



FORTH

housing association Ltd.

# SpeakingForth

The newsletter of Forth Housing Association Ltd

Winter 2022

## Inside:

New Interim Director.....	P2	Fuel Support Fund .....	P7
Ways to Pay Rent.....	P3	Rent Increase Consultation.....	P8
How To Avoid Condensation & Mould.....	P4	More Homes Bannockburn .....	P11
Avoiding Frozen Pipes.....	P4	New Homes Cornton .....	P12
Money News Round-up.....	P5	A Fond Farewell.....	P15

## Public Holidays

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

**Office Closes:** Friday 23<sup>rd</sup> December at 1pm.

**Office Reopens:** Wednesday 4<sup>th</sup> January 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 outwith office hours please telephone Logie Building Services on Tel No: 0131 608 2003.**

**\*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 that our tenants who have moved into a new-build property in the last year should refer to the telephone numbers on the back page.

**Rent Increase Consultation Inside – See P8**



### Forth Housing Association Limited

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

Tel: 01786 446066 • Fax: 01786 445846 • E-mail: info@forthha.org.uk

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



# New Interim Director

We are delighted to announce the appointment of Sharon Brady-Wardrope as our new Interim Director. Sharon has a background offering over 30 years multi-industry experience in the delivery and management of complex and demanding projects and services as well as organisational change and improvement.



Sharon is responsible overall for the delivery of our business strategy and operational activities as well as servicing Management Committee. Her customer focused approach will assist the Management Committee lead change as we move forward to achieve our objectives outlined in our new Business Plan for 2022-27.

Contact details:  
[sharon.bradywardrope@forthha.org.uk](mailto:sharon.bradywardrope@forthha.org.uk)



## National Panel of Tenants and Service Users

**The Scottish Housing Regulator will shortly launch a programme to refresh Panel membership for their tenants and service users Panel.**

The Panel was established in 2013 and is one way for the Regulator to engage effectively and directly with tenants and other service users. The Panel helps the Regulator to hear about views, experiences and service priorities. To date it has attracted a high level of engagement, with around 470 current members. It has a broad membership, and over three-quarters of Panel members are not members of Registered Tenant Organisations.

Some of the topics covered so far by the panel include rent affordability, value for money, empowering tenants and experience of using homelessness services. If you would like more information or are keen to join the panel please e mail [shr@shr.gov.scot](mailto:shr@shr.gov.scot)

# Christmas is coming... but you still need to pay your rent!

**We all know that Christmas can be an expensive time of year. It will be more so at present due to the fuel crisis and increasing costs.**

A New Year is all about starting a fresh and making resolutions. The Housing Services Officers do not wish to first foot tenants in 2023 regarding rent arrears or to instigate legal action.

If you are going away over the festive period please remember to take your payment card with you. Whether you are going to Skye or Skegness, you can still make your rent payments by logging onto your “My Forth” account or with your

rent payment card where you can pay at any Post Office, or outlet displaying the following logos:



If you have not signed up yet to your “My Forth” account please follow the link on our website or contact the office for assistance in setting this up.

If you do have any problems paying your rent please contact your Housing Services Officers, Elaine Shepherd and Kelly Cadden, immediately to advise and to make a repayment arrangement

with them. Our Income Maximisation Officer, Tracy Doran is also here to assist with benefits and budgeting among other things.

Please remember we are here to help you first and foremost. We want our tenants to enjoy the festive period as best as possible, but most of all, we want tenants to feel settled in their homes without added unnecessary stress of arrears action.

Elaine Shepherd Direct Dial:  
**01786 431297**

Kelly Cadden Direct Dial:  
**01786 431928**

Tracy Doran Direct Dial:  
**01786 431921**





# 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 contact:

Stephen Dougherty, Property Services Officer, Direct Dial: **(01786) 431027**, email [Stephen.dougherty@forthha.org.uk](mailto:Stephen.dougherty@forthha.org.uk)

## GOOD NEIGHBOUR AWARD 22

**This year we are pleased to announce that Nicole Cameron from Cornton has won the good neighbour award.**

Nicole was nominated by her neighbour Lynne Lavery who said:

“Nicole and her family are such lovely neighbours. They are considerate and

always take in parcels for us when we are out. They are so helpful to other neighbours too and it's so nice to be able to have a friendly chat over the fence.”

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



# You Said – We Did! Keep the Comments Coming!

We received

**11**

complaints

**5**

complaints  
were upheld

**1**

complaint was  
partially upheld

We received

**18**

compliments

*You Said:* Unhappy with standard of close cleaning.

*We Did:* We met with contractor resulting in a change of practise: cleaning is now recorded on a tablet.

*You Said:* Unhappy with timber fencing repairs and materials left on site.

*We Did:* Discussed issues with Contractor and reinforced that all materials to be uplifted from site.

*You Said:* Unhappy that did not receive a call back from Contractor regarding an emergency repair.

*We Did:* Discussed issue with Contractor and reinforced that calls to be returned to confirm action taken.

## 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.
- Any external taps you have should be isolated from within the property to avoid pipes freezing and bursting within the wall cavity.





# 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@forthha.org.uk](mailto:tracy@forthha.org.uk).**

## **As per the announcements of the Chancellor of the Exchequer in relation to cost of living increases you may receive the following additional payments**

### **Cost of Living Payment 2nd payment**

If you are in receipt of any of the following benefits on any day between 26th August and 25th September 22 you will receive the 2nd cost of living payment of £324:-

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance

- Income Support
- Pension Credit
- Universal Credit

The £324 payment will be paid automatically into your bank account between 8th November and 23rd November 22.

For those in receipt of tax credits (child tax credits and/or working tax credit of £26 or more) for any day between 26th August and 25th September 22 the cost of living payment of £324 will be made between 23rd November and 30th November 2022.

## Winter Heating Payment

**Cold Weather Payments are being replaced in Scotland. Cold Weather Payment is the £25 payment made automatically to those eligible if the temperature drops for 7 consecutive days.**

If you have a benefit which would have entitled you to the cold weather payment from DWP and your circumstances

have not changed, you'll be eligible for Winter Heating Payment of a one off payment of £50.

For those that are eligible the payment does not require to be claimed and will be paid automatically by Social Security Scotland direct into your account from February 2023.



# Fuel Support Fund

**We have been successful in securing funding of just over £55,000 to assist our tenants struggling with soaring fuel costs. Under the umbrella of 'My Forth Fuel' this means every household will receive a £30 payment towards meeting their fuel bills. In addition, we will be gifting an air fryer to each new tenant who signs up for a tenancy after 1st October 2022 until stock runs out. We also have access to items such as energy saving plugs, solar banks and radiator reflector packs which help with energy efficiency.**

The Social Housing Fuel Support Fund is funded by the Scottish Government and managed and administered by the Scottish Federation of Housing Associations (SFHA). It aims to provide practical support to social landlords' tenants in order to help them to manage, or reduce, their fuel costs.

We are delighted to have been successful

in our funding bid. As Head of Tenant Services, Mareta Greig, explains: "We are all acutely aware of the financial hardships being faced by people at this time and wanted to ensure we applied for funding which would help every tenant."

Tracy Doran, Income Maximisation Officer said: "We are delighted to be helping every tenant through the current cost of living crisis. The team will also be considering the financial impacts on tenants and assisting them where we can."

The project has to be delivered by 31 March 2023. Payments of £30 will be made directly into our tenants' bank accounts and staff will be contacting all tenants to obtain the necessary banking information and contact details to allow the payments to be made.

If you have still to receive your £30 payment, please contact the office on **01786 446066**.



# WARNING

# Universal Credit

**As from 26th September 22 Universal Credit have increased the 'administrative earnings threshold'. This means that for those claimants in receipt of Universal Credit who earn less than £494 for single claim or £782 for a couple claim will be asked to complete work search and work availability requirements if there is no exemption to these requirements.**

## **Scottish Child Payment**

The Scottish Government has announced that as from 14th November 22 applications will open for Scottish Child Payment for parents/guardians of children under 16 years old who are eligible.

From 14th November 22, £25 each week will be

paid for each child who is eligible paid on a 4 weekly basis.

The eligibility criteria for this payment is that the parent guardian is in receipt of :-

- Universal Credit or
- Child Tax Credit or
- Working Tax Credit or
- Income Support or
- Pension Credit or
- Income Related Employment and Support Allowance or
- Income Based Jobseekers Allowance.

To claim this benefit please apply online at <https://www.mygov.scot/scottish-child-payment/how-to-apply> or phone on **0800 182 2222**

## Rent Increase Consultation Sheet – Have Your Say

We are consulting on our rent increase for next year. So if you have not already done so – please complete the sheet enclosed with this Newsletter and return in the freepost envelope provided by 16th January 2023. All completed sheets will be entered into a free prize draw for a £25 voucher.



# Child Winter Heating Assistance

**Child Winter Heating Assistance is an additional payment of £214.10 to those children and young people who are eligible. Payments will be made by 11th December 22.**

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

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

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

A letter will be sent to those who qualify.

## Young Carer Grant

**This is a payment of £326.65 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
- Adult Disability Payment daily living component
- Child Disability Payment care rate
- 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.**



# Annual Assurance Statement

## **Engagement Plan and Significant Performance Failure – What does this mean for tenants?**

By accessing the Downloads Section of our website 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 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 puts many of our tenants at risk, and we have not taken action to put it right. The Scottish Housing Regulator's Complaints and Significant Performance Failure (SPF) Leaflet provides clear information on what a SPF is; what you do if you are aware of a SPF and the difference between a SPF and a complaint. It also includes the form you can complete, after reading the leaflet, to report a SPF.

For copies of all these documents log on to our website [www.forthha.org.uk](http://www.forthha.org.uk) or phone the office for a hard copy.



# More Homes in Bannockburn Soon!

Early in 2023, Forth will have ten new semi-detached homes ready for rent at Milne Park, Bannockburn.

They're being built by Lovell Partnerships to the same high standards as the rest of the housing on this well-located private estate. "We have been impressed by the

quality of workmanship and management on site to date which all bodes well for our new tenants" said Niall Patterson, Development Co-ordinator.

For more information please contact the office on **01786 446066**.





# Welcome to new homes at Cornton

**November saw the welcome arrival of 24 newly-built homes let in Cornton. We hope that our new tenants at Johnston Avenue, Ledi Drive and Adamson Court, enjoy their warm, spacious, digital-ready homes. These are built to the highest standard and come with plenty of space for living and storage.**

The development is a mix of one and two bedroom cottage flats, two-bedroom terraced houses and two and three bedroom semi-detached houses.

Special features within the courtyard design include a community garden area with seating for a neighbourly catch-up, and decorative fencing to some of the back gardens.

The development was constructed by Cruden Building and commenced in July 2021.

The handover of this fourth development in the Cornton area sets the seal on the Association's redevelopment of this priority regeneration area and we hope the tenants will be very happy in their new homes.



# Estate visits by your Housing Services Officer



**Your Housing Services Officer will be carrying out estate visits during the month of January & March 2023**



Elaine Shepherd will carry out estates visit during the week commencing **Monday 16th January 2023 & 13th March 2023** to the following areas:

Cambusbarron, Dunblane, Raploch – Monument View, Menzies Drive/Thistle Place, Drip Road, Fisher Row, Gordon Square, Winchel Place, Penman Court, Billy Bremner Way.

**Monday 30th January 2023 & Monday 27th March 2023** to the following areas: Riverside, Raploch – Waulker Avenue, Cordiner Close, Huntly Crescent, Hope Street, Raploch Road/ Craighall Court, King Robert Court, Stirling Town – Baker Street/Morris Terrace, Cowane Street, Crosbies Court, Myles House, Tannery Lane/ Queen Street.



Kelly Cadden will carry out estates visit during the week commencing **Monday 9th January 2023 & Monday 6th March 2023** to the following areas: Cornton,

Causewayhead, Barn Road, St. Ninians, Whins of Milton and Bannockburn.

**Monday 23rd January 2023 & Monday 20th March 2023** to the following areas: Fallin, Cowie & Plean.

If you have any issues or concerns about your estate, please contact your Housing Services Team on **01786 446 066**.

If you have any items to dispose of, please contact Stirling Council on **01786 40 40 40** to arrange an uplift. Uplift of fridge/freezers is a free uplift, however there is a charge for other items. Please contact the Council for further information [www.stirling.gov.uk](http://www.stirling.gov.uk)

# Forth's Successful AGM with New Tenant Members



Ann Dickson, Chair at top table with Auditor and James Bryce, Treasurer and Sharon Brady-Wardrope, Interim Director

**We were delighted to be able to come together in person to host our 34th AGM at STEP, Stirling Enterprise Park, Stirling. This successful meeting provided an opportunity for Forth's members, staff and tenants to hear how we have been performing over the last year and to receive the latest set of annual accounts. Tony Kelly (TPAS) delivered an excellent presentation on tenant engagement as Forth moves forward with a "tenant first" focus.**



Tony Kelly (TPAS)



The meeting also considered the election of Committee Members for the coming year. Forth are delighted to have 2 new tenant members join their Management Committee: Lynne Lavery and Heather Arthur, who both have previous experience with tenant engagement and have a keen interest in social rented housing, now join the existing tenant members, Lynore MacLeod and Priscilla Maramba.

Ann Dickson, Chair of Forth said: "It was great to see a great turn out of our staff and members and to be able to meet in person. We are delighted to now have 12 members on our Management Committee who are looking forward to an exciting year with a renewed sense of purpose and direction."

## Want to in get involved?

We are recruiting for new Management Committee members and are keen to ensure our Management Committee is made up of people reflecting the diversity of their local communities and have a good mix of skills and experience. Of particular interest are those with finance skills. If you are interested and have skills in finance, we would love to hear from you. Please contact Sharon Brady-Wardrope, Interim Director on Tel **01786 446066**, or e mail **sharon.bradywardrope@forhha.org.uk**

For further information on Forth Housing Association, please visit our website at **www.forthha.org.uk**

# A Fond Farewell to Niall and Elisha

**We said goodbye to 2 staff over the last few months.**

In October Elisha Kimani our Finance Officer left to take up a new post at Wellbeing Scotland. Elisha who had worked for Forth for 5 years said : Working with Forth has been a great experience and I have gained a lot of knowledge about the housing sector." We will shortly be recruiting for a new Finance Officer.



In December, Niall Patterson, our Development Co-ordinator retired after working for Forth for 3 years. Over the last 3 years he has overseen the completion of our developments at Gateside Road, Cultenhove, Penman Court, Raploch and Johnston Avenue, Cornton. Niall said: "It's been a challenging period for housebuilding but the satisfaction comes from seeing our tenants settle into their new homes".



We wish Niall a healthy and happy retirement.

# Emergency repairs contact numbers over the festive period

Tenants who recently moved into our new build properties constructed by Cruden Homes at Johnston Avenue, Ledi View and Adamson Court, who are experiencing property defects should contact the following:

## Plumbing and Heating

Peter Joyce Rory on 07815 953 679

## Electrical

Cable Com on 07843 635 965 or 0131 656 9151

## Joinery

Rueben Withers 07506 688 904 or 0131 333 0544

Tenants who recently moved into new build properties constructed by Robertson Homes at Billy Bremner Way and Penman Court who are experiencing property defects should call: 0121 221 2869.



## Tenants Satisfaction Survey – Have Your Say

**Our tenants' satisfaction survey will start on 16th January 2023. Research Resource will be carrying out this face-to-face survey and interviewers will carry identification.**

A small number of surveys will also be carried out by telephone. Interviewers will visit between 10am – 7pm including week-ends. All tenants who participate will be entered into a prize draw to win £25 in vouchers.

For more information log on to [www.forthha.org.uk](http://www.forthha.org.uk)



Useful Contact Details...

**Forth Housing Association Limited**

Kildean Business and Enterprise Hub,  
146 Drip Road, Raploch, Stirling FK8 1RW  
Tel: 01786 446066 Fax: 01786 445846

E-mail: [info@forthha.org.uk](mailto:info@forthha.org.uk) Website: [www.forthha.org.uk](http://www.forthha.org.uk)



When you have finished with this magazine please recycle it.