

Forth Housing Association Annual Report 2021-2022



Our Homes, Our Communities



Chair's Report



“Home is the nicest word there is.” – **Laura Ingalls Wilder**

During a hectic year at Forth, when Covid-19 again impacted upon us all, our staff and Committee have continued to work tirelessly to provide our tenants with high quality services. Our staff have been fantastic during the most challenging of years. I also wish to take this opportunity to thank our Committee members who are all volunteers. I am deeply grateful for their commitment and expertise. Particular thanks must go to the outgoing Chair, Gordon Mason and his wife Linda who jointly served on the Committee since 1998. Also, to Robert Buchanan and Colleen Sharp who also retired from Committee during this year. Recently, we were saddened by the loss of John Paterson who is missed by all.

During the year it was full steam ahead as we developed our Asset Management and Development strategies in consultation with our tenants. We completed 10 new homes at Penman Court, Raploch and the feedback from the tenants recorded their high satisfaction with these properties. With an active development programme next year, we expect to complete another 58 new homes in key locations across Stirling.

It is worth highlighting, that despite the difficulties Covid-19 presented, 93% of our tenants were satisfied with our services. We truly appreciate the views of our customers and although technology will help us, we also value face-to-face engagement and will be conducting an independent survey in Autumn to gauge tenant satisfaction as well as hosting other tenant events such as Community Open Days. We also managed to obtain a grant from Connecting Scotland for i Pads and mi-fi for our tenants. We continually look at innovation to ensure our most vulnerable tenants are not digitally excluded.

Looking to the year ahead, we are aware of the worsening economic climate and the impact on our tenants. We will put in place more staff support for our Income Maximisation Officer to help with rising costs and to ensure our tenants have all their benefit entitlement to help pay bills.



We also want to help our tenants who would rather not have to move home due to increasing frailty or disability. We have therefore received a grant of £72,000 to enable medical adaptations to be carried out to their homes. This enables items ranging from grab rails to new flush floor shower rooms to be fitted.

As we return to normality following the pandemic, we will continue to collaborate with our partners to achieve desirable homes for our tenants and assist in developing strong communities. Our team have shared values to improve the lives of those we serve in our local communities. We have a focus on excellence which will help us achieve our objectives outlined in our new Business Plan for 2022-27. With our Committee and staff team, we are looking forward to an exciting year with a renewed sense of purpose and direction, together with a “tenant first” focus.

Ann Dickson
Chairperson

Committee Members



The following are our Committee members at 31st March 2022.



Ann Dickson (Chairperson)

Ann was active in local politics for many years, during which she held several senior positions. The provision of quality housing and services to tenants has always been a priority for Ann and remains so today.



John Jenkins

John is a former Chartered Surveyor with post graduate Diploma in Housing Studies. John has worked with private housebuilders, local authorities, and Scottish Government before retiring following 10 years with the Scottish Housing Regulator.



Lynore McLeod (Secretary)

Lynore has previously served on many voluntary committees and set up a before school club in Perthshire whose model was adopted by the local authority.



Fiona Russell

Fiona worked for a range of social landlords before taking on a teaching role (in housing) at Stirling University. She has served on a number of housing association committees and is a volunteer for Housing Options Scotland.



James Bryce (Treasurer)

James has past experience of voluntary work gained during his time with the MS Society Scotland where he oversaw all aspects of health and safety for the local volunteer group; and has recently volunteered to assist with the Health and Safety.



Kenny Hutton

Kenny has extensive experience in housing, social services and early years education. He has worked at senior level in areas including investment, policy development and business planning. He has a keen interest in the valuable role that community based, voluntary agencies play in public life.



Priscilla Maramba

Priscilla has a lengthy involvement with charities and co-founded a local community charity over 10 years ago which she chaired for over 5 years. In addition, she has sat on various Boards, and she currently runs her own business.

Alistair Hutton

With over 20 years in construction in both public and private sectors. Alistair is a new committee member who has been co-opted. His experience as a Project Manager will be of benefit not only in development but across all areas of social housing.

We take this opportunity to thank wholeheartedly our Committee members who retired from Committee during this year, for their expertise and commitment, over the years: Gordon and Linda Mason, Robert Buchanan, Colleen Sharp and John Paterson.

Reactive Maintenance



In the reporting year 2021/22 we carried out 3,100 repairs which cost over £398,000.

The vast majority of these jobs were completed by local contractors which provide us with a first-rate service. Our performance results for the year confirm that our contractors are continuing to complete repairs quickly and at the same time completing almost all of them Right First Time. With this service provided, this ensures that any inconvenience is kept to a minimum. Overall satisfaction with the repairs service was 90.2%.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.2 hours	😊
Average time to complete non-emergency repairs	Under 7 days	4.3 days	😊
Percentage of works completed right first time	At least 95%	96.8%	😊

Satisfaction feedback

“Delighted with the works and the swift installation of the kitchen.”

Tenant regarding works to kitchen

“Thank you for all your hard work ensuring the boiler work was completed efficiently and professionally. It was much appreciated.”

Tenant regarding heating repair

Breakdown by trade

Joiner	23%	🏠🏠🏠
Electrician	17.8%	🏠🏠
Roofing	1.4%	🏠
Painter	4%	🏠

Breakdown by trade

Plumber	24%	🏠🏠🏠
Gas Repairs	22.8%	🏠🏠🏠
Sundry trades	7%	🏠

Planned Works



Our planned investment works during 2021/22 included a variety of works both internally and externally: this ensures our tenants homes are in good condition, modern and compliant.

We monitor our properties in terms of regulations and maintenance to ensure they are up to date and well maintained and presented. Replacement and upgrade work was undertaken as follows:

- Kitchen replacements to 2 developments
- Gas boiler replacement to 2 developments
- Fencing replacement to 1 development
- External Painter work to 7 developments
- Gas safety checks

- Electrical safety checks to various properties
- New bathrooms installed to 2 developments
- Window Replacement to 1 development

We achieved 100% gas servicing throughout the year which makes sure we are compliant, and our tenants are safe.

Two properties received fuel switches from electric heating to gas central heating during the year.

How did we perform?

Category	Target	Achieved	Result
Percentage of gas safety checks completed before anniversary date	100%	100%	
Percentage of stock meeting Scottish Housing Quality Standard	100%	*98.97%	
Percentage of stock meeting EESSH*	100%	*99.7%	

Satisfaction feedback

“ Always friendly and courteous.”

Tenant commenting on contractors who carried out bathroom replacement

“ Knew what was happening all the way along.”

Tenant commenting on satisfaction with the information provided on the bathroom contract by Forth

*As reported within the Annual Return on the Charter (ARC) to the Scottish Housing Regulator, there are 9 properties which prevent us from achieving SHQS/ESSH due to electric heating and kitchen size etc We are progressing the works to properties that require upgrades.

*EESH – Energy Efficiency Standard for Social Housing

More homes delivered and in the planning!

We were excited to take possession of 10 new homes at Penman Court in Raploch. These spacious, warm and well-designed semi-detached properties were built by Robertson Partnership Homes and the new tenants moved in August 2021. A further 6 flats are nearing completion on the same site.

Work on our 37 flats and houses at Raploch Road, Raploch got well under way during the year with the first 2 homes to be complete and let at time of publication.

It is pleasing to report that work began, progressed smoothly and now nears completion at Phase 2 of our development at Johnston Avenue, Cornton. Cruden Building are the contractors.

More new homes are now under construction in partnership with Lovell at Telburn Way, Bannockburn.

Work continues towards delivery of further homes for Cambusbarron, Raploch and Croftside amongst others.



Penman Court, Raploch



Penman Court, Raploch

How did we perform?

Category	Target	Achieved	Result
Spend against grant planning target	100%	78%*	😞
Post scheme reviews** within 6 months of completion	100%	100%	😊

*This is explained by significant delays to site starts at Raploch and Bannockburn against target dates, due in part to a very volatile market for labour and materials.

** (despite 14 weeks construction shutdown for Covid-19)

Satisfaction feedback

“ Quiet street”, “Our family is very happy.”

Tenants, New Homes Survey, Penman Court.

We continue to have good financial outcomes due to the controls and procedures that have been put in place by our Management Committee.

Our Management Committee have been presented with quarterly management account reports which they have scrutinised to ensure there are no material deviations from the approved annual budgets ensuring value for money to our tenants. Any material variances are reported, and any deviations explained.

The Association spent £4.1m towards the construction of new housing, and a further £0.6m on replacement of windows and doors, kitchens, bathrooms and boilers, as per our planned annual improvements programme. The cost of the new developments at Raploch Regeneration Area are being funded through the Scottish Government Housing grants and private funding, while the components replaced were funded through our revenue reserves.

Our Annual Accounts for 2021/22 will be presented to the Forth's membership at the Annual General meeting and a full copy of these will be made available thereafter from our office upon request or downloaded from our website via the following link: <https://www.forthha.org.uk/about-us/annual-accounts/>

How did we perform?

The following gives an indication of where our money was spent last year:

Depreciation	35%	
Staffing	23%	
Maintenance	21%	
Office costs	8%	
Loans	8%	
Estate Costs	5%	





This year the Income Maximisation Service has had to deal with ever increasing complexities surrounding Universal Credit, Covid-19, cost of living increases and changes to legislation in relation to benefits including Scottish Government devolved benefits.

More tenants are remaining on the Income Maximisation caseload as one benefit issue multiplies into additional benefit/finance issues. Furthermore, more tenants are requiring additional help from the foodbank, crisis grants and fuel vouchers due to cost of living increases, Universal Credit and the financial impact due to Covid 19 and cost of living increases.

In 2021/22 there has been a marked increase in 'proactive' cases whereby the Income Maximisation officer sends out information regarding specific grants/new benefits available for specific tenants. Also, at the same time our Income Maximisation resources have been increasing to deal with the volume of benefit claims and queries. In 2021/22 there has been a reduction in income generated per annum due to change of calculation of amount from 2020/21.

How did we perform?

The following gives a picture of Income Maximisation work during the year:

Income Max Referrals	2020/21	2021/22
Housing Benefits (HB)	16	10
Self-Referral	331	267
Housing Staff	113	150
External Agency	185	211
Proactive	6	108
TOTAL	574	746
Services Provided	2020/21	2021/22
Welfare benefits	18%	10%
Housing Benefit (rent)	5%	5%
Budgeting	0%	1%
Grants & bursaries	4%	5%
Universal Credit	26%	23%
Affordable credit/warmth	5%	22%
Appeals	0%	0%
Referrals to other agencies	4%	2%
DHP	4%	1%
Proactive	34%	31%
Estimated Monies Generated	2020/21	2021/22
Backdated HB	£6,518	£6,288
Welfare Benefits	£253,144	£231,815
Per Annum	£1,902,432	£581,868

Satisfaction feedback



I just want to thank you from the bottom of my heart for all the help you have given me in sorting out my financial situation. I don't know what I would have done without you."

Existing Tenant

During 2021/2022 our Housing Services Officers and Income Maximisation Officer have worked hard to help our tenants with any housing debt whilst offering support and assistance.

The worsening economic climate is impacting on tenants' ability to pay bills including rent. We are taking a proactive approach in this area. We will focus on closely monitoring and reducing rent arrears by taking

preventative action such as targeted visits, maximising benefits and fuel poverty advice. The new post of Customer Services Administrator who is supporting our Income Maximisation Officer will also assist in this area.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	99.49%	😐
Total rent arrears	Below 2.5%	2.07%	😊
Total current tenant rent arrears (including technical arrears)	Below 3.1%	2.8%	😊
Arrears cases over £1000	Below 2.5%	1.4%	😊
Percentage of tenants receiving Housing Benefit	N/A	28%	N/A
Percentage of tenants receiving Universal Credit	N/A	38%	N/A

A Tenant Grant Fund was released by the Scottish Government for tenants that fell into rent arrears due to the impact of Covid-19. The purpose of the fund was to remove the risk of a tenant losing their home due to rent arrears accrued during this time. Our Housing Services Officers assisted several tenants who met the criteria to apply for the Tenant Grant Fund with over £15K being awarded.

Satisfaction feedback

“ Thank you so much for thinking of me and your support. You’ve been brilliant with me and I truly appreciate your help.”

Satisfaction feedback to our Housing Services Officers

“ I know it’s your job but I just wanted to say thank you so much for all the help you have given me with income issues. It has made a very difficult time, easier for me and I am very grateful.”

Satisfaction feedback to our Income Maximisation Officer

Applications & Allocations



2021/22 proved to be again a challenging year for everyone. Our staff worked hard to maintain our targets however restrictions due to Covid-19 have had an adverse effect of a few of our targets as detailed below.

During the year we re-let 60 properties. In addition to this we completed 10 new build properties at Penman Court, Raploch. Of these allocations we allocated 52% to our own housing list applicants, and 48% were allocated to nominees provided by Stirling Council.

This was slightly below our 50% nominations agreement with Stirling Council. However our targets were affected by the development delay of some of our new build properties at Penman Court and Billy Bremner Way, Raploch. We continue to strive to achieve this 50% target as this helps Stirling Council meet their responsibility to rehouse homeless individuals.

How did we perform?

During 2021/2022 we achieved a tenancy sustainment rate of 100%: this is measured where tenants maintained their tenancy for a minimum of one year. We however had 5 tenancies that were ended via the abandonment procedures.

Category	Target	Achieved	Result
Applications processed within 10 days	100%	99%	😞
New tenant visit within 6 weeks	100%	87%	😞
Average time to relet a home	below 8 days	5.87 days	😊
Rent loss due to empty homes	below 0.05%	0.10%	😞
Tenants sustaining their tenancy for more than 1 year	At least 85%	100%	😊
Homes abandoned during the year	No more than 5	5	😊
Homes becoming vacant during the year	Below 10%	5.56%	😊

Satisfaction feedback

“ I’m very happy with the way my process was handled.”

“ Everyone been really helpful and this was a little surprising. All been good so far.”

“ Our family is very happy and complete.”

“ Process was quick.”

“ Very pleased with Forth Housing.”

Neighbourhood Management



During the period 2021/2022, the Association received a total of 122 complaints of anti-social behaviour. This is a decrease in the number of complaints received from the previous year. Of these 122, we received one very serious complaint and 16 serious complaints.

Of the lower level complaints, a number of these were issues that were not directly related to anti-social behaviour but issues relating to estate management or other tenancy management issues. As a result we carried out a full review of our anti-social behaviour policy and some changes were made to how we record complaints. These changes will allow us to reflect better and more accurately, genuine cases of anti-social behaviour and anticipate that the number of complaints received will be lower again next year.

We did however have to instruct court action against a tenant for serious ongoing anti-social behaviour. The outcome of this court action was a decree for

eviction being granted and the tenant losing their home. We aim to ensure tenants sustain their tenancy and hope this will deter other tenants from behaving in an anti-social manner in the future.

Our estates are maintained to a good standard which is testament to our tenants and the ongoing community spirit they share, supporting one another during difficult times. Tenants are also making a real effort with their flower displays and we are grateful to them all for their contributions to the estates.

Our contractors also continued to work hard during this period to ensure our estates were in tip-top condition.

How did we perform?

Category	Target	Achieved	Result
All anti-social complaints resolved within target	100%	99%	😐
Very serious complaints responded to within 1 day	100%	100%	😊
Serious complaints responded to within 3 days	100%	100%	😊
Low level complaints responded to within 5 days	100%	99%	😐

Satisfaction feedback

“The workers are very good. Always tidy up afterwards. They do a very good job.”
Existing Tenant regarding landscape maintenance

Community Engagement



Community Engagement Remains A Number One Priority.

Although, a year of change with Covid-19 impacting on the way we deliver our services, engaging with our communities was still a key priority. Tenant satisfaction is a principal indicator of performance in delivering the Social Housing Charter outcomes. We obtain feedback from tenants through a variety of mechanisms: this enables us to undertake service improvement where required. We publicise our approach and continue to offer our tenants a variety of ways in which they can participate in the monitoring and development of our services. Tenants are therefore involved at a level that suits their requirements.

The Tenants' View Forum examines service performance as well as considering policies. We provide tenants a choice of whether to attend by video call or in person. Tenants' surveys help to gauge tenants' opinions and our E Group continues to provide feedback on policies by E Mail questionnaire. The introduction of My Forth enables our tenants to also provide feedback via this on-line portal.

This year we also published our first Annual Complaints Report. This provides a summary of our overall complaints handling performance, what

we have learnt from complaints and what we have planned for the future in terms of our complaints handling. Although a difficult year for customers and staff our *SPSO complaints were lower than the previous year. The prolonged periods of restrictions and delays to works as a result of Covid-19 did not result in an increase in our level of complaints. Our complaints performance is on our website and learning outcomes are published in our newsletter, in a You Said – We Did format.

As restrictions are lifting, we will resume working with local project groups in areas where we are building new homes such as Culterhove and Cornton. We will also resume attending Community Council meetings. Our Registered Tenants Organisation at Cornton will focus on improving their local environment and fostering a sense of community through family events. Finally, a Tenant Event programme will be published on our website and on My Forth.

Therefore, by working together with our communities we continue to strive to improve service. To find out more about becoming a Tenant member or a member of our Management Committee at Forth please contact us at the office. We would be delighted to have you on board.

*Scottish Public Services Ombudsman



Staff Members



The following represents the staff team at the 31 March 2022:



Jacqueline Norwood – Interim Director (Senior Management Team)
Responsible for overall supervision of strategy and operations, servicing Management Committee and the management of the Corporate Services functions.



Niall Patterson - Development Co-ordinator (Senior Management Team)
Responsible for the co-ordination and delivery of the development program.



Angela Laley - Project & Communications Co-ordinator (Senior Management Team)
Responsible for co-ordination and implementation of projects and initiatives, particularly focusing on communications and community engagement.



Paul Fraser - Senior Property Services Officer (Senior Management Team)
Responsible for operational implementation of cyclical and planned maintenance services.



Elaine Shepherd - Housing Services Officer
Responsible for all generic housing management duties relating to a designated patch of our housing stock.



Kelly Cadden - Housing Services Officer
Responsible for all generic housing management duties relating to a designated patch of our housing stock.



Tracy Doran - Income Maximisation Officer
Responsible for the provision of advice regarding welfare benefits, income maximisation, budgeting, and debt management.



Ann Gordon - Assistant Housing Services Officer
Responsible for supporting the Housing Services Officers to carry out their duties.



Kevin Milne - Assistant Housing Services Officer
Responsible for supporting the Housing Services Officers to carry out their duties.



Stephen Dougherty - Property Services Officer
Responsible for the operational implementation of reactive maintenance services and health and safety co-ordination.



Calum Carberry - Assistant Tenant Services Officer
Responsible for supporting the Tenant Services Management team, specifically Property Maintenance and Income Maximisation.



Elisha Kimani - Finance Officer
Responsible for co-ordination of finance functions, including main link with external finance agents.



Shona MacLeod- Assistant Finance Officer & IT Administrator
Responsible for administrative and operational support within finance and co-ordination of IT issues.



Margaret Glencross - Corporate Services Assistant
Responsible for the provision of receptionist services and administrative support across all functions.



Becky Ramage - Customer Services Assistant
Responsible for helping with reception services and general administrative support.