



FORTH
housing association Ltd.

Forth Housing Association Annual Report 2023-2024

Delivering Improvements



Chair's Report



“Delivering improvements across our business for all our people”

Welcome to our Annual Performance Report for year ending March 2024 in which we will tell you about how we performed against the standards set out in the Scottish Social Housing Charter for the year ending March 2024 compared to our targets set out in our business plan.

This has been a busy year again for staff and committee and a challenging one personally as I had to temporarily step down from my role as Chair due to an injury I sustained in January. However, our very capable Vice Chair, Kenny Hutton stepped in to take the reins for which I am deeply grateful.

I also extend my gratitude to the wider committee and staff for their continued hard work and dedication to delivering positive outcomes for our tenants.

In December 2023, we carried out a recruitment drive for the permanent Director post with a panel of committee members along with support from EVH. The panel made a unanimous decision to appoint Ms Brady-Wardrope to the position. It was agreed that she had all the necessary skills and attributes for the position. We are delighted that Sharon, who was working with us on an interim basis was successful. This allows committee, staff and tenants continuity in driving forward the vision and values of Forth Housing Association and putting our people at the heart of everything we do.

We have continued to deliver improvements across our business areas and in February this year, we welcomed the news that following the Scottish Housing Regulator's risk assessment, we achieved compliance with the Scottish Housing Regulatory Standards. This is very well deserved as there has been so much work put in from staff and committee as well as our tenants, building on the framework that Jaqueline Norwood from Full Circle Solving started over 2 years ago which laid an excellent foundation of improvements.

No time to take the foot off the gas though as we continue to embed good practice across our business and formulate further improvements in all the services we deliver!

2023 saw the remaining new build properties at Snabbhead View, Bannockburn handed over and feedback from our new tenants has been positive. They have told us that having a new warm affordable home has helped them improve and thrive in their personal lives making a positive contribution to the wellbeing for them and their family members. Our other development at Cambusbarron is well underway and we look forward to taking over more new homes in 2024/25 in what is turning out to be a challenge due to the wider development grant funding constraints from the

Scottish Government.

We have once again spent our full allocation of grant funding in 2023/24 for stage 3 adaptations which helps fund the installation of wet floor shower areas, stairlifts and other simple adaptations to allow tenants to remain living at home. Our committee approved additional funding of £79,000 during 2023/24 to continue our commitment to adaptations without delay helping our tenants to live well independently.



Our committee have also supported the creation of the new Assistant Tenancy Sustainment Officer post, which we were delighted to welcome Kieron O'Hara to the team which will allow us to focus on wider sustainability activities for our tenants.

We sadly said goodbye to Lynore MacLeod our Secretary, who worked tirelessly with us through some challenging times and Kirsty Morrison who shared with us her great business acumen in her time on the committee. We also said goodbye to Lynne Lavery and Heather Arthur, our tenant committee members whose insight and perspective was a great asset to the committee and will be very much missed.

We also said goodbye to Angela Laley, Projects and Communications Officer who after working with Forth for over 20 years has taken time to follow a new path and career change, we very much look forward to joining Angela in one of her Yoga classes!

Looking forward to the year ahead we continue to focus on delivering improvements across all our business areas, putting tenants at the heart of our objectives outlined in our new Business Plan. We have once again strengthened our committee as we see five new members join us this year, Andrea Mina, Elaine Rosie, Jillian Fernside, Hazel Robertson and Kerray Dawson who together bring a wealth of knowledge and skills as we face the challenges of the continued costs of living crisis and budget pressures affecting not just us but the social housing sector as a whole.

Our Committee and staff team are looking forward to an exciting year with a continued focus on delivering robust governance and value for money whilst continuing to deliver excellent customer services.

I hope that you find the report useful and informative and we welcome any feedback you may have. You can get in touch via info@forthha.org.uk or through our website <https://www.forthha.org.uk>.

Ann Dickson
Chairperson

Committee Members



The following are our Committee members at 31st March 2024.



Ann Dickson (Chair)

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.



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.



Andrea Finkel-Gates (Vice Chair)

Andrea is Chief Executive of Scotland's Housing Network and has over a decade of senior leadership experience. Andrea believes in collaboration and that by working together, with a shared purpose, great things can happen.



Lyndsay Moffat

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



Kenny Hutton (Vice Chair)

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



Abira Sarwar

Abira is currently a Finance Manager who manages Management Committees as a part of the housing industry. She is an ACCA affiliate with extensive experience in Finance. Abira shows interest on how Forth HA show best practices they have in place and their regeneration programme in the Stirling area.



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.



Callum Wynd

Callum works for a local authority. He has housing sector experience, both in his current role and as a Graduate in Housing Strategy and Development in Falkirk. Callum has a great knowledge on a variety of aspects of the social housing sector, including housing management, housing strategy & development and housing legislation.



Priscilla Maramba

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.



Councillor Gerry McGarvey

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

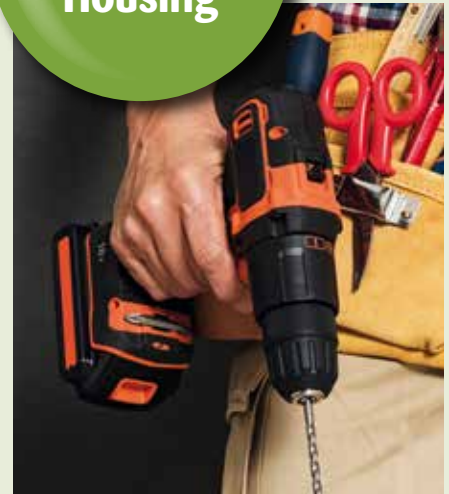
Reactive Maintenance

Charter Outcome:
**Quality of
Housing**



In the reporting year 2023/24, we carried out 2,304 reactive repairs to our tenanted properties. This cost of the repairs amounted to £427,997.

The works were carried out by our contractors who are a combination of local contractors and larger multi trade contractors. Our performance results for the year confirm that our contractors are continuing to perform well, and we continue to surpass our targets by completing repairs quickly. Almost all of them were completed Right First Time. We endeavour to provide a first-class repair for our tenants and complete repairs within our targets, this minimises the time our tenants wait to have a repair completed. We reported that 92% of our tenants expressed they were satisfied with the quality of their home.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.72 hours	😊
Average time to complete non-emergency repairs	Under 7 days	5.34 days	😊
Percentage of works completed right first time	At least 95%	97.15%	😊

Satisfaction feedback

“Joiner gave prompt attention to fixing my front door lock.”

“Repair carried out in swift and professional manner, plumbers gave me plenty of information on the works.”

“Called into the office to report a repair and the tradesmen were out within a few days to complete.”

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 conducts various planned works each year, which include statutory health and safety checks such as gas servicing and electrical safety inspections.

Additionally, we undertook component replacements in our properties during the 2023/24 period. These replacements aim to modernise our properties, ensure tenant safety, and fulfill Forth Housing Association's legal obligations.

The specific planned works undertaken were as follows:

- External paintwork in Raploch and St Ninians.
- Gas safety checks were conducted for all properties.
- Electrical safety checks were performed on various properties where required.
- Installation of new bathrooms in Bannockburn and Plean.
- Window and door replacements in Barnsdale Road.
- Replacement of kitchens and gas boilers in Braehead, Cornton and Whins of Milton.

We carried out 100% gas safety checks to our properties and 100% electrical safety checks to our properties that were identified for tests during 2023/24.

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%	99.9%	😊

*EESSH Energy Efficient Standard for Social Housing

Satisfaction feedback

“ Love my new kitchen.”

Tenant commenting on her new kitchen.

“ My new window reduces the noise from the street.”

Tenant commenting on her new windows.

“ The contractor who fitted my bathroom were lovely, so polite and friendly.”

Tenant commenting on our contractors.

We reported on our Annual Return to the Scottish Housing Regulator that we have the following 7 properties which prevent us from achieving a 100% with Scottish Housing Quality Standard (SHQS):

- One property is in abeyance (on hold) - failing EESSH due to electric heating.
- Five properties are exempt due to the size of the kitchens.
- One property fails as it does not have a secure door entry system to enter the close

New homes delivered and more to come!

We were delighted to take possession of remaining new homes at our development at Snabhead View, Bannockburn, completed by the contractor, Lovell Partnerships, in August 2023. The well-designed housing provides high-quality, economical homes for our tenants who have all settled in well. We are almost complete with our end of 12 months inspections and are pleased to say that there are very few defects arising.

Work is still ongoing by Robertson Partnership Homes at Raploch which has faced significant delays but we are all working hard with our partners to get things back on track. There are 6 flats at Penman Court still being worked on with ten houses already tenanted and we have a further 13 houses and 24 cottage flats at Billy Bremner Way also well underway.

The contract for an additional 48 homes for Cambusbarron with Barrett Homes was signed in December 2023 and work is already ahead of schedule. We hope that all our new homes here will be occupied by December 2024.



We saw grant funding for new affordable homes cut by 26% in December 2023 which brings a level of uncertainty to future development programmes not just for Forth but across the sector. We have however secured grant funding for our planned development of 21 homes at Croftside Pirnhall with Bellway Homes, the first of which should be available in April 2025.

How did we perform?

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

Satisfaction feedback

“ Absolutely love my house. Friends and family can’t believe the size for a new build. ”

Tenant in regard to room sizes.

“ Definitely happy with the area and how it has worked out. It has certainly been worth the wait.”

Tenant in regard to neighbourhood

“ Property is fully accessible & suits the needs of my partner who is wheelchair bound.”

Tenant in regard to accessibility

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 £6.5m towards the construction of new housing properties and a further £0.6m on replacement of doors, windows, bathrooms, kitchens and boilers as per our planned annual improvements programme. The cost of the new developments at Milnepark Road, Polmaise 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.

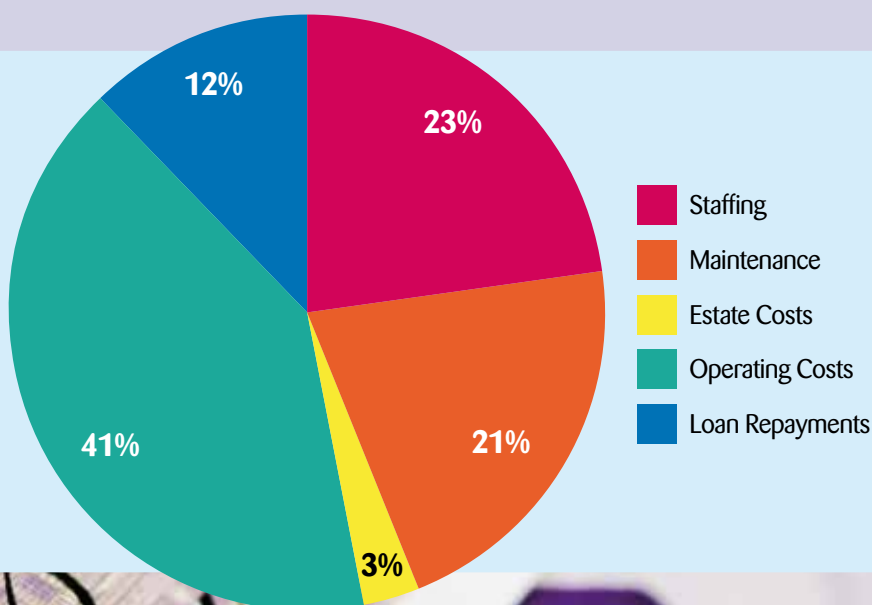
Our Annual Accounts for 2023/24 will be presented to the Forth's membership at the Annual General meeting and a full copy of these will be made available thereafter from our office upon request or downloaded from our website via the following link: <https://www.forthha.org.uk/about-us/annual-accounts/>

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 5% this year, which was slightly lower than the Scottish Registered Social Landlord average of 5.34%.

Our average weekly rent is £96.17 and the following 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 2023/2024 there has been a marked increase in referrals whereby the Income Maximisation Officer sends out information regarding specific grants/new benefits available. Due to the requirement of this invaluable service and the pressures being felt by our tenants, we created a new post in 2023/24 which assists the Income Maximisation Officer to reach more tenants who require assistance. This new post is an Assistant Tenancy Sustainment Officer and this post is covered by Kieron O'Hara whom some of you may have already met. Kieron is available for not only welfare benefit queries but more importantly for wider tenancy sustainment problems and accessing help for our tenants where we can.

In 2023/2024 the income maximisation service has signed up to other agencies to access additional funding to help provide tenants with various energy issues including debts written off and 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	2022/23	2023/24
Housing Benefits (HB)	10	1
Self-Referral	248	440
Housing Staff	99	294
External Agency	113	181
Proactive	557	139
TOTAL	1027	1055
Services Provided	2022/23	2023/24
Welfare benefits	19%	14%
Housing Benefit (rent)	3%	5%
Budgeting	1%	1%
Grants & bursaries	6%	8%
Universal Credit	21%	30%
Affordable credit/warmth	20%	20%
Appeals	0%	0%
Referrals to other agencies	4%	5%
DHP	2%	2%
Proactive	24%	15%
Estimated Monies Generated	2022/23	2023/24
Backdated HB	£2670	£3218.38
Welfare Benefits	£248,907	£265,809
Per Annum	£604,757	£693,359

Some feedback from our tenants has been:

'Thank you so much for all your help we really appreciate all you've done for us.'

'Thank you for all your help & support over the last few months.'

'Thank you so much for your support and help – also your hard work.'

'Thank you for taking the time to provide me with more useful information.'

During 2023/24, we seen a shift in the way tenants pay their rent which will be due to the managed migration from Housing Benefit to Universal Credit. Tenants in receipt of Housing Benefit reduced by 1.5% and Universal Credit claimants increased by 22% from the previous year.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	100.11%	😊
Overall gross rent arrears (current & former)	Below 3.0%	3.01%	😐
Current tenant rent arrears	Below 2.6%	2.41%	😊
Arrears cases over £1000	Below 2.5%	3.96%	😞
Percentage of tenants receiving Housing Benefit	N/A	24.50%	NA
Percentage of tenant receiving Universal Credit	N/A	44.07%	N/A

The number of tenants in arrears of over £1000 increased by 2.7%. We believe this to be as a direct result of the cost of living crisis being experienced by families across the country. However, all rent accounts are monitored closely by staff, particularly those over £1000. This is due to the increased chances of a tenant with over £1000 in arrears losing their home. Where tenants fail to engage with staff to reduce and clear a rent account balance, the team will work through the arrears process and take the necessary action including court action.

Rent arrears are considered 'priority' debts because they could mean you're at risk of losing your home, if you fail to pay or engage with our team.

If you have other debts to manage, it is best to prioritise your rent over them.

- Speak with your landlord
- Make a repayment plan
- See if you qualify for help to pay your rent
- Cut down on other costs

In our January 2023 Joint Tenants' Satisfaction Survey 88% of tenants said **"they felt their rent offered value for money"** this is an increase of 7%!

Paying your rent is priority to secure your home. As always, if you are struggling or need advice, please contact our team on 01786 446066, where you can talk to our Income Maximisation Officer, Assistant Tenancy Sustainment Officer, Housing Officers or Assistant Housing Officers. We are here to help you!

Applications & Allocations

Charter Outcome:

Access to Social Housing



Following a review of our Allocation Policy we have reinstated our Transfer Group and revised the quotas to reflect this. 50% of all available properties are made available to Stirling Council, 20% go to those living in unsatisfactory housing conditions, 10% each to transferring tenants and those on the general list and 5% each to homeless/threatened homeless applicants and those looking to downsize.

Forth, like many Social Landlords, have many more people looking for homes than what becomes available. This is particularly true for properties with 3 bedrooms or more. The demand for housing

continues to increase. A further 504 applications were processed and with 217 cancelled we ended 2023/24 with a waiting list of 1015.

Despite the challenging construction costs, 2023/24 saw another increase in our stock due to our continued development programme with a further 6 new build properties at Snabhead View, Bannockburn. We re-let 44 properties and of these we allocated 50% to our own housing list applicants, and 50% were allocated to nominees provided by Stirling Council meeting our nominations agreement for the year.

How did we perform?

During 2023/24 we had less than 5% of our homes become vacant with properties empty for an average of 10 days. Tenancy sustainment was positive which is reflective in the number of homes we had available for let. We will look to improve upon the new tenant visits complete. This is important for tenants as it allows new tenant time to settle into their home and identify areas where they may need further help and assistance. With our Assistant Tenancy Sustainment Officer now in place this is an area Forth will strive to improve upon. Positively, there were no tenants abandoning their properties during the year.

Category	Target	Achieved	Result
Applications processed within 7 days	100%	96%	😐
New tenant visit within 6 weeks	90%	68.42%	😐
Average time to relet a home	below 8 days	10.12 days	😞
Rent loss due to empty homes	below 0.15%	0.13%	😊
Tenants sustaining their tenancy for more than 1 year	At least 95%	97.26%	😊
Homes abandoned during the year	No more than 5	0	😊
Homes becoming vacant during the year	Below 10%	4.84%	😊

Satisfaction feedback

“Absolutely love my house. Friends and family can’t believe the size for a new build.”

“Definitely happy with the area and how it has worked out. It has certainly been worth the wait.”

“Everything’s perfect, over the moon, feel secure. Very Impressed with how professional Forth are.”

Neighbourhood Management

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



During the period 2023/24, the Association received a total of 125 complaints of anti-social behaviour. This is a 55.2% increase in the number of complaints received from the previous year. Of these complaints, we received 107 lower level (Category C) complaints, 17 more serious (Category B) complaints, and 1 very serious (Category A) complaint.

We responded to all complaints within agreed timescales. However, we had a complaint which had a resolution date of April 2024, so even although it was closed on time, as it was closed in the next reporting year, we have to report that 99.2% of complaints were resolved on time.

A number of the lower-level complaints, were issues not directly related to antisocial behaviour but issues relating to estate management or other tenancy management issues.

Of the more serious complaints, a number of complaints were due to an escalation of lower-level complaints, for example Anti-Social Behaviour continuing after initial discussions had taken place to resolve the matter.

Should Anti-Social Behaviour persist or escalate further, the next steps would be to serve a Notice of Proceedings whereby tenants may face court action to evict them from their home.

We are committed to assisting tenants to sustain their tenancy and it is never a success when a tenant loses their home. However, if Anti-Social Behaviour continues, we have no alternative than to pursue court action. We hope however that the outcome any court action will be a deterrent to other tenants from behaving in an anti-social manner or being involved with illegal substances within their home or surrounding areas. Our Anti-Social Behaviour Policy is due for review in February 2025, and we will consult then with tenants to gain your feedback on how we continue to tackle Anti-Social Behaviour.

The Association prides itself 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%	99.20%	😞
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%	😊

Community Engagement

Charter Outcome:
Participation



Engaging with our tenants remains a number one priority.

We recognise that working closely with our tenants and ensuring that our tenants are heard 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 improvements 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.

Satisfaction feedback

“ **98% of our tenants are happy with the opportunities given to participate in the decision-making process.** ”

“ **98% of our tenants feel that we are good at keeping them informed about services and decisions.** ”

We believe that tenant participation is a two-way process, involving the sharing of information and ideas and providing feedback on those ideas. Tenants are able to influence decisions and take part in matters which affect the quality of their lives. By being involved, our tenants help us to deliver an excellent service that meets their needs.

During the year we have worked with our E-Group and our Tenants' View Forum (TVF) to review several policies and we are deeply grateful for the time our tenants have given to work with us on these. The TVF has also met several times to review our Quarterly Performance, Rent Consultation, Tenants Handbook and have discussed various policies including Alteration & Improvements and Unacceptable Actions. These sessions have given us invaluable insight into tenants' expectations and have helped shape our services.

Forth also joined partnership with Rural Housing Association to create a Joint Scrutiny Group. The Group are assisted by Tenants Information Service (TIS) who ensure support to tenants to scrutinise their landlord's performance. The Joint Scrutiny Group focused on three main areas: Awareness Raising, Annual Assurance Statement and Performance reporting to the Scottish Housing Regulator in the Annual Return on the Charter. Our Joint Scrutiny Group also enjoyed meeting our Management Committee members in December and chatted over a mince pie!

As we are working through our 3 year Tenant Engagement strategy which allows our tenants and our local communities to engage at a level that not only suits their needs but also promotes health and wellbeing, we do not wish to become complacent and will always look at new ways to ask our tenants to become involved. We are hoping to expand on our local community events so look out for these in the coming year.

Staff Members



The following represents the staff team at the 31st March 2024:

**Sharon Brady-Wardrope – 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 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 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.



Samantha Buggy – Head of Corporate Services (Senior Management Team)

Responsible for overall Corporate Services Team, Finance, co-ordination of projects, communications, tenant engagement and performance.



Calum Carberry - Property Services Officer

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



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

Responsible for operational implementation of cyclical and planned maintenance services.



Shona MacLeod - Finance Officer

Responsible for co-ordination of finance functions, including main link with external finance agents.



**Elaine Shepherd
- Housing Officer**

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



Carol Niven - Finance Officer

Responsible for co-ordination of finance functions, including main link with all internal business teams.



Kelly Cadden - Housing Officer

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



Callum MacDougall – Corporate Services Officer

Responsible for helping with administration and reception functions & ensuring that all aspects of our administration and governance are delivered in accordance within the rules of the Association.



Tracy Doran

- Income Maximisation Officer

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



Becky Ramage – Assistant Corporate Services Officer

Responsible for helping with reception services and general administrative.



Kieron O'Hara - Assistant Tenancy Sustainment Officer

Responsible for supporting tenants to remain in their homes via the provision of advice regarding welfare benefits and by providing easy access to other outside agencies as required.



Zofia Chamczyk – Business & Administration Apprentice

Zofia has joined our Corporate Services team for 18 months to help to develop her career in office and business administration.

