



Speaking Forth

Winter 2025

The newsletter
of Forth Housing
Association Ltd

Let the Festive Season Begin!

As the year comes to an end, we'd like to send our heartfelt thanks and warm wishes to all our tenants.

We hope this time of year brings you comfort, laughter, and plenty of time to relax and recharge. Thank you for being such an important part of our community, your support and neighbourly spirit help make our neighbourhoods truly special places to call home.

Office Holiday Closures

To allow our staff to enjoy the holiday period, please note our office opening times:

Office Closes – Wednesday 24th December at 1:00pm

Office Reopens – Monday 5th January at 9:00am

Additional Closure - Friday 12th December
(from 1:00pm until 9:00am the next working day)

Continues overleaf...

Emergency Repairs During the Holiday Period

If you experience an emergency repair while our office is closed, please call our main number:
01786 446066

Then select from the following options:

- ★ Press 1 Saltire (Gas Central Heating)
- ★ Press 2 MP Group (All Other Emergency Repairs)
- ★ Press 3 Scottish Gas Network (Gas Leaks)

Emergency Repair: Repairs which are necessary to prevent serious

damage to the building, danger to health, risk to safety, or serious inconvenience to your property.

For Tenants in New Developments

If you have moved into your property within the last year in one of our new developments, please use the appropriate contact during the **defects period**:

Cat Craig Way, Pirnhall – 0120 750 3293 (Bellway Homes)

From all of us at Forth Housing Association, we wish you a peaceful and enjoyable season, and a happy New Year ahead.

Season's Greetings and a heartfelt thank you from Forth

As we fast approach the festive period and close out 2025, I wanted to take this opportunity to reflect on the achievements and challenges of the past year and express my sincere gratitude to our staff, stakeholders and partners for all the hard work over the course of what has been another busy but rewarding year. I also want to offer a heartfelt thank you to our tenants who have continued to support us, provide us with feedback and



in particular our Tenant Scrutiny Panel Members who have given up their time to provide us with valuable tenant insight, making sure we deliver policies and services that tenants want. Their input has been fantastic!

It has once again been a busy year for staff with over 67 families settling into their Forth home since April 2025 with 21 newly built homes at Pirnhall alongside 46 relets.

Recently we welcomed our new Asset Officer Craig McFarlane and Jan Arbuckle Assistant Corporate Services Officer who will be helping us over the next 6 months while we implement a new housing management system.

We know that tenants are still facing many challenges with the continued cost of living crisis and increased fuel costs. Our Income Maximization Officer, Tracy Doran and Kieron O'Hara, our Assistant Tenancy Sustainment Officer, have been busier than ever supporting tenants in sustaining their tenancy on a wide range

of issues including access to additional benefits and transitioning onto universal credit. Please contact us if you have any concerns.

We are continuing to develop the skills in our frontline Corporate Services Team, who are your first point of contact. The team now handles well over 85% of calls, providing advice ranging from applications to repairs, ensuring that you get the right advice on your first call. They are here to help and support you in any way we can so please contact us if you need any advice or help.

Looking forward to 2026, we want to continue to enhance and expand our partnership working to improve the range of services available to our tenants so please continue to let us know what matters to you. If you are interested in helping shape the services we provide for our tenants and can positively and purposefully challenge the status quo please contact us about joining our scrutiny panel or our management committee.

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

Sharon Brady-Wardrope

Forth's Business St

We are delighted to launch our new Business Strategy and our Strategic Delivery Plan 2025-30, setting out our values, vision and key priorities for the next five years.



Be Kind

We will promote a culture of kindness and helpfulness towards others, acting in a way that promotes compassion and understanding for all our people



Be Caring

We will prioritise the well-being and needs of our people and foster a positive and supportive environment building strong, ethical relationships



Be Respectful

We will treat all our people with dignity, respect and worth, embracing equality, diversity and inclusion in the services we deliver



strategy 2025-2030



The plan sets out our roadmap that will underpin ambitious plans for enhancing our services, embedding good practice, expanding our expertise and empowering our people to deliver excellent services for our tenants and their communities.

As well as investing in existing homes we hope to continue to be able to build new homes, delivering new digital services, and work with a range of local partners on providing services and support to our tenants - everything we do will be about enhancing lives of our tenants.

We've listened and engaged with you in a variety of ways over the course of the last year to inform this plan.

Your feedback has been invaluable in shaping this plan, reflecting what matters most to you: safe, well-maintained homes, strong communities and services that make life easier.

Continues overleaf...

What's in the plan?

Over the next five years, we'll focus on our four strategic goals which are the pillars for all our activities and improvement projects:



Sustainable Homes

Our homes will be desirable, safe, energy efficient, accessible and affordable



Responsive Services

Our services will meet local needs, demonstrate value for money and achieve high levels of satisfaction



Inclusive Culture

Our culture will be open, collaborative and empowering, supporting learning and innovation



Modern Organisation

Our organisation will be agile, financially stable, well governed and a great employer

How will this benefit you?

- more energy-efficient homes that help reduce fuel bills,
- improved services and increased access to a range or support partners to meet local needs,
- easier access to services through new digital tools, and
- stronger, more inclusive and connected communities.

A huge thank you all tenants who shared their views with us. Your voices have shaped this plan, and we'll keep working with you to ensure it delivers real benefits for everyone.

More information and full copies of our new Business Strategy and Strategic Delivery Plan can be found on our Website.

Water Hygiene & Safety:

Keeping Your Home Healthy

Did you know that domestic hot and cold-water systems can sometimes provide the right conditions for bacteria, such as *Legionella*, to grow? *Legionella* can cause Legionnaires' Disease — a potentially serious form of pneumonia caused by inhaling tiny droplets of contaminated water.

By following a few simple steps, you can help keep your water system clean, safe, and healthy:

Key Points to Remember

- **Keep hot water hot:** Your hot water temperature should be heated to at least 60°C to prevent bacteria growth.
- **Keep cold water cold:** Cold water should be below 20°C where possible.
- **Keep water moving:** Regular water use helps prevent stagnation, which is when bacteria can multiply.

Practical Tips for Tenants

- Clean and disinfect shower heads at least once every two months to reduce build-up.
- Run unused taps, outlets or garden hoses for at least two minutes each week to keep water circulating.
- If your home has been empty (e.g., after a holiday), run all hot and cold taps for at least two minutes before using the water.
- Report any problems with your hot water system to Forth Housing immediately specially if the water isn't heating properly, looks cloudy, or you notice debris.

Why This Matters

Taking these simple precautions helps keep your home's water system safe and protects everyone's health.

Thank you for helping us maintain a safe and healthy environment for all tenants!

Avoiding Frozen Pipes - Be Prepared!

As winter settles in and temperatures begin to drop, it's important to take a few simple steps to protect your home from the effects of frost and freezing weather. One of the most common problems during cold spells is **frozen or burst water pipes** but with a little preparation, it's easy to avoid.

Why It Matters

When water freezes inside your pipes, it expands and can cause them to crack or burst. This can lead to leaks, flooding, and extensive damage to your home and belongings. Taking

precautions now can save you a lot of stress later and keep your home warm and running smoothly all winter long.

Simple Steps to Prevent Frozen Pipes

Here are some easy, practical things you can do to protect your home:

- **Know your stopcock** – Make sure you know where your main stopcock is located and that you can turn it off and on easily. This is vital if you ever need to stop the water supply quickly.



- **Keep your home warm** – Try to maintain a steady level of heat throughout your home, even in rooms you don't use often. Consistent warmth prevents pipes from freezing and prevents condensation forming.
- **Avoid dripping taps** – A dripping tap can increase the risk of pipes freezing and wasting water. Make sure taps are turned off properly.
- **Protect outdoor taps** – Any external taps should be isolated from inside your property and, if possible, lagged or covered to stop the pipes freezing and bursting in the wall cavity.
- **Heading away?** – If you're planning to be away overnight or longer, turn off your water supply at the main stopcock and open the taps briefly to release pressure and drain any remaining water.

Top Tip: Smart Prevention

- If you have a smart thermostat, use it to keep your home at a consistent temperature, even when you're out. Many models allow you to monitor and adjust your heating remotely, helping prevent frozen pipes while also saving energy.

If the Worst Happens

- If you discover a frozen pipe, it's important to thaw it gradually to reduce the risk of it bursting. Turn off the water at the stopcock immediately, then apply gentle heat to the frozen section using warm towels or a portable heater if possible. **NEVER use an open flame!** If a pipe has burst, keep the stopcock turned off and contact our office on **01786 446066** and we can issue an emergency repair line straight away.

We're Here to Help

If you're unsure how to locate your stopcock, or if you'd like more advice about protecting your home this winter, please get in touch with our team. We're happy to help you stay safe, warm, and worry-free this winter.



Keeping Closes Clear: A Vital Reminder for All Residents



Why Cluttered Closes Are Dangerous

Leaving items such as bicycles, boxes, or furniture in the close can create serious fire hazards. Clutter can:

- Block emergency escape routes, making evacuation difficult.
- Prevent safe access for the fire service in an emergency
- Fuel a fire, helping it spread faster and putting lives at risk.
- Create smoke hazards, even small piles of rubbish can fill a close with smoke.

Clutter can also attract vandalism or antisocial behaviour. Abandoned bikes, scooters, and piles of boxes provide cover for mischief or malicious activity, reducing the overall safety and security of your building.

Your Close: The Only Escape Route

Have you considered what you would do if a fire started in the close even if it didn't start in your flat? Fires in communal areas can lead to serious damage or even fatalities. Keeping these spaces clear is essential for everyone's safety.

How to Keep Closes Clear

- Remove rubbish, old furniture, or unwanted items from the building.
- Keep storage areas locked and secure.
- Ensure landings, hallways, and passageways are free from obstructions.
- Store prams, bikes, and other bulky items inside your home or in designated storage areas.
- Do not store or charge mobility scooters in common corridors, hallways, or single stairway escape routes due to fire hazards and obstruction risks.



If a Fire Does Start

- Keep doors closed to prevent smoke entering your home.
- Call 999 immediately and give as much information as possible.
- Do not attempt to tackle the fire yourself unless it is completely safe. Leave it to the professionals.
- For further guidance or to book a free home fire safety visit, visit Fire Scotland.

Fire Safety in Your Home

Your safety is our top priority. All Forth Housing properties are fitted with interlinked smoke and heat alarms, ensuring you're protected in line with Scottish Government Fire Safety Legislation.

Each home is equipped with:

- A heat detector in the kitchen
- A smoke alarm in the living room or the most-used room
- A smoke detector in each hallway

These alarms are *interlinked*, meaning if one goes off, they all sound together — giving you the earliest possible warning in case of fire.

Testing Your Alarms

While our contractor checks and confirms your alarms are working during your annual gas service or safety check, we also recommend:

- Test it Tuesday - Pressing the test button on each alarm once a week to ensure they're working properly.
- Contacting our office immediately if an alarm isn't working or you notice a fault. We'll arrange for an electrician to visit and repair it.



Simple Steps to Reduce Fire Risk

Here are some easy habits that make a big difference in fire prevention:

- If you smoke indoors, always make sure cigarettes are completely extinguished.
- Avoid smoking indoors whenever possible — never smoke in bed.
- Unplug appliances when they're not in use.
- Never leave cooking unattended, even for a few minutes.
- Avoid overloading sockets or using multiple extension leads.
- Keep candles well away from curtains, soft furnishings, and anything that can catch fire.
- Close internal doors at night — this helps to slow the spread of fire and smoke.
- Checking Christmas lights before use and turning off when going out or to bed

Remember

Regular alarm testing and small daily precautions can make a life-saving difference. Thank you for helping us keep your home and community safe!

Keeping You Safe and Warm This Winter: Gas Servicing Matters

As the colder months arrive, it's more important than ever to make sure your home is warm, safe, and ready for winter. One of the keyways we do this is through your **annual gas service**.

By law, we must service your boiler and test your central heating system **within 12 months of your previous service date**. This ensures everything is running safely and

efficiently, protecting not only you and your household, but also your neighbours.

What You Can Expect

Our approved gas contractor, **Saltire**, will contact you well in advance of your service date to arrange a suitable appointment. They'll work with you to find a time that fits around your schedule.



Why Access Is Important

It's vital that we're able to carry out these checks each year. If we're unable to gain access, or if an appointment is missed, we are legally entitled to **force entry to complete the service**. This is always a last resort, and any costs linked to forced access will be charged to the tenant, so please make sure to get in touch and keep appointments wherever possible.





Need to Book or Report a Problem?

To arrange a service or report a fault with your heating, please contact **Saltire** directly on **0800 048 2710** (available 24 hours a day) or call **01789 446066** anytime and select option 1.

If you'd like to know more about the annual gas service or have any questions, you can also call our office on **01786 446066**.

A Few Helpful Tips for Winter

- **Keep your heating on low** when you're away - it helps prevent frozen pipes and reduces the risk of condensation forming.
- **Bleed your radiators** if they're not heating evenly, it could be air in them.
- **Check your carbon monoxide alarm** is working properly.
- **Report issues early** – if you hear a beeping noise report it to us, it's always easier (and safer) to fix small problems before they become big ones.
- Your safety and comfort are our top priorities. Thank you for helping us keep every home in our community safe, warm, and energy efficient this winter.

Your Rent Is Your Number One Priority



The festive season is a special time to relax, celebrate, and enjoy time with friends and family but it can also be one of the most expensive times of the year. While it's easy to get caught up in the excitement of the season, it's really important to remember that **your rent must remain your top financial priority**.

Starting the New Year with rent arrears can cause unnecessary stress and we don't want any of our tenants to begin 2026 with that worry hanging over them. If rent payments fall behind or agreements are broken, our Housing Team will be required to take the appropriate action to recover the arrears which is something we always want to avoid wherever possible.

Need a Bit of Support?

We understand that the winter months can bring additional financial pressures. If you're finding things difficult or have concerns about making payments, please don't hesitate in contacting us as soon as possible.

Our **Income Maximisation Officer**, **Assistant Tenancy Sustainment Officer**, and **Housing Team** are all here to help you explore your options, offer advice, and support you in managing your rent and household finances.



Paying Your Rent Over the Holidays



Please make sure you have everything in place to pay your rent on time, particularly while our offices are closed during the festive break.

Even when our offices are closed, you can still check and pay your rent anytime, anywhere through **My Forth** which is our secure online service available **24 hours a day**, 365 days a year.

Visit - www.forthha.org.uk

Go directly to My Forth - myforth.forthha.org.uk

If you haven't yet registered, setting up your account is quick and easy. If you experience any difficulties using My Forth, please contact the office on **01786 446066** and a member of our team will be happy to help.



We're Here to Help You Succeed

Our priority is helping you sustain your tenancy and feel secure in your home. Taking early action if you're struggling is the best way to avoid stress and protect your tenancy in the long term.

So, this festive season, as you plan your celebrations, remember that **your rent is your number one priority**. Paying it on time helps keep your home safe, your tenancy secure, and your peace of mind intact.

Rent In Advance



Forth Housing Association asks all our tenants to pay their rent in advance when signing for their property.

Initially we charged our tenants rent on the 28th of the month which would cover the next month's rent.

We moved our rent debit to the 1st of the month, to make this transaction clearer for all and adjusted where possible any direct debits accordingly.

However, there are a number of tenants that are not in advance which means on the 1st of the month when we debit their rent, the account does not go to zero balance, or it is left with an arrear.

The Association pursues this with each tenant and tries to work out a suitable solution based on account balance and affordability. We suggest an increase in personal payment to reduce the balance to get the

tenant into a credit by the 1st of the month.

For tenants on Universal Credit and Housing Benefit, we acknowledge the rent is paid in arrears to you or direct to us. We also want to address these balances in the same way by having a full month credit on account when the debit is taken. We have been contacting tenants to advise about this and will continue to do so.

Where a tenant has more than one month of rent in advance on the 1st of the month, we will advise tenants of this also and process refunds accordingly. If you notice a large credit balance on your account, please contact the Tenant Services team on the details below to discuss having this refunded.

If you wish more information, please contact a member of the Tenant Services team to discuss on **01786 446066**.



Day in the life: of our Asset Officer



Hello, my name is Craig McFarlane, and I am an Asset Officer for Forth Housing Association. I joined the association in August 2025, so I am relatively new and still trying to learn who everyone is!

I mainly cover the areas of Fallin, Cornton, St Ninians, Bannockburn, Whins of Milton, Braehead, Plean and Cowie. No two days are ever the same in my job! As an Asset Officer, my main focus is to ensure all our homes are safe, comfortable, and well maintained.

My typical day starts with checking emails and reviewing what is happening across our key projects –kitchen and bathroom replacements, heating upgrades, and planned external works – to make sure everything is on schedule. I also keep a close eye on compliance, checking that all our properties meet important safety standards for things like gas, electric and

fire safety. Then it's often time to head out around Stirling visiting ongoing projects, meeting contractors, and engaging with our tenants to discuss what is planned.

I enjoy being out on site and meeting new tenants – it's great to see the results of our projects first-hand and to make sure everything is completed to a high standard. Back at the office, I update records, plan future maintenance, and make sure all our safety checks are up to date.

It's a really varied and rewarding role that mixes technical work with meeting people – and that is what I enjoy most about it. At the end of the day, I take pride in knowing I've helped keep our tenants' home safe, energy efficient, and comfortable makes it all worthwhile.

Outside work I enjoy going to the football and playing golf as it helps me unwind and maintain a healthy work life balance.

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 August 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 own internal validation processes, an external data verification of Annual Return on the Charter (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 met all but one of the Regulatory Standards of Governance and Financial Management and the requirements of Chapter Three of the Regulatory Framework, as we were late completing one of our gas services. Our committee were assured that the actions have been taken to prevent this happening again.

Engagement Plan April 2025 - this is the plan published by the SHR and it says that we are meeting the regulatory requirements, if we didn'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 SHR and what the SHR will do. Our engagement plan is available 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 2026.

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. We would like to reassure tenants that we currently have no known significant performance failures, and we remain committed to maintaining high standards and acting promptly wherever issues arise. The Scottish Housing Regulator's Complaints and Significant Performance Failure (SPF) Leaflet provides clear information on what a SPF is; what you do if you are aware of a SPF and the difference between a SPF and a complaint. It also includes the form you can complete, after reading the leaflet, to report a SPF.



For copies of all these documents log on to our website www.forthha.org.uk or phone the office for a hard copy.

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**

Social Security Scotland Benefit Announcements

Pension Age Winter Heating Payment

Pension Age Winter Heating Payments will commence from November 25 (PAWHP). This is an automatic payment to those of pension age who were born before 21st September 1959 and does not require to be applied for if you are in receipt of State Retirement Pension.

Each eligible household will receive a payment of £203.40 or £305.10 if over 80.

If more than one pensioner in the household then the payment will be split equally between them. For example if a couple under 80 both pension age a payment will be made of £101.70 into each person's bank account that State Retirement Pension or Social Security Scotland benefits are paid into.



Child Winter Heating Payment

Payments of the Child Winter Heating Payment will commence from November 25 (CWHP).

This is an automatic payment to those under 19 years old on 21st September 25 who are in receipt of :-

- highest child disability payment daily living component or
- Disability Living Allowance for a child highest rate of care component or
- enhanced rate of daily living

component for Adult Disability Payment (under 19 years old on 21st September 2025

- or enhanced rate of daily living component for Personal Independence Payment (under 19 years old on 21st September 2025

Each eligible person will receive a payment of £255.80. The payment will be paid automatically into the bank account held by Social Security Scotland.



Winter Heating Payment

Winter Heating Payments will be paid between December 25 and February 26 (WHP). This is an automatic payment to those in receipt of the following benefits between 3rd and 9th November 2025:-

- Universal credit with a child disability element
- Universal credit unemployed in receipt of LCW/LCWR element or have a child under 5 years old
- Pension Credit

Each eligible claim will receive a payment of £59.75.

ALL ABOVE PAYMENTS ARE MADE AUTOMATICALLY

The Winter Heating Payment in Scotland is a guaranteed yearly benefit to help with heating costs during the colder months. It is not weather-dependent, and receiving it will not affect any other benefits you receive. Should you have any queries please contact Tracy Doran or Kieron O'Hara on **01786 446066**.

If you receive a text/email advising you to claim this is a scam. Social Security Scotland will not send out texts/emails advising you to make a claim.

WARM HOME

At time of newsletter going to print - Warm home discount applications are now open. This is a £150 credit on your electricity account if successful and can be paid up to 31st March 2026. Each energy provider has their own criteria to apply for this. To check if eligible and to make applications check online by searching your electricity provider's warm home discount scheme. Should you require any assistance please contact Tracy Doran or Kieron O'Hara on 01786 446066.

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
- Turn down 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

DISCOUNT



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, people in a vulnerable situation.

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





Video doorbells

Video doorbells can be a useful way to help you feel safe at home, but it's important to use them in a way that respects your neighbours' privacy and complies with data protection law.

If your video doorbell is set up to record only within the boundary of your property and sound recording is turned off, you are generally exempt from data protection requirements.

However, if your camera captures images beyond your property, such as neighbouring homes or gardens, shared spaces, public paths, or streets — or

if it records sound — you are considered a “data controller” under the law. This means you must follow data protection rules. Individuals whose images are captured may request access to the footage or make a complaint to the Information Commissioner's Office (ICO). In addition, appropriate signage must be displayed to let people know recording is taking place.

The ICO can issue fines for breaches, and in some cases, the courts may award compensation if video doorbells are used incorrectly.



To use your video doorbell responsibly:

- Think carefully about what areas need to be recorded and position your camera to avoid capturing neighbours' property or shared/public spaces.
- Disable sound recording if possible.
- If you need to record beyond your property, you must have clear and justifiable reasons, document them, and comply with data protection law by:
 - Displaying signs to let people know recording is taking place and why.
 - Capturing only the footage necessary to achieve your purpose.
 - Keeping footage secure so no one else can access it without a good reason.
 - Deleting footage regularly when it is no longer needed.
 - Making sure others in your household do not misuse the camera.
 - Respecting the rights of anyone captured in the footage, including not sharing it with others or posting it on social media.

If we receive complaints about your use of a video doorbell, we will direct those affected to the Police or the ICO and recommend they seek independent legal advice. Please note, we will not get involved in disputes or view any recordings sent to us.

Using video doorbells responsibly helps protect your home and your neighbours' privacy — a small step that makes a big difference in keeping our community safe.

Anti-Social Behaviour (ASB) Policy

At Forth Housing Association, we're committed to ensuring our homes and communities remain safe, welcoming places to live. To help us achieve this, we recently carried out a full review of our Anti-Social Behaviour (ASB) Policy, looking at how it's working in practice and how it affects our tenants.

Following an internal review earlier this year, we launched a tenant consultation over the summer months. Tenants from our Scrutiny Panel, E-Group, and the wider community were invited to share their views through an online and paper survey. We were pleased to receive 50 responses and truly appreciate the time everyone took to contribute.

Your feedback helped us identify areas for improvement. While over 80% of respondents found the policy clear and 86% supported the proposed updates, several useful suggestions were also shared to make the policy even stronger. Common themes included a request for clearer response times, better clarity on who handles complaints, and a more transparent explanation of enforcement stages.

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As a result, the ASB Policy has been updated to include:

- A clearer explanation of the policy's purpose and aims.
- Recognition of the importance of partnership working in tackling ASB.
- Updated guidance on how we manage ASB cases.
- Additional information on equalities, performance monitoring, training, and data protection.

We'll also be producing a new Anti-Social Behaviour Information Leaflet to give tenants practical guidance on what constitutes ASB, how we handle complaints, and how we'll keep you informed throughout the process. This leaflet will be available on our website and provided to all

new tenants, and our Tenant Handbook will be updated accordingly.

Thank you to everyone who shared their thoughts — your input helps us strengthen our policies and ensure our communities remain safe and supportive for everyone.



You Said



We Did!



Keep the Comments Coming!

During the Months of April to September:

We received

26

complaints

14 complaints were upheld or partially upheld, 11 complaints were not upheld and 1 was 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.

Several lessons learned have been recorded, and teams are working through each lesson to ensure the learning is carried out.

Main lessons learnt include:

- **Void property repairs** - ensuring that all void property repairs instructed ensure that the Associations void / relet standards are met.
- **Reactive repairs** - the importance of good communication with tenants when more involved or complex repair works are being progressed, including ensuring sign off for the repair work is also obtained from the tenant

- **Neighbour disputes** - the importance of ensuring that the Association's policy and procedures in relation to the neighbour disputes are followed in full and communicated well to those involved
-

- **Planned maintenance** - incorporating the needs of disabled people within our planned maintenance programme following our adaptations without delay principles
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- **Policy** - Steps to be taken by the Association to review and update our policy and procedure framework in relation to the allocation and re-let of the homes in our housing stock that have been specifically adapted for disabled people

We also received 11 compliments via:



An Email:

"Thank you to Forth for giving me a heating upgrade, it is appreciated. Hopefully this will save me money over the winter".

A Handwritten letter:

advising how happy tenant was with the care, support and advice received from their Housing Officer.

A thank you card:

"Thank you Forth for all your help in getting everything organised for my bathroom & the bannisters. You have no idea what a huge different that these things have made to my life. Thank you doesn't seem big enough"

Tenant Satisfaction Survey



Forth is committed to listening to tenants and acting on their views and is committed to meeting the standards and outcomes of the Scottish Social Housing Charter. In order to help us meet these objectives, we have commissioned an independent market research company, Research Resource, to undertake a satisfaction survey of our tenants. This survey will ask about your views on the services that we provide for you, the information that we provide to you and your satisfaction with your home and where you live.

The interviews will take place in person/face to face from January to March and will

be conducted across all our stock. The interviewers will carry identification and a copy of a letter from Forth at all times. **Please ensure that you ask to see a copy of their identification.**

It is really important to us that we monitor the services we give you and this survey will identify areas where we are getting it right and, more importantly, areas where we could improve. The interviews will last no longer than 15-20 minutes and will be carried out during the day, early evening and at weekends. A small number of surveys will be carried out by telephone.



All the information you give to the interviewers will be kept confidential and no one at Forth will be aware of who has taken part or what any individual has said, so feel free to answer the questions and give comments openly. Should you wish to ensure that you are part of the survey please contact Research Resource direct on **0141 641 6410**. If you have any specific needs or wish somebody to support you in the interview

please contact Research Resource and they will do their best to assist you.

As Forth looks to continually improve their service the completion of this survey is important, and Forth would like to thank everyone in advance for their co-operation and time in completing the survey.

Should you require any further information please contact the office.



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.young.scot/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.



Christmas Sugar Cookies



Why not get into the festive spirit with a batch of Christmas Sugar Cookies? They're simple to make, fun to decorate, and perfect for sharing with family and friends.

Ingredients

- 3 cups plain flour, 1&1/2 tsp baking powder, 1/2 tsp salt
- 1 cup softened butter, 1 cup sugar
- 1 egg, 3 tbsp whipping cream, 1 tsp vanilla extract
- For icing: 1/3 cup Crisco or softened butter, 1 lb icing sugar, 1/4 cup milk, 1 tsp vanilla extract
- Sprinkles or icing decorations of your choice

Method

1. Beat butter and sugar until creamy. Add egg, cream, and vanilla. Mix in dry ingredients.
2. Roll dough between parchment sheets and chill for 1 hour.
3. Heat oven to **200°C / 400°F**. Cut out shapes and bake for **5–8 minutes** until the edges start to colour. Cool completely.
4. For icing, beat the listed ingredients until smooth, adding a little milk if needed. Tint with food colouring if you like.
5. Decorate and enjoy!

These cookies make a lovely festive activity and a thoughtful handmade gift. If you give them a try, let us know how they turned out!

angel
 candle
 candy
 cedar
 chocolate
 Christmas
 cookie
 December
 elf
 fireplace
 garland
 holiday
 icicle
 miracle
 pudding
 Santa Claus
 sleigh
 snowflake
 snowman
 stocking



WORD SEARCH PUZZLE

F	I	R	E	P	C	H	O	C	E	L	F
D	E	C	P	U	D	D	I	O	C	A	N
S	N	E	L	A	C	E	N	L	E	D	D
H	O	M	B	E	R	G	G	A	C	A	L
O	W	F	L	A	K	A	C	T	E	R	E
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C	H	R	D	N	A	L	S	D	I	F	L
S	T	I	S	T	M	A	N	Y	M	R	E
I	O	C	K	I	N	S	O	W	M	O	E
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I	A	N	G	A	C	H	G	I	N	T	K
C	L	E	E	L	L	A	U	S	C	O	O

Useful Contact Details...

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