



FORTH
housing association Ltd.

Forth Housing Association Annual Report

2013-2014



Great Satisfaction

Chairs Report



The American writer Mark Twain said that: “to be satisfied with what one has; that is wealth.” Although, we cannot generate much wealth for our tenants we can certainly aim to generate high levels of satisfaction.

For over 25 years we’ve sought to provide quality homes and services for the people in and around Stirling. However, there is always a degree of uncertainty when we embark on one of our regular tenant satisfaction surveys. This year was no different but we were delighted when the results came in and we received confirmation that by and large “we’re getting it right.” Our tenants reported high levels of satisfaction across the board.

Throughout this report you’ll see reference to specific satisfaction measures as reported by our tenants. Whilst we will never grow complacent, we were pleased that in almost every category results were similar to, or up on, the 2010 survey. Again we returned the highest satisfaction levels of all 4 of the landlords which took part.

These results are even more important this year as satisfaction levels became an integral part of our reporting in relation to the Social Housing Charter. It is now a requirement that all social landlords record their tenants’ satisfaction levels in a standard format and report performance annually. Comparison results are then made available by the Scottish Housing Regulator and by October we will have produced a more detailed Performance Report for our tenants. This will compare how we performed against our targets and other landlords. It will also highlight steps we plan to implement to address any areas of weakness. This report will be found in the “Tenants’ Zone” of our website - www.forthha.org.uk.

Measuring, monitoring and reporting will in themselves do nothing to improve the quality of our homes and services. However, we are determined to work together with our tenants to constantly refine and improve what we do. For this reason much of our activity as a Management Committee is dedicated to ensuring that we measure the right things, report the results clearly and use the results to shape our ongoing improvements.

My fellow Committee Members and I experienced great satisfaction with our survey results and this was primarily because our tenants tell us they are very satisfied with the work that Forth undertakes.

Margaret Turner
Chairperson



Committee Members



Our Committee Members have a wide range of knowledge, experience and skills. This ensures we make effective business decisions. We would be happy to hear from you if you want to join our Committee as we are always on the look-out for new members, especially tenants. The following are the individuals who gave up their own time to be on Forth's Management Committee at 31st March 2014, are left to right, from back row to front.



David Cumming

David joined Committee in 2008 and is a retired banker living in Causewayhead. He served for many years on the Committee of an Edinburgh Housing Association and is able to bring this previous experience along with knowledge of the Stirling communities.

Gerry McLaughlan

Gerry is a semi-retired engineer who worked in the utilities energy industry. He was elected to Committee in 2011. He also has experience in the community and environmental sectors and has been active in political circles.

Ian Maclean (Vice Chair)

Ian returned to Committee in September 2010, when he was elected at the AGM. Having retired from employment with Stirling Council he is able to bring his working knowledge and his previous Committee experience to benefit Forth.

Gordon Mason (Secretary)

Gordon has served on Committee since 1998. He serves on the Boards of EVH (Employers in Voluntary Housing), SFHA (Scottish Federation of Housing Associations) and TPAS Scotland. He is also a tenant assessor with the Scottish Housing Regulator.

Neil Macleod

Neil works with the Scottish Social Services Council. He has served on Committee since 2006. He has an extensive knowledge of voluntary sector issues and is experienced in human resources, training and governance.

Robert Buchanan

Robert was co-opted to join the Committee in October 2012. He lives in Riverside and formerly ran his own business in Raploch for many years prior to retirement. His local knowledge and business experience are invaluable to Forth.

John Fyfe

With 30 years' experience as Managing Director of a firm of consulting engineers, John brings extensive professional and business experience. He has served on the Committee since 2003 and was previously a member of Cambusbarron Community Council.

Linda Mason

Linda has served on Committee since 1998 and has gained a qualification in housing. She has experience of being a course leader for a self-management group. She is Vice Chair of the Multiple Sclerosis Society Scotland.

Audrey Anderson

Audrey joined Committee in 2007. She has worked in housing and related areas for more than 20 years. She is committed to the provision of affordable housing and high quality services.

Councillor Violet Weir

Councillor Violet Weir attends meetings as a Stirling Council observer and is the link between Stirling Council and Forth. She brings extensive knowledge of the Stirling community and wider political scene.

Not Shown

Pamela Brown

Pamela joined Committee at the AGM in 2012. She has almost 20 years of experience in Stirling within the fields of economic development, regeneration and training & employment: skills and knowledge that are of great value to Forth.

Clark Davidson (Treasurer)

Clark joined Committee in 2008. He has a vast experience of housing related finance, as he works as a finance consultant for a number of Housing Associations and Co-op's. He is able to use his knowledge to help Forth, in this area of work.

Pat Heneghan

Pat was a founder member of Forth re-joining Committee in 2008. Living in Stirling and working within housing in Clackmannanshire Council, Pat is able to combine his working and local knowledge to the benefit of Forth and its tenants.

Margaret Turner (Chairperson)

Margaret was elected to Committee in September 2010 and appointed Chair in September 2012. She retired from a career which involved working in various aspects of housing in both Council and Housing Association settings. She brings a wealth of knowledge and experience.

Thomas Bell

Unfortunately, Thomas had to resign from Committee due to ill health during the year. He sadly died in June 2014 and will be missed by all.

Reactive Maintenance



This was another busy year when it came to reactive maintenance: we issued 2096 job lines and spent almost £147,000.

This equates to an average of 3 jobs and £210 per home, although we appreciate that not all tenants will experience an equal share of the building defects. Our survey indicated that 55% of tenants had no repairs in the previous 12 month period.

Despite this 20% increase in volume of repair orders issued, our contractors were able to maintain high levels of completion within our challenging timescales. Tenant satisfaction levels were also maintained and were the best of the 4 landlords involved in the satisfaction survey.

We require our contractors to provide good quality work but to do it promptly and quickly, at a time that suits the tenant and to do it cleanly and with a good attitude. It is testament to our contractors that in every category satisfaction levels were between 90% and 94%.



Most of our tenants surveyed stated that the quality of the repairs service had remained at the same standard whereas 16% felt it had got even better and only 2% felt that it had deteriorated.

How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.26 hours	😊
Average time to complete non-emergency repairs	Under 7 days	5.42 days	😊
Percentage of works completed right first time	At least 95%	94.30%	😬

Satisfaction ratings

- 👍 Percentage of new tenants with a repair in the last year satisfied with the repairs service - 93%
- 👍 Percentage of tenants satisfied with the attitude of Forth's maintenance contractors - 94%
- 👍 Percentage of tenants satisfied with the out of hour's maintenance service - 92%

Breakdown by trade

Joiner	31%	🏠🏠🏠
Electrician	16%	🏠🏠
Roofing	4%	🏠
Painter	1%	🏠

Breakdown by trade

Plumber	27%	🏠🏠
Gas Repairs	16%	🏠🏠
Builder	1%	🏠
Sundry trades	4%	🏠

Planned Works



Building good quality homes is only part of the battle as standards and aspirations change and materials decay. We therefore need to plan to upgrade and replace items throughout the buildings life.

During the year we undertook a full review of our planned works projections. This helped us check the standard of our homes, whether our projected replacement cycles were accurate and whether we are saving enough money for our future needs. As a result of this review we have shortened the replacement cycle for some items, such as kitchens, and increased them for others, such as boilers. The review indicated that we are saving sufficient money to meet the expected costs of future work. We will spend over £6.5 million on planned works over the next 30 years.

Planned works completed during the year included:

- cavity wall insulation to various homes
- window replacements to parts of Tannery Lane and Bruce View
- gas safety checks
- electrical safety checks
- painter work to a large number of homes, under a joint contract established with other members of the StrathFor Housing Alliance.



Our gas safety works were again carried out by Saltire. A high volume of new work, combined with staff sickness, led to a drop in performance mid-year. However, once this was identified new procedures were put in place and since then 100% of services have been completed within target.

How did we perform?

Category	Target	Achieved	Result
Percentage of gas safety checks completed before anniversary date	100%	91.44%	☹️
Percentage of stock meeting SHQS standard	N/A	99.43%	😊

Satisfaction ratings

- 👍 Percentage of tenants satisfied with the standard of their home when moving in - 91%
- 👍 Percentage of tenants satisfied with the annual gas safety check arrangements - 100%
- 👍 Percentage of tenants satisfied with electrical safety check works - 100%

Development



Despite the difficult economic situation we have continued to see a relatively buoyant picture for our development activity.



Testing barrier free access at Craighall Court, Raploch

We completed developments at Craighall Court, Raploch and Anchorscross, Dunblane. The Raploch development provides 13 homes which are leased to Stirling Council to provide supported housing for those with significant support requirements.

Construction work proceeded on 4 homes at Barn Road, Stirling, adjacent to our existing development, and on 20 homes at Huntly Crescent, Raploch. This latter development is part of a larger project involving mid-market rent homes by Stirling Council and homes for sale by Cruden Homes.

A project, involving 16 new homes at Cultenhove Road, was successfully tendered and awarded to Marshall Construction at the end of the financial

year. This will be the first of a series of planned developments in the Cultenhove area and initial design work has commenced on a second phase, in conjunction with local residents, via the Cultenhove Opportunities Project.

We are also continuing similar design consultation work with representatives of Cornton Community Council and Cornton Action Planning Partnership. Moreover, a Planning Application was submitted for 16 homes at Adamson Place, Cornton.

The longer term development picture in Stirling remains positive with good liaison continuing with Stirling Council, to ensure that homes can continue to be built in years to come.

How did we perform?

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



To paraphrase Charles Dickens' Mr Micawber's recipe for happiness: "annual income £20, annual expenditure £19.95, result happiness." If we follow this model everyone at Forth must be very happy this year.



Thanks to careful and rigorous control of our costs and expenditure, along with increased rental income, we finished the year with a net surplus of £800,000. This means that we have been able to designate over £750,000 to be spent on future upgrade works to our homes.

As a non-profit distributing organisation we ensure that every surplus pound is reinvested in the Association, our homes or for the benefit of our tenants.







During the year we completed a comprehensive review of our long term financial projections. These showed that if assumptions about future inflation, costs etc are accurate then we can maintain our homes and services without having to increase rent above inflation. This is a very healthy position to be in and shows that we are being managed for the benefit of tenants, today and tomorrow.

Cash reserves and projections are also such that we will be able to complete our projected new build works for several years without the need for extra bank loans.

A full set of our Annual accounts for 2013/14 can be obtained upon request from our office.

How did we perform?

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

Staffing	33%	
Depreciation	22%	
Maintenance	16%	
Loans	12%	
Office costs	9%	
Estate costs	8%	

Income Maximisation



With only 40% of Forth's tenants being in paid employment our tenant group is very dependent on welfare benefits for all or part of their income. The impact of Welfare Reforms are therefore very significant.



We have placed a lot of emphasis on providing information to tenants about the under occupancy charge, Universal credit and other changes. It was therefore gratifying to discover that 93% of our tenants have heard of these changes.

Half of our tenants tell us that they have used the services of our Income Maximisation Officer. Moreover, 99% of those who have used the service said that it helped them.

A review of the service carried out during the year led Management Committee to recognise that increasing demands on the service meant that a part-time provision was no longer adequate. The decision was therefore taken to increase the post to a full-time one.

Perhaps surprisingly, only 29% of tenants surveyed envisaged that they would use the Income Maximisation service in the future. Whilst we'd love to see this being the case we expect that the reality will be less positive. Therefore, we remain dedicated to the provision of this service.

How did we perform?

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

Income Max Referrals	2012/13	2013/14
Housing Benefits (HB)	184	119
Self-Referral	91	65
Housing Staff	130	133
External Agency	5	2
TOTAL	410	319
Current tenants	351	275
Dependents	1	1
New tenants	58	43
Services Provided		
Welfare benefits	30%	29%
Housing Benefit (rent)	53%	51%
Fuel	2%	5%
Budgeting	2%	3%
Debt	4%	2%
Affordable credit/warmth	-	1%
Bedroom Tax	6%	1%
Appeals	2%	3%
Referrals to other agencies	1%	2%
DHP	-	5%
Estimated Monies Generated		
Backdated HB	£6,789	£8,487
Welfare Benefits	£90,236	£145,884
Per Annum	£759,853	£1,172,861

Satisfaction ratings



Percentage of tenants reporting that using the Income Maximisation service helped them - 99%

Rents



Someone once said: “Money can't buy happiness: it can, however, rent it.”

For a number of years we have been aiming to increase our tenants’ “happiness” by keeping our rent increases as low as possible, whilst still maintaining our services. We were therefore delighted when tenants advised us that satisfaction with the rent charged increased by 14% to 85% - the highest satisfaction with rent of any local landlord. Our rent increase for 2014, at 1.7% was one of the lowest in Scotland.

However, we aren't complacent and realise that for many paying their rent is difficult when money is tight. Right from the start of a tenancy we aim to provide whatever help is required with rent payments, with Housing Benefit and budgeting etc.

However, we rely on our rental income to meet all our running costs and as a result we prioritise our rent recovery work. Despite the challenges introduced by



Welfare Reform we were able to maximise Discretionary Housing Payments for our tenants. Together with other work this meant we finished the year with rent arrears being down by over £5,000, compared with 2012/13. Despite this the number of tenants with debts over £750 ended the

year above target.

During the year 21 Notices of Proceedings were issued to tenants for non-payment of rent and 11 court actions were started. Decrees were received in 3 cases and one household was formally evicted.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	99.24%	☹️
Total current tenant rent arrears	Below 2.0%	1.46%	😊
Total current tenant rent arrears (including technical arrears)	Below 2.6%	1.65%	😊
Arrears cases over £750	Below 1.5%	2.0%	☹️
Percentage of tenants receiving Housing Benefit	N/A	53%	N/A

Satisfaction ratings



Percentage of who feel that the rent for their property represents good value for money – 84%

Applications & Allocations



With over 900 households looking for a Forth home and only 68 homes becoming available for letting during the year our allocation system is always going to be a means of rationing a scarce resource.

During the year we continued to prioritise tenants who wish to move to smaller homes to help minimise bedroom tax costs and reduce the risk of rent arrears. For this reason, we carried out 5 Transfers and 7 Mutual Exchanges.

Our intention is to visit all new tenants within 6 weeks of their tenancy starting. This ensures that tenants are settling in well and allows any questions they have to be answered. This is an important part of our tenancy sustainment process.

Tenant satisfaction with the condition of their home when they move in is encouragingly high and supports our plans to ensure homes are clean and in good repair at this point.



How did we perform?

Category	Target	Achieved	Result
Applications processed within 10 days	100%	100%	😊
New tenant visit within 6 weeks	100%	97%	😐
Average time to relet a home	below 2 days	0.7 days	😊
Rent loss due to empty homes	below 0.05%	0.02%	😊
Tenants sustaining their tenancy for more than 1 year	At least 85%	92.9%	😊
Homes abandoned during the year	No more than 5	4	😊
Homes becoming vacant during the year	Below 10%	6.6%	😊

Satisfaction ratings



Percentage of new tenants satisfied with the information & advice given to them when they applied for housing – 100%



Percentage of tenants who moved into their home in the last 12 months satisfied with the standard of the home when they moved in – 91%

Allocations breakdown

Forth's list	44%	🏠🏠🏠🏠
Standard transfers	6%	🏠
Homeless referrals	19%	🏠🏠
Downsizing transfers	9%	🏠
Council nominees	22%	🏠🏠🏠

Neighbourhood Management



Everyone wants to live in a pleasant environment with supportive and friendly neighbours and that is what we aim to achieve, for our tenants.

Our landscapers look after all communal and front gardens areas and regular estate inspections are carried out to enforce standards. Satisfaction levels with one contractor deteriorated this year and as a result their contract was ended and work switched to our higher performing landscaper.

Where tenants cause nuisance to their neighbours we seek to address problems in a prompt, firm but fair, manner. This involves collaboration and joint action with other agencies, such as the police or fire service, as required. One legal action to address anti-social behaviour was started during the year and is still proceeding through Court.

As a result of feedback received from our Close Cleaning Survey



we have introduced changes to improve the monitoring and recording of our cleaner's activities

and have also strictly enforced a zero tolerance approach to storage within common stairs.

How did we perform?

Category	Target	Achieved	Result
All anti-social complaints resolved within target	100%	98.7%	😞
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%	100%	😊

Satisfaction ratings

- Percentage of tenants satisfied with the management of the neighbourhood they live in – 93%
- Percentage of tenants satisfied with the quality of landscape maintenance – 60%
- Percentage of tenants satisfied with maintenance of common areas (bins, closes etc) – 80%

Community Engagement



It is fundamental to our approach to keep our customers informed about our performance and activities.

Therefore, we offer a variety of methods for this engagement whenever possible, in the decision-making and feedback process. This allows all our customers to find it easy to participate in and

influence our decisions: so there are no barriers to involvement. The table below highlights some of our community engagement methods:

Community Engagement At Forth to Provide Feedback & Scrutinise Performance	
On-going Reviews/Surveys	Feedback from customers on services
Tenants Newsletter	Delivered 4 times per year
Website	Dedicated Tenants' Zone Menu and Customer Weekly News
Tenants' View Forum	Meets quarterly and examines service performance and policies
Registered Tenants' Organisations	2 groups working with their community
E Group	Considers policies by E mail questionnaire
Quarterly Tenant Participation Report	Informs Management Committee on analysis of tenant surveys, complaints and updates on tenant participation activities.
Independent Joint Tenant Satisfaction Survey	Face-to-face interviews with our tenants
Reception Screen	News Update
Annual Performance Report	Available on-line to all our customers in October

The results of the Joint Tenant Satisfaction Survey carried out in July 2013 with 3 other local landlords highlighted Forth as being the top performer in almost every area obtaining an overall satisfaction rate of 94% from our tenants. Also, it is maybe because of the mechanisms highlighted in the table above that 95% of our tenants said that we are good at keeping them informed.

Our new Tenants View Forum is helping to examine in detail our Social Housing Charter Performance Results as well as considering policies. This is key to maintain our performance results. Our tenants are

offered training as required.

In our wider role, we obtained a £300,000 grant for Start-Up Stirling for the provision of food banks and tenancy support in the Stirling area. We have also continued to attend Community Council meetings which enables us to explain our plans to the local community and receive feedback.



How did we perform?

Satisfaction ratings



Percentage of tenants who feel their landlord is good at keeping them informed about their services and outcomes – 95%



Percentage of tenants satisfied with the opportunities given to them to participate in their landlord's decision making processes – 94%

Staff Members



There were no changes to the staff team during the year other than Isabel Reilly and Caroline Stevenson swapped jobs on a seconded basis.

Our staff team who undertake all the day to day duties and implement the policies and priorities of the Management Committee are left to right, from back row to front.

Isabel Reilly - Housing Assistant

Responsible for administrative and operational support within the housing management team.

Elizabeth Rowan - Finance Officer

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

Calum Carberry - Technical Services Assistant

Responsible for the operational implementation of reactive maintenance services and health & safety co-ordination.

Elaine Shepherd - Housing Officer

Responsible for all generic housing management duties relating to a designated patch of our housing stock.

Iain Stirling - Senior Technical Services Officer

Responsible for co-ordination of maintenance functions including reactive, cyclical and planned works.

Grahame Cairns - Housing Manager

Responsible for the operational management of the housing management and income maximisation functions.

John Cameron - Director

Responsible for overall supervision of strategy and operations, servicing Management Committee and the management of the Corporate Services functions.

Anne Matthew - Technical Services Manager

Responsible for the management of the development and maintenance functions and directly involved in the delivery of the development programme.

Margaret Glencross - Corporate Services Assistant

Responsible for the provision of receptionist services and administrative support across all functions.

Angela Laley - Project and Communications Co-ordinator

Responsible for co-ordination and implementation of projects and initiatives, particularly focusing on communications and community engagement.

Shona MacLeod - Finance Assistant

Responsible for administrative and operational support within finance and co-ordination of IT issues.

Caroline Stevenson - Housing Officer

Responsible for all generic housing management duties relating to a designated patch of our housing stock.

Not Shown -

Tracy Doran- Income Maximisation Officer

Responsible for the provision of advice regarding welfare benefits, income maximisation, budgeting and debt management.

Helen Sherry- Office Cleaner

Responsible for keeping us operational in a clean environment (thank you!).