



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Autumn 2023

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Summer's Sun Shines on a Fantastic Community Open Day



On Friday 4th August, prior to the end of the school summer holidays, we held a successful Summer Open Day for all of our tenants and the wider community.

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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

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



This free event, attended by nearly 200 families, hosted activities for all including a bouncy castle, World of Wings, face painting, book stall together with arts and crafts. There was music provided by our own Kevin Milne and the Beat the Goalie competition was kept very busy with some football superstars. Forth also provided free refreshments, including their upcycling and nutrition demonstrations from public health nutrition NHS ForthValley. Active Stirling were also on hand to hold dance demonstrations and circuit training. Forth Valley College also provided a tasty

healthy pasta dish for all to enjoy.

Ann Dickson, our Chair said: *"What a wonderful afternoon and great to see this event being so well attended with all our communities coming together for a fun day with a health and wellbeing focus."*

Goodie bags were given to the children which included a pencil case to help with returning to school.

One tenant at the Open Day said: *"Such a fun and informative day for all. The children absolutely loved it. So glad that Forth has run this event again."*



"Iona attended our Community Open Day to carry out face painting. This was attended by nearly 200 families. The children all loved her creative designs which were carried out to a very high standard. Iona was great with the children of all ages and they were all delighted. We would definitely like Iona to help with face painting at future events."

Angela Laley, Head of Corporate Services, Forth Housing Association, 146 Drip Road, Stirling.

Equalities Information

All tenants will shortly be receiving an email or a letter to ask if we can collect your equalities information. You will receive an email if you are signed up to MyForth or have opted for paper free correspondence. If not, then you will receive a letter.

The Association are required to tell the Scottish Housing Regulator that we have an effective approach to the collection of equalities information and are considering how we can adopt a human rights approach in our work and the services we deliver.

We have decided to do this via MyForth and information will be collected pseudonymously. This means that staff in the office have no way of matching the returned equalities information to you. We would encourage all tenants to log in and complete this on MyForth. Alternatively, if you wish to return the paper questionnaire, staff will input this information for you using the code marked on the top of the questionnaire. This allows the MyForth portal to recognise you but no one else can.

If you have any questions about this please contact Sharon Brady-Wardrope, Interim Director on **01786 446066**.



Annual SPSO Complaints Report

Our Annual SPSO Complaints Report for 2022-2023 is hot off the press and available to read on our website at **www.forthha.org.uk** and a hard copy is available upon request.

It provides a summary of our overall complaints handling performance, what we have learnt from complaints and what we have planned for the future in terms of our complaints handling.

Forth's 35th AGM sees continued focus on positive wellbeing outcomes



Forth extended a warm welcome to its members at their 35th AGM at STEP, Stirling Enterprise Park, Stirling on 14th September. This successful event provided an opportunity for Forth's members, staff and tenants to hear how Forth have been performing over the last year and to receive the latest set of annual accounts.



We also heard from the Chair Ann Dickson, about the positive outcome of the Strategic Option Appraisal which showed Forth to be financially viable as a standalone

Registered Social Landlord and that we are a high performing, responsive and locally accountable organisation. Forth continue

building a strong track record in good governance and accountability however like all other RSL's we understand there are wider economic challenges facing the sector and look to continue to progress improvements in governance and services to our customers in light of these challenges.

As Forth continues with our "tenant first" focus and delivering on positive wellbeing outcomes for our people we were delighted to welcome Dr Vikki McCall, Professor of Social Policy at the University of Stirling and the Principal Investigator on the Intersectional Stigma of Place-based Ageing project. Dr McCall delivered an excellent presentation on the ISPA study which will explore how the stigma attached to where people live can intersect

with experiences of disability and ageing.

Forth are now seeking to add their support to delivering positive outcomes along with the other partners in the Inclusive Living Alliance which includes Digital Health & Care Innovation Centre (DHI), Foundations, Public Health Scotland, Link Housing association, Horizon Housing Association, Stonewater Housing Association, Springfield Properties plc, Care & Repair Scotland, Care & Repair Cymru, Motionspot, Artlink Central and the Scottish Commission for People with Learning Disabilities (SCLD).

The meeting also considered the election of Committee Members for the coming year. Forth are delighted to have 3 new members join their Management Committee: Abira Sarwar, Callum Wynd and Kirsty Morrison all of whom come with a wealth of housing experience. Sadly, we said a fond farewell to two of our tenant members Lynn Lavery and Lynore MacLeod bringing our committee membership to 12 out of the possible 15 positions.



Abira Sarwar



Callum Wynd



Kirsty Morrison

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 hear about the very interesting project from Dr McCall. We are delighted to have rekindled our relationship with the University of Stirling and to be able work together over the coming year for the good of our tenants. We now have 12 members on our Management Committee with a wide range of skills and we are looking forward to an exciting year with a continued sense of purpose and direction."*

Want to in get involved?

Forth are recruiting for new Management Committee members and are keen to ensure that our Management Committee is made up of people reflecting the diversity of our local communities and have a good mix of skills and experience. We are particularly interested in attracting interest from our tenants. 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@forthha.org.uk**

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

Goodbye to Angela



In September we said our good-byes to Angela Laley who had worked with Forth for over 20 years. Angela had previously worked for two other housing associations, in both housing management and development, before joining Forth at the beginning of 2003.

Over the 20 years with us, Angela worked across both Tenant and Corporate Services, and laterally helped to lead the Corporate Services Team during a period of change, supporting two Interim Directors and the Management Committee. She was also well

known by a number of our tenants due to the tenant engagement work undertaken over the years at community events and meetings. Angela said: *"I have enjoyed the diversity of working at Forth and in particular working with our tenants, committee and staff. Although Forth has been a large part of my working life, I am now looking forward to the next exciting chapter."*

Sharon Brady-Wardrope Interim Director said: *"Angela will be very much missed by myself and the team here at Forth, she has given so much to Forth over the years but I am truly delighted for her to embark on a new journey in her career"*

Welcome to Baby Luca and Introducing Anna Drever

In August, Becky Ramage, our Corporate Services Assistant gave birth to a beautiful baby boy, called Luca. Both Becky and Luca are doing well and Becky will return to work next year after maternity leave. In the meantime, we are pleased to have Anna Drever covering Becky's post on a temporary basis.



Corporate Services Officer

We are pleased to confirm that Callum MacDougall, who has worked with us on a temporary basis for the last year, has been appointed to the new post of Corporate Services Officer. Many of you will have met Callum over the last year and will wish him well in his new post providing support to our Management Committee and excellent customer services to our tenants.

Cake, Coffee and Chew The Fat

Introducing our Tenant Engagement Strategy

Although we are delighted with our recent tenant engagement results with 98% of our tenants being satisfied, we did not want to become complacent.

We have therefore introduced a Tenant Engagement Strategy confirming how we will engage with our tenants over the next 3 years. We have introduced new ideas for tenants to have their say at a level they feel comfortable.

Our Head of Corporate Services said: *"This strategy provides another layer of opportunity for tenants to not only provide their feedback at every opportunity but to meet tenants from other organisations to discuss our Annual Return on the Charter to the Scottish Housing Regulator and the Annual Assurance Statement (AAS). We are pleased to be working with TPAS (Tenants Participation Advisory Service) and TIS (Tenants Information Services) to facilitate the training as Forth works towards TPAS accreditation.*

The calendar for the next 6 months is noted below:

October 23	Cake, Coffee and Chew the Fat *Community Outreach – Plean, Fallin and Cowie
November 30	Tenants View - July to Sept Performance (2 nd quarter), Policy Review and Tenant's Choice Issue
December 8	Meet our Management Committee – Mince Pies and Chew the Fat
February 15	Tenants View – Oct to Dec Performance (3 rd quarter), Policy Review and Tenant's Choice

To find out more and to view the calendar: <https://www.forthha.org.uk/uploads/2023-09-07-12-29-57-TenantEngagementStrategy2-85276.pdf>

Allocation Policy Review

As you may be aware Forth's Allocation Policy was reviewed again back in August 2023 and at the time of going to print, applicants have all been written to advising of these changes. The key changes are:

- The policy now includes that an applicant must be a tenant for a 12 month period prior to moving/exchanging unless there is a change of circumstances. This will assist tenancy sustainment and ensure we get it right first time.
- There will be a transfer list for tenants now which is entirely separate from every other group, list or quota.
- The previous allocations policy makes reference to an 'Appeals Committee' and we don't have one, therefore this has been removed and appeals will be dealt with via the Complaints Policy.
- Medical needs were previously only accounted for as an 'accessibility issue'. This has now been changed to include mental health needs and medical points will be awarded on how a property is exacerbating a medical condition. We will further require supporting evidence in order to award points. Only one set of points will

be awarded and will be given on the higher of the two awards.

- The previous policy made no mention of household members in Forth Housing Association properties. This has now been changed to outline that no overcrowding points will be added for applicants who are overcrowding a tenant's property i.e. they have not been awarded permission by the Association to stay there.
- The policy is now specific to advise that the list an applicant is placed on cannot be specified by either the applicant or staff and it is as per the policy.
- In relation to under-occupation, applicants who are tenants of other Registered Social Landlords will only be added for the property size they need, however Forth Housing Association tenants who are applicants may apply to move to a house that reduces the present under-

The image shows a sample of a housing application form from Forth Housing Association Ltd. The form is titled 'Forth Housing Association Ltd HOUSING APPLICATION FORM' and features the FA logo. It includes a section for 'Do you require any of the following options to help you with your application?' with checkboxes for 'Large print text', 'A signer or typewriter', 'Braille text', and 'Language interpreting service'. Below this is a section for 'Please state the first language of:' with boxes for 'Your Application' and 'Joint Application'. The form also has a table for 'Office Use Only' with columns for 'New Applicant' and 'Joint Applicant', and rows for 'First Name', 'Surname', 'Applicant No.', and 'Date of Birth'. At the bottom, it provides contact information for the Registered Office and a 'HAPPY TO TRANSLATE' logo.

occupation even if their new house is still underoccupied e.g. leaving a 3 bed to move to a 2 bed even although only a 1 bed is required.

- We have added in that where the age gap of same gender/same sex children is 7 years or greater, we will award an additional bedroom.
- Harassment points will now only be awarded if the harassment is ongoing or within the last 6 months of consideration of points. Previously no timescale was given for this.

We have also added in an extra contact method i.e. text messaging when sending out reviews of applications. This is to ensure we have exhausted all contact attempts with an applicant who may not be receiving mail for any reason. Previously only two letters were issued.

We hope these changes make the policy clearer for tenants and applicants moving forward.

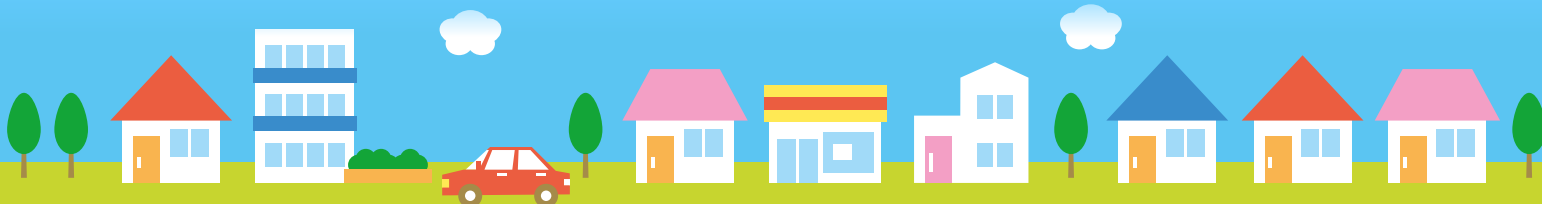
Tenant Services Current Issues

Mutual Exchanges

The costs in relation to mutual exchanges are currently absorbed by the Association. As this is outwith a typical offer of rehousing if a tenant is wishing to enter into an exchange then the costs for the required safety checks are now met by the outgoing tenant. Currently a gas safety check is £66.12 and an electrical safety check is approximately £165 without remedial works.

If a lock change is requested for a mutual exchange then this will be paid for by the incoming tenant at a cost of approximately £90.

Tenants considering a mutual exchange should speak to the Tenant Services team for further information.





Policy updates

It has been a busy time for the team reviewing our extensive policy portfolio to ensure we are up to date with legislation and compliant in the work we undertake as your landlord. We also want to move with the times, and make changes to our policies which help you more as tenants.

Recently we have reviewed the following policies:

- **Adaptations Policy** – this has resulted in tenants being able to self refer for simple adaptation works such as a Wet Floor Shower Area. By changing the property types we would undertake this type of work in, it has opened up adaptations to more households enabling people to remain in their homes.
- **Rent Arrears Policy** – this policy was due a timely review and didn't include too many material changes however we have changed the rent arrears process including the letters you may receive. This was to make it clearer for you as tenants on what rent responsibility you have and ensure preventative action is started more quickly to stop arrears increasing.
- **Allocations Policy** – this is covered in more detail in the article on page 8.
- **Mortgage to Rent Policy** – this policy was due a timely review and the changes made brought this policy into line with the Scottish Government guidance.
- **Voids Policy** – this policy has resulted in more detail being added about landlord and tenant responsibility to make it clearer for outgoing tenants. This policy also resulted in the new charges associated with Mutual Exchanges and the provision of an incentive scheme which pays outgoing tenants who have adhered to the terms of their tenancy agreement.

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>



Estate visits by your Housing Services Officer

Your Housing Officer will be carrying out estate visits during the month of **November 2023**.



Elaine Shepherd will carry out estates visit during the **weeks commencing:**

Monday 6th & 13th November 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 20th & 27th November 2023

Kelly will be visiting the following areas: 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 the Tenant Services team on **01786 446066**.

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 Direct Dial Tel: 01786 431921 or e mail tracy.doran@forthha.org.uk.



Universal Credit changes for parents/guardians with youngest child 2 years old or under

Parents/Guardians of children aged one and two on Universal Credit will require to meet more frequently with work coaches to help prepare for work.

The meetings will discuss steps to improve skills, identifying support needs, learning about childcare provision, and boosting confidence to help with obtaining employment.

Those claimants whose youngest child is one year old will now require to attend interviews at the jobcentre every 3 months instead of every 6 months and those claimants whose youngest child is two years old will require to attend jobcentre interviews every month instead of every 3 months.

Universal Credit increase childcare payments

The amount parents/guardians on Universal Credit can claim for childcare costs has increased.

Claimants can now claim up to £951 per month for one child or £1,630 for two or more children.

Those eligible are now entitled to receive up to 85% of childcare costs back before their next month's bills are due,

meaning no one should have money to pay one month in advance going forward.

If you are not already in receipt of Universal Credit check if this change would result in you being eligible by contacting our income maximisation officer Tracy Doran on **01786 446066** or online benefits calculator at <https://benefits-calculator.turn2us.org.uk/>

Tax credit changes

DWP have announced that starting in October 2023 they plan to start managed migration in the Stirling area which is moving households across to Universal Credit for those claimants in receipt of Tax Credits only.

Those claimants who receive Tax Credits and Employment and Support Allowance or Income Support, Jobseeker's

Allowance or Housing Benefit should not be affected at present.

Those claimants who are being moved to Universal Credit will receive a migration notice advising that their Tax Credits will stop and those claimants will be required to claim Universal Credit and have 3 months from the date of the migration notice to make the Universal Credit claim.

If no claim for Universal Credit is made within the deadlines, the Tax Credit payments will stop and no backdate of Universal Credit will be paid.

Cost of Living Payment

The next cost of living payment of £300 will be paid automatically between 31st October and 19th November 2023. To be eligible you will have received an award of one of the following benefits between 18th August and 17th September 2023:

- Universal credit
- Pension credit
- Income support
- Employment and support allowance (income related)
- Jobseekers allowance (income based)

For those in receipt of tax credits during the period 18th August and 17th September 2023 the £300 cost of living payment will be paid automatically between 10th November and 19th November 2023.

Energy Efficiency

Although Ofgem's energy price cap has resulted in energy prices falling slightly customers are still paying higher costs than they were before the energy crisis began in Autumn 2021.

It is best to give correct meter readings to your energy supplier so that invoices are not based on estimated usage – smart meters should send correct meter readings directly to the energy supplier.

The following ideas are some ways to reduce your energy costs :-

- Turn off devices instead of leaving on standby
- Don't overfill your kettle
- Swap your bath for a shower
- Reduce your shower time
- Reducing the temperature on your washing machine and using full loads
- Turn off lights

If you are struggling with your energy costs you should contact your supplier in the first instance to consider your options and then Tracy Doran, our Income Maximisation Officer who may be able to assist from there.

End of Tenancy

Moving home is an exciting time with the prospect of a new start. We hope that when a tenant moves into a new home it is the beginning of a long and happy tenancy. One of our tenants recently commented: “What a real difference my Forth house has made to my life, it has really turned my life around.”

When it comes to ending your tenancy, a member of the Tenant Services team will visit to discuss what you need to do. This end of tenancy visit is to ensure that the outgoing tenant understands both their responsibilities and the responsibilities of Forth Housing Association. At this point, advice is provided on how to ensure that the property is returned to a similar standard to when the property was allocated.

If a property is in a poor condition, we will give the outgoing tenant a scope of works to

complete prior to returning the keys. If this work is not complete when keys are returned, we will undertake the remedial works. However, the outgoing tenant will be recharged the cost of the works in full, unless agreed otherwise in advance.

Sadly, we have recently had a number of properties returned to us, where tenants did not engage or participate in the end of tenancy procedure thus leading to properties being returned in a poor condition. When a property requires extensive refurbishment, this can have a knock-on effect to potential investment plans and can also prevent investment in more properties in the local community.

So please provide access for your end of tenancy visit and complete the work requested by our Tenant Services team. This will prevent additional costs to yourself and other tenants.

Tenancy Ending?

As part of a review of our void procedure Forth believe that recognising outgoing tenants who have adhered to the terms of their tenancy agreement should be awarded a payment of £100 where the following criteria has been met in full:

- Appropriate notice has been given (28 days written notice)

- An end of tenancy visit has been undertaken
- A clear rent and rechargeable repair account
- No damage to the property
- Only basic checks are required i.e. gas, electrical and EPC
- A tenanted viewing has taken place

If you think this may apply to you speak with the Tenant Services team when you are considering ending your tenancy.

Planned & Cyclical Maintenance 2023-24

We invest in your homes to keep them current and safe. As part of this year's program, the following works are programmed:

Window and door replacement at Barnsdale Road.

As part of our planned investment works, Barnsdale Road is identified for window and door replacement this year. This will see the existing timber windows replaced with uPVC windows and existing timber doors replaced with composite doors, which in turn will be more energy efficient.

Our appointed contractor Sidey Solutions Ltd will start the installations from late September 2023 onwards.

Kitchen and Gas Boiler replacements at De-Moray Court Cornton, Muirend Road, Braehead and Gillespie Place, Whins of Milton.

The above works are at the final stages of the tendering process, and we will require to seek committee approval before we can finalise a program of works.

Bathroom Replacement at Milnepark Road/Bogend Road Bannockburn and Stirling Place, Plean.

Properties identified for bathroom replacement at the development will receive new bathroom suites from October 2023. As part of this work, tenants will have the option to have a shower fitted which will include wet walls within the bath area and a glass shower screen fitted. In addition, we offer to replace the bathroom floor covering with luxury vinyl tile flooring planks. Our Contractor MCN (Scotland) Ltd will write to our tenants with installation dates and it envisaged installations will take place from October 2023.

Cyclical Painting Contract various developments.

The 5-year painting contract is currently being procured by our consultants and we should have more information by October 2023, which will report in our next newsletter.

Should you like to discuss any of the planned works please contact our Senior Property Officer, Paul Fraser on **01786 446066** or email **paul.fraser@forthha.org.uk**.

Fabulous Flowers!

This summer has been a mixed bag of scorching hot and wet weather, however our tenants have excelled themselves yet again with their fabulous flower displays. As always, we really appreciate tenants doing their bit to brighten up their community and of course making their Housing Officers' day a bit cheerier.

After some careful consideration, we are pleased to announce the winners of the **Garden Competition 2023** are as follows:



**Best Individual Garden
DE MORAY COURT,
CORNTON**

Prize - £40.00 Voucher



**Best Communal
Garden
BOGSIDE,
DUNBLANE**

Prize - £50.00 Voucher



**Best Pots &
Planters
DE MORAY
COURT,
CORNTON**

Prize -
£25.00 Voucher



Congratulations to our 2023 winners. We are already looking forward to the 2024 garden competition hotting up so get planning and hope for fantastic weather!

