



# Speaking Forth

Winter 2024

The newsletter  
of Forth Housing  
Association Ltd

## Public Holidays

Please note that our offices will  
be closed for the following public holidays:

**Office Closes:** Tuesday 24<sup>th</sup> December 2024 at 1pm.

**Office Reopens:** Monday 6<sup>th</sup> January 2025 at 9am.

### Office Closures:

Friday 13<sup>th</sup> December (From 1pm Until 9am The Next Working Day)

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

**Gas Central Heating - 0800 048 2710 (Saltire)**

**Gas Leaks – 0800 111999**

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.

# *Season's Greetings from Forth*

## Director's end of year note

**As 2024 draws to a close it is a good time to reflect on the past year and to look forward to the new year and how we can continue to support our tenants. It has been a busy year for staff with new build properties being handed over and 48 families now have settled into their new homes in Cambusbarron.**

We have seen some of our staff grow and develop into new roles this year and we are delighted to see Becky Ramage take up her new role as Corporate Services Officer - Compliance & Repairs, Calum Carberry move into the role of Property Services Officer and Zofia Chamczyk take up her new role as Assistant Corporate Services Officer. The Forth Housing family continues to grow in the right direction and we look forward to what the following year brings!

We know that tenants are still facing many challenges with the

continued cost of living crisis and our Income Maximisation team have been busier than every supporting tenants in sustaining their tenancy on a wide range of issues including access to additional benefits.

Looking ahead to 2025 we have much to do to shape and deliver the services our tenants need and we thank you for all the feedback you have given us over the year and for those tenants who have come along to our consultation events, those who have attend our Tenants View Forum and those who have actively taken part in our Joint Scrutiny Panel, the input we have had has been fantastic! There will be more local events next year to widen our tenant engagement, so look out for these in the coming months.

Finally, from all the staff and Management Committee here at Forth, we wish you a Merry Christmas and a joyful and peaceful New Year.

# Meet Our New Chair

**We are delighted to announce that following the AGM, Andrea Finkel-Gates was elected as Chair whilst Kenny Hutton remains as Joint Vice Chair along with Ann Dickson who recently stepped down from Chair after having served for 2 terms and has been on the committee for 5 years.**

Our thanks were extended to Ann for her dedication over what has been a very challenging period for the organisation and for her strong leadership whilst we worked towards compliance with the Scottish Housing Regulatory Standards. We are also delighted that Ann remains a committee member and offers support to both Andrea in her new role and to our newest members.

Andrea has served on the committee for 2 years and has been the Chair of both the Audit and Risk and Staffing Sub Committees. Andrea has a wealth of sector experience and is currently the Chief Executive of Scotland's Housing Network.



Following her appointment Andrea said that “It is a privilege to be elected Chair at Forth. We have an excellent management committee and staff team, all working together to deliver high quality homes and a top-class service to our tenants. I am delighted to be given this opportunity and look forward to continuing to build upon our already high performing organisation, to growing our portfolio through our well-planned development plan and improving the lives of our tenants and the communities we serve. Thank you to Ann Dickson, past chair, for all her support and ongoing commitment to Forth Housing Association.”

# Happy New

**Forth Housing Association has celebrated the latest completion of eight new properties in Cambusbarron, Stirling.**

Chair, Andrea Finkel-Gates was delighted to welcome tenants, staff and fellow committee members along with representatives from David Wilson Homes and Barratt Homes to the opening of the 4<sup>th</sup> and 5<sup>th</sup> Phases of the Development.

Andrea said hearing the positive feedback from tenants about how their new home has had such a positive impact on their lives reminds us of the importance of what we do and makes it so worthwhile.

The development, constructed by Barratt Homes as part of a larger private project began construction in July 2023, and the affordable housing element of the site was delivered in six phases. The first phase was



handed over to Forth Housing Association in May 2024, with the final phase handed over in November 2024.

This affordable housing development was made possible through a £6.52m Scottish Government grant alongside Forth's own private finance and with the support of Stirling Council.

All homes within the development are thoughtfully designed to provide a high standard of living, ensuring comfort, modernity, and energy efficiency.

Each property is warm and spacious, offering ample room for both daily living and

# Homes

storage needs. In addition to these features, the homes are equipped with solar photovoltaic (PV) panels, which help reduce energy costs. The development also includes electric vehicle (EV) charging stations, promoting sustainable transportation options and enhancing convenience for residents who own electric vehicles.



## **Sharon Brady-Wardrope, Director at Forth Housing Association, said:**

“The completion of these new homes in Cambusbarron is an important milestone in addressing the need for affordable housing in Stirling and it sets the seal on the Association’s redevelopment of this priority regeneration area. While there is still much work to be done in tackling the national housing emergency, these developments signify a positive momentum.

“Our tenants have already settled in well and are delighted with their new homes and the difference it has made to their health and wellbeing, the feedback we have received is testament to this. Together with our partners such as David Wilson Homes, the Scottish Government and Stirling Council, we remain committed to ensuring that everyone has access to a quality, affordable home.”

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

**Annual Assurance Statement (AAS)** – we are required to submit to the Scottish Housing Regulator (SHR) an AAS providing assurance that we comply with the relevant requirements. This means telling SHR whether we meet the regulatory standards and what we will do to fix this if we don't. We are delighted that in October this year our assessment was that we are fully compliant with the standards.

The Management Committee of Forth Housing Association has over the course of the year, carried out a comprehensive review of compliance with the Regulatory Standards of Governance and Financial Management and the requirements of Section Three of the Regulatory Framework.

In addition to the reviews by the Management Committee and Sub Committees, a review was carried out by our



internal auditor, Quinn Internal Audit Services, in September 2024, which incorporated a comprehensive governance review of our compliance with the Regulatory Standards and the associated evidence.

The outcome of this audit showed Forth to have an organised and effective governing body assurance reporting framework with no material recommendations for further improvements.

In addition to the internal audit and our own internal validation processes, an external data verification of ARC indicators was carried out by Scotland's Housing Network (SHN) giving additional assurance on the

accuracy of our data reporting. The evidence bank combines committee reports, financial plans and projections, policies, advice and information which the Management Committee monitors and oversees on an ongoing basis to provide continuous assurance.

It is our assessment that we meet all of the Regulatory Standards of Governance and Financial Management and the

requirements of Chapter Three of the Regulatory Framework.

Some of our tenants joined forces with tenants from Rural Stirling Housing Association in a joint tenant scrutiny group to look at our AAS. They covered quite a bit in their sessions and made some recommendations for improvement which we implemented this year – thank you to those tenants who gave up their time to work on this.

**Engagement Plan April 2024** - this is the plan published by the SHR and it says that we are meeting the regulatory requirements, if we don't then it would outline what we need to do to improve to work towards compliance. This also outlines the information we need to send to the SHR and what the SHR will do. Our engagement plan for 2024/25 is in the download section of our website. Now that we have submitted our new Annual Assurance Statement we would anticipate a new engagement plan in April 2025.

**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. We have had no Significant Performance Failures this year.



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.

# MacMillan Coffee Morning

**WE ARE  
MACMILLAN.  
CANCER SUPPORT**

Back in September Forth Staff raised £70 by holding a coffee morning for Macmillan Cancer Support. We had cakes galore along with our morning tea and coffee and even a few games including a “guess which colleague” – did you know that a staff member of ours was a baby British Home Stores model!!



# November

## Men's Health Awareness Month

Through the month of November our staff took part in 'Movember' which helps raise awareness for Men's Mental Health & Suicide Prevention, Prostate Cancer and Testicular Cancer. We displayed information around the office and a few members even got involved with 'Mo Growing' which led to some interestingly styled Mo's. For the last Thursday of the month, we had interactive fun/quizzes and some creative cupcakes to help with a final push for donations

which seen us raise £50 on the day. We are very thankful to all who supported us and who knows, maybe some of the Mo's will last a little longer than November...







Every Friday staff can choose to take part in “dress down day” for a fee of £1.00 for charity and by year end Forth will have raised over £200!

This year we decided to donate the money to **Start Up Stirling**, who run 8 foodbanks across Stirling and for those who cannot get to a foodbank, they operate a mobile foodbank service.

They also have trained volunteers who spend time listening to and talking with people and can signpost to other services where appropriate.

Other services include:

**Start Up Support** provides the time, place and space

A bright yellow sweater with orange and white horizontal stripes on the sleeves and hem. The text 'Dress down day...' is written in a large, white, sans-serif font across the chest. There are three small orange hearts above the word 'day'.

Dress  
down  
day...

for people to explore how to improve their situation through access to a range of services including money advice, fuel poverty advice, addiction issues and social isolation.

**Start up Helper Packs**, are provided to people who commence new tenancies following homelessness, a crisis or a significant change to personal situations.

You can find more information on Start Up Stirling at <https://startupstirling.org.uk/>

# YOUR RENT IS YOUR NUMBER ONE PRIORITY

**At Christmas we want to enjoy ourselves and it can be an expensive time of year, you must however ensure that you prioritise your rent first and foremost. Please do not start 2025, with a headache of rent arrears or broken agreements. The housing team will be required to take appropriate rent arrears actions against any tenant who does not maintain their rent payments.**

Please ensure that you have the facilities to pay your rent on time, particularly when our offices are closed (from 1.00pm on Tuesday 24<sup>th</sup> December 2024 until 9.00am on Monday 6<sup>th</sup> January 2025).

You can access your rent account via My Forth, this service is accessible 24 hours a day, 365 days a year. If you have not set up or used your My Forth account yet you can access your account by visiting our

website <https://www.forthha.org.uk/> or via this link <https://myforth.forthha.org.uk/>. If you have any difficulties setting up or using your My Forth account, please contact the office immediately on 01786 446 066 for assistance.

If you are experiencing financial difficulties or have any concerns, please contact the office on **01786 446 066** and ask to speak to a member of the housing team, our Income Maximisation Officer or our Assistant Tenancy Sustainment Officer.

We are all here to assist you, so please try to be proactive if you have any concerns and avoid unnecessary additional stressors in the new year.

Helping you sustain your tenancy is our number one priority, so please ensure that your rent is your number one priority.



# Your Home, Your Rent Obligations



**When you are given the keys to your home, you sign a legal document which gives you the right to live in the property. For some, you may have gotten your keys a long time ago, and perhaps have not looked at your Scottish Secure Tenancy in a while.**

The tenancy agreement that you signed up to requires your rent to be paid, in advance, on or before the twenty eighth day of each month. This means, when your rent is debited on the 1<sup>st</sup> of the month, your rent account must have a zero or credit balance. This applies to all tenants, regardless of how they pay their rent, including Housing Benefit or Universal Credit.

Please note that your Scottish Secure Tenancy states at section one:

“If you break any part of this Agreement, we may:

- take legal action against you (including eviction proceedings) AND
- charge you for any resulting losses we have suffered including any legal expenses as assessed by the court.

If two or more people have signed this Agreement, they are joint and severally liable for the terms and conditions of this Agreement. This means that each one of them is fully responsible for making sure that all the conditions in this Agreement are kept to, including payment of rent.”

If you have any queries regarding your obligations under your tenancy agreement, please contact the office on **01786 446 066** and ask to speak to one of the housing team.



# You Said **We Did!**

## Keep the Comments Coming!

During the months of May to August:

**We received 25 complaints**, 11 complaints were upheld or partially upheld, 8 complaints were not upheld and 6 were resolved.

Dealing with complaints effectively is key to providing good customer service. Complaints provide an important source of feedback from our customers which helps us to improve services and identify any areas for improvement. With this in mind all Forth staff will be undertaking further complaints handling training in coming months.

**We received 6 compliments**

*"A Corporate Services team member was very professional, got to the root of the problem, dealt with my enquiry and showed empathy. It was a pleasure to call Forth"*

*"Really pleased with how patient and kind Plumber and his team were with my family during repair to the property"*

*"Getting a wet floor shower fitted has changed my life, I am so delighted with it and it has gave me more independence. It was a great process, very smooth"*

### You Said... ... We did!

*"There hasn't been updates being posted to the website for a while"*

*"Reviewed our website and identified there were gaps on pages and also several documents that were out of date. We have started to upload all publications and Forth news onto website, on the Main and on the news page and are updating any documentation out of date".*

# Meet Our Teams...

## Corporate Services

**Our Corporate Services team consists of Becky Ramage (Corporate Services Officer – Compliance & Repairs), Callum MacDougall (Corporate Services Officer – Governance), Zofia Chamczyk (Assistant Corporate Services Officer) and Kiera McArthur (Business & Administration Apprentice) who has only just joined us at the start of December and has already settled into her role within the team with ease.**

As a team we perform a critical role as one of the first points of contact within Forth Housing Association (FHA) and we ensure that all aspects of our services are delivered to a high standard. As a team, being first point of contact, we deal with all external enquiries including repairs and applications, general administrative tasks, business compliance & governance, invoices, production of tenant publications and support for our Housing Management team.

At all times we are engaging in a friendly and helpful manner with everyone and strive to deliver excellent customer service constantly.

The Corporate Services team, work in an approachable, open, transparent, and honest way to support everyone who needs us here at FHA and will continue to do so in the future.



# A Little Bit About Me... ZOFIA



**My name is Zofia Chamczyk and I was a Business & Administration Apprentice but have just recently been successful in applying for the role of Corporate Services Assistant here at Forth Housing Association (FHA).**

I started with FHA back in March 2024 and since starting, I have gained many valuable skills and experience in various aspects of housing administration. Within my role, I handle a wide range of queries. These will either be in person at our reception or conducted via telephone calls and emails. These can vary from supporting housing management, repairs and maintenance, allocations and dealing with complaints.

I have had opportunities to go out on visits and shadow different members of staff,

which has been highly beneficial for my own professional growth. I am keen to continue to develop my career within the housing sector as I believe that it offers diverse career opportunities and the chance to make a meaningful and positive impact on people's lives.

Looking ahead in 5 years' time, I'd like to see myself in the repairs & maintenance department within housing as this is an area I'm particularly interested in. I enjoy shadowing various types of inspections, communicating with contractors and managing incoming repair requests which are added on to the system.

# Stirling Community Enterprise



**Stirling Community Enterprise (SCE) is an organisation that is committed to the development of its workforce and volunteers through best practice, and professional and personal development. SCE has an embedded organisational culture based**

**on the principle that they see the potential in everyone.**

The people and communities they support are central to what they do and will have the opportunity to contribute to the development and growth of the organisation.

## Support

SCE provide individuals with the support they need throughout their employment journey. They will provide the supports needed to the people they work with and continually review and develop these supports.

## Training

They provide regular accredited, non-accredited and personal development programs, creating opportunities for individuals to learn new skills and develop existing ones.

## Partners

They pride themselves in working collaboratively with other organisations to make their services more accessible to those who need them.

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

## CARERS ALLOWANCE CHANGES

**As from 3<sup>rd</sup> November 2024 anyone making a new claim as a carer in Scotland will require to claim carer support payment through Social Security Scotland. This new benefit has replaced Carers Allowance in Scotland and those already in receipt of carers allowance will be automatically transferred to carers support payment by Spring 2025.**

There will be no gap in awards and the amount of entitlement will stay the same. For those paid weekly, your payment

date will remain same but for those paid 4 weekly, your first payment date may change but then payments will be made 4 weekly thereafter. When carers allowance is transferring to carers support payments a letter will be sent advising carers allowance is stopping and being transferred to carer support payment and another letter will be sent from Social Security Scotland advising that carer support payment will be made. The transfer should not affect any entitlement to other benefits.



# Universal Credit Migration



**The following benefits are ending and being replaced by Universal Credit – child tax credit/working tax credit/housing benefit/income support/income based jobseekers allowance/income related employment and support allowance.**

When claimants are due to be 'migrated' they will receive a letter called a migration notice detailing the date their benefit will end and date that universal credit should be claimed by. If you would like to claim universal credit before the migration notice is received please contact the income maximisation team on **01786 446066** to check entitlement or else you could lose out on monies.

Please do not ignore migration notice letter as if universal credit is not claimed by the deadline

then existing benefits that are being replaced will stop and monies could be lost.



Universal credit is paid monthly and requires to be claimed online.

To make a claim online you will require your bank/building society account details, an email address and access to a phone. You will also be required to prove your identity using documents like your driving licence, passport, debit or credit card, payslip or P60. You will also require details of rent, earnings, health condition, childcare costs and savings.

Should you require any assistance to claim universal credit please contact Tracy Doran, Income Maximisation Officer or Kieron O'Hara, Assistant Tenancy Sustainment Officer on **01786 446066**.





**Cash for Kids  
is launching  
Mission  
Christmas,**

**on Monday 18<sup>th</sup> November,  
for donations and to start  
applications for children to  
have Christmas presents.**

Christmas is a magical time for children and families to get together, share stories, food, and even presents with each other. However, for some children it can be an extremely difficult time; hearing about the wish lists of other children from school, as well as their classmates' plans over the Christmas break. For some children, Christmas is just

another day as their families cannot afford the luxury of Christmas.

As of Monday the 18<sup>th</sup> November, Cash for Kids will begin to accept gift donations, as well as monetary donations to give those children, without, a chance at a magical Christmas. We would also like to say that if any of your children have any unwanted toys that you are beginning to clear out frantically before the big day, please consider donating these items to charity and do not bin them, as that could be the difference between another day or a Merry Christmas.

## **PRIORITY SERVICES REGISTER**

**Each energy provider has a priority services register for customers who may need extra support.**

This includes pensioners, people who are disabled, chronically sick or have a long-term medical conditions, those with hearing or visual impairment or other communication needs, people with young children and people in a vulnerable situation.

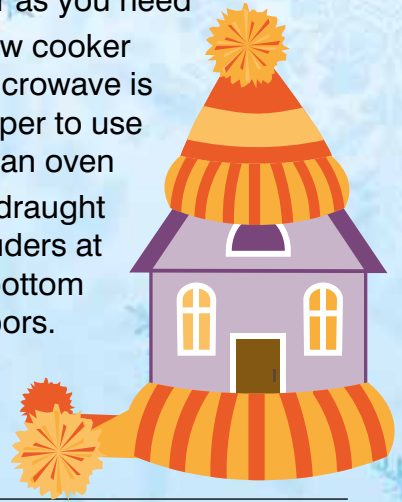
Each energy provider has different facilities available for those on the priority services register, for example, being contacted to advise of power failures (to make sure you are safe), free meter installation (change from prepayment to dry meter) and help to read your meter.

To register for this service please contact your energy provider or contact Tracy Doran, Income Maximisation Officer or Kieron O'Hara, Assistant Tenancy Support Officer on **01786 446066**, if you are having any difficulties.

# KEEP WARM AND WELL THIS WINTER

## POSSIBLE WAYS TO CUT YOUR BILL

- Set the heating timer to switch off 30 minutes before you leave the house
- Central heating thermostat should be set at 21C (70F) in living room
- Only switch on hot water when you need it
- Use heavy curtains to keep heat in
- Use low energy light bulbs
- Don't leave appliances on standby, switch them off at the wall
- Turn off radiators in rooms not in use
- Use the 'economy' programme on washing machine and wash full load
- Only fill kettle with as much water as you need
- A slow cooker or microwave is cheaper to use than an oven
- Use draught excluders at the bottom of doors.



## Young Scot Card – Helping Shopping/Travel To Cost Less!

**What is the Young Scot card?** This is a card given to young people between the ages of 11 and 25 years old. All you have to do follow the instructions at <https://stirling.gov.uk/learning-education/senior-phase-youth-participation/young-scot/> to



get a card if you don't already have one. Also, if you go to <https://membership.youngscot/home/?opt=discount-list> you can see all the different places where a discount can apply. The card also gives free bus travel to those under 22 years old.

# End of Tenancy

**Moving home can be an exciting time with the prospect of a new start. When you moved in, your home would have been presented in good condition and will have been inspected by the Property Services team. We believe that when a tenant moves into a new home, that property meets their expectations and will be the start of a long and happy tenancy. A tenancy can end for a number of reasons and the Association would expect a property to be handed back in a similar condition to that of the start of their tenancy. This would allow the incoming tenant to experience the same excitement and standard when moving into their new home.**

When submitting your end of tenancy, the Property Services team will visit the property to

complete an end of tenancy inspection to ensure that outgoing tenants understand their responsibilities and the responsibilities of the housing association. At this point, advice is provided by the Property Services team on how to ensure that the property is restored to a similar condition resembling when the property was originally allocated. From time to time, tenants do not provide access to their property for a number of reasons and do not get this advice in respect of the standard in which the property should be returned to the us. Forth will undertake the works required to return the property to a satisfactory standard and the outgoing tenant will be advised, in writing, that they will be recharged the cost of the work incurred by us.

Recently Forth have had a number of properties returned to the Association, where

the tenants did not engage or participate in the end of tenancy procedures, thus, leading to the property being returned in a poor condition. Forth has to fund the works to bring these properties back to a good condition and this has a knock-on effect on potential investment plans and prevents investment in the local communities.

Forth operate an incentive policy which sees tenant that

fully comply with the end of tenancy procedure receive a £100 payment on return of the keys.

Please ensure that when you receive communication from us with regards to our end of tenancy visit that you provide access and complete the works requested by the Property Services team to prevent additional costs to yourself.

*The pictures below help to show the difference between how a void property could be returned and then how the new tenant would receive the property from ourselves.*



# 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 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:

Forth Housing Association on **01786 446066** or email **info@forthha.org.uk**

# Gas Servicing

**By law we must service your boiler and test your central heating within the anniversary of previous service, to keep both you and your neighbours safe.**

Our contractor will contact you well in advance of the due date to make arrangements with you to carry this out at a convenient time for you.

If you do not allow us access or fail to keep appointments to have the service done, we will force access to your home, and we will charge you the cost associated with this.

To arrange a service with Saltire, or to report a fault with your heating call, **0800 048 2710** (24 hrs).

Please contact the office on **01786 446066** if you require information about the annual gas service.



# 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.

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## 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](mailto:info@forthha.org.uk) • Website: [www.forthha.org.uk](http://www.forthha.org.uk)



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