

Annual Report 2024/25

Forgewood Housing
Co-operative Limited



*The Selkirk Grace
Some hae meat and canna eat,
And some wad eat that want it;
But we hae meat and we can eat,
And sae the Lord be thankit.*



Forgewood
Housing Co-operative Ltd

Welcome from the Chair



Chair's Forward...reflection on this year's achievements....

I am grateful to all my fellow Management Committee members for electing me once again as Chair of the Co-operative after the AGM in 2024. I also thank them for all the contribution they make every month to always take the Co-operative forward.

The year 2024/25 started with Paul Lennon being appointed Director of the Co-operative. This has been a smooth transition as Paul has been with the Co-operative since 1999 and has worked at a senior level for the past 20 years.

It has been a successful year for the Co-operative in terms of our obligations with the Regulatory Standards for Social Housing, set by the Scottish Housing Regulator (SHR), in particular financial management and governance for Registered Social Landlords (RSLs).

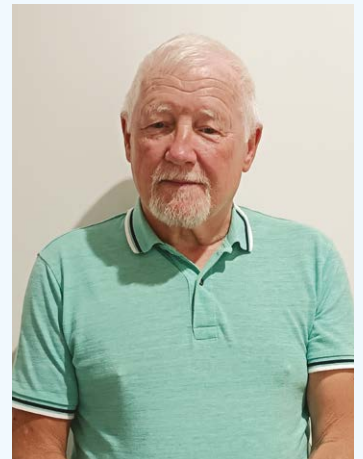
The cost-of-living crisis still affected our tenants and wider community. We recognised this with a much lower than Scottish Average rental increase (3.3%) being implemented for the financial year 2025-26. We do however appreciate there is more to be done collectively, and our Advice for Tenants and Residents (AFTAR) service once again provides some fantastic financial gains for our tenants and residents, with income maximisation the key priority for the project, which also brings IT and energy support with the inclusive service.

On our financial statements, we had a reasonable year and an improvement on last year. We have identified a number of areas where savings will be made going forward, so we expect the accounts to improve in future years, subject to a bit more stability in the economy.

I am hugely grateful for the help and support our own tenants and other residents and stakeholders provide the Co-operative in various forms, e.g. being on the Management Committee, position as a Shareholder, attendance on various groups that are held within the office and in the estate, as well as the general feedback customers provide to us as this helps shape our services and improve in any areas that may require action.

The Annual Assurance Statement (AAS) is our formal declaration made by Management Committee, confirming whether the organisation complies with the Regulatory Standards and requirements set out by the SHR. Following submission of the AAS and the SHR's annual risk assessment of all landlords we were declared as fully compliant in March 2025. We were however, chosen as one of the 10 RSLs/ Local Authorities to be visited by the SHR after the financial year end to look at evidence and submitted on a number of areas and to discuss our process with the AAS. This visit was highly successful. Working with our tenant and Focus Groups as well as our Management Committee and staff team helped us get the praise published by the SHR following their visit.

To allow the Co-operative to fulfil its commitment to our Planned Maintenance Programme, we need to sometimes borrow extra money, and we did so with our current lender Nationwide in September 2024. It meant that we could kick start our planned maintenance programme which will run into 2025/26 and beyond.



Welcome from the Chair



We also ended our services with our finance agent for nearly 30 years, Clark Davidson. Anyone who is a shareholder will know Clark from Annual General Meetings. We will miss his character, and he leaves with our best wishes, including for better health in the future.

The Co-operative has performed extremely well in a number of key areas and exceeded expectation in some cases. Areas such as housing management including rent collection, allocations, management of empty properties, sustainability and responding to complaints against the Co-operative or from within the neighbourhood. With rent collection in particular, the Co-operative has reported its best performance to date and also the lowest number of empty properties (voids) given up in the year.

Our maintenance service was also excellent and in particular, tenant and resident safety, which has been an area that has always been given ultimate priority, particularly with recent changes in legal compliance. These are also indicators that will now be measured and regulated going forward to ensure social landlords are not putting any tenants at risk.

We had two internal audits carried out in the year, one on finance and the other on tenant safety and both were returned with high commendation from the auditor.

Turning to the community centre and the community in general, it thrives again for another year and the participation of the wider community in many events has been significant. A substantial number from the community and wider area have been involved in many ways, whether it has been at the centre or taking part in external events. A huge thanks to everyone who has made this possible as it also brings communities together.

“ I am proud of everyone employed by the Co-operative and their dedication in making Forgewood a better place to live and work in. ”

We are also mindful of any future projects going forward to have considered the Scottish Housing Net Zero Standard (SHNZS) targets. These aim for all homes to be significantly energy efficient and use zero direct emissions heating by 2045. This is an area where funding for landlords is a major issue and no doubt this will continue going forward.

So, while I am grateful to my fellow committee members for their support, attendance and participation throughout another successful year, the positive performance in all of our areas of work wouldn't have been achieved if it wasn't for the fantastic staff team that we have. I am proud of everyone employed by the Co-operative and their dedication in making Forgewood a better place to live and work in.

Most of the information stated in my introduction is referred to more within this annual report for 2024/25 and I hope this gives a flavour on what to expect when you read through the report.

Best Wishes

Alan Thomson
Chair



In this Annual Report, we share the Co-operative's key achievements from 1 April 2024 to 31 March 2025 on all our activities and financial performance during the year.

Every year the Co-operative submit statistics to the Scottish Housing Regulator (SHR) highlighting our performance in key areas of the Scottish Social Housing Charter.

The Charter sets out the outcomes and standards of services, that we, as your landlord should meet.

Full details can be found on their website <https://www.housingregulator.gov.scot>

Thank you for taking the time to read the report and for your participation during the year and feedback.

Content of Report

Welcome from the Chair	<i>Page 2-3</i>
Customer/Landlord Relationship	<i>Page 5-8</i>
Housing Quality and Maintenance	<i>Page 9-15</i>
Managing Your Home & Community	<i>Page 16-19</i>
Access to Housing Support	<i>Page 20-22</i>
Getting Good Value from Rents	<i>Page 23</i>
Community Highlights 2024/25	<i>Page 24-26</i>
Compliance & Governance	<i>Page 27</i>
Financial Highlights 2024/25	<i>Page 28-29</i>
Looking Forward	<i>Page 30-33</i>
Our People	<i>Page 34-35</i>

At Forgewood Housing Co-operative, we are passionate about providing affordable, safe, good quality homes and sustainable communities.

We are also ambitious about providing the highest quality services to our tenants and are committed to making a difference to our tenants and the community.

Customer/Landlord Relationship



Tenant overall Satisfaction
with our services

91.43%

Scottish
Average
86.85%



Tenant Participation Initiatives

Tenant participation has remained at the heart of our work throughout the year, ensuring that tenants have a real voice in shaping the services they receive.

We believe that your knowledge and experience of the services we provide is the best way for us

to learn and improve which ultimately leads to higher levels of satisfaction.

Within our newsletters and website, we continually promote the ways you can get involved with the Co-operative, this can be in various ways at a level you are comfortable with....

Become a member for £1. This entitles you to attend the Annual General Meeting and potentially stand for election, or be nominated to the Management Committee

**Join our
Management
Committee**

**Respond to
satisfaction
surveys or
consultations**

**Participate or
volunteer in
community
activities within
Forgewood
Community Centre**



**Come along
to Estate
Walkabouts and
join our Estate
Management
Focus Group**

**Join other Focus
Groups on
policy reviews
and shaping
services**

Join a volunteering or community group

If you are interested in any of these opportunities, we would love to hear from you!

Tenant satisfaction with
opportunities to participate

85.71%

Scottish
Average
86.34%





Tenant satisfaction at
being kept informed

87.14%

Scottish
Average
89.98%

Communication

Clear, timely, and accessible communication with tenants is central to how we deliver our services.

This year we strengthened the ways we connect with tenants, making sure that everyone has access to the information they need and the opportunity to share their views.

We recognise that tenants prefer to communicate in different ways.

To meet this need, we offer a range of options.

Face to Face Meetings

Home Visits

Quarterly Newsletters

Annual Report

Website

Facebook notifications

Telephone

SMS Updates

Email

Outcomes

Communication is not just about sharing information it is about listening as well.

This year we carried out:

Tenant Satisfaction
Surveys on
repairs with a 95%
response rate



Rent Review
Focus Group



Estate
Management
Focus Group
meetings/
walkabouts



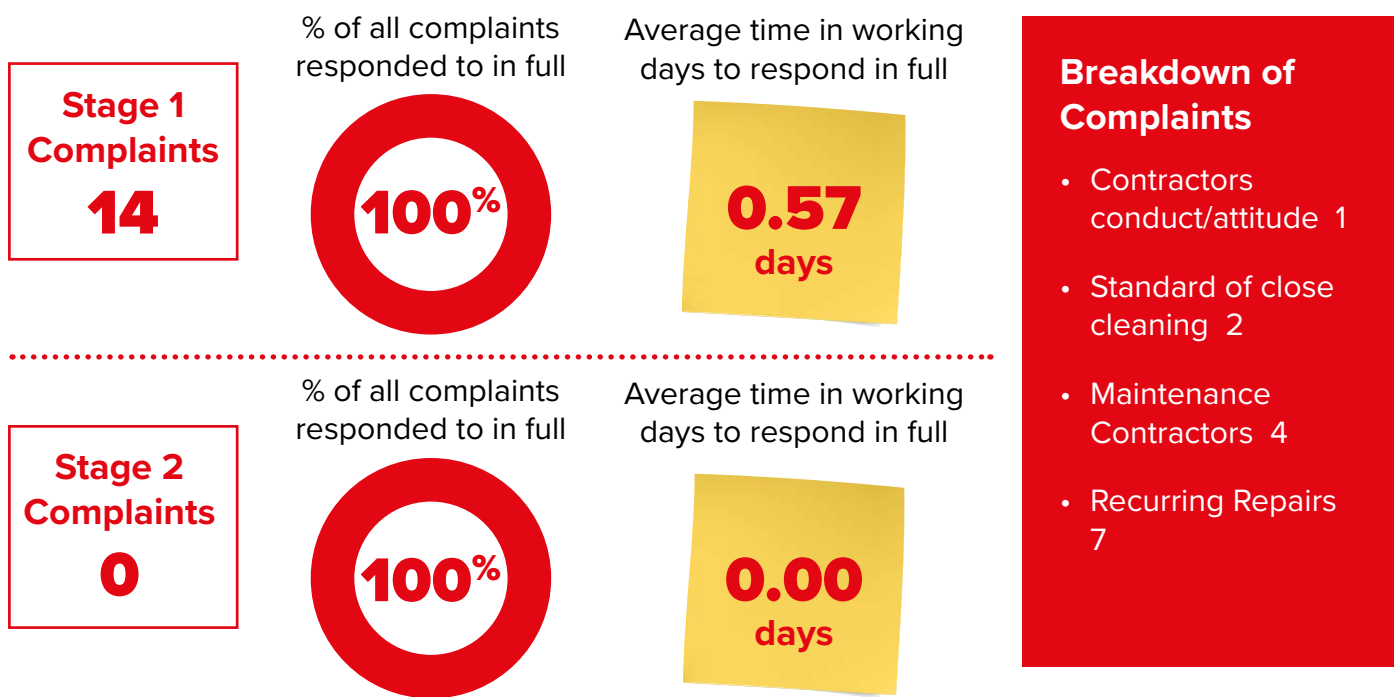
Provided
“You said, We
Did” updates
showing tenant
feedback has
led to changes





Complaints & Compliments

We received **14** complaints in 2024/25 against 13 complaints in 2023/24.



Learning from Complaints

We are committed to treating every complaint as an opportunity to learn and improve. Listening to tenants when things go wrong helps us deliver better services and ensures that our residents feel heard and respected.

During the reporting period, feedback and complaints from tenants led to several enhancements in service delivery and contractor performance. Some examples are outlined below.

You said.....

We did.....

Deep clean was requested for two white linotol close floors, as the light colour made areas in need of attention more visible.

Two chemical deep cleans were carried out by specialised flooring contractors to restore cleanliness and improve appearance.

Tenants raised concerns about gutter cleaning. Blocked gutters were found causing water damage along the external walls of some flatted properties.

Our roofing contractor cleaned all affected gutters, removed and cleared steel bottom downpipes and drains to resolve the issue and prevent further damage.

Tenants reported increased vermin activity in several communal areas, believed to be originating from surrounding environments and various contributing factors.

We contacted the NLC Environmental Officer each time the issue arose. In response, NLC instructed to cut back all hedges and trees along the even-numbered side of Fife Drive within the council park area. This reduced potential vermin harbourage. Additionally, all accumulated dumped refuse—gathered over the years—was removed from the area.



Compliments Received

“Delighted with the work carried out by the electrician”.

“I was extremely happy with the contractor who carried out my repair great service..... it was completed on the same day as it was reported”.

“I am extremely pleased with the outdoor light fitted by the electrician”.

“The contractor who carried out the repair to my boiler was great...I was very happy with the service they provided”.

“JM Fencing provided a great job in repairing the fencing at my property”.

Housing Quality and Maintenance



**Scottish
Housing
Quality
Standard**

100%

of Forgewood's homes
met the Scottish Housing
Quality Standard

Scottish Average of 87.24%



**Emergency
Repair Time**

2.10hrs

was the average
time to complete
emergency repairs

Scottish Average 3.89 hours



**Reactive
Repairs
"Right First
Time"**

98.61%

of reactive repairs
completed "right
first time"

Scottish Average 88.02%



**Repairs or
Maintenance
Satisfaction**

95%

of tenants satisfied with
the repairs service

Scottish Average 86.75%



**Energy
Efficiency
Standard for
Social Housing
(ESSH)**

100%

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



**Non-
emergency
Repairs**

3.75 days

was the average time
to complete non-
emergency repairs

Scottish Average 9.13 days



**Gas
Servicing**

100%

compliant with our gas
servicing



**Quality of
Your Home
Satisfaction**

86.43%

of tenants satisfied with
the quality of your home

Scottish Average 84.72%



The report outlines the maintenance activities in the year which reflects a proactive and responsive approach to property management.

By addressing medical adaptations, planned and cyclical maintenance, kerbside uplifts,

landscaping, service delivery enhancements and all aspects of tenant safety we have consistently upheld high standards of regulatory compliance, health and safety and tenant satisfaction.

Medical Adaptations

Wet Floor Showers

Installed in **5** properties, providing tenants with level-access shower facilities and non-slip flooring designed to enhance safety and accessibility in bathing areas.



Internal Handrails

Installed in **1** property to improve safety by providing secure support on internal staircase, helping to reduce the risk of falls and promote safer movement within the home.

Ramp

A galvanised ramp was installed at the entrance of **1** property to enhance accessibility, safety and independent access to bins for a wheelchair user.



Improving Accessibility

The front door of **1** property was reversed and the entrance area extended to accommodate the installation of a chair lift, significantly enhancing accessibility and ensuring safer, more independent entry for the resident.



A total of **8 medical adaptations** were completed to during 2024/25 to enhance accessibility, safety, and independence for tenants with specific mobility or health-related needs. This was funded by Scottish Government.

Total cost of adaptations
in the year - **£26,000**

Average time to complete an
adaptation – **27.88 days**



Planned Maintenance & Investment

Planned maintenance activities were undertaken during 2024/25 to upgrade properties and ensure they continue to meet modern standards of safety, comfort, and functionality.

A total investment of **£64,980** was allocated to these works, reflecting the organisation's ongoing commitment to maintaining high-quality housing stock.

2 properties received full bathroom upgrades, which included the installation of new fixtures such as sinks, toilets, and showers, along with wall boarding and enhanced ventilation systems to prevent mould.



7 new PVC doors were fitted during the reporting period contributing to improved security, insulation and overall property appearance.



22 boilers were replaced, improving energy efficiency.



3 properties had flooring replaced using durable, low-maintenance materials such as safety flooring.

Compliance

As part of our ongoing commitment to tenant safety and regulatory compliance scheduled works are essential to maintaining the long-term condition of properties. We ensure that

key components such as gas, electrical and fire safety remain functional, safe, and compliant with current standards.

Electrical Safety

Electrical Installation Condition Reports (EICRs) were completed in properties where inspections were due for renewal, ensuring continued compliance with electrical safety regulations and maintaining safe living environments for tenants.

These inspections assessed the condition of wiring, circuit breakers, and safety devices. All identified issues such as outdated wiring and faulty outlets are promptly addressed to ensure full compliance with current electrical safety regulations and standards.





Gas Safety

As a housing provider, we must meet and maintain all statutory, legal and regulatory standards and requirements to ensure our homes are safe.

We are required to ensure that all gas appliances, flues, and associated pipework in our properties are maintained in a safe condition. This includes arranging annual gas safety checks carried out by a Gas Safe registered engineer. These inspections help prevent risks such as gas leaks and carbon monoxide poisoning. This obligation forms a

key part of a landlord's duty to safeguard tenant wellbeing and comply with health and safety regulations.

Additionally, independent gas audits are conducted to ensure that annual gas safety checks are being performed thoroughly, safely, and in accordance with legal requirements. They help verify that all gas appliances, flues, and pipework are properly maintained and that landlords are fulfilling their duty of care to protect tenants from potential hazards.

During 2024/25:



100% compliance with this requirement achieved.



232 gas services were completed.



13 independent gas audits were completed.

15 in-house gas audits were completed by

Saltire, Forgewood's gas servicing contractor to ensure the robustness and safety of gas servicing procedures.



Fire Safety

All properties are equipped with fire protection measures, which are routinely tested during scheduled gas servicing and Electrical Installation Condition Reports (EICRs). In addition, staff conduct fire safety checks during property visits to ensure ongoing compliance and tenant safety.

Within the year all closes received an independent fire risk assessment visit to ensure we complied with safety measures to keep tenants safe in each block. This is why some tenants receive letters to remove obstacles in the closes, and is also one of the reasons we installed secured bike sheds for the community. Overall, we are pleased with the results which flagged up no serious issues and recommendations made will be put into place as part of an ongoing commitment to safety within our properties.

235 fire protection tests were carried out during the reporting period to ensure that all safety systems remained fully operational and compliant with fire safety regulations.

3 fire protection system was replaced during the reporting period due to damage or neglect by residents.

These replacements were necessary to maintain compliance with fire safety standards and ensure continued protection for all tenants and occupants.



Water Safety / Legionella

We have developed and maintained a comprehensive water system register detailing all water assets (tanks etc), including their locations, specifications, and inspection/maintenance history.

Damp and Mould

We have a legal obligation to ensure that our properties are safe, habitable, and free from damp and mould.

If a tenant reports damp or mould, we are expected to investigate the root cause and carry out repairs within a reasonable timeframe.

All reported cases are inspected within a few days of receipt, and any resulting

work orders are completed to the satisfaction of both the Co-operative and the tenant.

During the reporting period, **15** reports of dampness and mould were received, all of which were promptly investigated and treated by our specialist contractor as required.

Energy Performance Certificates

Any properties requiring an Energy Performance Certificates at void stage were completed which resulted in **9** EPCs being carried out.



Gutter and Downpipe Cleaning

Gutter and downpipe cleaning was carried out across all locations within the Forgewood estate, with a focus on high risk areas prone to blockage caused by leaf accumulation and general debris.

Storm Eowyn

On 24 January 2025, Storm Eowyn caused damage to several properties and fencing across the estate. In response, early contact was made with our roofing and fencing contractor on the day of the storm to ensure remedial and repair works could begin as soon as it was safe to do so. Repairs commenced on 29 January 2025 and continued until completion.





Maintaining Our Homes

Close Cleaning Spend in 2024/25 - **£11,286**

Fortnightly communal stair and close cleaning was carried out along with

2 Deep Cleans of communal closes.

Deep cleaning of communal closes involves sanitising stairwells and communal areas, as well as clearing debris to uphold cleanliness and maintain a presentable environment. Linotol floor repairs were carried out across **2** closes, focusing on large areas. The work involved removing broken or damaged linotol and renewing the surfaces to improve safety and enhance overall appearance.



Kerbside Uplifts

Kerbside uplift services were provided to remove bulky waste from the estate, helping to maintain a clean environment and deter illegal dumping.

A total of **3** kerbside uplifts were completed during the year, addressing the removal of bulky waste. In addition, **4** non-planned fly tipping clearance were carried out.

The total cost for the kerbside uplift services amounted to **£5,976**, averaging approximately £850.00 per visit.



Litter Picking was carried out in the estates costing **£4,792**



Close Lighting Replacement

In line with updated RoHS legislation, which phased out the sale of T5 and T8 fluorescent lamps in the UK from September 2023.

We have proactively replaced all fluorescent tubes with energy-efficient LED fittings across all **24** closes, including front and rear doors. This upgrade not only ensures compliance but also provides improved lighting quality while reducing energy consumption by up to 80%.



Landscaping Contract

No additional works were required, and the landscaping contract was completed smoothly and to a high standard with no issues reported.



**Landscaping Spend in
2024/25 - £40,950**

Repair Satisfaction

We carry out quarterly repair satisfaction surveys to tenants who have had repairs carried out to their home.

This feedback allows us to monitor the quality of our repairs service and that of our maintenance contractors. It is vital to help us monitor the service we provide and ensure a high level of satisfaction is maintained.

All of those who have completed the surveys were entered into a prize draw and winners were announced in the quarterly newsletters.





Estate Management Services

A well managed estate makes a big difference to how tenants feel about their homes and neighbourhoods. This year, we worked closely with tenants to improve the quality, safety and appearance of the estates.

We aim to ensure that tenants enjoy a clean and safe environment by:

- ✓ Providing a regular litter picking services within our estates.
- ✓ Maintenance Officer carrying out routine inspections of all closes and common areas to ensure safety and compliance.
- ✓ Inspecting communal bin areas & tidying as necessary.
- ✓ Inspecting common closes including lighting, close cleaning, repairs, removal of graffiti etc.
- ✓ Housing and maintenance staff carrying out our regular estate and close inspections.
- ✓ Housing staff carrying out regular garden inspections.
- ✓ Providing regular kerbside bulk uplifts.
- ✓ Liaising with North Lanarkshire Council services and other partner agencies.
- ✓ Multi-agency working to identify initiatives to reduce crime and improve the appearance of the estates.
- ✓ Liaising with our Estate Management Focus Group.
- ✓ Working to ensure sustainability of tenancies by ensuring communities are attractive and safe places to live.

Community Walkabouts with Estate Management Focus Group....

Throughout the year we have carried out **2** Estate Walkabouts with the group where we:

- Identified and addressed any estate management concerns;
- Shared ideas for enhancing our community spaces;
- Strengthen communication between tenants and the Co-operative.

This is an opportunity for tenants, housing and maintenance staff at the Co-operative to walk through the estate together, share observations, and discuss ways to maintain and improve our environment.

Come along to the Estate Walkabouts within our community and be part of our Estate Management Focus Group.

Your input is valuable in ensuring that our community remains a safe, clean, and welcoming place for all.

The future dates of our Estate Walkabouts are advertised in our newsletters, website and the Co-operative's Facebook page.

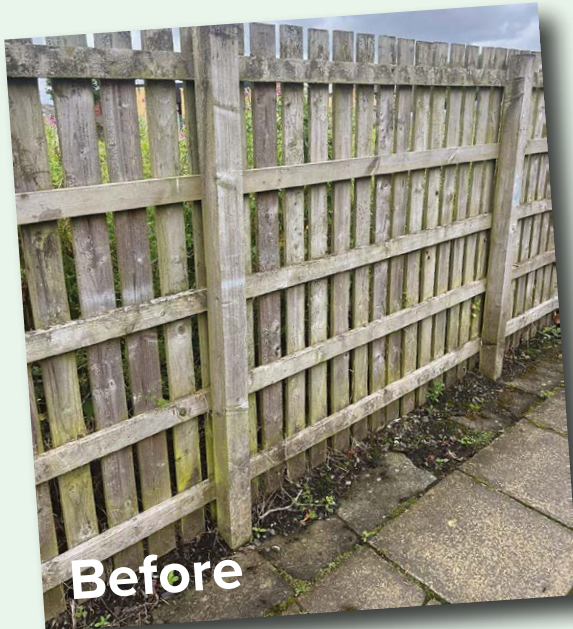




Staff Embark on a Community Volunteering Project

Staff members at both Forgewood and our partner organisation at Garrion People's Housing undertook some community engagement work in the Gowkthrapple area.

Staff intend carrying out a similar community project next year at Forgewood.



Bike Storage

We secured funding to install two cycle storage facilities within our community, these proved to be a catalyst to wider conversation for active travel, climate change and our tool library.

A huge thank you to Cycle Scotland for their support!

**Cycling
Scotland**





Housing Perks



We joined forces with Housing Perks to find new ways to help tenants save money.

The Housing Perk app offers discounts at over 100 national retailers such as Sainsbury's, ASDA, B&M, Sports Direct, Argos and many more. It is free to use for our tenants, and the exclusive discounts can offer savings of between 4% and 18%.

You can obtain details on this app from our website - <https://www.forgewoodcoop.org.uk/news/422.housing-perks/> on how to sign up and how it works....

MacMillan Coffee Morning

We held a joint MacMillan Coffee Morning in Forgewood on 26 September along with Carers Together and raised £280 for such a great cause.



Christmas Helping Hand Appeal 2024

In recognition of the rising costs of everyday essentials, we approached our maintenance contractors and suppliers who we work closely with during the year, to ask if they would be kind enough to donate vouchers for the Co-operative to distribute within our community.

They very kindly donated £1,100 which was distributed to the lucky winners who were selected at random.





Tenant satisfied with the management of your neighbourhood

89.29%

Scottish Average 84.23%



Anti-social Behaviour



During the year **3** cases which involved more serious issues or persistent anti-social behaviour

(Category A or B) were managed by the Co-operative which involved working along with other agencies such as Police Scotland, Social Work Service, North Lanarkshire Council Anti-Social Response Team.

8 other more minor anti-social complaints (Category C) were reported and addressed within 2024-25. These incidents primarily involved behaviours that had a negative impact on the community and if not dealt with promptly may escalate to a more serious nature.

Some examples of these can be neighbour nuisance, parking disputes, household refuse and dog issues.

We understand complaints of this nature can be upsetting and distressing to tenants and the focus in the coming year will be to promote positive social values within our community.

Category A
5 Working Days

Category B
10 Working Days

Category C
20 Working Days

100%

of these cases were resolved within timescales.

Scottish Average 93.44%



Access to Housing

We work in partnership with North Lanarkshire Council and 6 other Registered Social Landlords (RSLs) as part of the North Lanarkshire Common Housing Register (CHR).

The CHR offers a one stop approach to applicants and allows them to complete one application form which lets them apply for social rented housing owned by any of the partner landlords.

The application is assessed in line with the pointing framework and points are automatically awarded depending on the individual's housing, support and health needs.

We also ensure that our tenants are provided with good quality information on their housing options to allow them to make an informed choice and decision about the range of housing options available to them.

We are committed to homeless prevention, utilising a multi-agency approach to ensure people at risk of losing their homes obtain advice on preventing homelessness and have access to advice on housing options and tenancy support.

In addition, we will continue to work with North Lanarkshire Council and our partner landlords in supporting tackling homelessness via our Common Housing Register on homelessness cases.

Where we can meet the needs of the applicants on the homeless list we will do so. We are however very proactive in our approach to helping ease homelessness by offering suitable accommodation to applicants who are in extreme housing need and have on many occasions prevented them from having to apply via the homeless route. We will continue to work with our partners at North Lanarkshire Council to alleviate homelessness.

We re-let 6 of our homes in 2024/25 and allocated them as follows:-

**Urgent/
Homeless
Cases**

2

**Existing
Tenants**

0

**Housing
List
Applicants**

4

Turnover of stock – 6 Lets

**2
apartment**

1

**3
apartment**

4

**4
apartment**

1

**5
apartment**

0



Advice for Tenants Residents Project (AFTAR)

The AFTAR project is delivered in partnership with Citizens Advice Bureau and five Registered Social Landlords in North Lanarkshire including Forgewood. The Project offers a unique service of a holistic one stop shop which assists tenants with money / incoming maximisation, claiming benefits, debt advice, energy advice, budgeting, general or specialist advice.

Our Income Maximiser / Money Advisor, Jodie McBride, has provided this vital service to our tenants during the year to help tenants sustain their tenancy and prevent financial crisis.

In addition, the service offers, all new or prospective tenants a “new tenant financial health check”.



This greatly helps prospective tenants make an informed choice about affordability before they accept the tenancy. It also provides vital assistance to those new tenants moving into their home to enable them to sustain their tenancy.

The AFTAR Project secured the following outcomes from 1/4/24 to 31/3/25:

121

households have been assisted via the AFTAR service

1108

issues have been dealt with including assistance with Energy, Digital Inclusion, Employability and Online Benefits

£256,918

has been secured in financial gains for tenants and residents

SHARE AWARDS 2025

We were delighted as part of this AFTAR Project to be shortlisted for SHARE's Community Impact Award, unfortunately we did not win but were “Highly Commended” for the incredible achievements gained through a long-standing partnership working with the other local Registered Social Landlords and Citizens Advice Bureau.

The “Share Awards” refers to an award program in Scotland's housing sector, recognising individuals and teams for their contributions to the social housing sector.

We have all contributed well to this project to make the best possible outcomes for our tenants and are very proud of the staff who made this happen over the years.



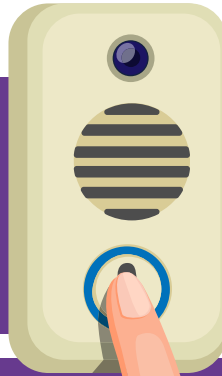
Tenancy Sustainment

Tenant sustainment remained a key priority throughout the year, with continued effort to ensure that tenants received the necessary support to maintain stable and secure tenancies and was achieved by:

Early Intervention

6 settling in visits were carried out during the year to new tenants within 6 weeks of them moving into their new home.

From these visits **6** tenants were **Very Satisfied** with their home.



These visits are vital to address the first signs of tenancy difficulties.

This is an opportunity to discuss rent and repairs/ maintenance, if there is a need for tenancy support, discuss the neighbourhood / estate management, and opportunities to get involved through tenant participation.

Support Services

If any need identified for tenancy support a referral can be made to the AFTAR Project i.e. budget advice, welfare support and make a referral to other agencies as required.

Community Engagement

Encouraging tenants to become involved in their community by joining Focus Groups, Management Committee, coming along to our Estate Management Walkabout. These initiatives are available to encourage tenants to build stronger connections to ensure their voices are heard and foster a sense of shared responsibility.

Crisis Support

Urgent assistance/advice is offered to tenants experiencing sudden financial or personal challenges, helping to prevent evictions and homelessness.

Outcomes

We provided **6** households with a starter pack to help them move into their new home.

We monitor on an ongoing basis any tenancies that have ended within a 12-month period from their tenancy start date in order to identify any trends.

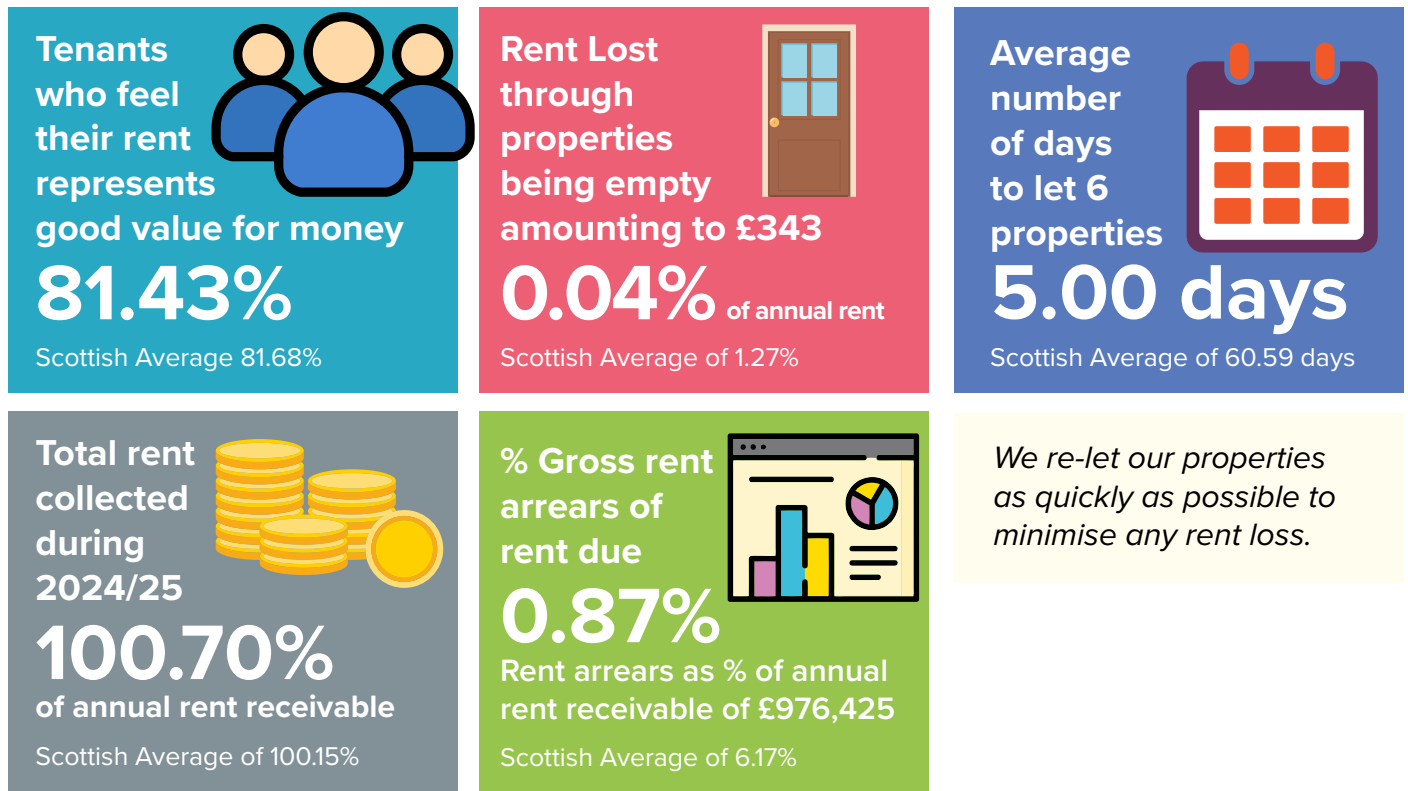
During 2024/25 **92.00%** of new tenancies were sustained for more than a year

In the coming year, focus will remain on strengthening community, when tenants and residents stay in one place for longer periods, they build relationships with neighbours, participate in community activities, and invest in their local area.



Value for Money

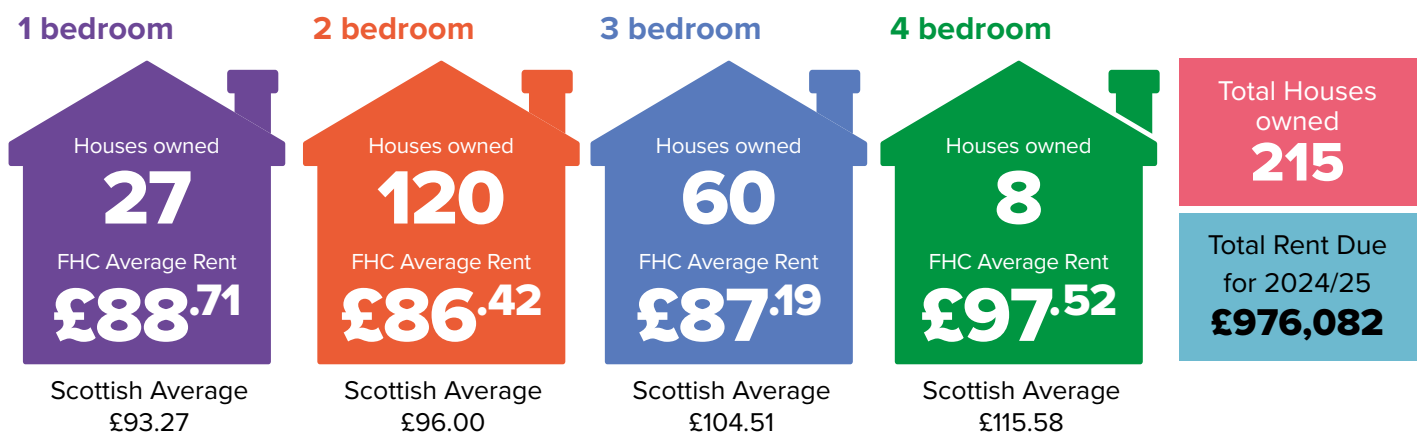
We remain committed to delivering high quality services while ensuring the best possible use of our resources. Value for Money is embedded across all areas of our operations, guiding decision making and ensuring that every pound spent delivers maximum benefit for tenants without impacting on the quality of the service we deliver.



Our priority remains to maintain fair and affordable rents while ensuring that we can continue to invest in safe and good quality homes, sustain tenancies, and deliver long term value for tenants and communities.

In our annual setting of rent levels, we consult with tenants and invite them to “have their say” at a Rent Review Focus Group before Management Committee make their final decision.

Rent Charges



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

What's been happening in our Communities during 2024/25



Thanks to funding secured, we were once again able to continue to support people across the Forgewood community by a wide selection of events and activities to help address the issues of loneliness, social isolation, mental health and well-being and reduce the impact of poverty.

We delivered a series of events and activities in Forgewood Community Centre including:

Community Cinema

12 Community Cinema showings including movies such as Trolls Bands Together, Migration, Kung Fu Panda 4, Wish, The Muppets, Happy Feet Two and An Inconvenience Truth, Garfield etc.

Lunch Club/Burns Night



Over 45 Lunch Clubs

Started a weekly Parent and Toddler Group

12 Women's Group Sessions

40 Easy Exercise Classes

Our social trip continues to have high impact, helping to address issues of loneliness and social isolation. This year's trips include visits to Loch Lomond, Edinburgh and Burrel Collection.



Craf-TEA



What's been happening in our Communities during 2024/25



Our Men's Group continue to build on their learning skills and have further developed them through the training course on "Health issues in the Community". Over the course of the year, they raised funds by hosting monthly bingos, raffles and from this secured funding allowing them to have a wonderful trip away in October involving an overnight trip to Scarborough for 30 people. They continue to host monthly Bingo Sessions and are planning their next overnight trip.



Community Events



Community Litter pick



During the winter months we helped lessen the impact of the Cost-of-Living Crisis on our community by delivering a series of classes for cooking on a budget, practical sessions and digital drop ins as well as providing information, support and advice.

During the year we also delivered a series of training sessions including First Aid and Confidence Building etc.



Special Thank You

Forgewood Community Centre continue to provide a venue for various events, activities, groups and support services for local and wider community.

Special thanks must go to all of our amazing Community Volunteers and the ForgeAhead Volunteer Group for their many hours of hard work this year. During the year, the volunteers provided over 950 hours of volunteer time.



What's been happening in our Communities during 2024/25



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 both Forgewood and Gowkthrapple communities.

Over the past year we have secured over **£150,000** of external funding to support our community programme response across our local communities.

Securing this funding and working with local partners is vital in helping us deliver an extensive programme of community activities and provide support services locally.

We would like to thank all of our funders for their support over the last year.



Our Annual Assurance Statement

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

In October 2024, the Co-operative submitted our sixth Annual Assurance Statement to the Scottish Housing Regulator (SHR).

Following a robust self-assessment, the Management Committee considered that Garrion People's Housing Co-operative is compliant with the requirements of the Regulatory Standards of Governance and Financial Management and submitted an



**Scottish Housing
Regulator**

Assurance Statement to that effect.

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

The Assurance Statement advised the Scottish Housing Regulator that the Co-operative was fully compliant with the Standards of Governance and Financial Management.

The Scottish Housing Regulator's Engagement Plan

Every year the Scottish Housing Regulator (SHR) carries out a risk assessment of all Registered Social Landlords (RSLs).

They take account of their performance reports, Annual Assurance Statements, tenants and resident safety, standards of governance and financial management. Based on all the information every RSL is issued with an Engagement Plan which states which level of involvement the Regulator will have with them during the year.

We are delighted to advise, once again, that we are **COMPLIANT** with the regulatory requirements and standards and the SHR do not require any further assurance from Forgewood Housing Co-operative other than the annual regulatory returns required from all RSLs.

The SHR still carry out random visits to around 10-13 registered social landlords like us and Councils to ensure they are following all the requirements that they say in the Assurance Statement for RSLs, published on our own and the SHR's website.



We were selected this year for this visit in May, and this was very successful with positive practice identified in a number of areas. Working with our tenant and focus groups as well as our Management Committee and staff team helped us get the praise published by the SHR following their visit.

You can view our current Engagement Plan on our website www.forgewoodcoop.org.uk



Income

This year, our total income reached £1,373,213, demonstrating the strength and diversity of our revenue streams.

Rental income remained the largest contributor, generating £997,430 and accounting for 73% of total income. This highlights the ongoing stability of our core operations. A 5% rent increase was introduced in 2024/25 to help offset rising operational costs while maintaining affordability for tenants.

Release of Grant income contributed £44,786, representing 3% of total income. This figure remained steady compared to the previous year, with no new capital grants received during the period.

Revenue grants amounted to £195,879, making up 14% of our income.

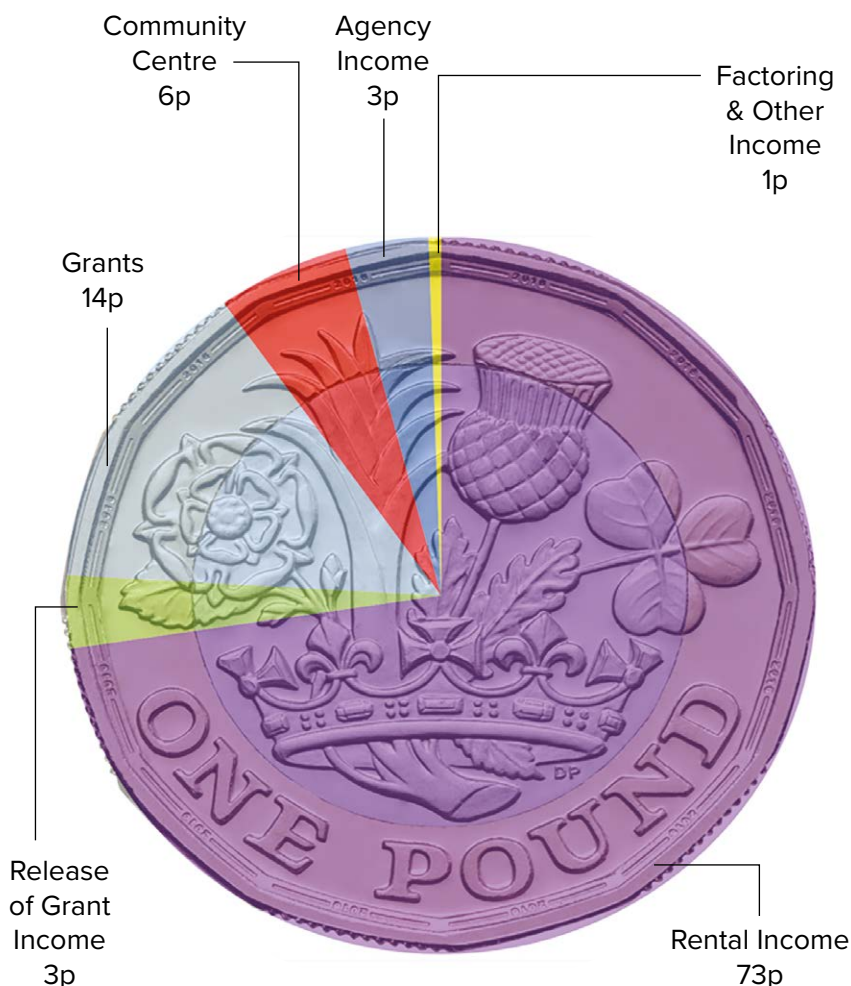
These grants supported a range of targeted initiatives, including medical adaptations, the installation of cycle storage shelters, and various local projects that benefit the community.

Community Centre income totalled £78,813, an increase of £25,663 from the previous year and representing 6% of total income. The centre saw a significant rise in room bookings and activities throughout 2024/25, resulting in greater community engagement.

Agency income stood at £48,965, or 3% of total income, reflecting our ongoing collaborative work with Garrion People's Housing Co-operative.

Factoring and other income contributed £7,340. While modest, this remains a valuable source of additional revenue.

“where every penny in the £1 came from”



INCOME	AMOUNT	%
Rental Income	£997,430	73%
Release of Grant Income	£44,786	3%
Grants	£195,879	14%
Community Centre	£78,813	6%
Agency Income	£48,965	3%
Factoring & Other Income	£7,340	1%
Total Income	£1,373,213	100%

Financial Highlights 2024/25



Expenditure

Total expenditure for the year was £1,303,319, covering a broad range of operational and community-related costs.

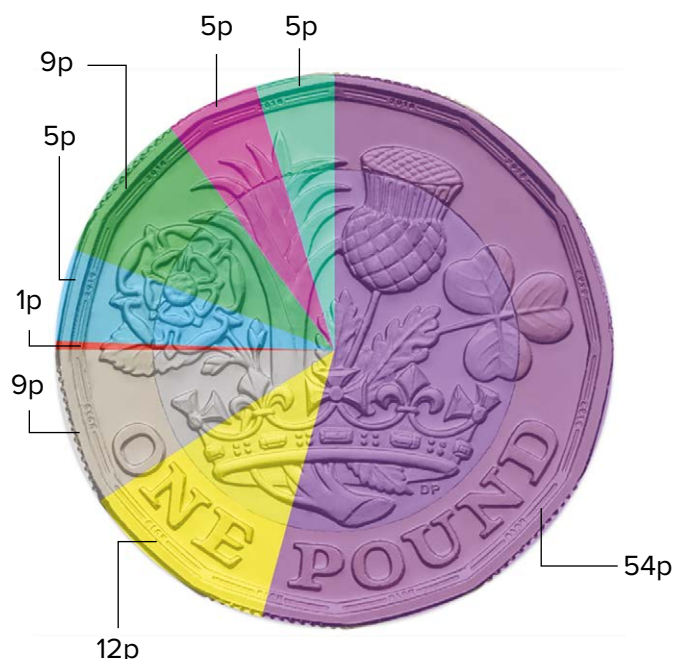
Management and Maintenance Administration Costs were the largest expense, amounting to £706,352 or 54% of total expenditure. This represents a reduction of £42,345 compared to 2023/24, reflecting improved control over staffing and overhead costs.

Reactive Maintenance Costs totalled £151,859, accounting for 12% of total expenditure. These costs ensured that property-related issues were addressed promptly and efficiently. Planned and Cyclical Maintenance amounted to £120,167, representing 9% of total expenditure. This investment supports the long-term upkeep and sustainability of our assets.

Bad Debts were kept to a minimum at £6,461, remaining a very small share of overall expenditure. Agency Costs reached £70,543, or 5% of total expenditure, reflecting our ongoing partnership with Garrion People's Housing Co-operative.

Depreciation and Disposal Costs were £117,600, also representing 9% of total expenditure. This figure remained consistent with the previous year. Community Centre Costs totalled £70,932, making up 5% of total expenditure. These costs covered the upkeep and operational expenses of Forgewood Community Centre.

Wider Role expenses amounted to £59,405, or 5% of total expenditure. These funds supported



broader community initiatives, including the installation of bike sheds, the community cinema, and other local activities.

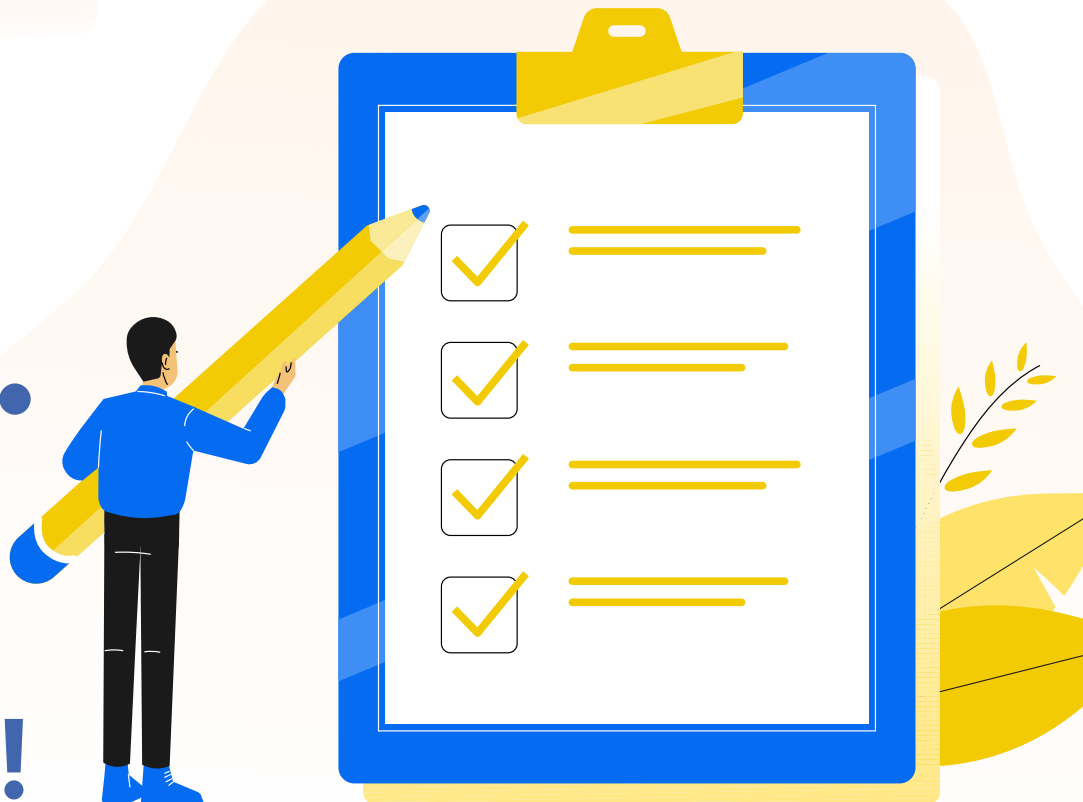
The joint staff working arrangement has been in place for around 30 years and has helped both Co-operatives in many ways. We have procured contracts jointly over the years and this has provided significant savings. This also applies to certain subscriptions and use of consultants, internal audit and external scrutiny.

Management costs are another area where savings are demonstrated as all staff carry out the work required for both Co-operatives. While this can result in a lot of returns being done twice, it is also an area that each Co-operatives will review regularly to ensure we do continue to get value for money.

EXPENDITURE	AMOUNT	%
Management & Maintenance Admin Costs	£706,352	54%
Reactive Maintenance Costs	£151,859	12%
Planned & Cyclical Costs	£120,167	9%
Bad Debts	£6,461	1%
Agency Costs	£70,543	5%
Depreciation & Disposal	£117,600	9%
Community Centre Costs	£70,932	5%
Wider Role	£59,405	5%
Total Costs	£1,303,319	100%



Have Your Say... Your Voice Matters!



Tenant Satisfaction Survey Coming this November/December

Every three years we carry out an independent Tenant Satisfaction Survey that will show what our tenants think of us as a landlord and help shape our services for the future.

This survey will give you a chance to share your views on what is working well and where we can do better.

What is the Tenant Satisfaction Survey?

It is important to the Co-operative that we listen to our tenants to allow us to continually improve on the key services we provide to you.

The Survey is part of our continuous improvement and will ask questions such as:

- How satisfied are you with the overall service we provide to you;
- The quality and safety of your home;
- Repair and maintenance service;
- Communication and how well we keep you informed;
- Opportunities we give you to participate in our decision making;
- How we manage the neighbourhood you live in;

- Are the services we provide to you demonstrate value for money.

Please take your time to think about the service we deliver to you as the results will help us understand what is important to you and how we can improve our services in the year ahead.

Who Carries Out the Survey?

We have appointed an independent research company, Knowledge Partnership who will be carrying out the survey on our behalf who will be in touch nearer the time to advise you of the process.

Why Your Feedback Matters?

This is your chance to make sure your experiences are heard and help us deliver the services you deserve.

We will work with a Tenant Focus Group when the results are provided, so that we can strengthen our services and achieve value for money.

We will use the information gathered from the surveys and Focus Group to feed into our service improvements and action plans.

Taking part in the survey will automatically enter you into a prize draw with the chance to win a £50 gift voucher!



Stock Condition Survey

We will carry out a Stock Condition Survey (SCS) again in August 2025 that will help determine our 30 year financial projections and investment programme going forward. This will be our third SCS in 6 years and we are pleased that we should have nearly visited every property owned by the Co-operative.



New Bathrooms In flats

While we carried out approximately 100 new bathrooms to flats during the pandemic, we are delighted that we have commissioned a contractor Sureserve to install the remaining 40 bathrooms needed in autumn 2025.



Stock Condition Survey

Following on from that and our stock condition survey we will update tenants on what is due next and where. Tenants in new build (built in 1998/99) who only have electric heating will be a priority, but we will also be seeking any forms of funding available to help with the net zero targets.



Audit Services

We intend reviewing the external auditor to ensure best value for our tenants. Our external auditor thoroughly reviews all financial data connected to the Co-operative for the previous financial years.





Training for Staff and Management Committee

We take training seriously, both for staff and Management Committee and it usually the annual appraisals that take place that highlight training requirements for an individual. We have always supported further education and training and are committed to retaining good staff and Management Committee which we currently have throughout the Co-operative. Training normally assists with the key aims and objectives of the Co-operative but can also come in the form of health and wellness type training and we will continue to support staff and committee in this area.



Annual Assurance Process

While we had a recent successful Annual Assurance Statement visit, we will continue to build on the positive practice areas but also any minor points that were identified at the visit. These were dealt with immediately. Our aim is to continue working with tenants on the Annual Assurance process and have a solid mechanism in place that records all aspects of tenant involvement with the Annual Assurance Statement and collaborative working.



Funding Opportunities

Our community development team normally seek funding from various sources to assist with projects and other associated costs within community development. Our sincere thanks once again go to all the funders for the last year and in particular, Forgewood Holdings, a local charity whose aims are to benefit the local community. We will work with funders and in particular, seek further grant on the investing in communities fund that pays for the community development team's salaries.

This fund expires in March 2026, and we hope to receive some kind of assurance before the financial year end. We will also work with major funding partners that would assist the Co-operative going forward with net zero challenges, new projects and cost of living assistance to our tenants.





Financial Challenges and Forward Planning

The Co-operative faced several unforeseen challenges during the year, including rising insurance premiums, storm-related damage, and increased material costs. These pressures resulted in unexpected expenditure, highlighting the importance of our ongoing commitment to value for money.

Despite these challenges, total expenditure for the year was carefully managed at £1,303,319. Notably, management and maintenance administration costs, which were the largest expense, were reduced by £42,345 compared to the previous year. This reduction reflects improved control over staffing and overheads.

Reactive and planned maintenance costs ensured the continued upkeep and safety of our properties, while community centre and wider role expenses supported a range of local initiatives.

Several cost-saving measures were implemented in 2024/25, and further efficiencies have been identified in IT systems and consultancy services, which will be actioned in 2025/26. These efforts, alongside a diverse and resilient income base of £1,373,213, have helped the Co-operative maintain financial stability while continuing to invest in our properties and community.

In 2025/26, we will look at the following areas with priority:

- Assess the feedback on the Tenant Satisfaction Survey (TSS) being carried out in 2025/26 and work with tenants on our TSS Focus Group and agree areas of priority;
- Review the Stock Condition Survey being

carried out in the year and build this into our 30 years financial projections. This also allows us to prioritise planned investment to our stock;

- Ensure the bathroom replacement programme within our flats goes smoothly, also aiming to achieve high levels of tenant satisfaction;
- Work with tenants on the Annual Assurance Statement (AAS) process and work together with tenants when developing the next AAS;
- When carrying out the 2026/27 rent review, Forgewood will seek to reach a balance between tenant affordability and Co-operative long term viability. When reviewing the rent increase, which we will do with tenants.
- Continue with our approach towards internal audit and external scrutiny;
- Review the external audit services to ensure value for money at all times;
- Continue to work together with our various tenant groups on specific topics, e.g. rent review, tenant satisfaction survey, estate management groups etc;
- Continue to identify savings at the Co-operative, but also ensuring tenant service is unaffected.





Our Management Committee (during 2024/25)

Name	Designation	Name	Designation
Alan Thomson	Chair	Karen Brown	Committee Member
Callum Boughey	Vice Chair	Sandra Brown	Committee Member
Tommy Divers	Treasurer	Sharon Bonner	Committee Member
Jolene Martin	Secretary	Margaret Hemmings	Committee Member
John Burton	Committee Member	Kirsty Wright	Committee Member
Charlie Millar	Committee Member	Karolina Mozar	Committee Member (Stood down June 2024)
Angie Robinson	Committee Member	Nichola Mooney	Committee Member (Stood down Jan 2025)



Would you like to Join our Management Committee?...
We would love to hear from you!

We currently have **2** vacancies, and we would love to hear from you!

The Co-operative welcomes applications from anyone who has a genuine interest in the local community and is committed to help drive our Co-operative forward.

For more information on how to join our committee please call **01698 263311** or email us at **paulm@forgewoodcoop.org.uk**



Our Staff Team

Name	Position
Paul Lennon	<i>Director</i>
Elaine Hyslop	<i>Housing Manager</i>
Craig Anderson	<i>Finance Manager</i>
Paul Murphy	<i>Senior Corporate Services Officer</i>
Joanna McNally	<i>Housing Officer (Garrion)</i>
Sharon O'Rourke	<i>Housing Officer (Retirement & Generic) Garrion</i>
Susan Kane	<i>Housing Officer</i>
Billy Gibb	<i>Maintenance Officer</i>
Kieron Sheehan	<i>Maintenance Officer (Garrion)</i>

Name	Position
Kevin Plunkett	<i>Housing Data Administrator /Housing Assistant (Garrion)</i>
Richard Bolton	<i>Senior Community Development Officer</i>
Karin Thomson	<i>Community Development Assistant</i>
Nicky McManus	<i>Community Development Assistant</i>
Jodie Stewart	<i>Community Development Assistant</i>
Josh Collins	<i>Finance / Digital Services Administrator (Garrion)</i>
Yvonne Boyes	<i>Administration Assistant</i>
Zarah Bano	<i>Maintenance Administration Assistant</i>
Laura Sneddon	<i>Housing Administration Assistant</i>

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

Starters

No starters in the year

Leavers

Name	Role	Leave Date
Nicky McManus	Community Development Assistant	October 2024
Jodie Stewart	Community Development Assistant	October 2024

The above 2 leavers ended their jobs with the Co-operative after funding ran out and all of our other options to keep them were exhausted.

Celebrating 20 & 30 years of dedicated Service!

We are proud to recognise and celebrate the incredible dedication of two valued team members who have reached significant milestones in their careers with both Forgewood Housing Co-operative and Garrion People's Housing Co-operative.

Congratulations to **Susan Kane**, who has reached an incredible **30 years of service!**

Sharon O'Rourke.... is also celebrating a big milestone of **20 years of service!**

During which time both Susan & Sharon

have been a vital part of our team, providing outstanding support to our tenants and applicants and contributing to the success of the Co-operatives.

Their dedication, hard work, and commitment over the decades have made a lasting impact, we are truly grateful for their contributions.

On behalf of the Management Committee and staff of both Co-operatives we thank both Susan and Sharon for their years of service and dedication to the Co-operatives.

Your feedback

It would be interesting to hear what you think about this year's report. Your views really do count so please take a few minutes to provide some feedback.

You will receive a text message with a direct link to an online survey. If you prefer a paper copy, please contact the office and we will send this to you. Should you take part you will automatically be entered into a prize draw with the chance to win a £50 gift voucher!



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**

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



We are committed to Equal Opportunities in 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



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



tenant
participation
advisory service



supporting
social
employers

