



forth
housing association ltd.

Forth Housing Association

Annual Business Report 2026



Chair's Report

– Building a Robust Framework for Delivering Excellence



Welcome to our Annual Business Report for the year ending March 2026. Within this report, we share how we have performed against the standards set out in the Scottish Social Housing Charter, alongside the progress made towards our business plan commitments and providing the best possible services for our tenants.

This year, we have taken a different approach to our Annual Business Report following feedback from tenants. While our previous calendar format was popular with some, others felt it did not represent the best value for money. We listened and have refreshed the report while ensuring the information you value remains clear, accessible and informative. For those who enjoyed receiving the calendar, we are supporting Dogs Trust this year and can provide one of their calendars on request. As always, we would be delighted to hear what you think of the new format.

It has been another busy and rewarding year at Forth and, for me personally, marks my second year as Chair of the Management Committee. It continues to be a privilege to work alongside colleagues who care deeply about Forth and, most importantly, the people and communities we serve.

Our staff team has continued to evolve. During the reporting period, we welcomed Craig McFarlane as our new Asset Officer, strengthening our Maintenance team. Since the end of the reporting year, Kiera McArthur, who originally joined us as a Modern Apprentice, has progressed into the role of Corporate Services Assistant. We also said a fond farewell to Zofia Chamczyk, who moved on from Forth to take up a promoted role in Glasgow. Having also joined Forth as a Modern Apprentice, before progressing to Assistant Corporate Services Officer, Zofia made a valued contribution during her time with us, and we wish her every success for the future.

We are delighted to have maintained our compliant status with the Scottish Housing Regulator. This important achievement reflects the hard work and commitment of our staff and Management Committee. We never take this status for granted and remain focused on continually improving our performance and services. Staff and Committee closely monitor our progress and benchmark our performance against peer landlords and the wider social housing sector.

Our development programme has also continued to make excellent progress, helping us provide more high-

quality, affordable homes. During the year, we welcomed 21 new affordable homes at Cat Craig Way, part of the Ridgewood development at Pirnhall in Stirling, managed by Bellway Homes.

Shortly after the reporting year, in April, we reached another milestone with the completion of our new-build development in Raploch, with a further 38 homes handed over to Forth. At the same time, preparations began for our next development in Cowie. It is particularly rewarding to see developments progress from plans and proposals into new homes and communities, and we look forward to seeing these areas grow and thrive.

Another significant milestone was the launch of our new Business Strategy and Strategic Delivery Plan 2025–30, setting out our vision, values and priorities for the next five years and providing a clear roadmap for the organisation.

At the heart of our strategy is a commitment to our people. We want to continue enhancing our services, embedding good practice and empowering our staff to deliver excellent outcomes for tenants and communities. Alongside continued investment in our existing homes, our ambitions include building new homes where opportunities allow, developing our digital services and working with local partners to provide valuable services and support.

There is much to be proud of from the past year, while recognising there is always more to do. What gives me confidence for the future is the commitment of everyone across Forth. It is a privilege to Chair the organisation and work alongside our Director, Sharon, our dedicated staff team and fellow Management Committee members. Committee and staff continue to work together with a shared purpose – doing what is best for Forth, our tenants and our communities.

As we look ahead, we have a strong strategy, an ambitious development programme and, most importantly, a team committed to delivering on those ambitions.

I hope you find this year's Business Report useful and informative. As always, we welcome your feedback about the report or the services we provide. Please feel free to get in touch at info@forthha.org.uk or through our website.

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.



Andrea Mine (Vice Chair) - 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.



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.



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

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



Abira Sarwar - Abira currently is Head of Finance & IT with a Glasgow-based housing association and joined our Management

Committee 2023. She manages Management Committees as a part of the housing industry. She is a qualified ACCA member with extensive experience in finance and is particularly interested in learning more about Forth Housing Association's best practice approaches and its regeneration programme across the Stirling area.



Callum Wynd - Callum works as a Tenant Engagement Officer with an Edinburgh-based housing association and has a broad range

of experience across the housing sector. Prior to his current role, he gained valuable experience working within a local authority, including as a Graduate in Housing Strategy & Development in Falkirk. He brings strong knowledge across a range of social housing areas, including housing management, housing strategy and development, tenant engagement and housing legislation.



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

Associations including also 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 currently works as a Housing Team Leader for a Scottish housing association and has extensive experience

in housing management, having worked within community-based housing associations since 2011. She has a particular interest in the important role landlords play within their communities and is passionate about ensuring tenants and local communities have a meaningful voice in influencing and shaping the services they receive.



Priscilla Maramba - Priscilla has a lengthy involvement with charities and co-founded a local community charity over 10

years ago which she chaired for over 5 years. In addition, she has sat on various Boards and she currently runs her own business.



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

Reactive Maintenance

During 2025/26, we completed 2,287 reactive repairs to our tenants' homes at a total cost of £514,305. Repairs were delivered through a combination of trusted local contractors and larger multi-trade contractors, ensuring that tenants received a responsive and high-quality service.

We remain committed to providing an efficient repairs service that minimises disruption to our tenants. Our performance during the year demonstrates that this commitment continues to deliver positive results. Emergency and non-emergency repairs were completed well within our target timescales, while 99.47% of repairs were completed Right First Time, reducing the need for repeat visits and improving the overall customer experience.

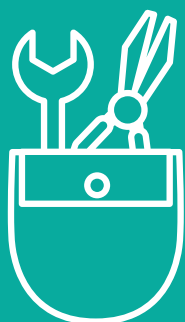
Tenant satisfaction also remained high, with 94.39% of tenants reporting that they were satisfied with the quality of their home. This reflects both the quality of the repairs undertaken and the dedication of our contractors and staff in delivering an excellent service.



How did we perform?

Average time to complete emergency repairs

2.42 hours



Target: Under 4 hours

Result:



Average time to complete non-emergency repairs

5.79 days



Target: Under 7 days

Result:



Percentage of works completed right first time

99.47%



Target: At least 95%

Result:



What Our Tenants Said

Feedback from our tenants continues to demonstrate the positive impact of our repairs service. We value every comment received and use this feedback to continually improve the services we provide.

"The works were done by the best team – very kind and obliging."

"The contractor was excellent and the service was brilliant."

"The visits were really good. They left no mess and even swept the floor before they left."

Key to symbols used in Report



We are doing well



We are doing ok



We could do better

Rents 2025/2026

How did we perform?

Proportion of
rent collected

99.6%

Target: 100%



Result:



Rent arrears
(current & former)

3.78%

Target: Below 3%



Result:



Current tenant
rent arrears

2.84%

Target: Below 2.6%



Result:



Arrears cases
over £1000

4.3%

Target: Below 2.5%



Result:



Percentage of
tenants receiving
Housing Benefit

22%

Target: N/A



Result:



Percentage of
tenants receiving
Universal Credit

40%

Target: N/A



Result:



We are pleased to report that the % of current tenant rent arrears has decreased by 0.16 compared to last year. Similarly, the number of tenants in arrears of over £1000 has decreased by 0.5%. This reflects the prioritised arrears management work carried out by our Housing Services Team over the past year, and also a focus on earlier intervention when arrears balances are at a lower level.

Notwithstanding the progress we have made, the targets we have for current tenant rent arrears and arrears cases over £1000 were not met. We believe this to be as a direct result of the ongoing cost of living crisis being experienced by families living in our homes and also the challenges involved in the move from Housing Benefit to Universal Credit for many of our tenants. Due to the time awaiting first payments from Universal Credit claims, many tenants fall into one or more months arrears.

All rent accounts are monitored closely by our Housing Officers, with additional support from our Senior Housing Officer on higher arrears cases. Our focus is on making

sure that we support tenants to minimise the risk that they may lose their home through court action due to arrears. Where tenants fail to engage with us to reduce and clear their rent account balance, our Housing Officers will work through a detailed arrears process and will take the necessary actions set out in this.

We view rent arrears management as a high priority activity. Likewise, we ask our tenants to place a high priority on ensuring their rent payments are made. If you are experiencing any difficulties with this, we are here to help, and would ask that you:

- Speak with your Housing Officer
- Make a sustainable repayment arrangement
- Pay your rent first before other commitments
- Contact our Income Maximisation Officer for advice on welfare benefits and other help you might be entitled to

Income Maximisation

The work carried out by our Income Maximisation Service is a key element in the delivery of effective housing management services by the Association, and continues to focus on helping tenants who are in rent arrears and / or are struggling to pay their rent and other essentials, including food and fuel. Challenges involved in this over the past year have included working within the new welfare benefit arrangements, responding to the ongoing impact the cost of living crisis is having on our tenants and supporting tenants who have a wide range of circumstances and needs.

The number of referrals to the service over 2025/2026 decreased when compared with the previous year. However, there has been a marked increase in the complexity of referrals to the service, with cases often taking longer to progress and achieve a positive outcome. Linked to this, there has been an emphasis on trying to maintain tenants' existing income levels within the context of the everchanging world of welfare reform.

Also, more of our tenants continue to be active cases for our Income Maximisation Service as one benefit issue can then link to other benefit/finance issues where further help is required. Furthermore, our tenants have continued to require additional help from local foodbanks or assistance with fuel vouchers, or even through crisis grants and charities largely due to the cost of living challenges.

Pro-active benefits related activity was again a key feature of the work of the service with our Income Maximisation Officer also sending out information regarding specific grants and new benefits to tenants who may be eligible for these. We have also continued to work closely with other partner agencies to access additional funding to help provide tenants with various energy issues including debts being written off and fuel vouchers.

How did we perform?

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

Income Max Referrals	2023/2024	2024/2025	2025/2026
Housing Benefits (HB)	1	0	3
Self-Referral	440	292	407
Housing Staff	294	817	566
External Agency	181	237	314
Proactive	139	871	360
TOTAL	1055	2217	1650
Services Provided			
Welfare benefits	14%	13%	11%
Housing Benefit (rent)	5%	3%	3%
Budgeting	1%	1%	1%
Grants & bursaries	8%	25%	1%
Universal Credit	30%	26%	31%
Affordable credit/warmth	20%	20%	9%
Appeals	0%	0%	1%
Referrals to other agencies	5%	5%	3%
DHP	2%	1%	1%
Proactive	15%	41%	40%
Estimated Monies Generated			
Backdated HB	£2,670	£8,705	£2,565
Welfare Benefits	£248,907	£372,167	£279,353
Per Annum	£604,757	£933,123	£706,454

Tenant Feedback

"What a difference you have made in my life".

"The support they have given me has been life changing".

"You have been a massive help/support to me".



Financial Health

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

Our Management Committee have been presented with quarterly management account reports which they have scrutinised to ensure there are no material deviations from the approved annual budgets ensuring value for money to our tenants. Any material variances are reported, and any deviations explained.

The Association spent £7.86m towards the construction of new housing properties. The cost of the new developments at Croftside, Cowie and the Raploch

Regeneration Area are being funded through the Scottish Government Housing grants and private funding.

The Association spent a further £690k on property upgrades for replacement windows, doors, bathrooms, boilers and heating system at a number of schemes per our planned improvements programme.

Our Annual Accounts for 2025/26 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/>

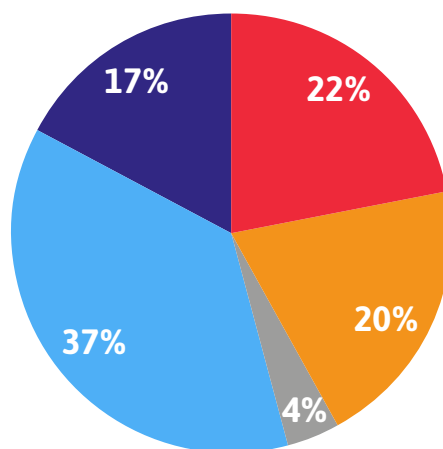
How did we perform?

Rent is our main source of income and is essential to delivering the services our tenants rely on. We recognise that many households continue to face financial pressures, and we remain committed to keeping rents as affordable as possible while maintaining high-quality services. In 2025/26, we increased our rents by 5.1%.

We continue to monitor our rent levels against those of other Scottish Registered Social Landlords to ensure they remain affordable and provide value for money for our tenants.

Our average weekly rent is £101.29 and the following gives an indication of where our money was spent last year.

How do we spend your rent money?



Applications and Allocations

Allocation of Available Properties

Through our Allocations Policy we aim to provide homes for a wide range of people with different housing needs. For example, we aim to allocate around 20% of our available properties each year to applicants living in unsatisfactory housing conditions, 10% to people who are homeless or threatened with homelessness, 10% to transfer applicants and 5% to applicants seeking to downsize from registered social landlord accommodation.

We also work closely with Stirling Council, and of our available properties over each year we aim to allocate 50% of these to applicants nominated by the Council. These are mainly people who are homeless or threatened with homelessness, or people who require specific types of accommodation.



Demand

We continue to experience levels of demand for our homes that significantly exceeds the number of properties becoming available each year. This is particularly evident for family homes with three or more bedrooms, where demand remains consistently high.

Housing demand continued to increase during 2025/26, with a further 586 applications received, representing a 4% increase on the previous year. At the end of March 2026, our housing waiting list stood at 1,089 applicants.

By the end of the reporting year in March 2026, we were pleased to make 21 new-build homes at Cat Craig Way available for letting. Shortly after the year-end, in early April 2026, a further 39 new homes became available across our other developments, bringing the overall total to 60 new-build homes:

- Cat Craig Way – 21 properties
- Penman Court – 4 properties
- Billy Bremner Way – 23 properties
- Fairley Crescent – 12 properties

In total, 107 properties were let during the year. Of these, 53 were allocated to applicants on Forth's housing list and 54 were allocated to nominees from Stirling Council. We also assisted 11 existing tenants to transfer to homes that better met their housing needs, creating additional letting opportunities within our stock. In addition, nine mutual exchanges were successfully completed during the year, providing further opportunities for tenants to move to accommodation better suited to their circumstances.

During the 25/26, 6.56% of our homes became vacant, with properties remaining empty for an average of 18.34 days. Tenancy sustainment remained strong at 94.64%, demonstrating continued success in supporting tenants to maintain their homes. We recognise though that we could improve in relation to new tenant visits, with 76.84% carried out within six weeks against our 90% target. This remains an important area of focus, ensuring new tenants receive support to settle into their homes and access any assistance they may require.

Satisfaction feedback of our allocations during 2025/2026

"The staff member's advice contributed to a positive outcome, resulting in the local authority providing housing".

"I cried with happiness at sign up for my new build property".

How did we perform?

Applications processed within 7 working days

90.96%

Target: 100%

Result: 



New tenant visit within 6 weeks

76.84%

Target: 90%

Result: 



Average time in days to relet a home

18.34

Target: Below 8 days

Result: 



Rent loss due to empty homes

0.34%

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

2

Target: No more than 5

Result: 



Homes becoming vacant during the year

6.56%

Target: Below 10%

Result: 



Neighbourhood Management

Over the course of 2025/2026, the Association received a total of 326 complaints relating to anti-social behaviour and neighbourhood management issues. This is a 53.9% increase in the number of complaints received from the previous year. Of these complaints, we received 320 lower level (Category C) complaints, 2 more serious (Category B) complaints, and 4 very serious (Category A) complaints.

The number of serious and very serious complaints reduced compared to last year, with the number of lower cases increasing. With the lower-level complaints, some of these were issues not directly related to antisocial behaviour but issues relating to estate management or other tenancy management issues. Some were also escalated to more serious complaints, due for example to anti-social behaviour continuing after initial discussions had taken place to try and resolve the matter.

We performed well with the management of the complaints with 318 (97.55%) resolved within our agreed target timescales of 20 days.

Where incidents of anti-social behaviour persisted or escalated, we took further appropriate enforcement action, including the serving of Notice of Proceedings documents (the first stage in taking proposed legal action). In some cases, this resulted in court action being taken and the tenants responsible for the problems ultimately losing their homes. While eviction is always a last resort, the Association will take firm action where necessary to protect the wellbeing of residents and the wider community.

We also recognise the importance of listening to our tenants. We consulted with residents to gather their views on how we can continue to address anti-social behaviour effectively, and their feedback helped shape this Policy, which was approved in August 2025.

The Association takes pride in maintaining our developments to a high standard, and is focussed on having the necessary service arrangements in place that enable us to achieve this for our tenants. It is also good to see that our tenants have again continued to take great pride in their homes and surrounding areas, helping to ensure our developments remain attractive and welcoming places to live. We are extremely grateful for the care, commitment and pride our tenants continue to show in their communities.



How did we perform?

All Anti-social complaints resolved within target

97.55%



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

98.44%



Target: 100%

Result:



Community Engagement

Tenant engagement continues to be a key priority for us. We recognise that meaningful consultation and open communication with our tenants and local communities are essential to delivering services that meet their needs and expectations. Tenant satisfaction remains a vital indicator of our performance against the outcomes of the Scottish Social Housing Charter (SHC), and we continue to gather feedback through a range of engagement channels to help identify opportunities for improvement and enhance service delivery.

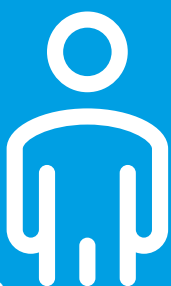
We are committed to providing a variety of ways for tenants to influence and shape our services. By offering flexible engagement opportunities, tenants can participate at a level that suits their individual circumstances and preferences. This inclusive approach has helped us maintain strong levels of tenant involvement and satisfaction, while ensuring that the tenant voice remains central to decision-making. We view engagement as a genuine partnership, enabling tenants to share ideas, provide feedback, and contribute to decisions that affect their homes and communities.



Satisfaction feedback

100%

of our tenants are happy with the opportunities given to participate in the decision-making process.



99.5%

of our tenants feel that we are good at keeping them informed about services and decisions.



Our collaborative work with Rural Housing Association through the **Joint Scrutiny Group**, supported by the **Tenant Information Service (TIS)**, has continued throughout the year. The group plays an important role in reviewing service performance and identifying areas for enhancement, ensuring tenants are directly involved in scrutinising and influencing key aspects of service delivery. This ongoing partnership reinforces our commitment to transparency, accountability, and continuous improvement.

We are continuing to deliver the objectives set out in our **Tenant Engagement Strategy**, promoting accessible and meaningful opportunities for participation while supporting tenant health, wellbeing, and community connection. During 2025-26, we continued to explore new ways of engaging with tenants and strengthening local relationships through a blend of digital engagement, consultation activities, and community-focused initiatives. As we move forward, we remain committed to developing innovative approaches that encourage wider participation and help create thriving, resilient communities.

Planned Works

Each year, Forth Housing Association delivers a comprehensive program of planned investment work to maintain, improve and modernise our homes. This includes the key building components, alongside the delivery of essential statutory health and safety inspections, helping to ensure our homes remain safe, energy efficient and of a high standard for our tenants.

- During 2025/26, we successfully completed a range of planned improvement projects across our housing stock including: Bathroom replacement to Properties at Morris Street, Baker Street, King Robert Court and Monument View.
- Gas Boiler replacement to 26 properties at Colquhoun Street and Barn Road.
- Replacement of communal and flat entrance doors at 60 properties at Bruce Street and Myles House.
- External Door and Window replacement to 30 properties at Tannery Lane, Queen Street and Forth Street/Place.
- Annual Gas Safety inspections for all properties requiring a visit.
- Electrical Installation Condition Report (EICR) completed at properties scheduled for inspection.
- Installation of an energy efficient heating system to one property at Flint Crescent.

These investments form part of our long-term asset management strategy, ensuring our homes continue to meet the needs of our tenants while complying with all relevant legislative and regulatory requirements.



How did we perform?

Percentage of gas safety checks completed before anniversary date

100%



Target: 100%

Result:



Percentage of stock meeting SHQS standard

99.3%



Target: 100%

Result:



Percentage of stock meeting EESSH

99.3%



Target: 100%

Result:



Statutory Compliance

Tenant safety remains our highest priority. During 2025/26, the Association achieved:

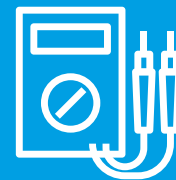
100% compliance

with Annual Gas Safety inspections for all properties requiring inspection.



100% completion

of scheduled Electrical Installation Condition Reports (EICRs).



These results demonstrate our continued commitment to maintaining full compliance with statutory health and safety requirements and providing safe, well-maintained homes for our tenants.

Scottish Housing Quality Standard (SHQS)

As reported within our Annual Return on the Charter (ARC) to the Scottish Housing Regulator, seven properties did not meet the Scottish Housing Quality Standard (SHQS) at the end of 2025/26, resulting in overall compliance of 99.3%.

The reasons are summarised below:

- 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 2025/26 but for a property to pass SHQS it must also pass EESSH).
- Five properties are exempt from SHQS kitchen requirements due to the size and layout of the existing kitchens, in accordance with SHQS guidance.
- One property does not currently meet the standard as it does not have a secure door entry system providing access to the communal close.

All exceptions have been assessed in accordance with the Scottish Housing Quality Standard technical guidance and have been reported to the Scottish Housing Regulator through the Association's Annual Return on the Charter.

Tenant Feedback

The planned investment programme continues to make a positive difference to our tenants' homes and quality of life. Below are comments received from tenants following the completion of bathroom replacement works.

"The work was done by the best team. Very kind and obliging".

"Great bathroom!"

"Great job and great quality. Installers were very professional".

Development - New homes delivered and more to come!

The Association continues to invest in the delivery of high-quality, affordable homes to meet local housing needs and provide modern, energy efficient accommodation for our tenants.

Progress continued at the Raploch development in partnership with Robertson Partnership Homes. Although the project experienced a number of delays, the Association has worked closely with the developer to minimise their impact and successfully progress the remaining phases. Following the end of the reporting year, all remaining properties within the Billy Bremner Way, Fairley Crescent and Penman Court phases were handed over to the Association and subsequently occupied by tenants in early 2026/27.

The development at Croftside Pirnhall was successfully completed, with all properties handed over in April 2025. New tenants moved into their homes shortly afterwards and are now enjoying the benefits of high-quality, energy-efficient accommodation.

Looking ahead, construction is progressing well at Main Street, Cowie, where the Association is working in partnership with Carmichael Homes to deliver 59 new affordable homes. The development will be handed over on a phased basis, with the first homes expected in early 2027 and final completions anticipated by November 2027. This significant investment will provide much-needed affordable housing for the local community and further demonstrates the Association's ongoing commitment to delivering sustainable, high-quality homes for current and future tenants.



How did we perform?

Spend
against grant
planning

100%



Target: 100%

Result:



Post scheme
reviews within
6 months of
completion

100%



Target: 100%

Result:



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

Meet Our Staff Team

Senior Management Team

Sharon Brady-Wardrobe - Director

Responsible for overall supervision of strategy and operations, servicing Management Committee and the management of the Corporate Services functions.



Garry Savage - Head of Housing Services

Responsible for the overall management of rental income, ensuring tenancies are managed legally and residents are provided with optimum customer service standards.



Samantha Buggy - Head of Corporate Services

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



Kevin Urbanowicz – Head of Assets & Development

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



Corporate Services & Finance

Becky Ramage – Corporate Services Officer (Compliance & Repairs)

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



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.



Kiera McArthur - Corporate Services Assistant

Responsible for helping with reception services and general administrative duties.



Erin Harrison – Corporate Services Assistant

Responsible for helping with reception services and general administrative duties.



Shona MacLeod – Senior Finance Officer (Senior Leadership Team)

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



Carol Niven - Finance Officer

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



Asset & Development

Paul Fraser - Senior Asset Officer (Senior Leadership Team)

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



Calum Carberry - Asset Officer

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



Craig MacFarlane - Asset Officer

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



Meet Our Staff Team (continued)

Housing Services

Jill Cullen – Senior Housing Officer (Senior Leadership 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.



Kelly McKenzie - Housing Officer

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



Linda Stuart - Housing Officer

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



Ann Gordon - Assistant Housing Officer

Responsible for supporting the Housing Officers to carry out their duties and also for a wide range of service administration tasks.



Kevin Milne - Assistant Housing Officer

Responsible for supporting the Housing Officers to carry out their duties and also for a wide range of service administration tasks.



Tracy Doran - Income Maximisation Officer

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



Kieron O'Hara – Assistant Tenancy Sustainment Officer

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



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