



Forgewood
Housing Co-operative Ltd

Forgewood Housing
Co-operative Limited

Annual Report 2020/21



Our Chair's Message...

Welcome everyone

I am delighted to present to you Forgewood Housing Co-operative's Annual Report for 2020/21.

This provides a review of the Co-operative in the last financial year and report on our performance in relation to the Scottish Social Housing Charter and against other landlords in Scotland. We also look at our main achievements of the year.

Firstly and on behalf of my fellow Committee Members, I would like to thank tenants for their patience and support throughout the pandemic as the Co-operative had to make changes to our service delivery in line with Scottish Government guidelines.

For the entire year and into the next, most staff have had to work from home, and what would normally be face to-face meetings between residents and staff have become telephone and video meetings. I am grateful for the efforts of everyone involved and for their willingness to change their work practices and operations during lockdown. I also thank the staff who were deemed as essential workers, who were in the office and estate on a daily basis during the year, also providing essential services to our tenants and others.

The staff have all worked tirelessly to keep in touch with tenants, offering support, advice, and assistance to people during the pandemic and helping to keep services running through very difficult times. They have the whole of the Management Committee's gratitude for their individual and collective commitment and efforts.

I also acknowledge the huge efforts and hard work of our Management Committee team, who have worked hard over the year to help support our staff to maintain services as best as possible. Adapting to new ways of holding Management Committee meetings has not been easy. It has, at times, been difficult with the lack of face-to-face contact but I pay tribute to each Committee Member who stayed the course on behalf of our

staff, tenants and other customers who use our services.

Financial year 2020/21 has been another successful year for Forgewood in a number of areas. As part of the Scottish Housing Regulator's annual risk assessment of all Registered Social Landlords, our regulatory status remains as compliant. This means Forgewood meets regulatory requirements, including the Standards of Governance and Financial Management.

While lockdown was in place, our Communities Team worked from the centre and provided over 8000 meals to residents and their families between Forgewood and Gowkthrapple in Wishaw. A joint funding application was submitted by the Co-operative and Garrion People's Housing Co-operative. The provision of these meals went on until lockdown restrictions were eased. I thank the team and other staff who helped out.

During lockdown, all of our tenants received welfare and courtesy calls and any follow up from chatting to our tenants was put in place immediately. Emergency packs, help with IT facilities and fuel top ups on meters were provided during the year.

It was also an honour to receive a wonderful letter from Lord Lieutenant of Lanarkshire on the Co-operative's contribution during Covid.

Our performance once again makes good reading. While we carry out a tenant satisfaction survey every 3 years we report the previous year's results on some areas of satisfaction levels. We also gather feedback regularly from our tenants and other customers and this helps us develop our future services.

Our rent collection performance was once again excellent, with more than 100% of the actual total rent due in the year. Rent arrears at the Co-operative remain low and our performance in allocating empty properties was still excellent despite new measures being in place due

to Covid. We also dealt with all anti-social complaints as well as complaints against the Co-operative and resolved them all successfully within our target timescales set.

The Co-operative also reports very well on repairs performance with emergency and non-emergency repairs all being carried out within our response time targets set. We also meet statutory regulations in all areas required including our performance on gas and electrical safety. The Co-operative also managed to partially continue with its planned maintenance programme and carried out bathroom replacements in a number of homes. We expect to tender for further work in the year 2021/22 that will see improvements to our homes and help us with our planned maintenance programme.

We are also staying strong financially and have robust systems in place to ensure our finances

are protected and used well. These systems and processes are endorsed by the external audit carried out each year.

The Co-operative has a programme each year for internal audit and we have been on track with these audits with each one demonstrating that the Co-operative is performing well in key areas of our work.

I will finalise by saying thanks again to those who worked so hard to help us on our journey of improvement last year. Above all else, it is very much a team effort.

I hope you enjoy reading the review of the Co-operative for 2020/21.

Callum Boughey
Chair



Our Contribution during Covid

We were delighted to receive a thank you letter from Lord-Lieutenant who is Her Majesty The Queen's personal representative in Lanarkshire for the Co-operative's wonderful contribution during these extraordinary and difficult times.

Lord-Lieutenant of Lanarkshire, Lady Haughey (Susan) CBE stated that "it has been heartening to see so many people coming together to help others in their community and has been a great help over this very difficult year. The collaboration, courage and selflessness shown by volunteers across the County during the Covid-19 pandemic has been truly inspirational and uplifting".



Annual Return on the Scottish Social Housing Charter

Landlord Report 2020/21

This report provides you with information on how we performed over the last year 2020/21. It highlights our performance in relation to the Scottish Social Housing Charter.

The Charter outlines the standards and outcomes that all social landlords should achieve when performing our everyday housing services. It measures how we are performing and how we are meeting the needs of our tenants.

This report shows you the current year's performance against that of the Scottish average. This information enables the Scottish Housing Regulator, the Co-operative, tenants and other customers to identify areas where we have strong performance and those which we are in need of improving.



The areas we are reporting to you are:-



Homes and Rents

5-6



Quality and Maintenance of Homes

7-8



Neighbourhood Management

9



Value for Money

10



Tenant Satisfaction and Participation

11



Complaints

12



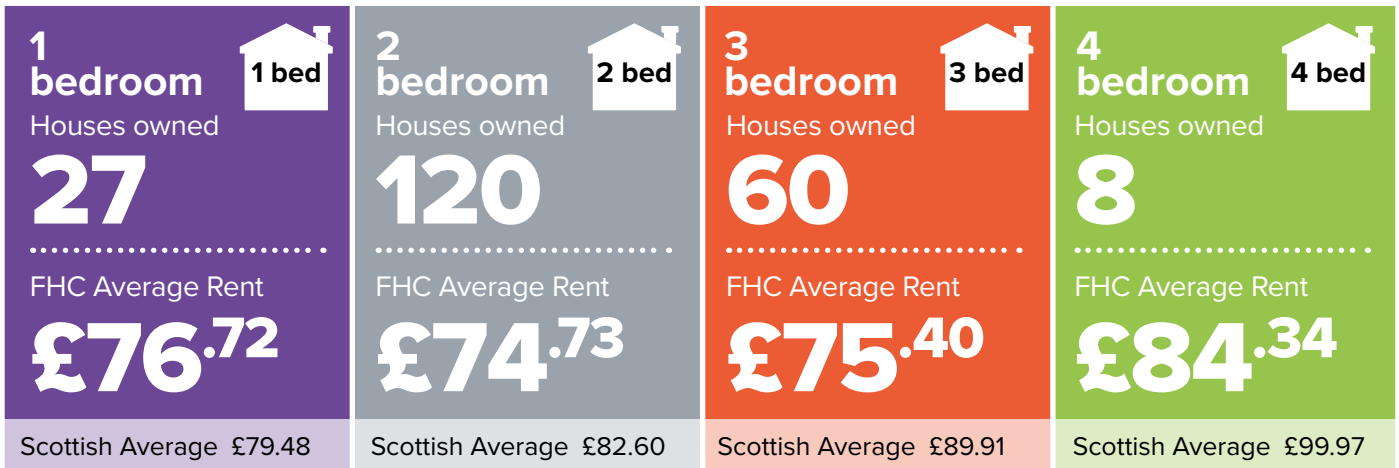
Financial Highlights

16-17

Housing Stock

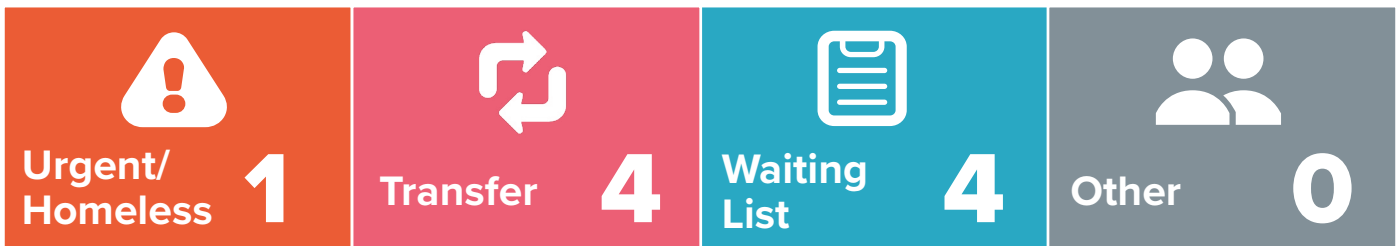


Forgewood increased its weekly rents by **2.5%** in **2020/21**



Access to housing and support

We re-let 9 of our homes in 2020/21 and allocated them as follows:-



Turnover of stock – 9 Lets





Tenancy sustainment

93.3%

of new tenancies were sustained for more than a year



We work closely with new tenants to ensure they are given the support and best possible start to enable them to remain in their home.

They are provided with the advice, support and access to crucial services before and after they commence their tenancy. A settling in visit is carried out to every new tenant within 6 weeks of them moving. This allows housing staff to address any issues they may have and provide assistance with rent, welfare benefits, repairs etc. Due to Covid restrictions during the year these were carried out via phone.

Welfare Rights

Advice for Tenants and Residents Project (AFTAR)

This is a key service to our tenants to enable them to not only sustain their tenancy but maximise their income.

Our money advice/income maximisation service provided by Citizens Advice Bureau via our AFTAR project is a very successful method of providing advice to tenants to assist with maximizing income, debt advice, budgeting skills, and also energy advice to those who need it.

During Covid-19 restrictions this vital service continued to our tenants via telephone appointments and managed to secure additional income for tenants amounting to **£123,488** by engaging with **124** tenants/households.





Quality and Maintenance of Homes



Medical Adaptations

These adaptations are funded by the Scottish Government's medical adaptation budget to enable people to live more independently in their homes for a longer time. Such changes may be required either as a result of ageing or other changes in circumstances to a member of the household.

Consists of:

- 2 Wet Floor Bathrooms
- 2 Ramps/access paths
- 2 Handrails



Total cost of adaptations completed in the year

£9,768



Quality and Maintenance of Homes

Investing and Maintaining Our Homes

During the year our investment work was limited due to Covid-19, despite this we managed to:-

- Complete **34 new bathrooms** in flats;
- Complete **3 new kitchens** in flats;
- Install fire protection equipment to **165** of our properties ensuring compliance with the new UK Government legislation (tolerable standard for fire prevention);
- Upgrade **2 combination boilers** within our stock.



Bathroom Replacements



Fire protection Upgrades

Cyclical Maintenance

We managed to carry out:-

- Cleaning of gutters and downpipes to all of our common closes, 24 in total;
- Weekly cleans to our common closes;
- Landscape maintenance to all of our common areas and individual gardens where necessary;
- Gas servicing to all of our properties with gas central heating.

Additional Spend

Bulk uplifts, additional landscaping and deep cleans were also a key priority during the year. This resulted in an increase with the spend for kerbside bulk uplifts to keep our estates clear of bulk waste.

Electrical Inspections

Electrical Inspection Condition Report (EICR) was carried out to our properties either at the change of a tenancy, or as part of a 5 year cycle to 52 properties. This is to ensure your property is electrically safe.



Neighbourhood Management

Neighbourhood

89.6%



of tenants satisfied with the management of the neighbourhood they live

Compared to Scottish Average 86.1%

Anti-social Behaviour
100%



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

Compared to Scottish Average 94.4%

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. While we may be able to resolve certain cases without other agency involvement, there is an acknowledgement that more difficult cases may involve working with Police Scotland and Social Work Department. These cases are classed as Very Serious/Serious and classed as Category A & B which generally take longer to reach a resolution.

Estate Management

We are committed to ensuring our estates are managed to the highest possible standard. To achieve this outcome we provide litter picking services, provided kerbside bulk uplifts, inspect back courts, gardens and closes on a regular basis.

An Estate Management Working Group was set up during the year involving housing and maintenance staff to discuss and take forward joint solutions to tackle estate management issues within our estates.

Estate Walkabouts

Our estate management walkabouts were unable to take place due to Covid restrictions. Our walkabouts enable residents to come along and join staff in a walk around our estates. As restrictions are now easing these walkabouts will recommence.

Any areas of concern can be identified along with ways they could be improved. Any suggestions/feedback from the group will be reported back to the Estate Management Working Group for them to take forward.





Value for Money

Rents and Service Charges



85.4%

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

Compared to Scottish Average 82.8%

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 monitor 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.

In addition we ensure our properties don't stay empty for too long and we re-let them to limit any rent loss.

Rent Lost during 2020/21



0.08%

of annual rental income was lost through properties being empty amounting to £704

Compared to the Scottish average of 1.37%

Average void days in 2020/21



7.00 days

Average time taken to re-let 9 properties

Compared to the Scottish Average of 56.29 days

This compares to 5.8 days in 2019/20 and has increased due to Covid restrictions. However, despite this our performance is still excellent.

Total rent collected during 2020/21



102%

of annual rent receivable

Compared to the Scottish average of 99.1%

% Gross rent arrears of rent due



2.07%

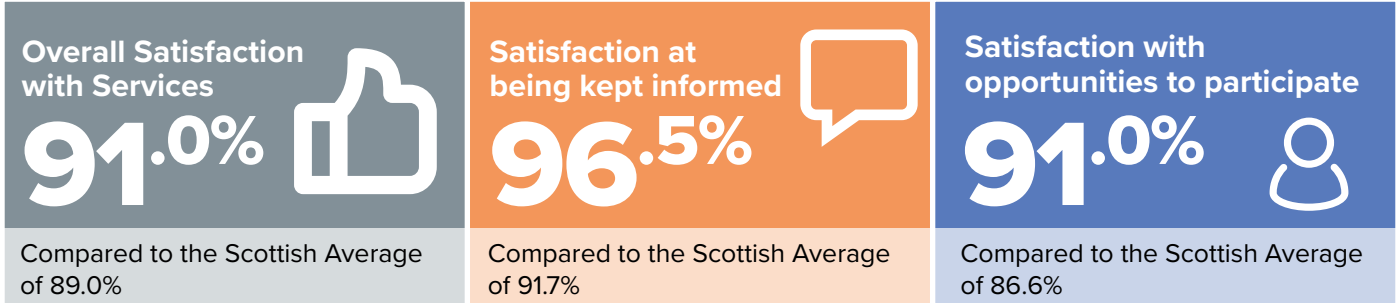
Rent arrears as % of annual rent receivable of £844,359

Compared to the Scottish Average of 6.14%



Tenant Satisfaction and Participation

Tenant Satisfaction



Tenant Participation

Getting Involved

There are many ways in which tenants can become involved in the work of the Co-operative.

You may wish to get involved by:-

- Becoming a shareholder;
- Joining our Management Committee;
- Attending our Annual General Meetings;
- Attending Focus Group meetings i.e. discuss rent reviews / policy reviews etc;
- Attending our Estate Management Walkabouts;
- Taking part in surveys;
- Helping at community events;
- Joining a Community group.

Due to the pandemic restrictions we were not able to carry out any face to face engagement. As restrictions are easing we will be able to move forward with this.

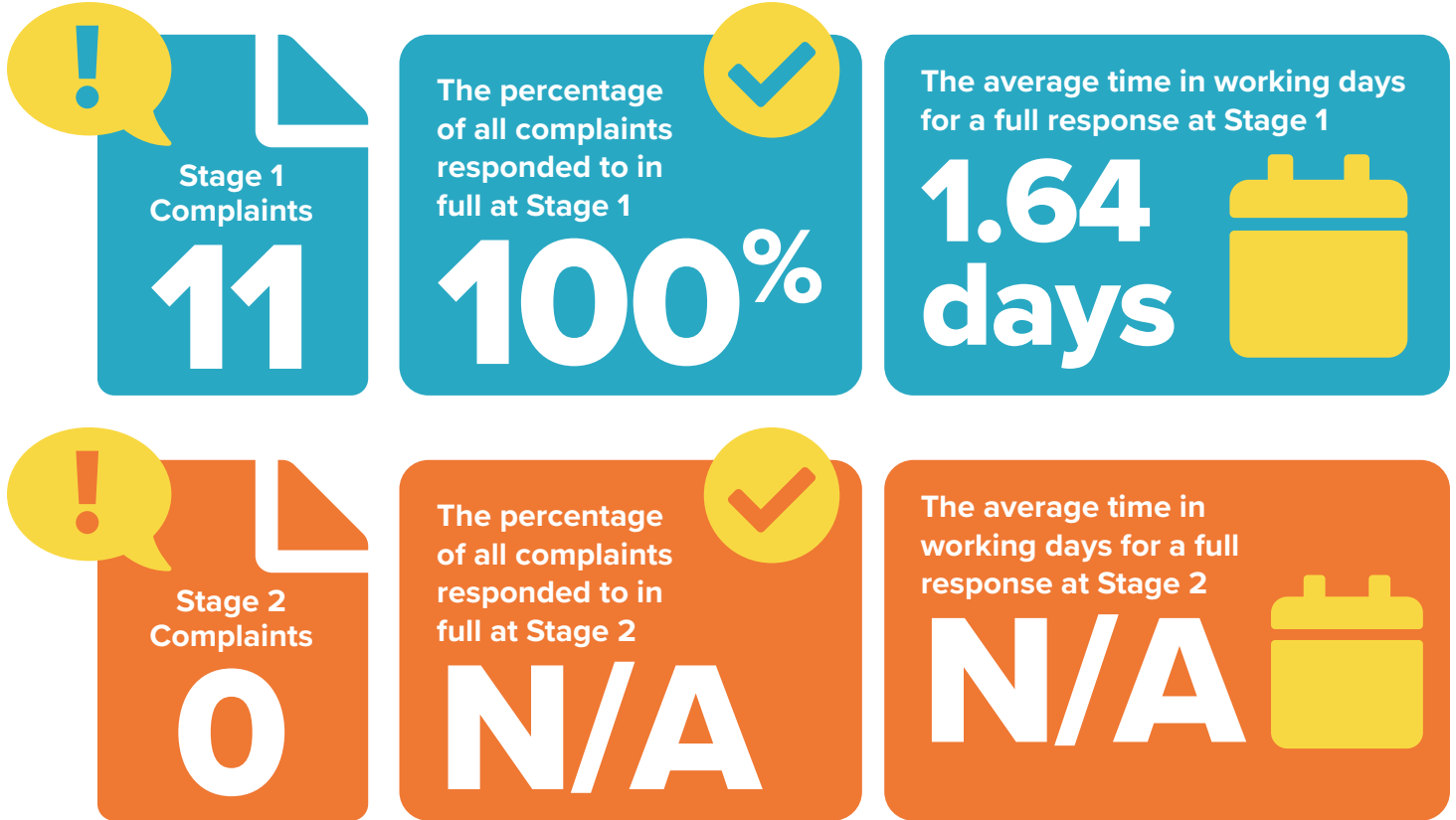
We held a Tenant Focus Group meeting by Zoom on 21 January 2021 to discuss the rent review.





Complaints

During the year we received **11** complaints. They were all resolved within the timescales taking under 2 days in average to respond in full.



Here are some examples of complaints which have resulted in an action or change to improve our services.

You said...
The standard of close cleaning from the close cleaning company is poor.

We did...
 Maintenance staff carried out a deep clean on some closes as a pilot to find out how they would clean up. In addition we agreed to invite tenders for the close cleaning contract.

Complaints received about grass cutting service.

On site meetings with contractor & improvement plan put in place.

Looking Ahead...

We implemented the new Scottish Public Services Ombudsman's (SPSO) Model Complaints Procedure this year and staff received training on it. We aim to ensure that everyone is aware of and can access our Complaints procedure. We will continue to work with our tenants/service users to seek resolution with complaints.





What's been happening in our Communities during 2020/21

Like many of you, our 2020-21 year was massively impacted by lockdowns as a result of the pandemic. Our community work programme, projects and activities had to be adapted or put on hold as the Community Centre was closed.

As essential workers our community staff continued working directly from the community centre throughout the year. The Co-operative's immediate response was to help support our community at the time of real crisis and this support took many forms.

Working across the communities of Forgewood and Gowkthrapple our Covid-19 response included:-

- Providing over 8040 meals
- Delivered over 2150 'Packs of positivity'
- Weekly befriending phone calls
- Crisis support with emergency food parcel or fuel top-ups

As the pandemic continued, our focus gradually changed from supporting people in immediate

need to supporting our community to become more resilient. A key focus was supporting people to adapt to a more online world helping over 80 people to get online by providing equipment, internet access and training.

Where possible we helped the groups and organisations that used the centre to adapt to carrying out activities online and assisting them to a safe return when the change of rules and restrictions allowed.

The centres would normally be buzzing in the approach to the festive time with party, community events and activities. Sadly, with greater restrictions and lockdown over the festive period this could not happen. However, we tried to make the time as special as possible given the restrictions. Santa was there via zoom and selection boxes were given out.

Over the winter months support continued to be provided across the community along with digital training. As soon as restrictions allowed, activities slowly started to return.

Some of the creativity that took place during a much restricted year...

The Chain Gang knitting' group held a 'Yarn Bombing' event to celebrate their return to Forgewood Community Centre. Knitted during the lockdowns, these wonderful creations were displayed outside Forgewood Community Centre. I'm sure you agree they are a very talented group!

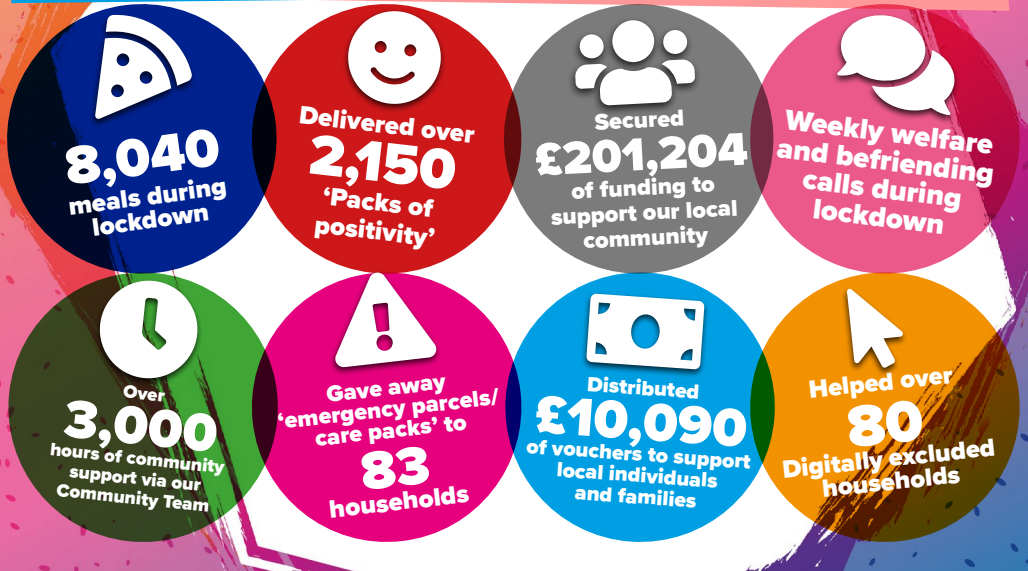




What's been happening in our Communities during 2020/21

A snapshot of our 2020/21 work in the Forgewood and Gowkthrapple communities

"The meal project gave us feeling that the community care about and helped in that extremely difficult time thank you"



"I think everyone looked forward to Monday, Wednesday and Friday not just for the terrific food, but also for the banter especially at the peak of lockdown when we were all confined to your houses."

"Thank you for the activity packs you sent out during lockdown. They were most appreciated and welcome in these most unusual times.

I lost my husband 2 years ago and have to say like lots of people it was a very lonely time, however I have a very supportive family which was great.

I know I looked forward to your letter every week and I'm sure people who are not as fortunate as I am did also, as it was a connection with the outside world.
Thank you most sincerely"

Scottish Mental Health Art Festival

Our Community Centre plays a vital role in helping with people's mental health and wellbeing. Over the past year our Community Team have continued to support the local community, adapting their programmes to help lessen the impact of Covid-19. As our Community Centre gradually starts to reopen we are looking forward to welcoming people back and returning to some sense of normality.





What's been happening in our Communities during 2020/21

Christmas Events 2020

- We hosted Zoom calls from Santa's grotto/ office at the North Pole, posted out Santa letter kits with everything needed to send a letter to Santa, then organised Santa replies;
- We also applied for Cash for Kids and secured £2,975 which provided for 85 supermarket vouchers amounting to £35.00 per child for families within our community;
- Purchased and made 5 food hampers that were given to lucky households picked at random;
- Posted out activity packs of "positivity" to every household;
- Gave out over 200 selection boxes to children;
- Thanks to a donation from the Big Toy Giveaway we distributed £250 worth of vouchers to families in our community to buy Christmas presents for their children.



A Big Thank You

Forgewood Housing Co-operative and Garrion People's Co-operative work together to deliver their community programme and wider role activities across the Forgewood and Gowkthraple community.

Over the past year we have secured over £201,204 of external funding to support our community programme and Covid-19 response across our local communities.

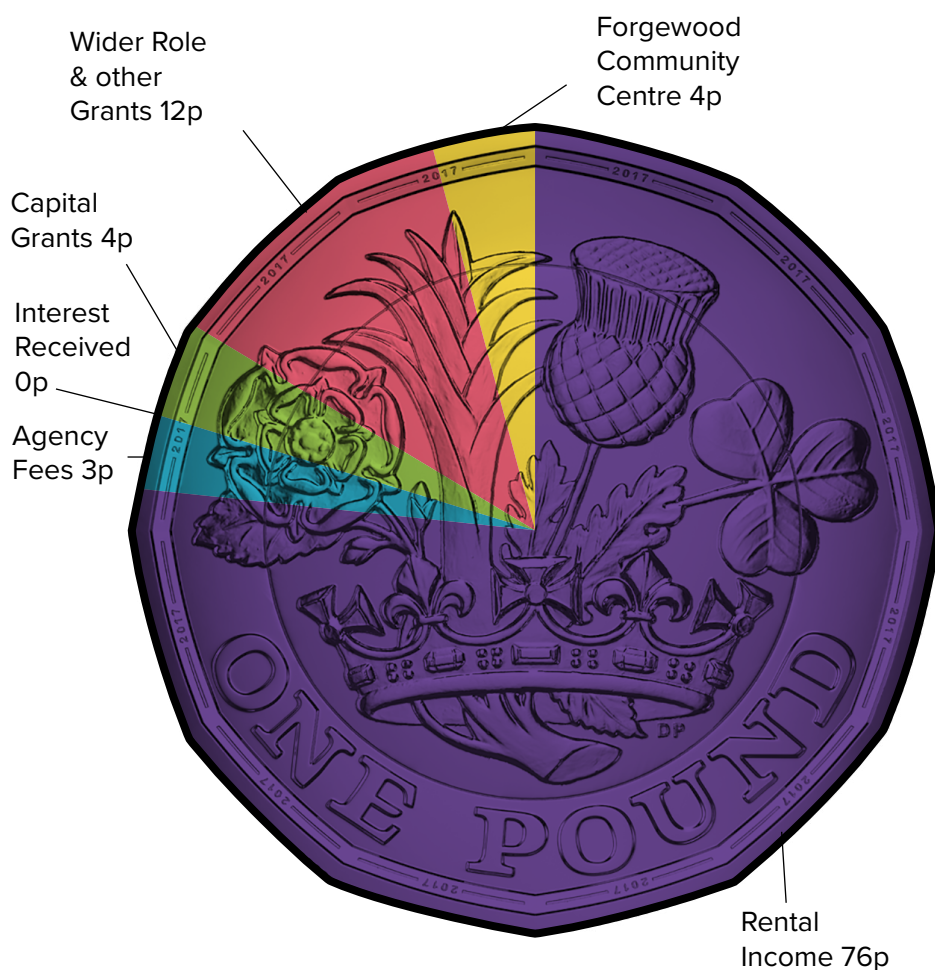
Securing external funding and working with local partners is vitally important in helping us deliver an extensive programme of community activities and providing support services locally.

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



FORGEWOOD HOUSING CO-OPERATIVE FINANCIAL SUMMARY 2020/21

“where every penny in the £1 came from”



The 2020/21 financial year was an unusual one. A great deal changed at the start of the year due to the devastating impact of the Covid-19 pandemic. An important consideration in our response to the pandemic was good financial controls and the safeguard of Co-operative assets.

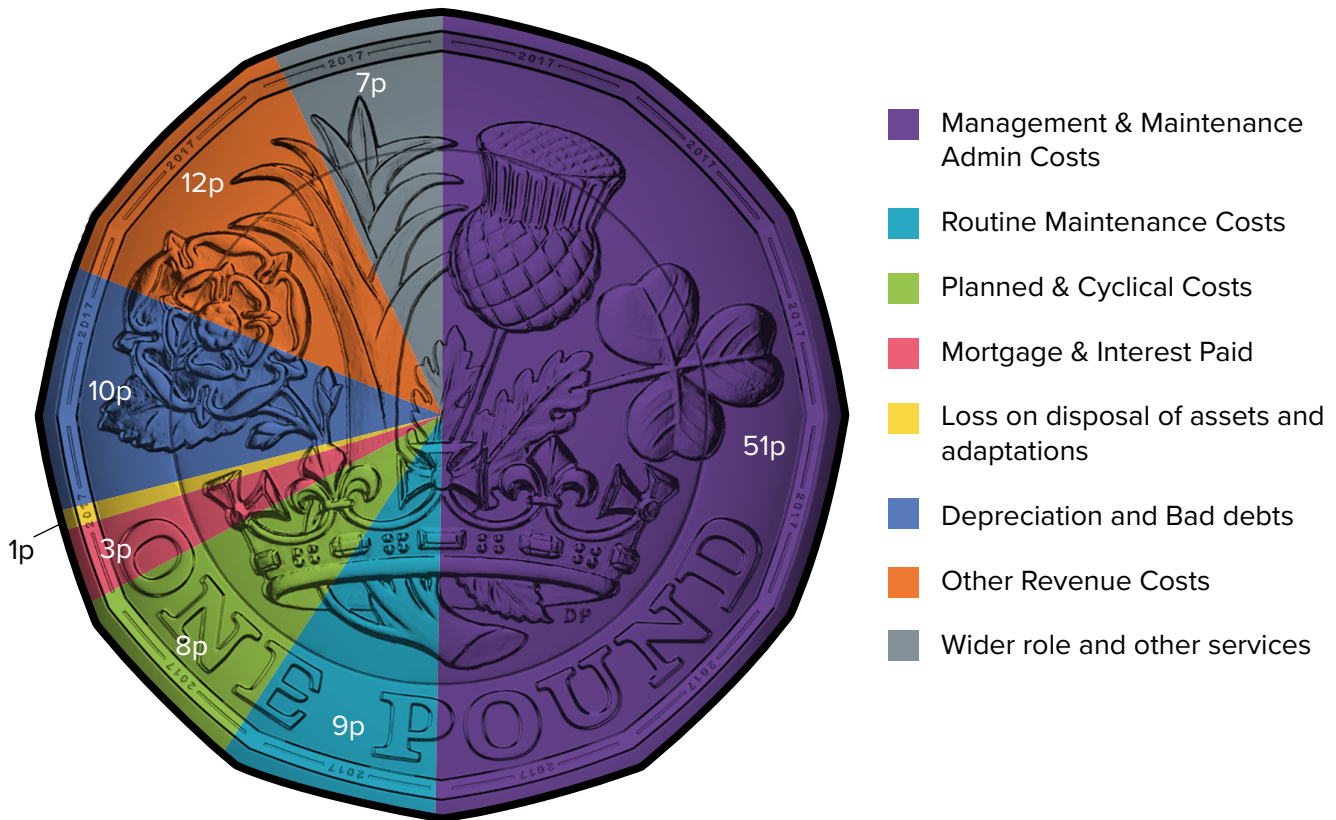
Despite the challenges, the Co-operative had another successful year. The surplus for the year, before the pension re-measurement was £17,927 (2020 - £6,669 deficit).

The Co-operative’s net current assets at 31 March 2021 were £487,216 (2020 - £630,376).

We followed government guidelines which allowed us to continue with our capital spend programme whenever Covid-19 restrictions allowed. This enabled the continuation of our capital spend programme on which we spent over £135,000. This money was spent on upgrading bathrooms and fire detectors to a number of our properties. We spent a further £182,000 on day to day repairs and cyclical maintenance charges.

INCOME	AMOUNT	% COSTS
Rental Income	£845,857.00	76%
Agency Fees	£36,262.00	3%
Interests Received	£116.00	0%
Capital Grants	£48,719.00	4%
Wider Role & other Grants	£135,582.00	12%
Forgewood Community Centre	£39,333.00	4%
Total Income	£1,105,869.00	100%

“how every penny in the £1 was spent”



Through funding from a wide range of stakeholders - more notably the Big Lottery and Investing in Communities Fund (ICF) - we employed an additional member of staff in the Community Development Team. This allowed us to identify and assist local residents who were adversely affected by lockdown measures. To lessen the impact on our community we provided various initiatives ranging from meals to IT equipment for those in digitally excluded

households. We spent £208,000 in wider role costs and received £211,000 in grants and income. Covid-19 has been a once in a generation challenge, and whilst it has not had any major adverse impact on the Co-operative’s finances over the last 12 months, its effects are likely to be felt across the sector on a medium to long term basis. Thus, we will continue to analyse and assess its impact on our activities and the overall financial performance of the Co-operative.

EXPENDITURE	AMOUNT	% COSTS
Management & Maintenance Admin Costs	£550,215.00	51%
Routine Maintenance Costs	£97,554.00	9%
Planned & Cyclical Costs	£83,996.00	8%
Mortgage & Interest Paid	£31,512.00	3%
Loss on disposal of assets and adaptations	£8,480.00	1%
Depreciation and Bad debts	£108,622.00	10%
Other Revenue Costs	£135,086.00	12%
Wider role and other services	£72,477.00	7%
Total Costs	£1,087,942.00	100.00%



Annual Assurance Statement

A robust self-assessment which tested the Co-operative's compliance with the Scottish Housing Regulator's Standards of Governance and Financial Management was carried out by an external consultant in September 2020.

The Management Committee has reviewed and assessed a comprehensive volume of evidence to support the view that Forgewood Housing Co-operative is compliant with the requirements (detailed below).

The evidence consists of reports, policies, advice and information which the Management Committee monitors and oversees regularly throughout the year to provide continuous assurance that Forgewood Housing Co-operative is compliant.

Additionally, the evidence incorporates relevant documents and information that contributes to our assurance and which form the structure of the Co-operative's business and governance activities.

The test against our self-assessment concluded that the Co-operative was compliant with the standards and subsequently we submitted our second Annual Assurance Statement to the Scottish Housing Regulator in October 2020.

This statement provides assurances to the Regulator that the Co-operative:

- Achieves all of the standards and outcomes in the Scottish Social Housing Charter for tenants, people who are homeless and others who use our services;
- Comply with our legal obligations relating to housing and homelessness, equality and human rights and tenant and resident safety;
- Comply with the standards of governance and financial managements for registered social landlords.

We continue to assess our performance with the standards to achieve the best outcomes for our tenants and others who use our services.



Looking Forward

The past 18 months has been challenging for everyone connected to Forgewood Housing Co-operative in what we have learned from our experiences in working through the pandemic.

We will be looking at how we deliver services in the future i.e. how we communicate with tenants and customers. We anticipate playing a key role in respect of technology and will try to help our tenants become digitally included.

Our cyclical and major repair works programme for Forgewood anticipates the following work for the year ahead:

- New bathrooms to start in phase 2 (Davaar Drive, Ashton Street and Dinmont Crescent flats);
- Completion of all remaining smoke and heat detectors in our homes;
- Continue our 5 year period electrical inspection programme;
- Renewal of external doors to ground flats where necessary (on a phased basis);
- Continued landscape work in the estate;
- Continued gas maintenance and service programme;
- Close cleaning after a tender exercise is carried out.

We will also focus on the following as a priority:

- Gradually reopen our community centre when safe to do so;
- Build on our tenant participation and focus groups;
- Build on our community development;
- Maintain walkabouts with the estate management group;
- Stock condition survey (which determines our 30 year planned maintenance programme);
- Achieve value for money for our tenants in all aspects of our operations;
- Keep strengthening our governance at the Co-operative;
- Sustainability in our tenancies and maintain management of estates.

An external consultant carried out a comprehensive review of our business plan in the last year. This gave us an opportunity to review our past performance, take stock of the progress we have made and identify the challenges and opportunities that lie ahead. The business plan is an important document that is available to tenants on our website as well as on request.



Our Management Committee and Staff Team

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

Our Management Committee

Name	Designation	Name	Designation
Callum Boughey	<i>Chair</i>	Sandra Murray	<i>Committee Member</i>
Alan Thomson	<i>Vice Chairperson</i>	Lee Murray	<i>Committee Member</i>
Charlie Millar	<i>Treasurer</i>	Thomas Divers	<i>Committee Member</i>
Jolene Martin	<i>Secretary</i>	Melissa Barclay	<i>Committee Member</i>
John Burton	<i>Committee Member</i>	Teresa Boyle	<i>Committee Member</i>
David Hemmings	<i>Committee Member</i>	Marek Dziekan	<i>Committee Member</i>
Jamie Bell	<i>Committee Member</i>		<i>(Appointed Member: 27 January 2021)</i>
Natalie Barclay	<i>Committee Member</i>		

As at 31 March 2021 we had 77 Shareholding members.

Remembering...

We sadly lost **Billy Muir** (secretary) in December 2020. Billy was with the Committee since the Co-operative's formation in 1993 and he dedicated a lot of his time to help make Forgewood a better place for people to live.

Margaret Fraser also passed away in March 2021. She was a volunteer on our Management Committee for a time but will also be remembered for her work with the kids at the park behind Fife Drive.

Our Current Staff Team

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>
Kennedy Chilambe	<i>Senior Finance Officer</i>	Isla Dundas	<i>Community Development Assistant</i>
Paul Murphy	<i>Corporate Services Officer</i>	Josh Collins	<i>Clerical Assistant</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</i>
Alex Gemmell	<i>Maintenance Officer</i>		
Billy Gibb	<i>Maintenance Assistant</i>		

Starters

Name	Role	Start Date
Laura Sneddon	<i>Modern Apprentice in Housing</i>	<i>14/09/2020</i>

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 your continued support over the last very challenging year for everyone.



Your feedback

It would be interesting to hear what you think about this year's 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 Ltd

Forgewood Housing Co-operative Ltd.

Office: Forgewood Community Centre,
49 Dinmont Crescent, Motherwell, ML1 3TT

Tel No: 01698 263311 / Fax No: 01698 263399

Email enquiries@forgewoodcoop.org.uk

Website www.forgewoodcoop.org.uk



supporting
social
employers



tenant
participation
advisory service

