



FORTH
housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Summer 2023

Inside:

Out of Hours Contractor	p3	Estate Management Dates	p9
Nature's Pests	p4	Money News	p10
Tenant Satisfaction Results	p5	Adaptations to Your Home	p14
Forth's Mental Health Awareness Week	p6	Planned / Cyclical Works Schedule	p15
Annual Garden Competition.....	p7	Summer Loving.....	Back Page

Here Comes Summer

We would also like you to note that our offices will now close at 5pm from Monday-Thursday & 4pm on Fridays, furthermore we will also be closed for the following public holidays:

- Office Closes: **Thursday 13th July at 5pm.**
- Office Reopens: **Tuesday 18th July at 9am.**

If you have an emergency repair over this period, please contact:

- Gas Central Heating - **0800 048 2710** (Saltire)
- Gas Leaks – **0800 111 999**

For all other emergency repairs out with office hours please telephone Emergency Out of Hours contractor on Tel No: **01786 446066** option 2 to be redirected.



Forth Housing Association Limited

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



Forth's Tenants Conference

Thanks to our tenants who attended our Tenants Conference and made it a huge success. This had a Wellbeing theme for our tenants who were consulted on our :

- Business Plan
- Options Appraisal
- Tenant Engagement Strategy
- Tenants Wellbeing
- Ways to participate in our policies

We also thank our partners who attended including:

- Forth Valley College – who gave a cooking demonstration
- Raploch Primary School – who did a Healthy Tuck Shop
- Cat Protection League – who provided advice
- Stirling Community Enterprise – who provided information on their current initiatives

- Stirling Fire Brigade – who provided advice on community safety
- NHS – who provided advice on healthy eating

All tenants received a free goodie bag with a healthy eating theme. We have received great feedback on this event and hope to host another event over the Summer – so watch this space.

Easter Word Search Winner – April 2023

We are pleased to announce the winner of our Easter Word Search, is Leo McCormack, 9 years old from St.Ninians.

Our Housing Officer, Kelly Cadden surprised Leo with his prize of an Easter Egg. Very well-done Leo from all at Forth Housing Association.



!! Important Information !!



Out Of Hours Emergency Repairs Change of Contractor

Please note, from the 9th of June 2023 our out of office hours emergency repair contractor will change from Logie Building Services to the MP Group.

Should you need to report an emergency repair when the office is closed, please call Forth Housing Association on **01786 446066** and select **option 2** for MP Group emergency repairs.

The MP Group's direct emergency number is **0141 212 6714**.

If you moved into a new build property within the last 12 months, please continue to use the emergency repair contact number within your handbook.

Please also note the MP Group may subcontract your repair, therefore the tradesperson that attends your emergency can be sourced from another contractor. The tradesperson will identify themselves to you, and you should always ask for identification prior to allowing entry.

If you have any further questions, please contact Stephen Dougherty on **01786 446066**.

Survey Winners

We are pleased to announce the following winners for the Options Appraisal Survey:

J McCormick, Whins of Milton
T Jamieson, Cambusbarron



Birds, Bees, Bats...and oh...insects!



At this time of year, some of Mother Nature's pests which could be in and around our homes may be considered a nuisance.

Ants or other crawling insects can be treated easily with non-toxic powder which can be purchased from most garden centres & DIY stores.

Should you require mice or rats to be removed from your home, Stirling Council provide a Pest Control Service for this, although a cost is applied.

All bats found in Scotland are a protected species and receive full legal protection, and therefore cannot be treated.

All wild birds, their nests, and their eggs, are also protected by legislation and cannot be touched (with some exceptions); therefore, birds' nests cannot be disturbed or removed during the breeding season, which is generally February to August.



Bees are beneficial in our gardens & environment and generally no treatment is carried out. It is very unusual for bees to

sting and in fact they have to be very severely provoked before they will do so.

Typical sites for bees nests include holes in the ground, sheds, an empty nest box, or old birds nests under the eaves of houses may also be used. In most situations, nests are left untouched; very occasionally, however, it is necessary for a Pest Control Officer to remove a nest.

Should you have a bees nest or a wasps nest in your home please contact us on **01786 446066**.



Take our survey, help us improve services...

Would you like to help improve social landlord services in Scotland? The latest National Panel survey is now available to all tenants and service users!

The Panel is one of the ways that the Scottish Housing Regulator can hear what tenants and service users think and make sure it focuses on the important things. Members receive occasional surveys and invites to take part in other feedback exercises. Participation is always optional and you can leave at any time.

We want to include a diverse range of people on the Panel, including those who are not involved in other ways of giving views on landlord services. Members include **council and housing association tenants**, people who have used **homeless services**, homeowners who receive social landlord **factoring or common repairs**, and people living on social rented **Gypsy/Traveller sites**.

Take part...

Online at www.bit.ly/shr-panel

Call 0800 433 7212

Get a printed copy on natpan@engagescotland.co.uk
or call 0800 433 7212



Tenant Satisfaction Survey – The results are in!

Earlier this year independent researchers spoke to almost half of our tenants (43%) to find out what they thought of Forth as a landlord and how satisfied they were with the services we provide. Thank you to everyone who took the time to share their views.

We are seeing some of the best performance compared with other landlords in the area and for the average across Scotland. We will look at the feedback in more detail over the coming months to see where we are doing well and where we could do better. We have provided a brief summary of the early findings here, but more detail will be provided in our Annual Performance Report due out in the Autumn along with how we plan to improve where we have not performed as well as we should have.

Overall Satisfaction

When asked “How satisfied or dissatisfied are you with the overall service provided by Forth as your landlord” 96% of our tenants said they were satisfied or very satisfied. This is up 2% from 2019 and is higher than other landlords who also carried out surveys and is well above the Scottish average of 88% (2021/22).

Keeping You Informed, Getting Involved

Once again 98% of those surveyed said that they were satisfied with how good Forth is at keeping tenants informed about services and decisions. We saw an increase of 4% with 98% of tenants saying they were satisfied with opportunities to get involved in decision making.

The Quality Of Your Home

We saw a slight increase in satisfaction with the quality of your home with 91% of tenants indicating that they are satisfied with the condition of their home.

Value For Money

In 2019, 81% of tenants stated that they felt their rent represented good value for money. We have seen this improve to 88% which is great news given the challenges the cost of living crisis brings to everyone, but we know this could be better. We kept our rent increase well below inflation this year and have assessed our rents for affordability to make sure we keep them in line with other landlords. We would ask tenants to contact our staff with any concerns about being able to afford their rent.

	Forth	Rural Housing	Stirling Council	Clackmannan Council	Scottish Ave
Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Forth Housing Association as your landlord?	96%	91%	91%	93%	88%

Mental Health Awareness Week – Our Experience At Forth

We raised awareness of mental health by sharing life experiences, eating healthily, enjoying smoothies for breakfast, afternoon tea & scones, lunch in the grounds taking in nature and the environment, going for a walk and recreational activities (colouring in, reading, word searches etc) in our lunch hour.



On Friday 19th May staff wore green to support the awareness and raised £83 for local charity Start-up.

Anxiety is more common than we know. We can find ways to manage feelings of anxiety and prevent them from getting worse at www.mentalhealth.org.uk/mha

Financial concerns can also bring on anxiety without us being aware. Mental health and money are connected. Mental health problems can make earning and managing your money harder, and debt can trigger or worsen conditions such as anxiety, depression and stress.

Most tenants will be aware that over the past few months we have also been distributing a range of items to tenants including air fryers, radiator reflector panels, solar banks, smart plugs and fuel vouchers to assist with fuel poverty and help to alleviate some of the anxiety this can cause. This was money applied for by the Association via the Scottish Government and the Scottish Federation of Housing Associations (SFHA).



Annual Garden Competition 2023

It is that time of year again for the Association to say thank you to our tenants for all the hard work that they put into their wonderful garden displays.

Gardening can be rewarding as well as therapeutic as flowers, shrubs and trees can help create a healthy environment. They not only provide our wildlife with the food and shelter required but can also help individuals ease difficulties with their mental health, including providing a focus and encouraging exercise outdoors. Not only that, but it can also be therapeutic for your neighbours, your community, and our staff whilst out on their rounds, by boosting happiness and encouraging positive wellbeing.

During the month of July, the Housing Officers will be walking around all our estates as part of the normal estate management visits. During these visits the Housing Officers will also be focusing on taking pictures of garden displays to enter into the competition.

The competition will look at the display of vibrant colours, their fabulous scents and the

wildlife that they attract.

Entries will be judged under the following categories:

- Individual gardens
- Communal gardens
- Pots and planters

The results of the competition will be advertised in our next edition of the newsletter in September.

If you have neighbours that you feel have made an extraordinary contribution to your environment and should be included in the competition, please contact your Housing Officer with their details. Staff can be contacted as follows:

Email: elaine.shepherd@forthha.org.uk
or kelly.cadden@forthha.org.uk

or by telephoning reception on 01786 446 066 providing your neighbours name and address.



Grow and Cook

Looking to develop your cooking skills in the kitchen or are you looking to be inspired to cook new, quick, and easy family meals? Maybe you fancy trying to grow your own produce?

The Public Health Nutrition Team at NHS Forth Valley have produced a range of growing and cooking resources that could help you and your family get more creative in the garden

and kitchen. Making your meals from scratch is not only very rewarding, but you can also make dishes healthier and save money at the same time.

Use the link below to access the full range of growing and cooking resources...

<https://nhsforthvalley.com/health-services/health-promotion/nutrition/grow-and-cook/>

MY FORTH

If you have not already used this service, then give it a go, its easy and free to use. You can:

- Pay your rent and check your balance
- Report repairs
- 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.

Please contact the office if you require help setting this up.

Estate Management Dates: July and September 2023

Your Housing Services Officer will be carrying out estate visits during the months of **July and September 2023**.



Elaine Shepherd will carry out estates visit during the **weeks commencing Monday 3rd & 10th July 2023** and **Monday 4th & 11th September 2023**

Elaine will be visiting the following areas: Cambusbarron, Dunblane, Raploch, Riverside, 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 **weeks commencing Monday 17th & 24th July 2023** and **Monday 18th & 25th September 2023**

Kelly will be visiting the following areas: Braehead, Cornton, Causewayhead, Barn Road, St. Ninians, Whins of Milton, Bannockburn, Fallin, Cowie, Plean

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

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 email tracy.doran@forthha.org.uk.

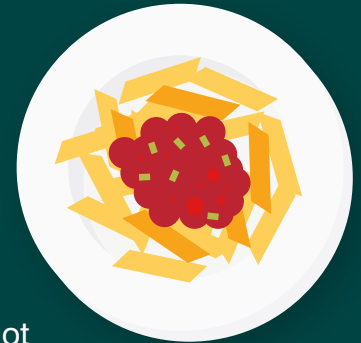
Clothing Grant of £200 per eligible child (children from Primary 1 to age 16 before 30th September 2023):

- Parents on Income Support, Employment Support Allowance, income based or Jobseekers Allowance income based.
- Parents in receipt of Child Tax Credits but not Working Tax Credits and less than £8,717 annual income.
- Parents in receipt of Child Tax Credits and Working Tax Credits and less than £18,725 annual income.
- Parents in receipt of Universal Credit with monthly income less than £726

Applications for Clothing Grant MUST be made by 31st December 2023.

Free School Meals (school age children):

- Parents on Income Support, Employment Support Allowance income based or Jobseekers Allowance income based.
- Parents in receipt of Child Tax Credits but not Working Tax Credits and less than £18,725 annual income.
- Parents in receipt of Child Tax Credits and Working Tax Credits and less than £8,717 annual income.
- Parents in receipt of Universal Credit with earnings less than £726 per month.



Forms for both Clothing Grant and free School Meals available to complete online at <https://stirling.gov.uk/learning-education/schools/school-meals-uniforms/footwear-clothing-grant-school-meals/>

Child Benefit

When your child is 16 years old and leaves school Child Benefit will normally stop. However, in some circumstances Child Benefit can be extended. eg if your child is aged 16 and under 20 and on an approved training course. Or if your child is aged 16 or 17 and has left education or training and is registered for work with the Careers Service and is not working for 24 hours or more.

18 years old and No Longer In Education or Unemployed

When your child turns 18 and is no longer in education or is not employed, they can claim Universal Credit in their own right.

In some instances, if your child is under 18 years old, no longer in education or unemployed, and Child Benefit has ceased they may be able to apply for benefits. However, they must contact the Careers Office in the first instance and ask about these payments.

Educational Maintenance Allowance (EMA)

If you have a child of 16 years of age or over before 30 September 2023 who is remaining at school, the child may be eligible for EMA of £30 per week, from the beginning of school term. All eligible applications received before 30 September 2023 can be backdated to the beginning of term, otherwise claims will only be paid from date they are received.

Forms for Educational Maintenance Allowance available in July to complete online at <https://stirling.gov.uk/learning-education/schools/school-meals-uniforms/education-maintenance-allowance-ema/>

PLEASE PLEASE PLEASE – Tax Credits

Anyone who is in or was in receipt of Tax Credits should have received their annual declaration pack by now. If you have not already completed this, please phone Tax Credits on Tel: 0345 300 3900 and give your information.

Please note that if you were in receipt of Tax Credits and no longer receive these you MUST still complete the annual declaration information or else Tax Credits will state that you have received an overpayment for the monies you previously received.

Disability Cost of Living

The next disability cost of living payment of £150 will be paid **automatically** between 20th June and 4th July 2023. To be eligible you will require to have received an award of one of the following on 1st April 2023:-

- disability living allowance or
- personal independence payment or
- adult disability payment
- child disability payment
- attendance allowance

Cost of Living Payment

The cost of living payment of £301 should have been paid **automatically** between 25th April and 17th May 2023. To be eligible you would have received an award of one of the following between 26th January and 25th February 2023:-

- universal credit
- pension credit
- income support
- employment support allowance (income related)
- jobseekers allowance (income based)

For those who were in receipt of tax credits during the period 26th January and 25th February 2023 the £301 cost of living payment

should have been paid **automatically** between 2nd May and 9th May 2023.

If you believe you should have been entitled to a cost of living payment and have not received this please complete a form at <https://www.gov.uk/guidance/cost-of-living-payment#report-a-missing-301-cost-of-living-payment-for-a-low-income-benefit-or-tax-credits>

Child Benefit

For those wishing to claim child benefit please be advised that HMRC have now launched an online service at **Claim Child Benefit - GOV. UK (tax.service.gov.uk)**. You can claim using this service 48 hours after the birth is registered. To use the online service you will require the child's birth certificate or child's passport/travel documents used to enter the UK or child's adoption certificate. You will also require your bank or building society details, national insurance number of parent/guardian claiming and also partner's national insurance number if you have a partner. Please note that if someone is not working or earning less than £242 per week would be best for that person to claim child benefit as child benefit can help protect state pension entitlement.

Payment



School Age Grant

If you are in receipt of any of the following benefits and your child is born between 1st March 2018 and 28th February 2019 you may be entitled to school age grant:-

- Child Tax Credit
- Universal Credit
- Income Support
- Pension Credit
- Working Tax Credit
- Housing Benefit
- Income-based Jobseekers Allowance (JSA),
- Income-related Employment and Support Allowance (ESA)



The School Age Grant is a payment from the Scottish Government for the sum of £294.70. If you are in receipt of Scottish Child Payment the school age grant payment will be made **automatically**.

If you require to make a claim you can either phone **0800 182 2222** (Best Start Grant) or you can apply online at <https://www.mygov.scot/best-start-grant-best-start-foods/how-to-apply> (at very bottom of page). Claims can be made from 1st June 2023 to 28th February 2024.

Income Maximisation

Our Income Maximisation Service has been hard at work over the last year and helped generate more than £604k additional income for tenants.

The income maximisation service is helping support tenants through the cost-of-living crisis with negotiating the welfare service, benefit and charity applications in addition to energy efficiency appliances and budgeting advice and helped prevent tenants falling into significant debt.

The welfare benefits system can be complex for people to navigate. Tenants may presume they are not entitled to anything or may worry about applying online so if you require assistance/ advice, just pick up the phone and call the income maximisation service on **01786 446066**.

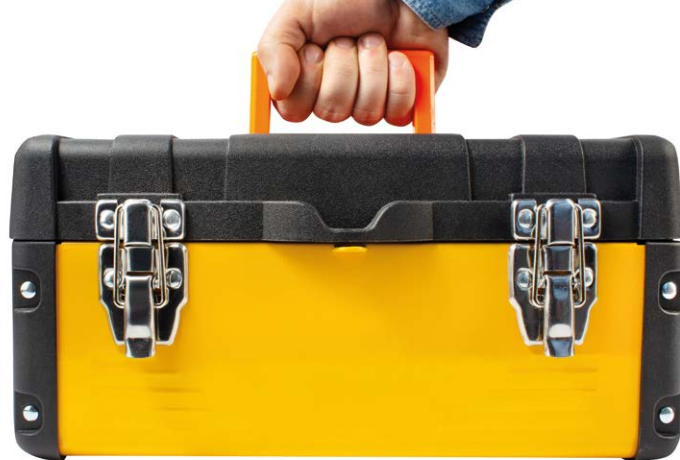
Adaptations

We have changed the way we are assessing adaptations to your home to enable you to continue to live independently at home.

Previously, we required an Occupational Therapist (OT) to sign off on all the adaptations works however an OT is not always available and for simple adaptations is not always required.

Therefore, some examples of simple adaptations we can do without an OT involvement are:

- Wet Floor Shower Areas
- Straight Stairlifts
- Grabrails



We will however at times still need an OT to be involved where the adaptation is more complex but we can discuss this with you if this applies to your request.

If you wish to have an assessment carried out, please contact the office and a member of the team will organise to visit you at home to complete a self assessment referral form and agree with you what is required.

RIGHT FIRST TIME REPAIRS

The Scottish Secure Tenants (Right to Repair) Regulations 2002, entitles a Scottish Secure tenant to have a qualifying repair carried out to their home. In addition, the Regulations make provision for compensation to be paid to the tenant should a qualifying repair not be completed, without good reason, within a maximum period.

Forth Housing Association has appointed Forth Plumbing and Heating as the Right First

Time secondary contractor starting from the 9th June 2023 who will take over from the Logie Group. If your initially appointed contractor fails to carry out the works within the allotted timescale - which you are advised of when reporting your repairs - you should contact the right first time contractor.

Forth Plumbing and Heating can be contacted on **01786 461 093**.

If you have any further questions, please contact Stephen Dougherty on **01786 446066**.

Planned/Cyclical Maintenance schedule for 2023/24

The Association is planning to carry out the following works this year to maintain our properties. Within the planned works the bathroom replacement contract is a continuation from last year. Other works are scheduled for procurement and approval.

Planned Works

Development	Components	Anticipated date of installation	Contractor
Milnepark Road/Bogend, Bannockburn Stirling Place, Pleau	Bathroom Replacement	August	MCN (Scotland) Ltd.
Barnsdale Road, St. Ninians	Window Replacement	Autumn/Winter	In the process of being procured and approved
Barnsdale Road, St. Ninians	External Door Replacement	Autumn/Winter	In the process of being procured and approved
Demoray Court, Cornton Muirend Road, Braehead Gillespie Place, Whins of Milton	Kitchen and gas boiler Replacement	October	Still to be procured as a combine contract and approved

Cyclical works

Development	Item	Relevant dates	Contractor
Cultenhove Crescent /Earlsburn Ave, St. Ninians (older developments) Craighall Court/Street, Raploch Road Stirling Huntly Crescent, Cordiner Close, (newer developments) Stirling	External Painter work	Summer/Autumn	Still to be procured and approved
All properties	Gas Servicing	Throughout year	Saltire
170 Various Properties	Electrical Safety tests	June - February	Stirling Electrical Services and Alex Brewster Electrical.

SUMMER LOVING

It is that time of year when the sun is out, everyone is bursting with energy and wanting to enjoy themselves. Children are playing, the BBQ comes out, friends come over, windows are wide open, and the music goes on...."BOOM BOOM BOOM"

While the sun blazing in the sky can dazzle us, it does not affect our hearing, so please be mindful of your neighbours by always keeping the noise from your home or garden to a reasonable level as not everyone is a fan of Country, Rock, Pop or Rap.

Alternatively with the school holidays fast approaching, if you are looking for something different to do, particularly with the children, you will find fun activities on the following websites:

<https://www.whatsonstirling.co.uk/events/summer-holiday/>

<https://www.yourstirling.com/whats-on/all-events/>

<https://www.stirlingcastle.scot/whatson>
<https://www.stirlinghighlandgames.com/tc-event-category/stirling-highland-games/>

Please also look out for details of Forth Housing Association's summer fun day on Friday 4th August 2023. Updates will be published on our website

<https://www.forthha.org.uk/> and on our Facebook page <https://www.facebook.com/people/Forth-Housing-Association-Ltd/100087155622546/>



Useful Contact Details...

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