



Forth Housing Association Performance Report 2019-2020



Building Houses and Creating Homes

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Chair's Report



I am delighted to introduce our 2019/20 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. The Face symbols used throughout give an easy indication to show whether we are happy, cautious or concerned about our performance.

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 all landlords.

The comparison information is provided by the Scottish Housing Regulator (SHR), 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: www.scottishhousingregulator.gov.uk. This includes previous years' performance at:

<https://www.housingregulator.gov.scot/comparison-tool?landlord=2502>

Our Performance Report is also available on our web site at 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.



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

Gordon Mason
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 in 2019.



How did we perform?

At 31st March 2020 we provided 857 self-contained homes for rent.

The total rent due in 2019/20 was £3,523,787.

From April 2020 we increased our rents by 2.1% and average rents at 31/3/20 were as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£71.36	£79.69	£87.09	£92.93

Satisfaction ratings



Percentage of new tenants satisfied with Forth's overall service – 93.6%.



Percentage of tenants who feel Forth is good at keeping them informed about their services and outcomes – 98.1%.



Percentage of tenants satisfied with opportunities given to them to participate in Forth's decision making processes – 94.3%.

How did we compare?

Number of homes provided at 31/3/20:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	828	602	1,392	5,739	N/A

The total rent due in 2019/20:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£3,523,787	£2,599,983	£5,036,156	£19,261,724	N/A

2020 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	2.1% 😊	2.4%	2.3%	3.2%	3.0%

Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£72.86	£74.95	£77.05	£64.89	£76.10
2 bedroom	£81.37	£85.24	£83.96	£67.18	£77.70
3 bedroom	£88.92	£92.47	£90.98	£69.89	£84.40
4+bedroom	£94.89	£98.79	£94.43	£71.71	£93.49

Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.6% 😊	89.7%	90.9%	87.1%	89.2%

Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	98.1% 😊	94.0%	94.5%	92.0%	91.8%

Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	94.3% 😊	91%	91.39%	84.6%	87.2%

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 2019 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.

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.

Over the past year we continued to obtain encouraging results from the satisfaction measuring via texts, with a sustained increase in the percentage of tenants responding to surveys. We intend to continue to build on this in the current year.



Applications & Allocations



In 2019/2020 we undertook a full review of our housing list due to the changes that we implemented after reviewing our Allocation Policy. Our Allocation Policy is reviewed every 3 years and on this occasion there were changes that we had to make to keep us in line with changes in legislation implemented by the Housing (Scotland) Act 2014. 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 of only 3.81 days to re-let our properties, is significantly less than the average across the social housing sector of 31.8 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 98% 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 2 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%	98%	
Homes abandoned during the year	No more than 5	2	
Homes becoming vacant during the year	Below 10%	7.5%	

Satisfaction feedback

“Every room is really spacious and there is lots of storage space which is great. Overall we are very satisfied with our new home.”

Allocations breakdown

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

How did we compare?

Average calendar days to relet a home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	3.8 😊	11.8	16.5	52.0	31.8

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.07% 😊	0.2%	0.4%	0.7%	0.9%

Homes becoming vacant:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	7.5% 😊	6.81%	9.7%	4.7%	8.4%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	16.4% 😊	9.4%	20.6%	51.4%	34.2%

Tenants satisfied with standard of home at allocation:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	91.1% 😊	87%	96.1%	71.6%	90.8%

Tenants sustaining their tenancy for more than 1 year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	98% 😊	91.1%	95.3%	93.5%	89.1%



How We Feel About Our Performance

Our performance in 2019/2020 continues to exceed the Scottish average and we are generally performing better than our comparison group. The amount of rent lost due to empty homes has remained static and we have a refusal rate which we are happy with in comparison to other landlords.

Our performance when re-letting empty homes remains amongst the best of any landlord in the country. This means that in 2019/2020 we lost only £2,491 potential rental income because homes were lying empty. Keeping our void loss low means that we can maximise our income to invest in our homes and services.

By letting our homes quickly we are meeting housing need and maintaining our rental income.

What Do We Plan To Change?

Our allocation quotas have been changed due to our review of our Allocation Policy and we will monitor these new quotas closely.

We will continue to seek to achieve the high standards that we have set in relation to our processing of applications and our allocations.

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 22 new homes in 2020/2021. 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. Having improved our sustainment rates over the past year we will seek to maintain this.

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 being resolved. We also achieved our 100% target of responding to complaints within our set timescales. The Scottish national average for cases being resolved within target is 94.1%.

The percentage of tenants that are satisfied with our neighbourhood management remains above the Scottish average and we deal with the management of our estates as a priority in our day to day work. Our Housing Services Officers undertake regular estate inspections, monitoring the work of our contractors, and dealing with any issues that make the estates untidy and unkempt.

When issues do arise, we respond quickly and firmly and on an annual basis we ask for feedback from our tenants on the quality of service being delivered by our Landscaping and Close Cleaning Contractors.

We have maintained a low level of tenancy abandonment, with 2 properties being abandoned during the reporting year. This is a sign that our tenants are generally happy in their homes.



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

“Keep up the good work.”

Tenant commenting on Close Cleaning service.

How did we compare?

Number of anti-social complaints reported per 100 homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Number	9.0 😞	11.1	32.7	4.8	7.6

Anti-social complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	98.0%	86.1%	69.0%	94.1%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	91.0% 😊	91.4%	83.0%	91.9%	87.4%

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.

In the past year, we have seen a very slight increase in the amount of anti-social behaviour cases that we have recorded but we have also seen an increase in the amount of cases resolved within target. Resolving cases quickly helps tenants to feel safe in their homes and their neighbourhood.

Tenant satisfaction with our neighbourhood management remains higher than the Scottish average and we are delighted that our contractors continue to provide us with a good service.

What Do We Plan To Change?

We see no reason to make any changes to our overall approach to neighbourhood management or anti-social behaviour and we will strive to maintain the excellent results that we have achieved in 2019/2020.

We will 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 money that we collect from our tenants pays for the quality services that we deliver, our running costs, and ensures that we have as much money as possible to invest in our homes. It is therefore imperative that rent collection remains one of the keys priorities of our Housing Management team.

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 2.5% and demonstrates that we have robust arrears procedures in place.

We monitor our rent accounts on a weekly basis so that action can be taken quickly to support our tenants before arrears become unmanageable. We continue

to offer an Income Maximisation Service to ensure that tenants who need assistance with benefits and debt are adequately supported. At the same time we remind tenants that paying rent is not a choice and that it is their responsibility to ensure that arrears issues do not escalate to the point that we have to take court action.

If we do not take effective action when tenants have rent arrears this can cause financial problems for the tenants and the Association.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	96.6%	😞
Total rent arrears	Below 2.0%	2.4%	😞
Total current tenant rent arrears (including technical arrears)	Below 2.6%	2.5%	😊
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



82% of our tenants consider their rent represents good value for money.

Joint Tenants' Satisfaction Survey 2019



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	96.6% 😞	100.9%	98.8%	98.7%	99.3%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	3.3% 😊	3.91%	6.71%	12.0%	5.81%

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	80.7% 😞	76.5%	76.6%	84.7%	83.6%

How We Feel About Our Performance

In terms of our rent collection, we performed less well than our comparison group in 2019/2020 but we did have a lower level of current tenant arrears at the end of the financial year than others in the group.

The ongoing change over to Universal Credit and Welfare Benefit reform has made rent collection more difficult for us but has also motivated us to find new ways to deal with rent arrears.

We have seen a drop in the amount of tenants that feel that our rent represents good value for money but this is consistent across our comparison group, with the exception being the local council.

What Do We Plan To Change?

Our approach to rent arrears will remain consistent, in that we will continue to pursue arrears and take action quickly whilst supporting tenants in arrears at the same time.

We are looking at new ways of dealing with arrears and engaging with tenants including undertaking evening visits to tenants that are not communicating with us during normal working hours.

We are seeing Universal Credit having an ever increasing impact upon our rent arrears as increasing numbers of tenants switch to this benefit. We will therefore continue to monitor the resources required to assist tenants and secure the association's income. We have recently increased the amount of resources that are dedicated to our Income Maximisation Service and we therefore expect to see improved performance in 2020/2021.

The need to control costs and maximise value for money will remain a focus for us.

Reactive Maintenance



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

This year saw us carry out over 2,800 reactive repairs which cost £394,000. The vast majority of these jobs were completed by small local businesses which provide us with a first rate service and in return they obtain a relatively secure income.

Our performance results for the year confirm that our contractors are continuing to complete repairs quickly and at the same time completing almost all of them Right First Time. This seems to keep most of our tenants happy as it keeps inconvenience to a minimum. Our satisfaction recording with the repairs service for the year is 90% satisfied, based on the independent Joint Tenants Satisfaction Survey undertaken in 2019.



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

“I’m always pleased with every contractor’s work that come and do any kind of work that’s done at my flat throughout the years!!! Thank you.”

“Joiner did an amazing job, he was the nicest guy and am chuffed to bits that it got done so quick!”

Breakdown by trade

Joiner	26%	🏠🏠🏠
Electrician	15%	🏠🏠
Roofing	2%	🏠
Painter	3%	🏠

Breakdown by trade

Plumber	21%	🏠🏠🏠
Gas Repairs	24%	🏠🏠🏠
Sundry trades	9%	🏠

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	2.2 😊	2.64	1.4	6.22	3.6

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	4.2 😊	5.7	5.24	3.7	6.4

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.9% 😊	87.3%	96.8%	87.9%	92.3%

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	90% 😊	93.4%	83.7%	79.7%	91.3%



How We Feel About Our Performance

Our performance across all the repair categories has maintained at a high level over the past year. We are consistently performing as one of the best 4 landlords and well above the national average. This is very pleasing and yet again shows that the contractors that we work with provide Forth and its tenants with a very good service.

What Do We Plan To Change?

We see no reason to make any changes to the way we deliver our reactive maintenance service during 2019/20. 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 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 *EESH 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 *EESH 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 SHQS standard	100%	99.15%	😐
Percentage of stock meeting EESH	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

How did we compare?

Percentage of stock meeting Scottish Housing Quality Standard:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.7% 😊	96%	83.8%	96.5%	94.3

Percentage of tenants satisfied with the quality of their home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	90.2 % 😊	91.5%	88.3%	84.2%	87.2%

Percentage of gas safety checks completed before anniversary date:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	99.8%	99.9%	99.9%	98.0%

How We Feel About Our Performance

We are happy with the performance results in the above table which shows we are above the *RSL Scottish average. However, we will always strive to increase our performance across all indicators for the betterment of our tenants.

The way performance is reported to the SHR can change each year, and we have demonstrated that we can adapt to change, still perform, to be considered in the higher bands of top scoring *RSL's. Although not all our properties meet *SHQS this is either down to social or technical abeyances that is

out of our control and we will continue to pursue resolutions to these issues.

We are pleased our tenants have expressed high satisfaction levels regarding the quality of their homes and we will endeavour to increase these performances.

Once again, 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 have a significant asset management plan in place which has mapped out our future planned maintenance programmes into future years.

Moving forward, a number of our bigger estates will benefit from gas boiler upgrades to higher efficiency boilers. This will reduce the fuel cost for our tenants. Many tenants in the bigger developments will benefit from kitchen replacements. Other developments will begin to see the start of window replacement programmes.

We are well on our way implementing upgrades of fire detection devices to meet the new standard, and we are confident we will meet the set Government target dates.

The long-term desirability of our homes is a key priority for us. We plan in advance for our upgrades and continue to budget efficiently for this to ensure best value is achieved.