

WHEN YOU WANT TO CREATE SOMETHING MAKE SURE THAT IT IS THE VERY BEST THAT YOU CAN DO



YOU WILL BE PROUD OF YOUR ACHIEVEMENTS AND SO WILL THOSE WHO SEE WHAT YOU HAVE CREATED



**Forth Housing Association Ltd**

Annual Report 2005/06



I WELCOME YOU ALL TO THIS YEAR'S ANNUAL REPORT AND TO MY SECOND YEAR AS CHAIRPERSON.

### Governance

The Management Committee completed a significant review of the Governance structure this year to ensure decision making is effective. An updating of the Rules was carried out in September 2005 followed by a review of the Delegated Authorities in October.

### Performance

The Association produced the first Standard Delivery Targets Report this year which details all our targets and performance across all functional areas. Hopefully this allows for a more accountable and transparent service. Copies were sent to all tenants, members and other stakeholders and we are happy to report that performance is high and comments have been favourable.

### Changing Times

Housing Associations work in a constantly changing environment and Forth is eager to contribute to the debate around planning for the future. Committee and Staff responded to several consultation documents over the year which consider planning for the future. These documents include: "Age and Experience: Developing the Strategy for a Scotland with an Ageing Population", the proposed "Strategic Housing Investment Framework", "Risk and Proportionality" and the Sector Change Agenda. Forth also contributed a response to the controversial Beaulieu to Denny powerline debate to protect the interests of our residents. Naturally the Association awaits the outcome of the ballot regarding the transfer of stock to Housing Stirling.

### Wider Action

Progress has been slow and the Association awaits the outcome of an outline bid to Communities Scotland for funding to establish a Money Advice Service in partnership with Rural Stirling Housing Association. If successful this could be set up by April 2007.

### Office of the Scottish Charity Regulator

OSCR as it is commonly known commenced its statutory functions in April 2006 and will now regulate Charitable bodies including Forth Housing Association alongside other regulators such as Communities Scotland. This helps safeguard the interests of residents and members.

### The Future

The Association plans to commence two major reviews of service in the forthcoming year. The first is on Allocations and the second is on the Rent and Service Charge Policy. We also plan to look ahead to digital switchover and by this time next year hope to be able to launch our website. Full consultation will be carried out on all of these areas. I look forward to discussing your views on these areas in future.




**Ian McLean**  
Chairperson

### Future Development Programme

*Although the Association has not completed any developments since the last annual report was issued, progress has been made on a number of proposed future developments.*

*A site for 16 affordable rent and low cost home ownership dwellings has been acquired in Whins of Milton, Stirling, with construction scheduled for 2007.*

*Proposals for 4 affordable rented dwellings have been submitted for planning permission, for a city centre site already in Association ownership.*

*A site identified for 30 affordable rented dwellings in the Eastern Villages, with feasibility proposals is currently being prepared.*

*Proposals for new accommodation of 7 flats and communal facilities to be managed in partnership with Women's Aid are progressing, with a site start anticipated in late 2006.*

IT IS GREAT TO COME HOME TO SUCH A WELCOMING ENVIRONMENT. THE WHOLE COMMUNITY IS A MUCH CHEERIER, WARMER AND FRIENDLY PLACE FOR IT.



# LISTENING TO RESIDENTS AND THEIR CONCERNS

Development



## Adaptations

Through funding provided from Communities Scotland, Forth carries out adaptations to existing homes on recommendation from Occupational Therapists, to allow tenants with disabilities to maintain their independence and safety. Since publication of the last annual report, the Association has carried out adaptations to 7 homes at a cost of £14,456. Work involved ranged in scale from fitting grabrails in bathrooms to installation of level access showers.



## Raploch Regeneration Project

During 2005/06 Forth continued to work with Raploch Regeneration Partner Board in assessing the bids submitted for the project from three private developers, which has resulted in the consortium of Cruden Investments and George Wimpey East Scotland (R3) being selected as preferred bidder to deliver around 250 affordable rented dwellings for Forth along with 550 private dwellings. The Association looks forward to a successful partnership with R3 and the Urban Regeneration Company in the forthcoming years ahead.

The current programme anticipates that the first phase of housing comprising dwellings for affordable rent and for sale will be started in 2007.

I LIKE THE FACT THAT OUR LOCAL HOUSING ASSOCIATION LISTEN TO WHAT WE HAVE TO SAY AND OFFER A QUICK AND EFFECTIVE SERVICE



### Income from Rent

Last year the rent receivable from Association stock increased to £1,417,822.93 and we are pleased to report that no more than 0.08% of rental income was lost because dwellings were unoccupied. The time taken to relet properties was, on average, less than 2 days. Rent arrears arising from tenants' non-payment of rent stood at 4.58% of Annual Rents Receivable. One eviction was carried out owing to rent arrears and another six cases were instructed for court action. A comprehensive review of the Rent Arrears policy and procedures was carried out last year.

The Association continues to regard the control of rent arrears as one of its major priorities and will continue to take all possible necessary steps to achieve the highest standard of arrears control.

### Allocating Tenancies

At 31st March 2006, there were 945 applicants on the Associations housing list. As before, demand continues to outstrip supply.

Last year Forth provided 48 homes for housing applicants.

The breakdown was as follows:

- 17 Forth's Housing List
- 19 Nominated by Stirling Council
- 3 Section 5 Homeless Referrals
- 9 Transferred from other Forth Tenancies

### Homelessness

The Association continues to work with Stirling Council to assist in housing homeless people. There is now a formal agreement (Section 5 Protocol) in place to help house persons deemed homeless under the Homelessness legislation. The Association has leased 11 properties to Stirling Council's homeless section to help tackle the demand for temporary accommodation in Stirling.

### Tenant Participation

A comprehensive review of the policy relating to Tenant Participation is underway. Through the year the Association carried out a number of surveys with our tenants on service reviews in Housing Management and Maintenance aimed at getting customer feedback to improve service. The Association also participates in the Forth Valley Tenant Participation Workers Forum, which meets quarterly to share good practice within other Organisations.

### Stock

The Association currently manages 490 rented properties and 25 shared ownership properties. The stock profile at the 1st April 06 is as follows:

	2aptn	3aptn	4aptn	5aptn	total
Rent	199	205	71	15	490
Shared Ownership	5	19	1	-	25



# A SOUND BUSINESS IS BASED ON GOOD PEOPLE

## Management Committee



STIRLING IS A BEAUTIFUL LOCATION AND THROUGH OUR ACTIONS WE INTEND TO BRING OUT THE VERY BEST WITHIN ALL THAT WE DO THUS MAKING THIS AREA A GREAT PLACE TO LIVE.

### Management Committee News

Throughout the period covered by this report two new members have joined the Committee. Thomas Bell was nominated at the last AGM and Neil McLeod joined as a co-optee in August 2006.

The Management Committee completed the first formal Training Needs Analysis in June 2006 which has been used to form a Committee Corporate Training Plan.

As always Forth is glad to welcome new Committee Members and in particular encourages tenants and sharing owners to consider election or co-option to the Committee. Induction and other in-house and external training for new and existing Members is available throughout the year, in addition to regular opportunities to attend relevant conferences and seminars.

#### MANAGEMENT COMMITTEE AS AT AUGUST 2006

**Ian McLean**, Chair  
**Bob McNally**, Vice Chair  
**Gordon Mason**, Secretary  
**Wilma Burns**, Treasurer

Councillor **John Holliday**  
**Linda Mason**  
**John Fyfe**  
**Thomas Bell**

**Neil McLeod**, Co-optee  
 Councillor **John Paterson**,  
 Stirling Council Co-opted  
 Representative



### Staff News

The Association commenced a major staff re-structuring in 2005 and is about two thirds of the way complete. The review which is taking longer than anticipated should be finalised by April 2007. The staff re-structuring has prompted some changes within the organisation which allows the Association to prepare for the requirements of the business in the future.

In June 2006 Helen Smith, Repairs Officer (formerly Housing Management Officer) left the organisation after 10 years to pursue personal interests. The Association appointed Calum Carberry as Technical Services Assistant in August 2006 in an expanded role. The Association also appointed a new Reception/Secretary, Dionne Davidson, who started with Forth in July 2006.

As part of the review the Development and Maintenance function have merged to form Technical Services under the supervision of Anne Matthew now Technical Services Manager. Iain Stirling is now Technical Services Officer and is joined by Calum Carberry.

Similarly the Housing Management team has been streamlined to include Isabel Reilly as a full time Housing Officer and include the rent arrears recovery function. Angela Laley will now concentrate on project management work to support the Housing Management function overall. Caroline Kelly will now support the team as a full time Housing Assistant. Both Isabel and Caroline have undertaken study which will enhance the professionalism of Housing Management in years to come.

Hopefully by April next year the Association will have completed the Staff Structure review and will be in a stronger position for the future.

Training and professional development is crucially important to the success of Forth in the future. All staff undertook equal opportunities and stress awareness training followed up by individual stress risk assessments. Shona Macleod, Finance Assistant successfully completed the HNC in Computing in August 2006 to assist with the implementation of the IT Strategy and Grahame Cairns Housing Manager completed the Institute of Leadership & Management certificate in First Line Management in February 2006.

The Association is considering developing a skills and competency based staff appraisal system in future to ensure staff are focused on the requirements of the job.



#### STAFF AT AUGUST 2006

**Kathleen McCutcheon**, Director

#### FINANCE

**Scott Jamieson**,  
Depute Director/Finance Manager  
**Elizabeth Rowan**, Finance Officer  
**Shona MacLeod**, Finance Assistant

#### HOUSING MANAGEMENT

**Grahame Cairns**, Housing Manager  
**Elaine Shepherd**,  
Housing Officer  
**Isabel Reilly**, Housing Officer  
**Angela Laley**,  
Housing Officer p/t  
**Caroline Kelly**,  
Housing Assistant

#### TECHNICAL SERVICES

**Anne Matthew**,  
Technical Services Manager  
**Iain Stirling**, Technical Services Officer  
**Calum Carberry**,  
Technical Services Assistant

#### ADMINISTRATION

**Dionne Davidson**,  
Secretary and Receptionist



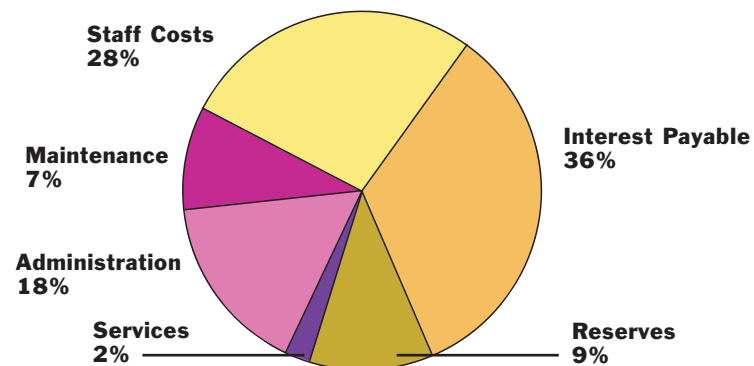
# THE HARD FACTS

## Financial Statements

### Income and Expenditure Account Summary for the Year Ended 31 March 2006

	<b>2006</b>
	£'000
<b>Turnover</b>	1,417
Less: Operating costs	(761)
<b>Operating surplus</b>	<u>656</u>
Interest receivable and other income	13
Interest payable and other charges	(499)
<b>Surplus on ordinary activities before taxation</b>	170
Taxation on Surplus	(50)
Retained surplus for year	<u>120</u>
Revenue reserve brought forward	27
<b>Revenue reserve carried forward</b>	<u><u>147</u></u>

### How each Pound was Spent!



### Balance Sheet as at 31 March 2006

	<b>2006</b>
	£'000
<b>Tangible fixed assets</b>	
Housing properties: gross cost less depreciation	31,002
Less: HAG and other grants	(21,623)
	<u>9,379</u>
Other fixed assets	42
	<u>9,421</u>
<b>Current assets</b>	
Investments	1,016
Debtors	91
Cash at bank and in hand	269
	<u>1,376</u>
Creditors: Amounts falling due within one year	(1,199)
Net current assets	<u>177</u>
<b>Total assets less current liabilities</b>	9,598
Creditors: Amounts falling due after more than 1 year	(8,399)
<b>Net Assets</b>	<u><u>1,199</u></u>
<b>Capital and Reserves</b>	
Designated reserves	1,052
Revenue reserves	147
	<u><u>1,199</u></u>

### The Repairs Service

*In our tenant satisfaction survey 100% of tenants were at least fairly satisfied with the repairs service provided by Forth. Of tenants who have had repairs carried out, the majority were very satisfied with all aspects of repairs undertaken. In particular, the helpfulness of staff was rated very highly, with 88% stating they were very satisfied in this regard*

*In the last year the Association reviewed the tenant satisfaction survey which is issued to Tenants. This led to the introduction of 'Points of View' cards which are clearer, pre-printed and the numbering system allows staff to tie up the satisfaction response with the work order. Since the introduction of the 'Points of View' cards the Association has seen an increase in the number of people responding to nearly double.*

### Investment

*In 2005/2006 the Association spent approximately £67,167.65 on actual Day to Day Repairs and approximately £43,484.00 on Cyclical Repairs both of which were well within agreed budget expectations.*



*Forth responded to:*

**100%** of all emergency repairs within 6 hours

**95%** of all urgent repairs within 48 hours

**95%** of all routine repairs within 10 working days

*In cases where Forth was unable to respond to repairs within target times this was generally because there was difficulty with access or parts were on order.*



### Asset Management Plan

*In the last year the Association has formalised an Asset Management Plan which sets out the programme of Cyclical and Planned Maintenance for all stock. This will enable the Association to effectively and efficiently forecast future maintenance and expenditure.*

### Digital Television

*Forth Housing Association is working towards the proposed digital switch over for the Scottish Region in 2009. The Association is presently assessing the options and costs implications with a view to a plan of action in 2007/08.*

# HELP IS AT HAND

## Advisors

### List of Advisors



#### **Auditors**

*Chiene & Tait CA  
61 Dublin Street  
Edinburgh  
EH3 6NL*

#### **Internal Auditors**

*TIAA Ltd  
54-56 Gosport Business Centre  
Aerodrome Road  
Gosport  
Hants  
PO13 0FQ*

#### **Solicitors**

*T C Young Solicitors  
7 West George Street  
Glasgow  
G2 1BA*

#### **Bankers**

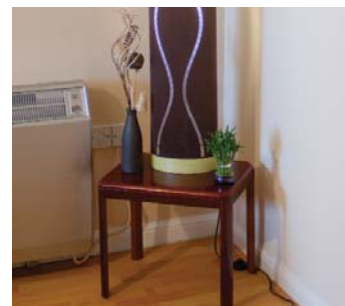
*Clydesdale Bank PLC  
Business Banking Centre  
Suite 2  
Ochil House  
Springkerse Business Park  
Stirling  
FK7 7XE*

#### **EVH**

*Fourth Floor  
Regent House  
76 Renfield Street  
Glasgow  
G2 1NQ*

#### **SFHA**

*4th Floor  
Pegasus House  
375 West George Street  
Glasgow  
G2 4LW*



THE ASSOCIATION AIMS TO PROVIDE GOOD QUALITY, WELL MANAGED, BARRIER FREE, AFFORDABLE HOUSING FOR RENT AND LOW COST HOME OWNERSHIP IN THE STIRLING AREA, FOR THOSE PERSONS IN GREATEST NEED.



### STRATEGIC OBJECTIVES

- 1** To strive to meet the recognised Performance Standards for Social Landlords and Homelessness Functions and to establish the necessary internal monitoring procedures.
- 2** To provide sensitive management of properties to the highest possible standards.
- 3** To allocate houses by implementing a clear, impartial and comprehensive system of processing all requests for tenancy from whatever source.
- 4** To facilitate tenant participation by ensuring tenants have the opportunity to influence decisions and take part in matters which affect the quality of their lives.
- 5** To provide housing which focuses on tenant comfort and security, low running costs, high thermal insulation, low maintenance costs, barrier free environment and environmental sustainability.
- 6** To ensure financial viability by making the best use of resources in all the Association's activities whilst ensuring risk management principals are adhered to.
- 7** To demonstrate commitment to community development through wider role activity.
- 8** To ensure that staff, committee members and tenants have the opportunity to undertake the type and level of development which support the achievement of the aims and objectives of the Association.

### Policy & Procedure Reviews

April 2005 - March 2006

#### Governance

- Delegated Authorities
- Committee Recruitment & Induction
- Rules
- Whistleblowing

#### Finance

- IT Strategy
- Credit Card Use
- Small Items Payments

#### Development

- Asbestos Management Plan
- Housing Needs Analysis

#### Maintenance

- Asset Management Plan
- Minimum Standards for Relet
- Measured Term Contract

#### Housing Management

- Factoring
- Nominations Agreement
- Rent Arrears
- Termination of Tenancy

#### Human Resources

- Alcohol & Drugs
- Dignity at Work
- Personal Relationships at Work
- Dealing with the Public- Risk Assessments
- Customer Care: Communications
- Personnel Information
- Pre Retirement

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