

Forth Housing Association Performance Report 2017-2018



FORTH
housing association Ltd.

30 years and counting

Contents



Subject	Page
Chairperson's Report	1
Introduction	2
Applications and Allocations	5
Neighbourhood Management	8
Rent Control	10
Reactive Maintenance	12
Planned Works	15

Chair's Report



I am delighted to introduce our 2017/18 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 previous year's reports, as these generated positive feedback and continued use of this format has also been agreed with our Tenants' View Forum. The Face symbols used throughout give an easy indication to show whether we are happy, cautious or concerned about our performance.

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 Tenants' Zone/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.

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

Gordon Mason
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 main satisfaction results contained in this report are drawn from a Joint Tenant Satisfaction survey which we carried out jointly in 2016.



How did we perform?

At 31st March 2018 we provided 780 self-contained homes for rent.

The total rent due in 2017/18 was £2,828,272.

From April 2018 we increased our rents by 3.0% and average rents at 31/3/18 were as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£68.63	£77.00	£84.59	£90.46

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 31/3/18:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	780	561	1,367	5,669	N/A

The total rent due in 2017/18:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£2,828,272	£2,261,727	£5,801,781	£18,020,913	N/A

2018 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	3.0% 😊	3.9%	3.0%	1.6%	3.2%

Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£68.63	£69.91	£72.27	£61.41	£73.33
2 bedroom	£77.00	£79.22	£79.19	£63.60	£74.94
3 bedroom	£84.59	£86.65	£85.28	£66.15	£81.37
4+bedroom	£90.46	£91.60	£87.76	£67.86	£90.39

Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.9% 😊	97.4%	87.1%	79.2%	90.5%

Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.8% 😊	98.7%	86.7%	79.2%	91.7%

Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.8% 😊	99.6%	82.7%	68.3%	85.9%

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 we again had an increase below inflation and less than the Scottish average.

Figures show that our rents are now more in line with other local landlords. Our rents remain above the Scottish average but 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 intend keeping our staffing levels at their present levels and don't plan any major changes to our service delivery.

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.

Over the past year we obtained encouraging results from the introduction of satisfaction measuring via texts, with a big increase in the percentage of tenants responding to surveys. We intend to build on this in the current year.



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%	

How did we compare?

Average calendar days to relet a home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	3.4 😊	14.8	17.9	48.5	30.7

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.1% 😊	0.2%	0.4%	0.7%	0.7%

Homes becoming vacant:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	5.6% 😊	6.6%	8.4%	5.3%	8.6%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	24.6% 😊	26.0%	24.05%	53.2%	35.9%

Tenants satisfied with standard of home at allocation:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	89.3% 😊	100%	78.3%	88.3%	90.2%

Tenants sustaining their tenancy for more than 1 year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	92.9% 😊	91.1%	88.5%	93.4%	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 99% 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 2017/18 we lost only £1,631 potential rental income because homes were lying empty. Our average relet time did increase to 3.4 days but is still the lowest of the 4 landlords compared.

Our homes are also highly sought after as our refusal rate was very close to the lowest of the 4 landlords compared and our tenancy sustainment was the highest, showing that people don't generally want to leave a Forth home. This is confirmed by the low percentage of homes becoming vacant during the year.

Our aim of visiting all new tenants within 6 weeks of tenancy signing was not achieved. However, 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.

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.

We'll keep a close eye on the satisfaction feedback given by new tenants about the standard of their new home. We want to make sure that this does not drop further as we always aim to provide new tenants with a good quality home.

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 35 new homes in the coming year. This will be a small but welcome increase in the homes available to applicants.

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

How did we compare?

Number of anti-social complaints reported per 100 homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Number	12.1 😞	16.9	34.0	8.9	7.5

Anti-social complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	90.5%	93.3%	51.7%	87.9%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	93.5% 😊	99.1%	75.1%	91.9%	88.0%

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.

Although the number of complaints received during the year was up very slightly we remain relatively pleased with this level. We're also delighted that all our complaints were dealt with within the challenging targets which we have agreed. If the number of complaints continued to rise we'd have concerns and would seek to identify any underlying causes.

Tenant satisfaction with our management of tenants' immediate neighbourhood remains higher than the Scottish average and that of most neighbouring landlords and 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 landscape maintenance 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.

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



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	110.5% 😊	100.1%	98.8%	99.8%	99.8%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	2.7% 😊	5.2%	5.3%	10.1%	5.2%

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% 😊	99.6%	70.0%	81.2%	83.2%

How We Feel About Our Performance

Although our overall level of rent arrears rose we are happy that the introduction of Universal Credit did not cause an even bigger increase in debt.

The rent collected figures show that increasing numbers of our tenants are achieving their rent payments in advance, as they are required under our tenancy agreement.

We believe that the high level of satisfaction regarding value for money is a good indication that most tenants recognise and appreciate the Association's recent history of below inflation rent increases.

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.

We expect Universal Credit to have an ever increasing impact upon our rent arrears as increasing numbers of tenants switch to this benefit. We will therefore continue to monitor the resources required to assist tenants and secure the association's income.

The need to control costs and maximise value for money will remain a focus for us and the recent switch to our new office is another example of a change which is intended to reduce the Association's costs long term.

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%	🏠

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 😊	2.7	2.1	6.3	4.0

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	3.7 😊	5.7	7.6	4.6	6.4

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.1% 😊	87.6%	81.5%	88.5%	92.2%

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.3% 😊	96.0%	91.4%	83.1%	92.3%



How We Feel About Our Performance

Our performance across all the repair categories has improved over the past year. We are consistently performing the best of the 4 landlords compared and well above the national average. This is very pleasing and yet again shows that the contractors that we work with provide Forth and its tenants with a very good service.

What Do We Plan To Change?

We see no reason to make any changes to the way we deliver our reactive maintenance service during 2018/19. Our aim will be to continue to provide a responsive and effective service.

We don't expect to change any of our main reactive contractors and therefore we expect that performance against timescales will remain as they have been. Having improved the level of tenant satisfaction in the past year, we will work to maintain this high level in the present year.

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

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%	80.7%	99.2%	94.2%

Percentage of tenants satisfied with the quality of their home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	91.8 % 😊	97.8%	81.0%	91.2%	87.9%

Percentage of gas safety checks completed before anniversary date:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	100%	100%	99.9%	99.8%

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 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 along with some bathroom replacements, new central heating boilers and new windows to various 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.

New minimum standards are to be introduced for smoke and fire detection systems and we will be upgrading some of our older systems to ensure that the revised standards are met.

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