



forth

housing association ltd.

Forth Housing Association

Performance Report 2024-2025



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Our Purpose – Transforming Lives with Homes not Houses

Our purpose is the reason why we do what we do. We aim to be an excellent housing provider and for us, this means being more than a landlord. We build homes, not houses, providing support and advice to tenants to enable them to sustain their tenancies and to live well in their communities.



Our Vision

Our homes will be fit for the future: sustainable, desirable and a place people are happy to call home.

We have an ideal organisational culture and will be recognised as a good employer.

Our services will be accessible and we will be recognised as an excellent housing provider.

We have the right business model to ensure that we are a flexible, agile organisation.

We collaborate with others to deliver a range of high quality services.

Our Values

Our core values are our fundamental beliefs that guide our decisions and actions. We prioritise our resources in ways that empower tenants and staff to have ambition for themselves and their futures.

Our values have a people-first focus, with every business decision taken with integrity and fairness, ensuring that we are looking after the interests of our people in a caring and collaborative manner.



Be Kind

We will promote a culture of kindness and helpfulness towards others, acting in a way that promotes compassion and understanding for all our people.



Be Caring

We will prioritise the well-being and needs of our people and foster a positive and supportive environment building strong, ethical relationships.



Be Respectful

We will treat all our people with dignity, respect and worth, embracing equality, diversity and inclusion in the services we deliver.

Chair's Report

"Proud to serve all our people"

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

Engaging with our tenants and delivering value for money are key elements of our work, and our staff continue to support the most vulnerable in our communities. This year, we have assisted over 400 households with money advice, fuel vouchers, and wider tenancy sustainment support. We recognise that our tenants continue to feel the effects of the cost of living crisis, as well as the impact of the migration from legacy benefits to Universal Credit. We remain committed to providing the necessary support through our Income Maximisation and Tenancy Sustainment Team, either directly or through our partnerships with other agencies.

It has been another productive and rewarding year for our staff and committee, and an especially significant 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 last September, having previously served as Co-Vice Chair alongside Kenny Hutton. I am grateful to our outgoing Chair, Ann Dickson, for her generous support and steady leadership since 2022.

We've seen some changes across our team this year. We said a fond farewell to Mareta Greig, Head of Tenant Services, who moved to a promoted post in Glasgow after years of outstanding service. We also thanked Elaine Shepherd for her 28 years of dedication and Stephen Dougherty for his contribution over four years. We wish them all the best for the future.

We've also welcomed new faces to strengthen our leadership team. Garry Savage joined as Head of Housing Services, and Kevin

Urbanowicz as Head of Assets and Development.

Jill Toner became Senior Housing Officer, Linda

Stuart joined as

Housing Officer, and Becky Ramage, Calum Carberry, and Zofia Chamczyk all took on new roles within the organisation. A warm welcome to everyone – they've already made a great impact.

I'm proud that Forth has maintained its compliant status with the Scottish Housing Regulator, reflecting the dedication of our staff and committee. We continue to monitor performance closely, benchmark against peers, and seek new ways to improve services for our tenants.

Our development programme also continues to grow. We recently completed 48 new homes at Seven Sisters in Cambusbarron – our first in the area since 2010 – offering modern, desirable homes in a welcoming neighbourhood.

Looking ahead, we're finalising a new five-year business plan, reaffirming our focus on people – our tenants, staff, owners, and the wider community.

It's a privilege to Chair Forth and to work alongside such a passionate and talented Director, staff team, and management committee. Together, we're focused on delivering a bright and sustainable future for our communities.

We hope you find this report informative and welcome your feedback at info@forthha.org.uk or via www.forthha.org.uk.

Warm regards,

Andrea Finkel-Gates

Chairperson



Introduction

Forth Housing Association provides homes and services across the eastern part of the Stirling Council area. We have a long-standing partnership with Rural Stirling Housing Association, based in Doune, which serves the western and northern areas, and also with Ochil View Housing Association, located in Alloa, which provides homes throughout Clackmannanshire and the western part of Fife.

Although we are three independent organisations, we work together through the

StrathFor Housing Alliance and collaborate in a range of ways that includes the exchange of performance information. We also work closely with Stirling Council’s Housing Service.

The main tenant satisfaction outcomes in this report are taken from a Joint Tenant Satisfaction Survey that we conducted together in January 2023. We have also provided information in the report on how our performance compares in key service activities.

How Did We Perform?

At 31st March 2025 we provided



958 self-contained homes for rent.

The total rent due in 2024/25 was



£4,584,126

From April 2024 we increased our rents by 5.1% and average rents at 31/3/24 were as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£87.58	£97.32	£106.37	£113.70

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



94.64% of tenants are sustaining their tenancy with us for more than 1 year

How Did We Compare?



Scottish Average includes all Scottish Registered Social Landlords (RSLs) and Local Authorities

958

Number of homes provided at 31/3/25



Rural Stirling	682
Ochil View	1445
Stirling Council	6090
Scottish Average	N/A

£4,584,126

The total rent due in 2024/25



Rural Stirling	£3,552,398
Ochil View	£7,555,076
Stirling Council	£22,577,615
Scottish Average	N/A

5.1%

2024/25 rent increase



Rural Stirling	6.5%
Ochil View	2.8%
Stirling Council	7.2%
Scottish Average	4.68%

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

£87.58

Rural Stirling	£91.40
Ochil View	£91.75
Stirling Council	£75.00
Scottish Ave.	£93.27

2 bedroom

£97.32

Rural Stirling	£104.10
Ochil View	£99.79
Stirling Council	£77.47
Scottish Ave.	£96.00

3 bedroom

£106.37

Rural Stirling	£113.67
Ochil View	£108.60
Stirling Council	£80.58
Scottish Ave.	£104.51

4+ bedroom

£113.70

Rural Stirling	£119.86
Ochil View	£113.01
Stirling Council	£82.79
Scottish Ave.	£115.58

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 Are We Performing

We were really pleased to have been able to provide 48 new high-quality, affordable social rent homes in the Cambusbarron area of Stirling in 2024, adding significantly to our existing housing stock.

Our average rents compare well against other local housing associations and also against Scottish average rents. Rent levels can and do vary across Scotland, and housing association average rents generally are higher than the equivalent local authority rent levels. This is due to the differing ways in which new homes

have been funded over many years. Each year we assess the affordability of our rents as part of our annual rent review process and build this into our rent setting decisions. We also strive to ensure that our rents represent good value for money and we proactively support our tenants on dealing with ongoing cost of living pressures.

The level of tenant satisfaction with our overall services continues to be strong and compares well against other local social landlords and the Scottish average.

What Are The Next Steps...

Over the coming year, we intend to seek further opportunities to increase our provision of new, modern, affordable and energy-efficient homes for people in housing need across the Stirling area. We have seen the completion of the 21 units at Pirnhall and continue to seek other development opportunities.

We will be commencing work to review our rent setting structure with the aim of ensuring that our rents are affordable, fair and transparent for all existing and future tenants. Due to work on our new housing management system, we have postponed the review on our rent structure this year, we have however completed an affordability assessment on all our rents as part of our annual rent review and we identified that

single people and single pensioners living in properties with two bedrooms are most likely to be affected due to single incomes. Staff contacted these households to discuss their rent affordability and offer help where we can through our income maximisation and tenancy sustainment team.

We will look to support high levels of tenant satisfaction by ensuring that we have a clear understanding of tenant needs and priorities, and by developing and improving our services to reflect these. This will also include ensuring we have a range of opportunities for tenants to engage effectively with the Association, working closely with partner organisations on delivering key services and developing a new digital strategy that incorporates the views and expectations of our tenants.

Applications And Allocations

How Did We Compare?

14.62

**Average
calendar days to
re-let a home**

Rural Stirling	16
Ochil View	23.68
Stirling Council	69.69
Scottish Average	60.59



0.22%

**Rent lost through
empty homes**

Rural Stirling	0.48%
Ochil View	0.4%
Stirling Council	1.46%
Scottish Average	1.27%



5.01%

**Homes
becoming
vacant**

Rural Stirling	7.78%
Ochil View	6.53%
Stirling Council	6.75%
Scottish Average	7.13%



31.06%

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

Rural Stirling	25.29%
Ochil View	26.09%
Stirling Council	35.57%
Scottish Average	32.43%



93.75%

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

Rural Stirling	80.65%
Ochil View	83.02%
Stirling Council	90.99%
Scottish Average	91.46%



How Are We Performing

Our performance over 2024/25 for the time taken to relet our homes and also for rent lost through empty homes compares well against other local social landlords and the Scottish average. We re-let 52 properties over the year and of these we allocated 48% to our own housing list applicants, and 52% were allocated to nominees provided by Stirling Council.

However, we have experienced an increase in the average number of days taken to re-let our properties – from 10.12 days in 2022/23 to 14.62 days over last year. This largely reflects the continued challenges that we have experienced with the condition of our homes after tenancies have been ended. Addressing this particular issue will be a key priority for the Association over the coming year.

Our relet performance was also influenced by an increase in the level of tenancy offers refused. We have been working to review and understand the reasons behind this and have identified ways in which we could look to improve performance. We are also working closely with Stirling Council on jointly improving the nomination arrangements that we have in

place for the Association's homes to ensure that these are effective and help to reduce refusal levels moving forward.

Our tenancy sustainment rate has seen a slight decrease compared to last year. Performance remains strong though and continues to be higher than the Scottish average. This reflects our work in getting to know all our new tenants at an early stage and ensuring that we provide proactive support in helping them to settle in well to their new homes.

Our Annual Tenant Visits are making a significant positive impact across our communities by enabling the early identification of vulnerabilities and emerging support needs among tenants. Through these visits, we can proactively address issues such as health, safety, and property condition, ensuring that repairs are reported promptly and appropriate support is provided where needed. This personalised, face-to-face engagement strengthens relationships, improves service responsiveness, and helps us maintain safe, well-managed homes for all residents.

What Are The Next Steps...

We have a strong record of working in partnership with Stirling Council on application and allocation issues. Through this partnership we will work together to ensure that we are collaborating well on improving our nominations arrangements whilst also minimising offer refusal levels and the average time that our homes are empty at re-let. This will also include ensuring that appropriate support is in place for any new tenants who might need this to help to get them established in their new home.

We will carry out a detailed process review of the arrangements that we have in place for managing empty (void) homes. This will focus on ensuring as much as possible that

properties are returned to the Association in a good condition at the end of a tenancy, any required void repair works are carried out quickly and to a good standard and we minimise the level of rent loss due to empty homes.

Over the course of 2025/26 we will continue to progress our programme of Annual Tenant Visits. We introduced these visits last year – they involve a brief inspection of the property and a review of household details to ensure our records remain accurate. More importantly, they offer tenants an opportunity to raise any concerns, request support or discuss issues that may be affecting their tenancy.

Neighbourhood Management

How Did We Compare?

Anti-social complaints resolved

99.06%

Rural Stirling: 94.05%
Ochil View: 98.85%
Stirling Council: 94.12%
Scottish Average: 93.44%



Tenants satisfied with neighbourhood management

96.37%

Rural Stirling: 95.65%
Ochil View: 89%
Stirling Council: 94.80%
Scottish Average: 84.23%



How Are We Performing

Our performance on the level of anti-social complaints resolved compares well with other local landlords and against the Scottish average. However, landlords can classify antisocial complaints differently and the timescales set for response and resolution can also differ, so direct comparisons between landlords may not always be accurate.

The percentage of cases resolved is similar to the previous year and reflects the priority that we place on responding to anti-social complaints in line with the timescales set out in our Anti-social Behaviour Policy and taking appropriate steps in working to resolve these successfully. There was an increase in the number of reported complaints that reflected improvements made to our approach to recording all contacts and concerns about tenancy

and estate management issues. Of the 212 anti-social behaviour complaints we received, 195 involved lower level (Category C) complaints, 12 were more serious (Category B) complaints and 5 were very serious (Category A) complaints.

Tenant satisfaction with our neighbourhood management remains higher than the Scottish average and also when compared to our peer group. We are pleased with the service being provided by our estate management contractors and, as always, we would welcome any feedback from tenants on how we can improve this further.



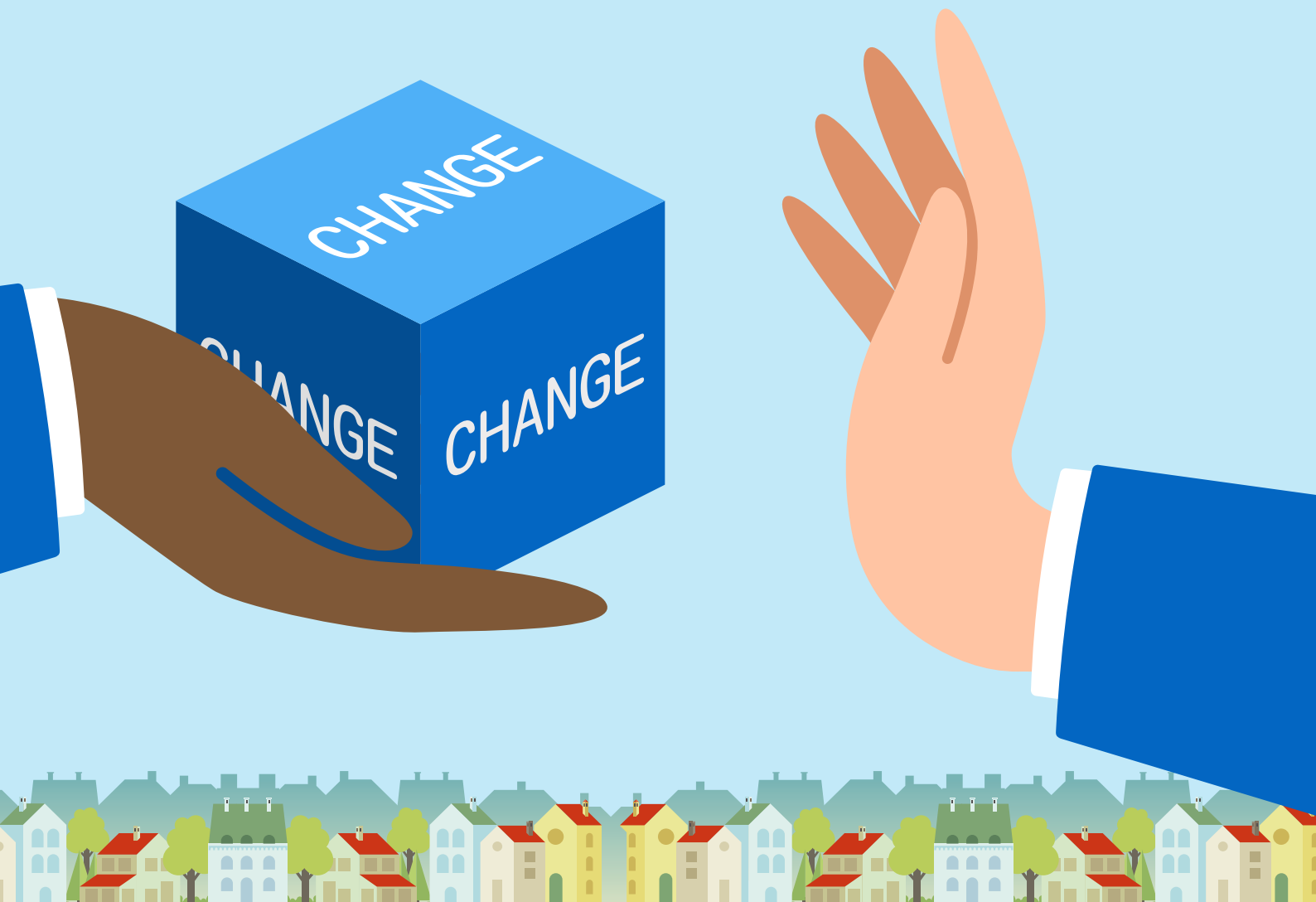
What Are The Next Steps...

In the latter part of 2024/25, we commenced a review of the Association's Anti-social Behaviour Policy that sets out the steps and actions that we will take to respond to reported complaints of anti-social behaviour. The policy has since been updated building in feedback from the Association's tenants on the approach that we should take when dealing with complaints. We will focus on implementing the updated policy that will also include producing new guidance information for tenants on tenancy rights and responsibilities and how we will respond to anti-social behaviour.

We will continue to deliver our programme of regular estate management visits to

ensure that our housing developments are being maintained to a high standard and that our landscape maintenance and close cleaning contracts are delivered in line with expectations. Our team members will also take active steps to address any estate management issues identified from other routine visits to our housing developments.

Our landscape maintenance and close cleaning contracts are both due for renewal at the end of 2025/26. We will take steps to ensure that the new contracts put in place maintain high standards of service delivery and demonstrate value for money for the Association and our tenants.



Rents

How Did We Compare?



Rent collected from tenants as a percentage of total due

99.51%

Rural Stirling: 100.19%
Ochil View: 99.88%
Stirling Council: 102.96%
Scottish Average: 100.15%



Total current tenant rent arrears

3.71%

Rural Stirling: 3.43%
Ochil View: 4.12%
Stirling Council: 9.50%
Scottish Average: 6.17%

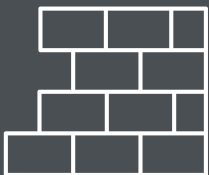
Percentage of tenants who feel that the rent for their property represents good value for money



88.27%

Rural Stirling: 90.58%
Ochil View: 83.06%
Stirling Council: 93.25%
Scottish Average: 81.68%

“Top ten” areas of spend 2024/25



New Build Properties

£3,248,000



Staffing costs

£993,969



Loan Repayments

£972,667



Reactive Maintenance

£480,860



Insurance (Housing)

£178,256



Cyclical Repairs

£167,333



Estate Management

£144,363



Void Repairs

£111,942



Office Equipment, Maintenance & Renewals

£95,841



Office Maintenance

£86,733

How Are We Performing

Last year we committed to ensuring on a strong focus on rent arrears, and we have maintained this over the course of the last year.

The rent collected for 2024/25 however at 99.51% is slightly below our target for the year (100%) and is lower this year than our comparator organisations. The outcome is within expectations though, taking account of challenges with rent arrears management experienced over the course of year.

We have experienced an increase in current tenant arrears from the previous year although our performance still compares well to the other local social landlords and the Scottish average. Particular challenges have been experienced with tenants who have higher level arrears and we have

had to work intensively with the tenants concerned to try and address the situation. We also appreciate though that many of our tenants continue to face financial pressures and difficulties resulting from ongoing cost of living challenges, and we aim to provide wide ranging assistance on these through our Income Maximisation Service.

In terms of tenants who feel that their rent represents good value for money, we have a mixed picture of performance – we are higher than the Scottish average but lower than two of the other local social housing providers. We would always welcome feedback from tenants on where you would like to see your rent spent and how the Association could ensure value for money for you.

What Are The Next Steps...

Managing rent arrears is a priority activity for the Association as rents are our key source of income and pay for the homes and services that we provide. Likewise, we appreciate the importance for individual tenants as failing to pay rent or engage with our team on dealing with rent arrears could result in them losing their home.

Taking account of this and the increase in rent arrears over 2024/25, we have been taking steps to review our working practices and have made some minor changes to our Rent Arrears Policy to ensure that we implement an approach of robust management and monitoring of rent arrears cases. Within this revised approach, we will continue to actively pursue all rent arrears and take action quickly whilst also

supporting our tenants who are in arrears. Our Income Maximisation Officer and Assistant Tenancy Sustainment Officer will be central to the support that we provide for tenants.

As regards value for money, over the course of 2025/26 we will be undertaking our next tenant satisfaction survey and this will include questions on rents, value for money and tenant satisfaction. Your views expressed through this survey will help determine the steps that we take to improve upon our current performance with value for money and will also shape how we provide services in the future. So, we would encourage you to take part and let us know what your thoughts and views are on your home and our services.

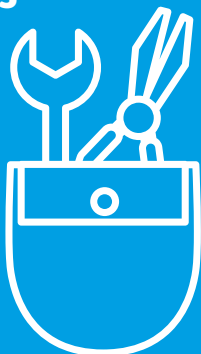


Reactive Repairs

How Did We Compare?

**Average hours
to complete
emergency repairs**

2.54



Rural Stirling: 3.02
Ochil View: 1.36
Stirling Council: 3.48
Scottish Average: 3.89

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

5.91



Rural Stirling: 6.05
Ochil View: 7.63
Stirling Council: 7.04
Scottish Average: 9.13

**Percentage of
repairs carried out
right first time**

96.25%



Rural Stirling: 89.82%
Ochil View: 88.73%
Stirling Council: 91.97%
Scottish Average: 88.02%

**Percentage of tenants
satisfied with repairs in
last 12 months**

92.17%



Rural Stirling: 85.13%
Ochil View: 85.78%
Stirling Council: 82.46%
Scottish Average: 86.75%



How Are We Performing

Over the past year, our performance in delivering both emergency and non-emergency repairs has remained consistently strong. We continue to perform well against our peers and exceed the Scottish average, with only minor fluctuations in our key performance indicators.

- **Emergency Repairs:** Our response time improved from 2.72 hours last year to 2.54 hours this year.
- **Non-Emergency Repairs:** Completion time slightly increased from 5.34 days to 5.91 days.
- **Right First Time:** Our success rate decreased marginally from 97.71% to 96.25% but remains well above sector benchmarks.

Achieving a high “Right First Time” rate means fewer repeat visits, reducing inconvenience for tenants and ensuring repairs are resolved promptly. We remain

dedicated to not only maintaining but continually improving our repairs service to provide Forth tenants with a high-quality, value-for-money experience.

We are particularly proud of our tenant satisfaction levels, which are significantly higher than both our peers and the national average. This reflects our commitment to delivering a reliable and efficient service.

Last year, we advised that we would be implementing performance meetings with contractors to strengthen accountability and drive continuous improvement. This approach has been effective in ensuring that contractors consistently deliver against our agreed Key Performance Indicators (KPIs). In addition, we have maintained close oversight of job completion data to confirm that works are completed within the specified timeframes and to uphold the high standards expected across our service delivery.

What Are The Next Steps...

Contractor performance will also be assessed through feedback received via tenant calls and survey responses. This enables us to promptly identify service issues, recurring concerns and emerging trends that may indicate areas for improvement.

Looking ahead, we remain committed to building upon our current performance and proactively identifying opportunities

to further enhance the quality and efficiency of our repairs service for tenants. Contractor performance will continue to be evaluated through feedback obtained from tenant calls and survey responses. This approach enables us to promptly identify service issues, recurring concerns, and emerging trends, ensuring that areas requiring improvement are addressed in a timely and effective manner.



Planned Works 2024/25

How Did We Compare?

Percentage of stock meeting Scottish Housing Quality Standard

99.29%

Rural Stirling: 97.07%
Ochil View: 93.13%
Stirling Council: 55.73%
Scottish Average: 87.24%



91.34%

of tenants satisfied with quality of home

Rural Stirling: 89.49%
Ochil View: 84.56%
Stirling Council: 86.73%
Scottish Average: 84.72%



1

Number of times Gas Safety check not met

Rural Stirling: 0
Ochil View: 0
Stirling Council: 1
Scottish Average: 409



How Are We Performing

We are once again pleased with this year's performance in relation to planned maintenance. Our figures confirm that 99.29% of our housing stock meets the Scottish Housing Quality Standard (SHQS) and records higher levels of tenant satisfaction compared to peer organisations. While we have rated our performance as 'we are doing ok', this reflects our aspiration to achieve 100% compliance and excellence in this area. We remain firmly committed to maintaining safe, high-quality homes for our tenants while fully meeting our legal and regulatory responsibilities. The 0.71% of our Stock that does not meet the SHQS is either due to technical exemption or abeyance.

To date, we have completed Stock Condition Surveys on 97.7% of our housing stock which is well ahead of our projected target of 80%. We aim to survey the remaining 2.3% by the end of March 2026. This comprehensive data enables us to ensure our 30-year investment plan remains robust and accurately reflects future needs.

It allows us to schedule key component replacements, such as kitchens and bathrooms, at the appropriate time which ensures homes are maintained to a high standard. Tenants who have not yet received a survey will be contacted shortly, as our team continues to work through the remaining properties.

What Are The Next Steps...

Looking ahead, we face significant challenges in reducing our carbon footprint and achieving net zero. We are currently awaiting the outcome of the Scottish Government's consultation on the Social Housing Net Zero Standard (SHNZS), which is expected to replace the second Energy Efficiency Standard for Social Housing (EESH2).

The Scottish Government's commitment to making homes warmer, more energy-efficient and environmentally sustainable reflects a strong and necessary focus on improving housing standards. Their goal is to ensure that everyone, regardless of financial circumstances has access to high-quality housing that is affordable to heat. The introduction of the SHNZS will provide a clear framework for Registered Social Landlords (RSLs) and Local Authorities (LAs) supporting the transition to net zero while addressing fuel poverty through enhanced energy efficiency measures.





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