

Forth Housing Association Performance Report 2020-2021



A Home Changes Everything

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Chair's Report



I am delighted to introduce our 2020/21 Performance Report in which we will share some of the key performance monitored and reported in line with the Social Housing Charter. We have also completed our Annual Assurance Statement.

We have replicated the format of previous year's reports, as these generated positive feedbacks and continued use of this format has previously 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: www.scottishhousingregulator.gov.uk. This includes previous years' performance at:

<https://www.housingregulator.gov.scot/comparison-tool?landlord=2502>

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', written over a white background.

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 2019.



How did we perform?

At 31st March 2021 we provided 865 self-contained homes for rent.

The total rent due in 2020/21 was £3,570,297.

From April 2021 we increased our rents by 1% and average rents at 31/3/21 were as follows:

Size	1 bedroom	2 bedroom	3 bedroom	4+ bedroom
Average rent	£73.59	£82.18	£89.81	£95.84

Satisfaction ratings



Percentage of new tenants satisfied with Forth's overall service – 93.6%.



Percentage of tenants who feel Forth is good at keeping them informed about their services and outcomes – 98.1%.



Percentage of tenants satisfied with opportunities given to them to participate in Forth's decision making processes – 94.3%.

How did we compare?

Number of homes provided at 31/3/21:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Size	865	604	1,396	5,800	N/A

The total rent due in 2020/21:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Rent due	£3,570,297	£2,673,213	£6,165,917	£19,685,460	N/A

2021 rent increase:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Increase	1%	0%	0.7%	1.3%	XX%

Weekly rent charges:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
1 bedroom	£73.59	£76.40	£77.05	£66.98	£79.48
2 bedroom	£82.18	£87.10	£83.96	£69.34	£82.60
3 bedroom	£89.81	£94.69	£90.98	£72.14	£89.81
4+bedroom	£95.84	£101.16	£94.43	£73.99	£99.97

Tenants satisfied with overall service:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	93.6% 😊	89.7%	90.9%	87.1%	89%

Tenants satisfied with being kept informed:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	98.1% 😊	94.0%	94.5%	92.0%	91.8%

Tenants satisfied with involvement opportunities:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	94.3% 😊	91%	91.3%	84.6%	86.6%

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 and increases have been slightly above inflation. This year we again had an increase slightly above 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 2019 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", attending our Tenants' View Forum and signing up to My Forth our new on-line digital portal.

Over the past year we continued to obtain encouraging results from satisfaction measuring via texts, with a sustained increase in the percentage of tenants responding to surveys. We intend to continue to build on this in the current year. The introduction of My Forth, our new on-line digital portal, will also provide another mechanism to improve communication and gauge tenants opinions via surveys.



Applications & Allocations



2020/2021 has certainly been an unusual and exceptional year due to Covid-19. The number of properties that we re-let during the year decreased by 30 from the previous year to 57 re-lets. This figure is one of the lowest that we have seen over the past 10 years.

During the first quarter we leased 4 properties to Stirling Council to be used as homeless accommodation. This joint working approach meant that we helped Stirling Council meet their responsibility to rehouse homeless individuals during the pandemic. We also achieved our target of allocating 50% of our properties to Stirling Council homeless households. We continue to work with Stirling Council on the Housing First initiative, and we are part of their Rapid Rehousing Steering Group.

During 2020/21 it was necessary to review our target for re-letting our empty homes due to the additional work that was required to clean properties. There was also a reduction in the amount of

Contractors that we had available to undertake void work and we experienced difficulties getting some materials. Despite this, we achieved an average re-let time of 6.49 days which is considerably lower than the Scottish average of 31.8 days. The increase in our rental loss due to empty homes can also be explained by the increased time taken to get work undertaken in empty properties.

During 2020/2021 we achieved a tenancy sustainment rate of 98% and we only had 4 properties that were abandoned. At the end of the financial year, we had a total of 718 applicants on our waiting list.

How did we perform?

Category	Target	Achieved	Result
Applications processed within 10 days	100%	100%	😊
New tenant visit within 6 weeks	100%	92%	😐
Average time to relet a home	below 8 days	6.49 days	😊
Rent loss due to empty homes	below 0.05%	0.10%	😐
Tenants sustaining their tenancy for more than 1 year	At least 85%	98%	😊
Homes abandoned during the year	No more than 5	4	😊
Homes becoming vacant during the year	Below 10%	6.6%	😊

Satisfaction feedback

“Really great effort by all considering logistics of moving from Newcastle during Covid restrictions - staff were excellent.”

(New Tenant - Start of Tenancy Questionnaire)

Allocations breakdown

Forth's list	49%	
Homeless referrals	46%	
Council nominees	5%	

How did we compare?

Average calendar days to relet a home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	6.5 😊	16.5	55.8	66.8	56.3

Rent lost through empty homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	0.1% 😊	0.2%	1.2%	0.8%	1.4%

Homes becoming vacant:

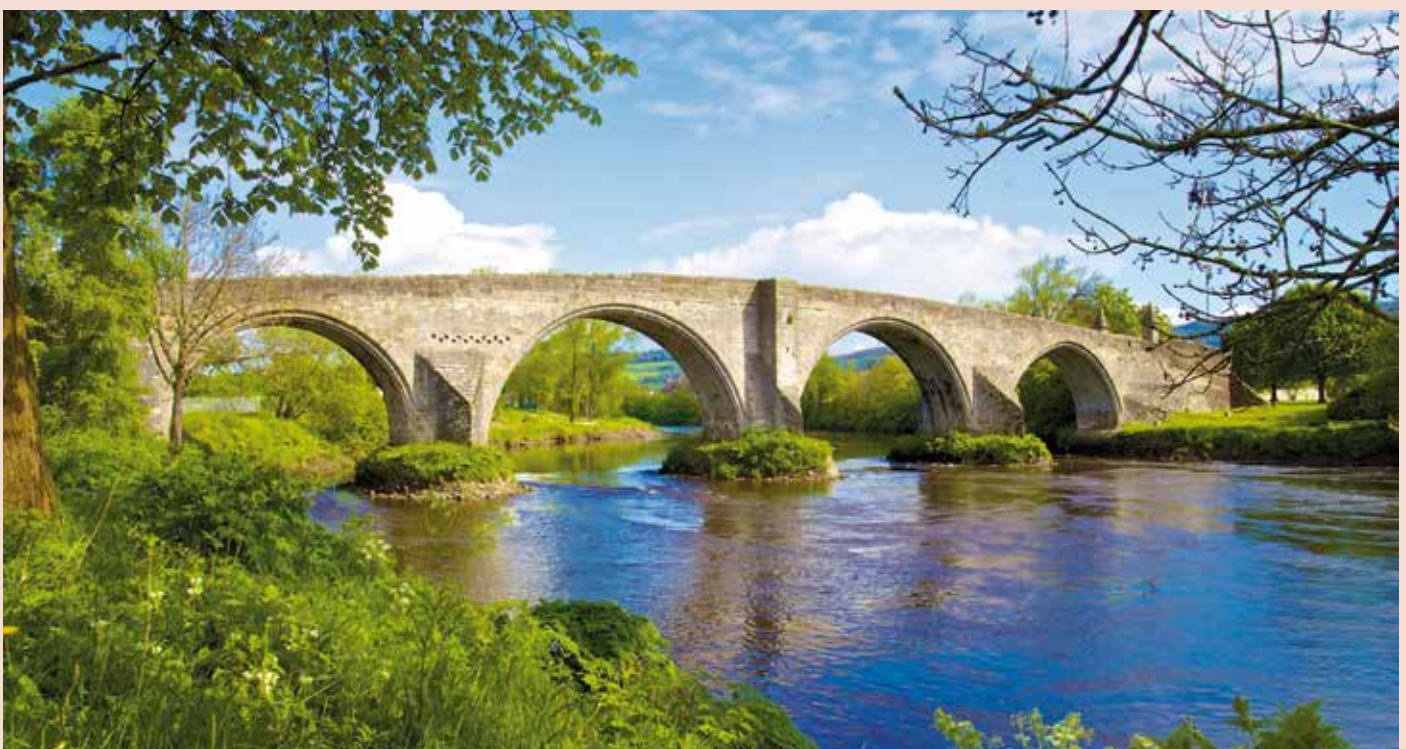
Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	6.6% 😊	5%	6.9%	3.87%	7.4%

Percentage of tenancy offers refused during the year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	20.9% 😊	6.45%	31.69%	52.89%	31.94%

Tenants sustaining their tenancy for more than 1 year:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Satisfaction	87.36% 😊	98.28%	94.29%	91.69%	90.89%



How We Feel About Our Performance

Our performance in 2020/2021 continues to exceed the Scottish average and we are generally performing better than our comparison group. The amount of rent lost due to empty homes has remained fairly static and we have a refusal rate which we are happy with in comparison to other landlords.

Our performance when re-letting empty homes remains amongst the best of any landlord in the country. This means that in 2020/2021 despite Covid-19 restrictions, we lost only £3,353 potential rental income because homes were lying empty. Keeping our void loss low means that we can maximise our income to invest in our homes and services.

By letting our homes quickly we are meeting housing need and maintaining our rental income.

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.

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 22 new homes in 2021/2022. 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



Despite there being a significant rise in the amount of anti-social behaviour cases that we have dealt with during 2020/2021, (an increase of 58 cases from the previous year) we have still achieved our targets in relation to responding to complaints and resolving them. Of the 135 complaints that we received, there was no very serious complaints logged.

We have seen an increase in low level complaints and these have been predominantly issues about noise. It seems that due to the pandemic, and the subsequent increase in the amount of people working at home, noise that individuals would not normally encounter during the day has become noticeable and a nuisance.

Aside from the anti-social behaviour issues, we are pleased to report that the majority of our estates have been well kept during the pandemic and individual tenants have been taking responsibility for their gardens and communal areas. We have also seen a rise in true “community spirit” during the pandemic and have received lots of reports of neighbours helping each other and looking out for each other.



Archie Bone Way, Fallin.

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



“They do a very good job, very professional and the grass always looks good after a cut.”

Existing Tenant - Landscape Maintenance Questionnaire.

How did we compare?

Number of anti-social complaints reported per 100 homes:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Number	14.1 😞	13.76	33.02	8.05	9.67

Anti-social complaints resolved within targets:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.36% 😊	95.18%	99.56%	79.01%	94.4%

Tenants satisfied with neighbourhood management:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	91% 😊	91.4%	83.0%	84.1%	86%

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 slight increase in the amount of anti-social behaviour cases that we have recorded and we have also seen a slight decrease compared to the previous year in the amount of cases resolved within target. However we are resolving cases well within the Scottish average and in line with our peer group. This helps tenants to feel safe in their homes and their neighbourhood.

Tenant satisfaction with our neighbourhood management remains higher than the Scottish average and we are delighted that our contractors continue to provide us with a good service.

What Do We Plan To Change?

We see no reason to make any changes to our overall approach to neighbourhood management or anti-social behaviour and we will strive to maintain the excellent results that we have achieved in 2020/2021.

We will 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.

Despite the anticipated reduction in our rental income and a rise in our rent arrears during 2020/2021 due to the pandemic, we have ended the year in an exceptionally positive position.

We have achieved all our targets and this is a reflection of the amount of work that we have undertaken to help our tenants in arrears.

During 2020/2021 our Housing Services and Income Maximisation Officers have worked closely with our tenants to offer support when they have experienced

financial difficulties due to the pandemic. They have continued to closely monitor our arrears and make early interventions with tenants entering into arrears. We have reviewed our procedures so that we are undertaking evening visits to tenants in arrears that have difficulty making contact with us during office hours, to offer support and advice.

How did we perform?

Category	Target	Achieved	Result
Proportion of rent collected	100%	101.33%	😊
Total rent arrears	Below 2.0%	1.61%	😊
Total current tenant rent arrears (including technical arrears)	Below 2.6%	2.5%	😊
Arrears cases over £1000	Below 2.5%	1.4%	😊
Percentage of tenants receiving Housing Benefit	N/A	31%	N/A
Percentage of tenants receiving Universal Credit	N/A	35%	N/A

Satisfaction feedback

“ Staff are excellent and I can’t thank you enough for helping me through a difficult time.”

Existing Tenant



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	101.33% 😊	99.63%	100.28%	99.19%	99.06%

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	1.75% 😊	2.47%	4.02%	7.71%	4.28%

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	80.68% 😞	76.5%	76.55%	84.68%	82.77%

How We Feel About Our Performance

In terms of our rent collection, we performed well in comparison with our group in 2020/2021 and we did have a lower level of current tenant arrears at the end of the financial year than others in the group.

The ongoing change over to Universal Credit and Welfare Benefit reform has made rent collection more difficult for us but has also motivated us to find new ways to deal with rent arrears.

We have seen a drop in the amount of tenants that feel that our rent represents good value for money but this is consistent across our comparison group, with the exception being the local council.

What Do We Plan To Change?

Our approach to rent arrears will remain consistent, in that we will continue to pursue arrears and take action quickly whilst supporting tenants in arrears at the same time.

We are looking at new ways of dealing with arrears and engaging with tenants including undertaking evening visits to tenants that are not communicating with us during normal working hours.

We are seeing Universal Credit having 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. We have recently increased the amount of resources that are dedicated to our Income Maximisation Service and we therefore expect to see improved performance in 2021/2022.

The need to control costs and maximise value for money will remain a focus for us.

Reactive Maintenance



We are aware that most tenants consider getting their repairs done quickly and effectively as a main priority; we therefore prioritise repairs accordingly.

During 2020/21 due to Covid-19, we had to provide a reduced level of service to our tenants. We provided only an emergency repairs service to tenants during the pandemic lockdown to ensure that health and safety requirements were met and was a focal point of our service. During this period, a number of trades were unable to conduct works within tenanted properties due to government restrictions.

During 2020/2021, we carried out over 2,760 repairs. This includes works to void properties and rechargeable repair works at a cost of almost £340,000. Most repairs were carried out by small

local businesses which provide our tenants with a first-rate service, which in turn maintains these Contractors with a secure income.

Our performance results for the year, 2020/21, confirm that our Contractors are attending to repairs quickly, effectively & efficiently, and at the same time completing almost all of them `Right First Time`. This keeps most of our tenants happy and inconvenience to tenants to a minimum. During the year we continued with our texting satisfaction monitoring system which provides tenants with a quick and easy method of responding. Overall satisfaction with repairs was: 98%.

How did we perform?

Category	Target	Achieved	Result
Average time to complete emergency repairs	Under 4 hours	2.2 hours	😊
Average time to complete non-emergency repairs	Under 7 days	3.7 days	😊
Percentage of works completed right first time	At least 95%	99.9%	😊

Satisfaction feedback

“Appreciate the swift organisation of the repair. Gas engineer was conscientious and hard working to get the repair carried as soon as possible.” Tenant regarding gas repair.

“Thank you for arranging the plumber who arrived and diagnosed the fault. Repair was carried promptly and was kept informed at every step of the repair.” Tenant regarding plumbing fault.

Breakdown by trade

Joiner	24.4%	🏠🏠🏠
Electrician	15%	🏠🏠
Roofing	1.3%	🏠
Painter	3%	🏠

Breakdown by trade

Plumber	21.5%	🏠🏠🏠
Gas Repairs	25.9%	🏠🏠🏠
Sundry trades	9%	🏠

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	2.2 😊	2.98	1.53	8.14	4.22

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

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Days	3.65 😊	5.61	5.74	3.16	6.74

Percentage of repairs carried out right first time:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	99.01% 😊	87.73%	89.74%	95.23%	91.46%

Percentage of tenants satisfied with repairs in last 12 months:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.47% 😊	82.6%	98.6%	90.66%	90.05%



How We Feel About Our Performance

Our performance across all the repair categories has maintained at a high level over the past year even throughout the Covid-19 pandemic. We are consistently performing as one of the best 4 landlords and well above the national average. We have maintained strong repairs figures even during several lockdowns, ensuring that Forth and the tenants are a receiving value for money service. This is very pleasing and yet again shows that the contractors that we work with provide ourselves and our tenants with a very good service.

What Do We Plan To Change?

With the level of service that we have received through the global pandemic and restrictions that we have had in place, we feel that due to the level of service that we see no reason to change the way deliver the reactive maintenance during 2021/22. We are looking to build and enhance on the performances and level of service that have already achieved.

Planned Works



Our planned investment works during 2020/21 included making our properties compliant with new fire detection requirements ahead of schedule and undertaking work to continue to ensure that our stock remains modern and compliant. We monitor our properties in terms of regulations and maintenance to ensure they are up to date and well maintained.

Replacement and upgrade work was undertaken as follows:

- Kitchen replacements to 3 developments
- Gas boiler replacement to 3 developments
- Fencing replacement to 1 development
- Painter work to 3 developments
- Fire detection upgrades
- Gas safety checks
- Electrical safety checks to various properties
- New bathrooms were due to be installed in 2 developments but these were postponed to 2021 due to Covid-19 restrictions

We have achieved 100% of gas safety checks to our properties within the required timescales, which is satisfying due to the Covid-19 circumstances.

A small number of properties fail to meet EESSH (Energy Efficiency Standard for Social Housing) due to having existing electric heating systems as the current tenants do not want gas central heating. We are looking at new types of heating systems that are emerging on the market as alternatives to gas central heating.



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%	98.73%	😊
Percentage of stock meeting EESSH	100%	99.5%	😊

Satisfaction feedback



Very professional, polite etc.”

Tenant commenting on contractors who carried out boiler replacement.



All workers were great – quick professional and tidy.”

Tenant commenting on kitchen replacement contractors.

How did we compare?

Percentage of stock meeting Scottish Housing Quality Standard:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	98.98% 😊	92.5%	84.1%	90.8%	93.7

Percentage of tenants satisfied with the quality of their home:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	90.15 % 😊	91.45%	94.44%	84.13%	87.14%

Percentage of gas safety checks completed before anniversary date:

Landlord	Forth	Rural Stirling	Ochil View	Stirling Council	Scottish Average
Percentage	100% 😊	96.48%	98.68%	95.79%	92.68%

How We Feel About Our Performance

We will always continue to strive to increase our performance across all indicators, and we are happy with the results in the above tables, especially 100% compliance with gas safety over the last 6 years and in particular during the last year with Covid-19. The tables show FHA tenants satisfaction for the

quality of their home at the same level as last year and our results are above all Scottish averages. We will look continue to improve our performance on yearly basis. We plan to achieve this through good investment and keeping our estates in good condition.

What Do We Plan To Change?

Our asset management plan shows how we will invest in our developments over the years. This is to look after our portfolio (investment) and ensure compliance. Over the coming years our properties will benefit from the replacement of larger components such as window, kitchens, bathrooms, and gas heating boilers which will also please our tenants.

We have started the installation of the latest Worcester

Bosch gas boilers which are hydrogen ready. This is in preparation for Scottish Gas Networks making the green transition from natural gas to hydrogen during the 2030-2040. This will ensure we are working towards carbon neutral for 2045.

We will continue to budget for surpluses so that we are able to invest within our properties ensuring they are highly desirable.