

Forth Housing Association Performance Report 2021-2022



Our Homes, Our Communities



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Chair's Report



I am delighted to introduce our 2021/22 Performance Report in which we will share some of the key performance monitored and reported in line with the Social Housing Charter. We have also completed our Annual Assurance Statement.

We have replicated the format of previous year's reports, as these generated positive feedback and continued use of this format has previously been agreed with our Tenants' View Forum. The Face symbols used throughout give an easy indication to show whether we are happy, cautious or concerned about our performance.

Within this report we provide performance and satisfaction results relating to the most important areas of our work. We provide comparison information with other landlords, so that you can get an idea about how we compare. In addition, we will let you know how we feel about our performance and will highlight for you any changes that we have introduced or are considering in order to improve things further.

In terms of landlords, we have chosen to compare performance with Rural Stirling Housing Association, Ochil View Housing Association and Stirling Council. These are chosen as they are the main comparison landlords in our area. We have also included national average information to allow a comparison across the wider Scotland area. This year we have used the average for all landlords.

The comparison information is provided by the Scottish Housing Regulator, which publishes details for all social landlords in Scotland. Anyone wishing to see the full published report for Forth Housing Association or any other social landlord in Scotland can access this via the Regulator's website: www.scottishhousingregulator.gov.uk. This includes previous years' performance at:

<https://www.housingregulator.gov.scot/comparison-tool?landlord=2502>



Our Performance Report is also available on our web site at www.forthha.org.uk under Tenants' Zone/ Performance & Scrutiny. We will also provide a hard copy upon request.

If you have any comments or feedback regarding this report please feel free to contact Angela Laley at our office or e mail angela.laley@forthha.org.uk.

Ann Dickson
Chairperson

Introduction



Forth Housing Association operates in the eastern part of the Stirling Council area and has long co-operated with Rural Stirling Housing Association, based in Doune, which covers the western and northern parts of the Council area. Ochil View Housing Association are based in Alloa and provide homes in Clackmannanshire and the western part of Fife.

Whilst operating as 3 independent organisations we have formed an alliance called StrathFor Housing Alliance and through this we co-operate on many levels, including the sharing of performance information.

We also co-operate widely with Stirling Council's housing service and the main satisfaction results contained in this report are drawn from a Joint Tenant Satisfaction survey which we carried out jointly in 2019.



How did we perform?

At 31st March 2022 we provided 875 self-contained homes for rent.

The total rent due in 2021/22 was £3,653,863.

From April 2021 we increased our rents by 3.9% and average rents at 31/3/22 were as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£75.93	£84.06	£92.77	£98.60

Satisfaction ratings



Percentage of new tenants satisfied with Forth's overall service – 93.6%.



Percentage of tenants who feel Forth is good at keeping them informed about their services and outcomes – 98.1%.



Percentage of tenants satisfied with opportunities given to them to participate in Forth's decision making processes – 94.3%.

How did we compare?

Number of homes provided at 31/3/22:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	875	654	1,433	5,949	N/A

The total rent due in 2021/22:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£3,653,863	£2,810,927	6,284,310	19,954,054	N/A

2022 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	3.9%	3.9%	4.0%	1.1%	3%

Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£75.93	£77.81	£79.49	£67.86	£81.32
2 bedroom	£84.06	£87.60	£86.73	£70.24	£84.18
3 bedroom	£92.77	£94.57	£94.32	£73.08	£91.48
4+bedroom	£98.60	£100.57	£98.99	£74.98	£100.74

Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.6% 😊	89.7%	90.9%	87.1%	87.74%

Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	98.1% 😊	94.0%	94.5%	92.0%	91.15%

Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	94.3% 😊	91%	91.3%	84.6%	86.81%

How We Feel About Our Performance

The latest rent increase was 3.9% against a CPI of 9% in April 2022.

Figures show that our rents are in line with other local landlords. Our rents remain above the Scottish average but it is recognised that Association average rents are higher than the Local Authority average and rents vary greatly throughout the country. Also we are lower than the average rent of our Housing Association peer group.

We recognise this is a difficult time for our tenants and continue to monitor rents against inflation whilst also ensuring we can still deliver on the services and standards our tenants expect.

What Do We Plan To Change?

As tenants will be aware, the Scottish Government has passed legislation known as the Cost of Living (Tenant Protection) Scotland Bill. This means that there will be a rent freeze until 31st March 2023.

Tenants will also appreciate that any rent increase the Association makes comes into effect on the 1st April each year. Like many other landlords we will carry out our rent consultation as normal in November as the Scottish Government has advised that a decision on whether to extend the rent freeze or perhaps to introduce a cap on increases will not be taken until January 2023 at the earliest.

The Association will review budgets and in the event of a rent freeze will make the necessary savings across the business where we can.



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.

The new tenant visit within 6 weeks was impacted by restrictions regarding access due to Covid-19.

How did we perform?

During 2021/22 we achieved a tenancy sustainment rate of 96.66%: 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	6.64 days	😊
Rent loss due to empty homes	below 0.05%	0.10%	😞
Tenants sustaining their tenancy for more than 1 year	At least 85%	96.66%	😊
Homes abandoned during the year	No more than 5	5	😊
Homes becoming vacant during the year	Below 10%	5.49%	😊

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.”

How did we compare?

Average calendar days to relet a home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	6.64 😊	16.0	38.6	69.5	51.57

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.10% 😞	0.4%	0.6%	1.3%	1.43%

Homes becoming vacant:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	5.49% 😊	6.6%	6.8%	5.4%	7.76%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	10.99% 😊	15.46%	21.3%	49.4%	32.93%

Tenants sustaining their tenancy for more than 1 year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	96.23% 😊	89.66%	95.83%	94.05%	90.75%



How We Feel About Our Performance

Our performance in 2021/2022 continues to exceed the Scottish average and we are generally performing better than our comparison group. The amount of rent lost due to empty homes has remained fairly static and will be a key area of focus for improvement going forward.

Having said that, our performance when re-letting empty homes remains amongst the best of any landlord in the country. This means that in 2021/2022 despite continued Covid-19 restrictions, we lost only £3,754 potential rental income because homes were lying empty. Keeping our void loss low means that we can maximise our income to invest in our homes and services.

Overall, we continue to be proud of our performance and these figures demonstrate our commitment to maintaining and exceeding standards wherever possible.

What Do We Plan To Change?

We will continue to seek to achieve the high standards that we have set in relation to our processing of applications and our allocations.

We intend on completing 58 new homes by April 2023. This will be a welcome increase in the homes available to applicants but we still appreciate that demand continues to outstrip supply.

We will continue to aim to visit all new tenants within 6 weeks of the tenancy starting and continue to support vulnerable households particularly in the uncertain times we have ahead. We hope that by ensuring tenants receive a visit within 6 weeks of moving in and continually receiving support from staff that this will reduce our abandonment figure and increase tenancy sustainment.

Additionally, we will be looking at ways to reduce rent lost through empty homes. This will include ensuring tenancies are ended properly with the correct notice given, outgoing tenants are aware of the condition to leave properties in and staff having an opportunity to complete pre end inspections where possible.

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 less serious 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. We anticipate that the number of complaints received will be lower again next year.

We had one serious complaint which resulted in 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. However, we treat incidents of anti-social behaviour seriously and will take necessary action to promote safe communities for all our tenants.

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

How did we compare?

Anti-social complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.36% 😊	98.51%	99.2%	98.57%	94.67%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	90.91% 😊	91.45%	82.95%	84.13%	85.09%

How We Feel About Our Performance

How landlords classify anti-social complaints and the timescales set for resolution are agreed locally so direct comparisons between landlords may not be accurate.

We are resolving cases well within the Scottish average and in line with our peer group however we need to do more work in this area to resolve complaints within timescale and as per our tenants expectations. This helps tenants to feel safe in their homes and their neighbourhood.

Tenant satisfaction with our neighbourhood management remains higher than the Scottish average and we are delighted that our contractors continue to provide us with a good service.

What Do We Plan To Change?

In the past year, we recorded a 122 complaints. A number of complaints 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 record the genuine cases of anti-social behaviour more accurately and we anticipate that the number of complaints received will be lower again next year.

We will continue to work with other agencies such as the Police, Safer Communities team, Support Agencies and Mediators to try and achieve a quick response to anti-social behaviour, as we are aware of the impact that it can have on an individual's well-being.

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

How did we compare?

Rent collected from tenants as a percentage of total due:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.49% 😞	98.89%	99.95%	100.08%	99.28%

Gross rent arrears (all tenants) as percentage of rent due:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	2.9% 😊	5.6%	4.89%	9.83%	6.34%

Percentage of tenants who feel that the rent for their property represents good value for money:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	80.68%	76.5%	76.55%	84.68%	82.51%

How We Feel About Our Performance

In terms of our rent collection, we performed well in comparison with our group in 2021/2022 and we did have a lower level of current tenant arrears at the end of the financial year than others in the group.

However, the ongoing cost of living crisis and continued pressures felt from the COVID-19 pandemic have had an impact on the rent collection percentage.

We have seen a drop in the amount of tenants that feel that our rent represents good value for money but this is consistent across our comparison group, with the exception being the local council.

What Do We Plan To Change?

Our approach to rent arrears will remain consistent, in that we will continue to pursue arrears and take action quickly whilst supporting tenants in arrears at the same time.

The current economic climate is impacting on tenants' ability to pay bills including rent. We are taking a proactive approach in this area and 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 Customer Services Administrator who is supporting our Income Maximisation Officer will also assist in this area.

The need to control costs and maximise value for money will remain a focus for us.

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	2.23 hours	😊
Average time to complete non-emergency repairs	Under 7 days	4.26 days	😊
Percentage of works completed right first time	At least 95%	96.80%	😊

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%	🏠

How did we compare?

Average length of time taken (hours) to complete emergency repairs:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Hours	2.23	2.95	1.54	6.43	4.16

Average length of time taken (days) to complete non-emergency repairs:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	4.26	7.79	8.64	6.38	8.87

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	96.80%	84.76%	92.15%	86.97%	88.27%

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	90.27%	78.99%	97.81%	88.10%	88.01%

How We Feel About Our Performance

Our performance across all the repair categories has maintained at a high level over the past year. We are consistently performing as one of the best 4 landlords and well above the national average. We have maintained strong repairs figures, ensuring that Forth and the tenants are a receiving value for money service. The contractors that we work with provide ourselves and our tenants with a very good service.

What Do We Plan To Change?

Forth Housing Association has undertaken a procurement exercise, in line with the Procurement Act 2014 (Scotland), which has led to a change of a number of contractors that will be on the approved list. Forth will continue to monitor to performance of all contractors with quarterly meetings and receiving job completions to ensure that works are completed within the timescales. We are looking to build and enhance on the performances and level of service that have already achieved.

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/EESSH due to electric heating and kitchen size etc We are progressing the works to properties that require upgrades.

How did we compare?

Percentage of stock meeting Scottish Housing Quality Standard:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.97% 😊	73.97%	75.26%	80.89%	74.57

Percentage of tenants satisfied with the quality of their home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	90.15 % 😊	91.45%	88.28%	84.13%	85.44%

Percentage of gas safety checks completed before anniversary date:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	99.85%	99.58%	96.49%	99.51%

How We Feel About Our Performance

We are delighted with the results achieved during 2021/22 and will always endeavour to increase our performance across all indicators. We are especially happy that we achieved 100% compliance for gas safety considering the impact of Covid-19. The tables show that our tenants are very satisfied

with the overall service in comparison to other landlords and against the Scottish average. We will strive to improve our performance for our tenants and consider their feedback through continual consultation.

What Do We Plan To Change?

Our 30 year spend plan shows how we will invest in our developments over the years. This is to look after our properties to ensure our homes are safe and fit for purpose and ensure compliance. We will strive to ensure our properties can continue to benefit from the replacement of larger components such as

windows, kitchens, bathrooms replacement, including replacement gas heating boilers as per the component lifecycle. The Cost of Living (Tenant Protection) Scotland Bill may have a direct impact on our timescales for delivering our planned works however this will not be known until January 2023.

Forth Housing Association Performance Report 2021-2022



Our Homes, Our Communities

