

Forth Housing Association Annual Report 2020-2021



A Home Changes Everything

Chair's Report



“Nothing in life is to be feared; it is only to be understood. Now is the time to understand more, so that we may fear less.” – **Marie Curie**

Over the past year Forth has had to adapt very rapidly to new ways of working. Covid-19 requirements have resulted in all our Committee Meetings being held online and more investment in digital services for our tenants. A recent survey with our tenants on our performance during the past year returned very high satisfaction results, with all questions showing at least a 90% satisfaction approval rating.

I am extremely proud of the service delivery and improvements that Forth managed to provide to our tenants during the Pandemic. Our staff and contractors continued to provide a positive service to our tenants and customers despite having many hurdles to overcome.

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 recently spent an evening virtually reviewing and planning our business activities and during the year our membership agreed to adopt revised rules. We hope that as you read through our Annual Report that you'll be encouraged to see and hear about what occurred in the last financial year.

During the past year, building new homes was impacted, with Forth only completing 6 new homes in St. Ninians, but we have a lot of building sites currently underway. We will shortly receive 16 new homes adjacent to our hub at Kildean, with further schemes in Raploch, Cornton and Bannockburn scheduled for this year.

As our homes get older it is important that we keep them at a standard that people expect in the 21st century. Therefore, we will continue to upgrade our properties and we have ensured all our properties meet the new fire regulations before the implementation date of February 2022. As with most Housing Associations we face the challenge to



meet the Energy Efficiency Standards for Scotland by 2030 and zero emissions by 2045.

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', written in a cursive style.

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 2020/21 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.



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.



Robert Buchanan (Vice Chair)

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 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.



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.



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.



Priscilla Maramba (Treasurer)

Priscilla was elected to committee at the AGM in 2019. She was involved with our Registered Tenants' Organisation and is a former member of our 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.



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.



Pat Heneghan (Retired from Committee in September 2020)

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.



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.



John Fyfe (Retired from Committee in December 2020)

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.



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 2020/21 due to Covid-19, we had to provide a reduced level of service to our tenants. We could only provide an emergency repairs service to tenants during the pandemic lockdown which ensured that health and safety requirements were met and were a focal point of our service. During this period, a number of trades were unable to conduct works within tenanted properties due to government restrictions.

During 2020/2021, we carried out over 2,760 repairs. This includes works to void properties and rechargeable repair works 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. This in turn maintains the Contractors with a secure income.

Our performance results for the year 2020/21, confirm that our Contractors are attending to repairs effectively and efficiently, and at the same time completing almost all of them 'Right First Time'. This keeps most of our tenants happy and the inconvenience to tenants 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. Overall satisfaction with the repairs service was 98%.

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	3.7 days	
Percentage of works completed right first time	At least 95%	99.9%	

Satisfaction feedback

“Appreciate the swift organisation of the repair. Gas engineer was conscientious and hard working to get the repair carried out as soon as possible.”

Tenant regarding gas repair

“Thank you for arranging the plumber who arrived and diagnosed the fault. Repair was carried out promptly and we were kept informed at every step of the repair.”

Tenant regarding plumbing fault

Breakdown by trade

Joiner	24.4%	
Electrician	15%	
Roofing	1.3%	
Painter	3%	

Breakdown by trade

Plumber	21.5%	
Gas Repairs	25.9%	
Sundry trades	8.9%	

Planned Works



Our planned investment works during 2020/21 included making our properties compliant with new fire detection requirements ahead of schedule and undertaking work to continue to ensure that our stock remains modern and compliant. We monitor our properties in terms of regulations and maintenance to ensure they are up to date and well maintained.

Replacement and upgrade work was undertaken as follows:

- Kitchen replacements to 3 developments
- Gas boiler replacement to 3 developments
- Fencing replacement to 1 development
- Painter work to 3 developments
- Fire detection upgrades
- Gas safety checks
- Electrical safety checks to various properties

- New bathrooms were due to be installed in 2 developments but these were postponed to 2021 due to Covid-19 restrictions

We have achieved 100% of gas safety checks to our properties within the required timescales, which is satisfying due to the Covid-19 circumstances.

A small number of properties fail to meet EESSH (Energy Efficiency Standard for Social Housing) due to having existing electric heating systems as the current tenants do not want gas central heating. We are looking at new types of heating systems that are emerging on the market as alternatives to gas central heating.

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%	98.73%	
Percentage of stock meeting EESSH*	100%	99.5%	

Satisfaction feedback



Very professional, polite etc.”

Tenant commenting on contractors who carried out boiler replacement.



All workers were great – quick professional and tidy.”

Tenant commenting on kitchen replacement contractors.

*EESSH - Energy Efficiency Standard for Social Housing

Real Progress with New Development

Although progress was held up by Covid-19 during the year, Forth's development programme is now in full swing with work on site, handovers imminent and more new homes to come.

In Raploch, our Drip Road site is making good progress and all 16 properties are due for completion later in the year. Work on the 37 flats and houses at Raploch Road has been ongoing and these will be finished in 2022/2023. It has been great to see the latest progress in Raploch after years of delays outwith Forth's control.

The last of our new homes in the "Cultenhove Phase 3" project, at Gateside Road, were handed over early in 2021. This project had suffered contractor insolvency followed swiftly by pandemic, causing months of delay. The transformation will be complete once the roadways and pavements are finished.

More new homes are currently under discussion for Cambusbarron, Bannockburn and Raploch.



Gateside Road, Cultenhove.



Penman Court, Raploch.

How did we perform?

Category	Target	Achieved	Result
Spend against grant planning target	100%	95%*	😊
Post scheme reviews within 6 months of completion	100%	100%	😊

Satisfaction feedback

*(despite 14 weeks construction shutdown for Covid-19)

“ **Very spacious, loads of storage space, perfect size rooms. I like how every room has their own thermostat, all work perfectly.**”

New Tenant, New Home Survey, Cultenhove.

The period up to the 31st March 2021 has been another great year in respect of our financial management, despite the challenges posed by Covid-19. 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. This is 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.

The Association spent £3.5m towards the construction of new housing properties and a further £0.5m was spent on replacement of kitchens, bathrooms and boilers as per our planned annual improvements programme. The cost of the new developments at Raploch Regeneration Area are being funded through the Scottish Government Housing grants and private funding, whilst planned maintenance was funded through our revenue reserves.

Our Annual Accounts for 2020/21 will be presented to Forth's membership at the Annual General meeting. A full copy of these will thereafter be available from our office upon request or they can also be 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	31%	
Staffing	24%	
Maintenance	23%	
Office costs	9%	
Loans	8%	
Estate Costs	6%	



Income Maximisation



This year the Income Maximisation Service has had to deal with ever increasing complexities surrounding Universal Credit, Covid-19 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 the foodbank and crisis grants as the Welfare Reform and changes to Universal Credit progresses and also the financial impact due to Covid-19.

Overall, in 2020/2021 there has been a marked increase in 'proactive' cases whereby the Income Maximisation Officer sends out information regarding specific grants/benefits available for specific tenants. At the same time, our Income Maximisation requests have been increasing, to deal with Universal Credit claims and queries.

How did we perform?

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

Income Max Referrals	2019/20	2020/21
Housing Benefits (HB)	20	16
Self-Referral	276	331
Housing Staff	171	113
External Agency	103	185
Proactive	4	6
TOTAL	574	574
Services Provided	2019/20	2020/21
Welfare benefits	24%	18%
Housing Benefit (rent)	8%	5%
Budgeting	2%	0%
Grants & bursaries	6%	4%
Universal Credit	36%	26%
Affordable credit/warmth	9%	5%
Appeals	0%	0%
Referrals to other agencies	2%	4%
DHP	2%	4%
Other	11%	34%
Estimated Monies Generated	2019/20	2020/21
Backdated HB	£7,924	£6,518
Welfare Benefits	£206,044	£253,144
Per Annum	£646,770	£1,902,432

Satisfaction feedback



I just wanted to say thank you so much for all the help you have given me with income issues. It has made me a very difficult time, easier for me, and I am very grateful."

Tenant commenting on the Income Maximisation Service

Despite the anticipated reduction in our rental income and a rise in our rent arrears during 2020/2021 due to the pandemic, we have ended the year in an exceptionally positive position.

We have achieved all our targets and this is a reflection of the amount of work that we have undertaken to help our tenants in arrears.

During 2020/2021 our Housing Services and Income Maximisation Officers have worked closely with our tenants to offer support when they have experienced

financial difficulties due to the pandemic. They have continued to closely monitor our arrears and make early interventions with tenants entering into arrears. We have reviewed our procedures so that we are undertaking evening visits to tenants in arrears that have difficulty making contact with us during office hours, to offer support and advice.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	101.33%	😊
Total rent arrears	Below 2.0%	1.61%	😊
Total current tenant rent arrears (including technical arrears)	Below 2.6%	2.5%	😊
Arrears cases over £1000	Below 2.5%	1.4%	😊
Percentage of tenants receiving Housing Benefit	N/A	31%	N/A
Percentage of tenants receiving Universal Credit	N/A	35%	N/A

Satisfaction feedback

“ Staff are excellent and I can’t thank you enough for helping me through a difficult time.”

Existing Tenant



Applications & Allocations



2020/2021 has certainly been an unusual and exceptional year due to Covid-19. The amount of properties that we re-let during the year decreased by 30 from the previous year to 57 re-lets. This figure is one of the lowest that we have seen over the past 10 years.

During the first quarter we leased 4 properties to Stirling Council to be used as homeless accommodation. This joint working approach meant that we helped Stirling Council meet their responsibility to rehouse homeless individuals during the pandemic. We also achieved our target of allocating 50% of our properties to Stirling Council homeless households. We continue to work with Stirling Council on the Housing First initiative and we are part of their Rapid Rehousing Steering Group.

During 2020/2021 it was necessary to review our target for re-letting our empty homes due to the additional work that was required to clean properties. There was also a reduction in the amount of Contractors that we had available to undertake void work and we experienced difficulties getting some materials. Despite this, we achieved an average re-let time of 6.49 days which is considerably lower than the Scottish average of 31.8 days. The increase in our rental loss due to empty homes can also be explained by the increased time taken to get work undertaken in empty properties.

We achieved a tenancy sustainment of 98% and we only had 4 properties that were abandoned. At the end of the year, we had a total of 718 applications on our waiting list.

How did we perform?

Category	Target	Achieved	Result
Applications processed within 10 days	100%	100%	😊
New tenant visit within 6 weeks	100%	92%	😐
Average time to relet a home	below 8 days	6.49 days	😊
Rent loss due to empty homes	below 0.05%	0.10%	😐
Tenants sustaining their tenancy for more than 1 year	At least 85%	98%	😊
Homes abandoned during the year	No more than 5	4	😊
Homes becoming vacant during the year	Below 10%	6.6%	😊

Satisfaction feedback

“Really great effort by all considering logistics of moving from Newcastle during Covid restrictions - staff were excellent.”
New Tenant - Start of Tenancy Questionnaire

Allocations breakdown

Forth's list	49%	
Homeless referrals	46%	
Council nominees	5%	

Neighbourhood Management



Despite there being a significant rise in the amount of anti-social behaviour cases that we have dealt with during 2020/2021, (an increase of 58 cases from the previous year) we have still achieved our targets in relation to responding to complaints and resolving them. Of the 135 complaints that we received, there were no very serious complaints logged.

We have seen an increase in low level complaints and these have been predominantly issues about noise. It seems that due to the pandemic, and the subsequent increase in the amount of people working at home, noise that individuals would not normally encounter during the day has become noticeable and a nuisance.

Aside from the anti-social behaviour issues, we are please to report that the majority of our estates have been well kept during the pandemic and individual tenants have been taking responsibility for their gardens and communal areas. We have also seen a rise in true “community spirit” during the pandemic and have received lots of reports of neighbours helping each other and looking out for each other.

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

“ They do a very good job, very professional and the grass always looks good after a cut.”

Existing Tenant – Landscape Maintenance Questionnaire

Community Engagement



During the year, we have had to change our way of working to enable us to continue to engage with our tenants during lockdown restrictions. As we have been unable to meet face to face we have had to consider alternative ways of working. This has meant changing our Tenants' View meetings to meetings by Zoom, a method of video calling.

We were successful in our application to Connecting Scotland for tablet devices and Mi-Fi devices for some of our tenants that are currently digitally excluded. As part of this initiative, we also had staff members trained up as Digital Champions to help

tenants with the setting up of devices and we are providing ongoing support. We hope to build on this to ensure that our tenants are not digitally excluded.

We continue to use various format to engage with tenants to provide as many options as possible.

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 and on-line at www.forthha.org.uk
Website	Dedicated Tenants' Zone Menu and Customer Weekly News
Tenants' View Forum	Meets quarterly and examines service performance and policies by Zoom – Video Call.
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

We have maintained engagement with St Ninians (formerly Borestone) Community Council as we near completion of our role in the regeneration of Culterhove. In Raploch we meet regularly with Robertson Group's Community Benefits Team to enable employment initiatives. Engaging with our local communities therefore remains a priority.

Satisfaction feedback

“ 98% of our tenants are satisfied that we keep them informed about our services and decisions.”

Joint Tenants Satisfaction Survey

Staff Members



The following represents the staff team at the 31 March 2021:



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.



Stephen Dougherty - Property Services Officer

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



Niall Patterson - Development Co-ordinator

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



Calum Carberry - Assistant Tenant Services Officer

Responsible for supporting the Tenant Services Management team, specifically Property Maintenance and Income Maximisation.



Kelly Cadden - Housing Services Officer

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



Angela Laley - Project and Communications Co-ordinator

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



Elaine Shepherd - Housing 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.



Ann Gordon - Assistant Housing Services Officer

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



Shona MacLeod - Assistant Finance Officer & IT Administrator

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



Kevin Milne - 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.



Tracy Doran - Income Maximisation Officer

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



Becky Ramage - Customer Services Assistant

Responsible for helping with reception services and general administrative support.