% (East Durham)

Key to performance assessment



Performing in the top quarter (25%) of the group



Performing in the upper middle part of the group



Performing in the lower middle part of the group



Performing in the bottom quarter (25%) of the group

The data included in the following table is extracted from reports produced by Housemark for the year ending 31 March 2009. Housemark is an organisation that offers benchmarking services to Registered Providers (of social housing) that allows comparison of various performance measures between individual and groups of Providers.

Providers submit their data to Housemark in accordance with agreed formats and definitions. Housemark then use this data to calculate relative performance of Providers. Satisfaction levels are determined by the results of STATUS surveys carried out by Registered Providers.

TSA Standard	Measure	Muir 2008/09	Benchmark comparators				Performance assessment	
			Northern Traditional Rank	Northern UQ	All Traditional UQ	All landlords UQ		
			(up to 34 organisations)	(up to 34 organisations)	(up to 52 organisations)	(up to 274 organisations)		
1. Tenant Involvement & Empowerment	Direct cost per property of Resident Involvement	£22.19	3	£41.84	£39.52	£26.44	<div style="background-color: #90EE90; width: 100%; height: 100%;"></div>	
	Percentage of tenants satisfied that views are being taken into account	69%	13	73%	71%	67%		
	Percentage of respondents who felt that staff were able to deal with their problem	78%	10	80%	78%	81%		
	Percentage of tenants satisfied with complaints handling	No data	N/A	75%	60%	75%		
2. Home	Direct cost per property of responsive repairs and void works	£773	29	£564	£578	£549		

TSA Standard	Measure	Muir 2008/09	Benchmark comparators				Performance assessment	
			Northern Traditional Rank	Northern UQ	All Traditional UQ	All landlords UQ		
	Direct cost per property of major works and cyclical maintenance	£686	9	£688	£716	£1,038		
2. Home	Percentage of tenants satisfied with repairs and maintenance service	81%	11	82%	79%	81%		
	Repairs completed right first time	No data	N/A	87%	91%	94%	N/A	
	Percentage of tenants satisfied with overall quality of home	89%	9	89%	85%	86%		
	Percentage of dwellings failing to meet decent home standard	3.2%	20	0%	0.9%	1.9%		
3. Tenancy	Direct cost per property of housing management	£289	18	£246	£243	£192		
	Average time in days to relet empty properties	28.3	13	22.8	25.6	25.3		
	Percentage of tenants satisfied with overall services provided	86%	10	88%	83%	84%		

TSA Standard	Measure	Muir 2008/09	Benchmark comparators				Performance assessment	
			Northern Traditional Rank	Northern UQ	All Traditional UQ	All landlords UQ		
	Current tenant rent arrears as a percentage of rent due	5.9%	28	3.4%	3.7%	2.2%		
4. Neighbourhood & Community	Direct cost per property of estate services	£101	10	£99	£104	£83		
	Direct cost per case of anti-social behaviour	No data	N/A	£455	£561	£396	N/A	
	Percentage of tenants satisfied with their neighbourhood as a place to live	80%	13	82%	81%	83%		
	Percentage of respondents satisfied with anti-social behaviour case handling	No data	N/A	85%	83%	84%	N/A	

Notes and Key

Benchmark comparators


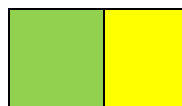
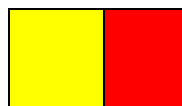

Northern Traditional – This represents a group of 34 Registered Providers located in the North of England who are all what is termed traditional Housing Associations (not local authority stock transfers) and therefore have certain similarities.

Northern Traditional Rank – This refers to Muir’s relative performance within the group where 1 would be best performing.

Northern Upper Quartile – This is the measure that the top quarter of performers have achieved.

All traditional – This represents a group of all traditional Housing Associations that have taken part in the Housemark benchmarking process.

Key to performance assessment

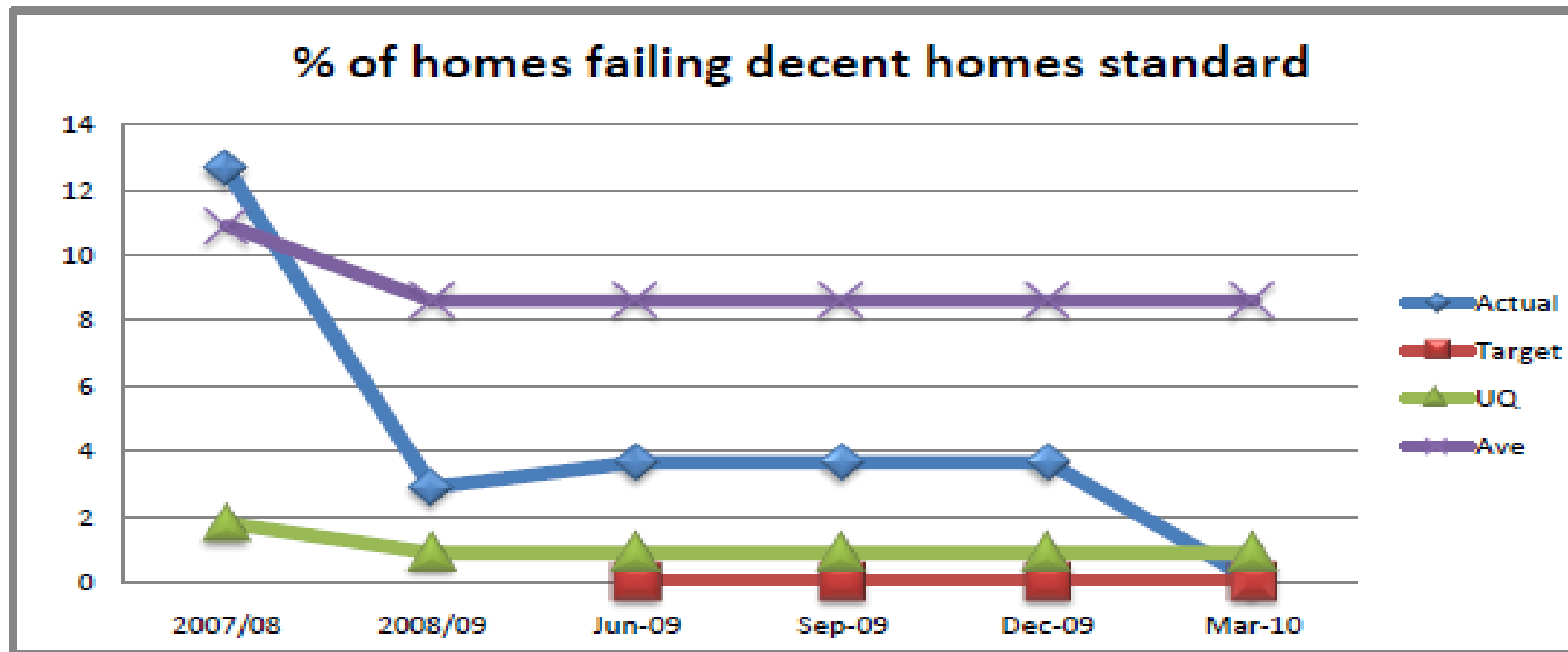
	Performing in the top quarter (25%) of the group
	Performing in the upper middle part of the group
	Performing in the lower middle part of the group
	Performing in the bottom quarter (25%) of the group

KPI	Descriptor	Performance				Quartile 2010	Page
		2007	2008	2009	2010		
TSA-1	% Social housing stock failing decent homes standard	4	4	2	↑	1st	39
TSA-2	Average SAP rating for GN self contained dwellings	2	2	2	↑	2nd	40
TSA-3	Voids % social housing rental dwellings vacant at 31 March	2	2	1	↑	1st	41
TSA-4	Average no of days to relet all managed social housing dwellings	2	2	2	↑	1st	42
TSA-5	% of social housing current tenant rent arrears	3	3	3	↑	2nd	43
TSA-6	Very or fairly satisfied with landlords service	1	1	2	→	2nd	44
TSA-7	Very or fairly satisfied that views are taken into account	2	1	1	→	1st	45
TSA-8	Very or fairly satisfied with repairs and maintenance	2	2	2	→	2nd	46

TSA-1

Indicator	% Social housing stock failing decent homes standard
Purpose	To show what proportion of our homes are yet to reach the required standard.
Definition	Number of homes currently failing the standard divided by total number of homes.

Period	2009/10
Actual YTD	0.05%
Year Target	0%
Previous Year	2.90%
Benchmark UQ	0.90%
Benchmark Ave	8.60%



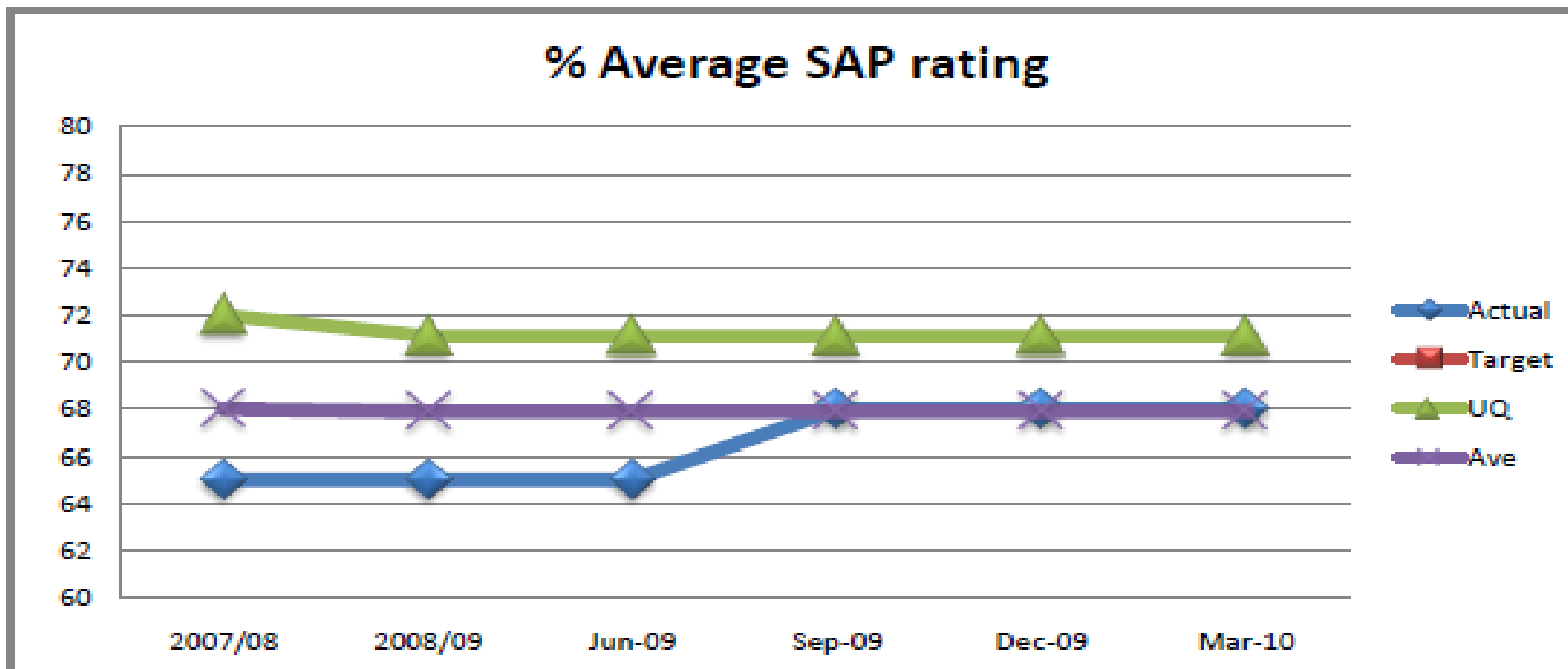
Performance against Target	
	RED
	AMBER
↑	GREEN

Comment

TSA-2

Indicator	Average SAP rating for GN self contained dwellings
Purpose	To demonstrate the thermal comfort of our homes.
Definition	The sum of the SAP ratings of all our homes divided by the number of homes.

Period	2009/10
Actual YTD	68.0%
Year Target	
Previous Year	65.0%
Benchmark UQ	71.1%
Benchmark Ave	67.9%



Performance against Target	
	RED
↑	AMBER
	GREEN

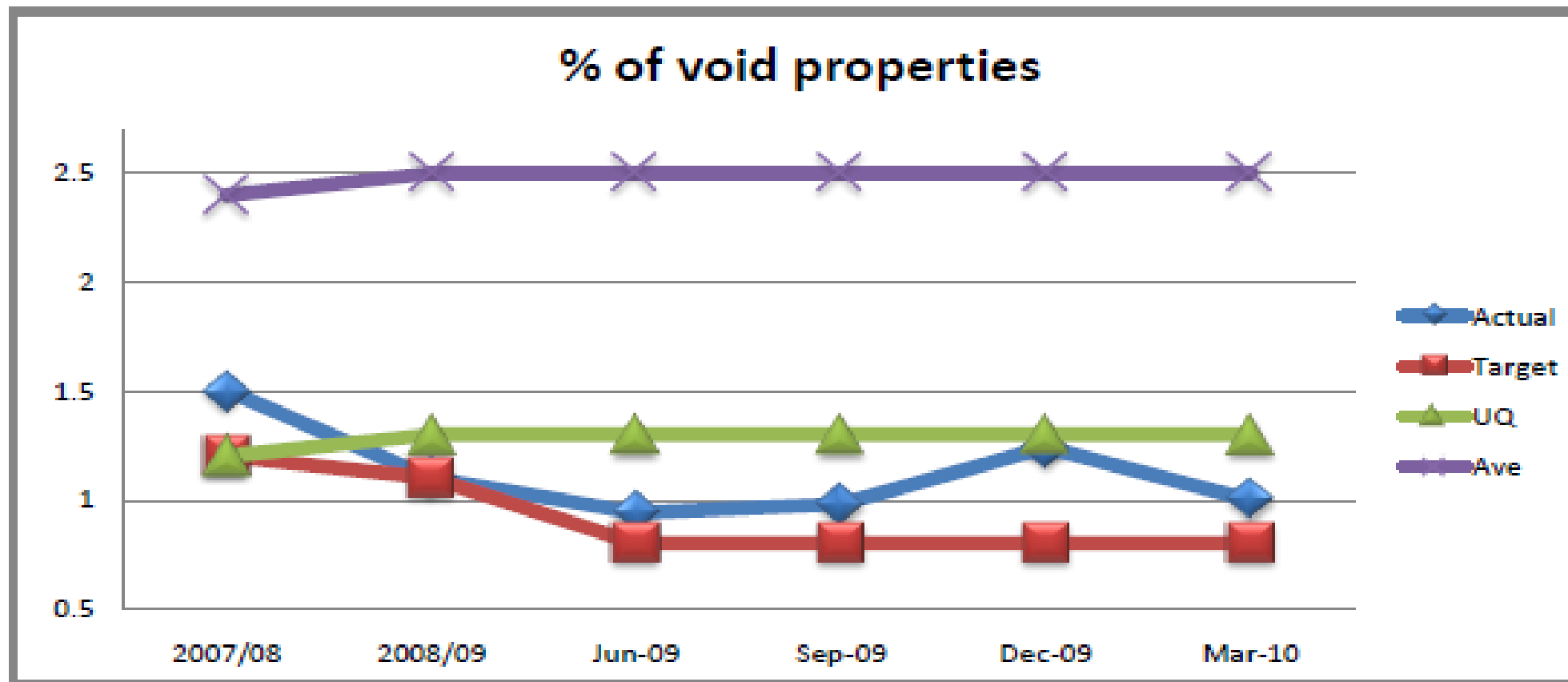
Comment

The Association's actual performance is based on the latest method of calculating SAP ratings. The Upper Quartile figures are based on those published by the TSA for 31 March 2009 which are based on the previous method of calculation. The Association's performance based on the previous method was 70.2%, slightly below the Upper Quartile figure of 71.1%.

TSA-3

Indicator	Voids % social housing rental dwellings vacant at 31 March
Purpose	To show what proportion of housing properties vacant at 31 March.
Definition	Number of properties vacant at 31 March divided by the total number of properties.

Period	2009/10
Actual YTD	1.00%
Year Target	0.80%
Previous Year	1.10%
Benchmark UQ	1.30%
Benchmark Ave	2.50%



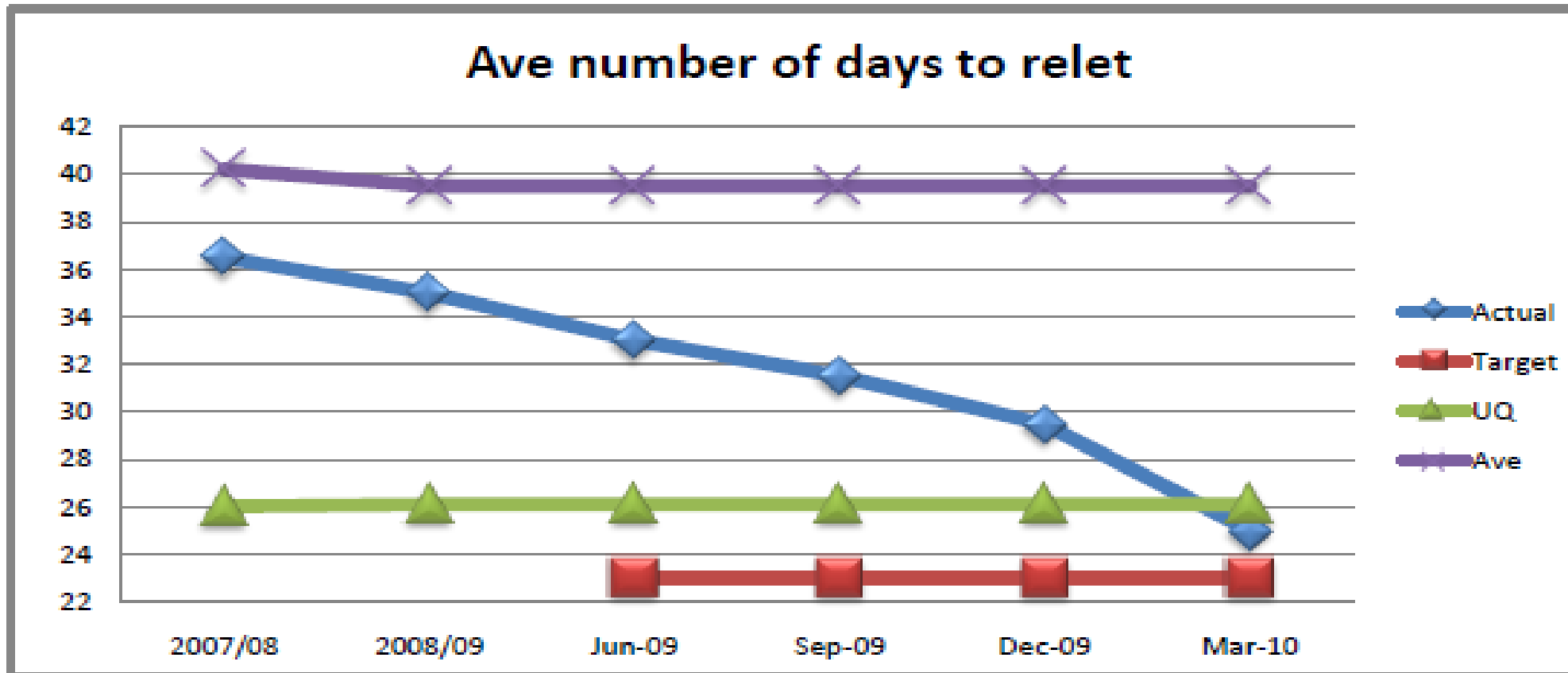
Performance against Target	
	RED
	AMBER
↑	GREEN

Comment

TSA-4

Indicator	Average no of days to relet all managed social housing dwellings
Purpose	To determine the relative efficiency of the lettings and void maintenance process.
Definition	The sum of the number of days each relet property has not been let divided by the number of properties let.

Period	2009/10
Actual YTD	25.00
Year Target	23.00
Previous Year	35.00
Benchmark UQ	26.10
Benchmark Ave	39.50



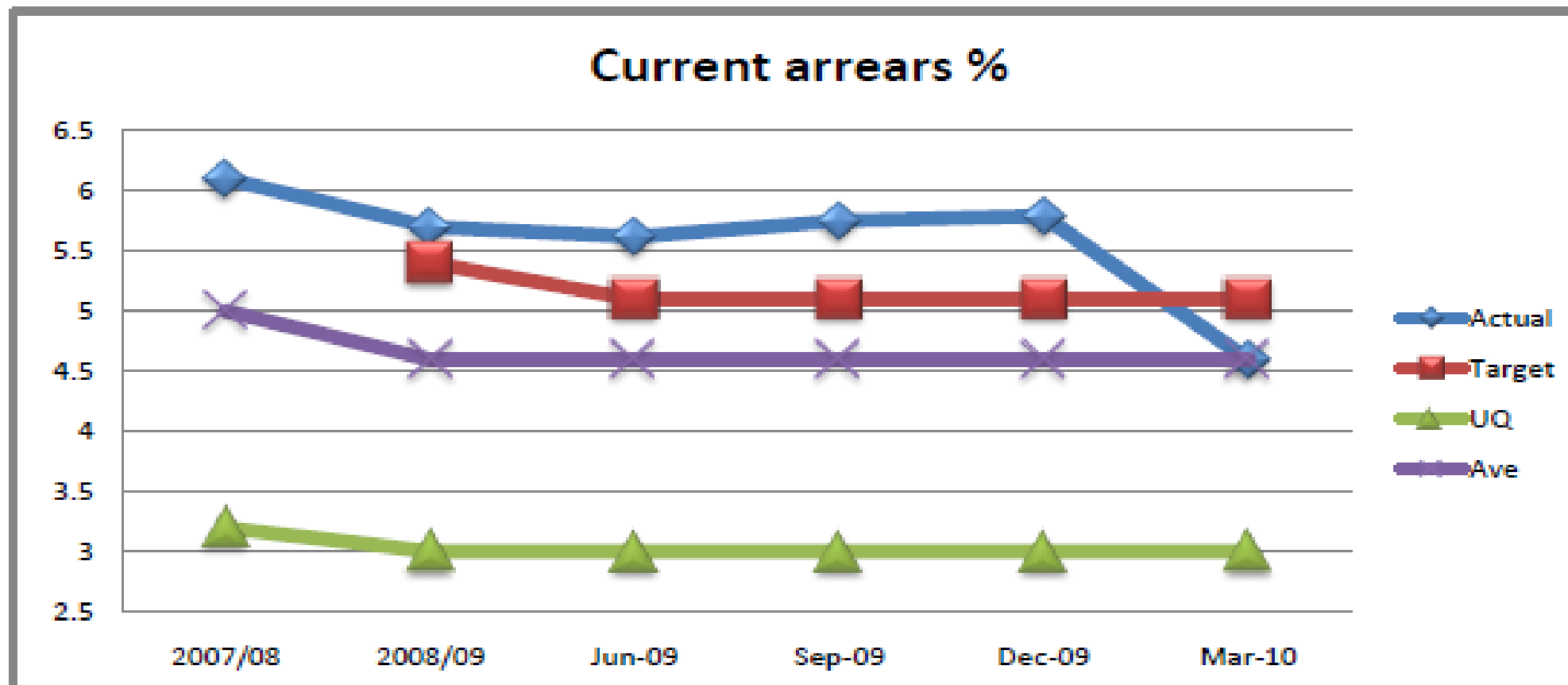
Performance against Target	
	RED
	AMBER
↑	GREEN

Comment

TSA-5

Indicator	% of social housing current tenant rent arrears
Purpose	To measure the level of current rent arrears as a proportion of the last twelve months annual income.
Definition	Total current tenant's rent arrears divided by total rent due for the last twelve months.

Period	2009/10
Actual YTD	4.60%
Year Target	5.10%
Previous Year	5.70%
Benchmark UQ	3.00%
Benchmark Ave	4.60%



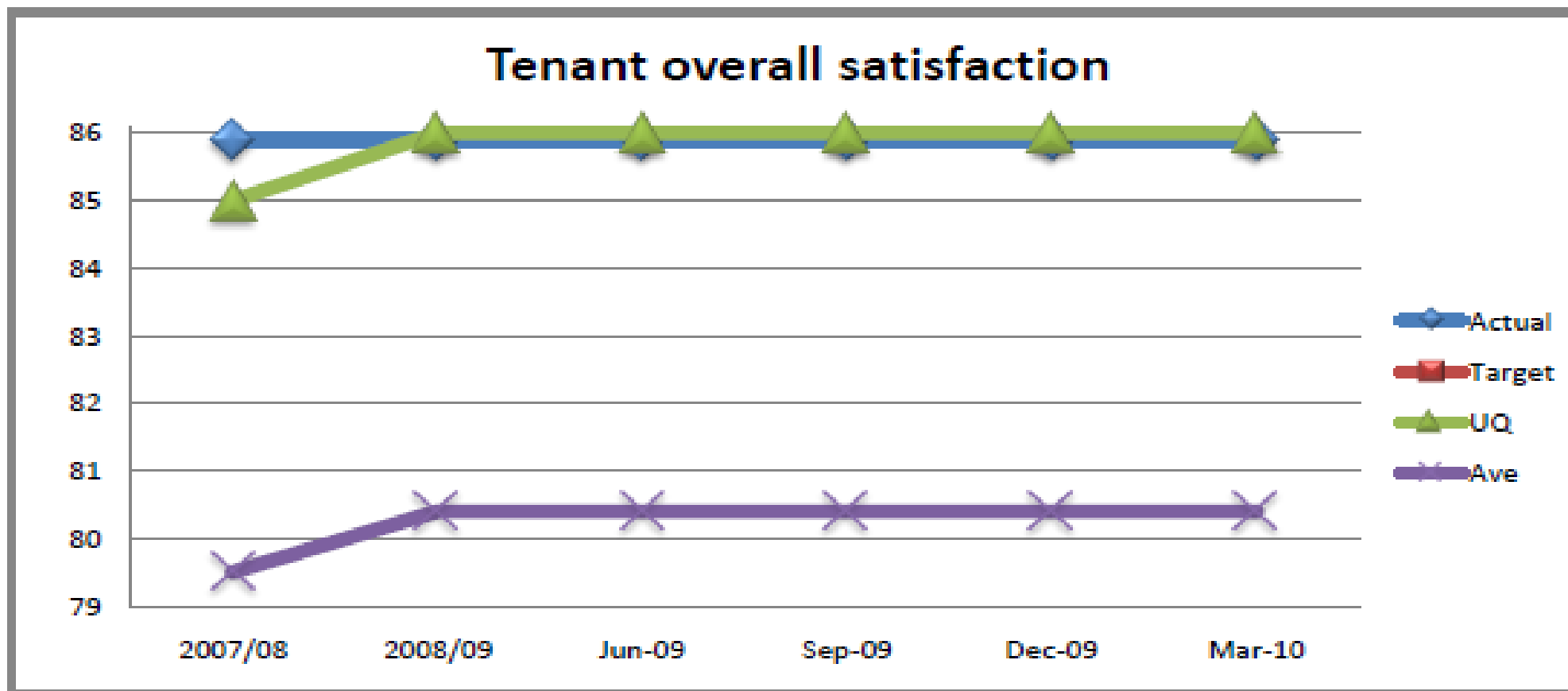
Performance against Target	
	RED
↑	AMBER
	GREEN

Comment

TSA-6

Indicator	Very or fairly satisfied with landlords service
Purpose	To measure the level of overall satisfaction of tenants with our service as a landlord.
Definition	Number of tenants very or fairly satisfied divided by the number returning surveys.

Period	2009/10
Actual YTD	85.90%
Year Target	
Previous Year	85.90%
Benchmark UQ	86.00%
Benchmark Ave	80.40%



Performance against Target	
	RED
➔	AMBER
	GREEN

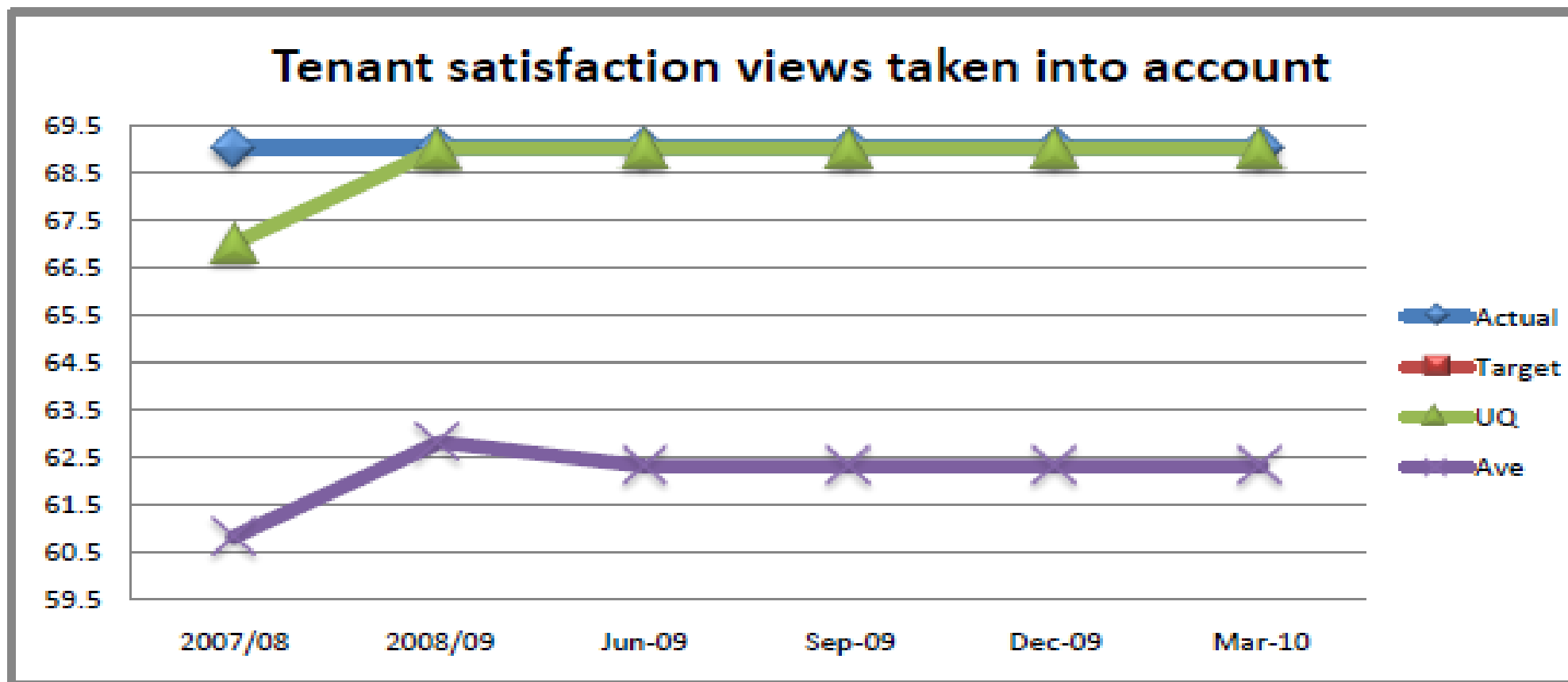
Comment

Satisfaction levels are determined according to the STATUS survey carried out every three years. We intend to complete the next survey during 2010/2011. The indicator is shown as amber as it is below upper quartile. Though only just.

TSA-7

Indicator	Very or fairly satisfied that views are taken into account
Purpose	To measure the level of satisfaction of tenants that we take their views into account when making decisions.
Definition	Number of tenants very or fairly satisfied divided by the number returning surveys.

Period	2009/10
Actual YTD	69.00%
Year Target	
Previous Year	69.00%
Benchmark UQ	69.00%
Benchmark Ave	62.30%



Performance against Target	
	RED
	AMBER
→	GREEN

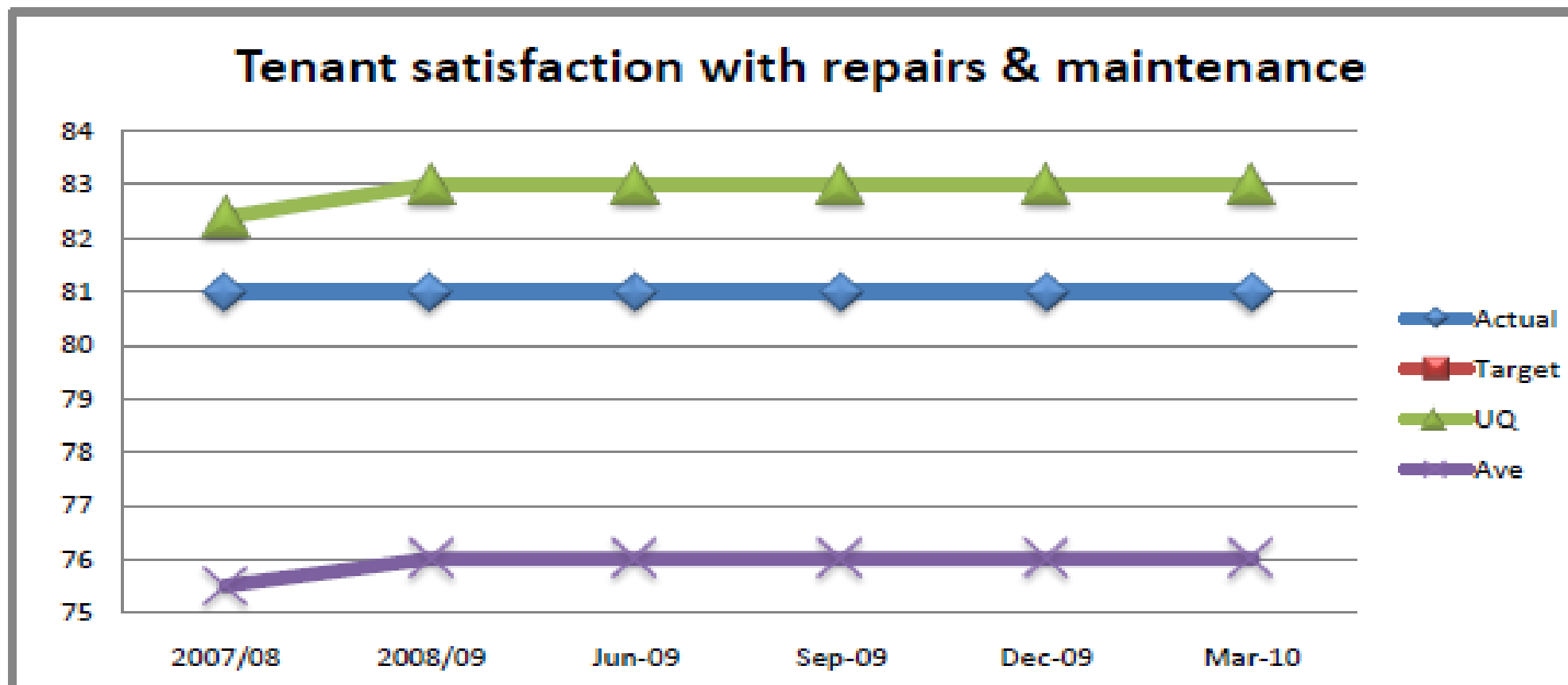
Comment

Satisfaction levels are determined according to the STATUS survey carried out every three years. We intend to complete the next survey in 2010/2011.

TSA-8

Indicator	Very or fairly satisfied with repairs & maintenance.
Purpose	To measure the level of satisfaction of tenants with the repairs & maintenance survey.
Definition	Number of tenants very or fairly satisfied divided by the number returning surveys.

Period	2009/10
Actual YTD	81.00%
Year Target	
Previous Year	81.00%
Benchmark UQ	83.00%
Benchmark Ave	76.00%



Performance against Target	
	RED
➔	AMBER
	GREEN

Comment

Satisfaction levels are determined according to the STATUS survey carried out every three years. We intend to complete the next survey in 2010/2011.