



Forgewood
Housing Co-operative Ltd

**Forgewood Housing
Co-operative Limited**

Annual Report 2021/22



Chair's Welcome

Hello Everyone.....

It gives me great pleasure to present this year's Annual Report for Forgewood Housing Co-operative. We reflect on the events and achievements of the past 12 months and our view of what lies ahead for the Co-operative.

The devastating impact of the Covid-19 pandemic was still presenting the Co-operative with numerous challenges in relation to maintaining essential service delivery and protecting the safety and well-being of tenants, committee members and staff. We know that the future will be unpredictable with ongoing concerns about the Covid-19, pandemic, the rising cost of living, longer term impact of Brexit and global conflicts.

The health, safety and wellbeing of our tenants, residents and staff is at the heart of the Co-operative's services. We continue to operate in line with current legislation and good practice and are fully committed to ensuring that we have a strong and sustainable health and safety culture in place.

This report covers our performance in 2021/22 against the standards set out in the Scottish Social Housing Charter for all of our core activities. This includes collecting rent, repairs and maintenance, satisfaction of our tenants, neighbour complaints, tenancy sustainment, allocations, void control (empty properties), governance and finance.

I am delighted that once again, Forgewood Housing Co-operative compared very favourably against Scottish Landlord averages on performance, as well as exceeding in some areas. There is also a dedicated section in this year's report again towards community development and the great work that has been achieved with communities and partners.

Environmental sustainability is also a priority for the Co-operative, so improving the lives of those who live our communities is important. We continue to develop our services by looking at opportunities to expand more carbon neutral activities, work in partnership to provide additional money and benefits advice, help residents to live at home independently for longer and provide people with support to get a job.

We aim to provide good quality, comfortable homes within a safe community where people are proud to live and we still work in partnership with others to achieve these goals.

Turning to investment in our properties, the quality of our homes is also a key priority for the Co-operative. We ensure we meet all statutory and regulatory standards and provide our tenants with good quality houses and flats.

We recognise that the increase in material and repair costs being experienced will have an effect going forward and costs are continually monitored to alleviate the impact of any increases and to achieve value for money.

The current economic issues, in particular the cost of living crisis and fuel/energy costs, continue to focus our minds on delivering even greater value for money. At the same time, we will ensure that we play our part supporting the local economy and wider community. To maintain our business drive we must continue to innovate, take advantage of new ways of working and operate flexibly in a changing environment both internally and externally.

Our Management Committee, staff and volunteers are central to the success of the organisation and we appreciate how fortunate we are to have skilled knowledgeable people who care about the community where we operate. Our success is due to strong partnerships both locally and nationally, our dedicated staff team and the enthusiasm and professionalism of our voluntary Management Committee which consists of both local residents and other professionals who have a strong belief in our values and culture.

As a Management Committee, we recognise the need to robustly govern the Co-operative as a business, while recognising our obligations to act in the best interests of our tenants and other service users. It is important that policies are reviewed regularly to ensure we achieve the standards and outcomes in the Scottish Social Housing Charter. We have reviewed 18 policies throughout the year.

It will be difficult to predict what lies ahead for the organisation and we know that there will be challenges along the way however, the Management Committee's vision for the future remains that:

"We will be the landlord of choice in our neighbourhood, working with our customers, communities and local stakeholders to create an area where people choose and are happy to live."

I hope you enjoy reading our annual report for 2021/22!



Alan Thomson,
Chair



Introduction

Our Annual Report for 2021/22 highlights how the Co-operative has performed from 1 April 2021 to 31 March 2022.

The Scottish Housing Regulator (SHR) sets out the standards and outcomes that each Registered Social Landlord in Scotland should achieve. We as a landlord are required to provide a report on its performance against the Charter each year.

This report compares the Co-operative's performance during the year against that of the Scottish Average. This information enables the SHR, the Co-operative, tenants and other customers to identify areas where we have strong performance and those which we are in need of improving.

Full details on the Charter submission against that of other Registered Social Landlords can be accessed on the SHR website <https://www.housingregulator.gov.scot/>

The areas we are reporting to you are:-



Our Properties and Rents

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Housing Quality and Maintenance

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Neighbourhood Management

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Tenant Satisfaction and Participation

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Financial Highlights 2021/22

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Our Properties and Rents

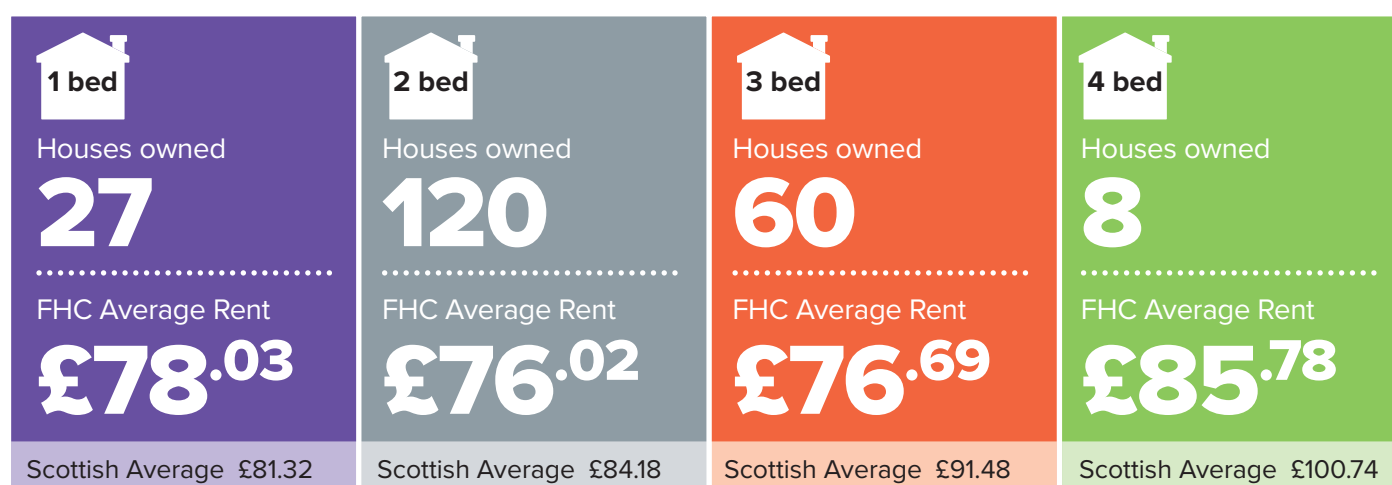
Housing Stock

Forgewood Owns
215 homes
as at 31 March
2022

Areas of
Operation -
Forgewood

Total Rent Due
for 2021/22 -
£857,394

Forgewood increased its weekly rents by 1.7% in 2021/22



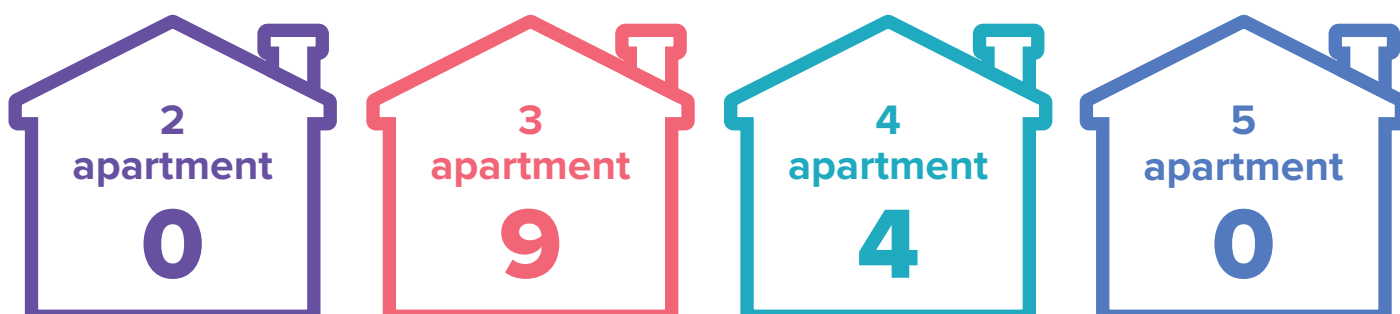
Please note these are averages on all bedroom sizes. Rents may vary depending on other factors.

Access to Housing and Support

We re-let 13 of our homes in 2021/22 and allocated them as follows:-



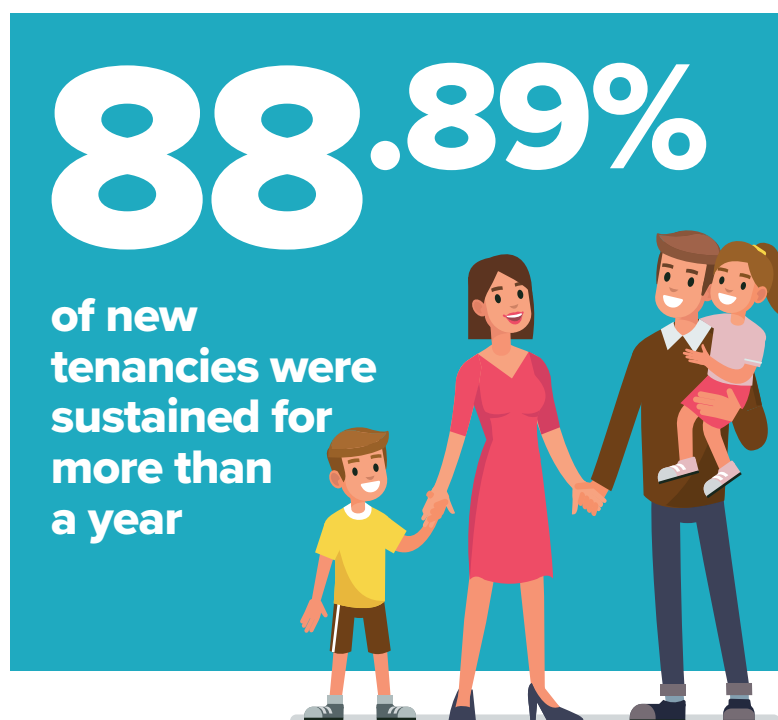
Turnover of stock – 13 Lets





Our Properties and Rents

Tenancy sustainment



On a regular basis we monitor if any tenants have ended their tenancy within a 12 month period of when the tenancy commenced. Should there be any tenancies ended within the 12 month period we would monitor the reasons. This will allow us to identify any trends in order to make any changes to help future tenants sustain their tenancy and remain in their home.

The housing staff carry out a settling in visit to every new tenant within 6 weeks of them moving. This allows them to address any issues and work closely with them to ensure they are given the appropriate advice, support and access to crucial services to enable them to sustain their tenancy.

Advice for Tenants Residents Project (AFTAR)

This is a key service provided to our tenants to enable them to not only sustain their tenancy but maximise their income. This is also available to those applicants who are being considered for housing with the Co-operative.

Our AFTAR project provided by Citizens Advice Bureau focuses on income maximisation, money/debt advice, welfare benefits advice, tailored housing advice and energy advice. This is a confidential, impartial and independent advice, information and advocacy service to prevent financial crisis and to support tenancy sustainment and prevent homelessness to those tenants who need it.

The objective is to empower tenants to take control of their finances and help them to improve their financial situation by giving them easy access to the advice they need for the problems they face.

The project offers a tailored service to meet client's needs:-

- Debt Advice;
- Financial Capability;
- Income Maximisation;
- Non specialist Energy Advice;
- Digital Inclusion / Employability.

During 2021/22 this service has been delivered in accordance with any restrictions at the time and tailored to individual's needs i.e. telephone appointments, video conferencing, appointments at the office and home visits.

This vital service has managed to achieve:-

Financial gains have been secured for **101 households** totalling **£168,694**.

52 tenants have been assisted with digital inclusion / IT, employability and online benefits.

27 tenants have been assisted with energy advice with financial gains totalling **£8,400**.





Housing Quality and Maintenance

Scottish Housing Quality Standard

100%

of Forgewood's homes meet the Scottish Housing Quality Standard



Compared to the Scottish Average of 74.57%

Energy Efficiency Standard for Social Housing (EESH)

100%

of Forgewood's stock meet the Energy Efficiency Standard for Social Housing (EESH)



Compared to the Scottish Average 87.90%

Emergency Repair Time

2.86hrs

was the average time to complete emergency repairs



Compared to the Scottish Average of 4.16 hours

Non-emergency Repairs

3.09days

was the average time to complete non-emergency repairs



Compared to the Scottish Average of 8.87 days

Reactive Repairs "Right First Time"

98.57%

of reactive repairs completed "right first time"



Compared to the Scottish Average of 88.27%

Gas Servicing

100%

Despite the challenges during Covid we are 100% compliant with our gas servicing



Repairs or Maintenance Satisfaction

92.75%

of tenants satisfied with the repairs service



Compared to Scottish Average of 88.01%

Quality of Your Home Satisfaction

87.5%

of tenants satisfied with the quality of your home



Compared to Scottish Average of 85.44%



Housing Quality and Maintenance

Medical Adaptations

We were able to improve the quality of living for 6 of our tenants with the help of Scottish Government funding to install:

- 5 Wet floor showers;
- 1 Handrail.



Total cost of adaptations completed in the year

£22,318

Average Time to Complete an adaptation

14 days

Investing and Maintaining Our Homes

Planned Maintenance

During the year the investment spend was £104,000. The types of works undertaken included planned and cyclical works:-

- Install **28** new bathrooms in flats;
- Complete **3** new kitchens;
- Install fire protection equipment to our remaining **55 properties** ensuring we were fully compliant before 1 February 2022 deadline to meet the new U.K Government legislation (tolerable standard for fire prevention);
- Upgrade **3** gas central heating systems & 4 replacement boilers.



Fire protection Upgrades



Bathroom Replacements



Housing Quality and Maintenance

Cyclical Maintenance

We managed to carry out:-



**Electrical Inspection
Condition
Reports to
55 properties**



**Weekly
cleans to
our
common closes**



**Gas servicing to all
of our properties
with gas central
heating**

Estate Management

We cleared the estates of bulk items on **8** occasions throughout the year by providing a kerbside uplift service costing **£9,012**.





Neighbourhood Management

Neighbourhood

89.6%

of tenants satisfied with the management of the neighbourhood they live

Compared to Scottish Average 85.09%



Anti-social Behaviour

100%

10 cases of anti-social behaviour resolved within locally agreed targets

Compared to Scottish Average 94.67%



We managed to resolve 100% of all cases reported on time.

Although the performance on anti-social behaviour is strong we are aware that behaviour of this nature can be distressing to tenants. We treat complaints of anti-social behaviour very seriously and aim to deal with them quickly and fairly by following the robust procedures in place.

The more serious cases may involve working with other agencies such as Police Scotland and Social Work Services. These 10 cases are classed as Category A & B which are deemed as Very Serious/Serious and due to their nature generally take longer to reach a resolution.

Category A

NATURE OF COMPLAINT

Very Serious

Cases involving multi-agencies

No. of Cases 1

Category B

NATURE OF COMPLAINT

Serious

Complaints of a serious nature or persistent

No. of Cases 9

Category C

NATURE OF COMPLAINT

Minor

Nuisance complaints

No. of Cases 23

Estate Management

We are committed to ensuring our estates are managed to the highest possible standard. Our maintenance staff inspect our stock regularly with housing staff being proactive when they are in the estates and take forward any issues they identify.

In addition we provide litter picking services, kerbside bulk uplifts, inspect back courts, gardens and closes on a regular basis.

An Estate Management Working Group has been set up for our maintenance and housing staff to meet regularly and discuss and take forward joint solutions to tackle estate management issues within our estates.

Estate Management Focus Group

As restrictions eased following the challenges of the Covid-19 pandemic, we were able to re-commence our estate management walkabouts. These walkabouts enable residents to come along and join staff in a walk around our estates and identify/discuss any areas of concern along with ways they could be improved.

Should you be interested in joining the Estate Management Focus Group please contact the office.



Value for Money

Rents and Service Charges



85.42%

of tenants who feel the rent for their property represents good value for money

Compared to Scottish Average 82.51%

We make every effort to ensure we achieve value for money in all aspects of our business. We strive to achieve this while providing the best possible service to our tenants that is efficient, effective and economical.

We ensure our properties don't stay empty for too long and we re-let them to limit any rent loss. This allows us to fund investment, repairs and service improvements.

The Co-operative monitors our rental income and arrears carefully and consult tenants every year so that our rents stay affordable while striking a balance between the level of service provided, the cost of the services and the affordability to tenants.

Rent Lost during 2021/22



0.17%

of annual rental income was lost through properties being empty amounting to £1,477

Compared to the Scottish average of 1.43%

Average void days in 2021/22



10 days

Average time taken to re-let 13 properties

Compared to the Scottish Average of 51.57 days

Total rent collected during 2021/22



102.25%

of annual rent receivable

Compared to the Scottish average of 99.28%

% Gross rent arrears of rent due



1.65%

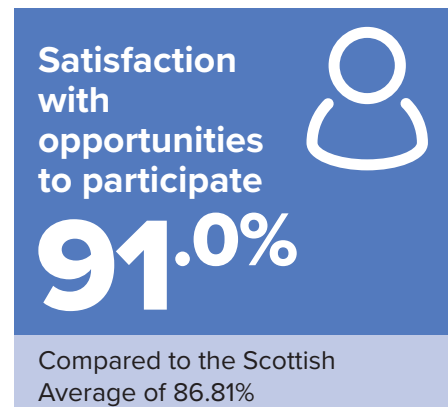
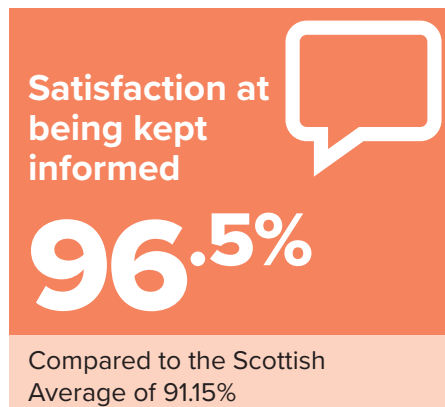
Rent arrears as % of annual rent receivable of £858,871

Compared to the Scottish Average of 6.34%



Tenant Satisfaction and Participation

Tenant Satisfaction



Tenant Participation

Our aim is to achieve high satisfaction levels and provide the maximum opportunities for you to participate in the work of the Co-operative. You can do this in several ways and always at a level you are comfortable with. You may choose:-

- Become a member for £1. This entitles you to attend the Annual General Meeting and potentially stand for election to the Management Committee;
- Respond to tenant satisfaction surveys;
- Join Rent Review Focus Group;
- Come along to estate walkabouts and join the Estate Management Focus Group;
- Join a Focus group on policy reviews and shaping services;
- Come along and participate in community activities within Forgewood Community Centre;
- Join a volunteering or community group.



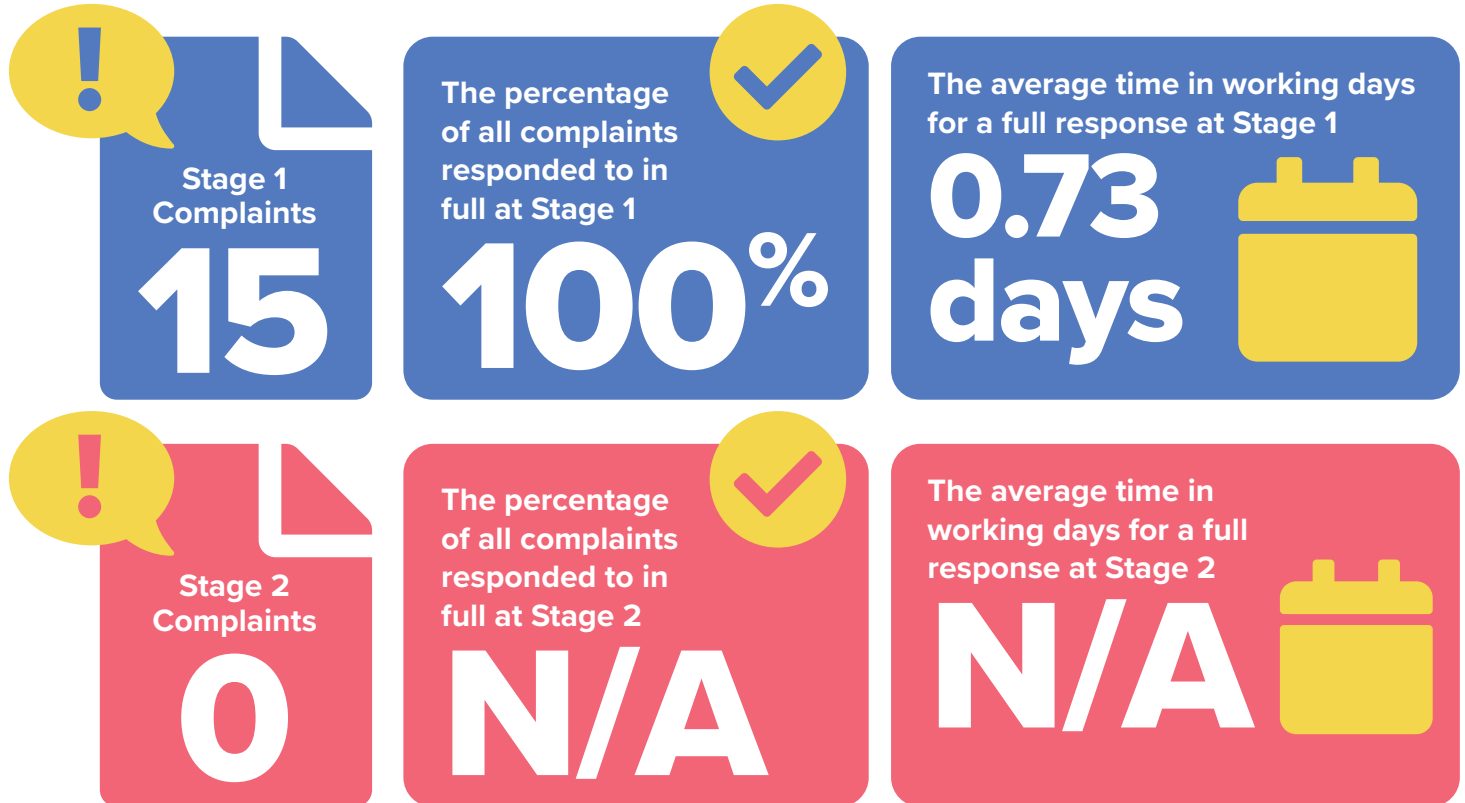


Complaints

We Value Your Feedback

It is important we learn from complaints and we do this by listening to your feedback.

We received **15** complaints during the year .



33% of complaints were upheld in 2021/22

Learning from Complaints

These complaints resulted in an action or change to improve our services. We have listed below 3 examples of action taken:-

You said...

Close still wet hours after it has been cleaned by contractor.

My grassed area has still not been cut by the landscapers.

Ongoing problem with central heating system.

We did...

Discussed with contractor and they followed up immediately.

Area missed by Landscape contractor. Returned and attended to grass.

Contractor was instructed to return and make good and provide a follow up report.



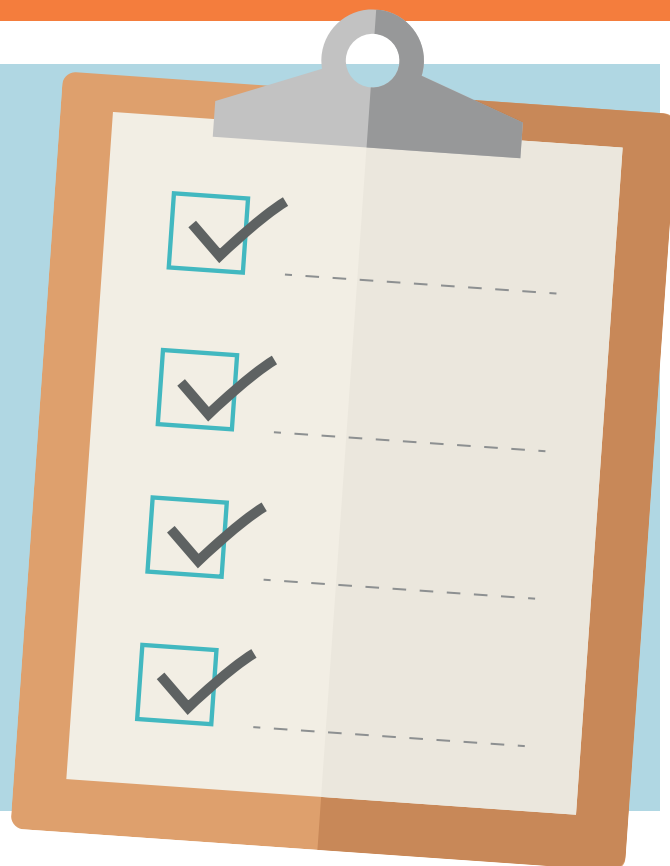
Annual Assurance Statement

In October 2021 the Co-operative submitted its third Annual Assurance Statement to the Scottish Housing Regulator (SHR).

As part of the SHR's Regulatory Framework, all Registered Social Landlords have to submit an Annual Assurance Statement to the SHR.

Following a recent robust self-assessment, the Management Committee considers that Forgewood Housing Co-operative is compliant with the requirements of the Regulatory Standards of Governance and Financial Management and has submitted an Assurance Statement to that effect.

Our Assurance Statement is available on our website at **www.forgewoodcoop.org.uk**



Welcome Your Feedback



It would be interesting to hear what you think about this year's annual report.

If there is any information about our services or performance you would like to find out more about please get in touch.



Our website go to **www.forgewoodcoop.org.uk**



Phoning a member of staff on **01698 263311**



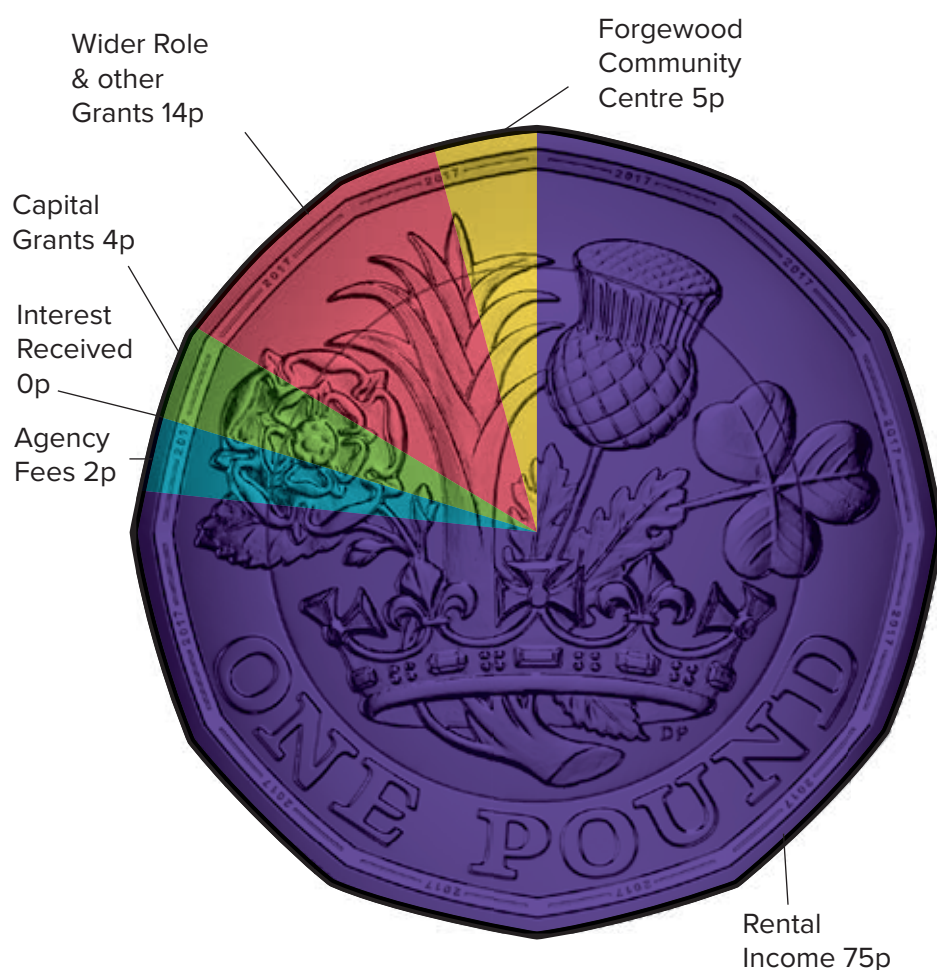
Texting your feedback to **077769 90405**



By writing via email to **enquiries@forgewoodcoop.org.uk**

FORGEWOOD HOUSING CO-OPERATIVE FINANCIAL SUMMARY 2021/22

“where every penny in the £1 came from”



This year saw our rental income increase slightly on the previous reporting year to £865,617. The level of work we carry out on behalf of other organisations increased resulting in agency income being £30,037 higher on last year. We had a 13% increase in our wider role grants in the year which allowed us to create an additional temporary posts within the community development team.

Income and grants for the community centre accounted for 18.7% of our annual revenue, an increase on the year before when it was 16%. Other capital grants remained steady in comparison to the preceding year. Overall, our total revenue for the year was on the same level as the previous financial year.

Expenditure remained in line with our annual budget. We had budgeted for a drop in our operating surplus due to an increase in our management and maintenance administration costs.

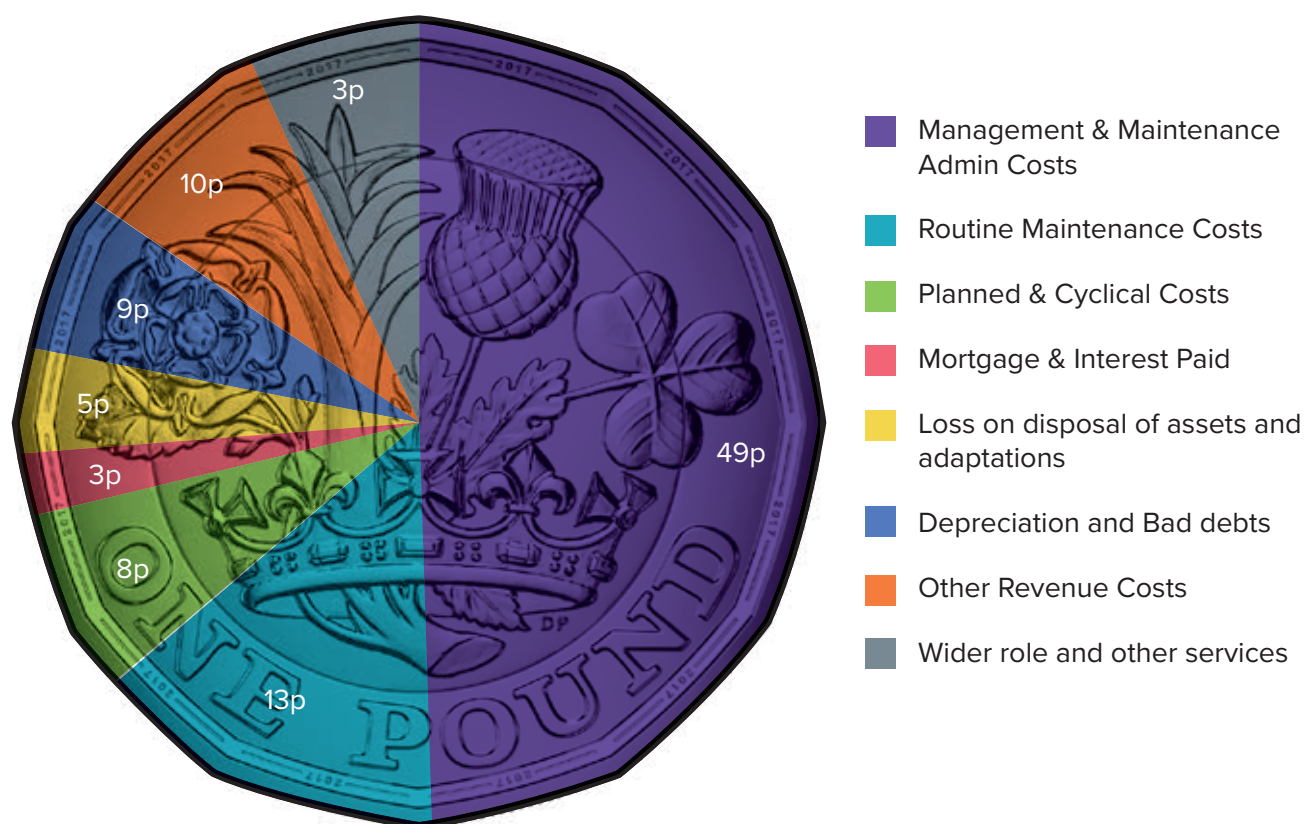
The management and maintenance administration costs increased slightly to £585,822.

INCOME	AMOUNT	% COSTS
Rental Income	£865,617	75%
Agency Fees	£30,037	2%
Interest Received	£45	0%
Capital Grants	£44,791	4%
Wider Role & other Grants	£160,950	14%
Forgewood Community Centre	£55,531	5%
Total Income	£1,156,971	100%



Financial Highlights 2021/22

“how every penny in the £1 was spent”



We have a unique staff sharing arrangement with Garrion People's Housing Co-operative in Wishaw, which results in Forgewood receiving payment for use of our key staff to Garrion People's Housing Co-operative. This in turn also means that we pay for the services of Garrion staff.

We spent £157,257 on routine and reactive repairs. Despite restriction throughout the country due to

the Covid pandemic, we still managed to spend over £103,548 on planned maintenance work, mainly consisting of new bathrooms.

We have also continued to complete the installation of the all smoke, heat and carbon monoxide detectors to 55 properties that were remaining. All completed before the legal cut-off date of February 2022.

EXPENDITURE	AMOUNT	% COSTS
Management & Maintenance Admin Costs	£585,822	49%
Routine Maintenance Costs	£157,257	13%
Planned & Cyclical Costs	£103,548	8%
Mortgage & Interest Paid	£34,404	3%
Loss on disposal of assets and adaptations	£61,614	5%
Depreciation and Bad debts	£105,368	9%
Other Revenue Costs	£118,376	10%
Wider role and other services	£38,829	3%
Total Costs	£1,205,218	100%



What's been happening in our Communities during 2021/22

Like many of you, our plans for 2021/22 continued to be impacted by the pandemic, lockdowns and restrictions. Despite these challenges it was a busy time for the Community Team.

Throughout the year, we continued to support people across the Forgewood community, to help address digital exclusion by providing training and support. We delivered a series of events and activities to help address loneliness and social isolation. We also held our first community litter pick.



“Building Back Better” was a key theme in response to the pandemic. New activities, groups and events were able to start and return to Forgewood Community Centre as the easing of restrictions allowed.

A new “Recovery Café” was established by Recovery NL.

The Chain Gang (a knitting and crochet group) added a splash for colour across the centre with a series of art work, including a wonderful display of knitted poppies for Remembrance Day and stunning display to celebrate Burns Night.





What's been happening in our Communities during 2021/22

The Co-operative housing staff purchased some Christmas treats and goodies to make up Christmas Hampers to distribute to the community. These were given out to 5 lucky households who were picked at random.



After an 18 month delay due to the pandemic, we finally started our Community Lottery Funded project in September 2021. This five year project will see a wide range of community led projects to help address loneliness and social isolation. We restarted our weekly Lunch Club, took a trip to the Panto and started Carpet Bowls.

Thank you!

Many thanks go to our amazing ForgeAhead Volunteer Group for their many hours of hard work this year.

A BIG

THANK YOU

Forgewood Housing Co-operative and Garrion People's Housing Co-operative work together to deliver their community programme and wider role activities across the Forgewood and Gowkthrapple community. Over the past year we have secured over £165,000 of external funding to support our community programme and Covid-19 recovery response across our local communities.

Securing external funding and working with local partners is vitally important in helping us deliver an extensive programme of community activities and providing support services locally.

We would like to thank all of our funders for their support this year.





Looking Forward

As we make our way through the pandemic and beyond we now face the cost of living crisis. We are mindful of the tough economic environment we are operating in and the associated challenges.

Affordability

Unfortunately, the current cost of living crisis is not only affecting you but also the Co-operative. We are concerned due to the extreme economic circumstances, with spiralling inflation impacting on construction, maintenance and staffing means the Co-operative along with other Registered Social Landlords will have to strike a balance in the decisions this year and in the future.

The Co-operative understands the importance of supporting tenants through these tough times, while ensuring we remain viable which poses an ongoing challenge.

However, we are committed to keeping our rents affordable and work hard to ensure that rent increases are kept to a minimum.

Stock Condition Surveys

We have appointed JMP Construction & Property Consultants to carry out stock conditions surveys to approximately 40% of our properties in November/December this year.

This survey will allow the Co-operative to make an informed assessment of the future maintenance requirements over the next 30 years, for business planning and investment purposes.

The survey will take into account the Energy Efficiency Standards for Social Housing (EESH) and the Scottish Housing Quality Standards (SHQS).

All future investment priorities will be determined by the following key strategic drivers:

- Legislative Requirements;
- Regulatory Requirements;
- Stock Condition;
- Landlord Health and Safety.

EESH 1

The first EESH milestone set a single minimum Energy Efficiency rating for each home rented by social landlords. All our stock is fully compliant with the EESH 1 targets.

EESH2

The Scottish Government proposes to review the EESH2 in 2023 to strengthen and realign the standard with the target for net zero heat in houses from 2040, as set out in the Climate Change Update, the Heat in Buildings Strategy and the Housing 2040 – Route Map.

The outcome of this review will help the Co-operative to put together an action plan for meeting the target.

Tenant Satisfaction Surveys

It is really important to the Co-operative that we monitor the services we provide to you. In the coming winter months an independent company, The Knowledge Partnership will carry out a satisfaction survey with our tenants.

This survey will allow the Co-operative to identify the areas where we are getting it right, also to ascertain where there is dissatisfaction and where we need to improve.

The data collected will also help us get a better understanding of our tenants needs and identify what is important to you.

We will use this information to feed into our service improvements and action plan.

Your co-operation and input is vital to help us improve the service we provide to you.



Our Management Committee and Staff Team

Forgewood Housing Co-operative is a community based social landlord led by a Management Committee of mostly elected local residents. All members devote their time for free.

Our Management Committee (during 2021/22)

Name	Designation	Name	Designation
Alan Thomson	<i>Chair</i>	Thomas Divers	<i>Committee Member</i>
Callum Boughey	<i>Vice Chairperson</i>	Melissa Barclay	<i>Committee Member</i>
Charlie Millar	<i>Treasurer</i>	Teresa Boyle	<i>Committee Member</i>
Jolene Martin	<i>Secretary</i>	Angie Robinson (Joined Nov 2021)	<i>Committee Member</i>
John Burton	<i>Committee Member</i>	James Mitchell (Joined Dec 2021)	<i>Committee Member</i>
David Hemmings	<i>Committee Member</i>	Melissa Barclay (Stood down Jan 2022)	<i>Committee Member</i>
Jamie Bell	<i>Committee Member</i>	Marek Dziekan (Stood down Mar 2022)	<i>Committee Member</i>
Natalie Barclay	<i>Committee Member</i>		
Sandra Murray	<i>Committee Member</i>		
Lee Murray	<i>Committee Member</i>		

**As at 31 March 2022 we had
83 Shareholding members.**

REMEMBERING

We sadly lost former Committee Member Ian McFarlane in March 2022.

Our Current Staff Team (as at 31 March 2022)

Name	Position	Name	Position
Cathy Brien	<i>Director</i>	Kieron Sheehan	<i>Maintenance Assistant (Garrion)</i>
Paul Lennon	<i>Depute Director</i>	Kevin Plunkett	<i>Housing/Admin Assistant</i>
Elaine Hyslop	<i>Housing Manager</i>	Richard Bolton	<i>Community Development Officer</i>
Paul Murphy	<i>Corporate Services Officer</i>	Josh Collins	<i>Clerical Assistant (Garrion)</i>
Susan Kane	<i>Housing Officer</i>	Yvonne Boyes	<i>Receptionist</i>
Joanna McNally	<i>Housing Officer (Garrion)</i>	Zarah Bano	<i>Modern Apprentice in Housing</i>
Sharon O'Rourke	<i>Housing Officer (Garrion)</i>	Laura Sneddon	<i>Modern Apprentice in Housing (Garrion)</i>
Alex Gemmell	<i>Maintenance Officer</i>		
Billy Gibb	<i>Maintenance Assistant</i>		

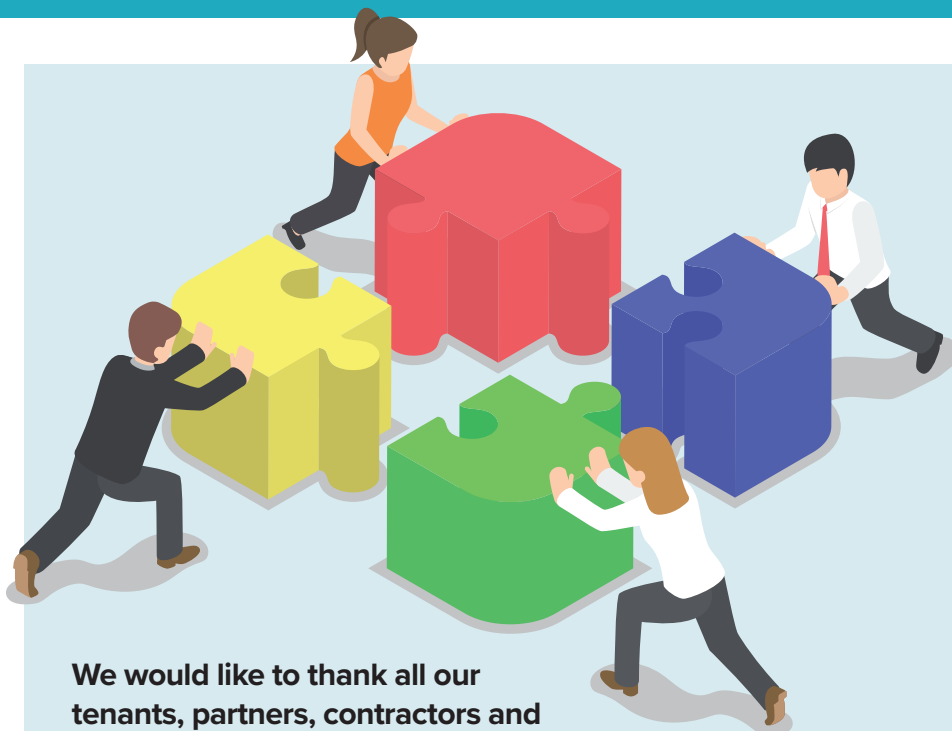
Starters

Name	Role	Start Date
Abira Sarwar	<i>Temporary Finance Officer</i>	February 2022

Leavers

Name	Role	Date Left
Kennedy Chilambe	<i>Senior Finance Officer</i>	January 2022
Isla Dundas	<i>Community Development Assistant</i>	November 2021

We operate a unique staffing arrangement with Garrion People's Housing Co-operative.



We would like to thank all our tenants, partners, contractors and others for their continued support over the last very challenging year for everyone.

Equal Opportunities

Forgewood Housing Co-operative is committed to providing equality of access to our services.

Please contact us if you would like this report in another language or an alternative format.

Find us on Facebook!

Find us on
facebook

We now have a Facebook page for Forgewood Housing Co-operative, as well as the page we have always had for Forgewood Community Centre. This will be a great way to keep up to date on all of our news and updates on a regular basis. You'll also be able to message us any time, and we'll reply during our normal working hours. To find us, scan the QR code on the right using your phone camera, and click the link which pops up or search 'Forgewood Housing Co-operative'. We look forward to seeing you.



Forgewood Housing Co-operative Ltd.

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49 Dinmont Crescent, Motherwell, ML1 3TT

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Email enquiries@forgewoodcoop.org.uk

Website www.forgewoodcoop.org.uk



tenant
participation
advisory service

