

## *Welfare and Wellbeing At The Heart of Everything We Do*



# Chair's Report



Welcome to our annual report for year ending March 2023. In this report we tell you about how we performed against the standards set out in the Scottish Social Housing Charter (the Charter) for the period 2022/23 compared to our targets set out in our business plan.

This is my second annual report and I still feel honoured to continue leading the organisation through another year of change whilst successfully delivering on our improvement plan and maintaining high levels of tenant satisfaction across all service areas. I would like to take this opportunity to express my deep gratitude to all our committee members and staff for their continued support, dedication and hard work that they put into delivering positive outcomes for all our tenants.

We were therefore delighted with the results of our independent tenants' satisfaction carried out in January 2023 when 96% of our tenants were satisfied with our services compared to 94% in 2019. This is exceptional performance and reflects the hard work of staff over the challenging Covid period.

This year we said farewell to Fiona Russell who joined our committee to offer her support and expertise through a period of change. We also said a fond farewell to Margaret Glencross and Niall Paterson who both retired and to Elisha Kimani who took up a part-time opportunity. I wish them all well and would thank them

again for all their hard work over the combined 24 years they have given to Forth.

2022/23 has been another busy year for Forth with the delivery of 24 new properties at Cornton and a further 4 properties at our new development at Snabhead in Bannockburn. We also commenced our Strategic Option Appraisal and thank you to all of those tenants who took the time to give feedback during the consultation exercises. We are delighted that the assessment shows Forth in a strong position. It was considered that the association is financially viable as a standalone registered social landlord; that we are a high performing, responsive and locally accountable organisation and we are building a strong track record in good governance and accountability. In common with all Registered Social Landlords (RSLs), we understand there are areas where we can continue to progress improvements and tackle the financial challenges. Therefore, the cost of living crisis remains a priority for us.

We were successful in being awarded £55,400 grant funding to support our tenants with the fuel crisis with a £30 fuel payment and additional energy saving measures for the most vulnerable.

In response to tenants' feedback we have increased our bid for adaptation grants and were awarded £108,000 for 2023/24 having spent our full allocation of £72,000 in 2022/23. We will be seeking to increase our bid



again next year again to assist our tenants to remain independent in their own homes.

Looking forward to the year ahead we continue to focus on excellence and putting tenants first which will help us achieve our objectives outlined in our new Business Plan. We have extended our objectives to include a specific focus on wellbeing of all our people and have strengthened our committee with the recent appointment of our new Committee members, Abira Sarwar, Callum Wynd and Kristy Morrison who bring with them a breadth of skills and experience which allows our committee to go from strength to strength.

With our Committee and staff team, we are looking forward to an exciting year with a renewed sense of purpose and direction, together with a "tenant first" focus.

I hope that you find the report useful and informative and we welcome any feedback you may have. You can get in touch via e mail: [info@forthha.org.uk](mailto:info@forthha.org.uk)

**Ann Dickson**  
Chairperson

# Committee Members



The following are our Committee members at 31st March 2023.



## **Ann Dickson (Chairperson)**

Ann 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.



## **Lynore McLeod (Secretary)**

Lynore has previously served on many voluntary committees and set up a before school club in Perthshire whose model was adopted by the local authority.



## **James Bryce (Treasurer)**

James 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.



## **Priscilla Maramba (Vice Chair)**

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.



## **John Jenkins**

John is former Chartered Surveyor with post graduate Diploma in Housing Studies. John has worked with private housebuilders, local authorities and Scottish Government before retiring following 10 years with the Scottish Housing Regulator.



## **Kenny Hutton**

Kenny has extensive experience in housing, social services and early years education. He has worked at senior level in areas including investment, policy development and business planning. He has a keen interest in the valuable role that community based, voluntary agencies play in public life.

## **Alistair Hutton**

With over 20 years in construction in both public and private sectors, Alistair's experience as a Project Manager is of benefit not only in development but across all areas of social housing.



## **Lyndsay Moffat**

Lyndsay works for a housing association in Glasgow. She has a Diploma in Corporate Governance and is Chairperson of the Scottish Housing Connections Website Consortium. She has a keen interest in the community-based housing movement and performance management.



## **Andrea Finkel-Gates**

Andrea is Chief Executive of Scotland's Housing Network and has over a decade of senior leadership experience that spans across housing, membership organisations and education. Andrea believes in collaboration and that by working together, with a shared purpose, great things can happen. She is also committed to ensuring tenants are at the heart of all decision making.



## **Heather Arthur**

Heather was a member of our Registered Tenants Organisation (RTO) at Cornton and she is looking forward to being part of Forth's future decision makers.



## **Lynne Lavery**

Lynne was a member of our Tenants' View Forum and has a keen interest in rented social housing and is keen to contribute her ideas.



## **Councillor Gerry McGarvey -**

Councillor McGarvey attends meetings as an observer and is the link between Stirling Council and Forth.

# Reactive Maintenance

Charter Outcome:

**Quality of Housing**



In the reporting year 2022/23, we carried out 2,129 reactive repairs which cost over £301,000.

The works were carried out by the newly procured contractors which incorporate both a large scale multi-trade contractor and various locally based contractors, both providing a first-rate service. Our performance results for the year confirm that our contractors are continuing to complete repairs quickly and almost all of them were completed Right First Time. We look to carry out repairs in a timely manner ensuring that the inconvenience felt by our tenants is kept to a minimum. Through the Joint Tenant Satisfaction Survey completed in 2022/23, 92.12% of tenants reported that they are satisfied with the repairs and maintenance service provided. This is an improvement from the previous result of 90.2%.



## How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.36 hours	😊
Average time to complete non-emergency repairs	Under 7 days	4.81 days	😊
Percentage of works completed right first time	At least 95%	95.91%	😊

### Satisfaction feedback

“Happy with the joiner works to the front door.”

“Delighted with the property, moving into a fantastic home and quality of the finish.”

### Breakdown by trade

Joiner	30%	🏠🏠🏠
Electrician	13%	🏠
Roofing	2%	🏠
Painter	5%	🏠

### Breakdown by trade

Plumber	24%	🏠🏠🏠
Gas Repairs	22%	🏠🏠
Sundry trades	4%	🏠

### Key to symbols used in Report

😊 We are doing well

😐 We are doing ok

😞 We could do better

# Planned Works

Charter Outcome:  
**Quality of  
Housing**



The Association carried out planned works which included component replacements and health and safety checks to our properties during 2022/23. Component replacements are to modernise our properties and health and safety checks are to ensure our tenants' safety and keep the Association compliant with our regularity obligations.

Planned works undertaken were:

- External Paintwork in four developments
- Gas safety checks undertaken in all properties
- Electrical safety checks undertaken in various properties (where required)
- New bathrooms installed in one development
- Flat entrance door replacement in two developments

We achieved 100% in both gas servicing safety checks and electrical safety checks throughout the year, which ensures we are compliant, and our tenants are safe.

## 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 (SHQS)	100%	*99.23%	
Percentage of stock meeting EESSH*	100%	*99.89%	

\*EESH Energy Efficient Standard for Social Housing

### Satisfaction feedback

**“ Absolutely love it.”**

Tenant commenting on her new bathroom suite.

**“ Have plenty of notice and delivered on time.”**

Tenant commenting on how satisfied with the information provided by Forth in relation to the electrical safety contract.

\*As reported within our Annual Return on the Charter, we have the following 7 properties which prevent us achieving 100%:

- One property is on hold, due to tenant choice - failing EESSH due to electric heating. (We were not required to submit EESSH figures with our ARC return in 2022/23 but for a property to pass SHQS it must also pass EESSH).
- Five properties are exempt due to the size of the kitchens.
- One property fails as it does not have a security door entry system. However, we are consulting with the owners regarding this.

## New homes delivered and more to come!

We were delighted to take possession of new homes thanks to our housing development programme again this year.

Phase 2 of development at Johnston Avenue, Cornton, was completed by Cruden Building in October 2022, delivering 24 energy-efficient homes for affordable rent in a mix of semi-detached and terraced houses and cottage flats.

At our new development at Snabhead View, Bannockburn, we took possession of 8 2-bed and 3-bed houses in March and April 2023, with another 2 houses due to be completed by the contractor,

Lovell Partnerships, in July. The well designed housing provides high-quality, warm and energy efficient homes for its new tenants.

Work is ongoing by Robertson Partnership Homes at Raploch, with 6 flats at Penman Court currently on site and ten houses tenanted, and 13 houses and 24 cottage flats at Billy Bremner Way also well underway.

We continue to work towards delivery of further homes for Cambusbarron, Raploch and Croftsidge, amongst others.

## 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%	😊

Using Scottish Housing Network Value for Money Toolkit submission.

### Satisfaction feedback

“ Really big – amazing space!”

Tenant in regard to room sizes.

“ Very nice neighbours and the area is quiet.”

Tenant in regard to neighbourhood and safety.

A tenant who moved into a new-build property in Bannockburn said:

“ My daughter now smiles, and goes out to meet friends and enjoys being a teenager. I now feel happy, love my home and realise it's a home for life. I could never work before due to the stresses and depression, however due to this allocation, I now go out and I am currently looking for employment. I cannot thank Forth enough for changing my life.”

We continue to have good financial outcomes due to the controls and procedures that have been put in place by our Management Committee.

Our Management Committee have been presented with quarterly management account reports which they have scrutinised to ensure there are no material deviations from the approved annual budgets ensuring value for money to our tenants. Any material variances are reported, and any deviations explained.

The Association spent £2.8m towards the construction of new housing properties and a further £0.3m on replacement of doors, bathrooms and boilers as per our planned annual improvements programme. The cost of the new developments at Johnstone Avenue, Milnepark Road and the Raploch Regeneration Area are being funded through the Scottish Government Housing grants and private funding, while the components replaced were funded through our own money.

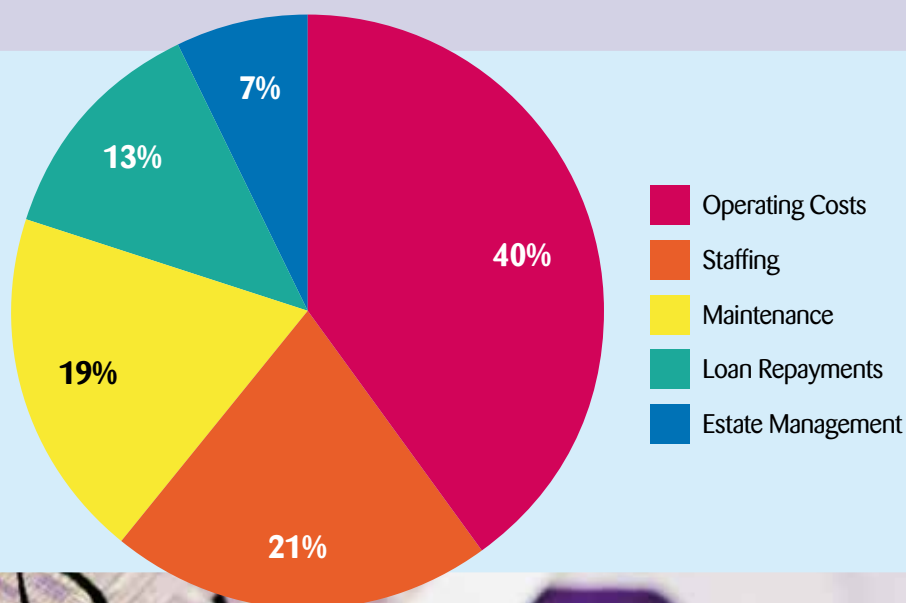
Our Annual Accounts for 2022/23 will be presented to the Forth's membership at the Annual General meeting and a full copy of these will be made available thereafter from our office upon request or downloaded from our website via the following link: <https://www.forthha.org.uk/about-us/annual-accounts/>

## How did we perform?

Rent is our main source of income and we need it to deliver our services. We know many tenants are under financial pressure and we want to keep our rent as low as possible while continuing to provide high quality services. We increased our rent by 3.9% this year, which was slightly higher than the Scottish Registered Social Landlord average of 3.3%.

Our average weekly rent is £86.89 and the following pie chart gives an indication of where our money was spent last year:

## How do we spend your rent money?



# Income Maximisation

Charter Outcome:  
**Tenancy  
Sustainment**



Each year the Income Maximisation Service has to navigate ever increasing complexities surrounding Universal Credit, cost of living increases and changes to legislation in relation to benefits including Scottish Government devolved benefits.

More tenants remain on the Income Maximisation caseload as one benefit issue multiplies into additional benefit/finance issues. Furthermore, tenants are requiring additional help from the foodbank or assistance with fuel vouchers, or even through crisis grants and charities due to the cost of living increases.

In 2022/23 there has been a marked increase in referrals whereby the Income Maximisation Officer sends out information regarding specific grants/new benefits available for specific tenants. Due to the requirement of this invaluable service and the pressures being felt by our tenants, we are creating a new post in 2023/24 which will assist the Income Maximisation Officer to reach more tenants who require assistance.

In 2022/23 additional funding was obtained from the Scottish Government via the Scottish Federation of Housing Associations (SFHA) to help provide tenants with various energy savings items such as solar banks, smart plugs and airfryers. All tenants were also contacted to receive a £30 fuel payment and tenants on prepayment meters were given additional fuel vouchers. To help tenants as much as possible, we will continue to apply for additional funding where it is available.

## How did we perform?

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

Income Max Referrals	2021/22	2022/23
Housing Benefits (HB)	10	10
Self-Referral	267	248
Housing Staff	150	99
External Agency	211	113
Proactive	108	557
<b>TOTAL</b>	<b>746</b>	<b>1027</b>
Services Provided	2021/22	2022/23
Welfare benefits	10%	19%
Housing Benefit (rent)	5%	3%
Budgeting	1%	1%
Grants & bursaries	5%	6%
Universal Credit	23%	21%
Affordable credit/warmth	22%	20%
Appeals	0%	0%
Referrals to other agencies	2%	4%
DHP	1%	2%
Proactive	31%	24%
Estimated Monies Generated	2021/22	2022/23
Backdated HB	£6,288	£2,670
Welfare Benefits	£231,815	£248,907
Per Annum	£581,868	£604,757

### Satisfaction feedback



**Thank you for your support and help and also your hard work.”**





Existing Tenant



Unfortunately, debt plays a huge part in the UK's mental health crisis which is on the rise. Looking after your wellbeing is important and Forth are here to help. We have our Income Maximisation Officer, Customer Service Administrator and our two Housing Officers who can assist, help and offer the best advice possible.

Your Housing Officers also undertake evening visits to assist and help avoid any preventative action and help alleviate any worries and stresses you may have.

## How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	100.75%	
Total rent arrears	Below 2.5%	2.23%	
Total current tenant rent arrears (including technical arrears)	Below 3.1%	2.89%	
Arrears cases over £1000	Below 2.5%	1.22%	
Percentage of tenants receiving Housing Benefit	N/A	26%	N/A
Percentage of tenants receiving Universal Credit	N/A	22%	N/A

The percentage of tenants receiving benefits decreased from 2021/2022, this may be partly due to an increase in the number of properties under Forth's ownership. Tenants in receipt of Housing Benefit reduced by 2% and Universal Credit reduced by 16% from the previous year.

We secured funding from the Scottish Government via the Scottish Federation of Housing Associations which enabled us to make a "one off" fuel support payment of £30.00 to all our tenants. This was greatly appreciated and these are some of the positive comments.

### Satisfaction feedback

“ Thank you so much, this is really helpful.”

“ You are really going to give me £30 to help with Gas and Electricity?”

“ Forth have always been great, thank you.”

# Applications & Allocations

Charter Outcome:

**Access to Social Housing**



The 2022/23 ongoing development programme meant another increase in stock for Forth however, the challenging financial times were evident with 500 new applications for housing processed during the year.

During the year we re-let 41 properties. In addition to this we completed 24 new build properties at Ledi View, Adamson Court and Johnston Avenue in Cornton. We also completed two further properties at Billy Bremner Way, Raploch plus 4 at Snabhead View, Bannockburn. Of these allocations we allocated 57% to our own housing list applicants, and 43% were allocated to nominees provided by Stirling Council.

This was slightly below our 50% nominations agreement with Stirling Council and is in part due to offering alternative properties to applicants effected by the development delays at Penman Court and Billy Bremner Way, Raploch. We continue to strive to achieve this 50% target as this helps Stirling Council meet their responsibility to rehouse homeless individuals within the Stirling area.

## How did we perform?

During 2022/2023 we had less than 10% of our homes become vacant with properties empty for an average of less than 9 days. Tenancy sustainment, where tenants maintained their tenancy for a minimum of one year, was down on previous years but is still above the target of 85%. Due to this we are putting more resource in place for 2023/24 to assist with tenancy sustainment. Unfortunately, we also had 2 tenancies that were ended via the abandonment process.

Category	Target	Achieved	Result
Applications processed within 10 days	100%	99%	😞
New tenant visit within 6 weeks	100%	75%	😞
Average time to relet a home	below 8 days	8.51 days	😞
Rent loss due to empty homes	below 0.05%	0.13%	😞
Tenants sustaining their tenancy for more than 1 year	At least 85%	93.4%	😊
Homes abandoned during the year	No more than 5	2	😊
Homes becoming vacant during the year	Below 10%	7.63%	😊

### Satisfaction feedback

“Its been absolutely brilliant - smooth process and help has been fantastic.”

“My kids have their own room and now have a bath, it's so much better. My kids are in a routine now.”

“All been fairly smooth, a lot easier than expected, I feel safe for the first time in 2 years, it feels like home and it's also secure.”

# Neighbourhood Management

Charter Outcome:  
Estate Management,  
Anti-Social Behaviour,  
Neighbour Nuisance  
and Tenancy  
Disputes



During the period 2022/2023, the Association received a total of 69 complaints of anti-social behaviour. This is a decrease in the number of complaints received from the previous year. Of these complaints, we received 64 lower level complaints, 3 more serious complaints, and 2 very serious complaints.

Of the lower level complaints, a number of these were issues that were not directly related to antisocial behaviour but issues relating to estate management or other tenancy management issues.

Of the more serious and most serious complaints, these involved an argument between neighbours, assault and use of illegal drugs. Matters were referred to Police Scotland and some parties concerned have since moved.

Court action was raised against one tenant in relation to ongoing anti-social behaviour involving drugs. A decree for eviction was granted and the tenant lost their home as a result. Whilst we are committed to assisting tenants to sustain their tenancy, it is never a success when a tenant loses their home. We hope

that the outcome of this court action shows that we take these matters seriously and that this will deter others from behaving in an anti-social manner or being involved with illegal substances within their home or surrounding areas.

We work hard together with our tenants to ensure that our developments are maintained to a good standard and this is a credit to our tenants. Our tenants have continued to show community spirit and support one another during difficult times. Tenants are continuing to create fabulous floral displays and we are grateful for their contributions to our developments. Our contractors have also continued to work hard to ensure our developments are maintained to a high standard.

## How did we perform?

Category	Target	Achieved	Result
All anti-social complaints resolved within target	100%	96%	😬
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%	95%	😬

# Community Engagement

Charter Outcome:  
**Participation**



Engaging with our tenants remains a number one priority.

We recognise that effectively consulting with local people is the best way to meet the requirements of the community. Tenant satisfaction is a principal indicator of performance in delivering the Social Housing Charter (SHC) outcomes. We obtain feedback from tenants through a variety of mechanisms: this enables us to undertake service improvement where required. 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. This encourages tenants to be involved at a level that suits their requirements. This approach has resulted in high satisfaction with the tenant engagement indicators as reported in our recent independent satisfaction survey of a third of our tenants.

## Satisfaction feedback

“ **98% of our tenants are satisfied with the opportunities given to participate in decision making processes.**”

Joint Tenants' Satisfaction Survey 2023

During the year we held an Easter Event in our offices to welcome our tenants back into our offices to highlight some of our services on offer. We also held a Community Open Day with Stirling Community Enterprise in August. This successful event saw nearly 200 attendees receive information on our projects and services as well as fun activities for all. This event was so successful that it will now become annual.

In December we held an official opening of our Johnston Avenue properties in Cornton. Our Management Committee enjoyed meeting some of our new tenants and were delighted to hear first-hand positive feedback on these properties.

In March we held our first health and wellbeing Tenants Conference. At this event we consulted on Strategic Option Appraisal, Business Plan and the Tenant Engagement Policy.

However, we do not wish to become complacent and will always look at new ways to ask our tenants to become involved. Our Tenant Participation Policy has now been reviewed and we are working on a 3 year strategy which will allow our tenants and our local communities to engage at a level that not only suits their needs but also promotes health and wellbeing.



# Staff Members



The following represents the staff team at the 31 March 2023:

**Sharon Brady-Wardrope – Interim Director (Senior Management Team)**

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



**Ann Gordon**

**- Assistant Housing Services Officer**  
Responsible for supporting the Housing Services Officers to carry out their duties.



**Mareta Greig - Head of Tenant Services (Senior Management Team)**

Responsible for the overall management of rental income, ensuring tenancies are managed legally and residents are provided with optimum customer service standards.



**Kevin Milne**

**- Assistant Housing Services Officer**  
Responsible for supporting the Housing Services Officers to carry out their duties.



**Stephen Dougherty**

**- Property Services Officer**  
Responsible for the operational implementation of reactive maintenance services and health and safety co-ordination.



**Angela Laley - Project & Communications Co-ordinator (Senior Management Team)**

Responsible for co-ordination and implementation of projects, focusing on communications and community engagement together with managing the Corporate Services Team.



**Calum Carberry**

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



**Paul Fraser - Senior Property Services Officer (Senior Management Team)**

Responsible for operational implementation of cyclical and planned maintenance services.



**Shona MacLeod - Assistant Finance Officer & IT Administrator**

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



**Elaine Shepherd**

**- Housing Services Officer**

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



**Margaret Glencross -**

**Corporate Services Assistant**

Responsible for the provision of receptionist services and administrative support across all functions.



**Kelly Cadden - Housing Services Officer**

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



**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.



**Callum MacDougall -**

**Customer Services Administrator**

Responsible for helping with reception services and general administrative/ income maximisation support.



We take this opportunity to thank Niall Patterson, Development Co-ordinator and Elisha Kimani, Finance Officer, who we said good-bye to during this financial year.