



FORTH  
housing association Ltd.

# Forth Housing Association Annual Report 2016-2017



# Building On Success



# Chair's Report



What do you do when things are going well, with ongoing growth, positive feedback and increasing financial security?

It is always important to take stock and recognise the positives which are occurring. However, sitting back complacently is never an option, unless you want the good times to end.

At Forth we've been fortunate in recent years that we've continued to build new homes, introduce new services and increase our tenant satisfaction ratings. This is at the same time as we've improved our financial security and kept rent increases well below inflation. It may have been tempting to sit back and relax for a while but that's not the Forth way. Instead we've sought to build on our success and seek even greater things for the Association, its tenants and communities.

We hope as you read through our Annual Report you'll be encouraged to see and hear about much of what occurred in the last financial year. We're delighted that the independent Tenant Satisfaction Survey, which we carried out last summer, returned the highest level of tenant satisfaction ever received by the Association. This is despite the fact that the previous survey, carried out in 2013, was already very encouraging. We saw new homes being built to

higher standards of energy efficiency, tenants being assisted to improve their computing skills and new exciting plans being drawn up for an Enterprise Hub that will provide new offices for Forth and a range of other agencies and employers.

Building on success involves a great deal of thought, consideration and discussion by both staff and my fellow Committee Members and it is always satisfying to see the fruits of our labours. As ever we'll be delighted to receive any feedback or enquiries about our work and you can contact me or any of our staff via our office. Individual email addresses are available on our web site at [www.forthha.org.uk](http://www.forthha.org.uk). This site will also keep you up to date with our activities throughout the year.

Enjoy your reading!

**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.

## **Neil Macleod (Vice Chair)**

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. This is his first year as Vice-Chair.

## **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) where he is Chairperson, and TPAS Scotland. He is a tenant of the Association.

## **Ian Anstruther**

Having recently retired from the Residential Care sector Ian was elected to Committee in September 2016 but unfortunately had to stand down in March 2017.

## **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.

## **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.

## **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.

## **John Paterson**

John re-joined Committee in 2015. He lives in Raploch and for many years was a Councillor with Stirling Council and remains focused 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. She was elected in her own right in September 2016. Her professional background involves customer service.

## **Brian Telfer**

Brian was elected to committee in September 2016. He has been actively involved with the Stirling Tenant's Assembly and has a particular interest in addressing the needs of those who have been or are homeless.

## **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



Our tenants consistently tell us that repairs and maintenance should be our number one priority and we consistently seek to ensure the best possible service to build on our success.

This year saw us review our approved contractors list in order to ensure that we continue to provide the best service possible at the most competitive price. It was no surprise to us that most of our existing contractors continue to work for us. This reflects the close partnerships we've developed over many years.

Our performance results for the year confirm that our contractors are completing repairs more quickly and at the same time completing more of them right first time. This seems to keep most of our tenants happy as it keeps inconvenience to a minimum.



## How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.02 hours	😊
Average time to complete non-emergency repairs	Under 7 days	3.90 days	😊
Percentage of works completed right first time	At least 95%	97.97%	😊

### Satisfaction ratings



Percentage of 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 - 100%



Percentage of tenants satisfied with the out of hour's maintenance service - 93.5%

### Breakdown by trade

Joiner	28%	🏠🏠🏠
Electrician	16%	🏠🏠
Roofing	3%	🏠
Painter	2%	🏠

### Breakdown by trade

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

# Planned Works



We aim not just to build quality homes but to maintain them at a high standard, which requires us to maintain a program of planned works to keep the standards high.

Planned works completed during the year included:

- kitchen replacements to 3 developments
- gas safety checks
- electrical safety checks
- new roofs to a number of homes
- painterwork to a large number of homes

Our gas safety works were again carried out by Saltire and we have yet again achieved 100% of annual inspections within the target timescale, an achievement which maintains the safety of our tenants to the best possible standard.

Whilst we don't yet have all our homes meeting the SHQS or EESSH standards most of the failures are due to circumstances beyond our control, such as tenants choosing not to switch to our efficient gas heating systems. We have a program in place to address our failings and this will ensure that our compliance will move towards 100% as time goes by.

The volume of planned works to our homes will inevitably increase over the coming years as our homes get older and ready for improvements. We will be building on our recent successes and look forward to tenants enjoying quality homes into the future.

SHQS – Scottish Housing Quality Standard

EESSH – Energy Efficiency Standard for Social Housing



## 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%	98.83%	😊
Percentage of stock meeting EESSH	N/A	96.63%	😊

### Satisfaction ratings



Percentage of tenants satisfied with the quality of their home – 92%



Percentage of tenants satisfied with the planned or cyclical maintenance - 91%



Percentage of tenants satisfied with the improvements to their home- 100%

# Development



Unlike many Associations we remained committed to building homes even when grant rates were low. This means that rather than relearn all our development skills we are very well placed to help the Scottish Government meet its target of 50,000 new homes for Scotland.

The past year saw us complete 22 homes at Cultenhove, in our second phase of the recent regeneration activity. We also started work on 8 new homes at Bogside, Dunblane. This development in Dunblane is a unique first for Forth, as the homes are being built without any Scottish Government Grant. The homes are mainly being funded by a bank loan and the bequest of Thomas Brittain, a resident of Dunblane who died some 50 years ago but left his estate to benefit the elderly and infirm of the town.

As the year came to an end, we were also able to utilise additional available grant from the Scottish Government to achieve an early site start on 23 homes at Cornton. This is another example of Forth building on its success as it is the third year in a row that we have been awarded additional funding based on our ability to bring forward developments and achieve planned spend.

To maintain this momentum we continue to work in partnership with communities and developers to bring forward plans for new homes. In the past year this has involved us beginning to work with the Robertson Group who are being tasked with completion of the Raploch regeneration program.



## 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 ratings



Percentage of tenants satisfied with the overall design & layout of their new home - 100%



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, develop and build on our success.

Keeping our rents as affordable as possible, whilst maintaining the long term viability of the Association has been our aim for many years. Our Committee therefore continue to give serious scrutiny to budgets, accounts and financial procedures.

The fact that we have managed to finish the financial year with a healthy surplus, even when we discount the revaluation of our pension deficit, is testament to our effective financial controls. This is despite keeping our rent increases below inflation for the past 8 years. In future years, this surplus is required to ensure that we will have the finances to allow the long-term planned maintenance of our homes.

In order to continue our building of new homes our Management Committee sought a new loan facility during the year. They were happy to accept a competitive deal from the Bank Of Scotland which will provide us with a £4million facility, sufficient to see us building approximately 200 additional homes in the next few years.

Our Annual Accounts for 2016/17 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.

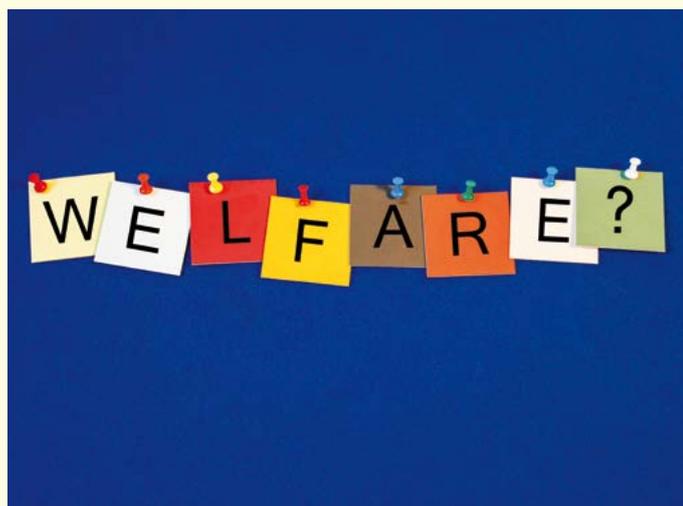
## How did we perform?

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

Staffing	27%	
Depreciation	29%	
Maintenance	19%	
Loans	8%	
Office costs	9%	
Estate costs	8%	



# Income Maximisation



Welfare Reform, in general, and Universal Credit, in particular, are having major impacts on many households. Our Income Maximisation service is therefore even more crucial than ever.

The number of cases dealt with during the year rose by 60% and the type and range of problems addressed remained fairly constant, with Welfare Benefits and Housing Benefits being the main focus. We were able to obtain over £150,000 of benefits for Forth household members.

Although Universal Credit did not go fully “live” in the Stirling area during the year we did experience a number of tenants who had to claim this Benefit, with 18 tenants in receipt at the year end. For these tenants the challenge of rent payment becomes a far greater issue, as the default position is that the housing element of their Benefit is paid direct to them, and not to the Association. Although we haven’t seen the marked increase in rent arrears, which might have been expected, this result has required a high level of pro-active staff involvement. Whether we can maintain this when larger numbers are involved will be a challenge.

We continue where appropriate to direct individuals to charitable support which they may receive from elsewhere. Sadly the foodbank service provided by Start-Up Stirling is a service which we’ve had to utilise more often than we’d like.

## How did we perform?

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

Income Max Referrals	2015/16	2016/17
Housing Benefits (HB)	118	108
Self-Referral	263	285
Housing Staff	140	117
External Agency	12	51
Proactive	4	7
TOTAL	537	568
<b>Services Provided</b>		
Welfare benefits	34%	34%
Housing Benefit (rent)	43%	44%
Budgeting	2%	2%
Grants & bursaries	6%	5%
Affordable credit/warmth	9%	8%
Appeals	1%	1%
Referrals to other agencies	3%	3%
DHP	2%	3%
<b>Estimated Monies Generated</b>		
Backdated HB	£9,123	£8,487
Welfare Benefits	£184,892	£145,884
Per Annum	£1,954,396	£1,172,861

### Satisfaction ratings



Percentage of tenants reporting that using the Income Maximisation service helped them - 95%

# Rents



The percentage of tenants who feel their rent represents good value for money has risen by 10% in 3 years.

This is very encouraging for us as we have been determined to keep our rent increases as low as possible but at the same time keep our standards high. We can only do this if we are able to recover the rent due to us and we are pleased that for the second year running we have taken in more rental income than we charge during the year. This has involved keeping our rent loss through voids to a minimum and assisting our tenants to reduce their overall level of debt to us.

We believe that a firm but fair approach to dealing with tenants in arrears is crucial to our success and if tenants engage with us we are very happy to agree easy

repayment terms. However, where tenants refuse to co-operate we believe that we must act swiftly to protect the overall financial wellbeing of the Association, and its tenants.

During the last year we initiated court action against 12 tenants and sadly we evicted 2 households as a result of non-payment of rent.

The number of tenants with arrears over £750 remains higher than our 1.5% target, but it is at a lower level than the past few years.

## How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	105%	😊
Total current tenant rent arrears	Below 2.0%	1.44%	😊
Total current tenant rent arrears (including technical arrears)	Below 2.6%	1.76%	😊
Arrears cases over £750	Below 1.5%	1.6%	😐
Percentage of tenants receiving Housing Benefit	N/A	48%	N/A

### Satisfaction ratings



Percentage of who feel that the rent for their property represents good value for money – 94%

Pay Rent!



# Applications & Allocations



With over 800 households looking for a Forth home and only 70 homes becoming available for let during the year, our allocations system is always going to be a means of rationing a scarce resource.

Our Allocations Policy is intended to rehouse a range of different households, thereby meeting a range of housing needs. This combined with the fact that half of our homes are allocated to people nominated or referred from the Council's own housing list ensures a mix of household types are able to access a new home.

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	1.06 days	😊
Rent loss due to empty homes	below 0.05%	0.02%	😊
Tenants sustaining their tenancy for more than 1 year	At least 85%	96%	😊
Homes abandoned during the year	No more than 5	3	😊
Homes becoming vacant during the year	Below 10%	6.1%	😊

### Satisfaction ratings



Percentage of new tenants satisfied with the information & advice given to them when they applied for housing – 99%



Percentage of tenants who moved into their home in the last 12 months satisfied with the standard of the home when they moved in – 95%

### Allocations breakdown

Forth's list	41%	
Standard transfers	6%	
Homeless referrals	27%	
Downsizing transfers	4%	
Council nominees	22%	

# Neighbourhood Management



The quality of the neighbourhood we live in has a knock on effect to our general wellbeing. Pleasant green environments lift our spirits.

This is another area where we have been able to build on our previous success and tenant satisfaction levels have risen accordingly. Despite a change in our approach to our monitoring, which saw frequency reduced, we have been able to improve things by getting our approach right and more rigorously dealing with problems.

Across our developments the top 3 neighbourhood problems are seen as litter, car parking and noisy neighbours but even these are seen as a problem by less than 4% of tenants. More positively no tenants identified major issues with racial or other harassment, abandoned vehicles or other crime in their neighbourhood.

We continue to recognise that responding promptly when problems arise is by far the best approach and we therefore set ourselves challenging targets to respond to complaints and then take whatever action we can. Helped by the relatively low number of complaints we were able to meet our targets throughout the past year.



## 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 ratings



Percentage of tenants satisfied with the management of the neighbourhood they live in – 94%



Percentage of tenants satisfied with the quality of landscape maintenance – 96%



Percentage of tenants satisfied with maintenance of common areas (bins, closes etc) – 98%

# Community Engagement



Nobody knows the needs of their community better than the people who live there. We therefore recognise that effectively engaging with local people is the most effective method to help meet community needs.

We continue to support the role of Registered Tenants' Organisations amongst our tenants and we have one constituted group at Cornton. This group meets regularly and has focused on building a sense of community through events aimed at encouraging participation. Various activities have been held and

we have assisted to secure finance and support in kind from businesses and elsewhere.

Tenant satisfaction is a principal indication of performance in delivering the outcomes of the Social Housing Charter (SHC) and 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 News.
Tenants' View Forum	Meets throughout the year and examines service performance as well as policies.
Registered Tenants' Organisations	One group 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 every 3 years.
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 2016 with 3 other local landlords highlighted Forth as obtaining an overall tenant satisfaction level of 94%. Furthermore, we were the top performing landlord in keeping our tenants informed about our services and decisions by achieving a result of 96%.

We have also continued to attend Community Council meetings to explain our plans and obtain feedback. The development groups at Culterhove and Cornton enabled us to work with local residents to continue to develop our plans. We also worked closely with a local residents group regarding our design proposals etc at Bogside, Dunblane.

# Staff Members



The following represents the staff team at the 31 March 2017:



**John Cameron - Director**

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



**Caroline Stevenson - Housing Officer**

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



**Angela Laley - Project and Communications Co-ordinator**

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



**Elaine Shepherd - 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.



**Ann Gordon - Customer Services Assistant**

Responsible for supporting the Housing Officers to carry out their duties.



**Shona MacLeod- Finance Assistant**

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



**Kevin Milne- Assistant Housing Officer**

Responsible for supporting the Housing Officers to carry out their duties.



**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.



**Anne Matthew - Development Co-ordinator**

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



**Paul Fraser- Maintenance Officer**

Responsible for operational implementation of cyclical and planned maintenance services.



**Grahame Cairns - Tenant Services Manager**

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



**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!)