



FORTH  
housing association ltd.

# Forth Housing Association Annual Report 2018-2019



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# Changing Whilst Improving

# Chair's Report



It was once said 'Change is the law of life. And those who look only to the past or the present are certain to miss the future'. 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.

During this year, Forth changed offices and Director. The office move was completed in July 2018 with Bruce Crawford officially opening the refurbished site. After over 10 years at the helm, Forth's Director John Cameron retired. I personally valued John's professional opinion and expert knowledge on all housing matters. Staff change resulted in Grahame Cairns being appointed as our new Director and Nicola Stobie became our new Tenant Services Manager. Within the Management Committee long standing board members, Neil McLeod and Margaret Turner, stood down.

It is pleasing to note that whilst these changes were happening, Forth continues to be one of Scotland's best performing Associations, providing its tenants with responsive services which generate high satisfaction ratings.

The past year was busy on the house building front, with 47 new homes completed in Raploch and Cornton. In addition, we began construction of a further 35 new homes in St. Ninians. Our future programme agreed with Stirling Council should provide a further 200 homes over the next 6 years which will bring our stock to over 1000.

Building new homes is not our only priority as it is important to look after our existing stock. The past year saw us complete our largest ever improvement programme, with almost £500,000 spent on items such as new kitchens, bathrooms and replacement boilers and windows.

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.



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, for the sake of the people of Stirling and in particular our tenants and their households.

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

A handwritten signature in black ink, appearing to read 'Gordon Mason'.

**Gordon Mason**  
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 give up their own time to be on our Management Committee during the past year. Those who served during 2018/19 are as follows:

## **Gordon Mason (Chairperson)**

Gordon has served on Committee since 1998. He serves on the Boards of EVH (Employers in Voluntary Housing) where he is Vice-chairperson, and TPAS Scotland. He is a tenant of the Association.

## **Pat Heneghan (Vice-chairperson)**

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.

## **Colleen Sharp (Secretary)**

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.

## **David Cumming (Treasurer) – Stood down September 2018**

David joined Committee in 2008 and is a retired banker living in Causewayhead. He brought previous Committee experience of another Housing Association and he became Forth's Treasurer in September 2015. David stood down from Committee at the AGM in September 2018.

## **Gillies Thomson (Treasurer) – Treasurer From September 2018**

Gillies was elected to committee at the AGM in 2017. He was active in local politics for many years, during which he held a number of senior positions. The provision of quality housing and services to tenants has always been a priority for Gillies and remains so today. Gillies was elected as Treasurer in September 2018.

## **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.

## **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 and is active with 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 focussed on delivering good services for the people of Stirling.

## **Gilles Thomson**

Gillies had a long and active involvement in local politics and was a Stirling Councillor for many years. He remains active in community affairs and was elected to Committee in 2017.

## **Margaret Turner**

Margaret lives in Dunblane and was elected to Committee in September 2010. She retired from a career which involved working in various aspects of housing and brings a wealth of knowledge and experience.

## **Councillor Jim Thomson**

Councillor Jim Thomson attends meetings as a Stirling Council observer and is the link between Stirling Council and Forth. He brings extensive knowledge of the Stirling community and wider political scene.

# Reactive Maintenance



Getting repairs completed quickly and effectively is the main priority for most tenants: the Association therefore prioritises this work accordingly.

During 2018/19 we carried out over 2,500 repairs, including works to void properties and also rechargeable works: this was at a cost of almost £330,000. The vast majority of these jobs were completed by small local businesses which provide us with a first rate service and in return obtain a relatively secure income.

Our performance results for the year confirm that our contractors

are attending to repairs quickly, effectively & efficiently, and at the same time completing most of them 'Right First Time'. This in turn keeps most of our tenants happy as it keeps inconvenience to a minimum. During the year we continued with our text based satisfaction monitoring system which provides tenants with a quick & easy method of responding: text returns by tenants for the repairs service was 99%.



## How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	1.9 hours	😊
Average time to complete non-emergency repairs	Under 7 days	3.9 days	😊
Percentage of works completed right first time	At least 95%	98.8%	😊

### Satisfaction feedback

“The plumber was very good and did a very thorough job. He also gave me advice on the ECO setting for my boiler.”

Tenant regarding a Gas Service

“All of the Contractors were extremely polite and helpful. They kept me informed of what they were going to do and a timeline of when they expected to be finished.”

Tenant regarding kitchen replacement

### Breakdown by trade

Joiner	26.5%	🏠🏠🏠
Electrician	19%	🏠🏠
Roofing	1.5%	🏠
Painter	2%	🏠

### Breakdown by trade

Plumber	22%	🏠🏠🏠
Gas Repairs	21%	🏠🏠🏠
Sundry trades	8%	🏠

# Planned Works



It is important the Association maintains its properties to a high standard, this ensures tenants satisfaction, compliance and investment.

Planned works due to be completed during the year include:

- kitchen replacements to 4 developments
- new bathrooms to 3 developments
- gas boiler replacement to 2 developments
- gas safety checks
- electrical safety checks to various properties
- painterwork to 3 developments

The Association continued to carry out 100% of gas safety checks to our properties within the timescales. This ensures the safety of our tenants.

We have a few properties that fail to meet SHQS/ESSH due to matters beyond our control such as tenants declining fuel switches. These properties are classified as abeyances and are technically not a pass or a fail. We will continue to liaise with tenants over these matters.

With the activation of our new planned maintenance software package we have mapped out a 30-year programme based on component life and inspections. The programme can bring forward or push back planned works in cases where it is needed.



## 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%	99.15%	😐
Percentage of stock meeting ESSH	100%	99.5%	😐

### Satisfaction feedback

“ It looks great, they made sure all details covered. Not rushed but worked efficiently. They explained everything. Manager seemed nice to his staff as well.”  
Tenant in relation to new bathroom installation

“ Very happy with the work done.”  
Tenant in relation to a new kitchen installation

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

The past year saw us complete 24 new homes in Hope Street, Raploch and also a further 23 homes at Johnston Avenue, Cornton. The latter of these was the second of our collaborative work with Cornton residents who 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 24 homes in the Cornton area.

Work on one new site began during the year for a large development of 35 homes at Earlsburn Avenue, Gateside Road and Howlands Road in Cultenhove.

In addition, Stirling Council's Strategic Housing Investment Plan for the next 5 years includes a number of Forth developments up until 2025 and we are already working on these. The largest being a partnership project with Stirling Council, Forth, Castle Rock Edinvar Housing Association and the private developer, which will provide Forth with 53 new homes in Raploch.



Edzell Drive, Cornton



Hope Street, Raploch

## How did we perform?

Category	Target	Achieved	Result
Spend against grant planning target	100%	94%	☹️
Post scheme reviews within 6 months of completion	100%	100%	😊

### Satisfaction feedback

“ I love my new house, and easy access inside and out, for wheelchair.”  
New Tenant, Raploch.

Forth has had another great year in respect to its financial management for the period ended at 31 March 2019.

However, even in finance there is a need to change, develop and build on our success. Therefore, we aim to give the best value for money.







The management committee have been keen to control the finances of the company by scrutinising and approving the annual budgets and by monitoring the actual spend of the Association finances against such budgets. Any material variances are reported, and explanations given to the committee every three months.

Key areas to note were the additional 47 new build housing units in the Raploch and Cornton areas at a cost of £5m, and an amount of £0.6m spent on the replacement of windows, kitchens, bathrooms and boilers as per our planned annual improvements programme. The cost of the new builds was funded through the Scottish Housing grants and private funds, while the components replaced were funded through our revenue reserves.

Our Annual Accounts for 2018/19 will be presented to our membership at our Annual General Meeting and a full copy of these will thereafter be available on our website and from our office upon request.

## How did we perform?

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

Depreciation	30%	
Staffing	25%	
Maintenance	19%	
Office costs	11%	
Loans	8%	
Estate Costs	7%	





This year the Income Maximisation service has had to deal with ever increasing complexities surrounding Universal Credit and changes to legislation in relation to benefits.

In addition, the Scottish Government commenced entitlement to devolved benefits.

Despite the slight decrease in the number of people using the service, we saw a marked increase in additional welfare benefits secured, as noted in the table. For those on low incomes the real measure of success can relate to how much cash they can have in their pocket. Over the last year our service has secured almost £936,000 of additional benefits for hard pushed households.

Furthermore, more tenants are staying on the Income Maximisation caseload as one benefit issue multiples into additional issues.

More tenants are requiring additional help from the foodbank and crisis grants as the Welfare Reform and changes to Universal Credit progresses.

## How did we perform?

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

Income Max Referrals	2017/18	2018/19
Housing Benefits (HB)	77	40
Self-Referral	226	247
Housing Staff	201	103
External Agency	47	78
Proactive	0	12
<b>TOTAL</b>	<b>551</b>	<b>480</b>
Services Provided	2017/18	2018/19
Welfare benefits	32%	26%
Housing Benefit (rent)	31%	25%
Budgeting	2%	0.7%
Grants & bursaries	4%	6%
Universal Credit	16%	22%
Affordable credit/warmth	8%	16%
Appeals	2%	0.3%
Referrals to other agencies	3%	3%
DHP	2%	1%
Estimated Monies Generated	2017/18	2018/19
Backdated HB	£15,401	£9,635
Welfare Benefits	£175,395	£193,323
Per Annum	£638,250	£935,706

### Satisfaction feedback



**95% of tenants using the Income Maximisation service report satisfaction with it.**

Joint Tenants Satisfaction Survey 2016



We rely on our rental income to cover virtually all our running costs.

Without successful rent collection there would 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 rent collected above the target despite the challenging economic climate and the impact of Universal Credit. Rent Arrears has increased slightly and will continue to be a focus.

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.

## How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	102%	😊
Total rent arrears	Below 2.0%	2.12%	😞
Total current tenant rent arrears (including technical arrears)	Below 2.6%	2.12%	😊
Arrears cases over £1000	Below 2.5%	1.7%	😊
Percentage of tenants receiving Housing Benefit	N/A	35%	N/A
Percentage of tenants receiving Universal Credit	N/A	22%	N/A

### Satisfaction feedback



**94% of tenants consider their rent to represent good value for money.**

Joint Tenants' Satisfaction Survey 2016



# Applications & Allocations



The demand for our homes continues and we finished the year with 1,116 households on our housing list, despite rehousing 103 households during the year.

In common with all Housing Associations we are required to offer 50% of all our lets to households referred by Stirling Council. We have also signed up to the Scottish Governments Housing First approach to deal with homelessness, by being part of the Housing First Pathfinder Programme. We are the only social landlord in the area currently involved in this programme, which we have entered into in conjunction with Stirling Council and Loretto Care.

Our intention is to visit all new tenants within 6 weeks of their tenancy starting, which 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 and it is pleasing that our tenancy sustainment rates were 97%.

Tenant satisfaction with the condition of home when moving 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%	94%	😐
Average time to relet a home	below 2 days	4.24 days	😐
Rent loss due to empty homes	below 0.05%	0.07%	😐
Tenants sustaining their tenancy for more than 1 year	At least 85%	97%	😊
Homes abandoned during the year	No more than 5	3	😊
Homes becoming vacant during the year	Below 10%	6.7%	😊

### Satisfaction feedback

“Thank you for all your help getting me in to the flat so quickly and for all your help overall. Much appreciated.”  
New tenant following allocation

### Allocations breakdown

Forth's list	52%	
Homeless referrals	20%	
Council nominees	28%	

# Neighbourhood Management



The provision of good quality, well managed housing continues to be our overriding aim.

In the past year, we have seen a reduction in the amount of anti-social behaviour cases that we have recorded but we have also seen a slight fall in the number of cases resolved within our timescales. This can be explained by our difficulty contacting complainers/perpetrators in a couple of cases. We can also report an increase in complaints of a more complex nature, which can be more difficult to deal with and take a longer time to resolve.

We continue to work with other agencies such as the Police, Safer Communities team, Support Agencies and Mediators, to try and achieve a quick response to anti-social behaviour, as we are aware of the impact that it can have on an individual's well-being.

The management of our neighbourhoods is a key role for our Housing staff, ensuring that our estates are aesthetically pleasing and well maintained, positive spaces for our tenants. Our Housing staff continue to visit our estates regularly and on a planned basis, dealing with any issues. They advise tenants what action they are required to take

when the condition of a garden or a property is unsatisfactory.

We regularly review and oversee our landscaping and close cleaning contractors to ensure that tenants are getting the best possible service and value for money. When tenants fed back that they were unhappy with the service provided by our Landscaping Contractor, and we agreed with this, we changed the contractor.



De Moray Court, Cornton

## How did we perform?

Category	Target	Achieved	Result
All anti-social complaints resolved within target	100%	97%	😐
Very serious complaints responded to within 1 day	100%	100%	😊
Serious complaints responded to within 3 days	100%	96%	😐
Low level complaints responded to within 5 days	100%	98%	😐

### Satisfaction feedback

“Excellent service, no faults whatsoever”

Tenant commenting on Close Cleaning service.

# Community Engagement



## Community Engagement Remains A Number One Priority.

Although we have seen a year of great change at Forth Housing, engaging with our communities is still a key priority. 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 and this feeds into our service improvement. 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. Tenants are therefore involved at a level that suits their personal circumstances.

Our Registered Tenants Organisation at Cornton continues to focus on improving the local environment and fostering a sense of community through family events. The Tenants' View Forum

continues to meet quarterly and examines service performance and policies. Tenants' surveys help to gauge tenants' opinions and our E Group continues to provide feedback on policies by E Mail questionnaire. We report on our performance 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, or a hard copy upon request.

We continue to work with local project groups in areas where we are building new homes such as Culenhove and Cornton, and we continue to attend Community Council meetings. Finally, we held a successful Community Open day to publicise our new offices which were opened by MSP Bruce Crawford and was well attended.



Bruce Crawford, MSP opening Forth's new offices at Community Open Day in Sept 2018.

Therefore, working together we continue to strive to improve service. To find out more about becoming a Tenant member or a member of our Management Committee at Forth please contact us at the office. We would be delighted to have you on board. Log on to our website to find out more:

<https://www.forthha.org.uk/about-us/management-committee/>

### Satisfaction feedback



**96% of our tenants are happy about how we keep them informed about our services and decisions.**

Joint Tenants' Satisfaction Survey 2016

# Staff Members



The following represents the staff team at the 31 March 2019:



**Grahame Cairns - Director**

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



**Paul Fraser- Maintenance Officer**

Responsible for operational implementation of cyclical and planned maintenance services.



**Anne Matthew - Development Co-ordinator**

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



**Calum Carberry- Assistant Maintenance Officer**

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



**Nicola Stobie- Tenant Services Manager (started 29.04.19)**

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



**Elisha Kimani- 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- Assistant Finance Officer**

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



**Ann Gordon – 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.



**Kevin Milne- Assistant Housing Officer**

Responsible for supporting the Housing Officers to carry out their duties



**Becky Ramage – Customer Services Assistant**

Responsible for helping with reception services and general administrative support.



**Tracy Doran- Income Maximisation Officer**

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