



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Winter 2021

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Seasons Greetings!

The Committee and Staff would like to wish you all a happy, healthy and safe time over the Festive Season. We would also ask you to note that the office will be closed as follows:

**Office Closes Friday 24th December at 1pm –
Office Reopens on Tuesday 4th January 2022 at 9am.**

If you have **any genuine emergency** repairs during this period, please contact:

- Gas Central Heating/Hot Water - Tel: 0800 048 2710 (Saltire)
- Any Other **Genuine** Emergency Repairs
- **McDougall Group on Tel: 0333 123 1011**
- Gas Leaks – Tel: 0800 111 999

Forth Housing Association Limited

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



WINTER WEATHER CONDITIONS

The Winter can prove particularly testing, with freezing temperatures combined with the ongoing challenges caused by the Covid-19 pandemic. Please note that Forth does not have responsibility for filling most grit bins or gritting the roads. For salt

pile and grit bin locations, winter 2020/21, please log on to Stirling Council's website:

<https://www.stirling.gov.uk/roads-transport-streets/winter-service/grit-bins/>

Please be Neighbourly This Winter

It is all our responsibility to keep a look out for older or vulnerable neighbours, during the Winter period. Please check to ensure that they are warm enough, have stocks of food and medicines – so they don't need to go out during the very cold weather.

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.
- Make sure that your home is adequately heated.
- Make sure that you do not leave taps dripping.

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
- 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 off 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 or microwave is cheaper to use than an oven
- Use draught excluders at the bottom of doors



PRIORITY SERVICES REGISTER

Each energy provider has 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 condition, those with hearing or visual impairment or other communication needs, people with young children and 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, Tel 01786 431921, if you are having any difficulties.

How to Make Paying Your Rent Easy Over the Festive Season!

Christmas is coming and we are all eager to make the most of it celebrating with our loved ones. It can be a busy and expensive time of year, with the costs of celebrations adding up. Therefore, at this time it is easy to shift our priorities to presents, parties and family get-togethers.

However, before you start buying presents, please think carefully about how much you can spend and set yourself an affordable budget.



Putting a plan in place can prevent rent arrears occurring which will help to ease some of the financial stress associated with the Festive Season. It's also worth thinking about whether the way you usually make payments will be affected by our Christmas office holiday closure.

Missing rent payments in December and January means that you will start the New Year with arrears and the Housing Services Officers "first footing" you. We do not want to be forced to take action to recover monies due, so please ensure your rent is paid in full and on time.

If you haven't already, you can sign up for your "My Forth" account, by following the link on our website or contacting the office. Once you have set up your "My Forth" account, you will be able to make payments to your rent account and at a time that suits your busy schedule. (See P5 for more information).

You can also still make rent payments at any Paypoint location or by using the free "Allpay" app, which is available for Android and Apple Operating System. All you need is your surname and rent reference. If you require your rent reference, please contact the office or you will find it on your white rent card (it's the 6 digit code).

All of us here at Forth, wish you and your loved ones a wonderful Festive Season, and hope that 2022 will be a better year for everyone.

Survey Winners



We are pleased to confirm that during July to September the following tenants were survey winners:

- ★ **Close Cleaning**
N Shearer – St Ninians
- ★ **Replacement Gas Boiler**
T Keith – Raploch
- ★ **Painterwork**
V Hammill – Cowie
- ★ **Fencing**
S Anderson - Cornton

By Text:

- ★ **Gas Service**
S Dove – Bannockburn
- ★ **Gas Repair**
L Billett – Cornton
- ★ **General Repairs**
C Carroll – Whins of Milton

Each winner will receive a £25 voucher.

“My Forth”

If you do not know how to log onto this service, please contact the office and we will be happy to help. We can also arrange a demonstration at home or in the office. This service has many benefits, as you can have free, easy online access to your account, you can log repairs, neighbour concerns, pay your rent, see your balance and update your information.

You do need your tenancy reference number for this service. Therefore, if you don't have it please just phone us. We are here to help.

Good Neighbour Award 2021

This year we are pleased to announce that Gillian Kerr from Cultenhove has won the good neighbour award.

Gillian was nominated by her neighbour Jackie Irvine who said:

“Gillian has a heart of gold – she constantly looks out

for kids in the street they all love her and her 2 kids. I have a dog and sometimes if I am away for longer than expected Gillian is happy to let my dog out and feed him. Gillian has been a great help with the kids offering to drop them off/pick them up at school now I'm at college. The street wouldn't be the same without her.”

Well done to all the good neighbours out there and keep up the good work!



Money News Round-Up

Our Income Maximisation Officer, Tracy Doran, is here to help. So, if you have any questions, please give her a call on her Direct Dial: 01786 431921 or e mail tracy@forthha.org.uk.



Child Winter Heating Assistance

Child Winter Heating Assistance is a new benefit that will deliver an additional payment of £202 to children and young people in receipt of the highest rate care component of Disability Living Allowance (DLA) or enhanced Personal Independence Payment daily living component for each child under 19 years old to help heat their homes. Payments will start to be issued directly into client bank accounts by 31st December 2021.

Payment will be made automatically if all of the 3 following criteria apply as of 20th September 21

- 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

A letter will be sent to those who qualify.



Young Carer Grant

This is a payment of £308.15 per year payable to any person aged 16-18 years old who has 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 :

- Personal Independence Payment Daily Living Component or
- Disability Living Allowance care component middle or high rate or
- 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.

Child Disability Payment

As from 22nd November 2021 Disability Living Allowance for children for NEW claims will be replaced by the new Social Security Scotland benefit – Child Disability Payment.

This means that any child up to the age of 16 years who has a disability/ medical condition that affects their daily living activities or mobility will

require to claim Child Disability Payment instead of Disability Living Allowance for children.

Any child who is currently in receipt of Disability Living Allowance will remain on this benefit meantime.

No date of transfer for Disability Living Allowance for children to Child Disability Payment has been announced.



Universal Credit Changes

As announced in the Autumn budget the work allowance and taper rate for Universal Credit will be changing as from 24th November 2021.

This means that those in receipt of Universal Credit and working will receive additional monies from universal credit. The taper

rate will reduce from 63% to 55% which will mean receiving an additional 8p in Universal Credit payment for every £1 earned over the work allowance (if eligible for one). Work allowances will also increase by £500 per year (approx. £41 per month).

Performance Report

Our Performance Report provides detailed information on what we are doing well and what we require to improve. It is available to download at: www.forthha.org.uk/downloads or a hard copy can be made available by contacting the office. We would appreciate any comments on the style of this report and its format. Please contact Angela Laley, Project & Communications Co-ordinator by emailing angela@forthha.org.uk or phoning 01786 431021 to give your feedback.



Do you Need A Medical Adaptation?

Medical adaptations enable you to live independently at home. This year, the Scottish Government allocated £64,000 funding to ourselves to carry out adaptations to tenants homes.

Medical adaptations fall into 2 categories which are major and minor adaptations:

Major adaptations include converting bathrooms into wet rooms, converting kitchens to meet the needs of the individuals. In general, major adaptations are normally major works to the property. If you think adaptations to your home would be of benefit you can arrange for an Occupational Therapist (OT) to visit you and carry out an assessment. The OT will then make recommendations to us on your behalf. We would also recommend you speak to your GP who can make a referral on your behalf.



Minor adaptations are small aids to help with everyday living. These adaptations include grab rails, additional bannisters, lever taps.

Should you have a medical adaptation which you would like to discuss, please contact Stephen Dougherty, Direct Dial Tel No: 01786 431027 or e mail: stephen@forthha.org.uk

Bathroom Replacement Work Back On Track

This year saw 2 years' of bathroom replacement works condensed into one year due to Covid-19 restrictions. Our Contractor changed the program on a number of occasions due to their workforce being affected with Covid-19. Work is still ongoing and we are getting there, slowly but surely.

Our tenant Mrs Buchanan of Fallin who

recently had her bathroom upgraded commented:

"Absolutely delighted and over the moon with my new bathroom." As you can see in the photo this included the fitting of an electric shower/glass screen and wet wall panels.



Fantastic New Kitchens

Our kitchen fitters MCN (Scotland) Limited are currently working their way through this year's contract with around 60% of the contract being complete.

As part of the process we are installing wall décor panel splash back as opposed to tiling which is easier to wipe down. We are also installing luxury vinyl tiling (LVT) flooring and painting the kitchen for our tenants. This in turn is more of a full kitchen upgrade than just a replacement.

Our tenant Mr. McKechnie (Stirling) said: "Amazing job - both my wife and I are really pleased- well done Forth Housing."



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 turn the extractor fan on (if you have one).
- 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 please contact: Stephen Dougherty, Maintenance Officer, Direct Dial: (01786) 431027.

Young Scot Card

Helping Shopping/Travel To Cost Less!



What is the Young Scot card? This is a free card given to young people between the ages of 11 and 26 years old. You can use it for money off the things you love, exclusive Rewards, proof-of-age and much more including some Christmas shopping. All you have to do follow the instructions at [https://stirling.gov.uk/learning-education/senior-phase-youth-participation/young-](https://stirling.gov.uk/learning-education/senior-phase-youth-participation/young-scot/)

scot/ to get a card if you don't already have one. Also, if you go to <https://young.scot/discounts-and-rewards/discounts> you can see all the different places where a discount can apply.

As from 31st January 22 all those under 22 years old will get free bus travel through the Young Scot Card.

Babes in the Wood

Free Clothing, Toys and Baby Equipment



Babes in the Wood was founded to reduce the impact of landfill waste on the environment, to alleviate the effects of poverty on children from birth to 16 years and to offer a friendly community shop where parents can source low-cost children's items.

They support families who are referred by health visitors, social workers, family support workers and Women's Aid by providing free clothing, toys & baby equipment.

For more information, please log on to: <https://babesinthewood.org/>

Email: info@babesinthewood.org or Phone: (01786) 849216.

Unit 32, John Player Building, Stirling Enterprise Park, Stirling, FK7 7RP.

Net Zero Carbon – What does it mean for Forth tenants?

Looking beyond COP26 we have a critical role to play in delivering the Scottish Government's ambitions for net zero carbon emissions and responding to the climate crisis.

So where are we on this path to net zero? Like many others we are at the beginning of the journey – learning, looking for solutions and planning our response.

We will be thinking about how to reduce our impact on the planet's resources in how we work (in our office and in serving you) and about how we make sure our houses stay warm, safe, and as economical to run as possible for years to come.

Our housing is already ahead of the norm in terms of energy efficiency, and we want that to continue.

At present we are modelling around 100 plus properties to improve energy efficiency by fitting the most energy efficient hydrogen ready boilers with smart controls.

Among the issues important to us will be:

- Tackling climate change
- Preventing fuel poverty

- Making sure our tenants' high satisfaction with their houses and our services remains exceedingly high
- The wellbeing of our tenants

There are a lot of things to think about as we move forward into a net zero carbon future (around funding, changing technologies etc.) but throughout we will be committed to tackling climate change, and making our homes greener and warmer for tenants.

We will work with you and with our partners in Stirling and elsewhere to take our plans forward.



New Way To Avoid Financial Fraud - **Stop - Hang Up - Call 159**

This is a secure and easy-to-remember phone number to contact your bank on in order to avoid painful scams. This could prove to be the safest way for you to contact your provider if you have concerns about your accounts, or even if you are struggling to find a customer services number.

The scheme is urging people to “stop, hang up and call 159” to check calls are for real. The idea is to help those who believe they have been contacted by scammers claiming to be their bank, or by fraudsters who encourage them to transfer money.

Currently, banks that cover over 70% of UK current account customers are signed up to the scheme at launch.

You can also call 159 if you're a customer of most major

telecoms firms.

The majority of telecoms firms are participating in the scheme, which enables you to call 159 from handsets and landlines if you're a customer.

When calling 159, you'll be taken through an option menu in which each bank that has signed up to the service is read aloud. Customers are then able to use their telephone keypad to be put through to their bank. You'll then be directed through to your bank's customer service department. Please note that calling the service will cost the same as making a national rate call.

For those who bank with firms not yet involved in the 159 pilot – you should continue to contact your bank by using the number on the back of your debit or credit card.



When to call 159

- Someone contacts you claiming to be from your bank – even if they do not seem suspicious.
- You are contacted by someone claiming to be an authority figure (such as the police) and told to transfer money – even if the request seems genuine.
- You receive a call about a financial matter and it appears suspicious.

Annual Assurance Statement

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

By accessing the Downloads Section of our website at www.forthha.org.uk/downloads/, our tenants can access our Annual Assurance Statement, our Engagement Plan and the Significant Performance Failure leaflet. So what are these documents and why are they important?

Annual Assurance Statement (AAS) – we require to submit to the Scottish Housing Regulator (SHR) an AAS providing assurance that we comply with the relevant requirements. This means telling SHR whether we meet the regulatory standards and what we will do to fix this if we don't.

Engagement Plan - this says whether we are

meeting the regulatory requirements, what we need to do and what information we need to send to SHR.

Significant Performance Failure - this is classified as something that we have done or failed to do, that would put 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.

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

You Said – We Did! Keep the Comments Coming!

We received
19
complaints

6
complaints
were upheld

We received
7
compliments

All complaints were responded to in full and within
*SPSO timescale

You said: Unhappy with some close cleaning issues.

We did: Discussed issues with Contractor to improve close cleaning standards. Housing Services Officers monitoring and will also ensure that contract specification is being met.

*Scottish Public Services Ombudsman



Wallace High
pupils on site in
Raploch

Development Update with Community Benefit

We are pleased to advise that despite issues caused by Covid-19 progress has continued with our housing being built by Robertson Construction and the latest update is:

- Our development of 16 properties at Penman Court, Raploch is now complete.
- Progress continues at our site in Raploch Road and handover of the first 6 of the 37 new homes is expected in the New Year.

For more information, please contact our office, or e mail: info@forthha.org.uk

Site visits provide an overview of a project on site, a tour of the project, seeing different phases of the construction, meeting Trades people and a Question and Answer session for students to ask the Site Project Team. Recently, the following visits were arranged to our site in Raploch:

- Forth Valley College; Preparation for Employment (Construction) – 3 students and staff.
- Wallace High School; School Apprenticeship Programme – 11 pupils and their teacher joined the project staff.

Estate Management Visit From Your Housing Services Officer

Our 2 Housing Services 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: 10th
January 2022 and 7th March 2022**



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: 17th January 2022 and
14th March 2022**

If you have any issues or concerns about estate management, please contact your Housing Services Officer.

Please note that Stirling Council may be operating a change to your waste services during the festive period. To make sure that you keep on top of your waste disposal and recycling during this busy period, please ensure you know when to put your bins out for collection.

You can access you bin collection dates via Stirling Council's website at <https://stirling.gov.uk/bins-waste-recycling/bin-collection-dates/> or by contacting Customer Services on 01786 40 40 40.



Useful Contact Details...

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