



FORTH
housing association Ltd.

Forth Housing Association Performance Report 2018-2019



Changing Whilst Improving

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Chair's Report



I am delighted to introduce our 2018/19 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 all landlords.

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 2019 we provided 828 self-contained homes for rent.

The total rent due in 2018/19 was £3,361,788.

From April 2019 we increased our rents by 2.4% and average rents at 31/3/19 were as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£71.36	£79.69	£87.09	£92.93

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 31/3/19:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	828	596	1,375	5,686	N/A

The total rent due in 2018/19:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£3,361,788	£2,382,653	£5,829,642	£18,508,673	N/A

2019 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	2.4% 😊	3.8%	3.2%	3.8%	3.0%

Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£71.36	£72.49	£74.63	£62.40	£76.10
2 bedroom	£79.69	£81.97	£81.46	£64.61	£77.70
3 bedroom	£87.09	£89.15	£88.11	£67.21	£84.40
4+bedroom	£92.93	£95.18	£91.91	£68.95	£93.49

Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.9% 😊	97.4%	87.1%	79.2%	90.1%

Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.8% 😊	98.7%	88.6%	92.2%	91.6%

Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	95.8% 😊	99.6%	83.9%	90.7%	86.5%

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.

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 1,116 households on our housing list, despite rehousing 103 households during the year.

In common with all Housing Associations we are required to offer 50% of all our lets to households referred by Stirling Council. We have also signed up to the Scottish Governments Housing First approach to deal with homelessness, by being part of the Housing First Pathfinder Programme. We are the only social landlord in the area currently involved in this programme, which we have entered into in conjunction with Stirling Council and Loretto Care.

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 97%.

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%	100%	😊
New tenant visit within 6 weeks	100%	94%	😐
Average time to relet a home	below 2 days	4.24 days	😐
Rent loss due to empty homes	below 0.05%	0.07%	😐
Tenants sustaining their tenancy for more than 1 year	At least 85%	97%	😊
Homes abandoned during the year	No more than 5	3	😊
Homes becoming vacant during the year	Below 10%	6.7%	😊

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	52%	
Homeless referrals	20%	
Council nominees	28%	

How did we compare?

Average calendar days to relet a home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	4.2 😊	13	19	58.6	31.9

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.1% 😊	0.3%	0.4%	1.0%	0.9%

Homes becoming vacant:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	6.6% 😊	7.6%	8.8%	6.1%	8.6%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	17.4% 😞	11.6%	32%	47.5%	36.3%

Tenants satisfied with standard of home at allocation:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	91.1% 😞	87%	96.1%	71.6%	90.8%

Tenants sustaining their tenancy for more than 1 year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	92.9% 😊	81.6%	89.2%	93.5%	88.3%



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 2018/19 we lost only £2,324 potential rental income because homes were lying empty. Our average relet time did increase to 4.2 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 second 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 will continue to seek to achieve the high standards that we have set in relation to our processing of applications and our allocations. During September and October 2019 we are reviewing our Allocation Policy in consultation with our tenants and applicants, in accordance with the Housing (Scotland) Act 2014. The results of the consultation will be published in a report and we will make changes to our Allocation Policy accordingly.

We will continue to prioritise transfers to smaller homes for those who are under occupying them, and under occupying applicants will become a new priority group due to changes in Housing law.

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 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.

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. Having improved our sustainment rates over the past year we will seek to maintain this.

Neighbourhood Management



Everyone wants to live in a pleasant well maintained environment, and therefore the provision of good quality, well managed housing continues to be our overriding aim. When issues do arise, we respond quickly and firmly. Although our performance in dealing with anti-social complaints has dropped slightly, we are still well above the Scottish average and the highest performer in our benchmarking group.

The management of our neighbourhoods continues to be a key role for our Housing staff. Our regular planned estate inspections identify and target issues as staff advise tenants what action they are required to take when the condition of a garden or a property is unsatisfactory. This helps to ensure that our estates are aesthetically pleasing and well maintained, positive spaces for our tenants.

We regularly review and oversee our landscaping and close cleaning contractors to ensure that tenants are getting the best possible service and value for money. When tenants fed back that they were unhappy with the service provided by our Landscaping Contractor, and we agreed with this, we changed the contractor.

We have maintained a low level of tenancy abandonment, with 3 properties being abandoned during the period. This is a sign that our tenants are generally happy in their homes.



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How did we perform?

Category	Target	Achieved	Result
All anti-social complaints resolved within target	100%	97%	😐
Very serious complaints responded to within 1 day	100%	100%	😊
Serious complaints responded to within 3 days	100%	96%	😐
Low level complaints responded to within 5 days	100%	98%	😐

Satisfaction feedback

“Excellent service, no faults whatsoever”

Tenant commenting on Close Cleaning service.

How did we compare?

Number of anti-social complaints reported per 100 homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Number	8.8 😊	11.1	34.3	7.7	7.5

Anti-social complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	97.3% 😊	89.4%	96.2%	46.3%	87.8%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	93.5% 😊	99.1%	81.4%	91.9%	87.8%

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.

In the past year, we have seen a reduction in the amount of anti-social behaviour cases that we have recorded but we have also seen a slight fall in the number of cases resolved within our timescales. This can be explained by our occasional difficulty contacting complainers/perpetrators. We can also report an increase in complaints of a more complex nature, which can be more difficult to deal with and take a longer time to resolve.

We continue to work with other agencies such as the Police, Safer Communities team, Support Agencies and Mediators, to try and achieve a quick response to anti-social behaviour, as we are aware of the impact that it can have on an individual's well-being.

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 will continue to attend a joint agencies forum run by Stirling Council which allows good discussion and co-operation regarding any particularly challenging anti-social behaviour cases.

We rely on our rental income to cover virtually all our running costs.

Without successful rent collection there would 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 rent collected above the target despite the challenging economic climate and the impact of Universal Credit. Rent Arrears has increased slightly and will continue to be a focus.

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.

How did we perform?

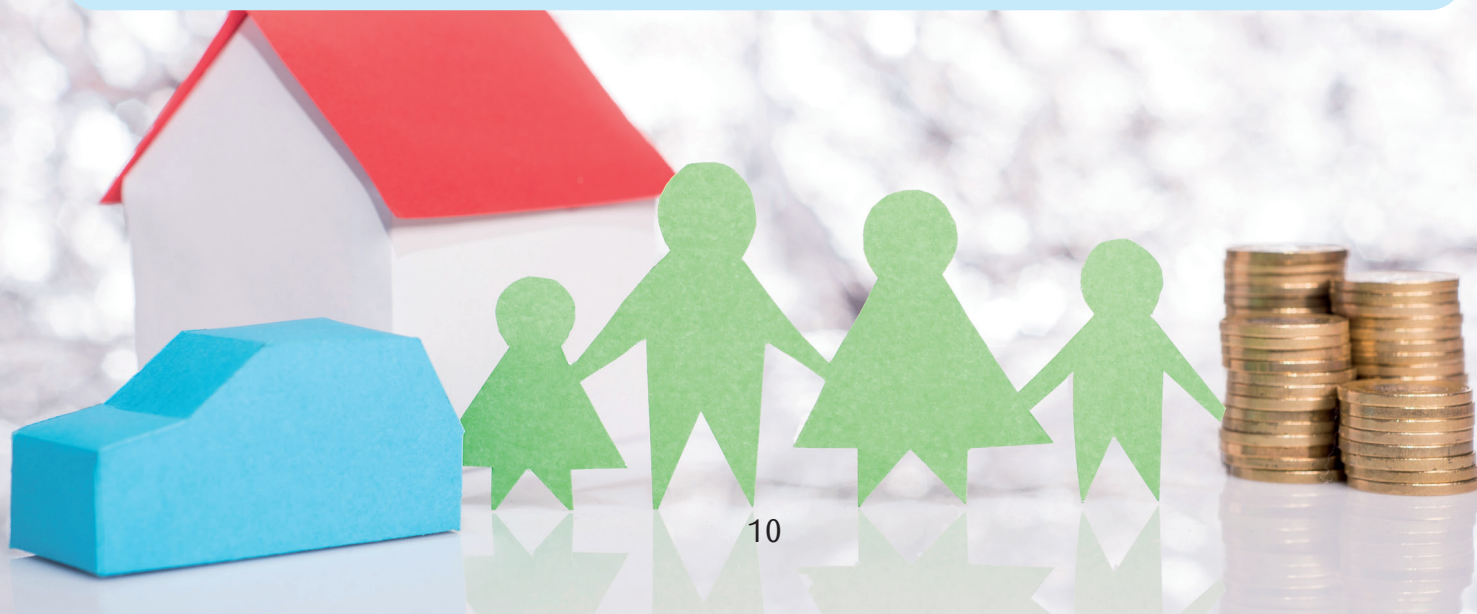
Category	Target	Achieved	Result
Proportion of rent collected	100%	102%	😊
Total rent arrears	Below 2.0%	2.12%	😞
Total current tenant rent arrears (including technical arrears)	Below 2.6%	2.12%	😊
Arrears cases over £1000	Below 2.5%	1.7%	😊
Percentage of tenants receiving Housing Benefit	N/A	35%	N/A
Percentage of tenants receiving Universal Credit	N/A	22%	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	101.4% 😊	99.7%	99.5%	98.6%	99.1%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	3.2% 😊	4.3%	5.9%	11.4%	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%	71.2%	90.1%	83.2%

How We Feel About Our Performance

Although our overall level of rent arrears increased 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 paying 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.

Reactive Maintenance



Getting repairs completed quickly and effectively is the main priority for most tenants: the Association therefore prioritises this work accordingly.

During 2018/19 we carried out over 2,500 repairs, including works to void properties and also rechargeable works: this was at a cost of almost £330,000. The vast majority of these jobs were completed by small local businesses which provide us with a first rate service and in return obtain a relatively secure income.

Our performance results for the year confirm that our contractors

are attending to repairs quickly, effectively & efficiently, and at the same time completing most of them 'Right First Time'. This in turn keeps most of our tenants happy as it keeps inconvenience to a minimum. During the year we continued with our text based satisfaction monitoring system which provides tenants with a quick & easy method of responding: text returns by tenants for the repairs service was 99% satisfaction.



How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	1.9 hours	😊
Average time to complete non-emergency repairs	Under 7 days	3.9 days	😊
Percentage of works completed right first time	At least 95%	98.8%	😊

Satisfaction feedback

“The plumber was very good and did a very thorough job. He also gave me advice on the ECO setting for my boiler.”

Tenant regarding a Gas Service

“All of the Contractors were extremely polite and helpful. They kept me informed of what they were going to do and a timeline of when they expected to be finished.”

Tenant regarding kitchen replacement

Breakdown by trade

Joiner	26.5%	🏠🏠🏠
Electrician	19%	🏠🏠
Roofing	1.5%	🏠
Painter	2%	🏠

Breakdown by trade

Plumber	22%	🏠🏠🏠
Gas Repairs	21%	🏠🏠🏠
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	1.9 	2.5	1.4	7.8	3.7


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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	3.9 	5.7	5.2	4.6	6.6

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.8% 	88.5%	89.5%	86.6%	92.5%

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.5% 	95.5%	90.9%	90.8%	91.7%



How We Feel About Our Performance

Our performance across all the repair categories has maintained at a high level 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 2019/20. 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.

Planned Works



It is important the Association maintains its properties to a high standard, this ensures tenants satisfaction, compliance and investment.

Planned works due to be completed during the year include:

- kitchen replacements to 4 developments
- new bathrooms to 3 developments
- gas boiler replacement to 2 developments
- gas safety checks
- electrical safety checks to various properties
- painterwork to 3 developments

The Association continued to carry out 100% of gas safety checks to our properties within the timescales. This ensures the safety of our tenants.

We have a few properties that fail to meet SHQS/ESSH due to matters beyond our control such as tenants declining fuel switches. These properties are classified as abeyances and are technically not a pass or a fail. We will continue to liaise with tenants over these matters.

With the activation of our new planned maintenance software package we have mapped out a 30-year programme based on component life and inspections. The programme can bring forward or push back planned works in cases where it is needed.



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%	99.15%	😐
Percentage of stock meeting ESSH	100%	99.5%	😐

Satisfaction feedback

“It looks great, they made sure all details covered. Not rushed but worked efficiently. They explained everything. Manager seemed nice to his staff as well.”
Tenant in relation to new bathroom installation

“Very happy with the work done.”
Tenant in relation to a new kitchen installation

How did we compare?

Percentage of stock meeting Scottish Housing Quality Standard:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.2% 😊	98.7%	83.6%	99.7%	94.1%

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%	85.1%	80.4%	88.1%

Percentage of gas safety checks completed before anniversary date:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	100%	99.9%	99.5%	99.3%

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 properties with exemptions relate to situations where it is not possible to achieve full compliance because of technical issues or failure by adjacent owners declining to agree with 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: 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 bathroom replacements and new central heating boilers. In addition, external painting will continue with some developments.

As we go forward, we also expect to increase the number of boiler replacements, and the 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 future major programmes.