



FORTH
housing association Ltd.

Forth Housing Association Annual Report 2015-2016



**Aiming to provide quality,
affordable homes and services.**

Chairs Report



A regular part of our practice is to stop and take stock of what we're doing, what we're achieving and how the world around us is changing. Sometimes this results in big changes and at other times it simply confirms that what we're doing is still fit for business.

We recently spent a day reviewing and planning our business activities and part of this included a review of our organisational aim and objectives. A number of years had passed since these were last considered and whilst we recognised that our core activities remain largely unchanged we did feel that an update of our stated aim was required. We wanted something that summed up what we're about in as few words as possible and settled on, "Forth aims to provide and maintain quality affordable homes and services." That is what we're working for and this Annual Report is a good opportunity to measure our success.

It has been another busy year for us and when it comes to providing new homes you'll see that we again completed some new developments, started building others and continued to identify and work up new plans. In terms of affordability, we recognise that many people continue to struggle to make ends meet, particularly in a time of economic challenge. With this in mind we chose to freeze our rents for 2016/17 and were able to do this thanks to a one-off compensation payment which we received from our bankers.

As ever we have focussed on providing effective services to our applicants and tenants and you'll see throughout this report that in general we've maintained and improved on our already impressive performance. In addition we've looked for opportunities to introduce new services and this year has seen the start of our Connecting Stirling initiative. This project has allowed us to employ 2 workers, who will spend the next 3 years providing tailored one to one computer training for tenants in their own home. Already we've seen people taking strides forward and those who previously struggled to switch their computer on are now confidently using the web to look for employment opportunities, access services and keep in contact with family and friends.

All this activity requires a great deal of planning, monitoring and review and much of our success relates to the fact that we have a great team of Committee and staff. People who work hard to make Forth a success, not for the sake of it but for the sake of the people of Stirling, and in particular our tenants and their households.

We hope that this report will give you a better understanding of what we're achieving.

Margaret Turner
Chairperson



Committee Members



Our Committee Members have a wide range of knowledge, experience and skills. This ensures we make effective business decisions. 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 and 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.

David Cumming (Treasurer)

David joined Committee in 2008 and is a retired banker living in Causewayhead. He brings previous Committee experience of another Housing Association and he became Forth's Treasurer in September 2015.

Gordon Mason (Secretary)

Gordon has served on Committee since 1998. He serves on the Boards of EVH (Employers in Voluntary Housing), and TPAS 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.

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.

Clark Davidson (resigned January 2016)

Clark joined Forth's Committee in 2008 and was appointed Treasurer in September 2009. He retained this position until September 2015 when he stood down in preparation for leaving Committee in January 2016.

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.

Pat Heneghan

Pat was a founder member of Forth, re-joining Committee in 2008. He worked in social housing for many years, prior to his early retirement, and therefore combines local knowledge with professional skills.

Neil Macleod

Neil works with the Scottish Social Services Council and 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 group. 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 is an active local Councillor.

John Paterson

John re-joined Committee in 2015. He lives in Raploch and for many years was a Councillor with Stirling Council and remains focussed on delivering good services for the people of Stirling.

Colleen Sharp

Colleen is a tenant of the Association and was co-opted to Committee in February 2016 following a period of active involvement in Forth's various Tenant Groups. Her professional background involves customer service.

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



To keep our homes in a quality condition we aim to provide a reactive and efficient maintenance service. We are therefore delighted that this year we've been able to achieve a faster service, which has completed more jobs right first time. As a result tenant satisfaction with the repairs service has risen to almost 99%.

The new staff structure which was established during the year has therefore worked very well and achieved our intended aim: an even better service for slightly reduced costs.

The quality and commitment of our individual contracts is critical when it comes to providing our service and we have undoubtedly benefited from the fact that we have built up tried and tested relationships over the years. That is not to say we, or our

contractors, become complacent and we undertook an exercise this year to establish new framework agreements for our maintenance service.

Over the year we spent some £235,000 repairing our homes and the vast bulk of this spend has gone to small contractors within the Stirling area. Our service therefore doesn't just keep our homes in a good condition it contributes to the local economy.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2 hours	😊
Average time to complete non-emergency repairs	Under 7 days	5.32 days	😊
Percentage of works completed right first time	At least 95%	97.83%	😊
Percentage of tenants satisfied with the repair & maintenance service	N/A	98.73%	😊

Satisfaction feedback

“ Thank you so much for speedy response to the repair. Within one hour the door was secured. ”

F Callaghan, Tenant

Breakdown by trade

Joiner	27%	🏠🏠🏠
Electrician	16%	🏠🏠
Roofing	3%	🏠
Painter	2%	🏠

Breakdown by trade

Plumber	23%	🏠🏠🏠
Gas Repairs	20%	🏠🏠
Builder	1%	🏠
Sundry trades	8%	🏠

Planned Works



Building quality homes is only half the battle and it is just as important that we maintain and improve existing homes so that they meet or surpass current standards.

The target date to achieve the Scottish Quality Housing Standard was 31st March 2015 and all but 7 of our homes meet this standard. These 7 failures all relate to issues outwith our direct control. The next challenging standard which landlords have to achieve is the Energy Efficiency Standard for Social Housing. This requires that all our homes should meet set energy efficiency standards by 2020. Already 96% of our tenants live in homes that meet this target. Almost all of those whose homes fail, do so because they have chosen to remain with electric heating, rather than switch to gas.

Planned works completed during the year included:

- Kitchen replacements at various developments under a joint contract established with other members of the StrathFor Housing Alliance.

- Gas safety checks.
- Electrical safety checks.
- Painterwork to various developments under a joint contract established with other members of the StrathFor Housing Alliance.

Our gas safety works were again carried out by Saltire and thanks to close liaison and the proactive approach taken we achieved 100% compliance.

The satisfaction feedback has been particularly encouraging with 93% of households reporting that they were satisfied with the new kitchen installation and 100% of households reporting satisfaction with their gas servicing.

How did we perform?

Category	Target	Achieved	Result
Percentage of gas safety checks completed before anniversary date	100%	100%	😊
Percentage of stock meeting SHQS standard	100%	99.08%	😊
Percentage of stock meeting EESSH	N/A	96.41%	😊

Satisfaction ratings

“ I'm over the moon with my kitchen, it's beautiful, thanks to everyone at Forth Housing. ”

Anonymous, Tenant

“ Please pass on my thanks and appreciation for help. Kitchen looking great. ”

D Wilson, Cowie

Development



Building quality homes for people remains one of our principle objectives.

The past year saw us complete 16 new homes in Cornton and commence construction work on a further 22 homes at Cultenhove. The former were the first fruits of our collaborative work with Cornton residents. They were actively involved in the planning and design process for the homes, which have been a welcome addition to that community. We are now building on this work by planning a further 23 homes in the Cornton area.

Dunblane is another community where we have been actively engaging with local community representatives, to help plan a small development of 8 homes at Bogside. This development, which received Planning Approval during the year, will be a first for us as no Scottish Government grant will be involved in the scheme. Instead we will part fund the homes with the legacy of the Thomas Brittain Trust. This was established in the 1960s by a Dunblane resident who wished his estate to be used for the benefit of elderly and infirm residents. This intention will live on as the new homes have been designed to meet the needs of the elderly and those with restricted mobility.

A Committee review of our development commitment took place during the year. The clear conclusion was that whilst the revised grant levels, agreed by the Scottish Government, continued to

keep development of new homes financially viable we should keep building. In addition to the plans for new homes at Dunblane and Cornton we are therefore actively working on plans for further homes in Raploch and Cultenhove and continue to discuss opportunities for new homes elsewhere in the Stirling area.



How did we perform?

Category	Target	Achieved	Result
Spend against grant planning target	100%	129%	😊
Post scheme reviews within 6 months of completion	100%	100%	😊

Satisfaction feedback

“ I am very satisfied with my new home and the overall area. Plenty space, lovely garden and lovely neighbours, can't be happier. ”

Adamson Place, Tenant



With a turnover of just under £3 million in 2015/16 and £15 million of loans Forth's financial responsibilities are substantial. As a result financial control is very high up our agenda.

Budget setting and monitoring is taken very seriously and our Management Committee spend a lot of time considering this area of work. This year has seen us preparing for the introduction of the revised format of our accounts and whilst it may take a little time to get used to the changes the bottom line remains that we've had another successful year.

Careful control of our expenditure and maximisation of our income meant we ended the year with a healthy surplus to dedicate to our future planned works. It was in part thanks to this performance that we were able to freeze rents for our tenants in 2016.

The viability of ongoing house building activity is of crucial importance to us and we therefore undertook a comprehensive review of this activity. This looked at the current costs of house building in conjunction with the costs of grant funding and loans. Thanks largely to new increased levels of grant funding we were able to confirm that the building of new homes, at least for the immediate future, is perfectly viable and we therefore began the process to secure additional loan facilities to fund our future building.

In addition to the consideration of quarterly Management Accounts our Management Committee also consider annual reports looking at our loan portfolio, savings and medium term financial projections. This all makes sure that the big picture is considered in the same detail as the day to day activities which are scrutinised by staff.

Our Annual Accounts for 2015/16 will be presented to our membership at our Annual General Meeting and a full copy of these will thereafter be available from our office upon request.

How did we perform?

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

Staffing	32%	
Depreciation	20%	
Maintenance	20%	
Loans	11%	
Office costs	10%	
Estate costs	8%	

Income Maximisation



The impacts of the Government's welfare reform agenda are making themselves increasingly felt and our Income Maximisation work has become ever more important to many households.

The emphasis of the work has continued to evolve and over the past year we chose not to continue with the provision of debt advice in-house. Instead we now refer people with debt problems to other agencies specialising in this area of work. Meanwhile our service has concentrated on preparing people for Universal Credit and helping them to adjust to this new system.

As part of that preparation and enabling work we have started our Connecting Stirling project, which will spend 3 years working with tenants and household members who wish to improve their IT skills. Thanks to Big Lottery funding we are able to work one to one with people in their own homes, helping them to become more confident using computers and the internet.

For those on low incomes the real measure of success can relate to how much extra cash they can have in their pocket. Over the last year our service has successfully secured almost £200,000 of additional benefits for hard pressed households. This is estimated to provide almost £2 million per year in additional income.

How did we perform?

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

Income Max Referrals	2014/15	2015/16
Housing Benefits (HB)	140	118
Self-Referral	170	263
Housing Staff	204	140
External Agency	7	12
Proactive contacts	318	4
TOTAL	839	537
Services Provided		
Welfare benefits	27%	33%
Housing Benefit (rent)	45%	43%
Fuel	-	-
Budgeting	8%	2%
Debt	2%	-
Affordable credit/warmth	9%	9%
Bedroom Tax	-	-
Appeals	-	1%
Referrals to other agencies	2%	3%
DHP	7%	2%
Estimated Monies Generated		
Backdated HB	£11,363	£9,123
Welfare Benefits	£230,787	£184,892
Per Annum	£1,677,597	£1,954,396

Satisfaction feedback

“ What a clever girl. Got Attendance Allowance. For the first time in my life I have been awarded some benefit. ”

M Napier, Tenant

Rents



We rely on our rental income to cover virtually all our running costs. Without successful rent collection there could be no delivery of quality services and possibly Forth Housing would not exist.

Given this we are delighted to report that again we've had a very successful year, with more rent collected than ever before and rent arrears reduced, compared with the previous year. This despite the challenging economic climate and the introduction of Universal Credit.

We recognise that tenants have many rights under law and we work hard to ensure that these rights are delivered. However, the flip side of that "coin" is that tenants also have responsibilities and the most important is that they are responsible for ensuring that their rent is paid, either through their income or via benefits.

Our staff therefore spend a lot of time helping tenants with benefit claims, budgeting or related advice, in the hope that this will make things as easy as possible for individuals. However, staff also work hard to chase those who don't pay on time or in full. By acting quickly we hope to prevent small debts escalating into big debts and if at all possible we seek to resolve things without resorting to court action.

As part of our ongoing efforts to keep the rent burden as low as possible our Management Committee agreed not to increase rents from April 2016 but rather to retain the existing rent levels.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	107%	😊
Total current tenant rent arrears	Below 2.0%	1.53%	😊
Total current tenant rent arrears (including technical arrears)	Below 2.6%	1.65%	😊
Arrears cases over £750	Below 1.5%	1.6%	😞
Percentage of tenants receiving Housing Benefit	N/A	51%	N/A



Applications & Allocations



We received 537 new housing applications from households in the year, which was an increase from the previous one. Given that we had only 67 homes to let in the period it is frustratingly obvious that we are rationing a scarce resource.

Our aim as ever was to meet a range of housing needs and to keep homes empty for as little time as possible. Our performance for the year shows that we achieved this with 50% of lets going to applicants nominated by Stirling Council and the remaining homes being let to a range of households. Over the year we lost only £685 due to homes lying empty.

Satisfaction monitoring showed that new tenants remain very happy with the standard of their new homes and the processes associated with the allocation of their new home. We aim to establish a positive relationship with tenants right from the start and a further increase in our tenancy sustainment shows that tenants are happy to remain with us.



How did we perform?

Category	Target	Achieved	Result
Applications processed within 10 days	100%	100%	😊
New tenant visit within 6 weeks	100%	94%	😐
Average time to relet a home	below 2 days	1.3 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	4	😊
Homes becoming vacant during the year	Below 10%	6.9%	😊

Satisfaction feedback

“ Absolutely love it. Best move I have ever made. ”

R Bruce, new tenant

“ Extremely happy and enjoying it. ”

C Hunter, new tenant

Forth's list	40%	
Standard transfers	7%	
Homeless referrals	28%	
Downsizing transfers	6%	
Council nominees	25%	

Neighbourhood Management



We all like to feel safe and comfortable in our homes and neighbourhood and our aim is to maintain secure peaceful environments for our tenants. In return we expect tenants to act responsibly towards their neighbours and our property.

We received 81 complaints about anti-social behaviour in the year but fortunately the vast majority of these involved relatively minor issues, which were dealt with promptly before they could escalate. The 7 most serious complaints were all responded to within 24 hours. We have continued to regularly attend a safer communities forum which allows us to work closely with the Police and other agencies.

A priority for us during this year was to establish our new close cleaning contractor. We were therefore delighted when our satisfaction survey showed

a marked increase in the level of satisfaction reported in this area of work. 100% of those tenants responding indicated that they were satisfied or very satisfied with the overall service.

Unfortunately, the wet summer had a detrimental effect on our landscape contractor and overall satisfaction levels with this service fell to 79%. We have therefore worked with the contractor in an attempt to address some of the issues highlighted and sincerely hope that this year's weather will be kinder.

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%	

“ *Cleaning company are very thorough and do a great job in the upkeep of the close.* ”

Tenant, regarding close cleaning

“ *Thank you for the service. Really appreciate the smart tidy appearance of our street. Much appreciated.* ”

Tenant, regarding landscape maintenance

Community Engagement



Engaging with our tenants remains a number one priority: we recognise that effectively consulting with local people is the best way to meet the requirements of the community. Tenant satisfaction is a principal indicator of performance in delivering the outcomes of the Social Housing Charter (SHC) and our systems are in place to achieve, measure and report these SHC outcomes.

To enable feedback to be received at all levels, we offer our tenants a variety of ways in which they can participate in the monitoring and development of our services. Through our Tenants View Forum and E Group, tenant feedback was provided which assisted with the formulation of new and revised policies. The Tenants View Forum also helped to regularly scrutinise performance. Surveys helped to gauge tenants opinions on a wide range of services. Performance reporting to our customers is undertaken by providing information in our detailed Performance Report available on-line, on our website, in our Newsletter, public display screen, as well as in this Annual Report.

We continue to encourage and support the role of Registered Tenants' Organisations amongst our

tenants and one group currently exists, at De Moray Court, Cornton. This group meets regularly and continues to focus primarily on improving their local environment and building a sense of community through events aimed at encouraging participation.

Over the course of the year we have continued to attend Community Council meetings as requested and this has allowed us to explain our work plans to the wider community and to hear about their concerns or proposals. The development groups at both Culenhove and Cornton have allowed us to work with a small number of local residents to continue to develop our plans. We also consulted regarding the design proposals for Bogside, Dunblane, with a local residents group.



Some of the residents of De Moray Court at the De Moray AGM

Staff Members



The following represents the staff team at the 31 March 2016:



John Cameron - Director

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



Grahame Cairns - Tenant Services Manager

Responsible for the operational management of the housing management, property maintenance and income maximisation 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.



Caroline Stevenson - Housing Officer

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



Elizabeth Rowan- Finance Officer

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



Elaine Shepherd - 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.



Isabel Reilly - Housing Assistant

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



Margaret Glencross - Corporate Services Assistant

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



Tracy Doran - Income Maximisation Officer

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



Ann Gordon - Customer Services Assistant

Responsible for a share of reception services and administrative support.



Barry Lees - Maintenance Officer

Responsible for cyclical and planned maintenance and improvements to homes.



Anne Matthew - Development Co-ordinator

Responsible for the co-ordination and delivery of the development program.



Calum Carberry - Maintenance Assistant

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

Helen Sherry- Office Cleaner

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