



FORTH

housing association Ltd.

Forth Housing Association

# Performance Report

## 2023-2024



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## Our Purpose

We are a not for profit housing provider across Stirling City and various communities in the east of the Stirling Council area with an unswerving ambition to improve and to develop and maintain quality homes and services to our tenants.

## Our Vision

To build homes, not houses, supporting and signposting tenants to sustain their tenancies and enabling them to live a rich, full life where their wellbeing is valued.

## Our Values

At Forth our values have a tenant first focus with every business decision taken with integrity and fairness ensuring we are looking after tenants' interests in a caring and collaborative way.



We passionately believe in innovation while seeing **efficiency, reliability, trustworthiness, and excellence** as the norm.



Staff and Committee work as a team in an **approachable, open, transparent, and honest** way to empower tenants and enable them to be as resilient as they can be in their day to day lives.



Our values of **dignity, respect and choice** apply to tenants, staff, management committee and all our partners and we pride ourselves on valuing the diversity all around us.



We work hard at **communicating** in an approachable, friendly, and supportive way to gain the trust of our communities and make ourselves attractive as a current and future landlord and employer.

# 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.

We have continued to deliver improvements across our business areas and in February this year, we welcomed the news that following our own internal review of our assurance, the Scottish Housing Regulator completed their own risk assessment and confirmed that 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!

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.

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](http://www.scottishhousingregulator.gov.uk)**

Our Performance Report is also available on our web site at [www.forthha.org.uk](http://www.forthha.org.uk) under Get involved/Performance & Scrutiny. We will also provide a hard copy upon request.

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

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 Business Plan. We have once again strengthened our committee as we see five new members join us this year, Andrea Mina, Elaine Rosie, Jillian Fearnside, 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.

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](mailto:info@forthha.org.uk)** or through our website **<https://www.forthha.org.uk>**

**Andrea Finkel-Gates**  
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 2024 we provided



self-contained homes for rent.

The total rent due in 2023/24 was



From April 2023 we increased our rents by 5.6% and average rents at 31/3/24 were as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£83.31	£92.85	£101.17	£107.37

### 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%**

# Key Indicators

Highlights from another successful year



**92.17%** of tenants who had repairs or maintenance carried out were satisfied with the service they received



**97.26%** of tenants are sustaining their tenancy with us for more than 1 year



# How Did We Compare?

**910**

**Number of homes provided at 31/3/2024**



Rural Stirling	664
Ochil View	1449
Stirling Council	6059
Scottish Average	N/A

**£4,177,978**

**The total rent due in 2023/24**



Rural Stirling	£3,264,927
Ochil View	£7,157,264
Stirling Council	£21,949,615
Scottish Average	N/A

**5.6%**

**2024 rent increase**



Rural Stirling	7.7%
Ochil View	5.6%
Stirling Council	6%
Scottish Average	6.05%

**95.5%**

**Tenants satisfied with overall service**



Rural Stirling	90.9%
Ochil View	89.5%
Stirling Council	90.9%
Scottish Average	86.5%

## Weekly rent charges

1 bedroom

**£83.31**

Rural Stirling	£84.22
Ochil View	£86.82
Stirling Council	£70.77
Scottish Ave.	£87.87

2 bedroom

**£92.85**

Rural Stirling	£94.21
Ochil View	£94.65
Stirling Council	£73.10
Scottish Ave.	£90.29

3 bedroom

**£101.17**

Rural Stirling	£104.65
Ochil View	£102.93
Stirling Council	£76.03
Scottish Ave.	£98.29

4+ bedroom

**£107.37**

Rural Stirling	£110.23
Ochil View	£106.76
Stirling Council	£78.02
Scottish Ave.	£108.28

# 98.3%

## Tenants satisfied with being kept informed

Rural Stirling	94.9%
Ochil View	94.9%
Stirling Council	98.4%
Scottish Average	90.5%



# 98%

## Tenants satisfied with involvement opportunities

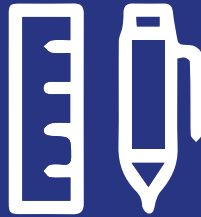
Rural Stirling	97.8%
Ochil View	85.7%
Stirling Council	97.5%
Scottish Average	87.7%



## How We Feel About Our Performance

### The latest rent increase was

# 5.6%



Figures show that our rents are in line with other local landlords. Our rents remain above the Scottish average for 2 & 3 bedroom properties but are below the Scottish average for 1 & 4+ bedroom properties. It is recognised that the Association's 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 a rent increase for 23/24.

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 had a new Assistant Tenancy Sustainment Officer started 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 And Allocations

## How Did We Compare?

# 10.12

**Average  
calendar (days)  
to relet a home**

Rural Stirling	17.73
Ochil View	34.21
Stirling Council	74.08
Scottish Average	56.73



# 0.13%

**Rent lost through  
empty homes**

Rural Stirling	0.28%
Ochil View	0.76%
Stirling Council	1.52%
Scottish Average	1.39%



# 4.84%

**Homes  
becoming  
vacant**

Rural Stirling	7.41%
Ochil View	6.21%
Stirling Council	6.23%
Scottish Average	7.18%



# 21.43%

**Percentage of tenancy  
offers refused during  
the year**

Rural Stirling	28.36%
Ochil View	16.91%
Stirling Council	36.2%
Scottish Average	30.48%



# 97.26%

**Tenants sustaining  
their tenancy for  
more than 1 year**

Rural Stirling	94.12%
Ochil View	94.96%
Stirling Council	92.96%
Scottish Average	91.24%





# How We Feel About Our Performance

Our performance in 2023/2024 continues to exceed the Scottish Average.

Our refusal rates are down marginally on last year which in part will be due to the introduction of our incentive scheme which encourages outgoing tenants to leave the

property in excellent condition with no arrears and allow a tenant viewing to receive a payment of £100, although we would like to see more incentive payments being made. We are also working with Stirling Council to reduce the number of refusals we receive from nominations and Section 5 homeless referrals.

**Our tenancy sustainment figures are noticeably higher than last year's figure of 93.44%**



**This is due to great work from our Tenant Services team who are identifying issues early on and providing solutions for tenants as quickly as possible.**

The days to let a home has unfortunately increased since last year against our target of 8 days or less. This is mainly as a result of the condition of properties when tenants are terminating. More work will be done with current tenants to bring homes up to a good standard to prevent this.

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

We had 48 properties for relet in this year, this was a decrease from 71 in 22/23. The 48 lets were allocated to the following lists:



## What Do We Plan To Change?

Our Assistant Tenancy Sustainment Officer has been in post since November 2023. This service will continue to grow in the coming year to access additional external support for tenants whether that's helping to attend a group or indeed tackling a hoarding issue within the home.

This will be vital for tenants in the coming year to sustain their tenancy particularly during this ongoing economic crisis.

### **Annual Tenant Visit have commenced in July 2024.**

This is a visit to all Forth Housing Association tenants to look around the home and ensure we have the household details up to date. This is also an opportunity for tenants to discuss where they feel they may need help or report any issues.

Please liaise with the office if you have notification of a visit and need to change this to a more suitable time.

# Neighbourhood Management

## How Did We Compare?

**Anti-social  
complaints  
resolved**

**99.2%**



Rural Stirling: 94.4%  
Ochil View: 100%  
Stirling Council: 81.51%  
Scottish Average: 94.29%

**Tenants satisfied  
with neighbourhood  
management**

**96.4%**



Rural Stirling: 95.7%  
Ochil View: 89%  
Stirling Council: 94.8%  
Scottish Average: 84.7%

## 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.

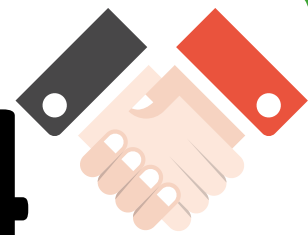
We are resolving cases above the Scottish Average and in line with our peer group overall. This ensures complaints are taken seriously and helps tenants to feel safe within their homes and their neighbourhood.

Anti-Social complaints resolved within target has increased from 95.7% last year to 99.2% this year but is still below our 100% target.

This was due to one complaint reported at the end of March, which although resolved within timescale, took the resolution into the next reporting year meaning we could not report 100% resolution.

**We had**

**124**



**Anti-Social complaints  
resolved**

Tenant satisfaction within 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 but as always welcome any feedback from customers on how we can improve this further.

# What Do We Plan to Change?

The number of complaints has risen this year compared to last year from 69 to 125 complaints this year. Some of this is due to an increase in reports of dissatisfaction, and some is due to better logging of complaints by staff, who are recognising issues even when customers do not specify that their contact relates to a complaint.

In relation to service complaints about internal processes or staffing complaints, we have introduced new measures in the office to resolve issues for customers. These measures include call recording for all incoming and outgoing calls, duty days within the Tenant Services team meaning you will always be able to contact one member of the team and moving to generic inboxes from individual staff inboxes for enquiries which ensures no correspondence is missed in the event of staff leave or unexpected sickness.

Staff continue to undertake training on all areas to ensure they are dealing with complaints in the best possible way with as much information available to them as possible. Recent training has included Mental Health Awareness Training and Domestic Abuse Training. Further training

**Complaints  
have risen from  
69 last year to  
125 complaints  
this year**

sessions are planned which enable staff to provide a robust service to customers.

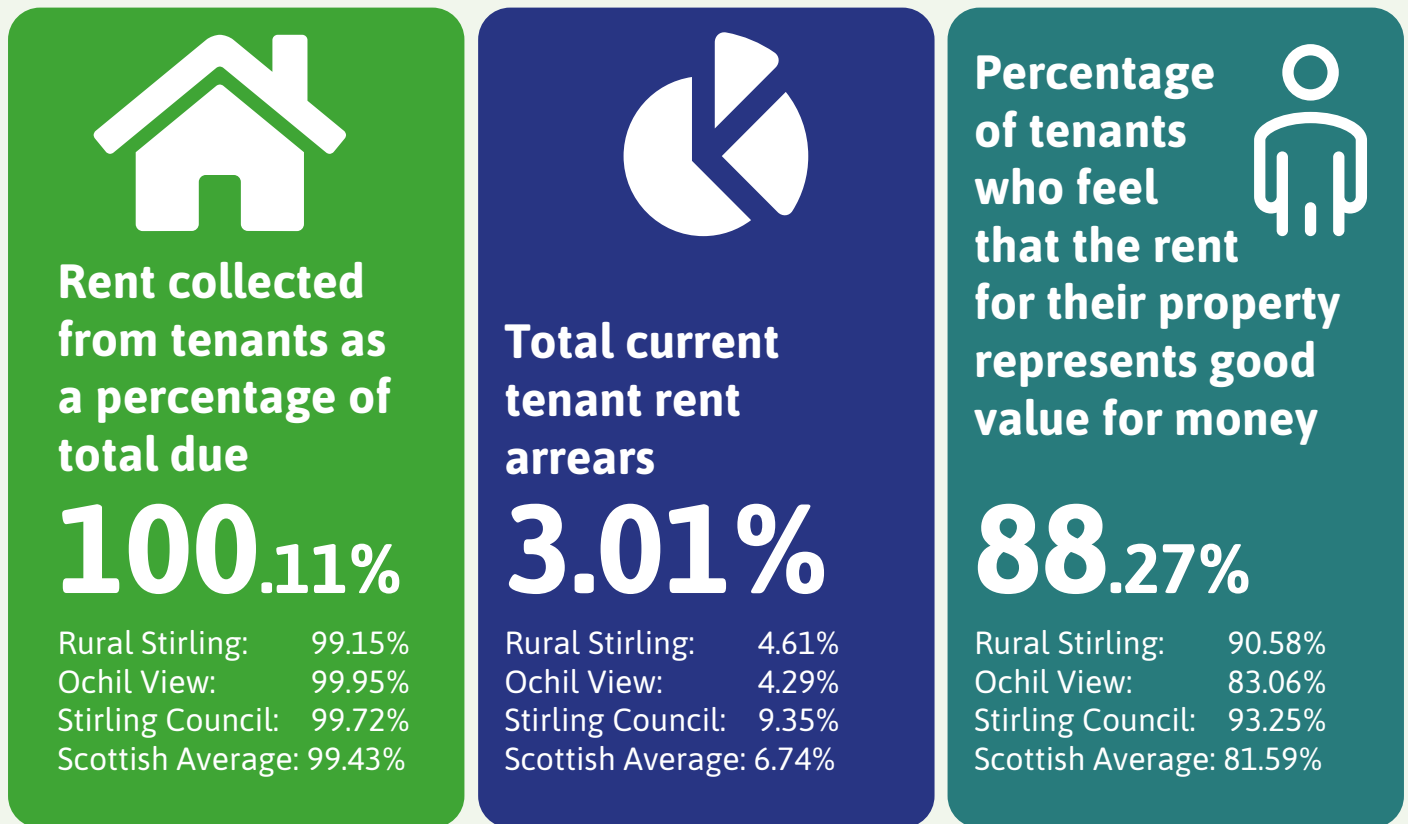
In relation to neighbourhood management, the landscape maintenance has been renewed with ID Verde from 1st April 2024 to 31st March 2026. The close cleaning contract has also been extended for one year with SG Pro Cleaning from 1st April 2024 until 31st March 2025.

Feedback on our contracts and how they are working are always welcome.



# Rents

## How Did We Compare?



## “Top ten” areas of spend 2023/24



# How We Feel About Our Performance

In terms of our rent collection, we performed extremely well in comparison with our group in 2023/2024 and we have a 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.**

The 3.01% target is showing that we are doing ok as it is marginally over our combined target of 3% for current and former tenant rent arrears.

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 than our peer group.

We are lower on the percentage of tenants who feel that their rent represents good value for money against our peers. We will attempt to improve our communication in respect of how your rent money is spent and why this is. We also welcome feedback from tenants on where you would like to see your rent money spent.

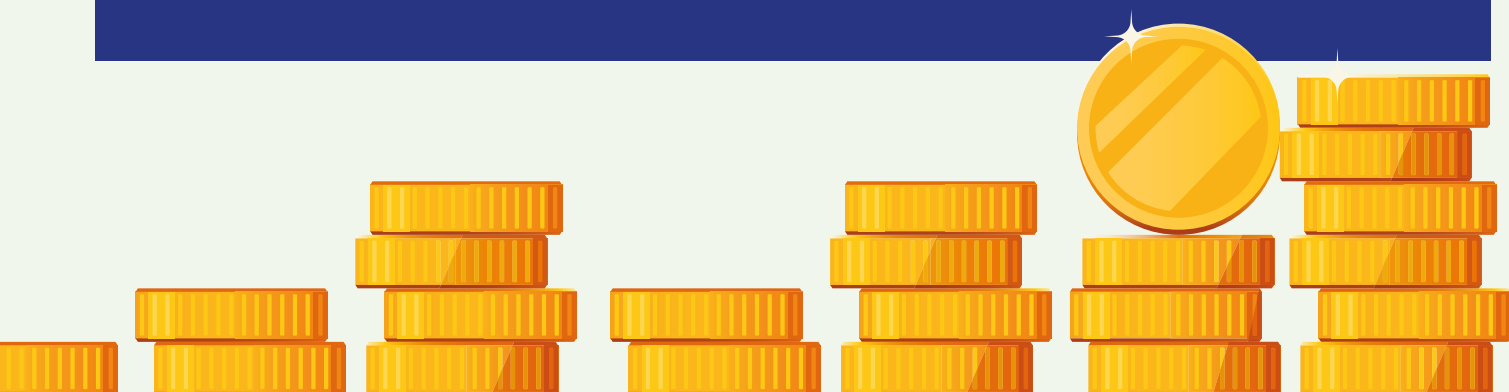
## What Do We Plan to Change?

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.

Staff continue to contact tenants to advise that rent is due monthly, in advance on the first of each month. This ensures your account is in line with your tenancy agreement and provides support to you should you fall into financial crisis.

We have made some minor amendments to our Rent Arrears Policy to ensure we are understanding the root cause of your rent arrears and again are growing the Tenancy Sustainment service in the coming year to ensure as much support as possible is available for our tenants.

The feedback we receive from the ongoing Annual Tenant Visits will also shape how we provide services in the future, so we encourage tenants to be as open and responsive as possible with any feedback.

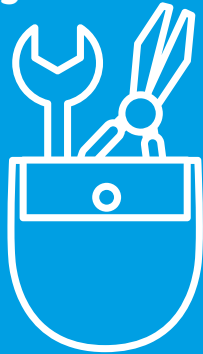


# Reactive Repairs

## How Did We Compare?

Average hours to complete emergency repairs

2.72



Rural Stirling: 3.0  
Ochil View: 1.4  
Stirling Council: 5.8  
Scottish Average: 3.96

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

5.34



Rural Stirling: 6.98  
Ochil View: 7.97  
Stirling Council: 6.85  
Scottish Average: 8.95

Percentage of repairs carried out right first time

97.15%



Rural Stirling: 85.12%  
Ochil View: 89.96%  
Stirling Council: 92.50%  
Scottish Average: 88.41%

Percentage of tenants satisfied with repairs in last 12 months

92.17%



Rural Stirling: 72.86%  
Ochil View: 84.54%  
Stirling Council: 84.08%  
Scottish Average: 87.31%

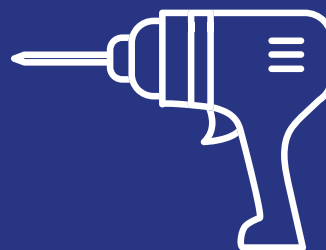


# How We Feel About Our Performance

Our performance in carrying out emergency and non-emergency repairs has remained consistent over the past year for completions of emergency and non-emergency repairs.

**We have increased the percentage of repairs carried out right first time from 95.91% last year to 97.15% this year. This is fantastic as it is showing that we are getting it right first time more often, preventing you as tenants having to stay home for further repairs visits.**

The figures on the previous page show that we are not only performing well against our peer group but also surpassing the Scottish average in all areas. We are committed to not only maintaining but improving our repairs service to ensure that Forth's tenants continue to receive a value-for-money service.



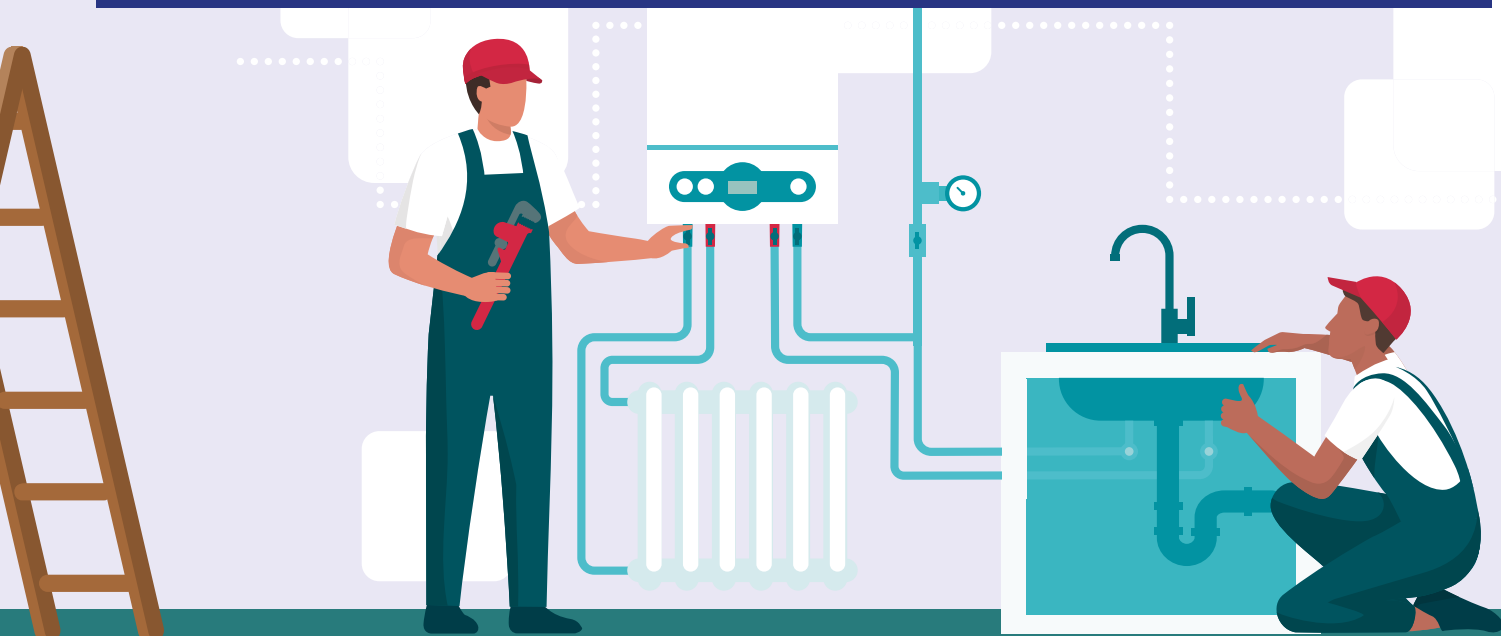
# 1945

**reactive repairs  
completed right  
first time**

## What Do We Plan to Change?

Staff will continue to conduct robust performance meetings with contractors to ensure they meet our Key Performance Indicators (KPIs). We will also monitor contractor performance through job completion reports which ensure timely completion of works. We actively monitor

and address contractor complaints received via tenant calls or survey responses to identify contract failures and emerging trends. In the coming year, we aim to build on our performance and explore ways to further enhance our level of service to our tenants.



# Planned Works 2023/24

## How Did We Compare?

Percentage of stock meeting Scottish Housing Quality Standard

82%



Rural Stirling: 96.69%  
Ochil View: 92.96%  
Stirling Council: 84.32%  
Scottish Average: 84.36%

91.34%

of tenants satisfied with quality of home



Rural Stirling: 89.49%  
Ochil View: 84.56%  
Stirling Council: 86.73%  
Scottish Average: 84.01%

0 Number of times Gas Safety check not met

Rural Stirling: 0  
Ochil View: 0  
Stirling Council: 1  
Scottish Average: 2633



## How We Feel About Our Performance

We are again pleased with this year's performance in relation to planned maintenance. Our benchmarking exercise indicates that our stock meets the Scottish Housing Quality Standard (SHQS) and achieves higher tenant satisfaction

compared to our peers, however we always want to achieve 100% in this area. We are committed to ensuring the safety of our tenants' homes while remaining compliant with our legal obligations.





# What Do We Plan to Change?

To date, we have carried out **Stock Condition Surveys** to **82%** of our stock which was ahead of our projected target of 80%. We aim to carry out a further **20%** by the end of March 2025. This provides us with data to ensure our 30-year investment plan is accurate.



This means we are ensuring that component replacement such as new kitchens and bathrooms are programmed in at the right time.

Anyone who has yet to receive a survey, will be notified shortly as the team are currently working through these.

In addition, we face challenging times ahead to reduce our carbon footprint to net zero. We are currently awaiting the outcome of the consultation on the Scottish Government paper; Social Housing Net Zero Standard (SHNZS). This paper is set to replace the second Energy

Efficiency Standard for Social Housing (EESH2). The Scottish Government's commitment to ensuring that all homes in Scotland are warmer, greener, and more efficient is commendable. They aim to provide everyone, regardless of their financial situation, with access to high-quality housing that is affordable to heat.

The SHNZS paper will outline the path forward for Registered Social Landlords (RSL) and Local Authorities (LA) to achieve carbon neutrality across their housing stock while ensuring energy efficiency to combat fuel poverty.





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