



FORTH

housing association Ltd.

Forth Housing Association Ltd
Annual Report
2008/09





Chairperson's Report



Forth Comes Of Age

In the “good old days” reaching 21 years of age was when your parents gave you the key to the door and

you were considered grown up and mature.

This year marks our 21st birthday and as an organisation we've certainly grown up too, as we welcomed new tenants to our 500th home in January. In addition, the range and variety of issues we've addressed as an organisation, seems bigger than ever.

As you read through this annual report I hope that you'll get a flavour of some of what has kept us focused this year. Whilst some of it will seem little different from years gone by, you'll also see that there were new and different challenges.

It is great that as I write this report we see much to encourage us. Our development programme has never been busier and our day to day

performance has improved in almost every area. Such results can only be achieved by good team working and it is a pleasure to report that our committee and staff members share a constructive working relationship.

Similarly our relationship with our key partners, such as the Scottish Government, Stirling Council, Raploch URC and many others are very positive.

To everyone who has contributed to our growth over the last 21 years in general and in this last year in particular, can I say thanks? To my fellow committee members, staff, consultants, contractors and colleagues in other agencies, “we couldn't have done it without you”!

If this is what “coming of age” feels like then I'm glad that we've reached 21 and look forward to the challenges that lie before us.

Gordon Mason

Chairperson

Main picture: Bogend Road, Bannockburn



Development Matters

2008/09 was a busy year on the development front. We spent £2.060 million of grant from the Scottish Government and a further £1.105 million was borrowed from the Dunfermline Building Society. We could have spent more if it were available!

We were pleased to complete 14 new homes at Clayhills Drive, Cambusbarron and also 7 flats and communal facilities for Women’s Aid in Stirling. Both developments achieved Secured by Design accreditation, which is aimed at reducing crime and opportunities for crime.

We also started building the first 50 new rented homes in Raploch, as part of the Urban Regeneration Company’s regeneration plans. Progress on site has been encouraging and we look forward to welcoming tenants in the coming year.

Economic difficulties challenged the construction industry and delayed many of our plans for joint projects with developers. However, this cloud had a silver lining when we were able to access £2.5 m of additional “accelerated HAG” from the Scottish Government.

With this we will build an additional 34 homes at Clayhills Drive.

We have also worked with Castle Rock Edinvar Housing Association, which reviewed its future strategy and concluded it no longer wished to add to its Stirling stock. As a result, we have agreed to purchase 23 homes at Gateside Road, St Ninians, once they have been completed.

We continue to progress our development plans. Our next site starts are likely to be 42 homes at Drypow Park, Fallin and two further phases at Raploch.

Thanks must go to our consultants, contractors and other partners, who continue to help us progress building plans at this time. Together we look forward to providing even more homes to meet the needs of people in and around Stirling.

Total stock is:

	2apt	3apt	4apt	5apt	Total
Rent	196	209	84	15	504
Shared Ownership	5	18	1	-	24

Main picture: Raploch Site 5



Housing Allocations

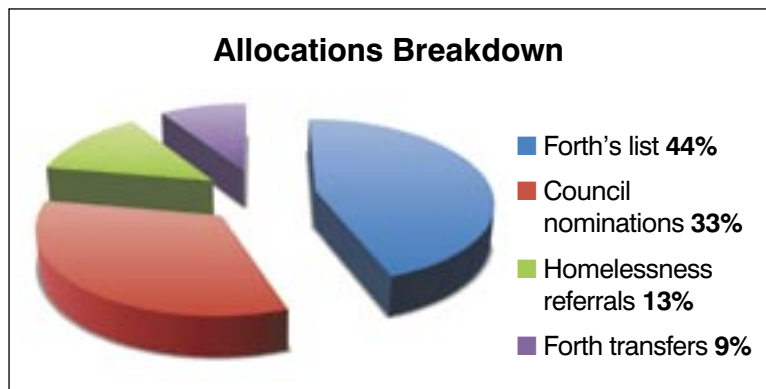
Our housing list is open to anyone over sixteen and despite receiving large numbers of new applications each week we are pleased to report that we managed to process 98% of applications within our target time of 10 working days.

At 31st March 2009, there were 692 applicants on our housing list and a further 45 applications from Forth tenants who wanted to move to another property.

We allocate 50% of available homes to applicants on Stirling Council's housing list, or those accepted by the Council as homeless. We allocate 40% to our own housing list applicants and 10% to transfer list applicants.

In 2008/09 we provided 41 homes for housing applicants, including 14 new build.

The breakdown was as follows:



The average time that a property was empty before a new tenant moved in was 1 day. The result was that over the whole year we only lost £277 rent due to empty homes.

Each new tenant is able to view their prospective home with a member of staff before deciding whether to accept it. We spend about an hour with each new tenant at tenancy signing, and aim to visit each new tenant in their home within 6 weeks. This input helps avoid problems and establishes a good rapport.

Main picture: 500th tenants, Clayhills Drive. Cambusbarron



Tenancy Management

Making sure that our tenants receive an effective management service remains a priority.

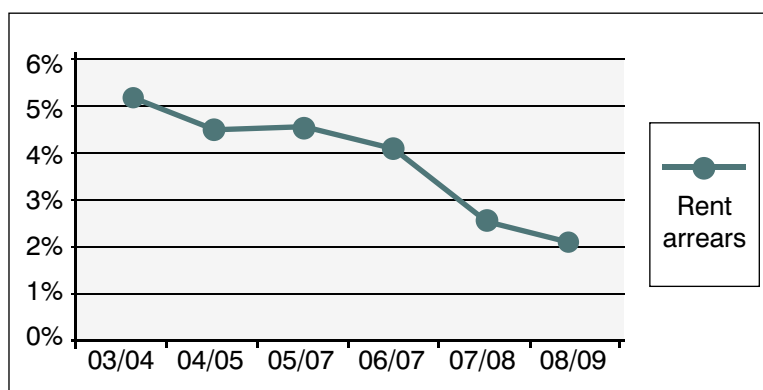
We aim to visit each scheme at least every fortnight.

Visits have allowed us to deal with issues ranging from dog fouling and untidy gardens, to vandalism and disrepair. Tenants are visited or written to, as required.

Fortunately instances of anti-social behaviour remain rare, but where complaints are received, we investigate and deal with these as necessary. This can involve liaising with other agencies, such as the police or council, and during 2008/09 we issued legal notices to 4 tenants, where serious breaches of their tenancy agreement were proven. Fortunately, no follow up legal action was required.

Chasing rent payment remains a major task. By contacting tenants quickly and providing as much assistance and advice as we can, problems are reduced. Only 12 cases needed to be taken to court, down from 26 the previous year, and only 2 evictions were instructed.

Eviction is always seen as a last resort. Many hours of staff time will be allocated to pursuing other options, before one takes place. This work has allowed us to reduce our rent arrears to the lowest level for many years, and one of the lowest in Scotland.



During 2008/09 we also carried out a complete review of our rent setting policy to ensure that it is fit for the 21st century.

Main picture: Shared garden, Monument View, Raploch



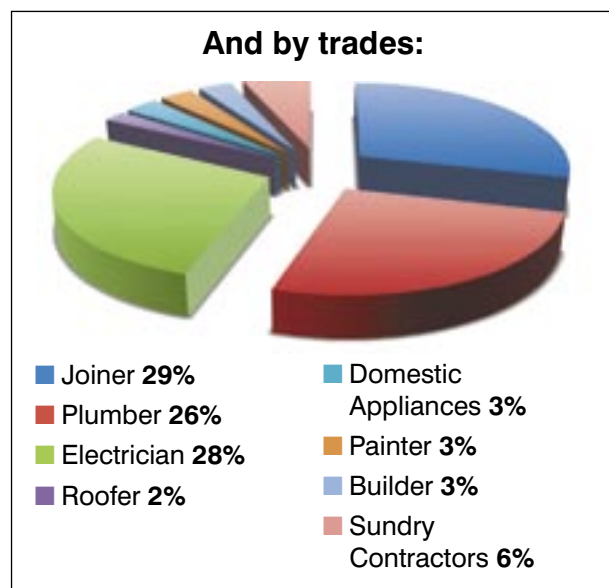
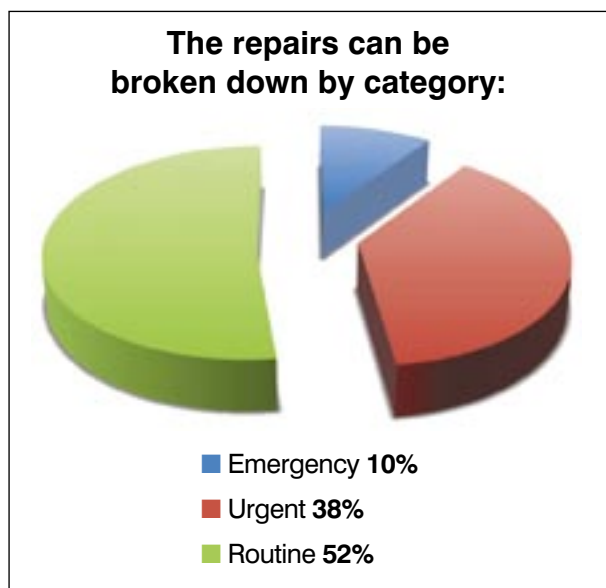
Day to Day Repairs

We recognise that for most tenants having their house well maintained is their priority and therefore seek to provide a responsive and effective repairs service.

During 2008/09 we spent over £112,000 on day to day repairs and achieved the following performance results:

Repair Category	Target response time	No. of repairs completed 2008-09	Percentage Completed within target 2008-09
Emergency	4 Hours	135	100
Urgent	2 days	492	95
Routine	10 days	680	94

The following gives further breakdown of the types of works carried out on our homes:



Main picture: Myles House, Stirling



Day to Day Repairs

Getting maintenance work done is only part of the task: getting it done well is equally important. This is why we closely monitor tenant satisfaction with all repair works. The following summarises our results:

How helpful was the staff member who dealt with your enquiry?

Not Helpful %	Helpful %	Very Helpful %
0	21	61

	Yes %	No %
Did the Contractor contact you to arrange a time to carry out your repair?	65	19
Did the Contractor show proof of identity?	60	19
Did the Contractor leave your home clean and tidy?	81	3

	Not Satisfied %	Satisfied %	Very Satisfied %
How satisfied are you with the quality of repair?	3	28	66
Overall how satisfied are you with how the Association dealt with your request?	1	24	72
Overall how satisfied are you with how the Contractor dealt with your request?	3	15	87

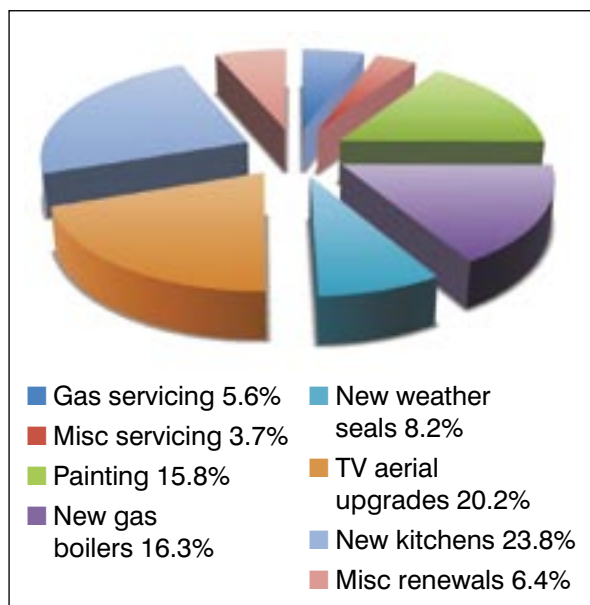
Main picture: Cowane Street, Stirling



Planned Maintenance

To keep our homes well maintained we don't just rely on fixing things when they break we also believe in prevention, by planning repairs and replacements in advance.

During 2008/09 we spent in the region of £200,000 on planned works, maintaining homes to a high standard. The following breakdown shows how this was split:



Our planned replacement works, such as replacing kitchens and boilers, involves the like for like replacement or

improvement of specification to ensure homes keep up to date with current standards.

By regularly servicing and maintaining parts of the building we can extend their life and also ensure they are operating safely.

We have a legal duty to complete an annual gas safety check to all our homes with a gas supply. Checks must be carried out within 12 months of the previous safety inspection. Unfortunately, due to difficulty with access to homes, only 93% were completed within the period. We have taken steps to ensure that this figure improves in the coming year.

Another way we ensure our homes continue to meet the needs of tenants is by carrying out adaptations to meet peoples' medical or disability requirements. With the guidance and assistance of Occupational Therapists we were able to access almost £17,000 during 2008/09 to install showers, grab rails, specialist smoke alarms and the like.

Main picture: Co-operation Quay, Riverside



Money Advice

Working in partnership with Stirling Council and Rural Stirling, this service has grown from strength to strength. It enables applicants, tenants and household members, access to dedicated advice on money matters.

During the year there has been:

A steady increase of self referrals.

Nearly £6,000 of backdated housing benefit claims: this has had an impact on rent arrears which have reduced to less than 2%.

An additional income of £191,634.67 raised for both tenant and housing applicants. During the current economic climate this has made a huge difference to the lives of a number of our households and has been a lifeline.

Services provided

The chart below gives a breakdown of the areas of advice covered:



■ Benefits Advice 77%	■ Credit Advice 1%
■ Fuel Issues 5%	■ Debt Advice 10%
■ Budgeting 4%	■ Onward Referrals 3%

Main picture: Crosbies Court, Stirling



Money Matters

We are ever mindful that virtually all our running costs are covered by our tenants' rents and we therefore work hard to ensure every penny is spent wisely.

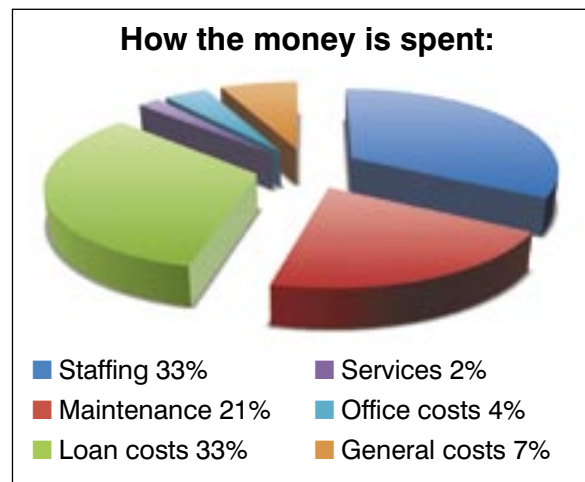
We are pleased to have finished the year to 31 March 2009 with a healthy surplus, which we will be able to use to carry out planned improvement work to tenants homes in the future. With no private shareholders, all surplus money is ploughed back into our services.

We have been very fortunate in that we secured a new borrowing facility with the Dunfermline Building Society just before the credit crunch hit.

This means we are paying a lot less to the banks than we might have done. We have been sorry to see the Dunfermline lose its independence but we are sure that we will be able to work well with the Nationwide and our existing deal will be honoured.

We continue to rely on Fettes McDonald, from FMD Financial Services Ltd, for specialist finance input. He along with our own staff ensure that Management Committee members are kept fully informed about our financial performance.

A full copy of our accounts for the year can be obtained from our office and the following gives some idea of how we spent our money:



Main picture: Staff presentation of cheque to Start-Up



Governance

Governance is “the way that an organisation controls its activities”. Our control lies with the Management Committee.

Every year presents a mixture of the regular mundane and extraordinary events which require consideration. This past year has been no different.

Regular business meetings

Monthly Committee Meetings take a systematic approach to performance monitoring and policy development. This involves each meeting reviewing a specific area of our work and policies that relate to these areas.

Whether it is reviewing the financial accounts or monitoring our services to tenants, the Committee exercise appropriate control. In almost all areas performance in the past year has achieved or passed the targets set.

Forward planning

Forward planning is also required to ensure that we set achievable goals for future growth and/or service developments.

This past year saw a fresh approach to our forward planning. A strategy review day was held, involving Committee and staff members, to discuss and identify which opportunities to pursue. Various options were developed and the new look Internal Management Plan was adopted in March.

Ad hoc meetings

A number of special meetings have been held throughout the year which focused on specific issues. The most important being the Scottish Government consultation regarding Investing In Affordable Housing.

We were very concerned that the proposals could be the end for locally controlled associations undertaking developments fine tuned to meet local needs. Individually and along with neighbouring associations we lobbied against the proposals.

However, we are not against change and the Forth Valley Housing Network has been engaged in research into how we might achieve greater efficiencies through collaboration.

Main picture: Committee and staff away day

Committee Members

An effective Management Committee requires individuals with a variety of backgrounds and a range of skills and knowledge. This mix allows people to learn from each other and to use individual expertise to reach the best collective decisions.

Our Management Committee for the last year has benefited from the involvement of the following:



Gordon Mason - Chairperson

A Forth tenant who has 10 years involvement with Management Committee.

As Chair he is the public face of the committee and is responsible for leading and controlling business meetings. In his "spare time" he is a Tenant Assessor with the Scottish Housing regulator and serves on the Management Committees of TPAS Scotland and Employers in Voluntary Housing (EVH).



John Holliday - Vice Chairperson

A former Stirling Councillor who has served on Management Committee

for over 10 years. As an office bearer he carries additional governance responsibilities and deputises for the Chairperson as required. A retired Software Quality Assurance Consultant John brings his ability to scrutinise in detail and uses it well.



John Fyffe - Secretary

With over 6 years Management Committee membership John's role as Secretary involves many

additional responsibilities as our formal legal representative. Having spent his working career as a consulting engineer, including working on many of our schemes, John uses his knowledge of the construction industry to focus on development activities in particular.



Thomas Bell - Treasurer

The treasurers' role is largely symbolic but Tom takes a lead in ensuring that our finances are

effectively monitored and managed. He also shares the additional responsibilities of an office bearer Having worked in the construction industry for many years Tom has a particular interest in maintenance related works.



Audrey Anderson

One of our newer Committee Members Audrey brings an extensive work experience in housing

from both the Local Authority and Housing Association sectors. She currently works in the Welfare Rights field.



Wilma Burns

One of our longest standing Committee Members Wilma has experience of much that a

Committee Member has to face. She supplements this experience with a wide ranging knowledge of the Stirling community.



David Cumming

Joined our Management Committee in 2008 but has extensive previous experience of involvement

with another Housing Association in Edinburgh. Prior to his retirement David was a bank manager and is therefore able to bring his extensive knowledge of managing a public service organisation and of the finance world.



Clark Davidson

Similarly joined Management Committee in 2008. Clark runs his own Finance Consultancy and

specialises in providing services to the housing association sector. This allows him to bring an extensive range of experiences from elsewhere in the sector as well as an in depth insight into financial matters.



Harry Deerin

Has been involved with ourselves since 2007, and prior to his retirement he had an extensive career

with Stirling Council, retiring as Director of Environmental Services. His extensive knowledge of how to manage in the service delivery sector is augmented by knowledge and experience drawn from various voluntary roles, including being a Board Member of Raploch URC.



Pat Heneghan

As a founder member Pat's involvement goes back to day one. However, he rejoined Management

Committee in 2008. Working in the Local Authority Housing Sector Pat brings an extensive working knowledge particularly in the areas of compliance and monitoring.



Neil MacLeod

Having joined Management committee in 2006 Neil is no longer a "new boy". As a Learning & Development

Adviser with the Scottish Social Services Council he has a good all round knowledge of voluntary sector issues and is experienced in human resources, training and development and governance.



Linda Mason

A tenant who has been involved with Management committee for over 10 years. Linda is actively

involved in the MS Society at both a national and local level and this allows her to bring an extensive knowledge of the needs of disabled people. She also leads a variety of training and small group courses.



Jim Thomson

As Stirling Council's appointee on the Management Committee, Councillor Thomson is the

link between the Council and ourselves In addition, he brings his extensive knowledge of the Stirling community and the wider political scene to the benefit of committee.



Staff Members

Forth depends on its staff team to undertake all the day to day duties and to implement the policies and priorities of the Management Committee. The past year has seen no changes in the staff team.



Director - John Cameron
Responsible for overall supervision of the strategic and operational functions, servicing Management Committee and the operational management of the Corporate Services functions.



Technical Services Manager - Anne Matthew
Responsible for the operational management of the development and maintenance functions and directly involved in the delivery of the development program.



Housing Manager - Grahame Cairns
Responsible for the operational management of the housing management and money advice functions.



Housing Officers - Isabel Reilly & Elaine Shepherd
Responsible for all generic housing management duties relating to a designated patch of our housing stock.



Senior Technical Services Officer - Iain Stirling
Responsible for co-ordination of maintenance functions including reactive, cyclical and planned works.



Project and Communications Co-ordinator - Angela Laley
Responsible for co-ordination and implementation of projects and initiatives, particularly focusing on communications and community engagement.



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



Money Adviser - Tracy Doran
Responsible for the provision of advice regarding welfare benefits, income maximisation, budgeting and debt management.



Technical Services Assistant - Calum Carberry
Responsible for the operational implementation of reactive maintenance services and Health & Safety co-ordination.



Finance Assistant - Shona MacLeod
Responsible for administrative and operational support within finance and co-ordination of IT issues.



Housing Assistant - Caroline Stevenson
Responsible for administrative and operational support within the housing management team.



Corporate Services Assistant - Margaret Glencross
Responsible for the provision of receptionist services and administrative support across all functions.

Main picture: Staff team 2008/2009



Raploch

Although we work in many communities throughout the Stirling area, recent years have seen a particular focus on Raploch.

In the late 1990s we were able to begin the process of bringing new homes to the area, through the New Housing Partnership Programme. However, with the formation of the Raploch Urban Regeneration Company in 2004 things stepped up a gear. We became the preferred partner for the provision of new affordable rented homes.

Initial stages of the project involved a huge amount of planning involving a number of public agencies and the private sector. This brought an innovative partnership to the point where it could deliver new homes.

It was with great delight therefore that during the past year all parties were able to sign the Raploch Regeneration Agreement and we were able to sign a contract with Cruden Homes. This was to provide 50 homes for rent as part of the

housing development between Drip Road and Raploch Road. This site will produce a total of 211 new homes in an integrated new community, where Forth tenants and owner occupiers will live side by side.

Although, the economic downturn has had some impact on the homes for sale, it is not stopping the transformation of Raploch. We are pressing on with the next two phases of our housing with design work well underway.

The small “nursery site” off Craighall Street is being designed to provide supported housing. The site off Glendevon Drive will contain, amongst other housing, the first of a planned series of homes for the frail elderly.

Both these projects will allow people the independence of their own flat with intensive support provided by Stirling Council. Constructive joint planning for these projects is taking place.

Building the 21st century Raploch is well underway and the transformation will continue.

Main picture: Craighall Street, Raploch



Community Engagement

We need to know our communities priorities in order that we can respond in the correct manner. Over the past 12 months we have been using different methods to engage with our tenants. The use of different communication methods has enabled tenants to have different flexible options to engage with ourselves.

We have revised our Newsletter. It is now aptly named Speaking Forth. This is delivered by staff to the wider community, as well as tenants and members. As well as covering articles regarding what has been happening to our own association, it also includes articles on general housing issues.

The website continues to be a huge success improving communication by enabling tenants and applicants to access a range of services including current news.

We also set up an E Group to enable tenants who are unable due to time or travel constraints to come into the office, to be consulted by e mail. We have held Focus Group meetings in the office to discuss policy issues such as rent setting.

We have used feedback questionnaires for satisfaction and policy reviews. Due to the success of these methods of consultation, reflected in the high level of feedback, we will continue to consult with our communities, using these methods.

We have been helping to set up a group, who are interested in becoming a registered tenants association. The residents of De Moray Court area are interested in making their area an even better place to stay and have a whole range of ideas they want to take forward. By providing support and working with this group, we hope to be able to learn more about priorities of this community.

Throughout the year, staff have attended Community Council and Community Planning meetings. Again, this has provided a two way opportunity for us to learn more about what is happening in these communities and for staff to update communities on our plans and activities.

Community engagement matters to us and although we have a wide geographical spread the aforementioned methods let us give our tenants and their communities, the service they deserve.

Main picture: Committee and staff planning day

21 Year Highlights

1988



1988
Forth HA is registered on 14/3/88

1990

1990
First Housing Association Grant received (£265,287)

1992

1992
Forth moves to offices at 2 Dumbarton Rd

1991

1991
First staff member recruited (Director Doreen Bitner)
First housing completed - Colquhoun Street



1993

1993
First wheelchair accessible housing completed (Barnsdale Rd)

1995

1995
First tenants' newsletter, Forth Estate, launched

1996

1996
Unsuccessful bid made for Scottish Homes stock

1998

1998
Moves to current offices at Viewfield Place



1997



1997
Forth adopts new logo (current one)

1999

1999
Scottish Homes awards a "B" grade at inspection

2002



2000
73 homes completed in 4 different schemes

2002

2002
Annual turnover passes £1m for first time (£1,274,000)

2007



2007
Joint Money Advice service introduced with Rural Stirling HA

2005



2005
Swipe cards introduced for rent payments

2004

2004
New Director appointed (Kathleen McCutcheon)

2008

2008
Forth HA web site launched



2009
500th rented home is completed

Partners

We are grateful for the input and expertise provided by the following consultants and contractors who we work in partnership with:

BANKERS:

Clydesdale Bank Ltd
Anglo Irish Bank
Corporation Limited

LENDERS:

Nationwide Building
Society
Scottish Building Society

SOLICITORS:

TC Young

FINANCE AGENTS:

FMD Financial Services
Ltd

DESIGN & PRINT:

The Print Brokers

IT SUPPORT:

IT First Associates Ltd

DEVELOPERS:

Persimmon Homes
East Scotland
Cruden Homes (East)
Limited

ARCHITECTS:

Glenn Murray &
Associates
ARM Architects

QUANTITY

SURVEYORS:

JR Queenan Partnership
Ltd
Hardies Property
Consultants
Brownriggs

ENGINEERS:

CRA Ltd
Structural Partnership

CDM COORDINATORS:

Brownriggs
Hardies
Dearle & Henderson

CLERK OF WORKS:

DA Gilmour Ltd

**MAINTENANCE
CONTRACTORS:**

James Young Plumbers
Stuart McLaren
Plumbing & Heating
D & S Slater Roofing
J Reynolds Building
Services
A Brewster Electricians
Stirling Electrical
Services
Aquaklenz Cleaning
services
4321 Services (cleaners/
removal/storage).

BJ Joiners

John Swain Joiners &
Builders

Graham Robertson
Electrical

Rab Richardson
Blacksmiths

Borestone Decorators

JMN Decorators Ltd

Adam Domestic

Inverallan Landscape Ltd

Stirling Council Housing
Services

Laidlaw Scott Building &
Maintenance

Carillion Property
Services

**WE ARE MEMBERS
OF THE FOLLOWING:**

Scottish Federation Of
Housing Associations

EVH Ltd

SHARE

TPAS Scotland

Forth Valley Housing
Network

Happy To Translate