



forth

housing association ltd.

Forth Housing Association

# Annual Performance Report to Tenants 2025/26



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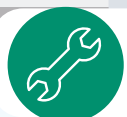
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# Our Purpose –

## 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, 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.

# Chair's Report

## *Building a Robust Framework for Delivering Excellence*

Welcome to our Annual Performance Report to Tenants 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.

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 Performance 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](mailto:info@forthha.org.uk) or through our website.

Warm regards,

*Andrea Finkel-Gates*

Chairperson



# Introduction

Each year, along with all other Registered Social Landlords (RSLs), Forth Housing Association is required to provide the Scottish Housing Regulator with information on how we are performing against the outcomes and standards as set out in the Scottish Social Housing Charter. This report provides details of our performance in relation to the key elements of the Charter, as chosen by some of our tenants. For more information follow this link - [www.housingregulator.gov.scot/landlord-performance/landlords/](http://www.housingregulator.gov.scot/landlord-performance/landlords/)

Forth Housing Association provides homes and services across the eastern area of Stirling Council. We have long-standing partnerships with Rural Stirling Housing Association, based in Doune and serving the western and northern

areas of Stirling, and Ochil View Housing Association, based in Alloa and providing homes across Clackmannanshire and western Fife.

While all three housing associations operate independently, we work collaboratively through the StrathFor Housing Alliance, sharing knowledge and performance information to support and improve the services we provide. We also work closely with Stirling Council's Housing Service.

The main tenant satisfaction results included in this report for Forth are taken from the Joint Tenant Satisfaction Survey, carried out collectively in January 2026. We have also included information showing how our performance compares across a range of key service areas.

## How Did We Perform?

At 31 March 2026 we provided



1021

self-contained homes for rent.

The total rent due in 2025/26 was



£5,067,810

From April 2025 we increased our rents by 5% and average rents at 31/3/25 were as follows:

| Size         | 1 bedroom | 2 bedroom | 3 bedroom | 4+ bedroom |
|--------------|-----------|-----------|-----------|------------|
| Average rent | £92.32    | £102.97   | £112.09   | £119.49    |

## Satisfaction ratings



Percentage of new tenants satisfied with Forth's overall service –  
**94.64%**



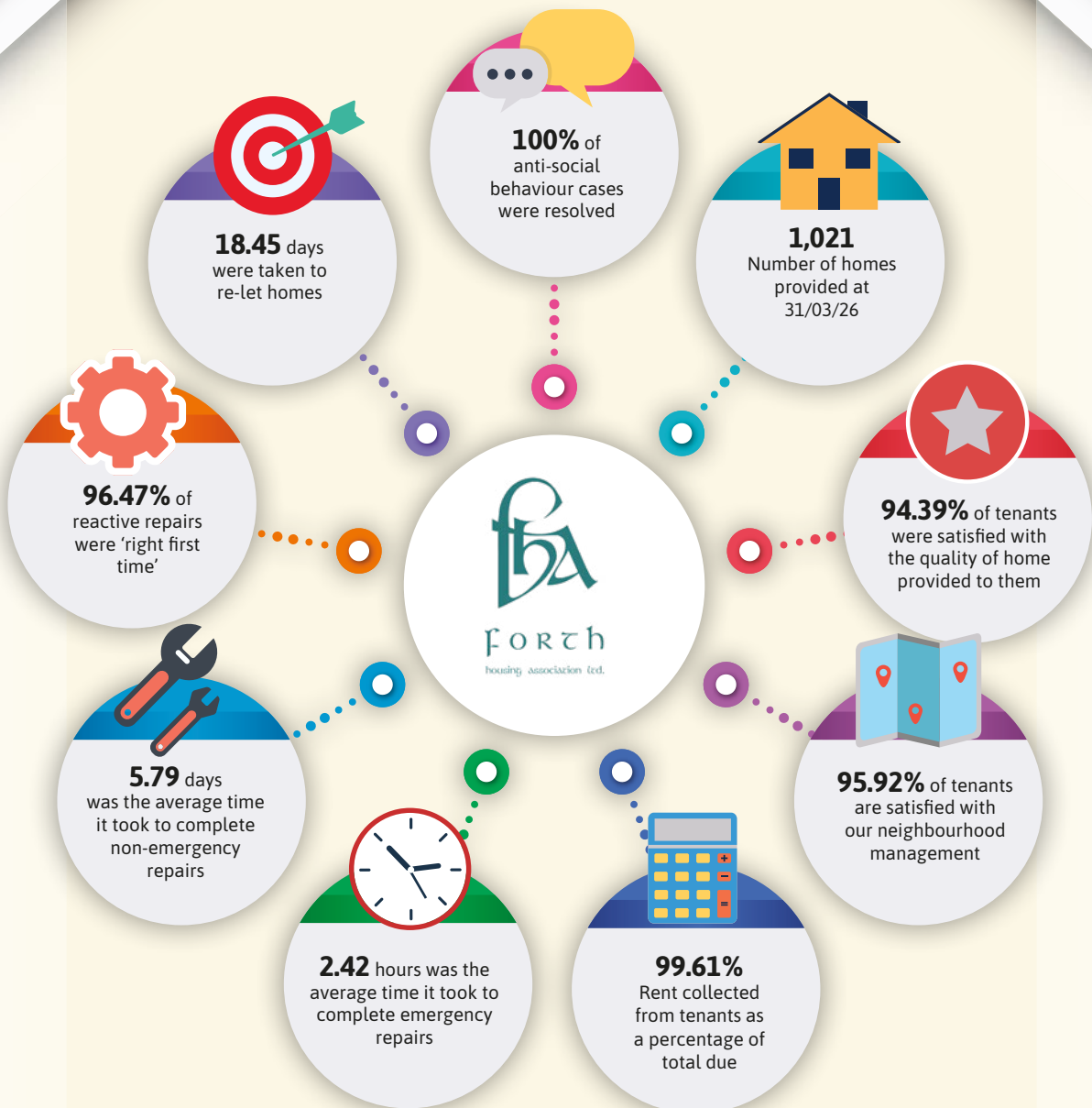
Percentage of tenants who feel Forth is good at keeping them informed about their services and outcomes –  
**99.49%**



Percentage of tenants satisfied with opportunities given to them to participate in Forth's decision making processes –  
**100%**

# Key Indicators

Highlights from another successful year



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

# How Did We Compare?

## 1021

**Number of  
homes provided  
at 31/3/26**



|                  |      |
|------------------|------|
| Rural Stirling   | 691  |
| Ochil View       | 1461 |
| Stirling Council | 6162 |
| Scottish Average | N/A  |

## £5,067,810

**The total rent  
due in 2025/26**



|                  |             |
|------------------|-------------|
| Rural Stirling   | £3,865,328  |
| Ochil View       | £7,765,177  |
| Stirling Council | £24,483,051 |
| Scottish Average | N/A         |

## 5%

**2025/26 rent  
increase**

|                  |       |
|------------------|-------|
| Rural Stirling   | 5.8%  |
| Ochil View       | 4.85% |
| Stirling Council | 5.8%  |
| Scottish Average | 5.34% |



## 94.6%

**Tenants satisfied with  
overall service**

|                  |       |
|------------------|-------|
| Rural Stirling   | 94.1% |
| Ochil View       | 92.5% |
| Stirling Council | 89.5% |
| Scottish Average | 87.6% |



## Average Weekly Rent Charges



**1 bedroom  
£92.32**

|                  |        |
|------------------|--------|
| Rural Stirling   | £97.42 |
| Ochil View       | £94.44 |
| Stirling Council | £80.20 |
| Scottish Ave.    | £98.61 |



**2 bedroom  
£102.97**

|                  |         |
|------------------|---------|
| Rural Stirling   | £110.50 |
| Ochil View       | £102.81 |
| Stirling Council | £83.05  |
| Scottish Ave.    | £101.42 |



**3 bedroom  
£112.09**

|                  |         |
|------------------|---------|
| Rural Stirling   | £121.06 |
| Ochil View       | £111.79 |
| Stirling Council | £86.39  |
| Scottish Ave.    | £110.33 |



**4+ bedroom  
£119.49**

|                  |         |
|------------------|---------|
| Rural Stirling   | £127.87 |
| Ochil View       | £116.57 |
| Stirling Council | £88.39  |
| Scottish Ave.    | £121.71 |



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

# 99.5%

## Tenants satisfied with being kept informed

|                  |       |
|------------------|-------|
| Rural Stirling   | 96.7% |
| Ochil View       | 94.5% |
| Stirling Council | 96.9% |
| Scottish Average | 91.4% |



# 100%

## Tenants satisfied with involvement opportunities

|                  |       |
|------------------|-------|
| Rural Stirling   | 96.7% |
| Ochil View       | 90.1% |
| Stirling Council | 96.7% |
| Scottish Average | 88.1% |



## How We Feel About Our Performance

In 2025, we were really pleased to have been able to provide **21 new affordable homes at Cat Craig Way**, as part of the Ridgewood development in Pirnhall, Stirling. Shortly after the completion of this development, a further **38 new homes at Raploch** were handed over to Forth, significantly increasing our housing stock and enabling us to provide even more high-quality, affordable homes for people across the Stirling area.

Our average rents continue to compare well with those of other local housing associations and with the Scottish average. Rent levels vary across Scotland, with housing association rents generally higher

than equivalent local authority rents, largely reflecting differences in how new homes have been funded over the years.

Each year, as part of our annual rent review, we carefully assess the affordability of our rents and take this into account when making rent-setting decisions. We remain committed to ensuring our rents provide good value for money, while proactively supporting tenants who continue to face cost-of-living pressures.

Satisfaction with our overall services also remains strong, comparing well with other local social landlords and the Scottish average.

## What Are The Next Steps?

Over the coming year, we will continue to explore opportunities to increase the supply of new, modern, affordable and energy-efficient homes for people in housing need across the Stirling area.

We will also continue to review our rent-setting structure to ensure our rents remain affordable, fair and transparent for both existing and future tenants.

Maintaining high levels of tenant satisfaction will remain a key priority. We will continue to develop our understanding of tenants' needs and priorities and use this to shape and improve our services. This will include providing a range of meaningful opportunities for tenants to engage with the Association, working closely with our partners to deliver key services, and developing a new digital strategy that reflects the views and expectations of our tenants.

# Applications And Allocations

## How Did We Compare?

# 18.34

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

|                  |       |
|------------------|-------|
| Rural Stirling   | 16.24 |
| Ochil View       | 29.43 |
| Stirling Council | 70.24 |
| Scottish Average | 51.70 |



# 0.34%

**Rent lost through  
empty homes**

|                  |       |
|------------------|-------|
| Rural Stirling   | 0.27% |
| Ochil View       | 0.52% |
| Stirling Council | 1.58% |
| Scottish Average | 1.13% |



# 6.56%

**Homes becoming  
vacant**

|                  |       |
|------------------|-------|
| Rural Stirling   | 6.46% |
| Ochil View       | 5.61% |
| Stirling Council | 5.27% |
| Scottish Average | 6.84% |



# 97.25%

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

|                  |        |
|------------------|--------|
| Rural Stirling   | 90%    |
| Ochil View       | 92.94% |
| Stirling Council | 94.27% |
| Scottish Average | 92.45% |



# How We Feel About Our Performance

Our performance over 2025/26 for the time taken to re-let our homes and rent lost through empty homes compares well against the Scottish average. We have seen an increase in the average number of days taken to re-let our properties, from 14.62 days in 2024/25 to 18.34 days over the past year. This reflects the continued challenges that we have experienced with the condition of some of our homes after tenancies have ended. Addressing this particular issue remains a key priority for the Association.

Our performance in relation to rent lost through empty homes remains strong, at 0.34%, compared to the Scottish average of 1.13%. This reflects our continued focus on ensuring that our empty homes are returned to a lettable standard as quickly as possible and that any required works are completed efficiently.

The percentage of our homes becoming vacant was 6.56%, which remains below the Scottish average of 6.84%. We will continue to monitor this closely to ensure that we are making the best use of our homes.

Our tenancy sustainment rate continues to be positive, with 97.25% of new tenants sustaining their tenancy for more than one year. This is higher than the Scottish average of 92.45%. This reflects our ongoing work in engaging with all of our new tenants at an early stage and helping them to settle in well to and enjoy their new homes.

Overall, we are pleased with our performance in relation to tenancy sustainment and rent lost through empty homes. We acknowledge that there is still work to do to reduce the time taken to relet our homes and we are committed to taking the steps required to achieve further improvements in our performance.

# What Are The Next Steps?

We work closely with Stirling Council on housing application and allocations issues and over the past year we have worked together on improving our nominations arrangements and property offer refusal levels. We will carry out further work over this year with Stirling Council to review the formal arrangements that we have in place for housing allocations, with a focus on ensuring good customer service, minimising the average time that our homes are empty at re-let and ensuring that appropriate support is in place for any new tenants who might need this to help.

We will continue to review and improve the arrangements that we have in place for managing our void (empty) properties. This

will again focus on ensuring as much as possible that we minimise the need for void repair works and also minimise the level of rent loss due to empty homes.

Over the course of 2026/27 we will also be taking steps to review our Allocations Policy, with a focus on ensuring that it continues to meet legislative requirements and good practice guidance as well as meeting the housing needs of the communities where we work. Consultation with our tenants and housing applicants on the policy will be a key part of the review activity. Linked to this, we will also carry out work to develop our online services to provide waiting list applicants with the option of being able to complete and submit their housing applications online.

# Neighbourhood Management

## How Did We Compare?

**Anti-social  
complaints  
resolved**

**100%**

Rural Stirling: 94.38%  
Ochil View: 100%  
Stirling Council: 100%  
Scottish Average: 93.11%



**Tenants satisfied  
with neighbourhood  
management**

**95.92%**

Rural Stirling: 97.05%  
Ochil View: 91.81%  
Stirling Council: 87.58%  
Scottish Average: 84.94%



# How We Feel About Our Performance

Our performance on the level of anti-social complaints resolved compares well against the Scottish average and also with other local landlords. It is worth noting though that landlords can classify anti-social complaints differently and resolution timescales can also differ.

We experienced an increase in the number of anti-social complaints received, influenced by a number of more challenging cases during the year. However, we are pleased to report that 100% of the complaints were resolved. This reflects the level of priority that we place on responding to these complaints in line with the timescales set out in our Anti-social Behaviour Policy. It also reflects our aim to take appropriate steps in working to resolve these successfully. We also continue to focus on ensuring that all contacts and concerns about tenancy and estate management issues are recorded appropriately and that appropriate and timely action is taken on these where required.

Tenant satisfaction with our neighbourhood management remains higher than the Scottish Average, at 95.92% compared to 84.94%. We are generally satisfied with the service being provided by our estate management contractors in maintaining our neighbourhoods to a good standard. We acknowledge though that some concerns were raised, particularly around the maintenance of communal landscaped areas, and proactive steps have been taken by our Housing and Assets Teams to address these. As always, we would welcome any feedback from our tenants on how we can improve the management of their neighbourhoods.



## What Are The Next Steps?

We will continue to implement a robust approach to managing reported anti-social behaviour, taking steps in line with our Anti-social Behaviour Policy. We will also refresh our procedural guidance to ensure that this is in line with good practice guidance. This will include providing updated information for our tenants on the actions that we will take to respond to reported anti-social behaviour.

Our approach to our regular estate management visits will be reviewed and updated, with the aim of ensuring that our housing developments are being maintained to a high standard. This will incorporate

reviewing our approach to implementing environmental improvements where needed within our housing developments.

Likewise, we will take steps to improve the way in which we monitor the performance of our landscape maintenance and close cleaning contractors to ensure that they deliver high standards of service and demonstrate value for money for our tenants. Also, we are recruiting an additional Housing Officer to our team and this will help support a more proactive approach to managing our neighbourhoods and developing local community connections.

# Rents

## How Did We Compare?



Rent collected from tenants as a percentage of total due

**99.61%**

Rural Stirling: 99.84%  
Ochil View: 100.04%  
Stirling Council: 102.05%  
Scottish Average: 99.68%



Total current tenant rent arrears

**3.78%**

Rural Stirling: 3.45%  
Ochil View: 3.44%  
Stirling Council: 8.78%  
Scottish Average: 5.9%

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



**84.69%**

Rural Stirling: 88.56%  
Ochil View: 82.59%  
Stirling Council: 85.25%  
Scottish Average: 82.01%

## Top Areas of Spend 2025/26



**£7,866,331**

New Build Properties



**£1,146,576**

Staffing costs



**£894,410**

Loan Repayments



**£698,589**

Component Replacement



**£514,305**

Reactive Maintenance



**£399,340**

Cyclical Repairs



**£163,177**

Void Repairs



**£144,363**

Estate Management



**£136,398**

Office Equipment, Maintenance & Renewals



**£100,881**

Insurance (Housing)



## How We Feel About Our Performance

The rent collected for 2025/26 at 99.61% is slightly below our target for the year (100%) and is broadly in line with the Scottish average. We recognise the importance of maximising the collection of rent due as rents are our key source of income and pay for the homes and services that we provide.

We have experienced an increase in current tenant arrears from the previous year, although our performance remains better than the Scottish average. We continue to ensure that we take robust steps in managing rent arrears situations. We recognise 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 seen a positive level of performance, with 84.69% of tenants feeling that their rent represents good value for money. This is higher than the Scottish average of 82.01%. We welcome feedback from tenants on where you would like to see your rent spent and how the Association could ensure that your rent represents value for money for you.

## What Are The Next Steps?

Proactively managing rent arrears will continue to be a key priority for the Association's Housing Services Team, reflecting that rents are our key source of income and pay for the homes and services that we provide for our tenants. Likewise, we appreciate the importance of preventing and dealing with rent arrears for our tenants as failing to pay rent or engage with our team could place the tenancy of their home at serious risk.

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, alongside Housing Officers being key points of contact for any rent or arrears

related enquiries. We will continue to review and strengthen our working practices to ensure that we maintain a robust approach to the management and monitoring of rent arrears cases whilst providing appropriate support to tenants.

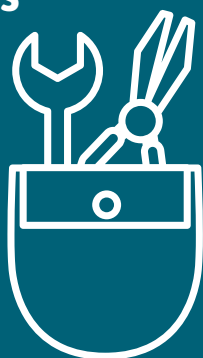
As regards value for money, we will continue to consider and respond positively to feedback from tenants on rents, value for money and tenant satisfaction. Your views will help determine the actions that we take to improve our homes and services, ensuring that these meet the needs of our current and future tenants. We will also commence activity to review the way in which the Association calculates and applies rent charges across our wide range of homes, with a focus on ensuring fairness, rent affordability and value for money.

# Reactive Maintenance

## How Did We Compare?

**Average hours  
to complete  
emergency repairs**

**2.42**



Rural Stirling: 3.01  
Ochil View: 1.35  
Stirling Council: 3.59  
Scottish Average: 3.45

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

**5.79**



Rural Stirling: 5.64  
Ochil View: 8.12  
Stirling Council: 6.73  
Scottish Average: 8.75

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

**99.47%**



Rural Stirling: 96.77%  
Ochil View: 96.05%  
Stirling Council: 95.22%  
Scottish Average: 95.29%

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

**92.90%**



Rural Stirling: 73.78%  
Ochil View: 87.37%  
Stirling Council: 92.69%  
Scottish Average: 88.05%



# How We Feel About Our Performance

During the year, we continued to deliver a consistently high standard of repairs service for both emergency and non-emergency works. Performance remains strong in comparison with our peers and exceeds the Scottish average, with key performance indicators showing only small variations while maintaining positive overall results.

- **Emergency Repairs:** Our response time improved from 2.54 hours last year to 2.42 hours this year.
- **Non-Emergency Repairs:** Completion time slightly improved also from 5.91 days to 5.79 days.

- **Right First Time:** Our success rate increased this year from 96.25% to 99.47% and remains above sector benchmarks.

Our strong **Right First Time** performance means that the vast majority of repairs are completed successfully on the first visit, improving efficiency and providing a better experience for tenants. We are committed to building on this success by continually reviewing and enhancing our service delivery.

Tenant satisfaction continues to be a key strength, with ratings significantly above those achieved by our peers and the Scottish average. This reflects the dedication of our staff and contractors in delivering a responsive and effective repairs service.

## 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 are delighted to announce that Consilium Contracting Services have been successful in bidding for our new Reactive Maintenance Contract. We remain committed to building upon our current performance and proactively identifying opportunities with Consilium to further enhance the quality and efficiency of our repairs service for tenants.



Contractor performance will continue to be evaluated against dedicated key performance indicators in the new contract as well as survey responses from tenants. 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 2025/26

## How Did We Compare?

Percentage of stock meeting Scottish Housing Quality Standard

99.32%

|                   |        |
|-------------------|--------|
| Rural Stirling:   | 97%    |
| Ochil View:       | 92.68% |
| Stirling Council: | 97.07% |
| Scottish Average: | 91.55% |



94.39%

of tenants satisfied with quality of home

|                   |        |
|-------------------|--------|
| Rural Stirling:   | 94.10% |
| Ochil View:       | 90.10% |
| Stirling Council: | 85.37% |
| Scottish Average: | 86.64% |



0

Number of times Gas Safety check not met

|                   |     |
|-------------------|-----|
| Rural Stirling:   | 0   |
| Ochil View:       | 0   |
| Stirling Council: | 2   |
| Scottish Average: | 449 |





# How We Feel About Our Performance

This year's planned maintenance performance has again delivered positive results. Our benchmarking demonstrates full compliance with the Scottish Housing Quality Standard (SHQS) and shows that tenant satisfaction exceeds that of our peer group. While our self-assessment is

'doing ok', this reflects our determination to continually improve and strive for excellence rather than simply maintain compliance. Ensuring our tenants live in safe, well-maintained homes remains a key priority, supported by our commitment to meeting all legal and regulatory requirements.

## What Are The Next Steps?

Having up-to-date information about the condition of our homes is essential to effective long-term planning. We have now collected detailed stock condition information for 97.7% of our properties, exceeding our initial target. The remaining homes will be surveyed in due course, giving us a comprehensive picture of our housing stock.

This information plays a vital role in shaping our future investment decisions. By understanding the condition and expected lifespan of key building components, we can plan improvement works more effectively, ensuring homes continue to meet the needs and expectations of our tenants. Residents whose homes have not yet been surveyed will be contacted as we complete the final phase of the programme.

Alongside maintaining our existing homes, we are preparing for the challenges and opportunities associated with delivering

more sustainable housing. A key area of focus is improving energy efficiency and supporting the transition to net-zero carbon emissions across our stock.

We are closely monitoring developments from the Scottish Government regarding the proposed Social Housing Net Zero Standard (SHNZS), which is expected to set the future direction for energy performance within the social housing sector. The new standard is anticipated to provide greater clarity on how landlords can deliver warmer, greener homes while balancing affordability for tenants.

As expectations around environmental performance continue to evolve, we remain committed to investing in homes that are safe, comfortable, and sustainable. Our objective is to ensure tenants benefit from high-quality housing that is energy efficient, affordable to run and fit for the future, while supporting wider efforts to reduce carbon emissions and tackle fuel poverty.





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