



FORTH
housing association ltd.

Forth Housing Association Performance Report 2015-2016



**Aiming to provide quality,
affordable homes and services.**



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Chairperson's Report



I am delighted to introduce our third full Performance Report in which we will share some of the key performance monitored and reported in line with the Social Housing Charter. This replicates the format of last year's report, as this generated positive feedback and has also been agreed with our Tenants' View Forum.

Within this report we provide performance and satisfaction results relating to the most important areas of our work. We 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. This year we have used the average for Housing Associations only as this acknowledges the fact that in general local authorities are operating less effectively.

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 Get Involved/Performance & Scrutiny. We will also provide a hard copy upon request.

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 Tenants' Satisfaction Survey which we carried out jointly earlier in 2016.



How did we perform?

At 31st March 2016 we provided 750 self-contained homes for rent.

The total rent due in 2015/16 was £2,709,538.

From April 2016 we froze our rents and average rents are as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£67.67	£75.29	£82.49	£88.38

Satisfaction ratings



Percentage of new tenants satisfied with Forth's overall service – 93.9%.



Percentage of tenants who feel Forth is good at keeping them informed about their services and outcomes – 95.8%.



Percentage of tenants satisfied with opportunities given to them to participate in Forth's decision making processes – 95.8%.



How did we compare?

Number of homes provided at 31/3/16:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	750	546	1355	5,626	N/A

The total rent due in 2015/16:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£2,709,538	£2,161,882	£5,283,169	£17,645,831	N/A

2016 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	0.0% 😊	1.5%	2.6%	1.0%	1.7%

Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£67.67	£67.38	£68.88	£60.63	£70.39
2 bedroom	£75.29	£76.30	£75.31	£62.79	£71.55
3 bedroom	£82.49	£83.59	£81.06	£65.31	£77.60
4+bedroom	£88.38	£90.71	£83.28	£67.01	£85.98

Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.9% 😊	93.9%	90.8%	79.6%	90.0%

Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.8% 😊	93.0%	85.9%	82.7%	91.2%

Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.8% 😊	93.9%	79.7%	74.3%	83.1%



How We Feel About Our Performance

A number of years ago we made a commitment to try to keep our long term rent increases roughly in line with inflation. Thanks to effective and efficient operation we have been able to do more than this and increases have been below the inflation level. This year, thanks to some one-off circumstances, we were able to freeze our rents.

Figures show that our rents are now more in line with other local landlords and are actually well below the Scottish average for all Housing Associations. It is recognised that Association average rents are 20% higher than the Local Authority average and rents vary greatly throughout the country.

In terms of satisfaction ratings the 2016 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 all improved from 2013 and are well above the Scottish averages. 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. Given that many neighbouring landlords are likely to continue with above inflation increases we expect that our rent levels will become even more competitive.

We are not 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 small increase in our Housing Management staffing levels, which should allow us to maintain our service standards, even in the light of our growing number of homes.

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 intend in the coming year to trial some new approaches to gathering feedback via text messaging.



Applications & Allocations



We received 537 new housing applications from households in the year, which was an increase from the previous one. Given that we had only 67 homes to let in the period it is frustratingly obvious that we are rationing a scarce resource.

Our aim as ever was to meet a range of housing needs and to keep homes empty for as little time as possible. Our performance for the year shows that we achieved this with 50% of lets going to applicants nominated by Stirling Council and the remaining homes being let to a range of households. Over the year we lost only £685 due to homes lying empty.

Satisfaction monitoring showed that new tenants remain very happy with the standard of their new homes and the processes associated with the allocation of their new home. We aim to establish a positive relationship with tenants right from the start and a further increase in our tenancy sustainment shows that tenants are happy to remain with us.



How did we perform?

Category	Target	Achieved	Result
Applications processed within 10 days	100%	100%	😊
New tenant visit within 6 weeks	100%	94%	😐
Average time to relet a home	below 2 days	1.3 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	4	😊
Homes becoming vacant during the year	Below 10%	6.9%	😊

Satisfaction feedback

“ Absolutely love it. Best move I have ever made. ”

R Bruce, new tenant

“ Extremely happy and enjoying it. ”

C Hunter, new tenant

Forth's list	40%	
Standard transfers	7%	
Homeless referrals	28%	
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	1.3 😊	12.4	35.1	30.0	31.0

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.0% 😊	0.2%	0.3%	0.6%	1.0%

Homes becoming vacant:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	6.9% 😊	7.1%	7.6%	6.2%	9.0%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	9.3% 😊	29.6%	26.3%	62.8%	33.5%

Tenants satisfied with standard of home at allocation:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	90.5% 😊	88.5%	88.3%	88.3%	88.3%

Tenants sustaining their tenancy for more than 1 year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.0% 😊	92.9%	93.1%	92.0%	88.7%





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 2015/16 we lost only £685 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 and is lower than the Scottish average. This shows that our tenant base is stable and people want to remain with us as a landlord.

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 tenants we are also pleased that the percentage of tenancies sustained for more than a year has increased.

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.

Although development grant funding is still limited we have been able to make the most of the funds available and also access alternative monies. We therefore intend completing 30 new homes in the coming year. This will be a small but welcome increase in the homes available to applicants.

We will continue to aim to visit all new tenants within 6 weeks of their tenancy starting and continue to support vulnerable households via Start-Up Stirling and other agencies.

Neighbourhood Management



We all like to feel safe and comfortable in our homes and neighbourhood and our aim is to maintain secure peaceful environments for our tenants. In return we expect tenants to act responsibly towards their neighbours and our property.

We received 81 complaints about anti-social behaviour in the year but fortunately the vast majority of these involved relatively minor issues, which were dealt with promptly before they could escalate. The 7 most serious complaints were all responded to within 24 hours. We have continued to regularly attend a safer communities forum which allows us to work closely with the Police and other agencies.

A priority for us during this year was to establish our new close cleaning contractor. We were therefore delighted when our satisfaction survey showed

a marked increase in the level of satisfaction reported in this area of work. 100% of those tenants responding indicated that they were satisfied or very satisfied with the overall service.

Unfortunately, the wet summer had a detrimental effect on our landscape contractor and overall satisfaction levels with this service fell to 79%. We have therefore worked with the contractor in an attempt to address some of the issues highlighted and sincerely hope that this year's weather will be kinder.

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%	

“ *Cleaning company are very thorough and do a great job in the upkeep of the close.* ”

Tenant, regarding close cleaning


“ *Thank you for the service. Really appreciate the smart tidy appearance of our street. Much appreciated.* ”

Tenant, regarding landscape maintenance




How did we compare?


Number of anti-social complaints reported per 100 homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Number	10.8 	9.5	29.4	12.3	7.8

Anti-social complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 	90.4%	95.0%	93.8%	87.0%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	93.5% 	91.1%	78.7%	79.1%	86.8%

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 despite the slight increase in number of anti-social behaviour complaints received during the year we remained able to respond within our agreed timescales.

Tenant satisfaction with our management of tenants' immediate neighbourhood remains higher than the Scottish average and that of neighbouring landlords. Also, we are delighted that our contractors continue to provide us with a good service.

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.

We are regularly attending a joint agencies forum run by Stirling Council which allows good discussion and co-operation regarding any particularly challenging nuisance cases. This ensures good liaison with other agencies, such as Police Scotland and we hope to build on this work.

We expect to re-tender our close cleaning service in the coming year as this will allow us to continue to ensure that we are providing both an effective and efficient service for our tenants.

Rent Control



We rely on our rental income to cover virtually all our running costs. Without successful rent collection there could be no delivery of quality services and possibly Forth Housing would not exist.

Given this we are delighted to report that again we've had a very successful year, with more rent collected than ever before and rent arrears reduced, compared with the previous year. This despite the challenging economic climate and the introduction of Universal Credit.

We recognise that tenants have many rights under law and we work hard to ensure that these rights are delivered. However, the flip side of that "coin" is that tenants also have responsibilities and the most important is that they are responsible for ensuring that their rent is paid, either through their income or via benefits.

Our staff therefore spend a lot of time helping tenants with benefit claims, budgeting or related advice, in the hope that this will make things as easy as possible for individuals. However, staff also work hard to chase those who don't pay on time or in full. By acting quickly we hope to prevent small debts escalating into big debts and if at all possible we seek to resolve things without resorting to court action.

As part of our ongoing efforts to keep the rent burden as low as possible our Management Committee agreed not to increase rents from April 2016 but rather to retain the existing rent levels.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	107%	😊
Total current tenant rent arrears	Below 2.0%	1.53%	😊
Total current tenant rent arrears (including technical arrears)	Below 2.6%	1.65%	😊
Arrears cases over £750	Below 1.5%	1.6%	😞
Percentage of tenants receiving Housing Benefit	N/A	51%	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	107.2% 😊	100.1%	102.1%	99.8%	99.7%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	2.3% 😊	5.0%	4.2%	9.8%	4.4%

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	93.9% 😊	83.6%	74.1%	83.9%	79.0%

How We Feel About Our Performance

Our gross arrears fell slightly over the year and 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.

Tenant satisfaction with the value for money that they get for their rents has increased markedly and this reflects the emphasis that we have placed on below inflation rent increases. This is very encouraging and we remain committed to this principle.

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 roll out 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. The slight increase in Housing Management staffing should allow us to maintain a high level of proactive work in this area.

In order to try and further assess the value for money provided to our tenants, we have participated in an exercise with Scotland's Housing Network, to compare our efficiencies with those of other Associations. We await the results with interest.

Reactive Maintenance



To keep our homes in a quality condition we aim to provide a reactive and efficient maintenance service. We are therefore delighted that this year we've been able to achieve a faster service, which has completed more jobs right first time. As a result tenant satisfaction with the repairs service has risen to almost 99%.

The new staff structure which was established during the year has therefore worked very well and achieved our intended aim: an even better service for slightly reduced costs.

The quality and commitment of our individual contracts is critical when it comes to providing our service and we have undoubtedly benefited from the fact that we have built up tried and tested relationships over the years. That is not to say we, or our

contractors, become complacent and we undertook an exercise this year to establish new framework agreements for our maintenance service.

Over the year we spent some £235,000 repairing our homes and the vast bulk of this spend has gone to small contractors within the Stirling area. Our service therefore doesn't just keep our homes in a good condition it contributes to the local economy.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2 hours	😊
Average time to complete non-emergency repairs	Under 7 days	5.32 days	😊
Percentage of works completed right first time	At least 95%	97.83%	😊
Percentage of tenants satisfied with the repair & maintenance service	N/A	98.73%	😊

Satisfaction feedback

“ Thank you so much for speedy response to the repair. Within one hour the door was secured. ”

F Callaghan, Tenant

Breakdown by trade

Joiner	27%	🏠🏠🏠
Electrician	16%	🏠🏠
Roofing	3%	🏠
Painter	2%	🏠

Breakdown by trade

Plumber	23%	🏠🏠🏠
Gas Repairs	20%	🏠🏠
Builder	1%	🏠
Sundry trades	8%	🏠



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	2.0 😊	2.6	1.9	7.7	3.4

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	5.3 😊	5.2	9.2	4.9	5.6

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	97.8% 😊	91.8%	90.2%	84.7%	91.3%

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.7% 😊	96.8%	94.2%	84.0%	91.9%





How We Feel About Our Performance

Our performance for emergency repair completions has improved from last year. Although our reactive repairs response times are no longer the best of the group, we continue to provide responsive services with a high percentage of works being completed right first time, and high levels of tenant satisfaction.

What Do We Plan To Change?

We see no reason to make any changes to the way we deliver our reactive maintenance service during 2016/17. Our aim will be to continue to provide a responsive and effective service.

We will retain our current targets for non-emergency repairs but will continue to closely monitor performance in this area. If tenant satisfaction declines we may review priorities. However, at present we'd be concerned that any effort to reduce average timescales may affect the right first time and/or satisfaction levels.

Having refreshed our approved list of maintenance contractors last year we envisage no major changes here but we will continue to work closely with our contractors to ensure that we maintain the standards already achieved.



Building quality homes is only half the battle and it is just as important that we maintain and improve existing homes so that they meet or surpass current standards.

The target date to achieve the Scottish Quality Housing Standard was 31st March 2015 and all but 7 of our homes meet this standard. These 7 failures all relate to issues outwith our direct control. The next challenging standard which landlords have to achieve is the Energy Efficiency Standard for Social Housing. This requires that all our homes should meet set energy efficiency standards by 2020. Already 96% of our tenants live in homes that meet this target. Almost all of those whose homes fail, do so because they have chosen to remain with electric heating, rather than switch to gas.

Planned works completed during the year included:

- Kitchen replacements at various developments under a joint contract established with other members of the StrathFor Housing Alliance.

- Gas safety checks.
- Electrical safety checks.
- Painterwork to various developments under a joint contract established with other members of the StrathFor Housing Alliance.

Our gas safety works were again carried out by Saltire and thanks to close liaison and the proactive approach taken we achieved 100% compliance.

The satisfaction feedback has been particularly encouraging with 93% of households reporting that they were satisfied with the new kitchen installation and 100% of households reporting satisfaction with their gas servicing.

How did we perform?

Category	Target	Achieved	Result
Percentage of gas safety checks completed before anniversary date	100%	100%	😊
Percentage of stock meeting SHQS standard	100%	99.08%	😊
Percentage of stock meeting EESSH	N/A	96.41%	😊

Satisfaction ratings

“ I’m over the moon with my kitchen, it’s beautiful, thanks to everyone at Forth Housing. ”

Anonymous, Tenant

“ Please pass on my thanks and appreciation for help. Kitchen looking great. ”

D Wilson, Cowie



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%	71.2%	97.2%	92.2%

Percentage of tenants satisfied with the quality of their home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	91.6 % 😊	88.7%	80.4%	81.0%	86.9%

Percentage of gas safety checks completed before anniversary date:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	100%	100%	100%	99.9%

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” relate to situations where it is 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 and this is the highest of the compared landlords and well above the national average.

This year we achieved 100% compliance with our gas safety requirements and this is thanks to a very good working relationship with our contractor.

What Do We Plan To Change?

We intend to continue with our programme of planned improvements to our homes. In the current year this will concentrate on kitchen replacements and new roofs for our older mortgage to rent homes. In addition, external painting will continue with some developments.

As we go forward we also expect to increase the number of boiler replacements which we carry out and new boilers will operate to higher efficiency standards than those that are replaced. Similarly we shortly expect to begin the replacement of some of our older bathrooms.

Maintaining the long term desirability of our homes is one of the key priorities for us and we continue to budget for surpluses at present so that we will have the money available for the major programmes which will come in future years.