

## 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 17<sup>th</sup> April at 5pm.

**Office Reopens:** Tuesday 22<sup>nd</sup> April at 9am.

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

Office closed **Monday the 5<sup>th</sup> May, Friday the 23<sup>rd</sup> May**  
and **Monday the 26<sup>th</sup> May.**

If you have an emergency repair over this period, **please call the main office number on 01786 446066 and select an option as listed below:**

- Press 1 for Saltire (*Gas Central Heating*)
- Press 2 for MP Group (*All other Emergency Repairs*)
- Press 3 for Scottish Gas Network (*Gas Leaks*)

**\*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.**

**Please note:** Our tenants who have moved into their property at Cambusbarron in the last year that are still within the defects period, as well as our new tenants who have just moved into their property at Pirnhall, should contact these numbers for the Emergency Out of Hours Service.

Cambusbarron - **0345 601 6084** (David Wilson Homes)

Pirnhall - **0120 750 3293** (Bellway Homes)

# Exciting Times Ahead As We Grow Our Team...

**Sadly, we said a fond farewell to Mareta Greig our Head of Tenant Services who moved on to a well deserved promoted post in Glasgow. Mareta worked tirelessly here at Forth with her team to deliver excellent services to our tenants and help us achieve compliance with the standards set out by the Scottish Housing Regulator. We wish her well on her new adventure.**



As a result of Mareta leaving, we took the opportunity to review our staff structure and look at where our greatest business needs were and consulted with staff and our Management Committee. We have therefore increased our resources in our Tenancy Management team and our Asset team by introducing a new Senior Housing Officer post and have split the former Head of Tenant Services role into two posts, a Head of Asset and Development and a Head of Housing Services.

This will allow us to focus on our frontline services to tenants taking into account the challenges we face as an organisation with future investments in our stock to achieve net zero targets and to support our tenants through the continued challenges faced by the continued cost of living crisis.





We are delighted to announce that Garry Savage has been successful in being appointed as Head of Housing and Jill Toner has been appointed as

Senior Housing Officer. Both have a wealth of experience within housing and will be great additions to our team here at Forth.



Kevin Urbanowicz has been appointed as Head of Assets and Development and has a wealth of asset management experience from the social housing sector and has worked with partners on development projects.



Linda Stuart has been appointed as our new Housing Officer to replace Elaine Shepherd, who left Forth at the end of March. See page 16 to read Elaine's farewell message to everyone. Linda joins us from her current role as a Housing Officer, and she has wide ranging experience of housing and property management services in the social housing and private sectors, as well as other experience in public service roles.



A decorative background featuring a light blue surface with several tulips (yellow and white) and speckled eggs in various colors (yellow, pink, grey, orange).

# A day in the

**I'm Kevin Milne and I'm an Assistant Housing Officer supporting the Housing Officers within our Tenant Services Team.**

I provide assistance on a wide range of service enquiries from applicants who would like to be housed by our Association; and also on various tenant enquiries including those relating to neighbour disputes, estate management issues and rent account management.

I mainly cover the areas of Cambusbarron, Dunblane, Raploch, Riverside and Stirling Town, however I also assist my colleagues in their areas when cover and help is needed.

You may see me from time to time carrying out Annual Tenant Visits, Estate Management walk rounds, condition of property and garden follow ups as well as carrying out property visits with Maintenance Team colleagues when a property is going to become empty.

I have a responsibility to pre-allocate our properties when we are aware they may be becoming available. This is always an exciting time as this is the start of what can be a joyous journey to a new home for an applicant.

# Life...



I will initially contact a waiting list applicant to discuss their situation over the telephone. If the applicant's circumstances and housing needs at this stage align with the property available for allocation, I will visit the applicant in their home to carry out a pre-allocation interview and liaise with other relevant organisations, such as Stirling Council, for any additional information needed. I then pass the allocation recommendation to the Housing Officer to review and approve the offer of housing, carry out a property viewing and then carry out a start of tenancy sign up. Seeing how much a new home means to an applicant and the difference it can make to their lives, provides myself with a sense of job satisfaction.

An important part of my day to day work also involves monitoring around 400 rent accounts and engaging with tenants if necessary to provide advice and assistance, particularly if payment patterns change or there is notification that the rent may not have been paid.

Providing firsthand advice and assistance to tenants is key, and I want to be seen as a person who has a positive impact on their tenancy being successfully maintained.

I also provide service performance information to the Association's management team which feeds into our regular performance reports and also our Annual Return on the Charter submission to our Management Committee and the Scottish Housing Regulator.

## Little changes in the way we are working:

 Calling the office: 01786 446066 - this is our only number.

Previously many tenants had direct dial numbers for staff. This has since changed, and we ask that you use the main number going forward. This is to benefit you and to give you the best possible customer experience. Your calls will be answered and directed to the most relevant member of staff who will deal with our enquiry.

Our staff will ask the reason for your call when you first contact us. This just helps us to direct your query to the correct department/person to deal with if it cannot be dealt with at the first point of contact.

### Data Protection / Security:

In line with General Data Protection Regulations (GDPR), our staff will ask you security questions before continuing with your enquiry, this is to safeguard your information. Additionally, all our calls are now recorded for training and monitoring purposes to help us improve the quality of our customer service. Therefore, please be mindful of this when calling in.

### Emails:

We ask that you do not email members of staff directly, as these cannot be managed during holiday periods or periods of unplanned sickness. Therefore, please direct any emails to:

- **info@forthha.org.uk** - This email address is used for all general inquiries.
- **tenantservices@forthha.org.uk** - This email address is used for all matters relating to Tenancy Management inquiries.
- **maintenance@forthha.org.uk** - This email address is used for all matters relating to repairs and adaptation inquiries.
- **incomemaximisation@forthha.org.uk** - This email address is used for all matters relating to income and benefit support inquiries.
- **applications@forthha.org.uk** - This email address is used for all matters relating to application inquiries.

These email inboxes will be monitored Monday - Friday (except for Public Holidays) and your inquiry will be responded to within 24 hours.

# My Forth

**We encourage all our tenants to use our online portal “My Forth.” The benefits are that you can:**

- ✓ Pay your rent immediately online and check your balance
- ✓ Report repairs/ faults
- ✓ Update your personal information
- ✓ Check messages
- ✓ View and download letters and documents
- ✓ Give us feedback
- ✓ Complete various forms, such as alteration & improvement forms and pet permission requests.

If you click on this link on our website - **[www.forthha.org.uk](http://www.forthha.org.uk)**, you will see “My Forth” on the top right hand page as highlighted below.



Please complete the information to register on-line. If you do not know your tenant reference

number, please call us on **01786 446066**. We can also help set you up on My Forth, if you are having any difficulties.

A screenshot of the 'My Forth' registration page. At the top right, there's a 'My Account' link with 'Log in / Register' and 'Register / Log in' options. Below this, the page is split into 'Log in' and 'Register' sections. The 'Register' section has two red arrows pointing to the 'Log in / Register' and 'Register / Log in' links. The registration form includes fields for 'Your email address', 'Your password', 'Your tenant number', 'Your National Insurance Number', 'Your surname', 'Your date of birth', 'Your postcode', and 'Your email address'.

You do need an email address to use this service. Also, if you have changed your email address, please notify our office so we can update our records. This will enable My Forth to keep you up to date with all the latest information.

Thank you for all the positive comments on this new service including those below:

***“I find My Forth plain and simple to use and can quickly pay my rent.”***

***“I still have a little fear when using it but think it is the way forward and more and more people will use it.”***



# Reviewing Our Anti-Social Behaviour Policy

**At Forth we recognise that every individual is entitled to live without disturbance or disruption within their neighbourhood. We do, however, acknowledge that anti-social behaviour can occur and that this can seriously affect the quality of someone's life.**

We are committed to taking early and effective action when reports of anti-social behaviour are made. We will investigate and take steps to try and resolve the reported problems, adopting a firm but fair approach. We are also committed to working closely with tenants and partner organisations in finding solutions to antisocial behaviour. Likewise, in line with the responsibilities we have through the Equalities Act 2010, we will aim to treat all tenants and other customers with respect and will ensure that our service is fair, impartial and accessible to all.

## So, what is anti-social behaviour?

In practice anti-social behaviour can mean different things to different people. It can cover a wide range of behaviours from dog fouling to criminal damage to property. In general though it happens when a person's actions are likely to cause alarm, distress, nuisance or annoyance to another person or damage to someone's property.



Your tenancy agreement with the Association sets out your rights and responsibilities as a tenant. These include responsibilities relating to being a good neighbour and not acting in an anti-social way within your home or in the local neighbourhood.



# Forth's Anti-Social Behaviour Policy

The Association has an Anti-Social Behaviour Policy that defines the behaviour that we class as anti-social and sets out the steps we will take in responding to complaints. These include how we will record and categorise complaints and also the timescales that we will work to in responding to these. The policy also incorporates relevant legal requirements and the key elements of our Scottish Secure Tenancy Agreement. It also sets out the actions we will take to prevent anti-social behaviour and how we will monitor our performance in dealing with complaints. A copy of the policy can be found on our website at Library (<https://www.forthha.org.uk/downloads/>) and is also available on request.

## Reviewing the Policy

Our existing Anti-Social Behaviour Policy has been in place since 2022 and we will be taking steps over April and May to review this and build in relevant updates and improvements. As part of the review process we would like to consult with tenants on your thoughts, views and ideas on the policy and our approach to dealing with anti-social behaviour. Building in your views would really help ensure that the policy and service we provide meets the needs and expectations of the Association's tenants, so we would encourage you to let us know what you think.

Information on the review of the policy will be provided through the Association's website over the coming weeks and it will also be considered with the tenant groups we work with. If you would like to contribute to and share your thoughts on the review of the policy, just contact us at **[info@forthha.org.uk](mailto:info@forthha.org.uk)**



# Annual Tenant Visits

**You might be aware that we have been carrying out our programme of Annual Tenant Visits over the past year. We want you to feel safe and happy at home, and carrying out an annual visit helps us to ensure this. During the visit we check to make sure that your home remains safe and is in good condition, and that everything is working as it should be. We will need access to each room in your home and any communal or private garden spaces, as well as your gas and/or electricity meters.**

The visit is also an opportunity to meet with you in person to offer advice and assistance on any issues you may have with your home, discuss any support we could provide for you, ensure that your details are up to date and provide help with using our My Forth self-service portal. The visit itself would normally only last about 30 minutes.

Members of our Tenant Services team will be out and about in local communities over the coming months to continue with the Annual Tenant Visits, and will be stopping by those who are due to receive their visit. We are happy to arrange these visits at a time that is most convenient to you. Your visit can be arranged by calling or emailing us, or one of our team will pop by if they are in the area.

If you are not due to receive an Annual Tenant Visit and have any issues or concerns about your home, please contact our Tenancy Services team by calling **01786 446066** or by email at **[tenant.services@forthha.org.uk](mailto:tenant.services@forthha.org.uk)**





Your views are  
important to us!

# Tenant Engagement

At Forth we are committed to working with our tenants to make a real difference to the services they receive. We need your input to help us improve the area in which you live as well as the services we deliver.

There are several ways you can get involved to help us improve services electronically and in person...

- **Tenants Scrutiny Group** - A Tenant's group supported by Tenants Information Service (TIS) scrutinising all aspects of operation and performance, with the intention of identifying good practice, gaps in services, and recommend service improvements or developments.
- **Tenants View Forum** – Attend quarterly meetings at our office to examine Forth's performance and to obtain your views on policies etc
- **E Group** – Receive a short survey by email e.g. Pets/Anti-social policy
- **Newsletter Editors** - Read our newsletter and let us know your views, or send in your ideas for articles and features.
- **Armchair Monitor** - Let us know how well we and others are performing in making your area an attractive place to live, simply by looking out your window and letting us have your comments.

If you have any comments on our services or would like to join any of the above, please phone our office or e mail [info@forthha.org.uk](mailto:info@forthha.org.uk) .

**So please just get in touch – we  
would be delighted to hear from you.**





# Sharing some information on the importance of home contents insurance

from our HR partner at Thistle Tenant Risks.

The importance of home contents insurance for Scotland's tenants and residents.

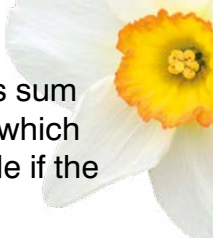


**EVH are a unique organisation, providing unlimited support to the governing bodies of not for profit and voluntary organisations in all aspects of their employer role. They do this as a fully volunteer-led organisation themselves. They partner with Thistle Tenant Risks who administer the Thistle Home Contents Insurance Scheme, a specialist home contents insurance solution for residents and contract holders.**

The Thistle Home Contents Insurance Scheme is designed for tenants and residents in social housing and provides cover for over 8,000\* residents in Scotland.

Thistle understands the barriers that some residents face seeking home contents insurance on the open market, which is why the Thistle Home scheme offers benefits such as:

- **Covers for loss or damage to your contents** caused by specific events such as, theft, water damage, fire and many more household risks.

- 
- **Tenant's liability** – we will pay up to 35% of the contents sum insured for damage to the landlords fixtures and fittings which residents are legally liable for. There is no cover available if the home is unoccupied for more than 60 days in a row.
  - **Flexible payment methods**, including fortnightly or monthly by cash using a swipe card, monthly by direct debit, or annually by credit/debit card or cheque (fortnightly and monthly premiums include a transaction charge).
  - **Nil or low accidental damage excess** dependant on your Housing Association.
  - **Minimum security requirements** – no need to have special door or window locks. As long as external doors lock, it's fine.
  - **Optional extensions**, such as extended accidental damage cover, personal possessions (away from the home), wheelchair and hearing aid cover are available for an additional premium.

Thistle also understands the challenges that organisations face, which is why they provide full marketing and promotional support to help highlight the importance of home contents insurance to both housing staff and residents.

## How do I find out more?

If you would like to find out more on how the Thistle Home Contents Insurance Scheme can support your residents and tenants, please visit their [www.thistletenants-scotland.co.uk](http://www.thistletenants-scotland.co.uk) or contact [Ann.Park@thistleinsurance.co.uk](mailto:Ann.Park@thistleinsurance.co.uk) at Thistle Tenant Risks.

\*Based on all Thistle Tenant Risks customers insured via the Thistle Home Contents Insurance Scheme (Scotland), Nov 2024.

Thistle Tenant Risks a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number 310419. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

# 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 2025 garden competition to start planning or planting their pots, hanging baskets and garden displays.

During the month of July 2025, the Housing Officers will be carrying out their routine estate management



visits. This will also give Kelly and Linda (Our New Housing Officer) the perfect opportunity to view tenants garden displays, which we have no doubt will be blooming marvellous!

This year we will be viewing the following categories:

- **Best potted plants 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 Winter 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 **01786446066** or by e-mailing **corporateservices@forthha.org.uk**. All we need is your neighbours name, address and that you are nominating them 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 neighbour's face, it certainly brightens up your Housing Officers day!

# Survey Winners

**We are pleased to announce the following winners for the Rent Consultation Survey:**

1. C Reid (Cambusbarron)
2. J Inglis (Cambusbarron)
3. S Landels (Fallin)
4. S Walls (Cambusbarron)

A big thank-you to all our tenants who took part in our recent surveys. It is this feedback that lets us improve our services to you.

# A fond farewell from Elaine

**After nearly 28 years (which is most of my life!) I have decided to leave Forth to spend more time with my family and friends, also known as, putting my feet up!**

I have got to know most of you during my time here and I have genuinely enjoyed working with you all. There have been good times and some difficult times over the years, mostly enjoyable memories for me but I particularly enjoyed getting to know the different generations of families.

So, I am hanging up my Housing Officer hat for one last time..... and shaking off my stern demeanor, but hopefully you will also remember my smile and cheek too.

I wish you all the very best for your future with Forth and I leave you in the very good hands of my colleagues.



# Money News Round-Up



**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 on: **01786 446066** or e- mail at **incomemaximisation@forthha.org.uk**

## Move to Universal Credit

**DWP have announced that all claimants being transferred to Universal Credit will receive a UC migration notice by December 25.**

Benefit claimants that are affected are those in receipt of income support, income related employment and support allowance, income-based jobseekers allowance, housing benefit, child tax credits and working tax credits 'migration' to universal credit.

Claimants will receive a 'notice of migration' which will detail a date that claim for Universal Credit should be made by.

**UC** *Universal Credit*

**PLEASE WAIT  
UNTIL NOTICE OF  
MIGRATION LETTER  
RECEIVED BEFORE  
CLAIMING UNIVERSAL CREDIT.**



All claimants being migrated to Universal Credit will receive a reminder letter 7 weeks after the original migration notice and a further reminder by text 10 weeks after the original migration notice (*if correct mobile number known*).

*continues on next page*



DWP have also advised of extra support for certain claimants being migrated to Universal Credit and are calling this the enhanced support journey:

- Additional contact will be made for all households who are in receipt of ESA.
- For lone parents and carers receiving income support, the DWP will check for additional support needs.
- Around week 11 or 12, these claimants will receive a text message alerting them that the DWP will be contacting them by phone on a given number.
- Three attempts on different days will be made to contact these households to offer support.
- Where no contact is made, DWP will refer these households for a home visit. Should the visit be unsuccessful, further escalations will be considered on a case-by-case basis.
- The deadline may be extended on the DWP's own initiative.

## Pension Age Disability Payment

**As from 24th March 2025 Pension Age Disability Payment will replace Attendance Allowance for those living in the Stirling area for new applications. This benefit can be applied for through Social Security Scotland.**

Pension Age Disability Payment can be paid if the claimant has:

- care needs due to a long-term health condition or disability and

- they are pension age or over

For those claimants already in receipt of Attendance Allowance your payments will continue until you are transferred to Pension Age Disability Payment by Social Security Scotland.

The transfer from Attendance Allowance to Pension Age Disability Payment will be done automatically at some point in 2025 and you do not require to do anything.



# Carers Support Payment

**If you are a full-time student 20 years and over or if you are aged 16-19 and attending a college or university full time course of HNC or higher you may be able to claim carers support payment from Social Security Scotland if:**

- You spend 35 hours or more per week looking after someone who is sick or disabled and
- The person you look after is in receipt of child disability payment middle or highest care rate or adult disability payment daily living component or disability living allowance middle or high care component,

personal independence payment daily living component or pension age disability payment or attendance allowance

**WARNING:** in some instances, if carer support payment is claimed it can affect the benefits that the person cared for receives.

*If you are having difficulties or need advice/assistance with Universal Credit migration or benefits changes/claims please contact Tracy Doran, Income Maximisation Officer or Kieron O'Hara, Assistant Tenancy Sustainment Officer on **01786 446066**.*

# Radio Teleswitch

**If your home uses electricity for heating and supplying hot water and you do not have an existing smart meter, your current meter may use a “radio teleswitch” (RTS), which is a radio frequency that allows electricity suppliers to record peak and off-peak consumption.**

The RTS uses a radio signal to tell some electricity meters when to switch between peak and off-peak rates, sometimes called ‘day’ or ‘domestic’ and ‘night’ or ‘control’ or ‘Economy 7 or 10’.

It was designed for homes that use electricity for their heating and hot water and allows access to cheaper rates of electricity at certain times of the day, for example if you have:

- electric storage heaters
- panel heaters
- wet electric heating
- or immersion heaters in a water tank.

This radio frequency is due to be shut down across the whole country on the 30<sup>th</sup> June 2025 and will no longer switch your



# Shut Down



electric supply to the lower cost tariff. Smart meters will be able to replicate what this radio frequency does, and a smart meter will need to be installed in your home in time for the shutdown, if you do not already have one. Energy UK, the trade association for the energy industry in the UK and those responsible for the shutdown are urging all customers with radio teleswitch meters to look out for communications from your electricity supplier on upgrading to a smart meter.

To reiterate, if you currently do not have a smart meter and your home only has electricity for providing heating and

hot water then you may have a meter that relies on radio teleswitching. You should be able to tell if your meter relies on radio teleswitch as there will be a separate box next to your meter labeled radio teleswitch.

If this is the case, be aware and look out for communication from your current energy provider, as they will contact you in regards from switching over to a smart meter in time for the planned shutdown.

**We would recommend contacting your utility provider to discuss this as soon as possible.**



Forth will continue to monitor any changes or developments surrounding the shut down and update you accordingly. Should you have any concerns or queries regarding this then it would be best to contact your energy supplier in the first instance.





# Fire Safety

## Inside Your Home

Fire is a serious hazard in the home but there are many things you can do to prevent fires and keep your family safe. To ensure fire safety in your home you should regularly test your smoke detector to make sure they are working properly.

### WHEN USING CANDLES IN YOUR HOME:

- Keep candles away from flammable items.
- Use a candle snuffer.
- Trim the candle wick
- Use a sturdy candle holder.
- Don't leave candles unattended.
- Put out candles if the flame flickers or gets too high.
- Use a metal lid or damp cloth to put out a candle fire.

### SMOKING IS A FIRE RISK

In Scotland, smoking is the main cause of death from fires in the home. You can cut the chances of this happening to you by:

- Stubbing out cigarettes in an ashtray.
- Pour water on a cigar and cigarette ends before putting them in a bin, ideally an outside bin.
- Never leave a cigarette, cigar or pipe unattended.
- Avoid balancing cigars or cigarettes on the edge of an ashtray.
- Never empty a pipe in the bin.

### Ashtray Safety

Using a proper ashtray is a good start to stopping fires from smoking. Always empty and clean your ashtray. Douse

your ashtray with water before putting the contents in the bin and use an outside metal bin when possible. Also, ensure that you keep paper and other flammable materials out of your ashtray.

## Alcohol and Sleepiness

Many fires started by cigarettes happen to people who have been drinking and are sleepy. Always take extra care when alcohol is in the equation and if you are drinking or are feeling tired, never smoke in bed or on an armchair or sofa. If you do feel sleepy, smoke outside, standing up or smoke at an open window or outside door.

## Unattended Cooking

Leaving food unattended while cooking is a leading cause of kitchen fires. It only takes a momentary distraction or a phone call to forget about the stove or oven, leading to overheating and potential ignition of flammable materials. Being mindful while you cook can go a long way to helping prevent these fires.

# 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 our office on **01786 44 60 66** if you require additional information about the annual gas service.

Complete Our  
Spring Wordsearch  
and return by  
Monday 5th May  
2025 to our offices.

Children 12 and  
under can enter our  
competition to win  
a **CHOCOLATE  
EGG** by completing  
our word search  
and returning with  
your name, age and  
address to our office.

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

APRIL

CHOCOLATE EGG

CHICKS

SPRING

BASKET

EGG HUNT

BUNNY

GRASS

SUNDAY

HOLIDAY

Name

Age

Address

## 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](mailto:info@forthha.org.uk) • Website: [www.forthha.org.uk](http://www.forthha.org.uk)



forth  
housing association Ltd.



HAPPY TO TRANSLATE



When you have finished with  
this magazine please recycle it.