

Welfare and Wellbeing At The Heart of Everything We Do



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Chair's Report



“Welfare and wellbeing at the heart of what we do”

Ensuring that all our people, by which we mean tenants, staff and committee members, have a positive wellbeing experience with us.

Welcome to our Annual Performance Report for year ending March 2023 in which we will tell you about how we performed against the standards set out in the Scottish Social Housing Charter (the Charter) for the period 2022/23.

We have also completed our review on our compliance for the Annual Assurance Statement and I am delighted that all the hard work that staff and committee has delivered the improvements we identified to help us achieve compliance with the Scottish Housing Regulator standards. I would like to extend a special thank you to those tenants who joined forces with tenants from Rural Stirling Housing Association, to scrutinise our work on our Annual Assurance Statement and thanks to them we have revised our approach this year to provide tenants with a clearer view of our compliance. This joint Tenant Scrutiny Group were independently supported by the Tenant Information Service.

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. The Face symbols used

throughout give an easy indication to show whether we are happy, cautious or concerned about our performance and we highlight for you any changes that we have introduced or are considering to improve things.

We have chosen to compare our 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 which includes local authorities as well as registered social landlords.

The comparison information is provided by the Scottish Housing Regulator, 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 can access this via the Regulator's website: www.scottishhousingregulator.gov.uk.

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.

We were delighted with the results of the tenant satisfaction survey, carried out by independent consultants in January 2023 when 95.5% of you, our tenants, told us that that you were satisfied with



our services. This is an exceptional result and reflects the hard work of staff over the challenging period.

Looking forward to the year ahead we plan to continue our 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, staff team and our tenants, we are looking forward to an exciting year with a renewed sense of purpose and direction.

I hope that you find the report useful and informative and we welcome any feedback you may have. You can contact us at our office or e mail info@forthha.org.uk.

Ann Dickson
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 January 2023.



How did we perform?

At 31st March 2023 we provided 904 self-contained homes for rent.

The total rent due in 2022/23 was £3,877,089.

From April 2022 we increased our rents by 3.9% and average rents at 31/3/23 were as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£79.34	£88.39	£96.41	£102.45

Satisfaction ratings



Percentage of new tenants satisfied with Forth's overall service – 95.53%.



Percentage of tenants who feel Forth is good at keeping them informed about their services and outcomes – 98.32%.



Percentage of tenants satisfied with opportunities given to them to participate in Forth's decision making processes – 98.04%.

How did we compare?

Number of homes provided at 31/3/23

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	904	660	1,436	6,035	N/A

The total rent due in 2022/23:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£3,877,089	£3,029,582	£6,718,967	£20,550,455	N/A

2023 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	5.0%	5.6%	5.0%	2.9%	5.14%

Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£79.34	£79.77	£82.54	£68.62	£83.46
2 bedroom	£88.39	£89.65	£90.23	£71.01	£86.28
3 bedroom	£96.41	£97.64	£98.21	£73.89	£93.96
4+bedroom	£102.45	£101.74	£102.51	£75.79	£103.72

Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.5% 😊	90.9%	89.5%	90.9%	86.7%

Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	98.3% 😊	94.9%	94.9%	98.4%	89.7%

Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	98% 😊	97.8%	85.7%	97.5%	85.9%

Key to symbols used in Report

😊 We are doing well

😐 We are doing ok

😞 We could do better

How We Feel About Our Performance

Last year, 2022/23 the rent increase was 3.9%.

The latest rent increase was 5% against a CPI of 11.1% in April 2023.

Figures show that our rents are in line with other local landlords. Our rents remain above the Scottish average but it is recognised that Association average rents are higher than the Local Authority average and rents vary greatly throughout the country.

We recognise this is a difficult time for our tenants and continue to monitor rents against inflation and the ongoing Cost of Living Crisis whilst also ensuring we can still deliver on the services and standards our tenants expect.

What Do We Plan To Change?

As tenants will be aware, the Scottish Government legislation known as the Cost of Living (Tenant Protection) Scotland Bill was amended to allow social landlords to increase their tenants' rents in current financial year, 2023/24.

Tenants will also appreciate that any rent increase for the upcoming year come into effect on the 1st April each year. We will use an affordability tool again this year to identify those tenants who could be most at risk of any future rent increase and ensure we are doing all we can to help.

We have a new Assistant Tenancy Sustainment Officer starting with us on 1st November 2023 who will assist Tracy Doran to deliver the Income Maximisation service to reach more tenants quicker and ensure all benefits are maximised within each household.



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%	😊

New tenant satisfaction survey 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.”

How did we compare?

Average calendar days to relet a home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	8.5 😊	22.2	27	76.9	55.61

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.13% 😊	0.4%	0.7%	1.5%	1.4%

Homes becoming vacant:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	7.63% 😊	6.78%	8.01%	5.93%	7.42%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	22.34% 😊	27.4%	32.18%	40.82%	30.87%

Tenants sustaining their tenancy for more than 1 year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.44% 😊	95.92%	95.71%	93.06%	91.23%



How We Feel About Our Performance

Our performance in 2022/2023 continues to exceed the Scottish Average.

However, the refusals this year are higher across the peer group and is something we are tackling via our updated Void Policy and incentive scheme which allows the outgoing tenants to receive a payment of £100 if they leave the property in excellent condition with no arrears and allow a tenant viewing before they leave.

Our tenancy sustainment figures are also lower than some of the peer group. Our new Assistant Tenancy Sustainment Officer will help in this area.

Having said that, our performance when re-letting empty homes remains amongst the best of any landlord in the country. This means that in 2022/2023 we lost only £4,982 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.

Overall, we continue to be proud of our performance and these figures demonstrate our commitment to maintaining and exceeding standards wherever possible.

What Do We Plan To Change?

We will continue to seek to achieve the high standards that we have set in relation to our processing of applications, so much so that we have reduced the processing time for applications from 10 days to 7 days.

We will continue to aim to visit all new tenants within 6 weeks of the tenancy starting and continue to support vulnerable households particularly in the uncertain times we continue to experience. We hope that by ensuring tenants receive a visit within 6 weeks of moving in and continually receiving support from staff that this will reduce our abandonment figure and increase tenancy sustainment. In line with this we have started to issue new tenant packs. These packs are to assist tenants with the first few days moving into their new home with cups, tea bags, coffee, cleaning materials and a handy toolkit.

Additionally, we have made some key changes to our Allocations Policy this year. These changes will ensure we are reaching those applicants with the greatest housing need and giving a greater opportunity for our tenants to move. By reaching our tenants for rehousing we are also freeing up properties for other housing applicants.

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%	😬

How did we compare?

Anti-social complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	95.7% 	94.5%	99.7%	84.6%	94.2%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	96.4% 	95.7%	89%	94.8%	84.3%

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.

We are resolving cases within the Scottish Average and in line with our peer group overall. This ensures complaints are taken seriously and helps tenants to feel safe within their homes and their neighbourhood. Although performance looks like it has dropped against last year, all complaints were resolved within timescale. Due to the end of the reporting year being 31st March 2023, we had 3 complaints which were reported at the end of March 2023 which carried forward into April 2023 for an on time resolution.

Tenant satisfaction with our neighbourhood management remains higher than the Scottish Average and the highest in our peer group. We are delighted that our contractors continue to provide us with an excellent service.

What Do We Plan To Change?

In the past year, we recorded 69 complaints of Anti-Social Behaviour. This figure has dropped from 122 reported last year. This is a result of staff training and changes to our Anti-Social Behaviour procedures. A number of complaints in the previous reporting year were issues that were not directly related to Anti-Social Behaviour but issues relating to estate management or other tenancy management issues. These changes have allowed us to record the genuine cases of Anti-Social Behaviour more accurately and as anticipated the number of complaints received are lower than last year.

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. Staff have also undergone additional training in relation to hate crime and being a Third Party Reporting centre.

In relation to neighbourhood management, our landscape maintenance and close cleaning contracts are due for procurement shortly with a start date of April 2024.

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.”

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	100.75% 😊	99.78%	99.87%	99.91%	99.03%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	2.89% 😊	5.09%	4.83%	9.14%	6.86%

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	88.27%	90.58%	83.06%	93.25%	81.79%

How We Feel About Our Performance

In terms of our rent collection, we performed extremely well comparison with our group in 2022/2023 and we have a much lower level of current tenant arrears at the end of the financial year than others in the group.

This is down to you as the tenants. Thank you very much for making your rent a priority, paying this on time and working with the team to bring your rent into advance in line with your tenancy agreement.

Even with the ongoing cost of living crisis and continued pressures felt by our tenants, we have collected a higher percentage of rent this year.

We have also seen an increase in the number of tenants that feel that our rent represents good value for money which is excellent news. We will continue to offer a comparable rent to our RSL partners and deliver the services you want as a tenant.

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 strengthening the Income Maximisation team with a new Assistant Tenancy Sustainment Officer due to start with us on 1st November 2023.

We are also about to commence Annual Visits to tenants where we will ask questions of you

and your household to see what areas we can help with but also take your views to see if we can shape services even more to deliver more of what you would like to see.

We have also recently contacted all tenants either in writing or via an email to ask you to complete your Equalities information. Once we have these responses back it will also help us to know our tenant base and see what improvements we can make to ensure the service you receive is fit for purpose and inclusive for all.

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%	🏠

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	2.36	2.96	1.28	7.43	4.17

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	4.81 😊	7.54	6.09	6.55	8.68

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	95.91% 😊	86.69%	87.62%	92.19%	87.80%

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	92.17% 😊	70.21%	84.08%	88.06%	88.02%

How We Feel About Our Performance

Our performance across all the repair categories has remained at a high level over the past year. We are consistently performing well against our peer group and above the Scottish Average. We have maintained strong repairs figures, ensuring that Forth and you as tenants are a receiving value for money service which is reflective in our repair satisfaction figures this year.

What Do We Plan To Change?

Forth will continue to monitor the performance of all contracts with quarterly meetings and through receiving job completions to ensure that works are completed within timescale and to a high standard. We are also recording our contractor complaints more robustly now to ensure we are challenging any contract failures. In the coming year, we are looking to build and enhance on the performance and level of service that has already been achieved.

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 Regulatory 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.

How did we compare?

Percentage of stock meeting Scottish Housing Quality Standard:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.23% 😊	90.30%	93.31%	87.02%	79.02%

Percentage of tenants satisfied with the quality of their home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	91.34% 😊	89.49%	84.56%	86.73%	84.16%

Percentage of gas safety checks completed before anniversary date:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	99.85%	100%	98.25%	99.83%

How We Feel About Our Performance

We are delighted with the results achieved during 2022/23 and will always endeavour to increase our performance across all indicators. We are especially happy that we achieved 100% gas compliance again this year. This helps to ensure tenant safety is a top priority. The tables show that our tenants are very

satisfied with the overall service particularly against the Scottish Average. We will again strive to improve our performance with a particular focus on Electrical Safety, Mould and Dampness, Fire Safety, Water Safety, Asbestos and of course continue with 100% performance with Gas Servicing.

What Do We Plan To Change?

We are in the process of completing another 20% of our Stock Condition Surveys this year. This will mean that by the end of March 2024, we will have surveyed at least 80% of our stock. This ensures our projections for component replacement lifecycles are as expected.

We continue to strive to ensure our properties can benefit from the replacement of larger components such as windows, kitchens, bathrooms replacement, including replacement gas heating boilers as per the component lifecycle. This not only makes your home more comfortable for you but ensures your property is compliant and safe.

Welfare and Wellbeing At The Heart of Everything We Do

