

Inside:

Annual Assurance Statement With More.....	P2	Annual Tenancy Visits.....	P9
New Members of Staff	P3	The Warm Home Discount	P10
Christmas Rent Reminder.....	P5	Winter Heating Assistant.....	P12
Dealing with Anti-Social Behaviour	P6	Frozen Pipes, Servicing & Dealing With Mould	P13
A Hello From Your Housing Officer	P8	Satisfaction Survey Results	P16

PUBLIC HOLIDAYS

We would like you to note that our offices will be closed for the following public holidays:

- **Office Closure:** Friday 15th December at 3pm.
- **Office Closes:** Friday 22nd December at 4pm.
- **Office Reopens:** Thursday 4th January at 9am.

If you have an emergency repair over this period, please contact:

- **Gas Central Heating - 0800 048 2710 (Saltire)**
- **Gas Leaks – 0800 111999**

Should you need to report an emergency repair (excluding gas heating and hot water) when the office is closed, please call Forth Housing Association on 01786 446066 and select option 2 for MP Group emergency repairs.

***Emergency Repair: These are repairs which are considered necessary to prevent serious damage to the building, danger to health, risk to safety, risk of serious loss or damage, or serious inconvenience to your property.**

Forth Housing Association Limited

Kildean Business and Enterprise Hub, 146 Drip Road, Raploch, Stirling FK8 1RW

Tel: 01786 446066 • E-mail: info@forthha.org.uk

Forth Housing Association Limited is a Registered Scottish Charity, No. SCO03550

Annual Assurance Statement, Engagement Plan and Significant Performance Failure – What does this mean for tenants?

Annual Assurance Statement (AAS) – we are required to submit to the Scottish Housing Regulator (SHR) an AAS providing assurance that we comply with the legal and regulatory requirements. This means telling SHR whether we meet the regulatory standards and what we will do to fix this if we don't. Last year we continued to work towards compliance and we had an improvement plan to guide us towards assurance. We are delighted that all the hard work over the last 12 months has meant that we have completed the improvements needed to provide the necessary assurance to our Management Committee that we meet all of the legal and regulatory standards. Now that we have submitted our new AAS, the SHR will assess this and publish their findings in March 2024.

Some of our tenants joined forces with tenants from Rural Stirling Housing Association in a joint tenant scrutiny group to look at our AAS. They covered quite a bit in their sessions and made some recommendations for improvement which we implemented this year – thank you to those tenants who gave up their time to work on this.

Engagement Plan – this is the plan published by the SHR and it says whether we are meeting the regulatory requirements and if we don't then it outlines what we need to do to improve whilst working towards compliance. This also outlines the information we need to send to SHR and what the SHR will do. Our engagement plan for 2023/24 is in the download section of our website. Any new plan required for the coming year will be published in March 2024.

Significant Performance Failure (SPF) – this is classified as something that we have done or failed to do, that puts many of our tenants at risk, and we have not taken action to put it right. The Scottish Housing Regulator's Complaints and Significant Performance Failure (SPF) Leaflet provides clear information on what a SPF is; what you do if you are aware of a SPF and the difference between a SPF and a complaint. It also includes the form you can complete, after reading the leaflet, to report a SPF. We do not have any of these but if we did they would be published on our website.

For copies of all these documents log on to our website www.forthha.org.uk or phone the office for a hard copy.

New Members of Staff

Keiron O'Hara

Tenant Services are delighted to announce a new team member, Keiron O'Hara, Assistant Tenancy Sustainment Officer. Keiron previously worked for South Lanarkshire Council bringing with him a wealth of experience in the housing sector.

Keiron said "I am looking forward to getting to know our tenants in the rural communities of Stirling and building positive, lasting relationships. If anyone needs anything I am always a phone call away".



Samantha Buggy

We are delighted to announce the appointment of Samantha Buggy, our new Head of Corporate Services.

Samantha joins us from Horizon Housing Association bringing with her over 2 decades of experience in housing. Samantha has worked in various roles throughout her career, most currently

as Business Improvement & Development Manager. Samantha said "I'm delighted with my new position in the Association and look forward to working alongside the Corporate Services team to provide administration support across the organisation".

We are sure that you will make Samantha feel very welcome.



William Boele

Tenant Services would like to welcome William Boale, as our temporary Housing Manager. William joined us on 4th December from Ardenglen Housing Association on a 6-month basis. William brings with him a wealth of housing management experience and will be available to support the Tenant Services team in areas including income

maximisation, allocations, anti-social behaviour and estate management.

William said "I'm very excited for the opportunity to work with Forth Housing Association and look forward to working alongside the Housing Management team to provide support to the team & across the organisation".



You Said – We Did!

Keep the Comments Coming!

We received
9
SPSO complaints

1
complaint
was upheld

1
complaint was
partially upheld

We received
5
compliments

You Said: Unhappy with weeds not being properly disposed of by garden contractors.

We Did: Discussed issue with contractor and reinforced that all aspects of garden maintenance must be completed.

You Said: “I am absolutely delighted with new bathroom”.

You Said: “ I am blessed to have a landlord who looks after the property as well as you do. It makes living here such a pleasure”.

You Said: “Yes, a big thank you for upgrading my bathroom! What a transformation! Great job done by the contractors. I couldn't thank Forth enough”.

A BIG THANK YOU!

Sometimes we have a problem or issue that we need help with, sometimes this has been the staff at Forth asking for your help either from feedback, a review of policies or even attending a tenant event.

So on behalf of all the staff at Forth, we would like to thank all of our residents for

their fantastic support, cooperation and good humour in 2023.

We wish you all the very best for the festive season and look forward to working with you in 2024.....and beyond!

Happy Holidays!

REMEMBER!!!!!!!

PAY YOUR RENT OVER CHRISTMAS AND NEW YEAR



As we know Christmas is nearly upon us, however your rent must be paid before, during and after the festive period.

My Forth is accessible 24hrs every day. Again, this year, the Association is noticing a decrease in rent arrears, which is down to you as a tenants. Thank you very much for making your rent a priority, paying this on time and working with the team to bring your rent into advance, in line with your tenancy agreement. You can access this easily by visiting our website <https://www.forthha.org.uk/> or via this link <https://myforth.forthha.org.uk/>

Do not miss these payments as you will be starting the New Year with arrears and we will take action in line with our policies and procedures.

If you have any money worries, please get in touch with our Housing Officers, Income Maximisation Officer or Assistant Tenancy Sustainment Officer who will help and assist you.

Useful things to remember:

- Make sure all your priority bills are paid on time, including your rent.
- Inform any relevant agencies of any change in circumstances that may affect your benefits / Universal Credit.
- Budget for Christmas, this will help you maintain important payments such as rent.

Anti-social behaviour

What anti-social behaviour is and how to report it.

The festive season is approaching and while we address Anti-Social behaviour all year round, there is a potential likelihood the instances will increase.

Anti-social behaviour is a wide range of unacceptable activity that can cause nuisance and annoyance, or harm and distress to a person.

- Noise – including loud music, banging, DIY at unsocial hours, loud parties, frequent visitors at unsocial hours.
- Shouting, swearing and fighting.
- Intimidation through threats or actual violence.
- Harassment.
- Verbal abuse.
- Abusive behaviour aimed at causing distress or fear to certain people; for example, elderly or disabled people.
- Driving in an inconsiderate or careless way; for example, drivers congregating in an area for racing/car cruising.
- Dumping rubbish.
- Animal nuisance, including dog fouling, dogs barking.

- Vandalism, property damage and graffiti.
- Anti social drinking.
- Arson.

Anti-social behaviour can ruin people's lives and devastate their communities.

There is a fine line between anti-social behaviour and neighbour disputes, which can often begin over relatively minor inconveniences such as parking. However, if they persist, they can potentially become anti-social behaviour.

What anti-social behaviour isn't

The following behaviours are not officially classed as anti-social:

- Parking (including badly parked vehicles).
- Children playing.
- Neighbours doing DIY (at reasonable times of the day).
- Groups of people in the street or in parks, unless they are being rowdy, abusive, causing damage or committing other crimes.
- Noise caused by everyday living.
- Religious or cultural practice.
- A one-off party.
- General living noise.

How to report anti-social behaviour

We advise you contact **101** (or **999** in an emergency) or report via Crimestoppers UK on **0800 555 111** or via <https://crimestoppers-uk.org/>. If it is a housing related matter, contact us as well as the police, at the next opportunity. Report the incident by telephone on **01786 446 066**, email on info@forthha.org.uk via our website <https://www.forthha.org.uk/> or via your “My Forth” account.

The crimestoppers website is set to take information about anti-social behaviour if it is serious, criminal or causing a risk to a person.

It is important that you keep a record of the incidents and the behaviour, as this will be of great help in investigating the behaviour and tackling it.

Please remember - unless the anti-social behaviour is serious, criminal or causing a risk to a person, then in the first instance you should contact either Stirling Council, the police or ourselves.



Estate Management Dates: January & March 2024

Over the festive period we all accumulate additional general waste and recycling items, however we ask that all residents store and dispose of their refuse responsibly.

If you require to know your bin collection dates over the festive period please contact

Stirling Council on **01786 40 40 40** otherwise this information is available on their website <https://www.stirling.gov.uk/bins-and-recycling/bin-collection-dates-search/>

Your Housing Officer will be carrying out estate visits during the months of **January 2024** and **March 2024**.



Elaine Shepherd will carry out estates visit during the **weeks commencing - Monday 8th & 15th January 2024 and Monday 4th & 11th March 2024**

Elaine will be visiting the following areas: Cambusbarron, Dunblane, Raploch, Riverside, Stirling Town – Baker Street/ Morris Terrace, Cowane Street, Crosbies Court, Myles House, Tannery Lane/Queen Street.



Kelly Cadden will carry out estates visit during the **weeks commencing - Monday 22nd & 29th January 2024 and Monday 18th & 25th March 2024**

Kelly will be visiting the following areas: Cornton, Causewayhead, Barn Road, St. Ninians, Whins of Milton, Bannockburn, Fallin, Cowie, Plean

If you have any issues or concerns about your estate, please contact the Tenant Services team on **01786 446066**.



Annual visits for our tenants



We want you to feel safe and happy at home and carrying out an annual tenancy visit plays an important part in this. It also helps Forth to make sure your home remains safe and is in good condition.

This will be an opportunity for you to discuss any tenancy or property issues you may have. It is also a chance for Forth to make sure the information we have is up to date.

You can chat about issues you have and find out how we can support you. Staff can also show you how to access our self-service home portal My Forth.

This annual visit is an important part of your tenancy agreement and will last around 30 minutes. Forth will be in touch to agree a date and time that suits you.

Young Scot Card – Helping Shopping/Travel To Cost Less!



What is the Young Scot card? This is a card given to young people between the ages of 11 and 25 years old. All you have to do is follow the instructions at <https://stirling.gov.uk/learning-education/senior-phase-youth-participation/young-scot/> to get a

card if you don't already have one. Also, if you go to <https://membership.young.scot/home/?opt=discount-list> you can see all the different places where a discount can apply. The card also gives free bus travel to those under 22 years old.



ATTENTION CLOSING SOON!

SAVE £150 – The Warm Home Discount Scheme

What You'll Get:

For winter 2023-24 you could get **£150 off your electricity bill** through the Warm Home Discount Scheme. The money isn't paid to you - it's a one-off discount on your electricity bill, paid by 31st March 24.

The discount won't affect your Winter Heating Payment or Winter Fuel Payment.

The discount is normally if you are on benefits or on a low income but please check if you are entitled.

Pre-pay or Pay-as-you-go Meters

You can also qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter. Your electricity supplier can tell you how you'll get the discount if you're eligible, eg a voucher you can use to top up your meter.

The criteria for each of the energy suppliers is different and further

information can be obtained by searching for your energy supplier and warm home discount

All of the energy suppliers have a limit on the number of applications for Warm Home Discount and when this limit is reached they will take no more. So please complete the application as soon as possible if you are eligible.

If you have any problems or queries regarding Warm Home Discount or have no access to the internet please contact Tracy Doran, Income Maximisation Officer or Kieron O'Hara, Tenancy Sustainment Officer, Forth Housing Association, Tel 01786 446066.



KEEP WARM AND WELL THIS WINTER – POSSIBLE WAYS TO CUT YOUR BILL

- Set the heating timer to switch off 30 minutes before you leave the house or turn down to low while out for short periods of time.
- Central heating thermostat should be set at 21C (70F) in living room.
- Only switch on hot water when you need it.
- Use heavy curtains to keep heat in.
- Use low energy light bulbs.
- Don't leave appliances on standby, switch them off at the wall.
- Turn down radiators in rooms not in use.
- Use the 'economy' programme on washing machine and wash full load.
- Only fill kettle with as much water as you need.
- A slow cooker, air fryer, or microwave is cheaper to use than an oven.
- Use draught excluders at the bottom of doors.

PRIORITY SERVICES REGISTER

Each energy provider has a priority services register for customers who may need extra support.

This includes pensioners, people who are disabled, chronically sick or have a long-term medical conditions, those with hearing or visual impairment or other communication needs, people with young children, people in a vulnerable situation.

Each energy provider has different facilities

available for those on the priority services register eg being contacted to advise regarding power failures and to make sure you are safe, free meter installation (change for prepayment to dry meter), help to read meter.

To register for this service please contact your energy provider or contact Tracy Doran, Income Maximisation Officer or Kieron O'Hara, Assistant Tenancy Sustainment Officer, Tel **01786 446 066**, if you are having any difficulties.

Child Winter Heating Assistance

Child Winter Heating Assistance is an additional payment of £235.70 to those children and young people who are eligible. Payments will be made by November/December 23.

Payment will be made automatically if all of the 3 following criteria apply:-

- your child is under the age of 19 AND
- your child is living in Scotland AND

- your child receives Disability Living Allowance high care component or Personal Independence Payment enhanced daily living care component or highest rate of Child Disability Payment or enhanced rate of daily living component of Adult Disability Payment for any day between 19th September 22 and 25th September 22

A letter will be sent to those who qualify from Social Security Scotland before they make the payment.

Young Carer Grant

This is a payment of £359.65 per year payable to any person aged 16-18 years old who have been caring for someone for 16 hours or more for the past 3 months.

The person they have been caring for will require to be in receipt of either:

- Personal Independence Payment Daily Living Component
- Adult Disability Payment daily living component
- Child Disability Payment care rate
- Disability Living Allowance care component middle or high rate
- Attendance Allowance.

Should you qualify you can apply online at <https://www.mygov.scot/young-carer-grant/how-to-apply/> or phone Social Security Scotland on **0800 182 2222**.



Avoiding Frozen Pipes – Be Prepared!

At this time of year please remember to take reasonable precautions to protect the water supply pipes inside your home from frost damage. You are responsible for ensuring that your home is adequately heated to ensure pipes do not freeze. General precautions you should take to cut down the risk of frost damage include:

- Ensure you know where your main stopcock is



and that you can turn it off and on. Contact us for help to locate this if you don't know.

- Make sure that your home is adequately heated.
- Make sure that you do not leave taps dripping.
- Any external taps you have should be isolated from within the property to avoid pipes freezing and bursting within the wall cavity.

Gas Servicing

By law we must service your boiler and test your central heating within the anniversary of previous service, to keep both you and your neighbours safe.

Our contractor will contact you well in advance of the due by date to make arrangements with you to carry this out, on a date to suit you.

If you do not allow us access or fail to keep appointments to have the service done, we will force access to your home, and we will

charge you the cost associated with this.

To arrange a service with Saltire, or to report a fault with your heating call, **0800 048 2710 (24 hrs) or call Forth Housing Association on 01786 446066 and we will connect you.**

Please contact Stephen Dougherty, Property Services Officer, Direct Dial **01786 431 027** if you require information about the annual gas service.



How To Avoid Condensation and Mould

At this time of year especially, condensation can start as moisture in the air, caused by cooking, washing or drying clothes indoors. When the moist air hits cooler surfaces it turns into water, which can sometimes lead to mould. Condensation is most likely in places where there is little flow of air, particularly in corners, on or near windows, and behind wardrobes or cupboards.

What can be done to prevent it?

- Wipe down the windows and sills every morning..
- Wring out the cloth rather than drying it on a radiator
- Keep rooms on a low heat setting.
- Cover pans when cooking.
- Always vent tumble dryers outside the home.
- Close the door when having a bath or shower and make sure your extractor fan or passive vent is on and connected automatically (depending on which one you have in your property).
- If you dry clothes indoors, open a window..
- Don't dry clothes on radiators
- Leave space between the back of furniture and the wall to allow air to circulate.
- Keep the vents in your windows open.
- If mould occurs use an anti-fungal wash and follow the manufacturer's instructions.



We are happy to visit to help you reduce condensation levels and to provide advice. To arrange a visit contact: Stephen Dougherty, Property Services Officer, on **01786 446066** or email **info@forthha.org.uk**

The Right to Repair



Did you know, as a Forth Housing Association tenant you have a legal right for certain types of repairs to be attended to within specific timescales and have the right to compensation should these timescales not be met without good reason?

This is called **The Right to Repair**.

Full details can be found on our website; however, below is a list of the type of repairs that are covered by this policy:

Repair	Maximum Period in Working Days*
Blocked boiler flue	1
Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house	1
Blocked sink, bath or drain	1
Electrical power: Loss of electrical power	1
Partial loss of electrical power	3
Insecure external window, door, lock	1
Unsafe access path/step	1
Leaks or flooding from water or heating pipes, tanks, cisterns	1
Loss or partial loss of gas heating supply	1
Loss or partial loss of space or water heating where no alternative heating is available	1
Toilet not flushing where there is no other toilet in the house	1
Unsafe power or lighting socket, or electrical fitting	1
Water supply: Loss of water supply	1
Partial loss of water supply	3
Loose or detached banister or handrail	3
Unsafe timber flooring or stair tread	3
Mechanical extractor fan in internal kitchen or bathroom not working (where no window is present)	7

*Maximum Period in Working Days from date immediately following date of notification or inspection

For more information on the right to repair please visit our website at www.forthha.org.uk

JOINT TENANT SATISFACTION SURVEY RESULTS

After receiving feedback from the Joint Tenant Satisfaction Survey, an action plan has been developed by your Housing Officers. A total of 49 indicators of dissatisfaction were identified. These were all given anonymously during the survey.

These indicators encompassed:

- Carparking
- Rubbish or litter
- Noisy neighbours
- Dog fouling/mess
- Pets/animals
- Children/Teenagers
- Racial/Harassment
- Drunk/Rowdy
- Vandalism/Graffiti

- Drug use/dealing
- Any other problems

Your Housing Officers have now worked through each problem reported within each area and have either already dealt with the action previously or took action where possible.

We will continue to engage with the developments to see if further information can be gathered to allow us to put in place any additional measures to resolve matters.

If you are unsatisfied with anything in your development/area, please contact your Housing Officer or Maintenance Officer to discuss any issues and we will be more than happy to do all we can to rectify any situation.



Useful Contact Details...
Forth Housing Association Limited
Kildean Business and Enterprise Hub,
146 Drip Road, Raploch, Stirling FK8 1RW
Tel: 01786 446066
E-mail: info@forthha.org.uk Website: www.forthha.org.uk

