



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Spring 2017

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DUNBLANE HOMES NEAR COMPLETION

Anyone who has driven past Bogside Dunblane in recent days will have noticed that our Thomas Brittain Court development is nearing completion. The development of 8 flats and bungalows has been greeted with very positive comments regarding how well it fits into the area. The new tenants for this development are due to move in shortly.

These homes were built thanks to the generosity of Thomas Brittain who died in the 1960's leaving his estate to be used for the benefits of the elderly and infirm of Dunblane and Lecropt. We hope that 50 years later he'd be delighted and impressed at the homes his legacy has achieved.



Forth Housing Association Limited

4th Floor Wallace House, 17-21 Maxwell Place, Stirling FK8 1JU
Tel: 01786 446066 • Fax: 01786 445846 • E-mail: info@forthha.org.uk

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



Are You A Carer?



If you look after someone – a child, partner, relative, friend or neighbour – who could not manage without your help, and you are not paid for this work, you can get support from your local Carers Centre. Stirling Carers Centre can provide you with:

- Advice & information
- Carer Support Plans
- Benefit checks
- Help with forms
- 1:1 Support
- Basic advocacy
- Respite events
- Hospital Support
- Peer support groups

All their services are free, confidential and impartial.

Their office is open Monday - Friday, 9am - 4pm at **Unit 49A John Player Building, Stirling Enterprise Park, Stirling Tel No: 01786 447003.**

Log on to:

www.stirlingcarers.co.uk

www.carers.org

www.youngcarers.net

for more information or give their office a call on the number above.

Investigating a Modern Apprenticeship For Under 25s



The internal promotion of Ann Gordon, former Customer Services Assistant, has given us the chance to look at alternative options to cover this workload.



For a number of years Forth has done its bit to train the workforce of tomorrow, by providing work experience placements for school pupils, students and others. It therefore seemed like a logical step to look at the option of employing a Modern Apprentice.

A Modern Apprenticeship in Business Administration will allow a young person, aged 16 to 25 years, to work as part of our staff team and at the same time train towards a Level 2 SVQ qualification. It is a real job, with a real wage and some good quality training and support.

If you, or someone you know, is thinking about a career in this field let them know to look out for a Forth apprenticeship which will be advertised via Skills Development Scotland website - **www.skillsdevelopmentscotland.co.uk/**

Two New Assistant Housing Officers Join Tenant Services Team

We are pleased to confirm that we have 2 new Assistant Housing Officers working within the Tenant Services team and they will be providing support to our 2 Housing Officers.

Kevin Milne previously worked with Stirling Council and his direct dial Tel No is 01786 431926.



Ann Gordon, after a successful interview, was internally promoted to this role. As Ann has been working with us since June 2015, within the Corporate Services Team, many of you will have met Ann during this time. Ann's direct dial Tel No is 01786 431025.



We are sure you will give our new Assistant Housing Officers a warm welcome as they settle in to their new roles within the Tenant Services Team. Should you have an enquiry regarding Housing Management, please contact our Assistant Housing Officers on the aforementioned telephone numbers, who will be happy to assist.

Rent Increase Confirmed At 1.5%

In December the Management Committee agreed to consult tenants about a proposal to increase rents from 1st April 2017 by 1.5%.

Every tenant was given a consultation sheet, with the December Newsletter, and invited to return their opinions by January 16th. By that date a total of 55 tenants gave us their responses and results were as follows:

- In favour of 1% increase 14.5%
- **In favour of 1.5% increase 54.5%**
- In favour of 2% increase 31.0%

This information was reviewed by Committee at their January meeting and at that point they agreed to proceed with a budget based around the 1.5% increase.

All those tenants who gave us their opinion were placed into a prize draw and V Martin from Cornton was the winner of a £25 voucher. It never ceases to amaze us how few tenants take the opportunity to give us their opinions regarding rent increases or other matters, so **remember your views do count and can even win you a cash reward.**

More Homes Coming Soon At Raploch & Cornton

No sooner do we finish some new homes when we start to build some more.

By the time you receive this Newsletter we should have started work on 24 new homes off Huntly Crescent, Raploch and 23 new homes at Johnstone Avenue, Cornton.

These will provide us with a range of one and 2 bedroom cottage flats and houses. It will also include one wheelchair accessible home and a

number of ground floor flats suitable for those with mobility restrictions. The homes should be completed within the next 12 months and if you are looking for a new home why not contact our office to get an application form.

In addition to these homes we are actively working on plans for a further 50 homes in Raploch, around 40 homes at Cultenhove and a further 20 plus homes at Cornton.



CHALLENGE YOURSELF TO CHUCK LESS AND SAVE UP TO £60 A MONTH

Lent is here and for many people it's an opportunity to try to give up bad habits. This year, rather than cutting out chocolate or curbing the coffee habit, why not give up something else instead: putting food in the bin. Why? Because in the UK, 70% of all food thrown away comes from our homes.

That's more than 7 million tonnes of food and drink every year, the majority of which could have been eaten, shared and enjoyed.



Buying only what we need and using up all of what we buy is a great way to keep food out of the bin. Doing our bit, no matter how small this might seem, could save each of us up to £60 a month. Love Food Hate Waste have food facts, top tips and recipes to help you succeed in throwing away less. Hopefully the changes you make will help you give up binning food for good.

Log on to: <https://scotland.lovefoodhatewaste.com/> to get the latest on how to make your weekly shop last longer and further.

Help Us Reduce Our Carbon Footprint

If you would like to receive your copy of Speaking Forth via e mail, please e mail your name, postal and e mail address to info@forthha.org.uk

Money News Round

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 undertake a home visit at a time that suits you.

Tracy can be contacted at Direct Dial Tel: 01786 431921 or e mail tracy@forthha.org.uk.

Tracy Doran,
Income
Maximisation
Officer



WARNING Universal Credit!!!

As from June 2017, (date to be confirmed), Stirling will become a full service area for Universal Credit. This will mean that anyone claiming a NEW benefit will require to claim Universal Credit.

For example, if you are currently claiming Employment Support Allowance (ESA) and then are found to work and require to claim Job Seekers Allowance (JSA), as from June 2017 you are likely to have to claim Universal Credit. Even if you appeal the ESA decision, this is overturned and ESA is reinstated, the claim for Universal Credit will continue.

If a claim for Universal Credit is made then this will include all Means Tested Benefits (not Child Benefit or DLA/PIP/AA). This would mean that any Tax Credits or Housing Benefit would stop and be included in Universal Credit claim which would be paid once per month.

If you claim Child Tax Credits and you have a new child then you will still remain on Tax Credits as this is a change of circumstances and not classed as a new claim.

Up - Help Is At Hand

Child Benefit

If your child is born after 6th April 2017 and you already receive Child Benefit for 2 children, it is likely that you will not receive any payments from Child Benefit or Child Tax Credits, for your new child.

Employment and Support Allowance (ESA)

Any ESA claim made from April 2017 who are placed in the work related activity group will receive the same amount of income as someone on Jobseekers Allowance as no additional component will be paid.

For anyone already in receipt of ESA prior to April 17 the additional component will still be paid. For those claiming ESA that are placed in the support group, even if they have claimed after April 17, an additional component/monies will still be paid.

ATTENTION For Those In Receipt of Benefits

For those in receipt of benefits including Housing Benefit and Tax Credits please note that all DWP/HMRC computer systems are now linked with Stirling Council.

As a result, if you let someone use your address for correspondence, it is likely to flag up, and your Benefits could be effected. In some instances Benefit payments have been stopped including Tax Credits payments as DWP/HMRC believed someone else was staying in the property. This could also effect those claiming Housing Benefit.

Warm Homes Discount

For those tenants who claimed Warm Homes Discount for 2016/2017 please note that the energy providers have been given until 31st May 2017 to make payments to the individual accounts.



Estate Management Visit Dates From Your Housing Officer

Our 2 Housing Officers cover the following areas:

Elaine Shepherd – *Raploch, Cambusbarron, Dunblane, Riverside, Stirling Town – Baker Street/Morris Terrace, Cowane Street, Crosbies Court, Myles House, Tannery Lane/Queen Street, Victoria Place.*



Elaine will be carrying out an estate visit to your area **week commencing:**

8th May 2017.

Caroline Stevenson – *Bannockburn, Braehead, Fallin, Cornton, Cowie, Plean, St. Ninians, Whins of Milton, Stirling Town - Barn Road.*



Caroline will be carrying out an estate visit to your area **week commencing:**

15th May 2017.

Policies Under Review – Have Your Say!

The following Policies are under review and will be considered by our Committee over the next year:

- Adaptations - July
- Rent Arrears - July
- Harrassment - July
- Voids - July
- Shared Ownership - Oct
- Rechargeable Repairs - Sept
- Minimum Standard for Relet - Dec

We would love to have your views on these Policies. You can become a member of the 'E' Group who receive a short survey by e mail. Or attend the Tenants' View Forum who meet quarterly to examine Forth's performance and obtain views on policies.

If you have an interest in any of the above policies or would like to join any of these groups, please contact Angela Laley at the office. We want to hear your views as this helps to improve our services to you – our customer.

Volunteer - You Won't Lose Your Benefits!

People on benefits can be confident that volunteering won't affect their claim as long as they report it to the Job Centre, new guidance states. And people on disability benefits are free to volunteer without fearing that it will automatically trigger a work capability assessment.

The Department for Work and Pensions (DWP) has worked with Voluntary Action Scotland and local third sector support bodies to create the new guidance to help people on benefits volunteer with confidence. It also clearly states that volunteers are entitled to receive out of pocket expenses, such as travel or childcare costs, without losing their benefits income.

There is no limit on the amount of time that people on benefits can volunteer, however they must ensure that they can meet the conditions of their benefits, which may involve spending a certain number of hours a week job searching.

Scottish volunteering contributes an estimated £2.6 billion annually to the economy. Research also shows that people who volunteer are



happier, healthier and more employable. Confusion about how many hours a person can volunteer when claiming benefits and whether it will impact on the amount of money they receive is thought to have put off many from gaining employability skills through volunteering.

For more information log on to: <http://thirdforcenews.org.uk/tfn-news/volunteering-wont-affect-your-benefits#wHqQFKATSSBfkyeR.99>

STROKE? Think Fast and Save A Life – Call 999



Over 12,000 people suffer a stroke in Scotland every year. A stroke is a medical emergency. It can happen to anyone at any time. To check if someone is having a stroke use the F-A-S-T test:

Face – Can they smile? Does one side droop?

Arm- Can they lift both arms? Is one weak?

Speech – Is their speech slurred or muddled?

Time – To call 999.

If you see these signs **call 999** fast as early treatment can be given which can prevent further damage to the brain.

Advice Line Tel: 0845 077 6000. Website: www.chss.org.uk

Maintenance Matters

Planned and Cyclical Works Programme

The following works will be undertaken during 2017/18:

Planned & Cyclical Works	Development
Kitchen Replacement	Stirling Place, Plean. Bogend Road/Milnepark Road, Bannockburn.
External Door Replacement	Colliers Road/Hirst Crescent, Fallin.
External Painterwork	Barnsdale Road/Gateside Road/Wordie Road, St Ninians. Archie Bone Way, Fallin.

EICR (Electrical Installation Condition Report) – Electrical Checks

We carry out electrical checks to our housing stock to identify any faults within the electrical circuits of the property. It is also for your safety within your home and although this test is not mandatory it is a recommendation that the test be carried out every 5 years.

If your home is identified for a test this year you will receive a letter. We would ask that you work with us and allow the Contractor access to carry out the test. This will ensure your home is electrically safe and offer piece of mind to you.

Fuel Switch – You Haven't Missed The Boat to Change to Gas From Electric!

The majority of our properties are enjoying the benefits of gas central heating. However, if you still have electric heating it is not too late to change to gas. Forth will pay the cost of installation etc.

Should you have any questions please give Paul Fraser, Maintenance Officer, a call at the office Direct Dial Tel No: 01786 431026.



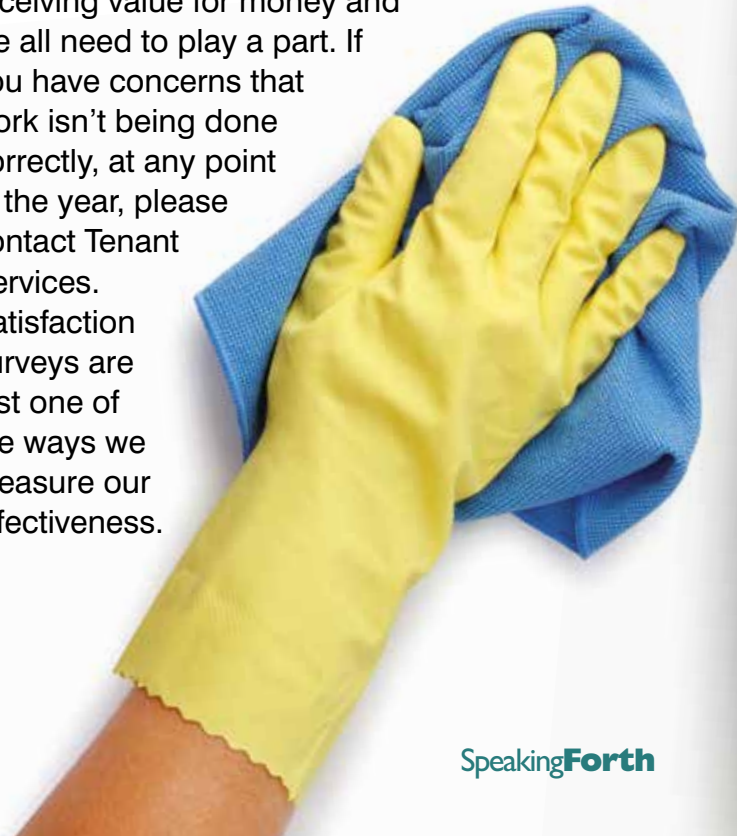
Close Cleaning – Improving Services

We are pleased to report that due to the measures that we put in place there has been a continuous improvement in Close Cleaning standards. A recent survey highlighted that the overall quality of work result was 88.9%. To maintain these standards:

- A worksheet will continue to be located in each close, which our Contractor signs. This outlines the Contractors duties and allows tenants to see when they have called and what they've done.
- Housing Officers will continue to check that this worksheet has been signed when they carry out their inspections and will continue to prioritise inspections on any closes where standards appear poor.
- A no storage policy in common closes is being enforced and Housing Management are working with tenants to achieve this policy.

- During Estate Management inspections the close window cleaning will continue to be monitored closely by the Housing Officers to ensure standards are maintained.

We want to be sure that our tenants are receiving value for money and we all need to play a part. If you have concerns that work isn't being done correctly, at any point in the year, please contact Tenant Services. Satisfaction surveys are just one of the ways we measure our effectiveness.



Do You Know the Content of your Tenancy Agreement?

When you receive the keys to our property, do you ever remind yourself of the contents of the Tenancy Agreement that you have signed? Reviewed the Tenant's Handbook that explains your rights and our responsibilities?

Occasionally we must visit tenants to remind them of their obligations to look after their garden and the condition of the home they live in. Gardens are great, we all want one but they need looking after. Grass needs cut, weeds need removed, toys and belongings need to be collected and stored. Why? Read your Tenancy Agreement again, especially Section 2.10, and if you are not looking after your garden expect a visit from your Housing Officer.

If gardens are not your thing then maybe a move to a flat would suit you better? Do you have family and friends that can assist? If not we will instruct the work to be done and you will be recharged for this work. We much prefer the tenant looks after their garden themselves but we will not allow gardens to become unsightly.

Whilst the garden is an open space, the home may equally suffer from neglect. If you smoke, the walls and ceiling may become smoke stained and it is your responsibility to remedy this. You

hate throwing things away but does that impact on how you do the basics of cleaning the home? Occasionally we find that it does, therefore if you gather stuff, you need to find a way of cleaning not just around the stuff but everywhere.

If damage has been caused and this can happen by accident, it is your responsibility to make good the repair. If you refer to Section 5.12 where it states we only require to give you 24 hours' notice for access, we prefer to provide 7 days. Tenants on rare occasions do not provide access to the property and believe wrongly, that we will not take legal action to force entry. Unfortunately, we have now done this on a few occasions and we will recharge the tenant for these additional costs.

The vast majority of our tenants adhere to the Tenancy Agreement but we have a duty to protect our tenant's rental income and will visit the homes and gardens of tenants that do not look after them.

Please understand, we are only doing our job. We will try and help you as much as possible. However, if we do need to speak to you, either you resolve the issue or we will, by following our procedures and commitment to the Tenancy Agreement that you signed.

Points of View Cards For Repairs - Quarterly Results

Our results from October to December 2016 are noted below:

Points of View Oct-Dec 2016	Very Satisfied%	Fairly Satisfied%	Neither Satisfied or Dissatisfied %	Fairly Dissatisfied %	Very Dissatisfied %
How satisfied are you with Forth's staff who dealt with your enquiry?	92.86%	1.79%	3.57%	0	1.79%
How satisfied were you with the access arrangements made by the Contractor?	84.21%	8.77	3.51%	3.51%	0%
How satisfied are you with the quality of the repair?	94.83%	5.17%	0%	0%	0%
Overall how satisfied are you with how the contractor dealt with your repair?	89.66%	10.34%			
Overall how satisfied are you with the repairs service provided by Forth?	81.03%	13.79%	1.72%	1.72%	1.72%

We value your feedback, as this lets us improve our services. As a small token of our appreciation we hold a quarterly draw. Well done to Mrs McArthur from Bannockburn for winning £25 in supermarket vouchers!

GAS SAFETY

Faulty Boilers Can Kill!

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 us, 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.

Currently, we have to arrange around 10 forced entries and/or cap gas annually to ensure Gas Safety checks are carried out. Our Contractor Saltire will undertake 2 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 the gas will be capped 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. So please! please! please! if Saltire arrange an appointment that doesn't suit you, contact them direct or via our office, to arrange a suitable date/time. Whatever you do, please don't ignore the subject: as you could be putting yourself and family in danger.

Happy Easter!

The Committee and Staff would like to wish you all a very Happy Easter! We would also like you to note that our offices will be closed for the following public holidays:

Office Closes: Thursday 13th April at 5.15pm.

Office Reopens: Tuesday 18th April at 9am.

In addition please note the following office closures in May :

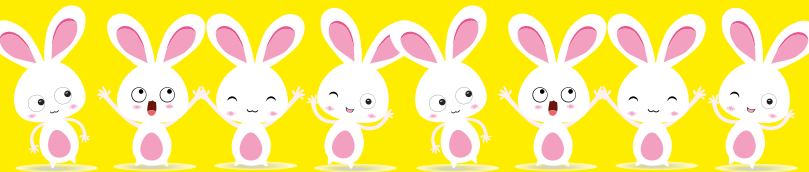
Office closed Monday 1st May, Friday 26th May and Monday 29th May.

If you have a **genuine** emergency repair over this period please contact:

Gas Central Heating - 0800 048 2710 (Saltire)

Gas Leaks – 0800 111999

For genuine emergency repairs (excluding gas heating and hot water) outwith office hours please telephone The McDougall Group on Tel No: 0333 123 1011.



De Moray Association – Attention all De Moray Court Residents!

De Moray Association are holding their AGM on Monday 24th April 2017 at Cornton Primary School at 7pm.



At this meeting a new Committee will be elected and the events for next year will be planned. During the previous 12 months the group have organised trips to the Safari, Panto and Paintballing as well as organising a Halloween party, Car Boot Sale and general fund raising. Without your support this group won't be able to continue. So please come along and support your local group on 24th April. Refreshments will be served and you will be made very welcome.



Useful Contact Details...

Forth Housing Association Limited

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

Tel: 01786 446066 Fax: 01786 445846

E-mail: info@forthha.org.uk Website: www.forthha.org.uk



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