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Your Right To Complain

We are committed to providing high quality customer services, valuing complaints and using information from complaints to help us improve our services.

From 1st October we will be adopting a new procedure to deal with complaints. This is designed to be simpler and quicker and allows us to record our failings so that we can do something to put them right.

Full details of the new system can be obtained from our office but in future complaints will be dealt with under a 2 stage process.

See page 2



Forth Housing Association Limited

4th Floor Wallace House, 17-21 Maxwell Place, Stirling FK8 1JU

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

Your Right To Complain - *continued from front page*

Stage One is known as frontline resolution and we will aim to resolve complaints within 5 working days. This may be dealt with by any staff member who will let you know the outcome. This may involve an apology or an explanation of what we're doing to resolve a problem or avoid a repeat.

Stage Two deals with more complex investigations or cases that are not resolved at Stage One. These cases will normally be dealt with by a manager and we will aim to give a full response within 20 working days

If individuals are dissatisfied with the outcome of a Stage Two complaint they will be able to ask the Scottish Public Services Ombudsman to look into the problem.

We hope that the quality of our services will be such that people will be delighted with all that we do. However we are realistic enough to accept this won't always be the case. If you are unhappy about any of our services or how we deal with you, please don't hesitate to let us know. It is only by reviewing our failings that we can improve on what we do.

Direct Debits

We have now introduced Paperless Direct Debits.



This means you will no longer need to fill out a form to set up your Direct Debit.

If you would like to set up a Direct Debit please telephone our office on 01786 446066. You will need to have your bank account details, including the sort code and account number, in order to set up the Direct Debit.

Allpay's Online Payment Service



Allpay's Online Payment Service - Pay Your Rent Online

Nowadays, many people prefer to use technology to make bill payments. Allpay's online payment service has been available to tenants and owners now for a number of years.

To use Allpay's online service visit our website at www.forthha.org.uk or go directly to www.allpayments.net. You will need to register your allpay swipecard in order to use this service as well as your debit or credit card.

Building Progress

Work at our current building sites is progressing well. At Anchorscross, Dunblane, work on our 29 new homes is proceeding quickly with timber kits erected and the site taking shape around them. The first homes are expected to be completed before Christmas and this will include some of the Shared Equity homes which are available for low cost sale.

At present we are not looking for additional purchasers but this could change so if you

are interested in purchasing a new home in Dunblane please keep an eye on our website at www.forthha.org.uk.

Our development at Craighall Street, Raploch, is also taking shape and the homes being built here will be leased to Stirling Council's Social Services to provide supported accommodation.



Benefit Changes

Noted below is a list of the **PROPOSED** benefit changes in date order from January next year. If you would like any further information please contact Tracy Doran, our Income Maximisation Officer on Tel No: 01786 446066.

From January 2013: **Child Benefit**

Change: It is proposed that families will not be entitled to Child Benefit if there is a high-rate tax payer in the household.

From April 2013: **Council Tax Benefit**

Change: reduce spending on Council Tax Benefit by 10%. Council Tax Benefit is to be replaced by localised support for Council Tax. Local authorities will set up new schemes to support people in their own areas. This will only affect people of working-age who currently receive Council Tax Benefit.

Disability Living Allowance (DLA)

Change: The government proposes to replace DLA with a new benefit called Personal Independence Payment (PIP). This is for new claimants and those already in receipt of DLA will be reassessed by 2017.

Housing Benefit (HB)

Changes for working age claimants:

Size criteria will apply in the social rented sector (eg council and housing association properties). This means that people living in houses larger than they need (under-occupiers) will have to move to somewhere smaller or make up the difference in rent because their Housing Benefit will be reduced:

- 14% cut in Housing Benefit if you under-occupy by one bedroom
- 25% cut in Housing Benefit if you under-occupy by two or more bedrooms

Tax Credits

Change: Any rise in income of £5,000 or more during the award year will be taken into account when finalising your Tax Credit award.

Benefit Cap

It is proposed in the Welfare Reform Bill that there will be a cap on the amount of benefits a working-age household can receive. This will be capped at the level of the average working family income after tax – with the exception of those households that include a Disability Living Allowance claimant, war widow, or Working Tax Credit claimant.

Forth Good Neighbour Award - £25 Supermarket Voucher

We can all appreciate the benefits of having a good neighbour. As part of looking after our neighbours, we are holding our Annual Good Neighbour Award competition. If you would like to nominate your neighbour for going that extra mile, please let us know.

This could be for doing your shopping, nipping in for a cup of tea and a friendly chat, clearing your path of snow, making you feel welcome when you moved in, helping to tidy up your garden etc.

The winner will receive a £25 voucher for a local supermarket of the winners choice and will be featured in the Christmas Newsletter.



Mr & Mrs Braid, winners of last years Award.

Last year Mr & Mrs Braid, from Waulker Avenue won this award after being nominated by Mrs Nielson for “ bringing the paper every morning, putting the bin out and giving a lift for hospital appointments” etc

To nominate your neighbour, who requires to be a Forth tenant, just explain in no more than 100 words why they deserve Forth’s Good Neighbour Award.

To enter please e mail or write to Angela Laley, 4th Floor, Wallace House, 17-21 Maxwell Place, Stirling, FK8 1JU prior to 17th October 2012.

Tenant Groups

De Moray Association Fun day and Community Garden

It's all happening at De Moray Court. Firstly, a big well done to who all attended the recent De Moray Court Fun Day. All the children had a great time on the bouncy castle. The sun shone (for a wee while anyway) and there was a good turnout. Also, the event was a success due to the enthusiasm of our residents and the hard work of the De Moray Committee.

Refreshments were served and all the children were given a goodie bag. De Moray Association are now starting to get plans together for the community garden at the back of the bungalows further to the recent survey.



De Moray summer Fun day

S Milne have granted a Licence to ourselves to enable this tenants group to plan for a community garden, behind the bungalows at De Moray Court. The Committee of De Moray are keen to receive your views. Already they have undertaken a survey and ran a poster competition to collect ideas. They are now working with Emma Burnett, Federation of City Farms and Communities Gardens (FCFCG), to help with the project. It is hoped that a landscape Architect will get involved to produce feasibility sketches. All residents at De Moray will then be asked again to contribute their ideas at a meeting at Cornton Primary School.

Also the bonus ball is continuing to make a small profit. Remember that the profit goes direct to the children of De Moray for events and activities. So please continue to support the bonus ball. Your help is much appreciated by the Committee.

In the meantime if you have any suggestions or comments, please contact Angela Laley at the office or Stephen Harland, Chairperson.

- News Round-Up



Kelly, our student with residents of De Moray at proposed community garden area.

Cambusbarron Forth Tenants

The children planted their sunflower seedlings that they had been given by the Committee. Unfortunately due to the wet weather they have been growing slowly. However, it is hoped to be able to judge the tallest sunflower in the next month.

On the Verge have also been working with the Committee to do some wildflower planting near the footbridge. Criminal Justice have rotivated some ground and it is hoped that the children will help plant the seeds in the next couple of weeks.

Finally, Dobbies have kindly agreed to assist the group with providing trees and plants for the communal landscaping areas. If you have any ideas regarding landscaping, any ideas for the group or would just like to have a friendly chat and meet your neighbours, please come along to the next meeting which will be held at Cambusbarron Community Centre on Tuesday 25th September at 6.30pm.

Log on to www.forthha.org.uk Tenants Zone/Participation to keep up to date with all latest news regarding tenants groups and events in your area.



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:**

8th October, 12th November and 17th December.

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:** 15th October, 19th November and 10th December.

Into The Future...

The 5th of September saw the Association's 24th Annual General Meeting being held in the Raploch Community Campus.

The Chairperson, Gordon Mason, was able to report that we again had a very successful year. We have completed 42 new homes, upgraded heating systems from electric to gas, improved household insulation levels and maintained our very competitive performance when it came to our day to day activities.

The Treasurer, Clark Davidson, presented the annual accounts which showed a healthy outcome for the year. This will help ensure



that we are able to maintain and improve our homes into the future.

This “Into the future” theme was taken further in our annual report, which was issued to our members and AGM guests with their formal paperwork. Non member tenants should find a copy enclosed with this newsletter and anyone else who wishes to access a copy can find it on our web site at www.forthha.org.uk.

The website can also be used to get updated details of all Management Committee Members and also information about the 4 office bearers, who will be selected at the Committee Meeting on 27th September 2012.

Home Heat Helpline

If you are worried about paying your heating bills or need some easy to understand advice on how to save energy, then call the **FREE Home Heat Helpline Tel No: 0800 33 66 99** or log on to **www.homeheathelpline.org.uk**

They can advise you on special payment options your energy supplier provides. Their experts can also advise you on benefits, grants for free home insulation and reduced tariffs.

You can call yourself, on behalf of a relative, friend, patient, client or neighbour, that you're worried about. Nobody need go cold. The Home Heat Helpline is open 9am-8pm Monday to Friday and 10am-2pm on Saturdays – and it won't cost you a penny to ring, it's free.

Contact the following suppliers for details of criteria for home heat discounts from electricity and gas providers:

Scottish Hydro

Telephone 0800 300 111 to obtain an application form.

British Gas

Telephone number 0800 072 8625 to apply if paying by direct debit or quarterly bills or 0800 294 8604 if on a prepayment meter 0800 294 8604.

N Power

Telephone 0800 980 5525 to apply.

EDF

Telephone 0800 096 9000 to apply.

EON

Telephone 0800 051 1480 to apply.

Scottish Power

Telephone 0800 027 2700 to apply.

If you need help phoning suppliers or require any further information just give Tracy Doran, Income Maximisation Officer at the office a call on Telephone 01786 446066.



Recipe Corner

Elaine Shepherd, from the office, has given us 2 recipes which she uses. One for a treat and one healthy. If you have a favourite recipe send to Angela Laley at the office and we will include in the next edition. Each entry printed will win a £20 supermarket voucher.



Vanilla Cheesecake

- 150g digestive biscuits
- 80g butter
- 110g caster sugar, divided
- 120ml whipping cream
- 200g cream cheese
- 1 tablespoon vanilla extract

Preparation

Prep: 10 mins | Cook: 20 mins | Extra: 1 hour

Crush the digestive biscuits and mix with the melted butter and 2 tablespoons of the caster sugar. Press evenly into a 7 inch diameter tin

lined with greaseproof paper or a quick release tin. Then refrigerate.

Whip cream until soft peak stage. Blend well and set aside.

Beat the cream cheese and remaining sugar together. Fold in cream mixture and the vanilla extract and mix thoroughly.

Spread into tin on top of crushed biscuits, finish off with a topping of your choice, fruit, chocolate etc. Refrigerate for about 30 minutes, then serve and enjoy.

Lentil Soup

- 400g (14 oz) lentils
- 2L (3 1/4 pints) chicken stock (vegetable or ham stock if preferred)
- 1 onion, diced
- 4 tablespoons tomato purée
- 2 cloves garlic, minced
- 1 tablespoon ground cumin



Preparation

Prep: 5 mins | Cook: 30 mins

In a large saucepan combine all ingredients. Bring to the boil, then reduce heat, cover and simmer until lentils are soft, 30 to 45 minutes, stir regularly. Serve with a squeeze of lemon.



Join our E-
Group And Let
Us Know What
You Think

Do you have an e mail address? Would you like to give us your opinions on policies etc that affect you and your tenancy?

If the answer to these questions is yes then you could become part of our E Group. Our E Group receives short surveys approximately 3-4 times per year. The responses are invaluable as they let us know what we are doing right or wrong. This lets us improve our services where necessary. So if you would like to part of this group e mail Angela Laley at angela@forthha.org.uk.



Welfare Reforms - are you ready? September 22nd All Welcome

**The Chambers at Old Viewforth:
10am: Lunch Provided**

Speakers from

- Citizens Advice Bureau
- Income Maximisation Officers

Information Stalls

- Energy Advice
- Credit Union
- Money Advice

**Book your place by 14th Sept
on 01786443429 or email
meldrume@stirling.gov.uk**

Maintenance Matters

FUEL SWITCH FROM ELECTRIC TO GAS CENTRAL HEATING

Works are well under way at Hirst Crescent\ Colliers Road, Fallin, on Phase 2 of gas central heating to our properties. Works shall be ongoing, weather permitting, at:

- Hirst Crescent\Colliers Road, Fallin - Starting in July and running until September.
- Flint Crescent, Cowie - Starting in August and running until October.
- Gillespie Terrace, Plean - Starting in September and running until October
- 11 – 21 Tannery Lane, Stirling - Starting in September and running until October.

Proposed dates for Phase 3 of the fuel switch are:

- Morris Terrace\Baker Street, Stirling. October – November
- Bogend Road\Milnepark Road, Bannockburn. October – November.
- Crosbies Court, Stirling. November – December.
- Myles House, Stirling. November – January 2013
- Stirling Place, Plean. December - January 2013.



Tenants of Phase 3 shall be lettered nearer the time to confirm dates for the contractor to inspect the property to assess the best location for boiler and radiators; for us to discuss the proposed works with the tenant and for the tenant to ask any questions which they may have regarding the works.

CYCLICAL PAINTER WORKS

The Bell Group is making progress through the programme of external painter works to our developments. Works are planned, weather permitting, to:

- Colquhoun Street, Braehead. Week commencing 27\8\2012
- Myles House, City Centre. Week commencing 3\9\2012
- Bruce View, Whins of Milton. Week commencing 17\9\2012
- Bogend Road\Milnepark Road,

Bannockburn. Week commencing 1\10\2012

Residents shall be lettered in advance of the works to confirm that the contract will be in their area. You should be aware that your windows and doors will require to be left open to facilitate these works. Please note that should you be unable to leave your windows\doors open this will result in them being painted closed which may leave an unpainted 'border' to entrance doors and result in windows jamming shut.

ELECTRICAL SAFETY CHECKS

Electrical safety checks are planned during October – November to our properties at:

- Abbey Road, Cask Crescent and Cooperage Quay. Riverside, and
- 21 – 35 Raploch Road\ 2 – 6 Craighall Street, Raploch.

Residents will be lettered nearer the time to advise them of the contractor who will undertake the inspection and when access will be required to their homes.

ENERGY EFFICIENCY

To improve insulation and reduce heating bills to homes we have appointed SIG Energy Management to insulate the cavity of our properties at:

- Cowane Street, City Centre.
- Crosbies Court, City Centre.
- Morris Terrace\Baker Street, City Centre.
- Myles House, City Centre.
- Bruce View, Whins of Milton.
- Bogend Road\Milnepark Road, Bannockburn.

In order to carry out the works an inspection of each flat is necessary and residents shall be lettered informing them when the surveyor will call. Once all inspections are completed the cavity insulation works shall be programmed and residents will be advised when this will take place. Should you require any further information regarding these works, please contact Iain Stirling, Senior Technical Services Officer, on Tel No: 01786 431925

Maintenance Matters

REPAIR REQUESTS

We aim to provide a speedy and responsive repairs service for our tenants. Feedback from the 'Points of View' cards, indicates that we are achieving this goal.

We would like to improve this service. However, many repair requests are not completed by the estimated completion date are due to contractors having difficulty in gaining access to some tenant's homes. In order to help us complete works on target and save our contractors wasted journeys, please ensure when reporting a repair request that you provide your current phone number and

advise of the best times for access.

Contractors should phone to arrange access, or, leave a card when they do not gain access. Should this be the case, we would ask that you respond to these by contacting the contractor, to make suitable arrangements for access.

If you are in any doubt please contact Calum Carberry (Technical Services Assistant), 01786 431929, to re\arrange the contractors visit.



ANNUAL GAS SAFETY CHECKS

Saltire is about to commence this year's annual gas safety checks to our properties. Unfortunately not all residents provide access as requested or respond to correspondence from us. This had lead to arrangements being made for forced entries to those homes. In such cases the costs incurred by us in gaining entry to complete the safety check are recharged to the tenant.

We would remind all tenants that under the

terms of your Scottish Secure Tenancy 'we have the right to come into your house to inspect it and its fixtures and fittings..., during reasonable times of the day. **We will give you at least 24 hours' notice in writing...** If you refuse us entry, we will have the right to make forcible entry provided when we have given you every reasonable opportunity to let us in voluntarily. If we have to make forcible entry, in this situation, you are liable for the costs of any damage reasonably caused.'

Training For Work

Everyone is familiar with how competitive the employment market is at present and how difficult it can be to get a job. It is therefore increasingly important that organisations do what they can to help those trying to secure a future and we are playing our part.

For many years, we have worked with Stirling University to provide work placements for their housing students. These allow students to put their learning into practice and gain practical experience of “doing the job”. Our latest student, Kelly Harris, was with us from June through to August and spent most of her time working with our Housing Management team. We want to thank Kelly for all her hard work and wish her well in her search for employment.

As Kelly leaves we are looking forward to our next endeavour, as we are currently

recruiting a trainee under the “Get Ready for Work” programme. This will involve us providing a 6 month placement for someone in the 16 to



Student Kelly Harris

19 year age range, who wishes to gain office administration experience.

Our trainee will be carrying out a full range of reception and office admin duties so if you phone or visit in the near future and get a new voice or face you too may be taking part in our training programme.

Anyone interested in finding out more about Get Ready for Work can contact Skills Development Scotland, www.skillsdevelopmentscotland.co.uk



Survey Prize Winners



Mr Tait with £25 voucher

A big thank-you to everyone who returned completed surveys. Your feedback helps us improve our services.

Well done to Fiona MacLeod and Mr Tait for winning £25 supermarket vouchers for returning their close cleaning and landscape maintenance questionnaires recently.

CONGRATULATIONS!!!
To Ross Curran for winning the £25 shopping voucher for returning his 'Points of View' card during April-June!!!

Office Closure Due To Public Holidays

**Friday 21st September
and Monday 24th
September 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 and on the home page click on the main News and Events Menu.

Comments/stories:

If you have an idea for a story, please contact:

Angela Laley, Project & Communications Co-ordinator: 01786 446066

Email: angela@forthha.org.uk

We value your opinions, so please get in touch.

