



5 YEAR STRATEGIC PLAN

2025 - 2030

*Building a robust framework
for delivering excellence*

Table of Contents

Introduction from the Chair	3
Section 1 – About us	4
Section 2 – Our Strategy	10
Section 3 – Delivering the Strategy	12
Section 4 – Resourcing our Strategy	17
Section 5 – Evaluation, Monitoring and Reporting	19



Introduction from the Chair, Andrea Finkel-Gates

I am delighted to introduce Forth Housing Associations new Strategic Plan for 2025 - 2030. As we enter an exciting new phase, this strategic plan sets out the robust framework that will underpin ambitious plans for enhancing our services, embedding good practice, expanding our expertise and empowering our people to deliver excellent services for our tenants and their communities.

In December last year our Management Committee met to discuss our future plans and priorities, and we all agreed that following significant changes at Forth including a new staff structure it was time for a change and a new strategic plan was needed. We want to be ambitious in our aims over the next 5 years to deliver high quality services to meet our tenants' needs through these challenging times. We want to continue to deliver modern, accessible and energy efficient homes as well as invest in our existing homes to ensure they remain efficient, affordable and modern that offer tenants a place they are happy to call home.

We have an unswerving ambition for a culture that has the welfare and wellbeing of people at its heart including tenants, staff and committee. We operate with integrity in an inclusive, honest, and transparent way with an emphasis on an enabling and empowering atmosphere.

We continue to promote an effective voice for our tenants and staff supported by our management committee, senior management team and our Health, Safety and Wellbeing Group.

This new framework establishes the pillars for growth over the period of the strategy which will see us reach our 40th Anniversary in 2028. Our ambition for growth is not just in providing more accessible and affordable homes but also in the services we deliver and the partnerships we establish to work collaboratively with others to meet the changing needs of our tenants in an ever challenging environment. We are

financially healthy but like all other social landlords we face significant challenges in the coming years with the continued cost of living crisis and the government's challenging energy efficiency targets designed to deliver Scotland's ambitious climate legislation to achieve zero emissions for all greenhouse gases by 2045, known as Net Zero.

Whilst we are ambitious, we remain realistic about the challenges that our tenants face and those that affects us as a business which is why our approach is phased over the 5 year period.

This strategy is split into 3 sections in which you will find out who we are and what we do, it will also outline what our vision is for the next 5 years and how we plan to deliver this. The Strategic plan is underpinned by other key strategic documents such as our business delivery plan, our 30 year financial plans as well as our development and asset management strategies. Our strategy is further supported with our business risk assurance assessments including assessments on our internal strengths and weakness and the wider political environment. All of these are available separately.

Andrea Finkel-Gates
Chair



Section 1 – About us

Forth Housing Association is a not-for-profit housing provider, a “Registered Social Landlord” with the Scottish Housing Regulator and a Registered Scottish Charity.

Our origins date back to 1987, when a steering group called Stirling Single Housing Group, was established with the aim of increasing the provision of housing for single people in the Stirling area.

Since formal registration in 1988 we have continued to take on new challenges and the Association has a variety of general needs housing, suitable for different types of households, across Stirling City and in the communities in the east of the Stirling Council area. We provide landlord services to support our tenants and applicants along with housing advice, adaptations, income maximisation advice and a wide range of tenancy sustainment services.



Annual
turnover

£5.3m



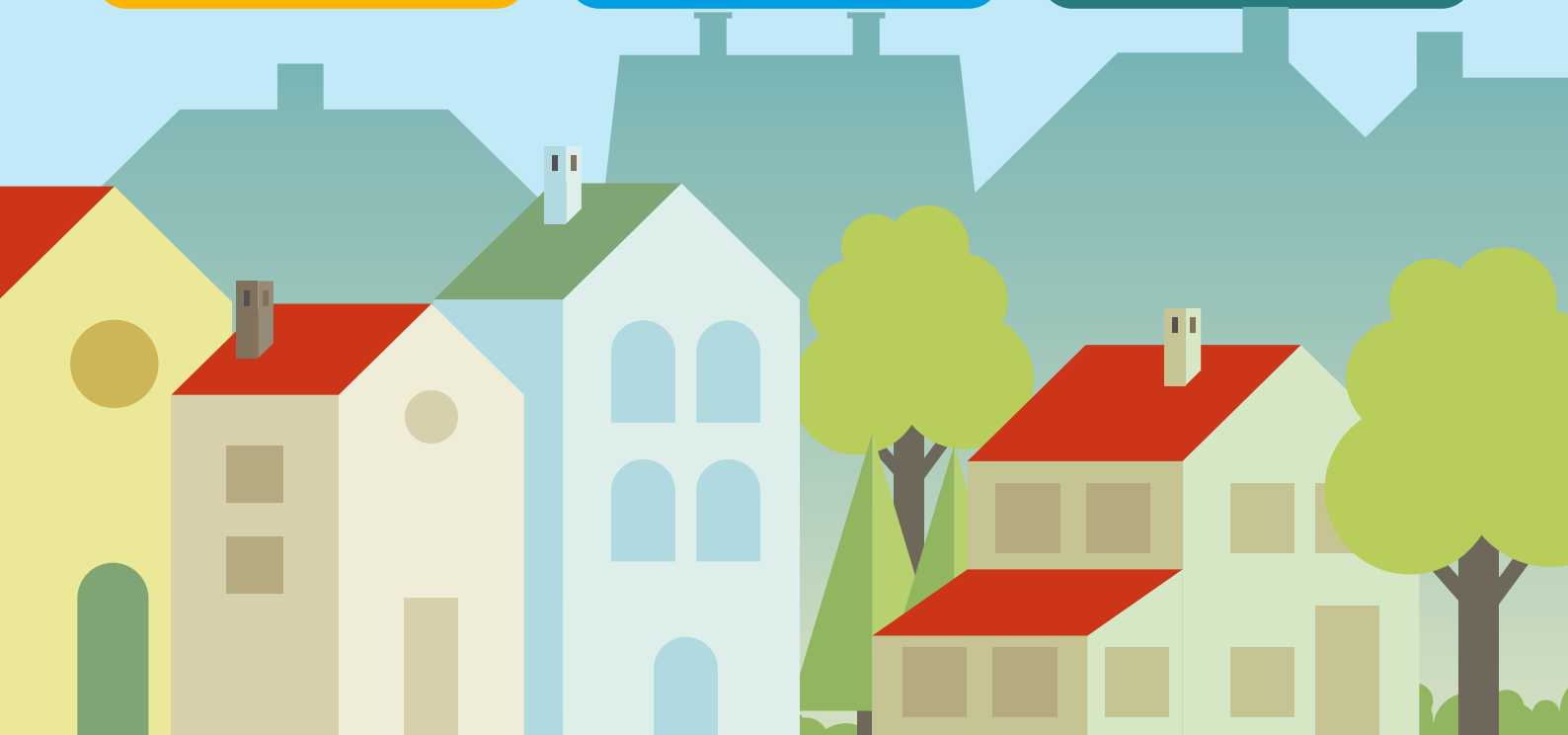
We own
and manage

**958
homes**

We have 2
houses of
multiple
occupation
(HMO) which have a
total of



**8 individual
bedspace**





**We own
4 commercial
buildings**
and 1 property
used as an office as
part of our leased
properties



**Of the 958 homes
9 were acquired
through the
Mortgage to
Rent (MTR)
scheme**



**We factor
56 privately
owned homes
and manage
9 shared
ownership
homes**



**We employ
20 people**
and have 12
members on our
management
committee which is
our governing body



**We are the
leading RSL
for the city
which gives
us a strategic
advantage for
growth**

We are a developing organisation and have recently taken ownership of 21 new homes at Croftside and we are exploring options to increase our provision of accessible affordable homes further over the next 5 years adding where we can to the 64 homes already in our development plans.



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 Values

Our core values are our fundamental beliefs that guide our decisions and actions, and 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

Our Vision 2025 - 2030

We consulted with our Management Committee and our staff and have taken into account feedback from our tenants to develop our vision for 2030. We have 5 core elements to our vision.

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

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

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

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

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



Operating Context

Cost of Living Crisis

We operate in an ever-changing environment in which political, economic, social and technological developments will influence our work and our future. Our main source of influence and importance is the Scottish Government with the Scottish Housing Regulator as the statutory regulator responsible for the continual performance assessment of the organisation. Much of what we do is further influenced by the wider global financial market and events such as the pandemic, departure from the European Union, conflict in the Ukraine and the Middle East all impact on our costs due to the resulting higher inflation and interest rates as well as higher utility and construction costs. These along with the recent welfare reform have a fundamental impact on our tenants' disposable incomes

and fuel poverty affecting more and more people. We see evidence of this in the number of vulnerable tenants accessing our tenancy sustainment and income maximisation services which is why enhancing our support network and services is ever more important.

We are aware that the challenges identified here may change following the Scottish parliamentary elections due to take place in 2026 which could see the political landscape shift significantly. The impact of any changes will always be considered as part of our refresh of our strategic plan either annually or during the course of the financial year ensuring we are well positioned to respond to these challenges as they emerge.



Housing Policy and Legislation

The Scottish Government's twenty-year vision for housing, Housing to 2040, sets out the route map to deliver 110,000 more affordable homes by 2032 and a raft of new legislation including changes to Human Rights, national planning, local place-making and building standards. It sets out the commitment to adapt and retrofit existing homes to improve their energy efficiency and decarbonise their heating, highlighting housing's contribution

to ending climate change emissions. Scotland has set an ambitious target, to become net zero by 2045, five years ahead of the rest of the UK and we as a social housing provider will play a vital role in contributing to this. Whilst this poses a challenge for our funding provision to achieve net zero, we wish to focus our resources to tackle fuel poverty for our tenants.



Changing Demographic

We know from the 2022 Census that we have an increasing older population, in Scotland over 65's is now 22.5% higher than it was in 2011 and there are now more females than males, particularly so in this age group. In Stirling the population increased by 2.6% since 2011 with over 65's now accounting for 20.5% of the population and projections indicate both an aging population and a further growth in population of around 5,500 across the area by 2030. We know that older people are more likely to live alone or in smaller households and there is a related trend towards smaller households. Current statistics show the level of owner occupation

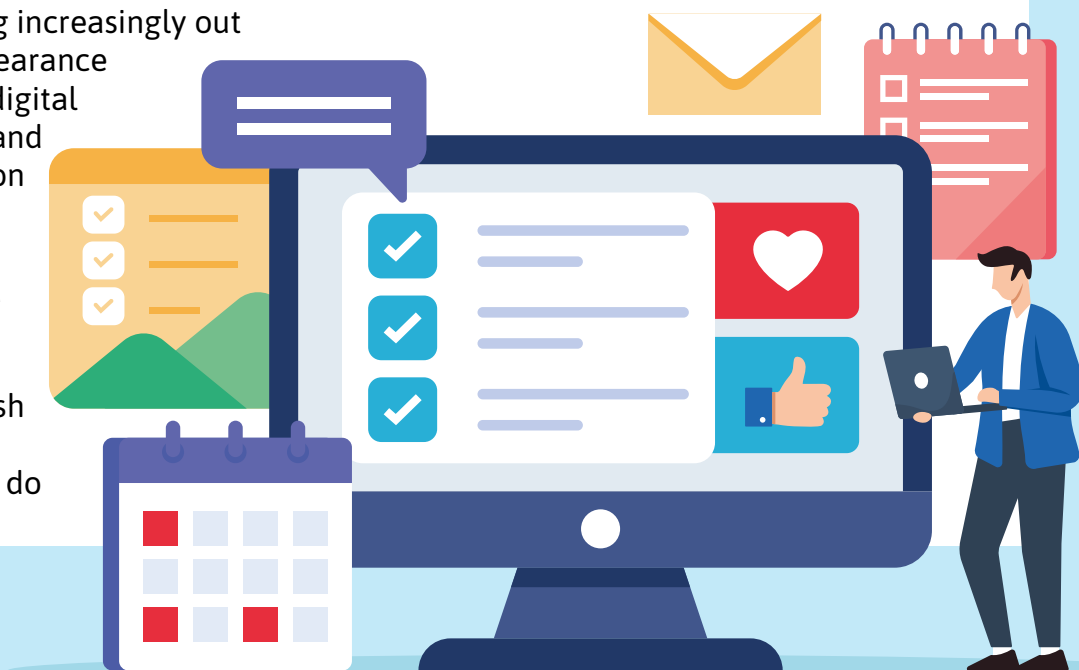
in Stirling is higher than the Scottish average whilst the availability of housing for rent from either the Council or social landlords is lower. This, in addition to the national housing emergency declared by the Scottish Government puts ever increasing challenges for affordable housing. We therefore have an important role to play in contributing to an increased supply of affordable housing for rent in the area when possible and to ensure we meet housing need of the changing demographic in the area.



Technological Environment

Increasingly the Internet is utilised for communications, purchasing and accessing services. Technology is constantly evolving and our own website and our tenant self-serve platform, Myforth provide a range of information and services to tenants, applicants, and others. It is clear that our technology is becoming increasingly out of date in terms of appearance and functionality. Our digital infrastructure is aging and inflexible and innovation within the organisation is underdeveloped. We do not fully understand the needs or digital requirements for our tenants or how they wish to access our services. Furthermore, whilst we do

have our tenant app, MyForth, our digitally accessible services are limited and they do not provide our staff with the right resources to support agile working.



Section 2 – Our Strategy

This 5-year strategy is a growth strategy. Having come through a significant period of change we now want to focus on delivering our new vision underpinned by our core values to be kind, be caring and be respectful.

Growth for us will encompass a healthy development of new homes which will be financially sustainable. We also see growth opportunities through developing our services and expanding our collaborative partnerships

within our communities. We recognise that our tenants' needs are changing and that in order to respond to the pressing challenges there is a need for more nuanced services. We know that as a small organisation we cannot deliver all that is needed directly therefore there is a requirement for more joined up and efficient ways of working. Therefore, we see the opportunities for growth where changing needs, enhancing services and smarter worker align.



Strategic Goals

To ensure we achieve this we have set out a robust framework with four supporting pillars, our strategic goals and what achieving these will look like.



Sustainable Homes

Our homes will be desirable, safe, energy efficient, accessible and affordable.



Responsive Services

Our services will meet local needs, demonstrate value for money and achieve high levels of satisfaction.



Inclusive Culture

Our culture will be open, collaborative and empowering, supporting learning and innovation.



Modern Organisation

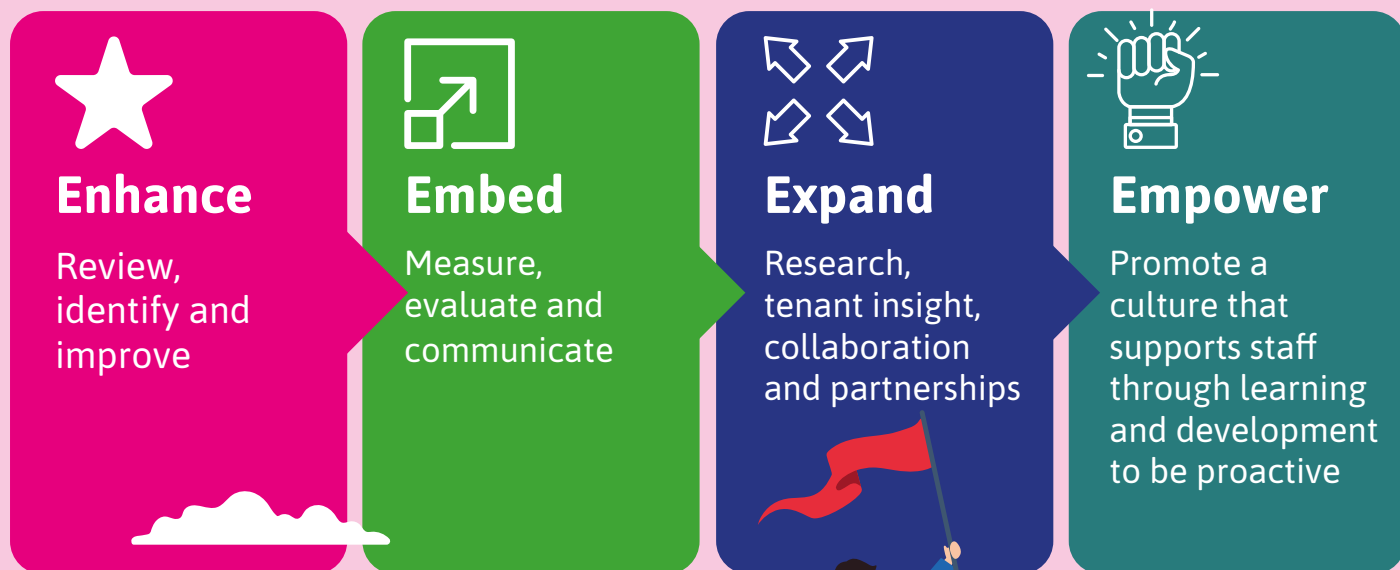
Our organisation will be agile, financially stable, well governed and a great employer

Section 3 – Delivering the Strategy

A Phased Approach

We have set out our ambitious goals with some elements already underway with good progress. Others however will require more time, effort and resources therefore we will take a phased approach over the next 5 years. We will enhance our existing practices, embed our already developed services and expand our services through provision of new services.

We will seek to collaborate with others to provide access to services and support networks that our tenants want and need. To allow us to do this we will promote a culture that empowers our staff to be proactive and to take responsibility to deliver excellent services to our tenants.



Phases Year 1 – 5



1. Sustainable Homes

Our homes will be desirable, safe, energy efficient, accessible and affordable.

Key Objectives

Over the next 5 years we will:

- Maintain our homes to continue to meet modern standards and tenants' needs and expectations.
- Seek opportunities to increase provision of modern, accessible, and energy efficient homes.
- Explore options for a landbank for future development.
- Prepare for new net zero standards.

Anticipated Outcomes

- Rents are affordable, fair and transparent
- Tenant Satisfaction for quality of their home is high
- 100% Compliance with Regulatory Standards and Tenant Health and Safety Standards
- High levels of satisfaction with accessible adaptation service
- Development programme in place, which is affordable, manageable and sustainable
- We have an approved strategy for achieving Net Zero

Key Priority Projects

- Review our Rent setting structure – appoint a consultant to develop project plan to review our rent structure
- 20% rolling annual programme of stock survey and align with our 30yr financial projections
- External Verification on stock condition every 5 yrs on 20%
- Review adaptation service standards
- Review our approach to development and introduce internal project teams for new developments
- Identifying funding requirement – Private Finance /Housing Association Grant to support development
- Feasibility study for landbank for future development
- Research external accredited bodies to be included within strategy (ESG - Sustainability Reporting Standard for Social Housing (SRS))
- Draft Design Brief finalised, approved and regularly reviewed by the Development and Asset Management Sub Committee
- External audit on Procurement (Continuous Improvement Programme for Procurement) to meet Scottish Government requirements for funding
- Review our design guide
- Review our procurement and contract management process



2. Responsive Services

Our services will meet local needs, demonstrate value for money and achieve high levels of satisfaction.

Key Objectives

Over the next 5 years we will:

- Analyse how needs and aspirations are changing.
- Review how and when tenants want to access our services.
- Work with partners to enhance the services available to our tenants.
- Explore innovative approaches to enhance tenant engagement.

Anticipated Outcomes

- Robust Tenant Insight Data collated and evidence of impact on service development monitored and reported to Management Committee
- We have clear information from our tenants about services they want and how they want to access them – digitally or in person
- High levels of take up and usage of our MyForth App
- We will have a range of partnerships in place for delivering services that we do not deliver directly
- We have high levels of tenant satisfaction
- A range of opportunities to engage are in place
- External accreditation for Tenant Engagement is achieved
- Tenant satisfaction with opportunities to engage is high
- Factoring Services managed in line with written statements of service
- Increase in satisfaction with factored owners

Key Priority Projects

- 100% of Annual Tenant Visits completed and a rolling programme implemented based on step in, step up or step back assessment of priority
- Equality and Diversity Data collated for all new tenants and applicants
- 20% Increase in Equality and Diversity data for existing tenants
- Evidence of Equalities data being used from Tenant Insight surveys to influence governing body decision making
- Complete analysis on tenant contact activity via footfall in the office/call monitoring/online and develop service delivery plan to address results
- All new tenants sign up to Myforth App and promote and increase usage of Myforth App by 10% year on year with existing tenants
- Identify key partnerships and have service level agreement in place to agree joint working/scope of works
- Support and encourage any interested tenants in community connections (Replaces Registered Tenants Organisations)
- Develop programme of local events as part of wider tenancy engagement and sustainment
- Explore and put in place programme of improvement to achieve external accreditation for Tenant Engagement
- Improve visibility of staff with factored owners and develop action plan to address low satisfaction in 2025 survey
- Review our factoring service
- Review and develop our Income maximisation Service



3. Inclusive culture

Our culture will be open, collaborative and empowering, supporting learning and innovation

Key Objectives

Over the next 5 years we will:

- Embed our new culture and values.
- Promote equality and diversity through all our activities.
- Create a supportive work environment as a caring employer.
- Strengthen our approach to partnership working.

Anticipated Outcomes

- High levels of staff satisfaction with Forth as a good place to work
- High levels of tenant satisfaction with opportunities to engage
- We have robust tenant insight data to shape our services
- Succession Plan in place supported by Learning and Development Programme
- New Wellbeing Strategy in place
- New Communication Strategy in place
- Staff have clear framework for internal communications

Key Priority Projects

- Review our people Strategy
- Staff satisfaction survey to be completed and include wellbeing
- Review our staff charter in line with our new values
- Complete a customer journey for our services and conduct a gap analysis
- Embed our approach to data collection, monitoring and reporting
- Review our Communication Strategy
- Staff succession plan created, and action plan developed
- Business continuity on critical task and support plan in place
- Review approach to hybrid working and office environment to support flexible working
- Analysis of our customer contact data to assess business profile and 'hot spots' to formulate flexible/hybrid working
- Re-energise our Joint Wellbeing Group and have representation from Staffing Sub Committee





4. Modern Organisation

Our organisation will be agile, financially stable, well governed and a great employer

Key Objectives

Over the next 5 years we will:

- Maintain full compliance and assurance.
- Introduce a Digital Strategy.
- Develop a Growth Strategy.
- Maximise external funding and community benefits.

Anticipated Outcomes

- Staffing Structure and Governance Structure in place to support compliance and assurance
- Delegated authority in place to support sub committees and over all workload
- Our Performance Management Framework reflects our business service improvement
- Each Business area has clear efficient work flows and supporting action plans
- Housing Management software is flexible and meets business need for mobile working and monitoring and reporting
- Increase in digital interactions with tenants
- Digital Strategy in place
- Services meet tenants' needs and expectations

Key Priority Projects

- Review Committee Membership and Sub committee Structure
- Scheme of delegated authority reviewed and set at appropriate levels
- Complete appraisal of Governance Effectiveness
- Develop performance management guidance to support the revised framework
- Review our Performance Management Framework
- Review Workforce planning
- Complete task reviews for key activities to assess efficiency and resources such as remote devices and mobile working
- Website reviewed and modernised and digital infrastructure analysis complete and investment programme developed
- Digital policies aligned
- Explore and develop a project plan to introduce a choice based letting system
- Develop a common housing application form with Strathfor (our partnership with Rural Stirling Housing Association and Ochil View Housing Association) and Stirling Council
- Explore the option of a common housing register with key local housing providers and develop an action plan to address any recommendations
- Investigate accreditation and work towards achieving award as a good place to work
- Implement or upgrade housing management system

Section 4 – Resourcing our Strategy

In order to deliver our strategy, we will draw upon our existing resources and strengths and develop those that we identify as essential for the success of our strategy.



Tenant Insight

We have made good progress in developing our understanding of our tenants so far however we need to enhance our knowledge to fully understand our tenants and future tenants' needs and aspirations, what services they need and want to see and how they want to access them. We will expand our tenant insight data knowledge and use this information to inform our policy and service development decisions. We will champion effective tenant voice in all aspects of our service delivery.





Financial

We are a strong, financially stable organisation however our ambitions outlined in this strategy will require additional resources. We need to ensure that our goals are met with sustainable finances. Our main challenges remain the costs of living crisis for us as a business but also for our tenants and how we respond to that as well as the investment required to achieve the government's net zero targets. We take a long term view of our finances and have robust 30 year investment plans which are reviewed and tested to reflect market sensitivities to ensure that we remain a going concern. All our decisions have a financial assessment carried out.



Technology

We have not kept pace with technological developments over the years. Our digital infrastructure is out of date and not meeting our needs. We now turn our focus to modernise our systems and processes to promote accessible and agile services for our tenants and our staff. We understand that good technology is needed to support the delivery of our services, performance monitoring and communication in an effective and efficient way ensuring that we are a modern organisation that is flexible, innovative and offers our staff the resources they need to deliver excellent services for our tenants.



People

We have invested in our structure and have increased our staff resource by 25% since 2022 and believe that we are well placed with the structure we have put in place for 2025 onwards to deliver our ambitions. We have a dedicated head of services for our key business areas and have increased our front line staff as we work towards a culture in which staff are empowered to deliver successful outcomes for our tenants. We have enhanced our governing body and now have a wide range of skills and expertise which provides us with excellent leadership. We will embed culture and values to support collaboration and innovation and provide our people with appropriate learning and development opportunities and resources. We will continue to review our resources to deliver our services, and we understand that the growth we seek will require the right people with the right resources to deliver so we will build this growth into our financial planning.

Section 5 – Evaluation, Monitoring and Reporting



We will evaluate the success of the strategy through monitoring the progress of our anticipated outcomes and the key priority projects outlined in Section 3 for each of our strategic goals.

Our Management Committee is responsible for ensuring that we have the right strategy in place but also that we have a robust supporting delivery plan in place and that we are progressing well against our targets. We will report on progress on our delivery plan bi-annually which is supported further by our performance management framework. We report on our performance quarterly for scrutiny to our Audit and Risk Sub Committee as well as to our full Management Committee. Furthermore, our Management Committee and staff will review progress during the annual business review process at which point we check that our strategy is still relevant and delivering the desired outcomes.

Our senior management team monitor progress through our performance framework with each member of staff through our quarterly learning and development reviews which allows our people to see how their role sits with our strategy and that all they do is driving forward our goals.

We know that some of our ambitions will be developed over the full term of our 5 year plan but key milestones will be highlighted and reported to both our Management Committee and our tenants annually in our Annual Report to Tenants and through articles in our tenants' newsletter.

If you would like further information on any aspect of this Strategic Plan, or copies of the supporting documentation please contact us via email at info@forthha.org.uk or call our team on **01768 446066**.



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