



FORTH
housing association Ltd.

Forth Housing Association Performance Report 2014-2015



Ever evolving



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Chairs Report



I am delighted to introduce our second 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 Tenants' View Forum and replicates the format of last year's report.

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 don't sit on our laurels and constantly seek to improve what we do.

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 website 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 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 2015 we provided 749 self-contained homes for rent.

The total rent due in 2014/15 was £2,714,817.

From April 2015 we increased our rents by 1.3% and our average rents are as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£66.29	£72.47	£81.04	£87.23

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 31/3/15:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	749	538	1353	5602	N/A

The total rent due in 2014/15 :

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£2,611,679	£2,078,781	£5,176,865	£17,421,589	N/A

2015 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	1.3%	2.3%	2.6%	1.2%	N/A

Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£66.29	£65.78	£67.93	£65.01	£68.54
2 bedroom	£72.47	£73.92	£74.20	£67.29	£69.60
3 bedroom	£81.04	£80.05	£79.37	£70.00	£75.69
4+bedroom	£87.23	£86.79	£81.31	£71.81	£84.04

Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.80%	93.90%	90.81%	83.6%	88.1%

Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.04%	92.96%	85.88%	83.5%	89.3%

Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	91.32%	93.90%	79.69%	78.0%	79.6%



How We Feel About Our Performance

The ongoing review of our longer term financial projections show 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 1.3% for 2015. This was substantially less than the Scottish average.

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 well above the Scottish averages 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 the Consumer Price Index). Given that many 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. We have agreed a new staff structure to take effect this year. This incorporates the Maintenance staff into the same team as Housing Management and Income Maximisation staff. The intention being to create a single team of staff focusing on all our frontline tenants services.

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. We will also begin plans for our next Joint Tenant Satisfaction Survey which will take place in 2016.



Applications & Allocations



With 529 new applications for housing being received during the year and only 94 homes becoming available for letting, demand sadly continues to outstrip supply.

We have continued to prioritise tenants who wish to move to a smaller home to help minimise bedroom tax issues and 5 people moved for this reason. Other lets went to meet a range of needs ranging from overcrowding to homelessness.

Reported satisfaction levels regarding our allocations process are encouragingly high and we continue to meet most of our performance targets relating to this area of work.

New tenants continue to get settling in visits within 6 weeks of their tenancy starting. This ensures that tenants are settling in well and allows discussion about any areas of concern or problem.



How did we perform?

Category	Target	Achieved	Result
Applications processed within 10 days	100%	100%	😊
New tenant visit within 6 weeks	100%	96%	😐
Average time to relet a home	below 2 days	1.9 days	😊
Rent loss due to empty homes	below 0.05%	0.02%	😊
Tenants sustaining their tenancy for more than 1 year	At least 85%	95%	😊
Homes abandoned during the year	No more than 5	3	😊
Homes becoming vacant during the year	Below 10%	6.6%	😊

Satisfaction feedback

“ Really good, brilliant, everybody’s been awesome.
G Willows, new tenant ”

“ Good move, very happy and can get car parked.
M Murray, new tenant ”

Forth’s list	38%	🏠🏠🏠🏠
Standard transfers	7%	🏠
Homeless referrals	24%	🏠🏠🏠
Downsizing transfers	6%	🏠
Council nominees	25%	🏠🏠🏠



How did we compare?

Average calendar days to relet a home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	1.9 😊	11.6	13.6	23.4	36.8

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.0% 😊	0.3%	0.5%	0.8%	1.1%

Homes becoming vacant:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	6.57% 😊	9.11%	7.91%	6.69%	8.85%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	16.35% 😊	30.77%	42.61%	58.87%	41.95%

Tenants satisfied with standard of home at allocation:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	96.84% 😊	80.95%	88.75%	90.15%	86.05%





How We Feel About Our Performance

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

Our performance when re-letting empty homes remains amongst the best of any landlord in the country. This means that in 2014/15 we lost only £1,057 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.

The percentage of our homes becoming vacant during the year is down slightly compared with last year. Although it remains 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. However, any 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.

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 require larger accommodation.

With fewer new homes being built there is likely to be less scope for downsizing transfers and also fewer applicants getting allocated a property. We are committed to ongoing development but the limits placed on grant funding mean it is unlikely that we will be able to increase the supply of new homes by around only 16 properties.

We will continue to aim to visit all new tenants within 6 weeks of their tenancy starting and hope to be able to introduce home starter packs for vulnerable households through joint working with Start-Up Stirling.

Neighbourhood Management



93% of our tenants reported that they were satisfied with the management of the neighbourhood they live in and we aim to maintain this standard.

All our tenants have the right to live in a peaceful environment but in return they have the responsibility to protect their neighbourhood and avoid causing nuisance to their neighbours.

When tenants do cause a nuisance to neighbours we aim to respond as quickly as possible and to deal with things in a fair but firm manner. Often this requires joint action with other agencies and our Housing Officers now regularly attend the Safer Communities Forum where issues can be discussed and hopefully resolved.

The court action for eviction which started in 2013 was concluded during this year: we were granted an eviction order against the household which had been causing nuisance.



We continue to carry out regular inspections of all our developments and this allows staff to both monitor our contractors and our tenant's maintenance of areas. Having changed our landscape gardeners in 2013 we were delighted that this year's satisfaction rating improved markedly: for example

dissatisfaction regarding grass cutting fell from 31% to 8%.

Similarly overall satisfaction with our Close Cleaning service rose from 45% in 2013 to 82% in 2014. However, we are not complacent with these results and will continue to aim to seek further improvement.

How did we perform?

Category	Target	Achieved	Result
All anti-social complaints resolved within target	100%	100%	😊
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 feedback

“ The Housing Officer has been very patient and caring with me. I was in a bad place but through her help I see an end to the tunnel. ”

DW, Tenant



How did we compare?

Number of antisocial complaints reported per 100 homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Number	7.9 😊	10.6	34.7	5.1	N/A

Antisocial complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	73.7%	93.4%	90.6%	83.2%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	92.98% 😊	91.08%	78.67%	79.05%	84.91%

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 the number of anti-social behaviour complaints received during the year was down from the previous year. Our performance improved with all complaints being dealt with within our agreed timescales.

Our previous decision to change one of our landscape maintenance contractors has proven to be a good one as satisfaction levels regarding landscape maintenance have improved greatly.

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, the Anti-social behaviour policy is due for a review this year and we will be interested to gain the views of tenants via our Tenants' View Forum and our e group. Any suggested changes will be considered by our Management Committee.

We are now regularly attending a joint agencies forum run by Stirling Council which allows good discussion and co-operation regarding any particularly challenging nuisance cases.

In order to ensure competitive pricing we retendered our landscape maintenance and close cleaning services for the current year. The landscape company has not changed but new cleaners were appointed. We are working closely with them to monitor their service during the "settling in" period.

Rent Control



Maintaining our level of rent collection is key to our success. Without this income we'd have no resources to provide the services that our tenants demand and deserve.

Our intention is to establish a habit of rent payment right from the start of the tenancy. This subject is therefore dealt with as part of our tenancy signing routine. New tenants are given an opportunity to meet with our Income Maximisation Officer and those who may be eligible for Housing Benefit are given assistance with the application process. Those responsible for their own rent payments are given clear advice about payment methods and patterns.

If rent payments are missed our aim is to contact people about this as quickly as possible. We will then monitor their account closely, to try and ensure that the arrears don't escalate further. Our preference is always to support people through their difficulties but where necessary legal action is pursued.

Total tenant arrears rose slightly over the year but were still within our target. The total rent collected over the 12 month period was

actually 104% of the total rent due, meaning more tenants ended the year with credits.

During the year 12 tenants were taken to court for non-payment of rent although no actual evictions were enforced.

Former tenant arrears at the year-end equaled 0.5% of the annual rental income and we continue to pursue recovery from former tenants whenever possible.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	104%	😊
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





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	104.03% 😊	99.7%	101.7%	98.6%	99.5%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	2.39% 😊	4.76%	4.25%	9.56%	5.29%

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%	85.97%	76.79%

How We Feel About Our Performance

Although our gross arrears rose slightly over the year we were able to collect a higher proportion of the total rent due. This means that our tenants are keeping their rent accounts in credit by paying their rent in advance.

Forth 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.

This satisfaction may well be related to the fact that for several years we have managed to keep our rent increases below inflation. This year we implemented a 1.3% increase, which is well below the Scottish average.

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.

The introduction of Universal Credit this year will further increase pressure on rent arrears, as tenants' housing payments will no longer be sent direct to the landlords. We have maintained our attempts to prepare as effectively as we can and will seek to alter our working practices as effectively as we can, in light of the new situation.

Our longer term intention is to seek rent increases in line with inflation but this will depend on the economic climate and the impact of welfare reform etc.

Reactive Maintenance



The demands on our reactive maintenance service continue to grow as our stock grows and gets older. This year saw us completing almost 2,600 reactive repairs, a 23% increase compared to the previous year. This equates to an average of 3.42 jobs for every home that we own. However, we recognise that some tenants request no repairs and others generate more than their fair share.

The total cost of these repairs was £242,070 and the vast majority of our maintenance contractors are small firms from the Stirling area. Not only is our maintenance service supporting local contractors but we benefit from the fact that these people know us, our stock and our tenants. This helps ensure that high standards are achieved.

Our average completion times for both emergency and non-emergency works were well within our targets. Tenant satisfaction

feedback highlighted that 98% of people were satisfied with the repairs and maintenance service provided.

One of the main changes from the agreed staff restructuring is the placement of Maintenance staff in the same team as our Housing Management staff. This will ensure that the whole team can concentrate on providing a first rate service to our tenants. We hope that in years to come our maintenance performance will be even better.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.09 hours	😊
Average time to complete non-emergency repairs	Under 7 days	5.76 days	😊
Percentage of works completed right first time	At least 95%	93.73%	😐

Satisfaction feedback

“ Thanks for great job – door bell now working – great service! ”

W Candlish, Tenant

Breakdown by trade

Joiner	21%	🏠🏠
Electrician	21%	🏠🏠
Roofing	3%	🔧
Painter	5%	🔧

Breakdown by trade

Plumber	22%	🏠🏠
Gas Repairs	9%	🏠
Builder	5%	🔧
Sundry trades	14%	🏠🔧



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	2.1 😞	2.5	1.7	7.8	5.9

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	5.8 😊	6.7	7.1	7.8	7.9

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	93.7% 😞	88.1%	88.2%	99.5%	88.5%

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	97.8% 😊	93.4%	95.2%	91.0%	89.3%





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. Our performance for emergency repair completions has improved from last year as has the satisfaction levels of tenants who have had repairs carried out in the last year.

The percentage of repairs completed right first time fell slightly but the performance still compares favourably with other landlords.

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.

What Do We Plan To Change?

We see no reason to make any changes to the way we deliver our reactive maintenance service during 2015/16. Our aim will be to continue to provide a responsive and effective service. We will however be reviewing membership of our approved contractors list to ensure that we continue to receive a cost effective service.

We will retain the 95% target for right first time repairs and hope that we can get closer to that in this year.

Our gas safety work was retendered for this year and we were delighted that the same contractor won the contract, since they play a large part in helping us achieve an effective emergency repair response.

Our maintenance staff have been affected by the staff restructuring implemented at the start of this year. They are now part of our Tenant Services Team and we hope that combining all our front line staff into one team will allow us to sustain and improve our service to tenants.

Planned Works



As our homes get older it is important that we are able to improve them and ensure that they continue to meet the standards that people expect.

The target date for landlords such as ourselves to bring all their homes up to the Scottish Quality Housing Standard was 31st March 2015. By careful investment over the past few years all our homes now meet the main standards, although 7 homes failed for technicalities.

Planned works completed during the year included:

- Over cladding and cavity wall insulation to various homes
- Kitchen replacements at various developments under a joint contract established with other members of the StrathFor Housing Alliance
- External door replacements at Cowie

- Gas safety checks
- Electrical safety checks
- Painterwork 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 and after a slightly disappointing performance in the previous year we were able to achieve almost 100% compliance with only one home missing the 12 month renewal target.

The satisfaction feedback relating to our kitchen replacement program was particularly encouraging with 94% of households reporting that they were satisfied with the new kitchen installation and the end result.



How did we perform?

Category	Target	Achieved	Result
Percentage of gas safety checks completed before anniversary date	100%	99.82%	☹️
Percentage of stock meeting SHQS standard	N/A	99.08%	😊

Satisfaction ratings

“ Please pass on my thanks and appreciation for all their help and the kitchen is looking great. ”

D Wilson, Tenant

“ Very satisfied says it all, thank you to everyone from Technical Services staff, right through to workmen, all did a splendid job and for my new kitchen I thank you. ”

Unknown, Tenant



How did we compare?

Percentage of stock meeting Scottish Housing Quality Standard:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.1% 😐	100%	68.0%	95.5%	91.0%

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%	85.84%

Percentage of gas safety checks completed before anniversary date:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.86% 😐	100%	100%	99.63%	99.49%

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. The “failures” relating to situations where it not possible to achieve full compliance because of technical issues or failure by adjacent owners to agree to shared works.

We are pleased that tenants are expressing high levels of satisfaction about the quality of their homes. We hope this situation will be further improved by the kitchen replacement work carried out and also the replacement of external doors at our Flint Crescent development.

Our gas safety performance on the other hand was much improved compared with last year with only one home failing to receive its safety check before the anniversary date. This failure was due to a lack of access from the tenant combined with poor communication with our contractor.

What Do We Plan To Change?

We retendered our gas safety works before the start of the year, in order to ensure that we are getting the best price. We were very pleased that not only did the new tender save money but we were able to reappoint the same contractor who has generally performed well for us. We have again improved our communications and procedures and will aim for 100% compliance this year. The kitchen replacement work is ongoing and we expect to renew a further 59 kitchens during the year. We are also continuing with our regular painting of external areas and this will involve 66 homes.

The staff restructuring which has been agreed by Management Committee will involve the Maintenance Officer post giving an increased focus on planned works: this will increase in importance over the coming years as more homes reach the age where replacement works are required.