



FORTH
housing association Ltd.

Forth Housing Association Performance Report 2013-2014



Providing Quality Services



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Chairperson's Report



I am delighted to introduce this first full Performance Report in which we will share some of the key performance monitored and reported in line with the Social Housing Charter.

This has been produced in conjunction with our Tenant's View Forum and builds on the pilot report produced in 2013.

Forth Housing Association has always sought to provide quality homes and services and to measure and consider tenant satisfaction feedback as part of our ongoing performance improvement process. We are therefore delighted that this subject has become a national priority.

Within this report we will provide performance and satisfaction results relating to the most important areas of our work. We will provide comparison information with other landlords, so that you can get an idea about how we compare. In addition, we will let you know how we feel about our performance and will highlight for you any changes that we have introduced, or are considering in order to improve things further.

In terms of landlords, we have chosen to compare performance with Rural Stirling Housing Association, Ochil View Housing Association and Stirling Council. These are chosen as they are the main comparison landlords in our area. We have also included national average information to allow a comparison across the wider Scotland area.

The comparison information is provided by the Scottish Housing Regulator, which publishes details for all social landlords in Scotland. Anyone wishing to see the full published report for Forth Housing Association or any other social landlord in Scotland can access this via the Regulator's web site at www.scottishhousingregulator.gov.uk. Our Performance Report is also available on our web site at www.forthha.org.uk under Tenants' Zone/Performance & Scrutiny.

If you have any comments or feedback regarding this report please feel free to contact our Angela Laley at our office or e mail angela@forthha.org.uk.

Margaret Turner
Chairperson



Introduction



Forth Housing Association operates in the eastern part of the Stirling Council area and has long co-operated with Rural Stirling Housing Association, based in Doune, which covers the western and northern parts of the Council area. Ochil View Housing Association are based in Alloa and provide homes in Clackmannanshire and the western part of Fife.

Whilst operating as 3 independent organisations we have formed an alliance called StrathFor Housing Alliance and through this we co-operate on many levels, including the sharing of performance information.

We also co-operate widely with Stirling Council's housing service and the satisfaction results contained in this report are drawn from a Joint Tenant Satisfaction survey carried out in 2013.



How did we perform?

At 31st March 2014 we provided 689 self-contained homes for rent.

The total rent due in 2013/14 was £2,540,291.00.

From April 2014 we increased our rents by 1.7% and our average rents are as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£65.48	£72.73	£79.98	£85.76

Satisfaction ratings



Percentage of new tenants satisfied with Forth's overall service – 93.80%



Percentage of tenants who feel Forth is good at keeping them informed about their services and outcomes – 95.04%



Percentage of tenants satisfied with opportunities given to them to participate in Forth's decision making processes – 91.32%



How did we compare?

Number of homes provided at 31/3/14:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	689	522	1355	5583	N/A

The total rent due in 2013/14 :

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£2,540,291	£2,000,886	£5,114,700	£16,984,743	N/A

2014 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	1.7% 	2.6%	3.0%	1.8%	3.7%

Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£65.48	£63.34	£66.61	£63.71	£65.18
2 bedroom	£72.73	£72.12	£71.66	£66.02	£67.19
3 bedroom	£79.98	£78.93	£77.01	£68.67	£73.07
4+bedroom	£85.76	£85.10	£78.73	£70.46	£81.68

Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.80% 	93.90%	90.81%	82.95%	87.8%

Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.04% 	92.96%	85.88%	78.96%	88.9%

Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	91.32% 	93.90%	79.69%	74.97%	78.4%



How We Feel About Our Performance

During 2013 we reviewed our long term financial projections. This showed that provided our assumptions turn out to be largely accurate we can keep our rent increases to an inflation only level. This combined with efficiency savings allowed us to increase our rents by only 1.7% for 2014. This was one of the lowest rent increases in the country.

This low rent increase has meant that although our rents are slightly higher than our comparator landlords the gap is closing. It should be noted that on average Council rents in Scotland are 12 to 15% lower than Housing Association rents. This is a reflection of the different stock profiles and the different funding regimes.

In terms of satisfaction ratings the 2013 tenant survey confirmed that our tenants remain very satisfied with our overall services, the way that we keep them informed and the opportunities they have to participate in decision making. These results are equal to or better than our 2010 performance and we are pleased with this as we always seek to provide quality services to our tenants.

What Do We Plan To Change?

Our intention is that in the future we will continue to aim for inflation only rent increases (as measured by Consumer Price Index). Given that neighbouring landlords are likely to continue with above inflation increases we expect that their rent levels will catch up with or even exceed our rent levels.

We will not however be expecting any reduction in service levels as a result of our careful budgeting and we will aim to maintain our existing service levels and satisfaction ratings.

In terms of tenant participation we aim to continue to increase the proportion of tenants who are involved in our decision making process. This we aim to do by continuing to encourage tenants to respond to our satisfaction surveys, contribute to policy development via our “e-group” and attending our Tenants’ View Forum.



Applications And Allocations



With over 900 households looking for a Forth home and only 68 homes becoming available for letting during the year, our allocation system is always going to be a means of rationing a scarce resource.

During the year we continued to prioritise tenant requests to smaller homes, with 5 households being transferred for this reason and 7 mutual exchanges being authorised for this reason.

Our intention is to visit all new tenants within 6 weeks of their tenancy starting. This ensures that tenants are settling in well and allows any questions they have to be answered. This is an important part of our tenancy sustainment process.

Tenant satisfaction with the condition of their home when they move in is encouragingly high and supports our plans to ensure homes are clean and in good repair at this point.



How did we perform?

Category	Target	Achieved	Result
Applications processed within 10 days	100%	100%	😊
New tenant visit within 6 weeks	100%	97%	😐
Average time to relet a home	below 2 days	0.7 days	😊
Rent loss due to empty homes	below 0.05%	0.02%	😊
Tenants sustaining their tenancy for more than 1 year	At least 85%	92.9%	😊
Homes abandoned during the year	No more than 5	4	😊
Homes becoming vacant during the year	Below 10%	6.6%	😊

Satisfaction ratings



Percentage of new tenants satisfied with the information & advice given to them when they applied for housing – 100%



Percentage of tenants who moved into their home in the last 12 months satisfied with the standard of the home when they moved in – 91%

Allocations breakdown

Forth's list	44%	🏠🏠🏠🏠🏠
Standard transfers	6%	🏠
Homeless referrals	19%	🏠🏠
Downsizing transfers	9%	🏠
Council nominees	22%	🏠🏠🏠



How did we compare?

Average calendar days to relet a home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	0.70 😊	21.20	12.28	34.76	35.7

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.02% 😊	0.44%	0.37%	0.63%	1.2%

Homes becoming vacant:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	7.11% 😊	6.51%	8.86%	6.36%	9.6%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	8.62% 😊	15.28%	26.70%	58.72%	40.9%

Tenants satisfied with standard of home at allocation:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	90.91% 😊	85.19%	93.18%	60.94%	84.4%





How We Feel About Our Performance

We are pleased that in the past year we have improved our processing of applications so that 100% of applications were processed within 10 days of receipt.

Our performance when re-letting empty homes is amongst the best of any landlord in the country. This means that in 2013/14 we lost only £528 potential rental income because homes were lying empty.

However, our quick performance does not mean that we are letting homes in a poor state of repair or cleanliness: over 90% of new tenants were happy with the standard of their home. Also, we had the lowest refusal rate of the 4 landlords compared.

Although the percentage of our homes becoming vacant during the year is higher than for most of the other landlords we have no concerns about this, since we have been actively encouraging tenants to transfer to smaller homes to avoid potential bedroom tax liability.

Our aim of visiting all new tenants within 6 weeks of tenancy signing was not achieved but all our failures related to the fact that tenants were unable to agree suitable visit times within the 6 week period. Often this can relate to work or other commitments.

Once applicants have become Forth tenants we are also pleased that most tenancies are sustained for at least a year. The largest number of tenancy failures during the year came from tenants nominated by the Council.

What Do We Plan To Change?

We see no reason to make any changes to our application processing or allocations systems, since we are performing well in this area. We will simply seek to continue to achieve these high standards.

Again we intend prioritising transfers to smaller homes for those who are under-occupying them. This will not only avoid any future bedroom tax liability but will allow us to allocate the vacated home to a household that requires larger accommodation.

With regard to tenancy sustainment we have agreed with other Stirling landlords a standard system of monitoring which aims to identify why tenancies fail. This will hopefully allow us to put in place appropriate measures to support people to avoid tenancy failures in future.

Neighbourhood Management



Everyone wants to live in a pleasant environment with supportive and friendly neighbours and that is what we aim to achieve, for our tenants.

Our landscapers look after all communal and front gardens areas and regular estate inspections are carried out to enforce standards. Satisfaction levels with one contractor deteriorated this year and as a result their contract was ended and work switched to our higher performing landscaper.

Where tenants cause nuisance to their neighbours we seek to address problems in a prompt, firm but fair, manner. This involves collaboration and joint action with other agencies, such as the police or fire service, as required. One legal action to address anti-social behaviour was started during the year and is still proceeding through Court.

As a result of feedback received from our Close Cleaning Survey we have introduced changes



to improve the monitoring and recording of our cleaner's activities and have also more strictly enforced a zero tolerance approach to storage within common stairs.

How did we perform?

Category	Target	Achieved	Result
All anti-social complaints resolved within target	100%	98.7%	😞
Very serious complaints responded to within 1 day	100%	100%	😊
Serious complaints responded to within 3 days	100%	100%	😊
Low level complaints responded to within 5 days	100%	100%	😊

Satisfaction ratings

-  Percentage of tenants satisfied with the management of the neighbourhood they live in – 93%
-  Percentage of tenants satisfied with the quality of landscape maintenance – 60%
-  Percentage of tenants satisfied with maintenance of common areas (bins, closes etc) – 80%



How did we compare?

Number of antisocial complaints reported per 100 homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Number	11.0 😞	3.6	28.9	7.7	9.0

Antisocial complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.68% 😊	73.68%	88.49%	92.79%	75.9%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	92.98% 😊	91.08%	78.67%	78.96%	84.2%

How We Feel About Our Performance

How landlords classify anti-social complaints and the timescales set for resolution are agreed locally so direct comparisons between landlords may not be accurate.

We are pleased that although the number of anti-social behaviour complaints increased slightly from the previous year almost all were resolved within the agreed timescales.

We are also pleased that the overall level of tenant satisfaction with neighbourhood management increased markedly from the 2010 survey. This is despite the reduction in our systematic estate management inspections, which was made to allow more focus on welfare reform advice and debt prevention works.

The results from our 2013 landscape maintenance survey were however very disappointing with only 60% of tenants being satisfied with the standard of work. Whilst the results for cleaning of common areas was better, at 80%, scope for improvement was still recognised.

What Do We Plan To Change?

Again we see no reason to make any changes to our overall approach to neighbourhood management or anti-social behaviour, given the high levels of satisfaction currently expressed.

However, with regard to landscape maintenance the 2013 survey results convinced us to change one of our landscape maintenance contractors. Their work for 2014 was switched to our other contractor who had performed better. We intend tendering our landscape maintenance work from 2015 onwards.

Similarly our 2013 cleaning survey highlighted that we needed to more effectively monitor our contractor's performance and also make expectations clearer to tenants. Notices are now displayed in all common stairs and these are signed by contractors and by staff upon inspection. A zero tolerance approach to storage within common stairs has also been enforced following tenant consultation. This also involved input from the Scottish Fire and Rescue Service.

Rent Control



Someone once said: “Money can't buy happiness: it can, however, rent it.”

For a number of years we have been aiming to increase tenant’s “happiness” by keeping our rent increases as low as possible, whilst still maintaining our services. We were therefore delighted when tenants advised us that satisfaction with the rent charged increased by 14% to 85% - the highest satisfaction with rent of any local landlord. Our rent increase for 2014, at 1.7% was one of the lowest in Scotland.

However, we aren’t complacent and realise that for many paying their rent is difficult when money is tight. Right from the start of a tenancy we aim to provide whatever help is required with rent payments, with Housing Benefit and budgeting etc.

However, we rely on our rental income to meet all our running costs and as a result we prioritise our rent recovery work. Despite the challenges introduced by



Welfare Reform we were able to maximise Discretionary Housing Payments for our tenants. Together with other work this meant we finished the year with rent arrears being down by over £5,000, compared with 2012/13. Despite this the number of tenants with debts over £750 ended the

year above target.

21 Notices of Proceedings were issued to tenants for non-payment of rent during the year and 11 court actions were started. Decrees were received in 3 cases and one household was formally evicted.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	99.24%	☹️
Total current tenant rent arrears	Below 2.0%	1.46%	😊
Total current tenant rent arrears (including technical arrears)	Below 2.6%	1.65%	😊
Arrears cases over £750	Below 1.5%	2.0%	☹️
Percentage of tenants receiving Housing Benefit	N/A	53%	N/A

Satisfaction ratings



Percentage of who feel that the rent for their property represents good value for money – 84%



How did we compare?

Rent collected from tenants as a percentage of total due:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.24% 😞	100.83%	98.58%	99.79%	99.0%

Gross rent arrears (all tenants) as percentage of rent due:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	2.20% 😊	5.51%	4.63%	8.20%	5.1%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	85.12% 😊	83.57%	74.08%	75.97%	76.6%

How We Feel About Our Performance

Despite fears that Welfare Reform changes would result in rent arrears increasing we are delighted that the overall level of arrears actually fell during the year. This is in part due to the fact that our very proactive support for tenants maximised the level of Discretionary Housing Payments received.

We are also delighted that despite our rents being slightly higher than our comparator landlords we have the highest level of tenants who feel that their rent represents good value for money. This would appear to confirm that provided tenants get quality homes and services they are satisfied paying for these.

What Do We Plan To Change?

Given the success of our current approach to rent payments, which is to provide as much support as possible to tenants but in return to expect prompt payment, we do not plan major changes.

A review of our Income Maximisation service in 2013 led our Management Committee to decide that we needed to increase our resources to support tenants. As a result Tracy Doran, our Income Maximisation Officer, is now full-time and should therefore be able to provide increased levels of assistance.

This was part of our constant cycle of measuring and reviewing our performance and strategic direction. This will continue and we remain committed to providing the best services possible in the most cost effective manner. Our aim would therefore be to increase further the proportion of tenants who recognise their rent as providing value for money.

Reactive Maintenance



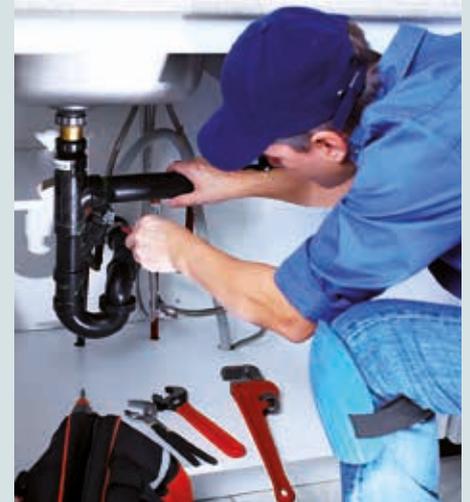
This was another busy year when it came to reactive maintenance: we issued 2096 job lines and spent almost £147,000. This equates to an average of 3 jobs and £210 per home, although we appreciate that not all tenants will experience an equal share of the building defects. Our survey indicated that 55% of tenants had no repairs in the previous 12 month period.

Despite this 20% increase in volume of repair orders issued, our contractors were able to maintain high levels of completion within our challenging timescales. Tenant satisfaction levels were also maintained and were the best of the 4 landlords involved in the satisfaction survey.

We require our contractors to provide good quality work but to do it promptly and quickly, at

a time that suits the tenant and to do it cleanly and with a good attitude. It is testament to our contractors that in every category satisfaction levels were between 90% and 94%.

Most of our tenants surveyed stated that the quality of the repairs service had remained at the same standard, whereas 16% felt it had got even better, and only 2% felt that it had deteriorated.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.26 hours	😊
Average time to complete non-emergency repairs	Under 7 days	5.42 days	😊
Percentage of works completed right first time	At least 95%	94.30%	😬

Satisfaction ratings

- 👍 Percentage of new tenants with a repair in the last year satisfied with the repairs service - 93%
- 👍 Percentage of tenants satisfied with the attitude of Forth's maintenance contractors - 94%
- 👍 Percentage of tenants satisfied with the out of hour's maintenance service - 92%

Breakdown by trade

Joiner	31%	🏠🏠🏠
Electrician	16%	🏠🏠
Roofing	4%	🏠
Painter	1%	🏠

Breakdown by trade

Plumber	27%	🏠🏠🏠
Gas Repairs	16%	🏠🏠
Builder	1%	🏠
Sundry trades	4%	🏠



How did we compare?

Average length of time taken(hours) to complete emergency repairs:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Hours	2.26 😞	2.38	2.16	9.83	6.9

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	5.42 😊	7.38	7.37	7.60	8.2

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	94.34% 😞	90.41%	94.91%	99.97%	87.2%

Existence of repair appointment system and percentage appointments kept:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
In place	No	No	No	Yes	N/A
Percentage	-	-	-	59.72%	N/A

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	93.28% 😞	83.74%	94.91%	86.01%	87.6%





How We Feel About Our Performance

Our reactive repairs service continues to provide responsive services with good results for the completion times and also a high percentage of works being completed right first time. We did fail to meet our target for this but since it was new measure and we were unsure about an appropriate target we remain relatively pleased with our result.

In reality most small and medium sized landlords do not operate fixed appointment systems for reactive repairs. Instead we ask our contractors to carry out repairs as quickly as possible but at a time that suits the tenant.

Satisfaction with the repairs service remains high and we are satisfied that we appear to be performing well in this crucial area.

What Do We Plan To Change?

We see no reason to make any changes to the way we deliver our reactive maintenance service during 2014/15. Our aim will be to continue to provide a responsive and effective service.

We would hope that as we get used to the right first time measure that we can become even more effective and so we will retain the target of achieving at least 95% success with this work.

The out of hours contractor was changed part way through 2013, due to industrial action by the previous contractor. We have been delighted that the new contractor performed very well and is in fact more proactive with their notification of works etc. We therefore chose to make their appointment permanent for 2014/15 and expect good performance to continue.

Planned Works



Building good quality homes is only part of the battle as standards and aspirations change and materials decay. We therefore need to plan to upgrade and replace items throughout the buildings life.

The year saw us undertake a full review of our planned works projections. This helped us check the standard of our homes, whether our projected replacement cycles were accurate and whether we are saving enough money for our future needs.

As a result of this review we have shortened the replacement cycle for some items, such as kitchens, and increased them for others, such as boilers. The review indicated that we are saving sufficient money to meet the expected costs of future work. We will spend over £6.5 million on planned works over the next 30 years.

Planned works completed during the year included:

- cavity wall insulation to various homes
- window replacements to part of Tannery Lane and Bruce View
- gas safety checks
- electrical safety checks
- painter work to a large number of homes, under a joint contract established with other members of the StrathFor Housing Alliance.



Our gas safety works were again carried out by Saltire. A high volume of new work, combined with staff sickness, led to a drop in performance mid-year. However, once this was identified new procedures were put in place and since then 100% of services have been completed within target.

How did we perform?

Category	Target	Achieved	Result
Percentage of gas safety checks completed before anniversary date	100%	91.44%	☹️
Percentage of stock meeting SHQS standard	N/A	99.43%	😊

Satisfaction ratings

- 👍 Percentage of tenants satisfied with the standard of their home when moving in - 91%
- 👍 Percentage of tenants satisfied with the annual gas safety check arrangements - 100%
- 👍 Percentage of tenants satisfied with electrical safety check works - 100%



How did we compare?

Percentage of stock meeting Scottish Housing Quality Standard:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.43% 😊	97.89%	92.10%	79.37%	85.4%

Percentage of tenants satisfied with the quality of their home :

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	89.26% 😊	88.73%	80.43%	80.95%	85.3%

Percentage of gas safety checks completed before anniversary date :

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	91.44% 😞	100%	100%	99.37%	98.1%

How We Feel About Our Performance

We are delighted that the large amount of work we have carried out to improve our homes in recent years, particularly heating and insulation upgrades has resulted in almost all homes achieving the Scottish Housing Quality Standard a year ahead of schedule. In addition tenants are expressing high levels of satisfaction about the quality of their homes.

Our gas safety performance on the other hand was disappointing in 2013/14. This was partly related to an extended period of sick leave for a key staff member. This coincided with the first annual safety check for a large number of new heating systems and it became apparent that the systems used by Forth and its contractor were flawed.





What Do We Plan To Change?

The main priority for change in this area of work related to our gas safety monitoring. When the failings of the existing system were identified in 2013 we immediately changed our monitoring systems, reallocated work responsibilities` and introduced a new more robust procedure. Since this was introduced 100% compliance has been reintroduced and we therefore expect to see major improvements in performance for 2014/15.

Other than this we reviewed our planned maintenance cycles in 2013 and agreed to amend some of the expected lifespans. We now plan to replace kitchens around 18 years of age and as a result a programme of replacements will start this year. This will be a 3 year programme organised jointly with our StrathFor Housing Alliance partners.

As a result of improving the specification of our paint we expect to repaint the outside of homes around every 7 years, rather than 5. This will not prevent an extensive programme of external painting being carried out in 2014 and we will also be repainting internal common areas at Baker Street/Morris Terrace and Cowane Street.

Our regular inspections showed that the front and back doors at Flint Crescent, Cowie, were suffering from corrosion. As a result we plan to replace these in 2014 with high specification doors, previously trialled in 2 of our Mortgage to Rent properties.