



Forgewood
Housing Co-operative Ltd

Forgewood Housing Co-operative

A N N U A L R E P O R T 2 0 1 5 - 2 0 1 6



Working together to build a stronger community...

Chairperson's Report

Welcome to Forgewood Housing Co-op's annual report for 2015/16. It gives me great pleasure to once again present the annual report to you as chairperson of the Co-op.

We have taken forward measures to assess and demonstrate Value for Money for our customers. Our management committee made the decision to raise rents by only 1.75% for the year 2015/16, the lowest level in many years for the Co-op and below that of the Scottish average. We also ensure that we are providing a high quality service to our tenants to demonstrate value for money and have shown this by continuously investing in our homes. We meet the Scottish Housing Quality Standard for all of our homes and are working towards meeting the new standard for Scottish Energy Efficiency Standard for Social Housing (ESSH). While the standard is not legally required to be met until 2020, the Co-op is already planning ahead to make sure our homes are of the highest possible standards in terms of quality and energy efficiency.

While there was no development programme for another year, things are starting to look brighter with the Scottish Government now addressing gradual funding for social landlords to build new homes. It is hoped Forgewood will be part of that scheme in the near future.

We continue to perform at a high level in all of our areas of operation. This is reflected within the Annual Return on the Charter (ARC) section within this report.

The Scottish Housing Regulator (SHR) have decided once again to have a low level of engagement with the Co-op. There are a significant number of registered social landlords who are engaging with the Regulator on a medium level, with a few classed as high risk and therefore having regular and intensive engagement with the SHR. It is an achievement itself to be at low engagement and the Co-op's management committee and staff will work hard at all times to ensure that while we are providing a good service to our tenants, we are also meeting all of our statutory requirements as a social landlord.

The most significant development within the year has been the construction of the new Forgewood Community Centre. Thanks to our funding bodies, partner agencies and the community, the Co-op can now provide a fantastic state of the art community facility to serve the people of Forgewood.

The Co-op still provides a unique service to our tenants through the Advice For Tenants and Residents (AFTAR) project, delivering a full advice and information service which has resulted in some fantastic financial gains for tenants who have used the service.

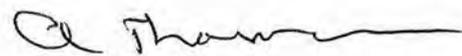
As well as this project, we have hosted Routes To Work, Councillors surgeries, Credit Union Services and many other outreach projects all at the Co-op.

Every year is a challenge for all housing providers and Forgewood Housing Co-op is no exception. We are faced with tough welfare reform measures imposed by the Government and we are doing our best to work with tenants, helping to empower them through the process. We will always support our tenants through welfare reform and other changes but always ensure our responsibilities as a landlord to all of our tenants is paramount and all of our actions are taken in the best interests of the Co-op.

We continue to keep tenants in their homes by carrying out adaptations through a programme funded by the Scottish Government.

We would like to take this opportunity to thank all of our tenants and customers, partner agencies, contractors and others for the support and assistance throughout the year. My thanks also go to my fellow board members for their endless commitment and to our staff for their efforts and professionalism in helping the Co-op through another successful year.

Please read on and enjoy your annual report for the Co-op.



Alan Thomson
Chairperson



Staff Team

For around 20 years, the Co-op has shared staffing services with Garrion Peoples Housing Co-operative in Wishaw. The staff structure is as follows.

John Mulholland	Director
Cathy Brien	Depute Director
Paul Lennon	Housing Manager
Elaine Hyslop	Housing Officer Garrion
Susan Kane	Housing Officer
Sharon O'Rourke	Housing Officer
Jim Blyth	Maintenance Officer
Jamie Allan Brown	Volunteer Co-ordinator
Kennedy Chilambe	Finance Assistant
Kevin Plunkett	Administration Assistant
Josh Collins	Clerical Assistant
Billy Gibb	Maintenance Assistant
Jim Murphy	Maintenance Assistant
Martin Muir	Modern Apprentice

Committee Members

We have a strong management committee team and any share member can be elected on to our management committee at the annual general meeting, held every September.

Alan Thomson (Chairperson)

Jamie Bell (Vice Chairperson)

William Muir (Secretary)

Bernadette Harper (Treasurer)

John Burton

Charlie Millar

David Hemmings

James Barr

Edyta Jurowczyk

ANNUAL RETURN ON THE CHARTER (ARC) How we have performed as your landlord

Each year, the Co-op gathers a great deal of information on how it has performed in the most recent reporting year (2015/16) and submits this data to the Scottish Housing Regulator as part of the requirements set out in the Scottish Social Housing Charter (Annual Return on the Charter ARC).

The information provided by all social landlords in Scotland is then published in August each year, showing how each one performed based on the information they submitted. It also shows how each landlord fared against the Scottish Average for each indicator within the ARC. This information allows us to see how we are progressing as a landlord and gives us the opportunity to get things right that may need addressing. Since the inception of the Charter, the Co-op has performed very well against the Scottish average in the vast majority of the key indicators within the Charter. We will review our performance year on year and look at areas that may need improvement as well as building on our strengths in all cases. The information contained in the ARC shows how we fared as at 31 03 2016 and against all Scottish Social Housing Landlords for the same reporting year.

Page 6 of this annual report shows at a glance how the Co-op has performed for all key indicators within the Scottish Charter and how it compares to the Scottish Average. It is worth pointing out that our performance in areas of customer satisfaction is mainly taken from our full satisfaction survey, carried out in 2013. The Co-op will commission a new survey during 2016/17 and hopefully we will be able to maintain the high performance levels as they are reported in the current Annual Report.



Advice for Tenants and Residents Project

The AFTAR project was established in 2010 through a partnership between ForgeWood Housing Co-op, Garrion People's Housing Co-op (Wishaw), Abronhill Housing Association (Cumbernauld) Wishaw and District Housing Association, Lanarkshire Housing Association and Motherwell and Wishaw Citizens Advice Bureau. The project, currently funded through the Big Lottery, offers our residents free and impartial advice on a range of issues including money management, debts and welfare benefits as well as employment and consumer advice.

Since it began, the project has been used by over 6500 residents and secured almost £3.3 Million in financial gains, with ForgeWood tenants receiving financial gains that were well above what was anticipated given we were one of the smaller landlords. The Co-op utilises the service very well and also manages the appointment slots for advisors. This has been important as we sometimes need to engage

more with tenants who use the service to assist with them sustaining tenancies. The service for the AFTAR project now also includes:

Energy Advice: providing our residents with information and advice on energy costs, cheap tariffs and energy saving tips. Our advisor, Ian Symington, has assisted with grant applications, dealing with energy bill queries and helping the tenant to better understand energy usage in their home.

Digital Inclusion: offering residents access to basic and essential computer skills. John McLean delivers groups interactive training sessions and has a novel approach to making the learning experience fun.

All aspects of our AFTAR service are free and confidential and is continued to be used well by residents during these difficult financial times.

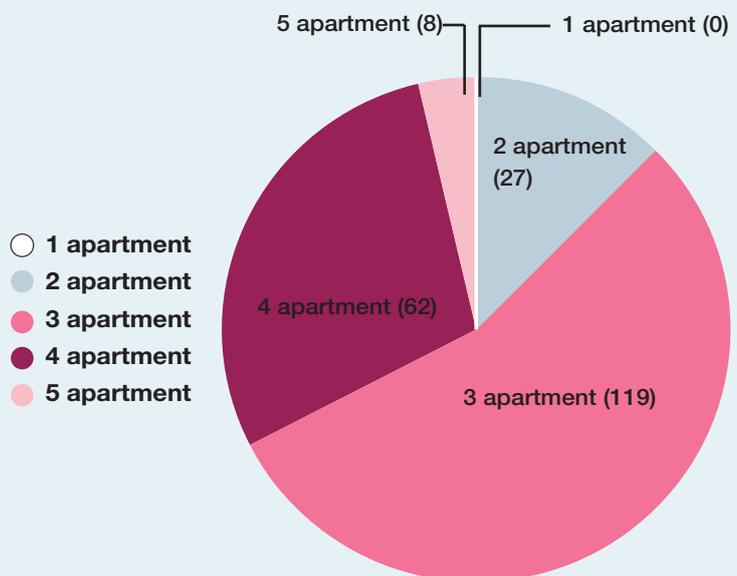
Right to Buy

The Right to Buy for tenants in the UK has been in place since 1980. While this has resulted in a lot of good quality accommodation being bought by sitting tenants, it has also resulted in the loss over the years of housing stock for future waiting list applicants. The Co-op has not been affected much by the right to buy with only 3 tenants purchasing their homes from the Co-op since the RTB came into effect. We have had no sales in the last few years. The Scottish Government have agreed to abolish the right to buy across the country so anyone who wishes to purchase their property that they rent should apply to do so by 31 July 2016. Any applications that are received after this date will not be considered.

Our Stock Information

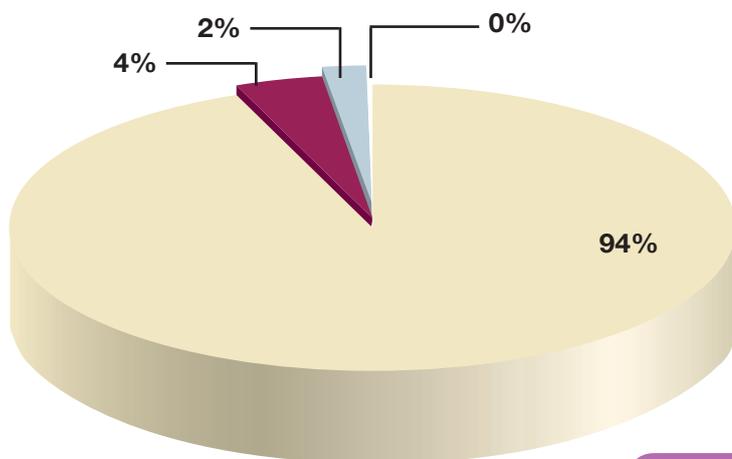
The Co-op's stock profile has not changed much in the last few years, mainly due to lack of development funding and little movement with house sales through the right to buy.

The rented stock managed by the Co-op at 31 March 2016 is as follows right:



Financial Information

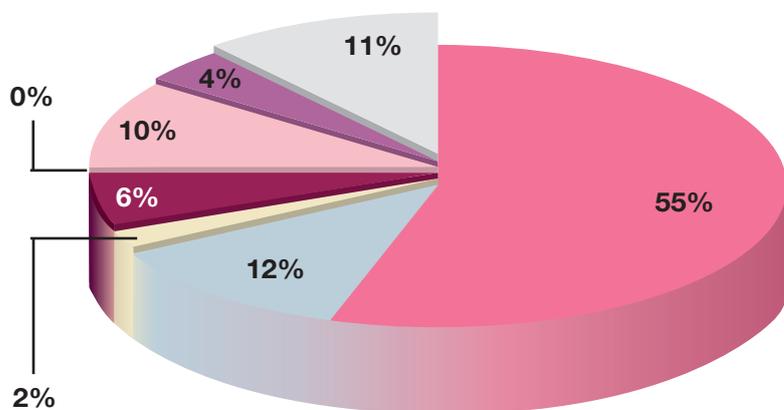
Financial Auditors: French Duncan Chartered Accountants,
133 Finnieston Street Glasgow G3 8HB



Income for the Year to 2015/16

- Rental Income
- Agency Fees
- Stage 3 Grants
- Interest Receivable

Income	2015/16
Rental Income	£737,541
Agency Fees	£31,420
Adaptations (stage 3 grants)	£19,071
Interest Receivable	£333
Total	£788,365



Expenditure for the Year to 2015/16

- Management & Maintenance Admin Costs
- Routine Maintenance Costs
- Stage 3 Costs
- Planned & Cyclical Repairs
- Mortgage Interest/Interest Payable
- Other
- Agency Costs
- Depreciation

Expenditure	2015/16
Management and maintenance admin costs	£406,501
Routine Maintenance Costs	£86,986
Adaptations (stage 3 costs)	£17,653
Planned & Cyclical Repairs	£46,306
Mortgage Interest/Interest Payable	£73,342
Other	£2,691
Agency Costs	£31,087
Depreciation	£78,017
Total	£742,583

Our Performance 2015-16

Maintaining Homes Repairing Homes Managing Tenancies Customer Service



Homes and Rents

At 31 March 2016 the Co-op owned 216 homes. The total rent due to the Co-op in the year was £735,644. We increased our weekly rent on 1 April 2015 by 1.75% from the previous year.

Average weekly rents

Size of home	Number owned	Forgewood Housing Co-op	Scottish Average
2 apartment	27	67.07	70.39
3 apartment	119	65.12	71.55
4 apartment	62	65.23	77.60
5 apartment	8	73.74	85.98

Complaints Information

We do what we can at the Co-op to ensure our tenants receive the best service possible. We will not get it right all the time, so there will be occasions when a customer has a reason to complain. A complaint is about a service that the Co-op has or has not provided, and is separate to our anti social behaviour procedure, repair reporting and allocation of housing complaint. We changed the way we record complaints to bring it into line with the Scottish Public Services Ombudsman's model. Complaints are

expected to be resolved at the 1st stage (front line) or 2nd stage (escalation to a senior member of staff). Ultimately a complaint can reach the Scottish Public Services Ombudsman (SPSO) and we are pleased that any complaints we have handled in the last year (and reporting years previous) have been resolved at stage 1 or 2 level. Each quarter we report in our newsletter where we are with complaints and the chart below provides some information on performance with complaints handling.

	No received	% responded to in SPSO timescales	Scottish Average for 2015/16	No received in previous year	% responded to in SPSO timescales previous year	Scottish Average for 2014/15
1st stage equalities complaints received	0	0	-	0	-	0
1st stage non equalities complaints received	4	100%	83.57%	6	100%	73.8%
1st stage complaints responded to in full	4	100%	83.57%	6	100%	73.8%
2nd stage equalities complaints received	0	-	-	0	-	-
2nd stage non equalities complaints received	0	-	-	1	100%	73.8%
2nd stage equalities complaints responded to in full	0	-	-	1	100%	73.8%

Welfare Reform

Welfare reforms have been in place since April 2012, with a number of changes in the welfare system having a major impact on people and communities. Major areas of welfare reform include the introduction of Universal Credit, phasing out of Disability Living Allowance and introduction of Personal Independence Payment (PIP), reform of Housing Benefit including the introduction of the 'Bedroom Tax' and stronger penalties for fraud and error. A number of other reforms have been put in place or have been phased in but the Co-op and our tenants have been affected in various ways with welfare reform. Just about everyone who has claimed welfare benefit or tax credits has been affected. The Co-op has planned for welfare reform and the main changes and is still learning as

new introductions are made and we start to see our tenants being affected in different ways because of their reliance on the welfare state. We are committed to providing tenants with the best possible advice and guidance and that is one of the reasons we now have our own Citizens Advice Bureau set up at the Co-op, not only helping people with the changes that take place with their claims but also providing them with IT training as all claimants will be expected to make claims online in future. We still want people to get what they are entitled to and they should not be put off making a claim for a benefit they feel they are entitled to because of reforms. The Co-op has always been here to help our tenants and will continue to do so with any challenges that are ahead of us.

New Community Centre

In April 2015 an official sod cutting ceremony took place at the site of the old Forgewood Community Centre, to mark the start of the construction of the new building, being built by Hadden Construction. The event was attended by members of the community, our funding partners and other partner agencies. The demolition and rebuilding of the community centre did not take long to take effect. The Co-op's office in Kinloch Drive will be relocated in the new building. The facility will bring together members of the community, young and old, who will be involved in many activities, health and wellness events as well as other community work. There will also be space for other working partners to work from, including meeting rooms, a multi purpose gym hall and café. It is an exciting era for everyone in Forgewood and we hope that everyone gets to make the most of their community centre.

The development has only been made possible thanks to the following organisations who funded the project: Big Lottery, North Lanarkshire Council, Scottish Government, WREN, Local Energy Scotland, Forgewood Housing Co-op and Forgewood Holdings.



Local residents, nursery kids, residents and partner agencies attending the sod cutting ceremony in April 2015.



Demolition of the old community centre in Dinmont Crescent.



The new community centre starts to take shape.



Looking after Our Estates

One of the noticeable things about our estate is its appearance, with many people commenting on how good our stock looks and is maintained. There are a number of factors that add to this including:

- Establishment of an estate management walkabout group.
- Litter picking service daily from our maintenance assistants (Billy Gibb and Jim Murphy).
- In house repairs service from the Co-op (Billy Gibb) covering tenants homes and common area minor repairs.
- Investment in our stock.
- Cyclical work being carried out (painting, close cleaning, land maintenance, gutter clearing).
- Full landscape maintenance contract covering all common parts and tenants gardens who are unable to cut their own grass.
- Regular inspections of estate.
- Close partnership working with other agencies including Environmental Protection Officer, Animal Welfare Officer, Police Scotland and Anti Social Service from North Lanarkshire Council.
- Tenants taking responsibility and keeping areas in good condition.

All of the above ensure that we take good care of your neighbourhood and we will continue to prioritise our estates at all times.

Maintenance Update

The Co-op has been well ahead with our aim to have all properties pass the Scottish Housing Quality Standard by 2015. By 2011 we had achieved this target with the installation of new kitchens and boilers where they were due. We have a planned maintenance programme which forecasts our spend on major work over the coming years. During the year, we secured finance from our lenders to complete the new kitchen programme to all remaining properties in our new build developments. We will continue to work towards all of our intended projects. The next standard to meet is the Energy Efficiency Standard for Social Housing (EESH). This involves improving the energy efficiency of all social housing stock in Scotland, with the aim to reduce carbon emissions by 42% by 2020 and 80% by 2050. The Co-op is already preparing and reporting where we are with all of our homes on energy efficiency. We will work to ensure we meet required standards by the due dates. Other notable highlights from the year include the installation of 4

adaptations in Co-op homes, meaning tenants or family members can remain in their home because of a medical adaptation to help them get around. Our adaptations budget is well spent every year and has helped sustain tenancies.

The performance on repairs and maintenance is highlighted within our Annual Return on The Charter part within this report. We are pleased to see that we have improved in some areas on last year and in just about all performance areas, have exceeded that of the Scottish average.

a typical level access shower that is installed in our properties through an adaptations budget.



Garden Competition Winners

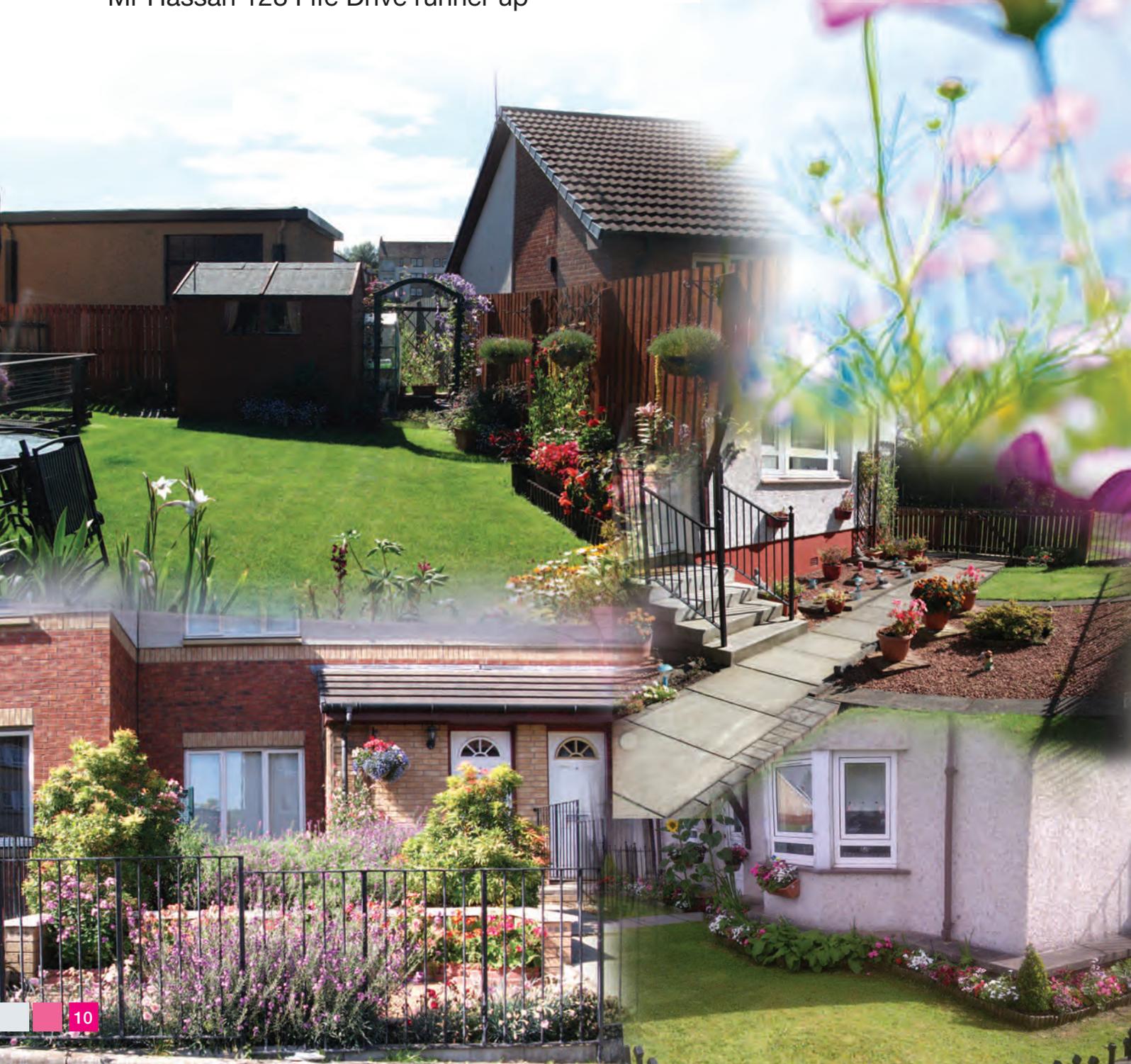
The garden competition is independently judged every year by a qualified grounds maintenance official and it's always been a difficult task amongst all of those gardens that are beautifully maintained to judge one or two as best kept. Nevertheless while we recognised all of those tenants who were clearly doing well, the following tenants were judged to be the best kept:

Mrs Dowie 81 Kinloch Drive winner

Mr McCalden 69 Fife Drive runner up

Mr and Mrs Muir 164 Fife Drive winner

Mr Hassan 128 Fife Drive runner up



Foodbank Donation

Every year, staff at the Co-op like to do some worthwhile fundraising of some sort and in previous occasions, charities like Breast Cancer awareness, Children in Need, Comic Relief have benefited from our fundraising.

We have decided in the last 3 years to make sure we contribute to a local worthwhile cause and have made a healthy donation to Basics Foodbank, who have helped many people in the area who have experienced some form of hardship.



Basics Foodbank accept the donation from the Co-op.



Equal Opportunities Statement

This statement is the basis on which we build and provide all our services.

It helps us make sure we try to meet the needs of those from all walks of life, and show respect, fairness and understanding in everything we do.

In practice, it means as a landlord and service provider we try to treat everyone fairly regardless of their personal characteristics - including for example, their age, sex, sexual orientation, disability, race, religion or belief; or their marriage or civil partnership, gender reassignment, or pregnancy and maternity status.

We also firmly oppose all forms of unlawful discrimination, harassment and victimisation.

We do this not only because of our legal responsibilities, but because it is a vital part of who we are and what we are trying to achieve as an organisation. It also helps us become better at what we do.



Forgewood
Housing Co-operative Ltd



49 Dinmont Crescent,
Motherwell
ML1 3TT

Tel: 01698 263311

Fax: 01698 263399

Email: enquiries@forgewoodcoop.org.uk

Web: www.forgewoodcoop.org.uk

Open Monday to Friday
9.00am – 4.30pm

Industrial And Provident Societies Act No 2439 R(S)

Forgewood Housing Co-operative is a registered property factor (reg no PF000179)

The Scottish Housing Regulator Registration No. HAC271

Forgewood Housing Co-operative Limited is a registered Scottish Charity (charity number SC038584)