



FORTH

housing association Ltd

SpeakingForth

The newsletter of Forth Housing Association Ltd

Autumn 2020

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Annual General Meeting (AGM) 32 Years Of Success!

The 2nd of September will see members of the Association meet remotely to mark our 32nd AGM as we continue to adapt and learn new ways of communicating.

This will provide an opportunity to not only receive the latest set of annual accounts but to also consider the model Rules at a Special General meeting prior to the AGM.

The meeting will also consider the election of Committee Members for the coming year and indications at the time of writing are that this is likely to involve some new faces. If you'd like to check

out what happened, visit the news section of our web site at www.forthha.org.uk or contact Grahame Cairns at our office.

The latest set of accounts will show that a healthy surplus was set aside for investment in future homes and the meeting will also hear that in the coming year approximately £6.4 million, will be spent building new homes and improving those already built. Also, working in partnership with Stirling Council we hope to deliver around 250 homes over the next 5 years.



Forth Housing Association Limited

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

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



Dog Day News

Unfortunately, some of our tenants are not following the rules set out by your tenancy agreement and our Pets Policy. Please remember that before you take ownership for any pet you must **request permission and sign a Pet Ownership Agreement**. If you do have a pet and do not have permission, please contact the office for a **Pet Request Form**.

The most common issues we face are tenants with too many pets, pets which are not appropriate for the size/type of the property and pets which are not allowed.

Please remember:

- **The number of animals** allowed is subject to the size of your home.
- **If you live in a flat** you can keep one small or medium sized dog or one cat in addition to 2 small animals (hamsters, birds etc.)

- **If you live in a house** you can keep one dog or one cat in addition to 2 small animals (hamsters, birds etc.)
- If we receive **consistent and justifiable complaints** regarding your pet or if the animal is causing deterioration of the property **you may be asked to rehome your pet**.

Pets Allowed

- ✓ Dogs
- ✓ Cats
- ✓ Birds
- ✓ Rabbits
- ✓ Guinea pigs
- ✓ Rats
- ✓ Hamsters
- ✓ Fish

Pets Not Allowed

- ✗ Giant or huge dogs
- ✗ Any hybrid of domestic cat and those identified in the Dangerous Wild Animals



Act 1976 that requires licensing

- ✗ Any type of farm animals
- ✗ Any type of bird of prey
- ✗ Exotic pets such as reptiles
- ✗ Primates

NB - 'Visiting pets' (pets which are looked after by the tenant on behalf of their owner, whilst at work) are included in the number of pets you can have, the type of pet and if you live in a house or a flat. ie 'visiting pets' are covered by the same policy.

If you have any questions, please contact your Assistant Housing Services Officer at the office.

More New Homes for Stirling!

Construction of our latest homes at Raploch is accelerating across our sites at Drip Road and Raploch Road. Drainage, roads and services are being installed along with foundations for our 53 new properties for rent.


Second Phase of Cornton Homes

We will shortly select our Contractor to build 24 new homes for rent at Johnston Avenue, Cornton (Phase 2) project. Subject to grant funding, we aim to be on site in Autumn 2020 and be complete by January 2022.

Completion of Cultenhove (Phase 3), St Ninians

We have now re-tendered for the completion of all outstanding works at Howlands Road/ Gateside Road/Earlsburn Avenue in St Ninians. This should enable handover of the last 6 houses by late November and resolution of the inconvenience caused by the collapse of the original contractor and the Covid-19 crisis.

Application forms are available on our website or by contacting Forth's office on 01786 446066.



On Site at
Drip Road,
Raploch

Maintenance Update

We have now restarted some contracts under a gradual approach. If you have any questions please contact Paul Fraser, Senior Property Services Officer, Tel (01786) 446066 or e mail paul@forthha.org.uk. Health and safety is of paramount importance and the video on our website provides useful information regarding our staff and contractors entering your property. (See article on P5).



PLANNED	STREET	Envisaged Start Dates
Bathroom Replacement	Bruce View and Myles House	Still to be planned with CCG
Window Replacement	Barn Road (3-31)	Subject to planning permission
Gas Boiler Replacement	Cowane Street, Cooperage Quay, Cask Crescent, Bruce Street, Abbey Road, Chapelcroft.	Started - Ongoing
Kitchen Replacement	Cooperage Quay, Cask Crescent, Abbey Road, Bruce Street, 37 Bruce Street and Chapelcroft.	Started - Ongoing
CYCLICAL		
Electrical Safety checks and Fire Detection upgrades	Bruce Street, Chapelcroft, Adamson Place, Riverside, Clayhills Drive, De Moray Court, Gillespie Place, Vorlich Crescent and Myles House.	Started - Ongoing
Fire Detection upgrades only	Milnepark Road, Flint Crescent, Gillespie Terrace, Stirling Place, Winchel Place, Gordon Square, Drip Road, Fisher Row, Earlsburn Avenue, Cultenhove Crescent, Gateside Road, Wordie Road, Cowane Street and Bogside.	Started - Ongoing



Home Visits - Safety Measures During Coronavirus

Before requesting a home visit, we would be obliged if you would watch the short video that is on our website. This includes:

- Questions our staff will ask prior to visit
- Simple steps tenants can take to help our staff
- 8 steps our staff take to ensure everyone's safety
- Confirmation we are compliant with government's guidance on managing risk for Coronavirus

To watch this video log on to: <https://www.forthha.org.uk/your-home/covid-19/>

If you accept You Tube Videos on Cookies Settings, this will enable you to watch this video.

Should you have any questions, please contact the office.



Office Closures Due To Public Holidays

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

Office Closes: Thursday
24th September at 5.15pm.

Office Reopens: Tuesday
29th September at 9am.

If you have a genuine emergency repair over this period please contact:

Gas Central Heating -
0800 048 2710 (Saltire)

Gas Leaks – 0800 111999

For genuine emergency repairs (excluding gas heating and hot water) outwith office hours please telephone The McDougall Group on 0333 123 1011.

Staying in Touch by Video Call

Due to Coronavirus we are staying in touch with family and friends by video call more than ever. If you have an internet connection, smart phone, tablet, laptop or desktop computer with a webcam, you can video call as easily as making a voice call.

There are lots of ways to video call and almost all of them can be done using any type of phone, tablet or computer. Below is a list of services which are the easiest to use – most can have more than 2 people chatting at the same time. All of them require you to either download an app for a phone or tablet, or sign-in and use the service on a browser such as Chrome.



Facebook Messenger: If you want to use this, you will need to have, or set up, a Facebook account. You will need to be ‘friends’ with someone on Facebook to video call them. For phones, find this in the app stores, or search for ‘Facebook’ in a browser for computers.



Whatsapp Videocall: For phones, find this in the app stores, or search for ‘Whatsapp’ in a browser for computers. You sign up for the service once the app is downloaded and can invite contacts from your phone. You can then videocall any other Whatsapp users who you’re connected with.



Google Hangouts: You will need a Gmail email account to use this. For phones, find this in the app stores, or search for ‘Google hangout’ in a browser (Chrome is best for this service) for computers.



Duo: This is particularly useful on Android phones as you can videocall anyone directly from your contacts, although for the first call they will need to give permission on their own phones to accept the request. For phones, find this in the app stores, or search for ‘Google Duo’ in a browser for computers.



Skype: For phones, find this in the app stores, or search for ‘Skype’ in a browser for computers.



FaceTime: For Apple devices only – iPhones, iPads, and Mac computers. This is built into Apple devices and allows you to video call your contacts for free.



Zoom: Connect with anyone on desktop/laptop, iPad, iPhone and other mobile devices.

Tenants' View Forum by Zoom

Our last Tenants View Forum meeting was held by Zoom. If you are interested in joining this Forum or attending the next meeting, please contact Angela Laley at the office. If you could do with assistance to get on-line or to set up video calling please contact Ian Brown, Digital Inclusion Officer on Tel: 07464988612 or email: browni@stirling.gov.uk.

Want to get online but not sure where to start - during Coronavirus?

The Council Digital Inclusion team are working

from home for the time being supporting clients by phone, video and email. They are happy to receive referrals to the email browni@stirling.gov.uk or by phoning Ian Brown Tel: 07464988612.

Getting online makes it much easier for you to find out information, keep in touch with friends, find a new job and save money.

Stirling Council Digital Inclusion project offers free and tailored help to complete beginners or those looking to improve their digital skills. They aim to improve your

confidence using a wide variety of services online. Their Digital Inclusion Workers can support you to:

- Complete Universal Credit claims online and manage your journal
- Save money online
- Shop online and find the best deal
- Stay safe online
- Complete online paperwork
- Help with job applications
- Apply for training and further education courses



Freedom of Information: How to Get the Information You Want

Freedom of Information (FOI) laws give you the right to request information about the housing services we deliver and the information we provide to the Scottish Housing Regulator about our financial wellbeing and governance. You can also request environmental information we hold under the Environmental Information (Scotland) Regulations 2004 (EISRs).

Before making a request to us, please check our website and the Scottish Housing Regulator's website, as we publish a large amount of information on our website and the Regulator publishes information about our activities and performance. We also publish information we have disclosed in response to previous FOISA and EISRs requests in a dedicated area on our website. A very useful starting point is our publication scheme, which can be viewed at: <https://www.forthha.org.uk/uploads/2019-11-04-09-42-33-ModelPublicationSchemeFin-56126.pdf> The scheme categorises the information we publish into different classes and the links within the scheme will take you directly to the information.

If the information you wish to access is

not included in our publication scheme or published by us or the Regulator, you may submit a request to us and we must provide it to you, unless an exemption from disclosure applies.

Some useful tips to keep in mind when making your request are:

- Keep your request separate from any correspondence which deals with other issues to allow us to identify your request and respond more quickly and independently from any other issues.
- Keep your request polite, as we can refuse to comply with requests containing inappropriate or abusive language in certain circumstances.
- You can only ask us for information we hold. If you ask us for an opinion on an issue, this may not be recorded by us and your request may be refused because we do not hold the information.
- Ask us for advice and assistance in preparing your request if you are experiencing any difficulties. You can complete and submit an access to information request form on our website

and hard copies are also available at our office. Staff would be pleased to assist you in completing the form.

- Focus on the information you really need and keep your request simple. Complex requests involving significant staff time and resource may be refused in certain circumstances.
- Be as specific as you can (including dates, if possible) when describing the information you want to see. Broad and vague requests may result in the response taking longer.
- Submit your request to our dedicated contact address at the end of this article, to ensure your request is directed to the correct person quickly.
- Provide a telephone number in case we need to contact you to clarify your request or to provide you with advice and assistance.

If you have any questions about FOI, please contact our Data Protection Officer (DPO), Daradjeet Jagpal, by: e-mail at forthdpo@infolawsolutions.co.uk; telephone on 07378 635 275; or writing to: The Data Protection Officer, at our office.

FOIA

The Freedom of
Information Act

Good Neighbour Award

WIN A £25 VOUCHER!

We are holding our Annual Good Neighbour Award competition. If you would like to nominate your neighbour for going that extra mile, please let us know. This could be for doing your shopping, nipping in for a cup of tea and a friendly chat, clearing your path of snow, making you feel welcome when you moved in, helping to tidy up your garden etc.

The winner will receive a £25 voucher and will be featured in the Christmas Newsletter. Last year, Christine McBride of Raploch was a winner. Christine always goes the extra mile for her neighbours.

To nominate your neighbour, who requires to be a Forth tenant, just explain in no more than 100 words why they deserve Forth's Good Neighbour Award.

To enter, please phone or write to Angela Laley, Forth Housing Association, 146 Drip Road, Stirling, FK8 1RW prior to 30th October 2020. Alternatively, e mail angela@forthha.org.uk.



Our 2019 winner, Christine McBride

Moving in ... Moving out?

Life changes all the time and sometimes it is easy to forget to update agencies who need to know what's what.

If you have any changes to your household, please ensure that you do the following as soon as possible.

- Contact us in writing (not by email or telephone) to update who is in your household. (It is your responsibility to ensure we have received your letter). Failure to do so will

result in your loved ones being homeless if you do not tell us in writing that someone has moved into your home. This is a legal requirement under your Scottish Secure Tenancy agreement, subject to a 12-month qualifying period from the date of written notification.

- Contact Stirling Council's Council Tax Department to advise of any changes, particularly if someone has moved in as you will not

qualify for a single adult discount.

- Contact the relevant benefits agency (Stirling Council Housing Benefit/ Department of Work & Pensions) as any changes to your household may affect the benefits you are entitled to. This can also impact on payment of rent you are required to pay.

If you have any queries regarding these matters, please contact the Housing Services Team to discuss.

Thinking of Erecting A Shed or Summer House?

We are currently reviewing our Alterations & Improvements Policy and Procedures due to the huge surge in sheds and summer houses being erected without our prior permission. Therefore, please do **NOT** construct any shed/summer house before you obtain written permission from ourselves. Failure to comply with this procedure may lead to a cost to you for the removal. Unfortunately, we have had to ask tenants to remove sheds that do not comply with the standards outlined in our policy and procedure.



Brilliant Blooms and Dazzling Displays!

The weather has been a bit of a mixture this Summer but still our green fingered tenants have excelled themselves. This year saw more tenants than ever doing their bit to brighten their community. After some hard deliberation prizes have been awarded as follows:

Best garden Ms Campbell,
Whins of Milton

Best pot/basket Mr & Mrs Duff,
Riverside

Best scheme Bogside,
Dunblane

We are sure you will all agree that the area looks lovely when people take the time to look after their gardens and keep all paths/driveways free of litter and weeds.

When you view the results, we hope you will agree these were worthy winners and if you think you can do better, there is always next year!



Ms Campbell,
Whins of Milton
– Best Garden



Mr & Mrs Duff, Riverside –
Best Pot/Basket



Bogside, Dunblane –
Best Scheme



Estate Management Visit Dates From Your Housing Service Officer

Our 2 Housing Service Officers cover the following areas:

Elaine Shepherd –

Raploch, Cambusbarron,
Dunblane, Riverside,
Stirling Town – Baker
Street/Morris Terrace,
Cowane Street, Crosbies
Court, Myles House,
Tannery Lane/Queen
Street.



Elaine will be carrying out an estate visit to
your area week commencing:

7th September and 9th November 2020

Kelly Cadden –

Bannockburn, Braehead,
Fallin, Cornton, Cowie,
Plean, St. Ninians, Whins
of Milton, Stirling Town -
Barn Road.



Kelly will be carrying out an estate visit to
your area week commencing:

14th September and 16th November 2020

Introducing Our New Property Services Officer

We have a new Property Services Officer, Stephen
Dougherty, who has responsibility for reactive repairs.
Stephen can be contacted on Direct Dial (01786) 431027 or
e mail stephen@forthha.org.uk.



Income Maximisation

Our Income Maximisation Officer, Tracy Doran is here to help you. So, contact Tracy at the office if you have any questions or would like assistance with completion of forms. Tracy can be contacted at Direct Dial Tel: 01786 431921 or e mail tracy@forthha.org.uk.



Universal Credit (UC) and Jobseekers Allowance (JSA)

DWP have advised that conditionality and benefit sanctions have been re-introduced as from 1st July 2020 following their temporary suspension as a result of the coronavirus pandemic. DWP have said that existing commitments will be reviewed gradually and updated to reflect 'the new normal' in the employment market.

If you do not have a claimant commitment you will be contacted by DWP.

If you claim UC or JSA you must agree a 'claimant commitment' which sets out what you will do to find work. The commitment must always reflect your personal circumstances and should never be 'one size fits all'.

If you do not follow the terms of the commitment (for example failing to apply for work) without good reason, your claim may be sanctioned – ie payment reduced or stopped.

Two Week Run on for Legacy Benefits

From 22 July 2020, a new two-week 'run on' applies to Income Support, Income Related Employment and Support Allowance and Income Based Jobseeker's Allowance.

This means that where entitlement to one of these benefits ends as a result of a claim for Universal Credit, a further 2 week payment of income support, income related employment support allowance or income based jobseekers allowance will be made. This will not affect the first payment of Universal Credit.

Please note that the 2 week extension does not apply to Tax Credits payments.

Are you an EU/EEA or Swiss citizen?



Settled Status

You will usually get settled status if you:

- started living in the UK by 31 December 2020 (or by the date the UK leaves the EU without a deal)
- lived in the UK for a continuous 5-year period (known as 'continuous residence')

Pre –Settled Status

If you do not have 5 years' continuous residence when you apply, you'll usually get pre-settled status. You must have started living in the UK by 31 December 2020 (or by the date the UK leaves the EU without a deal).

You can then apply to change this to settled status once you have 5 years' continuous residence. You must do this before your pre-settled status expires.

You and your family can apply to the EU Settlement Scheme to continue living in the UK after 30th June 2021. If your application is successful you will be awarded settled or pre-settled status. The deadline for applying to the scheme is 30th June 2021. It is free to apply to EU Settlement Scheme.

Your rights with settled or pre-settled status

You will be able to:

- work in the UK
- use the NHS
- enroll in education or continue studying
- access public funds such as benefits and pensions, if you're eligible for them
- travel in and out of the UK

For further information and eligibility visit:

<https://www.gov.uk/settled-status-eu-citizens-families>

Stirling Citizen's Advice can provide advice, information and casework support to EU residents with their application for residency and advice on the right to reside across Forth Valley. **Forth Valley EU Resettlement Project (EURP)** Tel: 01786 470239 or e mail: SessionSupervisor@StirlingCAB.casonline.org.uk

*•EU – European Union •EEA – European Economic Area

Homeswapper and Mutual Exchanges



We have recently made the decision not to renew our subscription to the Homeswapper website. During the financial year 2019/2020 8 tenants undertook mutual exchanges but only 3 of these were due to swaps being found through Homeswapper. As we have to pay a considerable sum for our tenants to be registered on Homeswapper we feel that the low uptake of exchanges through this mutual exchange service no longer offers value for money.

Of the 8 exchanges in 2019/2020, 2 were through a local Facebook page, 2 were through family and one was due to word of mouth. We are aware that there are some local groups that have been set up on social media and this seems to be a particularly popular place for tenants to find individuals to swap with.

If you would like any more information about exchanging your property with another Housing Association or Council tenant, please contact your Assistant Housing Services Officer.



Useful Contact Details...

Forth Housing Association Limited

Kildean Business and Enterprise Hub,
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E-mail: info@forthha.org.uk Website: www.forthha.org.uk



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