



Forgewood Housing Co-operative

annual report 2008 – 2009

*creating a better
neighbourhood for our
tenants*



Chairperson's Report



I am delighted as chair to write this introduction to the 2008/09 annual report for Forgewood Housing Co-op.

As usual it's been a busy time for everyone involved at the Co-op.

The management committee and staff have worked hard in achieving our aims and objectives for the year and I am pleased to say that our performance in all areas of our service delivery has once again exceeded expectations. This is a testimony to the hard work done by everyone to ensure the Co-op runs smoothly. It is all the more satisfying when you consider that no one has escaped the problems with the financial climate.

The kitchen and boiler replacement programme got under way during the year in the flats. These are the first replacements since modernisation took place in the early 1990's. The contract is continuing in the remaining flats in Forgewood throughout the next year. We aim to achieve high satisfaction levels from our tenants on this contract.

During the year, we were informed by The Scottish Housing Regulator (formerly Communities Scotland) that they would have low engagement with the Co-op. There are three levels of "risk" associated with registered social landlords. High, medium and low risk and it is reassuring to see that our regulating body are happy about how we deliver our services as well as proving to be financially viable for the future.

I would like to thank other members of the management committee and all the staff of the Co-op for their continual efforts in making it another successful year. Please read on to see what else has been happening in the year with Forgewood Housing Co-operative.

John Burton Chairperson



Recycling for Good

From 1 September 2008, North Lanarkshire Council started a new recycling programme within the area. While refuse was still being uplifted on a weekly basis, it was being done on alternate weeks to suit general refuse and paper waste. At first, it was felt that there may be problems for some adapting to the new collection scheme but with proper consultation between the Co-op and tenants, as well as visits with the waste control officer from North Lanarkshire Council, we have found the recyclable bin collection scheme to be a success.

Citizens Advice Bureau Joint Partnership Project

In 2008, the Co-op started to work in partnership with Citizens Advice Bureau and other Registered Social Landlords within North Lanarkshire to look at the possibility of assisting our tenants with a new project, tackling fuel poverty. Surveys were carried out with tenants and the response showed that there was a requirement not only to look at fuel poverty, but the other financial difficulties people experience because of energy bills. The “Fuel User Empowerment Project” was therefore launched by all involved. The partnership co-funded 2 posts within Citizens Advice Bureau, which enabled advisors to visit tenants at home or at the Co-op’s office and provide them with sound advice on many financial, benefit and legal issues. While a Big Lottery application to fund the positions over a few years was unsuccessful, the partners involved are looking at other ways to continue this excellent service to our tenants.

Charity Events

Each year now, staff at the Co-op are getting involved in fund raising of some sort. Susan Kane (Housing Officer) completed the Moonwalk event in Edinburgh to raise funds for breast cancer research. This involved walking 26 miles through the streets of Edinburgh, in the early hours of a Sunday morning. Well done to Susan who managed to raise over £500 for a worthwhile cause.

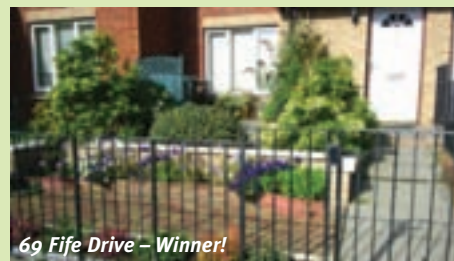
All staff at the Co-op raised money for comic relief day in March 2009 and this involved dressing down for the day and wearing the statutory red noses!

Common Housing Register

The Co-op has been working over a number of years with North Lanarkshire Council and other Registered Social Landlords to develop a common housing register, which will allow applicants to complete one application form for any participating landlord in North Lanarkshire. The Common Housing Register is due to go live in 2009/10 and it is expected that applicants will find it easier to access housing lists and maximise their choices of areas and properties.

Garden Competition

Every year prizes are awarded to the best kept gardens in the area and once again this year, the standard shown has been very high, and our thanks go out to everyone who puts that extra effort in with their garden. And well done to those who share a common ground area as we have seen improvements with tenants taking ownership and maintaining the garden areas.





Maintenance News

Cyclical Work

Our cyclical work programme is a key area of our maintenance business and this covers landscape maintenance, close cleaning, gutter cleaning and annual gas safety testing to all relevant properties.

Adaptations

During the course of 2008/09 the Co-op carried out seven adaptations within homes of our tenants. The purpose of an adaptation is to allow someone with a medical condition to remain in their home for as long as possible. There is a referral process involved where a tenant or their family member's occupational therapist would send a request to the Co-op to make alterations. The cost of the adaptations is funded via the Scottish Government.



Tenant Mrs Stevenson, of Tulley Wynd, showing her level entry shower adaptation.

Landscaping

Land Engineering have been employed by the Co-op for four years now on a rolling contract and the standard of maintenance within our common ground areas has been excellent. Around 15 cuts per year take place on our common grass areas, and we also cut grass for tenants who are elderly or are unable to do so due to a medical condition. Pruning to shrub areas also take place in summer and winter seasons, and the contractor ensures weedkiller is applied in appropriate areas.

Insulation Programme

The Co-op worked in partnership with Powersave and gave all tenants the opportunity to have their homes insulated free of charge. A grant was provided by the Scottish Government during the year and was used by the Co-op, ensuring tenants who were in need of insulation received a visit. We managed to insulate 15 properties during the year, providing upgrading to loft insulation and draught proofing.

New Kitchens

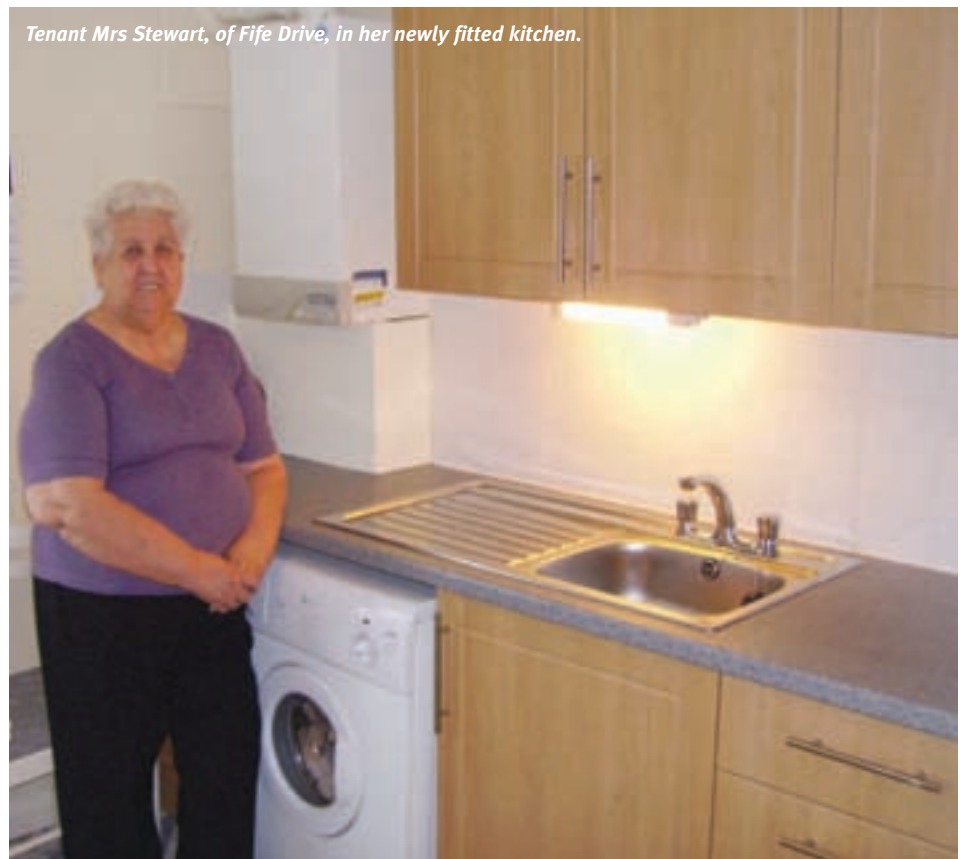
2008/09 saw the start of our kitchen and boiler renewal programme within the flats in ForgeWood. We hope tenants are pleased with their newly fitted kitchens. The contract was carried out by CCG Ltd. The work will continue into 2009/10 and it is hoped all 142 flats in ForgeWood will receive their new kitchens by 2010.

The Co-op aims towards high levels of satisfaction from our tenants in all areas of service delivery. The kitchen contract is being done in three phases, so any feedback and suggestions from satisfaction surveys will be analysed and discussed prior to any further work being carried out by the contractor.

Maintenance Performance

We are always striving to ensure repairs are carried out within response time targets set. The table below provides a breakdown on how many repairs we carried out, and the timescales involved.

Repair category	Target response time	Number carried out in year	Number completed within response time	Number completed on time as a percentage
Emergency	6 hours	159	159	100.00%
Urgent	2 days	249	247	99.20%
Routine	5 days	381	378	99.21%





Housing Management News

Empty Property (Void) Management

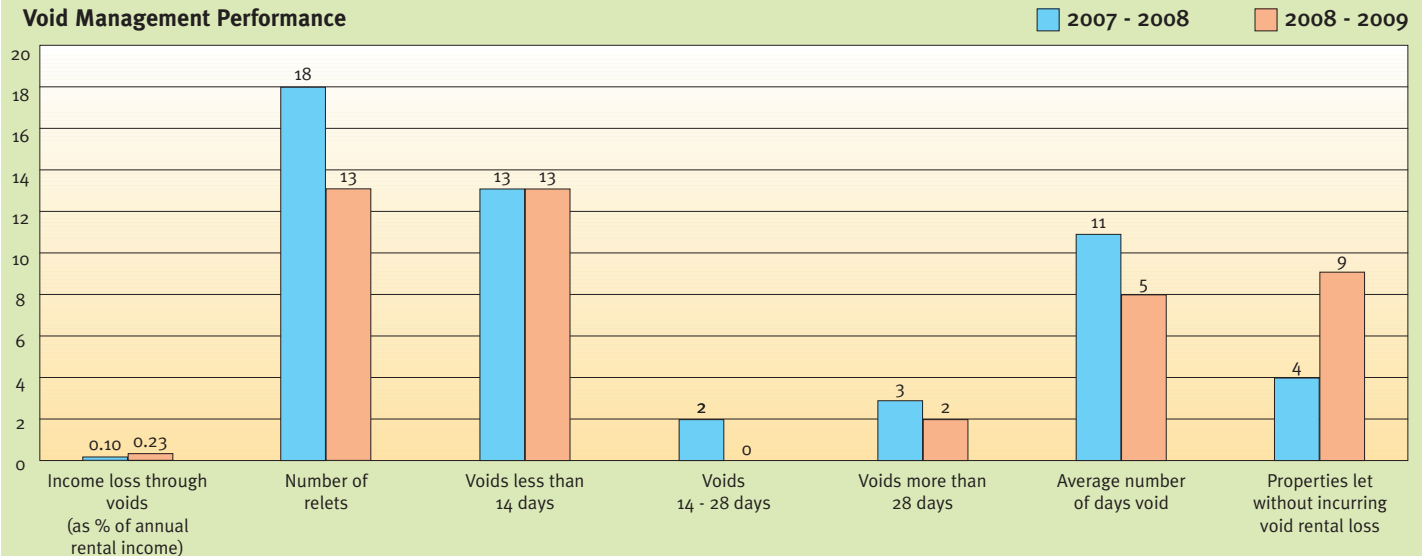
15 properties were given up in the year. This is the lowest turnover of empty properties (voids) since the Co-op formed in 1994. It clearly shows that more people are wanting to stay within our homes and hopefully this is a sign for the future. Our commitment to sustaining tenancies, the new kitchen and boiler programme and good management of our estate are contributory factors in this outcome.

We have a target to allocate voids within certain timescales, ensuring minimum rental loss and the table below shows we are well within performance targets. We have also shown performance compared with that of our previous year.



The Co-op is committed to engaging and working with our community at all times.

Void Management Performance



Our Stock Profile

The Co-op's stock is located solely in "New Forgewood" and other stock in the area is managed by North Lanarkshire Council, Lanarkshire Housing Association as well as the private sector.

Stock Breakdown	Units	%
Improved Flats	142	62%
New Build	75	32%
Factored	14	6%
Total	231	100%

Tenant Participation

Participation and consultation is done with our tenants through meetings with our Registered Tenant Organisation (RTO) as well as the Co-op providing information on a wide range of issues via newsletters, flyers and on our website. When it comes to policy reviews, it is essential that we consult with everyone prior to a change to any policy. We have a commitment to tenant consultation and participation and this clearly detailed in our tenant participation strategy and action plan, reviewed every year by the Co-op.

Estate Management

One of the reasons our tenants want to stay with the Co-op is down to the upkeep of our estate. We are proud of our continuous work in making Forgewood a desirable place to stay. We do this by ensuring there is a daily caretaking service in the estate. Inspections are regular throughout our stock and issues identified are dealt with immediately. On some occasions, we need to take action against those tenants who are not adhering to the terms of their tenancy. This is usually due to common parts and garden areas not being kept tidy and maintained. Our thanks again go out to everyone who make the extra effort to keep garden areas and common grounds in good condition.

Right to Buy Sales

All of our tenants have different provisions with the Right to Buy. In the last year no sales were processed through the right to buy scheme.

Consultation with our tenants is vital when reviewing policies and planning major work programmes.

Rent Arrears Management

Our rental income is our main source of revenue, so it is vital that we collect as much rent as possible to continue with day to day repairs and other expenditure. In 2008/09 our rents increased by 5% on the previous year, taking our total annual rental income receivable to £586,431. The actual (non technical) rent arrears owed by current tenants at 31 March 2009 was £8,845. This was a reduction on 2007/08 and shows that the Co-op is continuing to perform well in the recovery of rent arrears. There can be occasions when we have to take Court action and evict as a last resort. Fortunately there were no evictions carried out in the year. One significant difference in the year which has contributed to our targets being met was the launch of the partnership project with the Co-op, five other local housing associations and Citizens Advice Bureau (CAB) as detailed on page three of this report.

The table below shows that the Co-op is performing well on rent arrears and improving on previous years. We always compare our results to the targets set out in our internal management plan and those of our peer group landlords.

	2007/08	2008/09
Total current arrears outstanding	£13,086	£14,840
Technical arrears	£3,863	£5,995
Actual (non technical) arrears	£9,223	£8,845
Arrears as a % of annual rental income	1.64%	1.51%
Former tenant arrears	£7,919	£1,107





Financial Highlights



Analysis of Income & Expenditure for the year ended 31 March 2009

INCOME

Rental Income		£586,893
Wider Role	£17,000	
Interest Receivable	£11,779	
Agency Services	£7,342	

EXPENDITURE

Management & Maintenance Admin		£279,789
Mortgage Interest	£106,012	
Routine Maintenance	£99,475	
Major & Cyclical Maintenance	£29,415	
Property Insurance	£25,675	
Agency Services	£21,215	
Wider Role	£17,000	
Depreciation	£15,609	
Corporation Tax	£5,728	

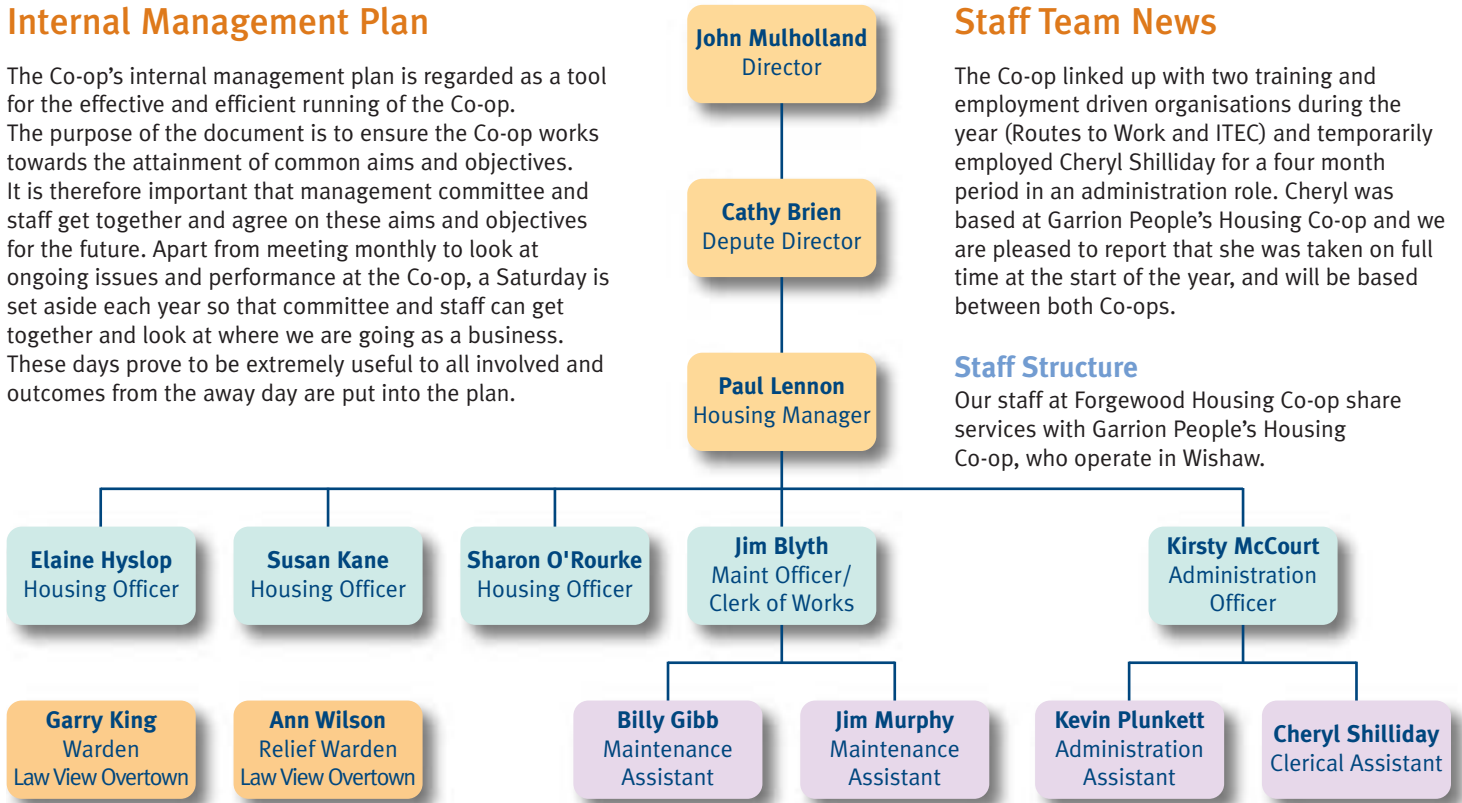
Paperless Office – the way forward

The Co-operative has made huge progress this year working towards the 'paperless office'. Since 2006 we have been researching the options available to us and the costs involved in transferring paper files to a digital format. We are now ready to go live with this project, with all paperwork that is being destroyed recycled which in turn will assist the Co-op to help the environment.



Internal Management Plan

The Co-op's internal management plan is regarded as a tool for the effective and efficient running of the Co-op. The purpose of the document is to ensure the Co-op works towards the attainment of common aims and objectives. It is therefore important that management committee and staff get together and agree on these aims and objectives for the future. Apart from meeting monthly to look at ongoing issues and performance at the Co-op, a Saturday is set aside each year so that committee and staff can get together and look at where we are going as a business. These days prove to be extremely useful to all involved and outcomes from the away day are put into the plan.



Staff Team News

The Co-op linked up with two training and employment driven organisations during the year (Routes to Work and ITEC) and temporarily employed Cheryl Shilliday for a four month period in an administration role. Cheryl was based at Garrion People's Housing Co-op and we are pleased to report that she was taken on full time at the start of the year, and will be based between both Co-ops.

Staff Structure

Our staff at ForgeWood Housing Co-op share services with Garrion People's Housing Co-op, who operate in Wishaw.

Management Committee

Our management committee team still has a number of long serving members on board. The committee set up at 31 March 2009 is as follows:

John Burton <i>Chair</i>	Marina Johnstone
Alan Thomson <i>Vice Chair</i>	Charlie Miller
Billy Muir <i>Secretary</i>	Kate Perrie
Jim Barr <i>Treasurer</i>	David Wood
Bernadette Harper	Isabella Stevenson



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