



FORTH  
housing association Ltd.

# Forth Housing Association Performance Report 2016-2017



# Building On Success





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# Chair's Report



I am delighted to introduce our 2016/17 Performance Report in which we will share some of the key performance monitored and reported in line with the Social Housing Charter. This replicates the format of previous year's reports, as these generated positive feedback and continued use of this format has also been agreed with our Tenants' View Forum.

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

In terms of landlords, we have chosen to compare performance with Rural Stirling Housing Association, Ochil View Housing Association and Stirling Council. These are chosen as they are the main comparison landlords in our area. We have also included national average information to allow a comparison across the wider Scotland area. This year we have used the average for Housing Associations only as this acknowledges the fact that in general local authorities are operating less effectively.

The comparison information is provided by the Scottish Housing Regulator, which publishes details for all social landlords in Scotland. Anyone wishing to see the full published report for Forth Housing Association or any other social landlord in Scotland can access this via the Regulator's website at [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk). Our Performance Report is also available on our web site at [www.forthha.org.uk](http://www.forthha.org.uk) under Tenants' Zone/Performance & Scrutiny. We will also provide a hard copy upon request.

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

**Margaret Turner, Chairperson**



# Introduction



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

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

We also co-operate widely with Stirling Council's housing service and the main satisfaction results contained in this report are drawn from a Joint Tenant Satisfaction survey which we carried out jointly earlier in 2016.



## How did we perform?

At 31st March 2017 we provided 772 self-contained homes for rent.

The total rent due in 2016/17 was £2,986,905.

From April 2017 we increased our rents by 1.5% and average rents at 31/3/17 were as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£67.67	£75.29	£82.49	£88.38

### Satisfaction ratings



Percentage of new tenants satisfied with Forth's overall service – 93.9%.



Percentage of tenants who feel Forth is good at keeping them informed about their services and outcomes – 95.8%.



Percentage of tenants satisfied with opportunities given to them to participate in Forth's decision making processes – 95.8%.



## How did we compare?

### Number of homes provided at 31/3/17:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	772	561	1,364	5,646	N/A

### The total rent due in 2016/17:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£2,986,905	£2,229,356	£5,433,327	£17,974,998	N/A

### 2017 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	1.5% 😊	2.0%	2.7%	0.3%	2.29%

### Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£67.67	£70.60	£70.41	£61.23	£71.67
2 bedroom	£75.29	£76.63	£77.12	£63.42	£73.13
3 bedroom	£82.49	£85.65	£83.03	£66.00	£79.42
4+bedroom	£88.38	£91.43	£85.11	£67.68	£88.02

### Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.9% 😊	97.4%	87.2%	93.2%	89.7%

### Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.8% 😊	98.7%	84.5%	92.2%	91.1%

### Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.8% 😊	99.6%	72.1%	90.7%	83.8%



## How We Feel About Our Performance

A number of years ago we made a commitment to try to keep our long term rent increases roughly in line with inflation. Thanks to effective and efficient operation we have been able to do more than this and increases have been below the inflation level. This year we again had an increase below inflation and less than the Scottish average.

Figures show that our rents are now more in line with other local landlords. Our rents remain above the Scottish average but it is recognised that Association average rents are 20% higher than the Local Authority average and rents vary greatly throughout the country.

In terms of satisfaction ratings the 2016 tenant survey confirmed that our tenants remain very satisfied with our overall services, the way that we keep them informed and the opportunities they have to participate in decision making. These results are all improved from 2013 and are well above the Scottish averages. We are pleased with this as we always seek to provide quality services to our tenants.

## What Do We Plan To Change?

Our intention is that in the future we will continue to aim for inflation only rent increases. Given that many neighbouring landlords are likely to continue with above inflation increases we expect that our rent levels will become even more competitive.

We are not expecting any reduction in service levels as a result of our careful budgeting and we will aim to maintain our existing service levels and satisfaction ratings. We intend keeping our staffing levels at their present levels and don't plan any major changes to our service delivery.

In terms of tenant participation we aim to continue to increase the proportion of tenants who are involved in our decision making process. This we aim to do by continuing to encourage tenants to respond to our satisfaction surveys, contribute to policy development via our "e-group" and attending our Tenants' View Forum. We are currently trialling some new approaches to gathering feedback via text messaging and will decide, in the light of our experience, whether to retain or develop this further.



# 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%	



## How did we compare?

Average calendar days to relet a home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	1.1 😊	13.7	13.7	36.1	31.5

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.0% 😊	0.2%	0.3%	0.7%	0.9%

Homes becoming vacant:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	6.2% 😊	5.7%	9.5%	6.2%	8.4%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	11.4% 😊	13.2%	19.5%	59.2%	37.5%

Tenants satisfied with standard of home at allocation:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	91.6% 😊	97.8%	81.0%	91.2%	86.9%

Tenants sustaining their tenancy for more than 1 year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	91.0% 😊	97.8%	86.1%	92.3%	89.0%



# Applications And Allocations



## How We Feel About Our Performance

We are pleased that in the past year we have maintained our processing of applications so that 100% of applications were processed within 10 days of receipt.

Our performance when re-letting empty homes remains amongst the best of any landlord in the country. This means that in 2016/17 we lost only £504 potential rental income because homes were lying empty.

However, our quick performance does not mean that we are letting homes in a poor state of repair or cleanliness: over 90% of new tenants were happy with the standard of their home. Also, we had the lowest refusal rate of the 4 landlords compared.

The percentage of our homes becoming vacant during the year is down slightly compared with last year and is lower than the Scottish average. This shows that our tenant base is stable and people want to remain with us as a landlord.

Our aim of visiting all new tenants within 6 weeks of tenancy signing was not achieved but all our failures related to the fact that tenants were unable to agree suitable visit times within the 6 week period. Often this can relate to work or other commitments.

The number of tenancies that were sustained for at least a year decreased this year and although we're not worried by this we will monitor things.

## What Do We Plan To Change?

We see no reason to make any changes to our application processing or allocations systems, since we are performing well in this area. We will simply seek to continue to achieve these high standards.

Again we intend prioritising transfers to smaller homes for those who are under occupying them. This will not only avoid any future bedroom tax liability but will allow us to allocate the vacated home to a household that require larger accommodation.

Although development grant funding is still limited we have been able to make the most of the funds available and also access alternative monies. We therefore intend completing 32 new homes in the coming year. This will be a small but welcome increase in the homes available to applicants.

We will continue to aim to visit all new tenants within 6 weeks of their tenancy starting and continue to support vulnerable households via Start-Up Stirling and other agencies. We will monitor tenancy sustainment to see whether the decrease in sustainment continues.

# 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%



## How did we compare?

Number of anti-social complaints reported per 100 homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Number	10.6 	11.9	24.0	10.8	8.44

Anti-social complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 	91.0%	100%	52.2%	87.2%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	93.5% 	99.1%	75.2%	91.9%	87.11%

## How We Feel About Our Performance

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

We are pleased that the number of anti-social behaviour complaints received during the year fell slightly and we remained able to respond within our agreed timescales.

Tenant satisfaction with our management of tenants' immediate neighbourhood remains higher than the Scottish average and that of most neighbouring landlords. Furthermore, we are delighted that our contractors continue to provide us with a good service.

## What Do We Plan To Change?

Again we see no reason to make any changes to our overall approach to neighbourhood management or anti-social behaviour, given the high levels of satisfaction currently expressed.

We are regularly attending a joint agencies forum run by Stirling Council which allows good discussion and co-operation regarding any particularly challenging nuisance cases. This ensures good liaison with other agencies, such as Police Scotland and we hope to build on this work.

We expect to re-tender our landscape maintenance service in the coming year as this will allow us to continue to ensure that we are providing both an effective and efficient service for our tenants.



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!



## How did we compare?

Rent collected from tenants as a percentage of total due:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	102.5%	100.6%	99.8%	99.6%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	2.2% 😊	4.6%	4.2%	9.6%	5.3%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	93.9% 😊	99.6%	70.0%	90.1%	81.8%

## How We Feel About Our Performance

Our gross arrears fell slightly over the year and we were able to collect a higher proportion of the total rent due. This means that our tenants are keeping their rent accounts in credit by paying their rent in advance.

Tenant satisfaction with the value for money that tenants get for their rent remains high and this reflects the emphasis that we have placed on below inflation rent increases. This is very encouraging and we remain committed to this principle.

## What Do We Plan To Change?

Given the success of our current approach to rent payments, which is to provide as much support as possible to tenants but in return to expect prompt payment, we do not plan major changes.

The roll out of Universal Credit will further increase pressure on rent arrears, as tenants' housing payments will no longer be sent direct to the landlords. We have maintained our attempts to prepare as effectively as we can and will seek to alter our working practices as effectively as we can, in light of the new situation.

In order to try and further assess the value for money provided to our tenants, we have participated in an exercise with the Scottish Housing Network (SHN), to compare our efficiencies with those of other Associations. Last year we were rated as one of the best performers of all SHN's member Associations and hope that this year's assessment will show similar results.

# 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%	🏠



## How did we compare?

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Hours	2.0 	2.3	2.0	6.2	4.7

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	3.9 	5.1	8.5	6.8	7.1

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.0% 	89.1%	78.7%	88.7%	92.4%

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	91.8% 	95.9%	83.3%	82.9%	90.6%





## How We Feel About Our Performance

Our performance for non-emergency repairs has improved markedly from last year, when it was 5.3%. Performance for right first time is up slightly and emergency repair performance is constant with an average completion time of 2 hours.

Despite these results, the percentage of tenants satisfied with their repairs in the last 12 months has decreased, which is disappointing.

## What Do We Plan To Change?

We see no reason to make any changes to the way we deliver our reactive maintenance service during 2017/18. Our aim will be to continue to provide a responsive and effective service.

We don't expect to change any of our main reactive contractors and therefore we expect that performance against timescales will remain as they have been. We will however pay closer attention to tenants' satisfaction levels to try and identify whether the reduction was a one off or whether there are particular issues that we need to address.

# 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%



## How did we compare?

Percentage of stock meeting Scottish Housing Quality Standard:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.8% 😐	100%	78.7%	98.1%	93.6%

Percentage of tenants satisfied with the quality of their home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	91.6 % 😊	97.8%	81.0%	91.2%	86.9%

Percentage of gas safety checks completed before anniversary date:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	100%	99.9%	99.6%	99.9%

## How We Feel About Our Performance

We are delighted that the large amount of work we have carried out to improve our homes in recent years, particularly heating and insulation upgrades has resulted in almost all homes achieving the Scottish Housing Quality Standard. The “failures” relate to situations where it is not possible to achieve full compliance because of technical issues or failure by adjacent owners to agree to shared works.

We are pleased that tenants are expressing high levels of satisfaction about the quality of their homes and this result is well above the national average.

This year we achieved 100% compliance with our gas safety requirements and this is thanks to a very good working relationship with our contractor.

## What Do We Plan To Change?

We intend to continue with our programme of planned improvements to our homes. In the current year this will concentrate on kitchen replacements along with some bathroom replacements and new external doors to various homes. In addition, external painting will continue with some developments.

As we go forward we also expect to increase the number of boiler replacements which we carry out and new boilers will operate to higher efficiency standards than those that are replaced.

External consultants are undertaking random inspections of our homes to help us assess the standards and to work out whether our replacement plans are appropriate or not.

Maintaining the long term desirability of our homes is one of the key priorities for us. We continue to budget for surpluses at present so that we will have the money available for the major programmes which will come in the future.