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# Seasons Greetings!

The Committee and Staff would like to wish you all a very happy time over the Festive Season.

We would also ask you to note that the office will be closed as follows:

**Office Closes Tuesday 24th December at 12 noon – Office Reopens Monday 6th January at 9am.**

If you have **any genuine emergency** repairs during this period please contact

Gas Central Heating - Tel: 0800 048 2710 (Saltire)  
Gas Leaks - Tel: 0800 111999

Any Other Genuine Emergency Repairs  
**McDougall Group on Tel: 0333 123 1011**

**New tenants at Clement Loan/Old Doune Road, Dunblane should report genuine emergency repairs to Marshall Construction Tel: 01259 219500.**

### Early Closing – Friday 13th December

Our offices will be closed from 12 noon on Friday 13th December. Staff are having their annual lunch get together. If anyone has a genuine emergency repair on that afternoon they should use the emergency contact numbers above.



### Forth Housing Association Limited

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

# ATTENTION! ATTENTION! - Warm Homes Discount

**The warm homes discount is an initiative backed by the government and paid through the energy suppliers. If you apply and fit the criteria for your electricity provider, you could receive a credit of £135 on your electricity account at some point before 31st March 2014.**

The criteria for each of the energy suppliers is different and further information can be obtained by following the link <https://www.gov.uk/the-warm-home-discount-scheme/eligibility> .Then scroll down the page and follow the link for your electricity supplier. Most energy suppliers are requesting that the forms be completed online.

If you have any problems or queries regarding warm homes discount or have no access to the internet please contact Tracy Doran, Income Maximisation Officer, Forth Housing Association, Tel 01786 446066.

All of the energy suppliers have a limit on the number of applications for warm homes discount and when this limit is reached they will take no more. So please complete the application as soon as possible if you are eligible.



# Advice for a Healthy Christmas

People in Stirling are being encouraged to prepare ahead for a healthy Christmas this year, as part of a national campaign. There are some simple steps people can take as part of the Be Ready for Winter campaign, to keep themselves and their families well.

## Restock your medicine cabinet if needed

Common ailments such as colds can often be effectively treated at home with readily available medicine such as pain relief, cough mixture and cold remedies. Parents are reminded to restock their medicine cabinet with child-friendly remedies.

## Use your local pharmacy

Your pharmacist can offer advice or help if you need over-the-counter remedies or have run out of any prescribed medication. You can also pick up plasters and antiseptic creams to prepare for any minor accidents.

## Make sure you have enough repeat prescription

If you or someone you care for requires medicines regularly, make sure you order and collect repeat prescriptions in good time to ensure you have enough medicine to last over the holiday period.

## Know when your GP surgery will be open

GP practices across Scotland will be closed for 2 days at Christmas (December 25th and 26th) and 2 days at New Year (January 1st and 2nd).

For further winter health advice visit [www.nhsinform.co.uk](http://www.nhsinform.co.uk) or pick up a Be Ready for Winter booklet in your local GP surgery. Alternatively, contact NHS inform on Tel: 0800 22 44 88.

# Tenants Groups

## Successful Halloween Event – Cambusbarron Forth Tenants

**A successful Halloween event was held for the children of Cambusbarron Forth tenants at Clayhills Drive.**

Nearly 20 children took part in the fancy dress and pumpkin competition. Even the heavy downpour did not dampen spirits!

Local GP, Dr Mullen, kindly judged both competitions. The children who won the pumpkin competition were Eva and Sophie. Fancy dress was won by Eildh, dressed as a devil and Jayden dressed as a Mummy.

A huge thank-you goes to the Committee for organising this event. So please keep supporting your local group. Their next meeting will be their AGM and this will be held on Monday 24th February at 6.30pm at Cambusbarron Community Centre. As well as electing the Committee the group will also be planning the main events for 2014. So come along and have your say.



## De Moray Association – Cornton

**All children under the age of 16 years living at De Moray Court will be given a Christmas Gift Voucher from De Moray Association as a Christmas gift.**

The Licence to Occupy for the community garden has been granted by Stirling Council. The group are therefore making plans for the Spring. The next meeting will

be their AGM on Monday 20th January 2014 at 6.30pm at Cornton Primary School. So come along and have a chat about what you want to see happen with this piece of ground behind the bungalows. The group will also be planning their main events for 2014 at this meeting and electing the Committee.

# Switching Energy Providers

**Using a comparison site is the easiest way to decide which energy supplier will give you the best deal. To use these services you will require:**

- Name of your current supplier
- Name of your current tariff (this will be shown on your bills)
- Your postcode
- The number of units you use per year (this will be shown on your bills)
- Your current payment method

On inputting this information you will be able to check which supplier will give you the best offer. BUT before moving supplier, phone your current supplier and check they will not offer you the same or a better deal for you to stay with them.



## Comparison Sites Available

<a href="http://www.energyhelpline.com">www.energyhelpline.com</a>	Tel: 0800 074 0745
<a href="http://www.energylinx.co.uk">www.energylinx.co.uk</a>	Tel: 0800 849 7077
<a href="http://www.uswitch.com">www.uswitch.com</a>	Tel: 0800 404 7908
<a href="http://www.simplyswitch.com">www.simplyswitch.com</a>	Tel: 0800 011 1395

**Please note this is not an exhaustive list of comparison sites.**



# Council Budget Consultation

**Did you know that Stirling Council is inviting you to comment on their proposed budget?**

A consultation document is available on their web site at:

[http://www.stirling.gov.uk/\\_\\_documents/temporary-uploads/pbbvisionreport-draft-v6-.pdf](http://www.stirling.gov.uk/__documents/temporary-uploads/pbbvisionreport-draft-v6-.pdf)

and everyone is encouraged to comment on their plans, including proposed service cuts.

Although, it is a long document you may wish to look at areas that will affect you. For example there are proposals to change grey bin collections to 4 weekly and to start charging for brown bin collections. Would these changes badly affect you? If so let the Council know.

If you don't share your opinions they can never be taken on board. So have your say!

## Monthly Estate Management Visit Dates

**Our 2 Housing Officers cover the following areas:**

Elaine Shepherd – Cambusbarron, Cornton, Dunblane, Raploch, Riverside, Stirling Town –Cowane Street, Myles House, Tannery Lane/Queen Street.

Elaine will be carrying out a monthly estate visit to your area week commencing:

**13th January 2014 and 10th March 2014.**

Caroline Stevenson – Bannockburn, Braehead, Cowie, Fallin, Plean, St. Ninians, Whins of Milton, Stirling Town - Baker Street/Morris Terrace, Barn Road, Crosbies Court, Victoria Place.

Caroline will be carrying out a monthly estate visit to your area week commencing:

**20th January 2014 and 17th March 2014.**

# Forth Installs Windows 2013

**No we are not referring to a new operating system for our computers. These windows are the new ones fitted to some of our homes at Tannery Lane, Sirling and Bruce View, Whins of Milton.**



When looking to replace the defective windows in these homes, which suffered draughts due to wear and tear and high exposure, we decided to adopt some high performance UPVC windows from the Perth based company, Sidey.

Although it is early days, all the tenants that we have spoken to so far, have been delighted with the improvements in comfort brought about by the new windows. Not only are they draft-free, their construction means that very little heat is lost through the frame. The feedback from tenants has also been very positive about the installation service provided by Sidey and its workforce.

In addition, the windows are virtually maintenance free and neither the tenant nor the Association will need to worry about painting windows ever again. Another good example of how prudent decision making can bring long term savings for the benefit of tenants.

# FURTHER DEVELOPMENTS TAKE SHAPE

**Unlike many Housing Associations in Scotland Forth has been able to continue building new homes over the last few years. We were therefore delighted when back in the summer the Scottish Government decided to increase their grant funding back to more realistic levels.**

This situation will allow us to continue with plans to build new homes and we are delighted that at present we have 2 developments on site. Anyone visiting Barn Road will notice that we are building 4 new flats adjacent to our existing homes. Over the next few weeks Cruden Homes will be increasing their activity in Raploch where the next regeneration phase will provide us with 20 new homes for rent adjacent to our Waulker Avenue homes.

Our plans don't stop there however and we are currently getting a tender ready for 16 homes

at Cultenhove Road so that we can start work as soon as grant money becomes available. In addition, we are finalising plans for another 16 homes in Adamson Place, Cornton.

The new funding means that if we continue to work with Stirling Council to access some of their land then we should be able to continue building without additional funding support. It is important to record that not every Local Authority in Scotland has supported Association building in the manner that Stirling has and we are therefore very grateful for this partnership support.



# Don't Dump Them!

## Donate Them!

**Furniture reuse organisations provide affordable furniture to people in need across Scotland.**

What's in your area?

Want to donate or get help with furniture, appliances and other household goods?

Also most furniture re-use organisations will pick up your unwanted items for free.

There are more than 50 furniture re-use projects in Scotland providing help to tens of thousands of people every year.

For more information log on to [www.crns.org.uk](http://www.crns.org.uk)

For more information, contact:

Lesley McAleenan, Furniture Co-ordinator, CRNS  
Tel: 01786 469002 Email: [lesley@crns.org.uk](mailto:lesley@crns.org.uk)

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# Salt Bins

**The provision of salt bins is the responsibility of Stirling Council and details of their Winter Service Policy can be found on their website:**

[http://www.stirling.gov.uk/\\_\\_documents/temporary-uploads/chief-executives-office/winter-service-policy-2012-13-appendix-1.pdf](http://www.stirling.gov.uk/__documents/temporary-uploads/chief-executives-office/winter-service-policy-2012-13-appendix-1.pdf)

However, there are a few of our developments which have yet to be adopted by Stirling Council and therefore we will continue to provide salt bins to these developments only. These bins will be checked and topped up on a regular basis.





# GAS SAFETY

## **Did you realise that faulty gas boilers can kill?**

Whilst such situations are rare, around 30 people die each year as a result of carbon monoxide poisoning in UK homes. It is for this reason that the law requires landlords, such as Forth, to carry out an annual gas safety check on any home with a gas boiler.

This check takes about half an hour but can save your life. Why is it that despite this large numbers of our tenants fail to take the situation seriously?

Currently, we have to arrange around 10 forced entries each month to ensure safety checks are carried out.

Our contractor Saltire will attend to two prearranged appointments before they contact us to advise of no access. At this point we will phone, visit and/or send a further letter to try and achieve access. Thereafter, if a safety check is still outstanding we will hand deliver a notice informing the household that a joiner will force entry on a

specific day and the tenant will be liable for the costs associated with this work.

Our contractor will be fairly flexible to arrange an appointment that suits a household. So please! please! please! if Saltire arrange an appointment that doesn't suit you, contact them direct or via our office, to establish a suitable date/time.

**Whatever you do, please don't ignore the subject: we don't want your death to be the result.**

# LANDSCAPE MAINTENANCE CHANGES

**Our recent satisfaction survey regarding landscape maintenance highlighted a number of issues that we intend to address. These range from investigating the possibility of increasing our weed killing to potentially changing one of our contractors outright.**

Changes in the weather over the past few years have seen an increase in weed growth in some areas and in addition many of our developments are getting older, with shrubs etc becoming more mature. In light of this we are going to update our standard specification of works to ensure that contractors are carrying out the level of work required to keep things in check.

We are also looking at introducing a change in contractor for some of our areas as the level of dissatisfaction reported and our own observations have shown us that the existing arrangements are not providing the service we and our tenants require. It is likely that as of April next year some tenants will see new faces in charge of the landscaping.

Our intention is always to ensure that we provide cost effective services that meet our standards. Satisfaction surveys are just one of the ways we measure our effectiveness and we would therefore encourage you to take whatever opportunities are presented to give us your feedback.

# WARNING:

## Appeal Changes

**As from 28th October 2013, anyone who is unhappy with the decision of the Department of Work and Pensions in respect of their entitlement to benefits will require to request a 'mandatory reconsideration', rather than 'appealing the decision'.**

There is a strict timescale and all requests for a 'mandatory reconsideration' will require to be received by DWP within one calendar month of the original decision (ie one month from date of letter detailing benefit decision). If

the request for 'mandatory reconsideration' is outwith this timescale and DWP decides there is no good reason for the delay, then the 'mandatory reconsideration' will not go ahead. Therefore, the original decision will stand and then an appeal cannot be requested.

Once received the DWP will 'reconsider' the decision and will contact the claimant to discuss the original decision and request further evidence if required. The DWP will then send out another decision if the claimant is still unhappy then an appeal can then be lodged directly with the Tribunals Service. A 'mandatory reconsideration' decision is required before an appeal can be lodged.

**For further information and if you have any queries, please contact Tracy Doran, Income Maximisation Officer at our office.**



# Closer Attention – Close Cleaning Service

**Following our recent satisfaction survey about our Close Cleaning service we will be making some changes to our ongoing provision.**

The feedback we received showed that our close cleaning service may not be as effective as we'd like with the following specific issues identified:

A lack of certainty about when our contractor was visiting and what work they were carrying out.

Ineffective monitoring of the service by our staff.

Tenants are storing excessive amounts of goods within some common closes.

In order to address these problems we will be introducing the following:

A new work sheet will be

located in each close, which our contractor will sign. This will outline their duties and allow tenants to see when they have called and what they've done.

Forth staff will be signing this work sheet when they carry out their inspections and they will prioritise inspections on any closes where standards appear poor.

We will be strictly enforcing a no storage policy in common closes. If you currently store goods there expect to hear from your Housing Officer soon.

We and tenants want to be sure that we are receiving value for money and maintain our closes to a good standard so we all need to play our part. If you have concerns that work isn't being done correctly, please let us know.



# Our Future Improvement Plans

**Earlier this year we engaged expert building surveyors to inspect a proportion of our homes, to give an independent view on how well they are maintained.**

We were delighted when they came back and told us that compared with many other landlords in Scotland our homes are being maintained to a very high standard. Therefore, they already meet the Government's standards for 2015.

One consequence of this is that going forward we should be able to adjust some of our expenditure plans and give tenants a chance to benefit from earlier improvements.

For example our Management Committee have agreed that going forward we will look

to install new kitchens after 18 years rather than 20. Our 2014/15 draft budget therefore assumes that in the next year the following homes should get new kitchens fitted:

Colliers Road, Fallin  
Forth Street/Place, Riverside  
Barnsdale Road, St Ninians

In subsequent years kitchens in other developments will be brought forward.

It is also our intention to look at fitting new back doors to homes in Flint Crescent in the coming year.

These are necessary due to corrosion taking place in the metal skin of these doors. This is not a type of door that we fit any more and so we shouldn't suffer the same problems again.



# Winner of Good Neighbour Award - 2013!

**Well done to Catherine Kirk, Clayhills Drive, who has won our annual Good Neighbour Award. Catherine was nominated by her neighbour James Kean for being a great neighbour. James said in his letter that nothing is too much trouble for Catherine including:**

“She makes time to make sure that I have got what I need. She checks to see if I have eaten or need dinner. She hangs out my washing for me and if I have hospital or doctor appointments, she will take me. I am nominating her for this award as I would be lost without her.”

Catherine is pictured with James after receiving her £25



## **Please Be Neighbourly This Winter**

It is all our responsibility to keep a look out for older or vulnerable neighbours, during the Winter Period. Check to ensure that they are warm enough, have stocks of food and medicines - so they don't need to go out during the very cold weather.

# BUDGET TIME AGAIN

**It may seem early to be thinking about life after April 2014 but that is what we're doing and plans for our 2014/15 budget are fairly well advanced.**

An important part of this budget setting process is the chance for tenants to give us their views on any rent increase. At the time of writing our Committee have not yet agreed their draft budget but if you haven't received a consultation sheet with this newsletter you should receive one through the post in the next few days.

This is your chance to let us know whether you support our proposals or would prefer a different increase. Don't overlook this chance and do take the time to give us your reply. A freepost envelope will be provided.

This year Committee have the benefit of updated projections for both our planned maintenance work and our overall finances. This will allow them to have an added degree of confidence in their budgeting process and shows the benefit of some of our hard work carried out over the past few months.

## Survey Winners!

**Well done to Hazel Taylor for returning her Points of View Card Questionnaire and winning £25 in supermarket vouchers.**

Two anonymous tenants each won £25 in supermarket vouchers for their part in the Tenant Satisfaction Survey undertaken by BMG.

We appreciate your feedback as this lets us improve our services.



Useful Contact Details...

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