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## New Payment Facilities To Make It Easier To Pay Your Rent

Due to the current economic climate and changes to Benefits we are trying to make it as easy as possible for our tenants to pay their rent, by providing more options.

### Callpay Service - Pay Your Rent By Telephoning The Office

All tenants and owners can now pay their rent/service charges over the telephone using the Callpay Service. **See page 2**



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# New Payment Facilities To Make It Easier To Pay Your Rent From page 1

We introduced this new payment method to make it more convenient for our tenants and owners to pay their rent. Tenants and owners can use this payment facility by contacting our offices on Tel: 01786 446066.

To make a payment over the telephone all you will need is your debit or credit card - making this a quick and convenient way to pay your rent. Payments will be automatically taken from your bank account/ credit card and will show on your statement as Allpay.net. A receipt can either be posted or emailed to you.

3G 9:41 AM

## Allpay's Smartphone App – Download an App to your Smartphone To Pay Rent

Allpay have also recently introduced a Smartphone App for easy and convenient payments. Currently the app is available for Apple iPhone and Android Smartphones. You can download the app from the Apple App Store or Google Play (formerly the Android Market) or scan the adjacent QR code.



The App works in much the same way as an Internet Browser on a desktop computer or tablet. The App provides a user interface to the data services hosted at allpay which allows you to create an account, store your payment related information and make payments. You will be required to create a password, security question and PIN number in order to use the App. For further information about the Allpay App please visit <http://www.allpay.net/app>



Phone



Mail



Safari



iPod



# Building Progress

Work is progressing well on our 2 current developments.

At Craighall Street in Raploch JB Bennett are busy road widening and constructing our new homes to provide supported housing for tenants with support needs.

Meanwhile at Anchorscross, Dunblane, Mansell Homes are working away on 29 homes which will provide a mixture of homes to rent and homes for subsidised sale via Shared Equity. Both developments are likely to be complete in Spring 2013 and anyone interested in potential purchase at Anchorscross should look at our separate article or log on to [www.forthha.org.uk](http://www.forthha.org.uk) and look under News.

## Homes For Sale

### Anchorscross, Dunblane

**Would you like the chance to buy a share of a new home in Dunblane? Are you a current Housing Association or Council tenant, on a waiting list or leaving the armed forces?**

If you answered yes above then you may be interested in our Shared Equity Homes at Anchorscross Dunblane. We are building 2 bedroom flats and 2 and 3 bedroom houses for sale. Individuals will be able to buy between 60% and 80% of the value of these at a

proportion of the normal purchase price.

Fuller details of costs etc are available from a leaflet which can be downloaded from our website at [www.forthha.org.uk](http://www.forthha.org.uk) under Housing or News. You must complete a register of interest form by 29th June 2012.

More information can be obtained by contacting Caroline Stevenson at our office or email [info@forthha.org.uk](mailto:info@forthha.org.uk)

# CAVITY WALL INSULATION

**In partnership with Clyde Insulation Contractors, we recently completed Phase One of cavity wall insulation to a number of our traditional build developments, to improve the energy efficiency.**

We are currently seeking competitive costs to undertake Phase Two to the following developments due for completion by the end of September 2012:

## **Proposed Developments:**

- 7 Cowane Street, Stirling.
- 1 – 18 Crosbies Court, Stirling.

- 15 – 20 Morris Terrace\34A – 40 Baker Street, Stirling.
- 1 – 10 Myles House, Stirling.
- 6 – 23 Bruce View, Whins of Milton.
- 40 – 43 Bogend Road\23A – 32 Milnepark Road, Bannockburn.

NB: the appointment of a successful contractor for these works shall be dependent on costs coming in on budget.

For further information, please contact Iain Stirling, Senior Technical Services Officer, at the office.

# Wasps And Bees



At this time of year wasps\bees can cause mayhem in the garden. However, it's important to realise that wasps\bees are a vital part of the natural balance and devour pests such as plant louse and caterpillars.

If you have a wasp bike\bees nest near your home that you can't live with, call Stirling Council, Tel 0845-277-7000, who can attend to this problem. However, please be aware that this service will cost £44.40 unless everyone in the house is:

- Older than 60 years of age, or
- Unemployed.

If the wasp's bike\bees nest is on or in your home, please contact our Office and we shall arrange a visit to establish the risk. If it is considered a high risk we may arrange for a specialist to call to determine the best way of eliminating this problem.

For more information about wasps and bees log on to [www.dbka.org.uk](http://www.dbka.org.uk)

# Maintenance Focus Group

## During May we held a Focus Group to discuss the review of the Maintenance Policy.

Those present felt that the policy was clearly set out and covered the main points comprehensively:

- Reporting a repair
- Category of repairs and targets
- Access arrangements

- Inspections
- Gas safety
- Cyclical\Planned maintenance
- Service provision feedback

There was general agreement that the repairs and maintenance service provided was very satisfactory with positive comments from those in attendance regarding both staff and the service provided.

Therefore, very little will change with regards to the Maintenance Policy. At the end of the discussion clarification was sought regarding the Rechargeable Repairs Policy. The Tenant Handbook section 'General guide to repairs and maintenance' section 6.8 – 6.16 was therefore explained.

# Estate Management Focus Group

## A successful Estate Management Focus Group meeting was held in March to discuss the current policy which was under review. A big thanks to all those who attended.

From the feedback it was agreed to support the principle of monthly visits. Since the change from fortnight to monthly visits by our Housing Officers, no increase in estate management problems had been noted. Moreover there had been no reduction in standards. However, should there be a problem in the future we will arrange a meeting with tenants, residents and local groups.

## Monthly Estate Management Visit Dates

Our 2 Housing Officers cover the following areas:

**Elaine Shepherd** –  
Fallin, Raploch, Cowie,  
Riverside, Stirling Town  
- Crosbies Court, Myles  
House, Cowane Street.

Elaine will be carrying out a monthly estate visit to your area **week commencing:** 23rd July, 20th August and 10th September.

**Isabel Reilly** –  
Bannockburn, Braehead,  
Cambusbarron, Cornton,  
Whins of Milton, Stirling  
Town – Baker Street/  
Morris Terrace, Tannery  
Lane/Queen Street.

Isabel will be carrying out a monthly estate visit to your area **week commencing:** 16th July, 13th August and 17th September.

# Community Fix

**Community Fix is a new initiative which creates a partnership between communities, residents, police and councils in order to keep local environments clean and safe.**



The Community Fix website is completely free to use and lets local people report anything unsightly or anti-social that they come across such as graffiti, abandoned cars, fly tipping; anything in fact which needs to be 'fixed'. Local residents simply search the map for the location of any particular incident and Community Fix works out who

needs to know about the problem and makes them aware of it.

Remember, it's not just about your local community, you can use Community Fix wherever you may be whether on holiday (in the UK), visiting friends or relatives or where you work; if you see it, report it! Once the problem has been fixed it will be removed from the map and an email will be sent back to the resident to thank them for their help.

Community Fix will continue to evolve and develop as the audience grows and new features will be added at regular intervals.

**For more information log on to:  
[www.communityfix.co.uk](http://www.communityfix.co.uk)**

## The Social Housing Charter Arrives

**Have you noticed a difference since the 1st of April? No I'm not talking about the weather but about the Scottish Social Housing Charter!**

This was introduced by the Scottish Government and sets the standards and outcomes that all social landlords, such as Forth, should aim to achieve when performing their housing activities.

You can find out more information, including a link to a copy of the Charter, under the new Tenants Zone menu of our website. Also, you will see from this the 14 standards we have to achieve.

We think that we match the Charter requirements already. However, we won't be complacent. The Scottish Housing Regulator will be publishing details shortly about how they expect us to measure our Charter compliance and it is likely we will need to change and/or develop some of our systems.

As usual, if we are going to consider changes to any of our tenant services we will ask the views of our tenants to help us ensure that we get things right. Watch this space as they say.

# Cyclical Maintenance

<b>Electrical Safety Checks October - December 2012</b>	<b>Annual Service of Smoke Detectors October - December 2012</b>
Abbey Road	15-20 Morris Terrace
Cask Crescent	34A-40 Baker Street
Cooperage Quay	1-18 Crosbies Court
21-35 Raploch Rd	40-42 Bogend Road
2-6 Craighall Street	23A-32 Milnepark Road
10% of Flint Crescent, Cowie	1-10 Myles House
10% of 11-21 Tannery Lane, Stirling	1-21 Stirling Place, Plean
<p>Please note all properties with gas central heating shall have their smoke detectors/carbon monoxide alarms checked during the annual gas safety check.</p> <p>There will be individual properties which remained "all electric" during the programme of fuel switch. These properties shall have the smoke detector to the property serviced October-December, along with the remaining "all electric" development.</p>	<b>Painter Work July - September 2012</b>
	Bruce View – External Painter work only
	Colquhoun Street External Painter work only
	Monument View External Painter Work only
	De Moray Court External roof timbers only
	Barn Road External Painter Work only
	Myles House Internal Close & External Painter Work
	Bogend Road/Milnepark Road External painter Work Only

# Factoring In The Changes!

**The maintenance of communal areas around owner occupied homes has always been a problematic area in Scotland, with lots of wild stories about owners being badly treated by Property Factors.**

In an attempt to improve the situation and ensure minimum standards are achieved the Scottish Government has introduced new legislation which will enforce minimum standards from October this year. This legislation will cover Associations, like ourselves, who provide factoring services to owners in our own developments or elsewhere.

The Act requires Scottish Ministers to prepare and maintain a register of property factors in Scotland and to make it an offence to act as a Property

Factor without being on the register. It further provides for the resolution of disputes between homeowners and property factors.

As is often the case with such legislation, Housing Associations are already meeting the bulk of the requirements which will allow us to be registered. However, we will need to slightly develop some of our policies and practices over the coming months. If you are an owner who receives factoring services from us you may therefore notice some small changes, as we further improve the information and service that we provide.

If you have any enquiries about this please don't hesitate to contact Grahame Cairns at our office.



## Scottish Social Housing Charter Indicators – Your Chance to Give Feedback

The Scottish Housing Regulator (SHR) will be attending a joint event organised by the Tenants Information Service (TIS) on the morning of Tuesday 7th August at the Raploch Community Campus. The

exact time is as yet to be agreed but will be posted on our website under News as soon as this is agreed. There will be a presentation from the SHR with TIS recording feedback to be incorporated into a report for the SHR.

Coffee/tea and a light lunch will be provided. We hope as many of our tenants can attend this event to give their views. If you would like to attend please contact Angela Laley or Margaret Glencross at the office.



# Proposed Fuel Switch from Electric to Gas Central Heating

In partnership with the Everwarm Group we recently completed Phase One of a fuel switch programme to our existing all electric developments to improve the fuel economy and efficiency.

## Proposed Developments

<b>Development</b>	<b>Location</b>
Flint Crescent	Cowie
Tannery Lane 11-21	Stirling
Colliers Road/Hirst Crescent	Fallin
Gillespie Terrace	Plean

The Everwarm Group submitted the successful tender for the next phase of the fuel switch to the above properties. A pre-contract meeting shall be held with the contractor in June to discuss the progression of these

works. Tenants will be notified by letter how and when these works shall progress. For further information please contact Iain Stirling, Senior Technical Services Officer, Tel 01786 431925.

# Planned Maintenance



<b>Replacement of Electric Showers To Barrier Free Properties July - September 2012</b>	<b>Replacement of Communal/ Stair Lighting June 2012</b>
Co-oprage Quay/Cask Crescent Bruce Street Chapelcroft	1-10 Myles House, Irvine Place
<b>Gas Boiler Replacement July - September 2012</b>	<b>Fuel Switch July - September 2012</b>
1,14, 25, 26, 30 & 31 Gillespie Terrace	Gillespie Terrace, Flint Crescent Hirst Crescent/Colliers Road 11-21 Tannery Lane

## Committee Trial Taster

**The next focus on our Committee Members could feature you!**

One of our existing Committee Members, Stephen Harland, recently stood down as a result of increased demands on his time.

As a result Management Committee has decided to offer any interested tenant an opportunity to “try it and see”. If you think you might like to join our Committee and help

shape our future you could come and observe one of our monthly meetings to get a better idea of what goes on.

Our AGM is in September so if you think you might like to stand for election why not arrange to observe our July or August meeting?

Any tenant interested in finding out more should contact John Cameron at the office for a chat.

# PLEASE PLEASE PLEASE - Tax Credits

Anyone who is in or was in receipt of Tax Credits should have received their annual declaration pack by end of May. You can either complete the form or phone Tax Credits on 0845 300 3900 and give your information over the phone.

If you have sent in your information on the annual declaration form and have not received a new award letter by mid July, the chances are your annual declaration form has not been received. Therefore, you should phone Tax Credits on 0845 300 3900 and give your information over the phone.

Please note that if you were in receipt of Tax Credits and no longer receive these you MUST still complete the annual declaration information when you receive the form. If you fail to do this, Tax Credits will state that you have received an overpayment for the monies you previously received.



## Website Revamp

We recently updated our website. As well as updating the Home page we have also created a New Tenants Zone and News and Events Menus.

In the Tenant's Zone section you will find answers to more specific questions such as:

**When is the next tenants group meeting in my area?**

**What was discussed at the last tenants groups meeting?**

**When is my gas safety check being undertaken?**

**What Planned Maintenance is being carried out in my area?**

**What is the Scottish Social Housing Charter (SSHC)**

**and what does it mean to me?**

In the News and Events section you will find a summary of all the latest news. To find out more about each article click on Read More. This section is updated weekly.

If you would like a demonstration of the website just telephone the office and book an appointment with Angela Laley, Project & Communications Co-ordinator.



# Struggling To Pay Bills?

## Money Newsround Can Help

Families/Lone Parent with Child(ren):

**Clothing grant**  
(children from Primary 1 to age 16 before 30th September 12)

- 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 £15,860 annual income
- Parents in receipt of child tax credits and working tax credits and less than £15,860 annual income

**Applications for clothing grant MUST be made by 31.12.12.**

**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 and NOT working tax credits and less than £15,860 annual income
- Parents in receipt of child tax credits and working tax credits and less than £6,420 annual income

Forms for both clothing grant and free school meals available from Stirling Council  
0845 277 7000 or [www.stirling.gov.uk](http://www.stirling.gov.uk)

# Child Benefit

When your child is 16 years old and leaves school Child Benefit will normally stop. In some circumstances Child Benefit can be extended :-

If your child is aged 16 or under 20 and

- is on a full time non advanced education (ie school) or
- is on an approved training course

Child Benefit can be paid until the 'terminal date' that falls after the education or training ceases which is either last day in February or 31st May or 31st August or 30th November 2012.

If your child is aged 16 or 17 and has left education or training and

- is registered for work with the Careers Service and not working for 24 hours or more and

- you were entitled to child benefit before education/training stopped and
- you apply within 3 months of this date

Child Benefit can be extended for 20 weeks from date education/training stopped or until payday prior to child's 18th birthday.

Child Benefit can be complicated and you require to keep Child Benefit fully informed of any changes. However, Tracy Doran, Income Maximisation Officer is here to help. So contact Tracy at the office if you have any questions or would like assistance with completion of forms etc.

**\*\*If your child is 15 years old and attending college contact the education department to check if any funding is available for transport costs\*\***

## New Enterprise Allowance

New Enterprise Allowance is available to Jobseekers Allowance (JSA) claimants aged 18 and over who have been claiming for 26 weeks or more. New Enterprise Allowance **MUST** be claimed prior to commencing self employment.

Participants will get access to a volunteer business mentor who will provide guidance and support as they develop their business plan and through the early months of trading. Once a claimant can demonstrate they have a viable business proposition with

the potential for growth in the future, they will be able to access financial support. This will consist of:

- a weekly allowance worth £1,274 over 26 weeks, paid at £65 a week for the first 13 weeks and £33 a week for a further 13 weeks, and
- the facility to access a loan of up to £1,000 to help with start-up costs, subject to status.

The total package of support could be worth up to £2,274 to each participant who starts their own business.

# Tenants Group Round Up

## Cambusbarron Forth Tenants

Are meeting with On the Verge and Dobbies Garden Centre to consider wildflower planting and planters to brighten up the communal landscape areas. At Easter all the children received an Easter Egg and a sunflower plant. The group plan to do a planting out day of the sunflowers with the children and give a prize for the tallest sunflower. For more details contact Lynda Simpson, Chairperson.

## De Moray Association, De Moray Court, Cornton

A Grant from Community Chest was approved for a lap top and printer for the group. The group therefore have an e mail address of [demorayassociation@gmail.com](mailto:demorayassociation@gmail.com). If you have any ideas for the area or agenda items these can be e mailed prior to the next meeting.

A meeting is being organised to enable all De Moray Court to attend and contribute ideas to plan for the community garden. A flier will be issued providing more details. The group recently issued a tenants survey regarding the work of the group and a community garden. Of the surveys returned there was a 100% satisfaction rate regarding the work of the



The winners pictured with the posters.

group and all had been in favour of the community garden.

Comments received regarding the garden were: "Please include a community garden bench and a water feature."

"Maybe there could be a few benches so that some people could sit and have a good look at the flowers, plants etc"

"A garden that is fun to be in."



Easter Eggs were delivered to all children living in De Moray Court and there was an Easter poster competition. The theme of the poster was: "If you had your own garden what would you put in it? Please draw a picture of a garden you would like to look after." Five winners received a £5 cash prize.

**Well done to both Groups who are working very**

**hard. Please continue to support your local Tenants Groups: you can see the improvements these groups are obtaining.**

**For details of what is happening in your area, minutes of meetings and forthcoming dates log on to Tenants Zone and click on Participation.**



# Time to Downsize Update

**In our Spring Newsletter we outlined the proposed changes to the Housing Benefit System from April 2013. Our Housing Officers have visited nearly 100 tenants advising them of the changes and how much extra they are likely to pay due to underoccupancy.**

So far 4 tenants have decided to downsize and move, to save them paying the bedroom tax next year. You do not have to move but you must pay the bedroom tax.

It is never too late to ask to downsize but you must complete a Transfer form to be on our housing list. The number of properties that become available each year, is very low, so it is important you are on our list. In November we will start to consider housing and transfer applicants for our new development in Dunblane.

If you wish to discuss any of the above please contact your Housing Officer.

## Office Closure Due to Public Holidays

**Friday 13th July and Monday  
16th July 2012**

If you have a genuine emergency repair on these dates please phone the office and listen to the message on the answering machine. Alternatively, log on to [www.forthha.org.uk](http://www.forthha.org.uk) and on the home page click on the main News and Events Menu.

**CONGRAT'S!**

To Joan Stillie for winning the £25 shopping voucher for returning her `Points of View` card during January-March!!!



Useful Contact Details...

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