



Speaking Forth

Autumn 2024

The newsletter
of Forth Housing
Association Ltd

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

Office Closes: Thursday 26th September at 5.00pm.

Office Reopens: Tuesday 1st October 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 emergency repairs (excluding gas heating and hot water) out with office hours please telephone Emergency Out of Hours contractor on Tel No: **01786 446066** option 2 to be redirected.

*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, or would do if not attended to.

Forth's 36th AGM sees continued focus on delivering improvements across all our business areas

Forth extended a warm welcome to its members at their 36th AGM at The Stirling Smith Art Gallery & Museum on the 5th of September. This successful meeting provided an opportunity not only to hear how Forth have been performing over the last year and to receive the latest set of annual accounts but also for Forth's members, staff and tenants an opportunity to view the local gallery and museum which is the current home to the world's oldest football!



Ann Dickson, Chair at top table with Auditor Jillian So, Annabel Pidgeon, SFHA and Sharon Brady-Wardrope, Director



The Stirling Smith Art Gallery & Museum

We also heard from the Chair, Ann Dickson, about how delighted Forth are for achieving compliance with the regulatory standards this year.

Ann Dickson, Chair of Forth said: **“The staff, committee and tenants were very focused on making the changes necessary to achieve compliance and we are immensely grateful for all their hard work”.**

Forth continue building a strong track record in good governance and accountability, however like all other RSL's they understand there are wider economic challenges facing the sector and look to continue to deliver further improvements in services to their tenants in light of these challenges.

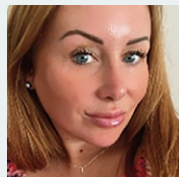
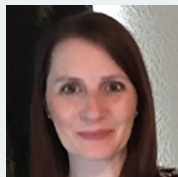
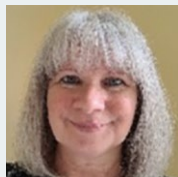
At Forth, we are now looking outwards to make connections and collaborate with others to help deliver vital services to our tenants. As a landlord we know that we cannot do it all alone so it's more important than ever to work in partnership with others.

One of Forth's key strategic alliances is with the Scottish Federation of Housing Associations (SFHA), through which they hope to renew their relationships with the wider sector seeking out and sharing good practice. Continuing with that theme, Forth were delighted to welcome Annabel Pidgeon, SFHA's Housing Management and Community Investment Policy Lead. Miss Pidgeon delivered an excellent and informative presentation on the key issues for the social housing sector in Scotland with some of the main points covering how we manage and deliver affordable rented homes, navigating a just transition to net zero and how to reduce poverty and inequalities in Scotland's social housing sector.



Annabel Pidgeon (SFHA Guest)

The meeting also considered the election of Committee Members for the coming year. Forth are delighted to have five new members join their Management Committee: Andrea Mina, Elaine Rosie, Jillian Fernside, Hazel Robertson and Kerray Dawson all of whom come together bring a wealth of knowledge and experience of housing.



Andrea Mina, Elaine Rosie, Hazel Robertson, Kerray Dawson and Jillian Fearnside

Sadly, we said a fond farewell to four of our other members Alistair Hutton, Heather Arthur, James Bryce, Kirsty Morrison and Lyndsay Moffat, bringing our committee membership to 12 out of the possible 15 positions.

Tenant Engagement

**YOUR
VIEWS ARE
IMPORTANT
TO US**

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

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

- **Tenants Scrutiny Group** - A Tenant's group supported by Tenants Information Service (TIS) scrutinising all aspects of operation and performance, with the intention of identifying

good practice, gaps in services, and recommend service improvements or developments.

- **Tenants View Forum** – Attend quarterly meetings at our office to examine Forth's performance and to obtain your views on policies etc
- **E Group** – receive a short survey by e mail eg Pets/Anti-social policy

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

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



Annual Tenants Visits

As we get bigger as a Housing Association, it can seem like we do not see some of our tenants often enough. This may not be a bad thing however we want to engage with all our tenants and hear their voices too.

We have recently started visiting tenants at their home, if you have had a visit already, you will have been advised that this is an “Annual Tenant Visit”. The main purpose of this visit is to engage with our tenants and ensure that they have all the support that they need.

During this visit, the Officer attending will confirm:

- **Are your details correct** – name, contact numbers, email addresses.
- **Who is part of your household** – it is important that this information is up-to-date, particularly in situations where applications for joint tenancy, assignation of tenancy or succession of tenancy may be requested.
- **If you require any advice relating to benefits, fuel advice or any other kind of support.**
- **If there are any repairs required to the property** – it is important that routine repairs are identified and attended to as soon as possible, in order to prevent further deterioration or damage to the property.

These visits also give you an opportunity to speak with a staff member and ask any burning questions that you keep meaning to ask or just simply have a chat with us.

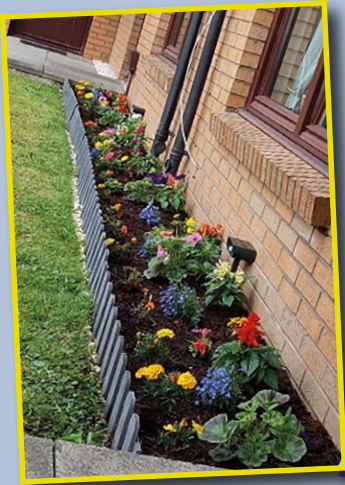
If you wish to arrange your annual tenant visit sooner than later, and at a time that suits you best, please contact the office on **01786 446 066** to arrange.

We look forward to seeing you all soon!

Fabulous Flowers!

Summer 2024 has been a cool, cloudy and wet one not ideal for barbecues or summer festivals! Even though we were digging out our jumpers and tempted to put the heating back on, our tenants still put their time and effort into brightening up their communities, bringing a smile to all.

After some careful consideration, we are pleased to announce the winners of the **Garden Competition 2024** are as follows:



- **Best Individual Garden -**
Thistle Place
Prize - £40.00
Voucher
- **Best Floral Hanging Basket -**
Auld school Wynd
Prize - £25.00
Voucher
- **Best Pots & Planters –**
Archie Bone Way
Prize - £25.00
Voucher

Congratulations to our 2024, winners. We are already looking forward to the 2025 garden competition hotting up so get planning and hope for fantastic weather!

MY FORTH



MY FORTH – This is our Online Self-Service Portal allowing 24/7 access to your Forth Housing Association tenancy. If you haven't already used this service, then give it a go! It's free and super easy 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.

Allocation News

Forth relet 6 properties and let 19 new build properties between April and June 2024. These were a mixture of 1 & 2 bed flats (12) and 2 & 3 houses (13), 50% of which are allocated via Stirling Council's homeless list.

The recent addition to our stock in Cambusbarron means Forth currently have 929 properties with a further 29 properties due before the end of the year taking our stock to 958. Our housing list is still increasing and currently has 1100 applicants waiting to be housed.

Application Checklist

To Ensure we are correctly assessing your application, have you told us everything about your circumstances? Have you provided the necessary information to us to verify your circumstances?

The type of proof required includes:

- ✓ Proof of identity/current address
- ✓ Homeless confirmation from local authority
- ✓ Copy of Notice to Quit/Asked to leave document
- ✓ Child Access arrangements, letter from court or child's other parent or guardian
- ✓ Medical Form plus supporting documentation
- ✓ Confirmation from Social Work, Medical body or similar confirming care provision to/from a friend or relative

Please note this list is not definitive or complete and we may ask for other relevant information or documentation in order to satisfy our needs assessment.



New Builds at Cambusbarron

The Association will be taking delivery of 48 new build properties at Seven Sisters in Cambusbarron, the site managed by Barratt Development's PLC.

This is a very welcome development offering modern, desirable homes, our first in Cambusbarron since 2010.

The development will consist of 4 x 1 bed, 2 person own door flats; 24 x 2 bed, 4 person own door flats/houses and 20 x 3 bed, 5 person houses.

We have successfully allocated 19 households in the first two phases, with phase 3 (8 x 3 bed properties) due by 29th August 2024, which are currently being allocated.

The remaining 21 properties will be allocated between now and the end of November 2024. A member of the allocations team will be in touch should you be considered for an offer.

If you would like to discuss allocations or your housing application in more detail, please call **01786 446066** where you will be given an allocated time slot to discuss your query in more detail.



Money News Round-Up



Our Income Maximisation Officer, Tracy Doran is here to help you. So contact Tracy at the office if you have any questions or would like assistance with completion of forms. Tracy can be contacted at on: **01786 446066** or e-mail at **incomemaximisation@forthha.org.uk**

Clothing Grant of £200 per eligible child (children from Primary 1 to age 16 before 30th September 2024):

- 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 £9,552 annual income.
- Parents in receipt of Child Tax Credits and Working Tax Credits and less than £19,995 annual income.
- Parents in receipt of Universal Credit with monthly income less than £796



Applications for Clothing Grant MUST be made by 31st December 2024.

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 £9,552 annual income.
- Parents in receipt of Child Tax Credits and Working Tax Credits and less than £19,995 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 e.g. 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 2024 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 2024 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/>

School Age Grant

If you are the parent or guardian of a child born between 1st March 2019 and 29th February 2020 and you are in receipt of:-

- 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)

You will be eligible for the school age payment from the Scottish Government for the sum of £314.45. For those eligible who are in receipt of Scottish Child Payment the school age payment will be made automatically into your bank account.

Claims can be made from 1st June 2024 to 28th February 2025 so if your circumstances change and you then become eligible for school age payment you can claim online at **mygov.scot school age payment** or phone **0800 182 2222** and press option for best start grant.

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.

Resources for Job Start Payment

Job Start Payment

Job Start Payment is a one-off payment of £314.45 (or £503.10 if you are the parent or main carer of a child) to help with the costs of starting a new job including clothes, equipment and transport.

Claimants who are aged between 16-24 years old when they receive job offer can apply for job start payment if they have been out of work for 6 months or more and been in receipt of either of the following benefits for a period of 6 months or more:-

- income based jobseekers allowance
- income support
- income related employment and support allowance
- Universal Credit

Application can be made online at mygov.scot job start payment.



Winter Fuel Payment

The Scottish Government have announced that they will be restricting winter fuel payments for those of pension age. This means that not all those of pension age will receive this payment for 24/25.

To receive Winter Fuel Payment for Winter 2024 to 2025 you will require to be born before 23 September 1958 and be in receipt of

- pension credit or
- universal credit or
- income-related employment and support allowance or
- income based jobseekers allowance or income support.'



Hello everyone,



My name is Kieron O'Hara and I am your Assistant Tenancy Sustainment Officer. Some of you have already met me before, either accompanying Tracy on visits, for my own appointments or maybe we have just spoken on the phone. Some of you may know who I am but for those who haven't worked with me, or spoken to me before, then I thought it would be good to introduce the service and my role.

As an Assistant Tenancy Sustainment Officer, it is my role to help our tenants remain in their homes for as long as they wish, as well as helping them maintain their homes; whether that be through communicating with energy providers, helping tenants with understanding bills, helping tenants set up direct debits, and helping tenants to understand the responsibilities of having a tenancy. This role is very much a service we want you to use, as everyone at Forth wants you, our tenants, to feel happy, safe and secure within your home. We also understand that some of the things you may need help with may not be directly related to your home, but please pick up the phone to me, we will do all we can to ensure you have the information and support you need.

If there are areas where I am unable to help you with advice; I will happily point you to an individual or an organisation who can help you further. I may even be able to come along with you to meet with our external partners if this makes things easier. Sometimes it's just about a coffee and a chat! Just know that I will keep in touch with you when I have referred you on, so that you still have my support if you need it. Please do get in contact if you need any advice or support, or if you just want to say hello.

I can be reached on **01786 446066** or via email at **incomemaximisation@forthha.org.uk**

Universal credit changes

For those claimants in receipt of Universal Credit the administrative earnings threshold has increased as from Monday 13th May 2024. This means that if a claimant is in receipt of Universal Credit and in the intensive work regime and working and earning less than £892 on a single claim or £1437 on a joint claim they could be asked to attend the jobcentre and be required to look for additional work.



Move to Universal Credit



DWP have announced a timetable for those claimants in receipt of income support, income related employment and support allowance, income based jobseekers allowance, housing benefit, child tax credits and working tax credits 'migration' to universal credit. Claimants will receive a 'notice of migration' which will detail a date that claim for Universal Credit should be made by.

Please wait until notice of migration letter received before claiming universal credit.

From 9th April 2024

- Income support only
- Income support with housing benefit
- Income support with tax credits
- Income support with housing benefit and tax credits

From June 2024

- Housing benefit only
- State pension and tax credits (working or child)

From July 2024

- Income related employment and support allowance with child tax credits

From September 2024

- Income based jobseekers allowance with child tax credits
- Income based jobseekers allowance only
- Income based jobseekers allowance with housing benefit
- Income related employment and support allowance only
- Income related employment and support allowance with housing benefit

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

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

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

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



Staffing updates

We say farewell to Anna Drever who has been with us on a temporary basis since last August. Anna joined us over a year ago to help support our Corporate Service team and brought experience and wonderful enthusiasm to the team that resonated with all at Forth Housing Association.

Many of you will have spoken to Anna on the phone in the past year or met her at Reception. Therefore, those of you who have spoken to Anna will know her friendly voice and the important role she has played in our customer service team.

Although we are all going to miss Anna, we wish her health and happiness in her next adventure. In addition to Anna leaving, we also had William Boale our temporary Housing Manager move on to take up a new challenge at Reidvale Housing Association in Glasgow and we wish him future success in his new role.

We are delighted to welcome back Becky Ramage, who returns after finishing her maternity leave which started back in August last year. Her handsome wee boy will miss her now Becky has returned to work we are sure but we are all happy to have her back with us again.

Due to our people first approach and the services we want to be able to deliver to our tenants, we are introducing a new role of **Corporate Services Officer - Repairs** within our Corporate Services team. It truly is an exciting time to become part of an organisation that is continuing to grow and develop and deliver our vision of providing homes, not houses.

Position being filled shortly...
Exciting times ahead!



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.

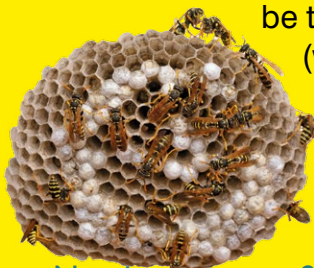
Ants or other crawling insects can be treated easily with non-toxic powder which can be purchased from most garden centres & DIY stores.

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.**



Planned/Cyclical Maintenance schedule for 2024/25



The Association is planning to carry out cyclical and planned works over the following year to maintain our properties.

Cyclical works are routine maintenance tasks which are conducted on a regular basis such as exterior painting along with gas and electrical safety checks.

The cyclical painting is a continuation from last year.

We awarded contractor Mitie a 5-year contract during 2023, this year they enter year 2 of the contract, painting the properties listed in the developments in the table below.

Development	Item	Relevant dates	Contractor
Cultenhove Road. Archiebone Way Fallin Gateside/Wordie Road (Older Developments) Bogside Dunblane.	External Painter work	Summer/ Autumn	Mitie

In addition to above, there is ongoing cyclical work such as gas servicing and electrical works which are detailed below:

Development	Item	Relevant dates	Contractor
All properties	Gas Servicing	Throughout year	Saltire
27 Various Properties	Electrical Safety tests	October and March	MP Fife

The planned maintenance covers works designed to update and replace parts of your home which has come to the end of its life cycle. With the planned works schedule, we are currently at the stage where we are investigating conservation regulations prior to any procurement and approval of works.

The developments and type of planned maintenance are detailed below:

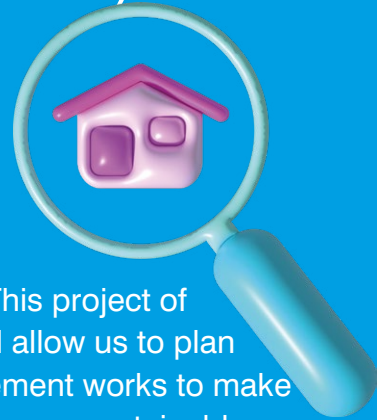
Development	Components	Anticipated date of installation	Contractor
Tannery lane (Excluding Flats) Queen Street Forth Street/ Place	Window and Door Replacement.	At present we need to check with the Conservation section of the Local Authority if replacements are Allowed	If the go ahead is given by the planning department, we would need to issue a tender.

Stock Condition Surveys

We own over 900 homes and its important that we check the age and condition of the all the essential parts of the building from inside and outside which allow us to better coordinate future investment plans, this is known as a stock condition survey.

As a landlord, the association must ensure that the properties comply the Scottish Housing Quality Standard and we do this through stock condition surveys visits. The results of the stock condition surveys allow us to identify when and where homes

will need planned works and how this will impact future budgets. This project of surveys will allow us to plan for improvement works to make out homes more sustainable and accessible. If you receive notification that a staff member is looking to arrange access to conduct such visit, it would be a great appreciated if you could make access available for the inspection.



Little changes in the way we are working

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

Previously many tenants had direct dial numbers for staff. This has since changed, and we ask that you use the main number going forward. This is to benefit you and to give you the best possible customer experience. Your calls will be

answered and directed to the most relevant member of staff who will deal with our enquiry.

Our staff will ask the reason for your call when you first contact us. This just helps us to direct your query to the correct department/person to deal with.

Data Protection / Security



In line with General Data Protection Regulations (GDPR), our staff will ask you security questions before continuing with your enquiry, this is to safeguard your information. Therefore, please be mindful of this when calling in.

Emails

We ask that you do not email members of staff directly, as these cannot be managed due holiday periods or periods of unplanned sickness.

Therefore please direct all emails to:
info@forthha.org.uk

This inbox is monitored Monday – Friday (except for Public Holidays) and your enquiry will be responded to within 24 hours.

How to report Anti-Social Behaviour



 Calling: 01786 446066

 Email: tenantservices@forthha.org.uk

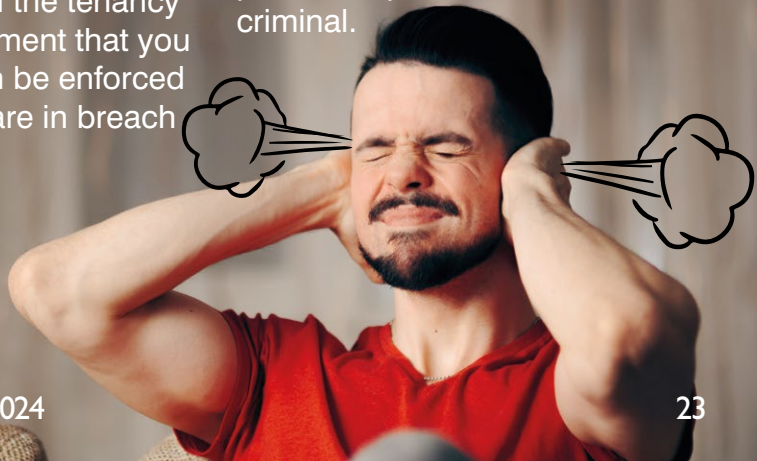
 My Forth: <https://myforth.forthha.org.uk>

Please be mindful of your neighbours and others in the surrounding area of where you live. Especially when playing music or having a gathering, not everyone in the vicinity has the same interests as you. They may work different hours from everyone else or they may work night/day shifts, therefore your behaviour may have an impact on others.

Remind yourself of the tenancy conditions / agreement that you signed, as this can be enforced at any time if you are in breach of it.

Most neighbour problems can be sorted between each other privately; therefore, it is often best to talk to your neighbour(s) to try and alleviate the issues before making a formal complaint.

When you report an issue to us, it will be logged and further investigated by your Housing Officer. Please also bear in mind that Police Scotland have the powers to pursue action that is criminal.



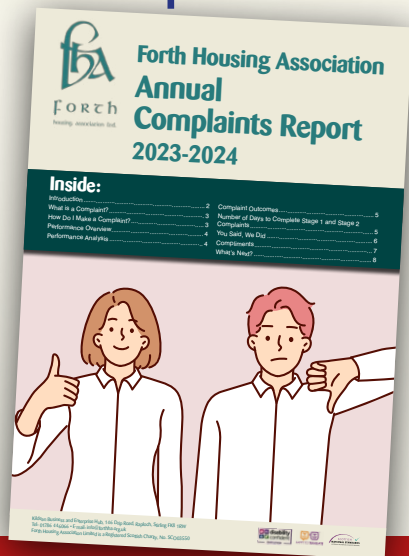
Annual SPSO

Complaints Report



Our Annual SPSO Complaints Report for 2023-2024 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.



Useful Contact Details...

Forth Housing Association Limited

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

Tel: 01786 446066

E-mail: info@forthha.org.uk • Website: www.forthha.org.uk



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housing association Ltd.



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