

## Inside:

Universal Credit  
Forth's New Chair  
Training For Work  
Estate Management dates

P3  
P5  
P6  
P8

Bedroom Tax  
Good Egg Energy  
Survey Winners

P9  
P12  
P15

# 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 Fri 21st  
December at 4pm – Office  
Reopens Thursday 3rd  
January at 9am.**

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

Gas Central Heating  
0800 048 2710 (Saltire)

Gas Leaks - 0800 111999

Any Other Genuine  
Emergency Repairs  
07715 004 265  
(Stirling Council)



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

# Avoiding Frost Damage

At this time of year please remember to take reasonable precautions to protect the water supply pipes inside your home from frost damage.

You are responsible for ensuring that your home is adequately heated to ensure pipes do not freeze. General precautions you should take to cut down the risk of frost damage include:

- Ensure that you know where your main stop-cock is and that you can turn it off and on.
- Make sure that your home is adequately heated.
- Make sure that you do not leave taps dripping.

# A Christmas Shopping Story

**It is a few days before Christmas and Stirling Santa is really worried about how much the gifts are going to cost this year. His little elf listens to his worries and says to him: “why don’t I come shopping with you this year with my national entitlement card (young scot card) and I can get a discount in certain shops and the gift bill could be a lot less.”**

Santa says: “What is the national entitlement card?” and the elf answers: “It is a card given to young people between the ages of 11 and 25 years old. All you have to do in the Stirling area is to phone 0845 277 7000 and request Youth Services who will arrange an appointment to get the card. They will be able



to advise you of the different places the card will give you a discount.”

Santa is happy the cost of his Christmas is going to be less and thinks the elf is very clever. Now if only parents and children in the Stirling Area were as clever!

# Universal Credit

THE CURRENT SYSTEM OF WORKING-AGE BENEFITS AND TAX CREDITS IS TO BE GRADUALLY REPLACED BY A NEW BENEFIT CALLED UNIVERSAL CREDIT.

**All new claims for Income Support, Jobseekers Allowance (income related), Working Tax Credits, Child Tax Credits, Employment Support Allowance (income related) will require to claim Universal Credit as from October 2013 (date to be confirmed). All existing claimants will move on to Universal Credit between April 2014 and October 2017.**

Universal Credit will be paid as a single payment monthly rather than fortnightly as is the case with most of the current benefits.

Housing Benefit will be replaced with a Housing Element which will be paid as part of the Universal Credit payment.

In most cases the Housing Element will be paid directly to you which means that you will need to arrange to pay your rent to Forth Housing Association yourself.

There are a number of options available to

make it easier for you to pay your rent when you receive Universal Credit:-

**Paying by direct debit** (if you have a suitable bank/building society account, post office accounts are not able to use direct debits)

**Paying by cash** (you can pay in any Post Office, shop or garage which displays Paypoint logo using your Forth Housing Association rent card)

**Paying over the internet** (using your allpay reference on Forth Housing Association rent card at [www.allpayments.net](http://www.allpayments.net))

**Paying over the telephone** (call allpay on 0870 243 6040 quoting your allpay reference on Forth Housing Association rent card and using a credit or debit card)

Alternatively, call Forth Housing Association’s office direct and make payment over the phone.

**If you require any further information please contact Tracy Doran, Income Maximisation Officer on 01786 446066.**

# Tenants View Forum

**At the anti-social focus group in August we discussed the merits of setting-up a tenants forum. All tenants attending agreed this would be a good idea.**

If you are interested in attending please let Angela or Margaret at the office know by end of December 2012. Just phone, drop us a line or e mail [angela@forthha.org.uk](mailto:angela@forthha.org.uk). Please indicate if you would prefer to meet in the evening or afternoon. The Forum will meet 3 times per year. Each meeting will last between one and 2 hours and will discuss changes to policies and collect your views on important issues affecting tenants and Forth.

We are committed to listening to our customers to ensure that we are delivering high quality services. If you get involved and let us know your views, this is how we know we are getting it right – or wrong! If we get things wrong, we want to know

– so next time we get it right.

We want as many tenants as possible to join this Group to enable us to:

- Ensure that it is representative of all our tenants
- That our tenants have a forum to express an opinion informally
- To know not only where we are going right but where we can also make improvements

There is a freepost envelope enclosed with this letter for the rent consultation. You are welcome to use this envelope to confirm if you are willing to attend and a preference for a day or evening meeting. The first meeting will be held in January and will focus on Welfare Reform, the Social Housing Charter and the Alteration/Improvements policy. Refreshments will be served.

# Forth's New Chair

Much as I'd like to report that our Director has received a comfy new seat for his aging bones this is not the case.

**Rather our Management Committee elected a new Chairperson after this year's AGM. After 5 years as Chairperson Gordon Mason has stepped sideways to become the Association's Secretary and Margaret Turner has taken on the Chairing role.**

Our Vice Chair and Treasurer remain the same as last year, with Tom Bell and Clark Davidson respectively holding these roles.

Other changes to our Committee saw the election of a new member at our

AGM and Pamela Brown, who works for Stirling Carers Centre, is quickly finding her feet, with her new involvement. In addition, Committee co-opted Robert Buchanan, a retired business man, at their October meeting and he will



Margaret Turner

serve in this role until the 2013 AGM.

## Fallin Tenants Group

**A follow-up meeting took place on Tuesday 4th September 2012 after an initial meeting in May.**

As there was a low attendance it was agreed to not form a tenants group in the meantime. However, if you are interested in forming a tenants group in the Fallin area in the future, please contact Angela Laley at the office.

# Employment and Support Allowance - New Sanctions Regime

Changes are due to be introduced from December 2012.

As part of the rules set out in the Welfare Reform Act 2012, Department of Work and Pensions (DWP) is introducing revised sanctions for Employment and Support Allowance (ESA) claimants who are in the Work Related Activity Group (WRAG). It is intended that these changes will be introduced from early December 2012.

During October/November 2012 DWP will send letters to all ESA/ WRAG claimants who could potentially be affected by the changes. The letters will include details of a helpline they can use if they need more information about the changes.

Helpline staff will provide claimants with general information about the changes and about what support they can get. They will not

have access to claimants' benefit information.

The helpline will be available on weekdays between 8am and 6pm, and will be open from 15 November to 21 December 2012. The helpline number is 0845 602 3024, or textphone 0845 608 8551.

ESA claimants may be penalised if they do not:

- Attend or take part in a Work Focused Interview.
- Carry out prescribed work-related activity.

Claimants who fail to carry out these activities could lose the Personal Allowance component of their ESA until they comply with requirements, followed by a fixed period sanction of one, two or four weeks.

The ESA Work Related Activity component will be unaffected during the sanction.

# Training For Work



**Everyone is familiar with how competitive the employment market is 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.**

We have recently recruited a trainee, Natalie Thomson, under the "Get Ready for Work" programme. This is a 6 month placement and Natalie will obtain office administration experience during this period. This will include a full range of reception and office administration duties. Anyone interested in finding

out more about Get Ready For Work can contact Skills Development Scotland, [www.skillsdevelopmentscotland.co.uk](http://www.skillsdevelopmentscotland.co.uk).

We have also recently had Phyllis Antwi join us through PATH Scotland <http://www.pathscotland.org.uk> who work with Housing organisations to help create Traineeships for individuals from a black ethnic minority background in Housing. Having previously worked with Stirling Council this will provide Phyllis an opportunity to widen her experience whilst studying for a Diploma in Housing. Phyllis will be working with us until Christmas to gain general experience in Housing Management.

So if you phone or visit our office and you see a new face or hear a new voice, you too may be taking part in our training programme.

# SOLD!



**There aren't many builders these days who sell all their new homes before they are even built. However, we have just achieved this at Anchorscross, Dunblane.**

Such was the demand for our Shared Equity homes that deposits have been received to reserve all 14 properties. The first phase will be completed in January 2013. This result vindicates our decision to proceed with these homes as we were pretty sure that there was a huge need for affordable housing in Dunblane.

These homes form part of our new development, along with 15 homes for rent, and completions are due to take place between January and March next year.

Similar good progress is being made at our other new development at Craighall Court, Raploch, where 14 flats are being built to lease to Stirling Council's Social Services team. These flats will provide homes for a number of adults who will receive staff support to allow them to live as independently as possible.

## 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:** 14th January, 11th February and 11th March.

**Isabel Reilly** – Bannockburn, Plean, 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:** 21st January, 18th February and 18th March.

# The Dreaded Bedroom Tax!

Remember the Poll Tax of the 1990's? Well the Westminster Government has chosen to introduce something just as evil from next year- the "Bedroom Tax".

**This "tax" or "under occupancy charge", as it is also known, will apply to anyone under pension age who is eligible for benefit assistance with their rent. It will take effect from April next year.**

If you currently have a "spare" bedroom, and regulations will decide how many rooms you need, you could find yourself

having to pay 14% (for one "spare" room) or 25% (for two or more) of your rent by using your other benefits. This could involve up to £100 a month.

If you are likely to be affected by this change you should have had the chance to speak face to face with your Housing Officer. However if this hasn't happened phone our office and ask to speak to them.

If you wish to escape the "tax" we may be able to transfer you to a smaller home. If you haven't already asked for such a move phone Caroline Stevenson, Housing Assistant, at our office and speak with her.

Now is the time to act- don't wait until the "tax" payments begin to hurt – avoid rent arrears!

# Fuel Switch Success!

Linda Connel, Flint Crescent, Cowie is delighted with the change from electric central heating to gas central heating. She commented: "This has made such a huge difference to my life. I used to wake up during the night because of the cold. Now the house is really cosy and is so much cheaper to heat."

When Linda was asked about the disruption when the heating was being installed she said: "The contractor and Forth's Technical Services staff could not have been more helpful. The contractor even helped me across to my friends house during the work. I could not have asked for more assistance."

It is great to receive positive feedback from our tenants and know that where we are focusing our limited resources is making a difference.



# Good Egg Energy



**This is a free service which will help you decide who has the best deal for you in respect of your electricity and gas supply.**

All you require to do is to phone them on 0800 849 9060 and give them details of your current gas and electricity supplier. Also, which tariff you are on and your meter point reference number for your gas supply. All this information will be on a recent electricity/gas invoice and it would be best to have this to hand when you phone.

Good Egg will then go through all the different tariffs available to find out which will best suit you to save you money. If you decide to change they will help you to switch providers, all from the comfort of your own living room.



Freephone: 0800 849 9060

# Winner of Good Neighbour Award!

Well done to Mr David Lenton, Bruce Street, who has won our annual Good Neighbour Award. Mr Lenton was nominated by his neighbour Mrs Hamill for being a great neighbour. Mrs Hamill said in her letter that nothing is too much trouble for Mr Lenton including:

“Putting the bins out for all residents in block, clears paths when it snows, brings the morning paper and any shopping that is needed.”etc

Mrs Hamill confirmed that this support is such a huge help.

Mr Lenton is pictured receiving his £25 supermarket voucher.



## 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.

# Jobseeker's Allowance - How Does The New Penalty System Work?

From 22 October 2012, Department of Works and Pensions (DWP) introduced a new penalties system and hardship reforms for Jobseeker's Allowance (JSA) claimants. This is part of the rules set out in the Welfare Reform Act 2012.

There will be 3 levels of penalties for people who fail to comply with the conditions for claiming JSA. These are:

## Higher Level Penalties

These will apply when claimants fail to comply with the most important jobseeking requirements, for example failing to accept a suitable job. They can also be applied to people who leave a job voluntarily, or lose their job through misconduct.

These failures will lead to claimants losing all of their JSA for a fixed period of 13 weeks for a first failure, rising to 26 weeks for a second failure and 156 weeks for third and subsequent failure within a 52 week period of their last failure.

A 156 week penalty may be reduced where the claimant has completed 26 weeks or more of paid work.

## Intermediate Level Penalties

These penalties are applied following a period of disallowance for not actively seeking employment or not being available for work.

The period of disallowance may be followed by a penalty for a maximum of 4 weeks for a first failure, rising to up to 13 weeks for second or subsequent failure within a 52 week period of their last failure.

## Lower Level Penalties

These are applied when claimants fail to comply with a requirement designed to improve their chances of finding or preparing for work.

These failures will lead to claimants losing all their JSA for a fixed period of 4 weeks for a first failure, followed by 13 weeks for any second or subsequent failure within a 52 week period of their last failure.

If you have any questions please contact Tracy Doran, Income Maximisation Officer, at the office.

# Mince Pies

Mince pies are traditional Christmas fare - and this recipe makes roughly 14 mince pies and only takes 25 minutes in the oven.



## Ingredients:

- 250g plain flour
- 150g cold butter, cubed, plus extra for greasing
- 2 level tsp icing sugar
- 1 medium egg yolk
- 250g mincemeat
- milk for glazing

## Method:

Put the flour into a bowl, add the butter and rub in with your fingertips until the mix resembles breadcrumbs.

Stir in the icing sugar. Add the egg yolk and 2 eggshells full of very cold water. Stir in with a knife then bring the dough together with your hands. Knead lightly, wrap in cling film and refrigerate for about 30 minutes.

Preheat the oven to 200°C/ gas 6. Butter muffin tins for 18 small pies or 14 slightly larger ones. Roll out the pastry fairly thinly and stamp out 12 7.5cm discs and 12 6.5cm ones. Re-roll the pastry and stamp out more discs. Put

the larger discs in the tins, fill with 1 heaped tsp mincemeat, brush the rims with milk, then top with the remaining discs. Cut a cross in the top of each, brush with milk and bake for 20-25 minutes, or until golden brown.

Suitable for freezing.

## Variations:

If you don't have time to make your own pastry, use ready-made shortcrust pastry instead.

If you have a recipe for the Spring Newsletter send to Angela Laley at Forth's office or e mail [angela@forthha.org.uk](mailto:angela@forthha.org.uk)

## Survey Winners

A big well done to the following tenants for returning their questionnaires. Each won £25 of supermarket vouchers:

**Gas Service** - David Wilson, Cambusbarron.

David said: " I am delighted with the vouchers as it is such an expensive time of year."

**Painterwork** - Adam Moffat, Stirling

**Fuel Switch** - Roseanne & Liam Smith, Fallin



## Developments In The Pipeline

**We are delighted to announce that, despite a greatly reduced funding pot for housing in Scotland, we have again secured additional grant funding for new homes in Stirling.**

We have recently been awarded funds which will allow us to proceed with 20 rented homes at Huntly Crescent, Raploch and 4 rented homes at Barn Road, Stirling.

The Barn Road homes should start being built in early 2013 and we hope that the 20

Raploch homes will progress towards a site start towards the end of the year. Our housing list shows us that there is still a growing demand for quality rented homes in our area and these small developments will ensure we can help additional households.

We are also continuing to work with resident groups in both Culterhove and Cornton to progress plans for new homes in these communities. We are hopeful that further grant funding will be forthcoming in future years.



# Notices

## Tenants Zone

We have created a Tenants Zone on the main menu bar on our website. This enables tenants to log on to get up to date information on tenants group meeting dates, gas safety check dates, planned maintenance etc Log on to [www.forthha.org.uk](http://www.forthha.org.uk) for more information.

## Find out What Is Happening...

Speaking Forth is written for you. We want to bring you the latest news about developments here and in the housing world that might be of interest to you. If there is anything specific you would like us to include in future editions please e-mail us at [info@forthha.org.uk](mailto:info@forthha.org.uk) or telephone Angela Laley at the office.

## Useful Contact Details...

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When you have finished with  
this magazine please recycle it.

**Early  
Closing –  
Friday 14th  
December**

Our offices will be closed from 12 noon on Friday 14th 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 on the front cover.

