



forth
housing association ltd.

Forth Housing Association

Annual Report 2024-2025



Chair's Report

"Proud to serve all our people"



Welcome to our Annual Performance Report for the year ending March 2025. In this report, we'll share how we performed against the standards set out in the Scottish Social Housing Charter and the progress we've made towards achieving our business plan targets for our tenants.

It's been another busy year for both staff and committee, and an exciting one for me personally as I stepped into the role of Chair at Forth Housing Association. I was honoured to be elected Chair by the committee, having previously served as Co-Vice Chair alongside Kenny Hutton. I'm grateful for the support provided by our outgoing Chair, Ann Dickson, who held the post since 2022.

We've seen some changes in our staffing structure since our last annual report. Sadly, we said a fond farewell to Mareta Greig, our Head of Tenant Services, who moved on to a well-deserved promoted post in Glasgow. Mareta worked tirelessly with her team to deliver excellent services to our tenants and helped us achieve compliance with the standards set out by the Scottish Housing Regulator. We wish her every success in her new role.

Elaine Shepherd, Housing Officer, also left after nearly 28 years of dedicated service with Forth. Elaine was a much-respected member of the team, known to many of you, and is now enjoying a more relaxed pace of life spending time with family and friends. Additionally, Stephen Dougherty left us after over four years of service. While we're sad to see him go, we wish him all the best in his new opportunity in his promoted post.

We've welcomed several new members to our senior management team. Garry Savage has joined us as our new Head of Housing, bringing a wealth of senior experience in the housing sector. He's already enjoying getting to know our people at Forth. Kevin Urbanowicz has also come on board as our Head of Assets and Development, leading our efforts to deliver high-quality, affordable homes.

Other additions to our staff team include Jill Toner, appointed as our Senior Housing Officer, and Linda Stuart, our new Housing Officer – many of you will have already met Jill and Linda. Becky Ramage has taken on a new role as Corporate Services Officer – Compliance and Repairs, while Calum Carberry has moved into the role of Asset Officer. Last but not least, Zofia Chamczyk, who joined us as a Modern Apprentice, is now our Assistant Corporate Services Officer. A warm welcome to all our new team members – they've had a busy and impactful start to their time at Forth.

We're delighted to have maintained our compliant status with the Scottish Housing Regulator – a testament to the dedication shown day in and day out by the entire team.

We don't take this for granted and remain committed to continuously improving our performance for the benefit of our tenants. Both the staff team and management committee monitor performance closely, tracking progress over time and benchmarking against peer landlords and the wider social housing sector.

Our development programme continues to thrive. We've taken on 48 new-build properties at Seven Sisters in Cambusbarron, a site managed by Barratt Developments PLC. This was a very welcome addition, offering modern, desirable homes – our first in Cambusbarron since 2010. I was fortunate to visit the development and meet some of our tenants who have moved into their new homes.

The homes in this development are of high quality and are set in a secure and welcoming neighbourhood. I look forward to seeing further progress as we continue to build now and in the future.

Looking ahead, we've been working on a new five-year business plan, which will be released later this year. Throughout this process, we've been clear that our focus must remain on our people – including tenants, staff, factored and sharing owners, and members of our wider communities.

It's a great privilege to Chair Forth, and to work alongside such a committed and talented Director in Sharon, as well as a passionate staff team and management committee. Committee and staff serve as one team, working together for the benefit of Forth and our people, with a clear focus on a bright future.

I hope you find this report useful and informative. We welcome any feedback you may have – please feel free to get in touch via info@forthha.org.uk or through our website: <https://www.forthha.org.uk>.

Warm regards,

Andrea Finkel-Gates

Chairperson



Management Committee



Andrea Finkel-Gates (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.



Ann Dickson (Vice 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.



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.



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.



John Jenkins - John is a former Chartered Surveyor with a post graduate Diploma in Housing Studies. John has

worked with private housebuilders, local authorities and the Scottish Government before retiring following 10 years with the Scottish Housing Regulator.



Abira Sarwar - Abira currently is a Finance Manager with a Glasgow-based housing association and joined our Management Committee in 2023. She manages Management Committees as a part of the housing industry. She is a qualified ACCA member with extensive experience in Finance. Interested on how Forth Housing Association has the best practices in place and their regeneration programme in the Stirling area.



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.



Andrea Mina - Andrea brings a wealth of experience, through a career specialising in housing management and commercial services, at both local authority and housing association settings. Andrea leads all factoring services within a Housing Association's subsidiary (Curb) and is committed to delivering positive change in local communities.



Elaine Rosie - Elaine has a magnitude of experience in housing and across many sectors and has worked for various Housing

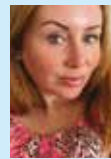
Associations and the Scottish Housing Regulator. She believes strongly in the provision of good quality affordable housing and she is keen to contribute to the management committee of Forth HA.



Hazel Robertson - Hazel has extensive experience in managing the design and construction of homes for Housing Associations in Scotland and England before retiring in 2022. Having previously served on the Committee of a small Housing Association, Hazel is keen in actively contributing to the continued growth of Forth HA.



Kerray Dawson - Kerray works for a Local Authority's Housing Management team within Property and Assets. She has experience and knowledge in Housing Property Maintenance along with Business Management & Performance and has a keen interest in performance management and housing provision for communities.



Jillian Fearnside - Jillian has worked in housing management roles in community-based housing associations

since 2011. She is currently a Senior Housing Officer in a Glasgow based association. Jillian is particularly interested in the role that landlords play in the community and communities having a say on how things are done.



Councillor David Wilson - Councillor Wilson attends meetings as an observer and is the link between Stirling Council and Forth.

Reactive Maintenance

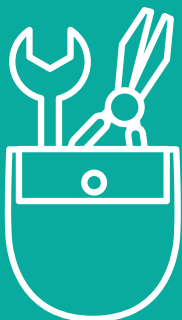
In the reporting year 2024/25, we carried out 2,184 reactive repairs to our tenanted properties. The cost of the repairs amounted to £480,860. The works were carried out by our contractors who are a combination of local contractors and larger multi trade contractors. Our performance results for the year 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 service for our tenants and complete repairs within our targets. This minimises the time our tenants wait to have a repair completed. We reported that 91.34% of our tenants expressed they were satisfied with the quality of their home.



How did we perform?

Average time to complete emergency repairs

2.54 hours



Target: Under 4 hours

Result:



Average time to complete non-emergency repairs

5.91 days



Target: Under 7 days

Result:



Percentage of works completed right first time

96.25%



Target: At least 95%

Result:



Satisfaction feedback

"Absolutely love my house. Friends and family can't believe the size for a new build."

"The repair was done very quickly and tidily and far sooner than I expected."

"The repair to the cistern, completed by the tradesman, was done brilliantly and efficiently."

Key to symbols used in Report



We are doing well



We are doing ok



We could do better

Planned Works

Each year the Association carries out a range of planned maintenance activities including essential statutory health and safety checks such as annual gas servicing and electrical safety inspections. During 2024/25 we completed a number of component replacements across our properties. These upgrades are part of our ongoing commitment to modernising our homes, ensuring tenant safety, and meeting Forth Housing Association's legal and regulatory responsibilities.

The specific planned works completed include:

- External paintwork at St Ninians, Fallin, Dunblane and Stirling.
- Annual gas safety checks were conducted to those properties requiring a visit.
- Electrical safety checks (EICR) were performed on various properties to comply with legislation.

In 2024/25, we completed 100% of annual gas safety checks for properties due a visit and 100% of electrical safety checks for those identified for testing. These results were made possible by our improved audit approach, which strengthened monitoring, verification and follow-up processes to ensure strong compliance.



How did we perform?

Percentage of gas safety checks completed before anniversary date

99.9%



Target: 100%

Result:

Percentage of stock meeting SHQS standard

99.29%



Target: 100%

Result:

Percentage of stock meeting EESSH

99.9%



Target: 100%

Result:

*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 (tenant's choice) - failing EESSH due to electric heating.
(We were not required to submit EESSH figures with our ARC return in 2024/25 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 secure door entry system to enter the close, which is part of a mixed tenure block and the majority do not wish to install one.

Financial Health

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

The Association invested £3.2 million in the construction of new housing properties. The developments at Polmaise and within the Raploch Regeneration Area are being funded through a combination of Scottish Government Housing Grants, Allia Social Impact Investments, Forth's private finance and valued support from Stirling Council. Together, these partnerships have enabled us to deliver high-quality, energy-efficient homes that meet the needs of our growing communities.

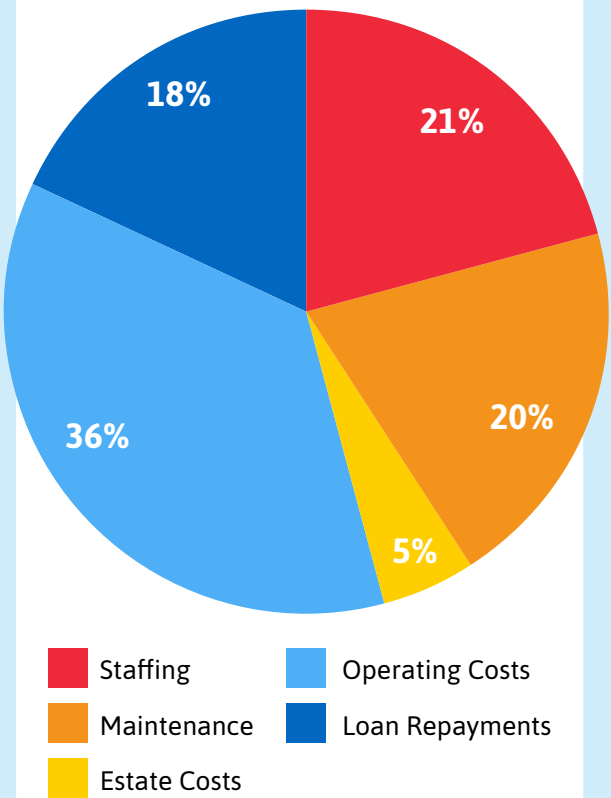
Our Annual Accounts for 2024/25 will be presented to Forth's membership at the Annual General meeting and a full copy of these will be made available thereafter from our office upon request or downloaded from our website via the following link: <https://www.forthha.org.uk/about-us/annual-accounts/>

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 in 2024/25 by 5.6%, which was slightly lower than the Scottish Registered Social Landlord average of 6%.

Our average weekly rent is £96.02 and the following gives an indication of where our money was spent last year.

How do we spend your rent money?



Income Maximisation

Each year, the Income Maximisation Service must navigate the growing complexities of Universal Credit, rising living costs, and ongoing changes to benefit legislation, including those relating to devolved Scottish Government benefits.

More tenants continue to use the service as initial benefit issues often lead to additional financial challenges. Increasingly, tenants are also seeking support through foodbanks, fuel vouchers, crisis grants and charitable assistance due to the continued pressure of the cost of living.

In 2024/2025, there has been a noticeable rise in referrals, particularly as the Income Maximisation Officer has shared more information on new benefits and grant opportunities.

A significant factor in this increase was the introduction of the Assistant Tenancy Sustainment Officer role in 2023/24, currently held by Kieron O'Hara, whom many of you may already know. Kieron supports not only with referrals to our Income Maximisation Officer on welfare benefit matters but also with broader tenancy sustainment issues, helping tenants access vital resources. This added capacity has enabled the team to take a more proactive approach to referrals and provide more holistic support.

Additionally, in 2024/2025, the Income Maximisation Service partnered with other agencies to secure extra funding to address tenants' energy needs, such as fuel debt write-offs and the provision of fuel vouchers. We remain committed to seeking out further funding opportunities to support our tenants wherever possible.

How did we perform?

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

Income Max Referrals	2022/2023	2023/2024	2024/2025
Housing Benefits (HB)	10	1	0
Self-Referral	248	440	292
Housing Staff	99	294	817
External Agency	113	181	237
Proactive	557	139	871
TOTAL	1027	1055	2217
Advice / Support Services Provided			
Welfare benefits	19%	14%	13%
Housing Benefit (rent)	3%	5%	3%
Budgeting	1%	1%	1%
Grants & bursaries	6%	8%	2%
Universal Credit	21%	30%	26%
Affordable credit/warmth	20%	20%	20%
Appeals	0%	0%	0%
Referrals to other agencies	4%	5%	5%
DHP	2%	2%	1%
Proactive	24%	15%	41%
Estimated Monies Generated			
Per Annum	£604,757	£693,359	£933,123

Some feedback from our tenants has been:

'A Massive thank you to the Income Maximisation team for helping me with my money'

'Thank you so much for your help, I'm sincerely grateful'

'Thanks for all your help and hard work'



Rents 2024/2025

How did we perform?

Proportion of
rent collected

99.51%



Target: 100%

Result:

Rent arrears
(current & former)

3.71%



Target: Below 3%

Result:

Current tenant
rent arrears

3%



Target: Below 2.6%

Result:

Arrears cases
over £1000

4.8%



Target: Below 2.5%

Result:

Percentage of
tenants receiving
Housing Benefit

28%



Target: N/A

Result:

Percentage of
tenants receiving
Universal Credit

32%



Target: N/A

Result:

The number of tenants in arrears of over £1000 increased by 2.7%. We believe this is 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

Paying your rent is a 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 and Allocations

Following a review in June 2024 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 there are properties available. This is particularly true for properties with 3 bedrooms or more. The demand for housing continues to

Satisfaction feedback of our allocations during 2024/2025

I feel very grateful that I got this house, it has changed my life and I am a lot happier now I have a secure space for my daughter and I.

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

increase. A further 562 applications were added and with 449 resolved as no longer in need, we ended 2024/25 with a waiting list of 1147.

Despite the challenging construction costs, 2024/25 saw another increase in our stock due to our continued development programme with a further 48 new build properties at the Seven Sisters site, Cambusbarron. We re-let 52 properties and of these we allocated 48% to our own housing list applicants, and 52% were allocated to nominees provided by Stirling Council meeting our nominations agreement for the year.

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

Over my expectations, so delighted and can't believe the size for a new build.

During 2024/25 we had 5% of our homes become vacant with properties empty for an average of 14.62 days. Tenancy sustainment was positive which is reflected in the number of homes we had available for let. We will look to improve upon the the number of new visits completed.

This is important for tenants as it allows new tenants time to settle into their homes 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 was only 1 tenant who abandoned their property during the year.

How did we perform?

Applications processed within 7 working days

72.71%

Target: 100%



Result:

Average time in days to relet a home

14.62

Target: Below 8 days



Result:

Rent loss due to empty homes

0.22%

Target: Below 0.15%



Result:

Tenants sustaining their tenancy for more than 1 year

94.64%

Target: At least 95%



Result:

Homes abandoned during the year

1

Target: No more than 5



Result:

Homes becoming vacant during the year

5.01%

Target: Below 10%



Result:

Neighbourhood Management

During the period 2024/2025, the Association received a total of 212 complaints of anti-social behaviour. This is a 69.6% increase in the number of complaints received from the previous year. Of these complaints, we received 195 lower level (Category C) complaints, 12 more serious (Category B) complaints, and 5 very serious (Category A) complaint's.

We responded to 99.06% of complaints within agreed timescales and 96.2% of complaints were resolved in the year.

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 of 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 being reviewed currently, as of June 2025, and we are consulting with tenants to gain 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?

All Anti-social complaints resolved within target

96.2%

Target: 100%



Result: 

Very serious complaints responded to within 1 day

100%

Target: 100%



Result: 

Serious complaints responded to within 3 days

100%

Target: 100%



Result: 

Low level complaints responded to within 5 days

99%

Target: 100%



Result: 

Community Engagement

Tenant engagement remains a top priority for us. We understand that meaningful consultation with local residents is the most effective way to meet community needs and to help shape our services. Tenant satisfaction is a key measure of how well we're delivering the outcomes of the Social Housing Charter (SHC). We gather tenant feedback through a variety of channels, helping us identify and implement necessary service improvements.

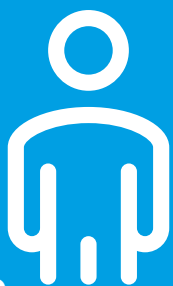
We actively promote tenant participation by offering multiple ways to get involved in shaping and monitoring our services. This flexible approach allows tenants to engage at a level that suits them and has led to strong satisfaction levels, as confirmed in our latest independent survey.



How did we perform?

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.



Satisfaction feedback

We view tenant participation as a two-way process: sharing ideas, offering feedback and influencing decisions that impact daily life. This collaborative approach helps us deliver services that truly reflect tenant needs.

As part of our commitment to continuous improvement, we've partnered with Rural Housing Association to form a **Joint Scrutiny Group**, supported by the Tenants Information Service (TIS). This group has focused on key areas including **Repairs** and **Customer Service Standards**, ensuring tenants play an active role in performance review.

We're now progressing through our 3-year Tenant Engagement Strategy, which encourages participation in ways that suit individual preferences and promotes health and wellbeing. While we've made great strides, we remain committed to finding new ways to engage our tenants. Look out for expanded local community events in the coming year.

New homes delivered and more to come!

We were delighted to take possession of 48 new homes at Seven Sisters Development Cambusbarron completed by the contractor, Barratt Homes and David Wilson Homes partnership, in the summer/autumn of 2024. Our beautifully designed homes offer a perfect blend of quality and affordability, creating welcoming spaces where tenants feel truly at home. Each residence reflects thoughtful planning and craftsmanship, and it's heartening to see how comfortably our tenants have settled into these vibrant, well-crafted communities.

Progress continues at Raploch with Robertson Partnership Homes, despite facing notable delays. We're working closely with our partners to bring the project back on track. At Penman Court, six stylish flats are still to be handed over, while ten beautiful homes are already happily tenanted.

Meanwhile, development is well underway at Billy Bremner Way, where 13 houses and 24 cottage flats are taking shape, promising vibrant new living spaces for future residents.

We signed a contract during Autumn 2024 with Bellway homes to construct 8 cottage flats and 13 houses at Croftside, Pirnhall, Bannockburn. They were handed over in April 2025.



How did we perform?

Spend
against grant
planning

100%



Target: 100%

Result:



Satisfaction
with your
'New Home'



Out of 28 responses - 20
were very satisfied and 8
were satisfied

Satisfaction feedback

"Over my expectations, so delighted and can't believe the size for a new build".

Tenant in regard to room sizes

"I feel very grateful that I got this house, it has changed my life and I am a lot happier now I have a secure space for my daughter and me".

Tenant in regard to neighbourhood

Staff

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.

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.

Garry Savage – Head of Housing (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 Urbanowicz – Head of Assets & Development (Senior Management Team)



Responsible for the overall management and delivery of the asset management strategy and operational activities and the coordination of the development services framework.

Paul Fraser - Senior Asset Officer (Senior Management Team)



Responsible for operational implementation of reactive cyclical and planned maintenance services.

Jill Toner – Senior Housing Officer (Senior Management Team)



Responsible for the operational management of the housing services team, ensuring the day-to-day running of the team and ensuring robust reporting and performance management is in place.

Shona MacLeod – Senior Finance Officer (Senior Management Team)



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

Linda Stuart - Housing Officer



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

Kelly McKenzie - Housing Officer



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

Tracy Doran - Income Maximisation Officer



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

Kieron O'Hara - Income Maximisation Assistant



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

Ann Gordon - Assistant Housing Officer



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

Kevin Milne - Assistant Housing Officer



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

Craig McFarlane - Asset Officer



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

Calum Carberry - Asset Officer



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

Carol Niven - Finance Officer



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

Callum MacDougall - Corporate Services Officer (Governance)



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.

Becky Ramage – Corporate Services Officer (Compliance & Repairs)



Responsible for ensuring all aspects of our administration in repairs functions and compliance are delivered to a high standard.

Zofia Chamczyk – Assistant Corporate Services Officer



Responsible for helping with reception services and general administrative tasks.

Kiera McArthur – Business & Administration Apprentice



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