



Forth Housing Association Annual Report 2019-2020



Building Houses and Creating Homes

Chair's Report



It is often said on Hogmanay, 'out with the old, in with the new'. As we reflect on the past year, 'out with the new and in with the old' might be our cry. 2020 has seen the World face the worst global pandemic since Spanish Flu in 1918. Governments around the world have been caught on the backfoot, trying to save lives and at the same time trying to stop the planet free falling into a global recession. Whilst 2019/20 was a relatively successful year, no organisation was ready to deal with the Pandemic.

It is extremely difficult to review a year when a huge shadow crept over us all and it continues to impact. Our staff and contractors continue to provide a positive service to our tenants and customers. Our staff contacted all known vulnerable tenants to offer support and guidance.

It is too easy to forget that Forth welcomed 3 new members on our Committee after the AGM in September with a further member co-opted in November. During the operating year, Forth's Development Co-ordinator Anne Matthew retired after nearly 27 years after developing our stock from 26 properties to 865. Niall Patterson joined us as Anne's replacement in December 2019.

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

We hope as you read through our Annual Report you'll be encouraged to see and hear about what occurred in the last financial year. We're delighted that the independent Tenant Satisfaction Survey, which we carried out last summer, returned an excellent level of tenant satisfaction and compared favourably to our previous survey in 2016.

The past year was busy on the house building front, with 29 new homes completed in St. Ninians with another 6 to be completed this year. In addition, we began construction of a further 53 new homes in Raploch. Whilst there is economic uncertainty, we have secured a new loan provision for new homes going forward.

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. This site will also keep you up to date with our activities throughout the year.

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 gave up their own time to be on our Management Committee during the past year. Those who served during 2019/20 are as follows:

Gordon Mason (Chairperson)

Gordon has served on the Management Committee since 1998. Gordon is Vice Chair of TPAS Scotland and also Vice Chair of EVH, an organisation providing HR support to voluntary organisations. Gordon is a tenant of the Association.

Pat Heneghan (Vice Chair)

Pat was a founder member of Forth rejoining Committee in 2008. He lives in Stirling and worked in housing, until his early retirement. Pat is therefore able to combine his working and local knowledge to the benefit of Forth, its tenants and others in the local communities.

Colleen Sharp (Secretary)

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

Robert Buchanan (Treasurer)

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 is undoubtedly valuable 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.

Linda Mason

Linda has served on the Management Committee since 1998 and has gained a qualification in housing. She also serves on a governance group for Scottish Ambulance and is a council member for the MS Society.

John Paterson

John re-joined Management 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.

Councillor J Thomson

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

Ann Dickson

Ann was elected to committee at the AGM in 2019. She was active in local politics for many years, during which she held several senior positions. The provision of quality housing and services to tenants has always been a priority for Ann and remains so today.

Priscilla Maramba

Priscilla was elected to committee at the AGM in 2019. She is involved with our Registered Tenants' Organisation and attends the Tenants' View Forum. Priscilla has a lengthy involvement with charities and co-founded a local community charity over 10 years ago which she chaired for over 5 years. In addition, she has sat on various Boards and she currently runs her own business.

James Bryce

James is new to the Management Committee after being elected in 2019. He has past experience of voluntary work gained during his time with the MS Society Scotland where he oversaw all aspects of health and safety for the local volunteer group; and has recently volunteered to assist with the health and safety.

Lynore MacLeod

Lynore was co-opted onto the Management Committee in 2019. Lynore has recently returned to the central belt and is now a Forth tenant in Dunblane. She has previously served on many voluntary committees and set up a before school club in Perthshire whose model was adopted by the local authority.

Reactive Maintenance



We are aware that most tenants consider getting their repairs done quickly and effectively as a main priority; we therefore prioritise repairs accordingly.

During 2019/20 we carried out over 2,800 repairs, including works to void properties and rechargeable works: this was at a cost of almost £340,000. Most repairs were carried out by small local businesses which provide our tenants with a first-rate service and in turn maintains these contractors with a secure income.

Our performance results for the year, 2019/20, confirm that our contractors are attending to repairs

quickly, effectively & efficiently, and at the same time completing almost all of them `Right First Time`. This in turn keeps most tenants happy and inconvenience to a minimum. During the year we continued with our texting satisfaction monitoring system which provides tenants with a quick and easy method of responding. The independent Joint Tenants Satisfaction Survey in 2019 confirmed an overall satisfaction rating of 90% with repairs.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.2 hours	😊
Average time to complete non-emergency repairs	Under 7 days	4.2 days	😊
Percentage of works completed right first time	At least 95%	98.9%	😊

Satisfaction feedback

“Very much appreciate how fast the repair was done. Brilliant – thank-you.”
Tenant regarding repair to bathroom

“Thanks for arranging the electrician who arrived within an hour of me reporting the fault to you. Thank you for an efficient service.”
Tenant regarding electrical fault

Breakdown by trade

Joiner	26.3%	🏠🏠🏠
Electrician	15.2%	🏠🏠
Roofing	1.7%	🏠
Painter	2.8%	🏠

Breakdown by trade

Plumber	20.9%	🏠🏠🏠
Gas Repairs	24%	🏠🏠🏠
Sundry trades	9.1%	🏠

Planned Works



We continue to invest in our portfolio to ensure our investments are kept in good condition, compliant with the law and ensure tenants satisfaction. This also includes making sure our estates are visually appealing.

Planned works due to be completed during the year include:

- Kitchen replacements to 2 developments
- New bathrooms to 2 developments
- Gas boiler replacement to 2 developments
- Gas safety checks
- Electrical safety checks to various properties
- Fire detection upgrades
- Painterwork to 3 developments

We continue to achieve 100% of gas safety checks to our properties within the anniversary date. This ensures the safety of our tenants.

We have a small number of properties that fail to meet *ESSH due to existing electric heating systems within these properties: the current tenants do not want gas central heating. We are looking to the future in relation to renewable energies and looking at alternative heating

systems for compliance of *ESSH 2 (2033) and beyond.

We continue to monitor our properties in terms of maintenance. We have implemented a system which records the expiry date of individual fire detection devices within our properties.



How did we perform?

Category	Target	Achieved	Result
Percentage of gas safety checks completed before anniversary date	100%	100%	😊
Percentage of stock meeting Scottish Housing Quality Standard	100%	98.78%	😊
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

“ Wonderful job throughout, no complaints.”
Tenant in relation to a new kitchen installation

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

The past year saw us complete 29 new homes at Earlsburn Avenue, Gateside Road and Howlands Road in Cultenhove, with more to follow. We were also delighted to make a start on site with 53 new homes at Drip Road and Raploch Road, Stirling.

Our new projects at Cultenhove, Raploch and our forthcoming development of a further 24 homes in the Cornton area are all planned in partnership with Stirling Council for whom these are major regeneration priorities and build upon consultation with residents in each area. We anticipate more joint working with private developers and the Council as we work to take forward the several developments contained in the Council's Strategic Housing Investment Plan 2021-26.



Under construction, Drip Road, Stirling.



Earlsburn Avenue, Cultenhove.

How did we perform?

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

Satisfaction feedback

“ **Couldn't be happier with the flat.**”
New Tenant, Cultenhove.

We have had another great year in respect of our financial management for the period ended at 31 March 2020.

We aim to give the best value for money to all our tenants and other relevant stakeholders.

The Management Committee have kept a close watch of our finances by scrutinising and approving the annual budgets followed by monitoring the actual spend of our finances against such budgets. Any material variances are reported, and explanation of any deviations reported to the Committee every 3 months.







Key areas to note were the additional 29 new build housing units at Earlsburn Avenue, Gateside and Howlands Roads in St Ninians area at a cost of £3.4m with an additional of £0.3m spent on replacement of kitchens, bathrooms and boilers as per our planned annual improvements programme. The cost of the new builds was funded through the Scottish Government Housing grants and private funds, while the components replaced were funded through our revenue reserves.

Our Annual Accounts for 2019/20 will be presented to the Forth's membership at the Annual General meeting

and a full copy of these will thereafter be available from our office upon request or downloaded from our website via the following link: <https://www.forthha.org.uk/about-us/annual-accounts/>

How did we perform?

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

Depreciation	30%	
Staffing	25%	
Maintenance	22%	
Office costs	8%	
Loans	9%	
Estate Costs	6%	



Income Maximisation



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 including Scottish Government devolved benefits.

More tenants are remaining on the Income Maximisation caseload as one benefit issue multiplies into additional benefit/finance issues.

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

Overall, we have seen an increase in referrals from 2018/2019 to 2019/2020, whilst at the same time our Income Maximisation resources have been increasing to deal with Universal Credit claims instead of Housing Benefit assistance.

Satisfaction feedback



99.2% of tenants found the Income Maximisation Service helpful.

Joint Tenants' Satisfaction Survey 2019

How did we perform?

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

Income Max Referrals	2018/19	2019/20
Housing Benefits (HB)	40	20
Self-Referral	247	276
Housing Staff	103	171
External Agency	78	103
Proactive	12	4
TOTAL	480	574
Services Provided	2018/19	2019/20
Welfare benefits	26%	24%
Housing Benefit (rent)	25%	8%
Budgeting	0.7%	2%
Grants & bursaries	6%	6%
Universal Credit	22%	36%
Affordable credit/warmth	16%	9%
Appeals	0.3%	0%
Referrals to other agencies	3%	2%
DHP	1%	2%
Other	-	11%
Estimated Monies Generated	2018/19	2019/20
Backdated HB	£9,635	£7,924
Welfare Benefits	£193,323	£206,044
Per Annum	£935,706	£646,770

Although the percentage of rent we collected has dropped slightly in 2019/2020, our total tenant arrears remain below our target of 2.6%.

The amount of arrears cases that we have over £1000 remains below our target of 2.6% and demonstrates that we have robust arrears procedures in place.

The main priority of our Housing Services Officers will continue to be the monitoring and collection of rent

arrears, taking action quickly and working with tenants so that arrears issues do not become unmanageable. They link in with our Income Maximisation Officer to ensure that tenants who need assistance with benefits and debt are adequately supported.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	96.58%	😐
Total rent arrears	Below 2.0%	2.44%	😐
Total current tenant rent arrears (including technical arrears)	Below 2.6%	2.50%	😊
Arrears cases over £1000	Below 2.5%	1.9%	😊
Percentage of tenants receiving Housing Benefit	N/A	32%	N/A
Percentage of tenants receiving Universal Credit	N/A	31%	N/A

Satisfaction feedback



81% of tenants consider their rent to represent good value for money.

Joint Tenants' Satisfaction Survey 2019



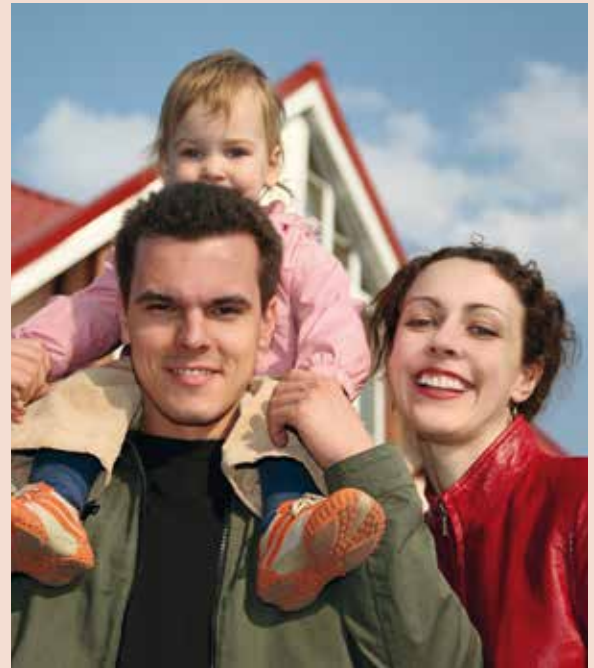
Applications & Allocations



In 2019/2020 we carried out a review of our Allocation Policy, in line with changes in legislation implemented by the Housing (Scotland) Act 2014. As part of this process, we undertook a full review of our housing list. As a result, we finished the year with a total of 347 applicants on our waiting list.

During 2019/2020 we rehoused 87 applicants. Our achievement of taking an average 3.81 days to re-let our properties, is significantly less than the average across the social housing sector of 31.9 days. We are still involved in the Housing First Pathfinder Programme and we have, to date, allocated 8 properties in partnership working with Stirling Council and Loretto Care. As well as the Housing First Programme, we continue to work closely with Stirling Council to house homeless households, and we have achieved our quota of 50% of our allocations being used to house homeless referrals and council nominees.

Working with and supporting our tenants to sustain their tenancies is an important part of the role of our Income Maximisation Officer and Housing Service Officers. This has paid off again in 2019/2020, as we have achieved a tenancy sustainment rate of 95% and we only had 2 properties that were abandoned.



How did we perform?

Category	Target	Achieved	Result
Applications processed within 10 days	100%	100%	😊
New tenant visit within 6 weeks	100%	72%	😞
Average time to relet a home	below 3 days	3.81 days	😐
Rent loss due to empty homes	below 0.05%	0.07%	😐
Tenants sustaining their tenancy for more than 1 year	At least 85%	95%	😊
Homes abandoned during the year	No more than 5	2	😊
Homes becoming vacant during the year	Below 10%	6.7%	😊

Satisfaction feedback

“Would just like to say thank-you for my new home. It’s perfect.”
New tenant following allocation

Allocations breakdown

Forth’s list	50%	
Homeless referrals	37%	
Council nominees	13%	

Neighbourhood Management



2019/2020 has been a successful year for us in relation to dealing with anti-social complaints within timescales, achieving our target of 100% of cases resolved. We also achieved our 100% target of responding to complaints within our set timescales. The Scottish national average for cases resolved is 87.9%.

Estate management, including landscaping and close cleaning is closely monitored by our housing services staff and we pride ourselves in the way that our estates look and are maintained.



Archie Bone Way, Fallin.

How did we perform?

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

Satisfaction feedback

“Gardeners have done a fabulous job this year. Not a single weed left. Beautiful. What a smashing job!”

Tenant commenting on Landscape Maintenance Service

Community Engagement



Nobody knows the needs of their community better than the people who live there. We recognise that 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. 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 Weekly News
Tenants' View Forum	Meets quarterly and examines service performance and 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 Tenants' Satisfaction Survey carried out in July 2019 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 98%. Also, 93% of our tenants were satisfied with the way we listen to tenants' views and act upon them.

We have built on feedback from Borestone Community Council to improve our construction plans and processes. The development group at Cornton has continued to enable us to work with local residents in developing our plans. In Raploch we have consulted with Robertson's Community Benefits Team to enable employment initiatives. Engaging with our local communities therefore remains a priority.

Staff Members



The following represents the staff team at the 31 March 2020:



Grahame Cairns - Director

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



Paul Fraser - Senior Property Services Officer

Responsible for operational implementation of cyclical and planned maintenance services.



Nicola Stobie - Tenant Services Manager

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



Calum Carberry - Assistant Tenant Services Officer

Responsible for supporting the Tenant Services Management team, specifically property maintenance and income maximisation.



Niall Patterson - Development Co-ordinator

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



Angela Laley - Project and Communications Co-ordinator

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



Kelly Cadden - Housing Services 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 Services 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 Services Officer

Responsible for supporting the Housing Services 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 Services Officer

Responsible for supporting the Housing Services 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.