

Forth Housing Association Annual Report 2017-2018



FORTH
housing association Ltd.

30 years and counting

Chair's Report



By the time our offspring reach 30 years of age we expect them to be largely grown up and able to stand on their own 2 feet. It's not much different with an organisation like Forth.

Having reached our 30th birthday it has been interesting to look at how well established the Association is and I wonder if the founder members in 1988 imagined how Forth would grow and develop.

It is pleasing to note that Forth has become established as one of Scotland's best performing Associations, providing its tenants with responsive services which generate high satisfaction ratings and all whilst charging rents which 94% of our tenants report are affordable.

The past year was relatively quiet on the house building front, with only 8 new homes completed. However, these homes at Bogside, Dunblane, were built without any Scottish Government grant thanks to funding from the Thomas Brittain Trust. In addition, we did begin construction of a further 47 new homes in Raploch and Cornton and the future programme agreed with Stirling Council should provide a further 200 homes over the next 5 years. To finance these homes, which will bring our stock to over 1000, we secured this year a further £4million of loan funding from the Bank of Scotland.

Building new homes is not our only priority and the past year also saw us commit to the purchase and refurbishment of the former Kildean Hospital on Drip Road. This will provide a new, more cost effective, office from which staff can continue to deliver quality services. It will also provide accommodation to secure the future of Stirling Community Enterprise and a Business & Enterprise Hub, for new and small business, in conjunction with STEP.

As our homes get older it is important that we keep them at a standard that people expect in the 21st century. Therefore, the past year saw us complete our largest ever improvement programme, with almost £350,000 spent on items such as new kitchens and bathrooms. We also completed a review of our future planned improvement works, to ensure that we will be carrying out the right works at the



right time and most importantly, that we'll have the money set aside to afford it.

We also prepared for the new Data Protection regulations which took effect from May 2018. To ensure that we continue to work to the highest possible standards we chose to appoint an external expert, Daradjeet Jagpal, as our Data Protection Officer.

After 30 years, involvement with Forth is never dull and I do hope that you'll enjoy reading this report.

A handwritten signature in black ink, appearing to read 'Gordon Mason'.

Gordon Mason
Chairperson

Committee Members



Over our 30 years we've had almost 80 different individuals who have given input as Committee members, to ensure that the Association is well run and targets local priorities. Those who served during 2017/18 are as follows:

Gordon Mason (Chairperson)

Gordon has served on Committee since 1998. He serves on the Boards of EVH (Employers in Voluntary Housing) where he is Vice-chairperson, and TPAS Scotland. He is a tenant of the Association.

Robert Buchanan

Robert joined the Committee in October 2012. He lives in Riverside and formerly ran his own business in Raploch for many years prior to retirement. His local knowledge and business experience are invaluable to Forth.

John Paterson

John re-joined Committee in 2015. He lives in Raploch and for many years was a Councillor with Stirling Council. He remains focussed on delivering good services for the people of Stirling.

Pat Heneghan (Vice-chairperson)

Pat was a founder member of Forth, re-joining Committee in 2008. He worked in social housing for many years, prior to his early retirement, and therefore combines local knowledge with professional skills.

John Fyfe

With 30 years' experience as Managing Director of a firm of consulting engineers, John brings extensive professional and business experience. He has served on the Committee since 2003.

Gillies Thomson

Gillies had a long and active involvement in local politics and was a Stirling Councillor for many years. He remains active in community affairs and was elected to Committee in 2017.

Colleen Sharp (Secretary)

Colleen is a tenant of the Association and was co-opted to Committee in February 2016 following a period of active involvement in Forth's various Tenant Groups. She was elected in her own right in September 2016. Her professional background involves customer service.

Neil Macleod

Neil works with the Scottish Social Services Council and has served on Committee since 2006. He has an extensive knowledge of voluntary sector issues and is experienced in human resources, training and governance.

Margaret Turner

Margaret lives in Dunblane and was elected to Committee in September 2010. She retired from a career which involved working in various aspects of housing and brings a wealth of knowledge and experience.

David Cumming (Treasurer)

David joined Committee in 2008 and is a retired banker living in Causewayhead. He brings previous Committee experience of another Housing Association and he became Forth's Treasurer in September 2015.

Linda Mason

Linda has served on Committee since 1998 and has gained a qualification in housing. She has experience of being a course leader for a self-management group and is active with the Multiple Sclerosis Society Scotland.

Councillor Jim Thomson

Councillor Jim Thomson attends meetings as a Stirling Council observer and is the link between Stirling Council and Forth. He brings extensive knowledge of the Stirling community and wider political scene.

Reactive Maintenance



Getting repairs completed quickly and effectively is the number one priority for most tenants and we therefore prioritise this work accordingly.

This year saw us carry out over 2,500 reactive repairs which cost over £250,000. The vast majority of these jobs were completed by small local businesses which provide us with a first rate service and in return they obtain a relatively secure income.

Our performance results for the year confirm that our contractors are

completing repairs more quickly and at the same time completing more of them right first time. This seems to keep most of our tenants happy as it keeps inconvenience to a minimum. During the year we changed our satisfaction monitoring to a text based system. This greatly increased the number of tenants responding and satisfaction with the reactive repairs service increased to 99%.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.03 hours	😊
Average time to complete non-emergency repairs	Under 7 days	3.74 days	😊
Percentage of works completed right first time	At least 95%	99.05%	😊

Satisfaction feedback

“He had to replace a part, which was in stock on his van, fitted quickly and efficiently.”
Tenant regarding a gas repair

“Very pleased with the job the painters are doing and would highly recommend them.”
Tenant regarding painter work

Breakdown by trade

Joiner	25%	🏠🏠🏠
Electrician	17%	🏠🏠
Roofing	2%	🏠
Painter	2%	🏠

Breakdown by trade

Plumber	24%	🏠🏠🏠
Gas Repairs	25%	🏠🏠🏠
Sundry trades	5%	🏠

Planned Works



Keeping our homes in good condition is even more important to us than building new homes.

Planned works completed during the year included:

- kitchen replacements to 2 developments
- new bathrooms to one development
- new external doors to one development
- gas safety checks
- electrical safety checks
- painter work to a large number of homes

Our gas safety works were again carried out by Saltire and we have yet again achieved 100% of annual inspections within the target timescale. This achievement maintains the safety of our tenants to the best possible standard.

Whilst we don't yet have all our homes meeting the SHQS or EESSH standards most of the failures are due to circumstances beyond our control, such as tenants choosing not to switch to our efficient gas heating systems. We have a program in place to address our failings and this will ensure that our compliance will move towards 100% as time goes by. Over the past year a number of outdated electric heating systems have been switched to gas heating.

The volume of planned works to our homes will inevitably increase over the coming years as our homes get older and ready for improvements. In preparation for this we carried out a full review of our forward plans, which involved surveys by independent consultants and the activation of a new computer software package.



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%	99.1%	😊
Percentage of stock meeting EESSH	N/A	99.1%	😊

Satisfaction feedback

“ **Very satisfied with all the work carried out in my kitchen. The Contractors were very good with everything.**”

Tenant in relation to new kitchen installation

“ **The completed service is always very good every time he comes to the house. He is very good at his job.**”

Tenant in relation to gas servicing

Development



Forth has seen the development of new homes as a priority throughout its 30 year history.

The past year may appear to have been relatively quiet on the development front, with only 8 new homes completed. This was however not the case as we were actively working on a range of projects which will bring us over 200 homes in the next 5 years.

The 8 new homes completed in Dunblane were funded largely from the proceeds of the Thomas Brittain charitable Trust, which were given to us on the condition that they would be used to provide homes for the elderly and those in need in Dunblane. We worked very closely with the Dunblane Community Council and other local residents to ensure that our homes met the needs of the town.

Work on 2 new sites began during the year, at Raploch and Cornton and we also obtained planning approval for a larger development of 35 homes at Cultenhove. The construction work for this site was tendered towards the end of the year and a contractor was appointed ready to start in 2018/19.

In addition Stirling Council's Strategic Housing Investment Plan for the next 5 years includes a number of Forth developments up until 2023 and we are already working on a number of these. The largest being a joint project in Raploch which should bring Forth 52 new homes.



How did we perform?

Category	Target	Achieved	Result
Spend against grant planning target	100%	104%	😊
Post scheme reviews within 6 months of completion	100%	100%	😊

Satisfaction feedback

“ I love my home, I love the location of my sitting room, looking onto the woods. I am very lucky and truly grateful for having the privilege of living in such a beautiful home. So I thank you.”

New tenant at Dunblane

Thirty years of keeping a close eye on the purse strings has ensured that Forth has become a highly efficient organisation where financial control is vital in all that we do.

Keeping our rents as affordable as possible, whilst maintaining the long term viability of the Association has been our aim for many years. Our Committee therefore continue to give serious scrutiny to budgets, accounts and financial procedures.

Thanks to this approach we have again finished the year with a healthy surplus, which we can use to cover the cost of future home improvements.

During the year our longstanding Finance Officer, Elizabeth Rowan, retired and we recruited a replacement, Elisha Kimani. Elisha has settled well into his new role and has used his fresh eyes to review and amend a number of our internal processes. Making these smoother not only ensure that suppliers get paid promptly but also reduces the time that staff spend processing invoices etc.

The year also saw us procuring additional loan finance to fund our new homes program. We were encouraged by the level of interest from Banks who recognise Forth's activities as being relatively low risk. The final loan facility for £4million was established with the Bank of Scotland. We also spent £350,000 on our largest ever improvement programme which included new kitchens and bathrooms.

Our Annual Accounts for 2017/18 will be presented to our membership at our Annual General Meeting and a full copy of these will thereafter be available from our office upon request.

How did we perform?

The following gives an indication of where our money was spent last year:

Depreciation	30%	
Staffing	27%	
Maintenance	18%	
Office costs	11%	
Loans	7%	
Estate Costs	7%	



Income Maximisation



The challenges being created by Welfare Reform make our Income Maximisation service ever more crucial for many Forth households.

The year saw a 3% reduction in the number of people assisted by our service. Whilst this might normally be seen as a positive development the reality is that the reduction in numbers reflects the fact that the complexity of current cases means there is less scope to see people. The year saw Universal Credit become a reality for new Stirling claimants. At the year end a third of the Income Maximisation workload was dedicated to assisting these claimants.

The focus of resources on Universal Credit claimants means that much of our proactive work, such as assisting individuals transitioning at key age milestones, has had to be put on hold. We hope that this will be a temporary situation but in reality we're not expecting the Universal Credit workload to reduce in the near future.

Despite the slight drop in the number of people working with the service we saw a marked rise in the additional income secured for people, with a 40% increase in the annual estimate.

We continue to work closely with other agencies as we seek to provide support to people and another telling but depressing reality is that the number of referrals made to the local foodbank has increased over the past year.

How did we perform?

The following gives a picture of Income Maximisation work during the year:

Income Max Referrals	2016/17	2017/18
Housing Benefits (HB)	108	77
Self-Referral	285	226
Housing Staff	117	201
External Agency	51	47
Proactive	7	0
TOTAL	568	551
Services Provided	2016/17	2017/18
Welfare benefits	34%	32%
Housing Benefit (rent)	44%	31%
Budgeting	2%	2%
Grants & bursaries	5%	4%
Universale Credit	—	16%
Affordable credit/warmth	8%	8%
Appeals	1%	2%
Referrals to other agencies	3%	3%
DHP	3%	2%
Estimated Monies Generated	2016/17	2017/18
Backdated HB	£8,487	£15,401
Welfare Benefits	£145,884	£175,395
Per Annum	£1,172,861	£1,651,169

Satisfaction feedback



95% of tenants using the Income Maximisation service report satisfaction with it.

Joint Tenants' Satisfaction Survey 2016

Several years ago our Committee agreed a target of keeping rent increases at or below inflation and despite some challenging times we've maintained this.

For the year 2016/17 rent increases were set at 1.5%, an increase that was supported by 86% of tenants who took part in our consultation exercise.

The biggest challenge of the year was undoubtedly the move to Universal Credit, which means that tenants can no longer automatically ask for their housing costs to be paid directly from their benefit. By the end of the year we had 95 tenants on Universal Credit who were in arrears with their rent: their debt accounted for almost 50% of the total owed to the Association.

Despite these challenges we still managed to end the year with rent arrears of only 1.92% of the rental income, which bears testimony to the fact that most tenants do want to pay their rent. Also, our staff work very hard to help them achieve this.

It is difficult to see how people's difficulties paying rent will not increase further, unless there are fundamental improvements with the Universal Credit system. It is for this reason that staff and Committee Members continue to take every opportunity to influence policy development in this field.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	109%	😊
Total current tenant rent arrears	Below 2.0%	1.92%	😊
Total current tenant rent arrears (including technical arrears)	Below 2.6%	1.92%	😊
Arrears cases over £750	Below 1.5%	2.7%	😞
Percentage of tenants receiving Housing Benefit	N/A	42%	N/A

Satisfaction feedback



94% of tenants consider their rent to represent good value for money.

Joint Tenants' Satisfaction Survey 2016



Applications & Allocations



The demand for our homes continues and we finished the year with 959 households on our housing list, despite rehousing 52 households during the year.

In common with all Housing Associations we are required to offer 50% of all our lets to households referred by the local council. During the year we therefore reviewed our nomination and referral agreements with Stirling Council, to ensure that they operate as effectively as possible.

Our intention is to visit all new tenants within 6 weeks of their tenancy starting, which 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 and it is pleasing that our tenancy sustainment rates were 93%.

Tenant satisfaction with the condition of home when moving 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%	99%	😊
New tenant visit within 6 weeks	100%	98%	😊
Average time to relet a home	below 2 days	3.41 days	😐
Rent loss due to empty homes	below 0.05%	0.06%	😐
Tenants sustaining their tenancy for more than 1 year	At least 85%	93%	😊
Homes abandoned during the year	No more than 5	3	😊
Homes becoming vacant during the year	Below 10%	5.6%	😊

Satisfaction feedback

“Thank you for all your help getting me in to the flat so quickly and for all your help overall. Much appreciated.”
New tenant following allocation

Allocations breakdown

Forth's list	48%	
Standard transfers	2%	
Homeless referrals	30%	
Downsizing transfers	2%	
Council nominees	18%	

Neighbourhood Management



Everyone would want to live in a pleasant well maintained environment, with well-maintained landscaping and no eyesores or anti-social behaviour. This is what we seek to achieve.

Where issues do arise our experience is that people want to seek fast and firm responses. It is pleasing to report that again we've been able to respond to incidents within our agreed targets.

A priority of course is to proactively identify issues and deal with them before they become major problems. We therefore continue with our program of regular estate management inspections. These often result in staff contacting individual tenants about issues. Whilst this may not be popular at the time most folk do recognise that without this "policing" our developments would not have the well-kept appearance that most of them do.

Our regular inspections also allow us to keep an eye on the work undertaken by our landscape and cleaning contractors. We established a new cleaning contractor this year and once they got settled and became accustomed to the standards we expect the results to have been generally positive.

Abandoned properties can often be problematic and an indication that people no longer see their home as an attractive place to say. In the last year we saw only 3 tenants moving on, without the correct notice of termination, and this is one of the lowest levels of abandonment that we have seen. Indeed the overall number of people leaving our homes was less than 6%, suggesting that once folk get a Forth home they are generally happy to stay long term.



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 grass cutters have just been and they have done a beautiful job. They also cleared away all the cuttings. So 10 out of 10 for the grass cutters.”

Tenant commenting on landscape maintenance

Community Engagement



We believe it is important to engage with the people living in our communities, in ways that are appropriate to tenants needs.

It is also fundamental to our approach to keep our customers informed about our performance and activities. Therefore, we offer a variety of methods for engagement whenever possible in the decision-making and feedback process. This allows our customers to participate and influence our decisions:

so there are no barriers to involvement. Tenant satisfaction is a principal indication of performance in delivering the outcomes of the Social Housing Charter (SHC) and the table below highlights some of our community engagement methods:

Community Engagement At Forth	To Provide Feedback & Scrutinise Performance
On-going Reviews/Surveys	Feedback from customers on services.
Tenants Newsletter	Delivered 4 times per year.
Website	Dedicated Get Involved Menu and Customer Weekly News.
Tenants' View Forum	Meets quarterly and examines service performance and policies.
Registered Tenants' Organisations	One group working with their community.
E Group	Considers policies by E mail questionnaire.
Quarterly Tenant Participation Report	Informs Management Committee on analysis of tenant surveys, complaints and updates on tenant participation activities.
Independent Joint Tenant Satisfaction Survey	Face-to-face interviews with our tenants every 3 years.
Reception Screen	News Update.
Annual Performance Report	Available on-line to all our customers in October.

Over the course of the year we have continued to attend Community Council meetings and this has allowed us to explain our work plans to the wider community and to hear about their concerns or pro-

posals. The development groups at both Cultenhove and Cornton have allowed us to work with a small number of local residents to continue to develop our plans.

Satisfaction feedback



96% of our tenants are happy about how we keep them informed about our services and decisions.

Joint Tenants' Satisfaction Survey 2016

Staff Members



The following represents the staff team at the 31 March 2018:



John Cameron - Director

Responsible for overall supervision of strategy and operations, servicing Management Committee and the management of the Corporate Services functions.



Caroline Stevenson - Housing Officer

Responsible for all generic housing management duties relating to a designated patch of our housing stock.



Angela Laley - Project and Communications Co-ordinator

Responsible for co-ordination and implementation of projects and initiatives, particularly focusing on communications and community engagement.



Elaine Shepherd - Housing Officer

Responsible for all generic housing management duties relating to a designated patch of our housing stock.



Elisha Kimani- Finance Officer

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



Ann Gordon - Assistant Housing Officer

Responsible for supporting the Housing Officers to carry out their duties.



Shona MacLeod- Assistant Finance Officer

Responsible for administrative and operational support within finance and co-ordination of IT issues.



Kevin Milne- Assistant Housing Officer

Responsible for supporting the Housing Officers to carry out their duties.



Margaret Glencross - Corporate Services Assistant

Responsible for the provision of receptionist services and administrative support across all functions.



Tracy Doran - Income Maximisation Officer

Responsible for the provision of advice regarding welfare benefits, income maximisation, budgeting and debt management.



Becky Ramage – Modern Apprentice

Responsible for helping with reception services and general administrative support.



Paul Fraser- Maintenance Officer

Responsible for operational implementation of cyclical and planned maintenance services.



Anne Matthew - Development Co-ordinator

Responsible for the co-ordination and delivery of the development program.



Calum Carberry - Assistant Maintenance Officer

Responsible for the operational implementation of reactive maintenance services and Health & Safety co-ordination.



Grahame Cairns - Tenant Services Manager

Responsible for the operational management of the housing management, property maintenance and income maximisation functions.

Helen Sherry- Office Cleaner

Responsible for keeping us operational in a clean environment (thank you!)