



Speaking Forth

Spring 2024

The newsletter
of Forth Housing
Association Ltd

HAPPY EASTER!

The Committee and Staff would like to wish you all a very Happy Easter! We would also like you to note that our offices will be closed for the following public holidays:

- **Office Closes:** Thursday 28th March at 5pm.
- **Office Reopens:** Tuesday 2nd April at 9am.

In addition, please note the following office closures in May:

Office closed **Monday the 6th May**,
Friday the 24th May and **Monday the 27th May**.

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.



The Scottish Housing Regulator publishes revised engagement plan for Forth Housing Association

The SHR published our updated Engagement Plan for February 2024 which shows our regulatory status increasing from 'Working towards compliance' to 'Compliant' as we now meet all of the regulatory requirements, including the Standards of Governance and Financial Management.

We have been working on delivering the improvements required to ensure compliance since 2021 addressing the areas of material non-compliance identified at that time and thanks to all the hard work from staff, committee and tenants we are delighted to be fully compliant.

“...with their guiding hands together we have turned Forth Housing around to be one of the best Housing Associations.”



Ann Dickson, FHA Chair said...

‘This is the most wonderful news for Forth Housing Association after the last couple of years which have been such a challenge for us. I am very indebted to our staff and fellow committee members who have been so motivated to achieve this. When I reflect on how far we have come since those days I am so thankful to the regulator for their support and to Jacqueline Norwood who worked tirelessly during her time here and then our good fortune in having Sharon Brady-Wardrope as first our Interim Director and now our Director because with their guiding hands together we have turned Forth Housing around

to be one of the best Housing Associations.’

Sharon Brady-Wardrope, Director added that ‘This is very well deserved as there has been so much work put in from all our people including tenants, staff and committee as well as our business partners. The framework that Jaqueline Norwood, Full Circle Solving started 2 years ago laid an excellent foundation of improvements. I know we have asked a lot from staff in particular but they have stepped up and took on board the wide range of improvements needed I am so very pleased for everyone involved to have achieved this and genuinely proud to be part of this team’.

Sharon added ‘No time to take the foot off the gas though as we keep embedding good practice and formulating further improvements in all the services we deliver to our tenants!’

Mareta Greig, Head of Tenant Services said that she couldn’t be more pleased and is so very proud of all the team at Forth that their hard work has paid off.

Garden Competition

Will you be in it to win it?

Spring is here and we are all looking forward to seeing the sun a bit more to brighten up our days. It is also the time for tenants who want to be in with a chance to win a prize in our 2024 garden to start planning or planting their pots, hanging baskets and garden displays.

During the month of July 2024, the Housing Officers will be carrying out their routine estate management visits. This will also give Elaine and Kelly the perfect opportunity to view tenants flower displays, which we have no doubt will be blooming marvellous!

This year we will be viewing the following categories:

- **Best potted plants or window box display - £25 prize**
- **Best floral hanging basket display - £25 prize**
- **Best garden display - £40 prize**

We are looking for vibrant colours, variety and fragrances. If the bees and butterflies love the displays, we are sure they will be a winner with us too.

The winners will be announced in our December newsletter together with photos of the winning displays.

We will be looking at all garden areas during the month of July. If however, as we near the end of June, you have a neighbour that has brightened up your day with their flower displays, you can nominate them for one of the above 3 categories. You can do this by telephoning our offices on **01786 446 066** or by e-mailing **corporateservices@forthha.org.uk**.

All we need is your neighbours name, address and that you are nominating for the garden competition.

Have fun and be creative. Gardening can be a fun and a healthy activity which can boost your mental health and wellbeing. It can also put a smile on your neighbours face, it certainly brightens up your Housing Officers day!

Allocation News

Forth relet 16 properties between October and December 2023. These were a mixture of 1 & 2 bed flats (11) and 2 & 3 houses (5), 50% of which are allocated via Stirling Council's homeless list.

As with most social landlords we have many more people looking for homes than become available. This is particularly true for 3 bed and larger properties. Forth currently have 919 properties and a housing list of over 1000 applicants. This variance between demand and supply means that it is very difficult to estimate how long applicants need to wait for an offer of housing.

Applicants who restrict their options to very specific areas or house types, will further restrict their chances of rehousing. We encourage applicants to keep their options open and to realistically consider as many areas as possible together with other housing options, such as a Mutual Exchange or applying for housing with other housing providers who have properties in the Stirling area.

Rent Information

Rent Increase – Keeping Rents Down By Providing Lower than Inflation Increase!

After consultation with our tenants, we are increasing our rents by **5.6%** applying from 1st April 2024. Our approach has been possible by keeping a tight rein on our costs.

The current economic climate is tough for all tenants, but we

are doing what we can to keep costs reasonable and providing value for money.

Once again we would like to thank all our tenants who provided us with feedback as your thoughts are always important to us.

WHY IS IT IMPORTANT TO **PAY YOUR RENT?**

Timely payment of rent is critical to assure you're not running into debt/arrears which in turn starts the process for court proceedings and ultimately you could loose your home.

This is the last resort and not something that we would wish to do, we want good relationships with all our tenants, therefore keep in touch with your Housing Officer.

When you became a tenant, you signed a tenancy agreement, this meaning you have a legal obligation to pay your rent and keep your account clear.

Consider your options about paying your rent, it may be easier and more convenient to pay by direct debit, if you require help setting this up, please contact the office where we will only be too happy to help.

TENANT SATISFACTION IS OUR AIM

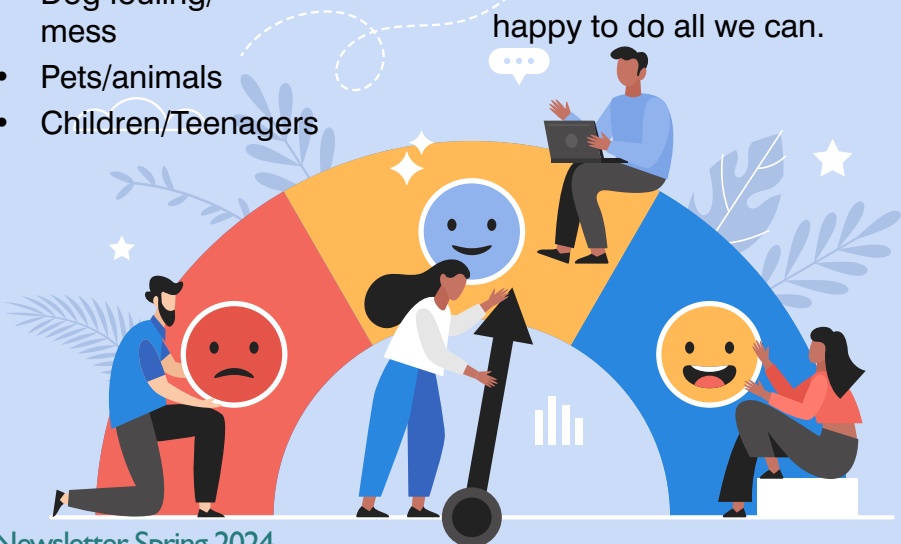
Previously we received feedback from a Joint Tenant Satisfaction Survey that was carried out. An action plan was developed by your Housing Officers to resolve issues identified, where possible.

We are keen to engage with our tenants to see if we need to any additional measures in place to prevent or resolve problems within our estates e.g.

- 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
- Any suggestions

If you are unsatisfied with anything in your development/ area or have any suggestions for improvement, please contact the office on **01786 446 066**. Please speak to one of our housing or maintenance team to discuss any issues that you have and we will be more than happy to do all we can.



Estate Management Visits

Dates for 2024

The purpose of these visits is to ensure that our developments are maintained to a high standard. It also gives tenants an opportunity to speak to their Housing Officer while they are on the site, to raise any areas of

concern. In between these visits, your Housing Officer will carry out ad hoc visits for follow up estate visits or for any other tenancy matters, however if you have any issues or concerns about your estate, please contact the Housing Team.

Our housing team are:

**Elaine
Shepherd**

Housing
Officer



**Kelly
Cadden**

Housing
Officer



**Kevin
Milne**

Assistant
Housing
Officer



**Ann
Gordon**

Assistant
Housing
Officer



Housing Officer	Elaine Shepherd	Kelly Cadden
Assistant Housing Officer	Kevin Milne	Ann Gordon
May		
6 th	<i>Raploch</i>	<i>Cowie, Fallin and Plean</i>
13 th	<i>Cambusbarron and Dunblane</i>	<i>Causewayhead, Cornton and Stirling – Barn Road</i>
20 th	<i>Riverside and Stirling - Baker Street/ Morris Terrace, Cowane Street, Crosbies Court, Myles House, Tannery Lane/ Queen Street.</i>	<i>Bannockburn, St.Ninians and Whins of Milton</i>
July		
1 st	<i>Raploch</i>	<i>Cowie, Fallin and Plean</i>
8 th	<i>Cambusbarron and Dunblane</i>	<i>Causewayhead, Cornton and Stirling – Barn Road</i>
15 th	<i>Riverside and Stirling - Baker Street/ Morris Terrace, Cowane Street, Crosbies Court, Myles House, Tannery Lane/ Queen Street.</i>	<i>Bannockburn, St.Ninians and Whins of Milton</i>
September		
2 nd	<i>Raploch</i>	<i>Cowie, Fallin and Plean</i>
9 th	<i>Cambusbarron and Dunblane</i>	<i>Causewayhead, Cornton and Stirling – Barn Road</i>
16 th	<i>Riverside and Stirling - Baker Street/ Morris Terrace, Cowane Street, Crosbies Court, Myles House, Tannery Lane/ Queen Street.</i>	<i>Bannockburn, St.Ninians and Whins of Milton</i>
November		
4 th	<i>Raploch</i>	<i>Cowie, Fallin and Plean</i>
11 th	<i>Cambusbarron and Dunblane</i>	<i>Causewayhead, Cornton and Stirling – Barn Road</i>
18 th	<i>Riverside and Stirling - Baker Street/ Morris Terrace, Cowane Street, Crosbies Court, Myles House, Tannery Lane/ Queen Street.</i>	<i>Bannockburn, St.Ninians and Whins of Milton</i>

If you require to know your bin collection dates 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/>

If you have any issues or concerns about your estate, please contact the housing team on **01786 446066** or by email at tenant.services@forthha.org.uk

XL Bully Dog - Responsible ownership, keep yourself legal

New legal safeguards on XL bully dogs came into force in Scotland on 23rd February 2024.

Anyone who owns an XL bully type dog in Scotland must ensure they are always kept on a lead when in public and ensure that the dog is wearing a suitable muzzle. It has also become an offence to breed, sell, exchange, gift, advertise, abandon or allow an XL bully dog to stray.

All dogs must be kept on a lead and muzzled within communal gardens and areas. The safeguards applied to XL bully dogs are also required to be maintained within all communal areas of your estate.

From 31st July 2024, it will be illegal to own an XL bully type dog in Scotland without an exemption certificate or having applied for an exemption certificate to own that dog.


For further information and support for owners on how to comply with the new legislation,

please refer to the Scottish Government website <https://www.gov.scot/publications/xl-bully-dog-rules/>

If you have your own garden, you will want to make sure that your home and garden are secure to prevent your dog escaping, regardless of what breed of dog it is. To achieve this, you may also need to apply for permission to carry out alterations or to put additional security measures in place.

If you do own an XL bully type dog, please contact your Housing Officer urgently on **01786 446 066** to discuss further and to ensure that you have permission from us to keep your dog at your home.





HOW TO AVOID CONDENSATION & MOULD

How to avoid condensation and mould condensation starts 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. Please contact us if you're concerned about any signs of condensation or mould. Ways to help prevent it happening are:

- Wipe down the windows and sills every morning.
- 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 turn the extractor fan on (if you have one).
- If your 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.

Please contact us if you have any concerns or would like further advice. To arrange a visit contact: Stephen Dougherty, Property Services Officer.

Tenant Safety



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 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).

Please contact Stephen Dougherty, Property Services Officer, Direct Dial **01786 44 60 66** if you require information about the annual gas service.

Feel Like Joining Our Management Committee?

Serving as a Committee member is both interesting and worthwhile. You will be helping to strengthen and develop the communities of Stirling and the eastern villages. Training is available and reasonable out-of-pocket expenses can be claimed. Meetings are usually held monthly in the early evening.

We are particularly interested in applications from:

- our tenants and members of their household
- our sharing owners and members of their household

- residents in areas where we provide housing
- individuals with skills and experience in governance, finance, construction, human resources, information technology, housing, social and economic development, regeneration and community development
- statutory authorities and voluntary organisations

Anyone interested in becoming a Committee Member in the future, should contact the office on **01786 446 066** or email **corporate@forthha.org.uk**.

Money News Round-Up



Our Income Maximisation Officer Tracy Doran is here to help you. Please contact Tracy at the office if you have any questions or would like assistance with completion of forms.

Tracy can be contacted on Tel 01786 431921 or e mail tracy.doran@forthha.org.uk.

CARERS ALLOWANCE CHANGES

A new benefit called Carer Support Payment will replace Carers Allowance in Scotland between February 2024 and Spring 2025. The transfer will be automatically completed by DWP (carers allowance) and transferred to Social Security Scotland (carers support payment). There will be no gap in awards and the amount of entitlement will stay the same. For those paid weekly payment date will remain same but for those paid 4 weekly first payment date may change but then payments will be made 4 weekly thereafter. When carers allowance is transferring to carers support payments a letter will be sent advising

carers allowance is stopping and being transferred to carer support payment and another letter will be sent from Social Security Scotland advising that carer support payment will be made. The transfer should not affect any entitlement to other benefits.



UNIVERSAL CREDIT MIGRATION



The following benefits are ending and being replaced by Universal Credit – child tax credit/working tax credit/housing benefit/income support/income based jobseekers allowance/income related employment and support allowance.

When claimants are due to be 'migrated' they will receive a letter called a migration notice detailing the date their benefit will end and date that universal credit should be claimed by. If you claim universal credit before the migration notice is received you could lose out on monies.

Please do not ignore migration notice letter, if universal credit is not claimed by the deadline then existing benefits that are being replaced will stop and will take some time to resolve, resulting in payment being missed.

It is expected that migration notices will start to be sent for the following benefits/dates: -

From April 2024

claimants in receipt of income support or tax credits and housing benefit

From June 2024

claimants in receipt of housing benefit only (working age)

From July 2024

claimants in receipt of employment and support allowance and child tax credits but no housing benefit

From August 2024

claimants in receipt of tax credits who are pension age

From September 2024

claimants in receipt of jobseekers allowance

Universal credit is paid monthly and requires to be claimed online.

To make a claim online you will require your bank/building society account details, an email address and access to a phone. You will also be required to prove your identity using documents like your driving licence, passport, debit or credit card, payslip or P60. You will also require details of rent, earnings, health condition, childcare costs and savings.



BEST START FOODS - CHANGES

From 26th February 2024 the rules for Best Start Foods are changing as income rules will no longer apply.

This means that those claimants in receipt of universal credit/pension credit who are pregnant or have responsibility for a child under 3 years old will be able to claim Best Start Foods from Social Security Scotland. Best Start Foods can be used to purchase healthy foods ie fruit/vegetables and also infant formula. Payments of £19.80 every 4 weeks will be made on a prepayment card for those claimants in receipt of the aforementioned benefits who are either pregnant or have a child between 1 and 3 years old.

A separate payment of £39.60 every 4 weeks will be made for each child from when they are born until their 1st birthday. Best Start Foods can be claimed online at <https://www.mygov.scot/best-start-grant-best-start-foods/how-to-apply> or via phone at Social Security Scotland on **0800 182 2222**.

UNIVERSAL CREDIT RENT INCREASE

To notify UC about your rent changes, you need to sign into your universal account and update your housing costs on the 1st April 2024.

A 'to do' should be on your list to complete for new housing costs. All the rent/housing costs information you'll need is in the rent increase letter that was sent to you. If you don't have an online account, call the UC helpline on **0800**



328 5644. Remember to have your rent letter to hand. If you are unable to find the letter or need assistance to update your universal credit, please contact Tracy Doran, Income Maximisation Officer or Kieron O'Hara, Assistant Tenancy Sustainment Officer on **01786 446066**.



New Beginnings!

We say farewell to Lesley Lennon who has been with us on a temporary basis since last March. Lesley joined us over a year ago to help support our Corporate Service team and brought a wealth of experience and wonderful enthusiasm to the team that resonated with all at Forth Housing Association.

Many of you will have spoken to Lesley on the phone in the past year or met Lesley at Reception. Therefore, those of you who have spoken to Lesley will know Lesley's friendly voice and the important role she has played in our customer service team.

Although we are all going to miss Lesley, we wish her health and happiness in her next adventure.

As we say farewell to Lesley, we would also like to give a warm welcome to our new Modern Apprentice, Zofia Chamczyk, who is joining our Corporate Services team for 18 months to help to develop her career in office and business administration.



This role combines onsite learning for Zofia with the opportunity to complete an SVQ in Business & Administration at SCQF level 5, supported by Forth Valley College.

Everyone here at Forth Housing Association are excited for Zofia and to help her on her journey.

Spring Word Search

X	I	Z	R	U	M	B	R	E	L	L	A	W	N
L	B	Z	F	G	N	S	N	P	Y	B	U	G	G
S	Q	S	J	B	Y	I	G	L	E	U	T	S	R
D	E	F	K	U	B	C	F	R	K	N	H	O	A
B	X	S	Q	O	T	R	P	A	T	N	A	C	S
L	Z	A	R	K	E	Y	G	I	M	Y	W	Q	S
O	M	W	C	T	O	F	G	N	E	L	Y	G	G
S	D	G	T	Y	E	C	Q	B	R	E	E	Z	E
S	O	U	D	X	A	B	H	O	S	B	V	R	R
O	B	L	J	T	S	A	U	W	S	G	G	A	V
M	V	M	B	U	T	M	P	D	M	N	R	I	B
V	J	E	D	L	E	J	U	R	Z	X	E	N	H
U	K	Z	M	I	R	G	Z	B	I	C	E	S	S
F	K	W	T	P	Z	K	C	B	O	L	N	V	T

BLOSSOM
BUTTERFLY
EASTER
THAW

APRIL
TULIP
BUNNY
ROBIN

NEST
BREEZE
RAIN
RAINBOW

GREEN
UMBRELLA
GRASS
BUD

Survey Winners

We are pleased to announce the following winners:

Rent Consultation:

Mr & Mrs Mackie – Flint Crescent

L. Brown – Cooperage Quay

Mr & Mrs Duff – Cask Crescent

G. McLachlan – Winchel Place

LET'S INVESTIGATE TO STOP THE PLASTIC CRISIS

Count your plastic for one week.

For one week in March, thousands of schools, households, community groups and businesses came together to count their plastic waste. Feel like joining them next time?

Almost a quarter of a million people took part in The Big Plastic Count in 2022. Together they revealed that almost two billion pieces of plastic packaging are being thrown away a week.

It's time to get serious about tackling the plastic crisis. You can help by taking part in The Big Plastic Count!

See the link for more information: **<https://thebigplasticcount.com>**



Forth is On Facebook



Give us a follow, like & share!

We are always looking for new ways to engage with our customers. Therefore, a lot of our information is now on Facebook as well as our website. Including general news and stories within our surrounding community we will also be posting important updates.

So why not have a look at our page and become one of our many followers? For more information, please contact us at the office on **01786 446066**.

See our Facebook link below: **<https://www.facebook.com/profile.php?id=100087155622546>**

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



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