



FORTH
housing association Ltd.

Forth Housing Association Annual Report 2014-2015



Ever evolving

Chairs Report



Around 500BC the Greek philosopher Heraclitus said: “The Only Thing That Is Constant Is Change” and in 2015 many of us still feel much the same.

Certainly within the world of Housing Associations things are forever changing and we need to ensure that we change and develop so that we don't get left behind.

The past year saw us continuing our tradition of trying to stay ahead of the game and ensuring that we can continue to provide quality homes and services within the Stirling area.

We spent a significant amount of time reviewing our staff structure, in light of the fact that we continue to build new homes and the volume and range of our work has increased markedly since the last review in 2008. Since that time the number of homes we own has increased by 44%, our income by 51%, and our volume of repairs calls by 96%. Yet the staff team had remained largely unchanged.

The year therefore saw us ending with an agreement to move to a new staff structure, by combining our Housing Management and Income Maximisation staff with our Maintenance staff, creating a single Tenant Services team. This allows our frontline staff to work more effectively together and ensures that service provision

for tenants remains a priority. “Backroom” services continue to be provided by our Corporate Services team and the development of new homes will remain the focus of our Development Coordinator.

We've similarly kept other aspects of our business under review during the year and throughout this Annual Report you will see evidence of change and development in many aspects of our work.

The Scottish Housing Regulator has kept us busy with changes too and during the year our membership agreed to adopt revised rules, which incorporated a series of updates required to meet new regulations. We also introduced an appraisal system to review the performance of Committee Members and a revised Code Of Conduct.

Each year brings new challenges in the life of the Association but we are proud of the fact that we are ever evolving and ensuring that the needs of our tenants remain the number one priority.

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 are keen 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 our Management Committee during the past year:



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 Council and Housing Association settings. She brings a wealth of knowledge and experience.

Ian Mclean (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.

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.

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 (Tenant Participation Advisory Service) Scotland. He is also a tenant assessor with the Scottish Housing Regulator.

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.

Pamela Brown (resigned Feb 2015)

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.

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.

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.

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.

Pat Heneghan

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

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.

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 course. She is Vice Chair of the Multiple Sclerosis Society Scotland.

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.

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.

Reactive Maintenance



The demands on our reactive maintenance service continue to grow as our stock grows and gets older. This year saw us completing almost 2,600 reactive repairs, a 23% increase compared to the previous year. This equates to an average of 3.42 jobs for every home that we own. However, we recognise that some tenants request no repairs and others generate more than their fair share.

The total cost of these repairs was £242,070 and the vast majority of our maintenance contractors are small firms from the Stirling area. Not only is our maintenance service supporting local contractors but we benefit from the fact that these people know us, our stock and our tenants. This helps ensure that high standards are achieved.

Our average completion times for both emergency and non-emergency works were well within our targets. Tenant satisfaction

feedback highlighted that 98% of people were satisfied with the repairs and maintenance service provided.

One of the main changes from the agreed staff restructuring is the placement of Maintenance staff in the same team as our Housing Management staff. This will ensure that the whole team can concentrate on providing a first rate service to our tenants. We hope that in years to come our maintenance performance will be even better.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.09 hours	😊
Average time to complete non-emergency repairs	Under 7 days	5.76 days	😊
Percentage of works completed right first time	At least 95%	93.73%	😬

Satisfaction feedback

“ Thanks for great job – door bell now working – great service! ”

W Candlish, Tenant

Breakdown by trade

Joiner	21%	🏠🏠
Electrician	21%	🏠🏠
Roofing	3%	🏠
Painter	5%	🏠

Breakdown by trade

Plumber	22%	🏠🏠🏠
Gas Repairs	9%	🏠
Builder	5%	🏠
Sundry trades	14%	🏠🏠

Planned Works



As our homes get older it is important that we are able to improve them and ensure that they continue to meet the standards that people expect.

The target date for landlords such as ourselves to bring all their homes up to the Scottish Quality Housing Standard was 31st March 2015. By careful investment over the past few years all our homes now meet the main standards, although 7 homes failed for technicalities.

Planned works completed during the year included:

- Over cladding and cavity wall insulation to various homes
- Kitchen replacements at various developments under a joint contract established with other members of the StrathFor Housing Alliance
- External door replacements at Cowie

- Gas safety checks
- Electrical safety checks
- Painterwork 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 and after a slightly disappointing performance in the previous year we were able to achieve almost 100% compliance with only one home missing the 12 month renewal target.

The satisfaction feedback relating to our kitchen replacement program was particularly encouraging with 94% of households reporting that they were satisfied with the new kitchen installation and the end result.



How did we perform?

Category	Target	Achieved	Result
Percentage of gas safety checks completed before anniversary date	100%	99.82%	☹️
Percentage of stock meeting SHQS standard	N/A	99.08%	😊

Satisfaction ratings

“ Please pass on my thanks and appreciation for all their help and the kitchen is looking great. ”

D Wilson, Tenant

“ Very satisfied says it all, thank you to everyone from Technical Services staff, right through to workmen, all did a splendid job and for my new kitchen I thank you. ”

Unknown, Tenant

Development



Building quality homes for people remains one of our main objectives and the past year saw us complete 40 new homes.

Despite the difficult economic climate and the reduction in Scottish Government funding this total is actually an increase on our average completion rate. The fact that we completed 3 developments in 3 different communities is a great achievement.

These new homes have been built to ever improving standards and the energy efficiency levels achieved are a vast improvement on homes built 20 years ago.

It is not just the quality of the homes that have improved over the years but the way that we design and plan has improved too. Over the past few years we have increasingly worked with groups of local residents to ensure that the homes that we build meet the needs and wishes of local people wherever possible.

The first fruits of this joint working were completed this year when we finished the new homes at Cultenhove Crescent, designed



Provost Robbins and Forth's Chairperson mark the completion of Cultenhove Crescent

in partnership with Cultenhove Opportunities Partnership. Similarly the new homes started at Adamson Place were designed in conjunction with Cornton Community Council and Cornton Action Planning Partnership.

The year also saw us start planning new homes in Dunblane, which will be funded not by Government grant but by a combination of our own funds and those of the

Thomas Brittain Trust. The Trust agreed to transfer their assets to ourselves in return for a commitment to build new homes in the town. The plan is to build 8 homes which will be available to those facing housing needs due to their age and/or medical circumstances with current and former residents of Dunblane/Lecropt being prioritised.

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%	😊

Satisfaction feedback

“ Just to say once more that we love our new home sooooo much and we are exceedingly blessed to be here. ”

Mr & Mrs M, New Tenants



The basic principles of financial control remain the same - agree your budget, control your costs, secure your income and aim to end the year with a surplus.



However, even in finance there is a need to change and develop.

During the year we reviewed our main financial policies and procedures to ensure that they remain fit for purpose. In addition, we updated our 30 year financial projections, in light of developments, and were delighted that the review confirmed our long term viability, based on an assumption of inflation only rent increases.

Interest rates have remained low with the result that despite our ongoing development program the proportion of our income spent on loans has fallen from 34% to 8% in the past 10 years. This has allowed us to build up our reserves and use these finances to fund the planned improvement works to our homes.

At the same time, low interest rates have helped us to keep our rent increases to as reasonable a level as possible. Our 2014 rent increase of 1.3% was followed by a 1.7% increase in 2015. Both of these were well below the national average and mean that our rents are now amongst the lowest in the Stirling area.

The overall figures for 2014/15 showed that with a turnover of just over £2.7 million we ended the year with a surplus of almost £800,000. This will ensure that funds remain available for planned improvement works going forward.

A full set of our Annual accounts for 2014/15 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	32%	
Depreciation	23%	
Maintenance	17%	
Loans	11%	
Office costs	10%	
Estate costs	7%	

Income Maximisation



The ongoing Welfare Reform agenda is creating a huge amount of change for many of our tenants and their households. As a result we chose during the year to double our Income Maximisation service by making the post full-time.



This increased resource allowed Tracy, our Income Maximisation Officer, to have contact or meetings with 1,100 individuals during the course of the year. Assistance was provided for everything ranging from Housing Benefit and Discretionary Housing Payments to Budgeting and Debt Advice.

Where other agencies were best placed to deal with matters, referrals were made, and there were increased levels of joint working with other agencies as the Stirling area planned for the introduction of Universal Credit.

This increased staff resource has allowed us to secure almost 60% more welfare benefits for our tenants and their households than in the previous year. The total additional money generated this year has been estimated at almost £1.7million per annum.

Going forward the financial position for many of our households is looking increasingly complicated but through the provision of our Income Maximisation service we remain committed to helping our tenants achieve as secure an income as possible.

How did we perform?

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

Income Max Referrals	2013/14	2014/15
Housing Benefits (HB)	119	140
Self-Referral	65	170
Housing Staff	133	204
External Agency	2	7
Proactive contacts	-	318
TOTAL	319	839
Services Provided		
Welfare benefits	29%	27%
Housing Benefit (rent)	51%	45%
Fuel	5%	-
Budgeting	3%	8%
Debt	2%	2%
Affordable credit/warmth	1%	9%
Bedroom Tax	1%	-
Appeals	3%	-
Referrals to other agencies	2%	2%
DHP	5%	7%
Estimated Monies Generated		
Backdated HB	£8,487	£11,363
Welfare Benefits	£145,884	£230,787
Per Annum	£1,172,861	£1,677,597

Satisfaction feedback

“ For all your help and support.
You are truly the best.

F MacDonald, Tenant ”



Maintaining our level of rent collection is key to our success. Without this income we'd have no resources to provide the services that our tenants demand and deserve.

Our intention is to establish a habit of rent payment right from the start of the tenancy. This subject is therefore dealt with as part of our tenancy signing routine. New tenants are given an opportunity to meet with our Income Maximisation Officer and those who may be eligible for Housing Benefit are given assistance with the application process. Those responsible for their own rent payments are given clear advice about payment methods and patterns.

If rent payments are missed our aim is to contact people about this as quickly as possible. We will then monitor their account closely, to try and ensure that the arrears don't escalate further. Our preference is always to support people through their difficulties but where necessary legal action is pursued.

Total tenant arrears rose slightly over the year but were still within our target. The total rent collected over the 12 month period was

actually 104% of the total rent due, meaning more tenants ended the year with credits.

During the year 12 tenants were taken to court for non-payment of rent although no actual evictions were enforced.

Former tenant arrears at the year-end equaled 0.5% of the annual rental income and we continue to pursue recovery from former tenants whenever possible.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	104%	😊
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



Applications & Allocations



With 529 new applications for housing being received during the year and only 94 homes becoming available for letting, demand sadly continues to outstrip supply.

We have continued to prioritise tenants who wish to move to a smaller home to help minimise bedroom tax issues and 5 people moved for this reason. Other lets went to meet a range of needs ranging from overcrowding to homelessness.

Reported satisfaction levels regarding our allocations process are encouragingly high and we continue to meet most of our performance targets relating to this area of work.

New tenants continue to get settling in visits within 6 weeks of their tenancy starting. This ensures that tenants are settling in well and allows discussion about any areas of concern or problem.



How did we perform?

Category	Target	Achieved	Result
Applications processed within 10 days	100%	100%	😊
New tenant visit within 6 weeks	100%	96%	😐
Average time to relet a home	below 2 days	1.9 days	😊
Rent loss due to empty homes	below 0.05%	0.02%	😊
Tenants sustaining their tenancy for more than 1 year	At least 85%	95%	😊
Homes abandoned during the year	No more than 5	3	😊
Homes becoming vacant during the year	Below 10%	6.6%	😊

Satisfaction feedback

“ Really good, brilliant, everybody’s been awesome.
G Willows, new tenant ”

“ Good move, very happy and can get car parked.
M Murray, new tenant ”

Forth’s list	38%	🏠🏠🏠🏠
Standard transfers	7%	🏠
Homeless referrals	24%	🏠🏠🏠
Downsizing transfers	6%	🏠
Council nominees	25%	🏠🏠🏠

Neighbourhood Management



93% of our tenants reported that they were satisfied with the management of the neighbourhood they live in and we aim to maintain this standard.

All our tenants have the right to live in a peaceful environment but in return they have the responsibility to protect their neighbourhood and avoid causing nuisance to their neighbours.

When tenants do cause a nuisance to neighbours we aim to respond as quickly as possible and to deal with things in a fair but firm manner. Often this requires joint action with other agencies and our Housing Officers now regularly attend the Safer Communities Forum where issues can be discussed and hopefully resolved.

The court action for eviction which started in 2013 was concluded during this year: we were granted an eviction order against the household which had been causing nuisance.



We continue to carry out regular inspections of all our developments and this allows staff to both monitor our contractors and our tenant's maintenance of areas. Having changed our landscape gardeners in 2013 we were delighted that this year's satisfaction rating improved markedly: for example

dissatisfaction regarding grass cutting fell from 31% to 8%.

Similarly overall satisfaction with our Close Cleaning service rose from 45% in 2013 to 82% in 2014. However, we are not complacent with these results and will continue to aim to seek further improvement.

How did we perform?

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

“ The Housing Officer has been very patient and caring with me. I was in a bad place but through her help I see an end to the tunnel. ”

DW, Tenant

Community Engagement



Engaging with our communities is a key priority and we believe that our customers play a crucial role in evaluating what we do: this ensures it meets their expectations. We continually review our methods of engagement to make sure tenants find it easy to make their views heard. Therefore, we have developed a structure for tenant engagement to evolve.

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. This encourages tenants to be involved at a level that suits their requirements.

Our 2 Registered Tenants' Organisations in Cornton and Cambusbarron continue to focus primarily on improving their local environment and building a sense of community through family events. The

Tenants' View Forum continues to meet quarterly and examines service performance as well as considering policies. Tenants' surveys help to gauge tenants' opinions and our E Group continues to consider policies by E Mail questionnaire. Performance reporting is undertaken by providing information in this Annual Report as well as on our website, in our Newsletter, public display screen and in our detailed Performance Report available annually on-line.

We continue to work with local project groups in areas where we are building new homes such as Cultenhove and Cornton. Finally, we have maintained our support to Start-Up Stirling through assistance from the Lottery with finance and staff.



Staff Members



The following represents the staff team at the 31 March 2015 with new job titles, from 1/6/15 in brackets, where applicable.



John Cameron - Director

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



Calum Carberry- Technical Services Assistant (Maintenance Assistant)

Responsible for the operational implementation of reactive maintenance services and Health & Safety co-ordination.



Angela Laley - Project and Communications Co-ordinator

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



Grahame Cairns- Housing Manager (Tenant Services Manager)

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



Elizabeth Rowan- Finance Officer

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



Caroline Stevenson – Housing Officer

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



Shona MacLeod- Finance Assistant

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



Elaine Shepherd- Housing Officer

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



Margaret Glencross - Corporate Services Assistant

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



Isabel Reilly- Housing Assistant

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



Anne Matthew - Technical Services Manager (Development Coordinator)

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



Tracy Doran- Income Maximisation Officer

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



Iain Stirling- Senior Technical Services Officer (Maintenance Officer)

Responsible for operational implementation of cyclical and planned maintenance services.

Helen Sherry- Office Cleaner

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

On 1st June 2015 the staff were joined by:



Ann Gordon - Customer Services Assistant

Responsible for a share of reception services and administrative support.