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Rising To The Challenge

Forth HA aims high for grant funding - See page 2



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

Rising To The Challenge

From page 1

We are all aware that the current economic climate is affecting everyone and in particular Scottish Government funding has been hit hard.

Sadly, from our perspective, the funding to help build new rented homes has been cut the hardest. Traditionally we have been able to secure good levels of funds to build new homes. For example in 2009/10 we were able to obtain £4.5m of grant assistance and built over 100 new homes.

A new “Challenge Funding” process has been introduced by the Scottish Government for this year and the sum of money available for all Associations in Scotland will be £20 million. To receive any of this money Associations are being

asked to make innovative bids, designed to maximise the number of homes built for the money available.

Never ones to refuse a challenge our Committee Members and Staff have been giving lots of thought to how we can secure grant funding and new homes for Stirling, without having to sacrifice our standards or raise our rents too much.

The reality is that we won’t be in a position to secure funding for 100 new homes for Stirling in 2011/12. However, we are confident that application of a little bit of flexibility by ourselves and our partners at Stirling Council, should allow us to secure funds for some badly needed housing.

Watch this space!



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 21st April at 5.15pm
Office reopens Tuesday 26th April at 9am.

In addition please note the following office closures in May:

Office closed Monday 2nd May, Friday 27th May and Monday 30th May.

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

Existing Forth Tenants: Stirling Council
Tel No: 07715 004 265.

New Tenants at Raploch: Winchel Place, Gordon Square, Fisher Row and Drip Road, contact Cruden Homes (East) on Telephone: 0131 442 3862.

If this office is closed please contact:

- Electrician 07917 507 402
- Plumber/Heating 0141 766 0100
- Joiner 01506 468888

New Tenants at Clayhills Drive, (Phase 2), Cambusbarron: nos 20-38, Flats 35A-35J and 37A-39J contact Persimmon Customer Services on Telephone: 0870 060 5520.

Wordie Road/Gateside Road, Torbrex: on Telephone: 01786 811811

Estate Management

It is proposed that estate management visits and close cleaning will be carried out during the weeks beginning:

Month
April
May
June

Estate management
4th & 18th
2nd, 16th & 30th
13th & 27th

Close cleaning
11th & 25th
9th & 23rd
6th & 20th

If you have any enquiries or comments relating to these activities please contact the office. We want to get your feedback!

Fighting A Future Freeze

There can't be many folk who have forgotten the freezing weather we experienced in December, even if March is proving to be slightly warmer.

We certainly haven't forgotten the inconvenience that a number of tenants experienced when their pipes froze and they faced a lack of water, or even too much water flooding parts of their home.

We have taken a close look at the properties where frozen pipes appeared to be a particular problem and we have tried to identify any design failings which we can address. One of the common themes identified relates to upper cottage flats, which often have their main water pipe entering the building through a chilly stairway or hall.

To try and avoid a repeat of the problems we have instructed work to add "trace heating" to the main water pipes in some homes at Raploch, De Moray Court and Bogend/Milnepark Road. This heating will only come on when the temperature drops very low and is designed to keep the water pipe warm and running freely. Some of this work has already been completed; indeed some of it was done within days of the first frosts arriving. If you live in one of the affected flats where works have still to be carried out, you can expect contractors to contact you in the near future.

We apologise for any inconvenience that this work may cause, but we consider that this will be far less inconvenient, than future freezes when the cold spell returns.

Landscape Maintenance

The landscape maintenance contract will be managed by two contractors. For our Raploch tenants the contract has been awarded to Raploch URC and for all other tenants Inverallan Landscape Ltd will again attend to the landscape maintenance.

Work shall commence in April with 'summer cuts' running through to October. From November 2011 through to March 2012 the contractor shall carry out monthly 'winter cuts'

A brief description of what you can expect the contractor to carry out is detailed below:

- Grass to be cut, weather permitting, twice a month between April and October.
- One application of a selective weed killer April/May weather permitting.
- Established hedges will be cut/trimmed as required during the growing season to ensure they are kept in a tidy condition.

- All bedded areas will be forked over, soil broken down and weeds removed twice between April – October.
- Weeds and vegetable matter should be removed as required during visits.
- Stray chips will be replaced in the nearest chipped area during visits.

We are aware that people's expectations and standards differ when it comes to service delivery. However, the work detailed above is the minimum standard which we expect the contractor to provide.

Should you wish to make any comments, or complaints, on the service delivery during the course of the contract please contact your Housing Officer. Your comment/complaint will be recorded, investigated, and you will receive a reply either by telephone or if you prefer in writing.

Not Running On Empty!



There is always a fair degree of publicity given to empty homes in Scotland. In particular, it is highlighted how much money is lost by landlords each year, due to homes lying with no tenants paying rent. Last year in Scotland, Housing Associations lost over £10m whilst they got new tenants signed up.

Well we are pleased to say that we are not guilty of this

problem! Figures produced by the Scottish Housing Regulator show that last year we lost £140 in the whole year, despite the fact we allocated 91 tenancies.

Our performance in this area made us the best performing Association in Scotland. Just to prove it wasn't a flash in the pan, the first 9 months of this year saw us letting 71 tenancies and we lost only £77 in rent. This means we're

actually on track to improve on last year's top quality performance.

So what - you may say. Well the reality is that every pound a landlord losses, whilst a house lies empty, is a pound that other tenants need to find to cover costs. By operating as efficiently as we do, we are able to keep our rents as low as we can and ensure that money is spent on real things, rather than empty homes.

CONGRATULATIONS!!!

To Adam Wright for winning the £25 shopping voucher for returning his 'Points of View' card during October-December !!!

CALLING ALL RAPLOCH TENANTS!

A successful meeting took place on 1st February 2011 at Raploch Community Campus.

The roles of a Committee were explained and leaflets regarding roles issued. At the next meeting the group will consider electing a Committee. It was agreed that as those attending represented most of the areas where we have houses in Raploch, that the group would represent all our developments within Raploch.

The group also agreed that initially they would like to consider events to bring the community together, events for the children and fund raising.

Tenants Groups

De Moray Association are giving all the children of De Moray Court an Easter Egg and are also holding an Easter colouring-in competition. Cambusbarron Forth Tenants are holding an Easter Party for the children of Clayhills Drive and Auld School Wynd. For more information of these events and details of all Tenants Group Meetings log on to www.forthha.org.uk under News or contact Angela Laley, Project & Communications Co-ordinator at the office.

Victim Support



No one expects to be a victim of crime, yet it can happen to anyone. Whether housebreaking, assault, theft or harassment. It can leave you feeling angry, worried and alone.

Victim Support's trained volunteers understand the practical and emotional difficulties caused by crime and provide free, confidential and independent help through a choice of contacts – telephone support, home visit or office appointment.

Victim Support can provide time to talk, help with insurance and compensation claims, personal safety and crime prevention advice, support if your case goes to court, information about other agencies and help with Criminal Justice procedures.

And remember, you don't have to have reported the crime to get help from Victim Support.

You can contact your local Victim Support at:
38 Forth Crescent, Riverside, Stirling FK8 1LD
or by telephone on (01786) 445782
or by e mail at victimsupport.stirling@victimsupportsco.org.uk.

Struggling To Pay Bills? Money Newsround Can Help!

If you are like many others, and are struggling to pay bills, our Income Maximisation Officer, Tracy Doran, is here to help. This is a free and confidential service. Advice can be provided on credit, finance and debt issues and helps by:

- Making sure that you are receiving all the benefits and tax credits you are due.
- Working out a household budget.

For more information on any of the benefits noted below please contact Tracy Doran at the office or log on to www.forthha.org.uk.



MARCH 2011

Employment and Support Allowance

Change: a new work capability assessment/medical to be introduced.

Incapacity Benefit

Change: transfer of incapacity benefits to employment support allowance begins due to be completed by March 2014.

APRIL 2012

Contributory Employment and Support Allowance

Change: people in the work related activity group will have their claims limited to one year, they will then have their family income and savings assessed to see if they qualify for the means tested version of the benefit.

APRIL 2011

Disability Living Allowance

Change: higher rate mobility will be payable to people with a severe visual impairment.

Child Benefit

Change: rates to be frozen for three years.

Housing Benefit

Changes:

- Baby element of family premium will no longer be available.
- Non-dependant deductions to be increased.

Pension Credit

Change: maximum Savings Credit award to be frozen for four years.

Sure Start Maternity Grant

Change: this payment of £500 will only be available for the first child.

Tax Credits

Changes:

- claimants with incomes over £40,000 will be affected, there will also be a 2p increase in the rate at which Tax Credits are withdrawn as a person's income increases.
- The baby element will be removed from child tax credits.
- An increase in child element rate by £180.

- A reduction in the percentage of childcare costs that parents can claim through the childcare element of Working Tax Credits (WTC) from 80% to 70%.

- The basic and 30 hour elements of WTC will be frozen for three years.

Income tax

Change: the tax-free personal allowance will rise to £7,475 for people under 65.

Disability Living Allowance

Change: the mobility component will no longer be payable to those in residential care.

Income Support

Change: existing claimants who are lone parents whose youngest child is aged over 5 years will be transferred to other benefits.

Tax Credits

Changes:

- 50+ element removed from working tax credits.
- Increase of child element by £110.
- New applications and changes of circumstances will only be backdated for one month instead of three.

Proposed Cyclical and Planned Works 2011 - 12

In order to maintain and improve our housing we propose carrying out the works detailed in the tables below. This will depend on costs coming in at budget, if not, we may require to make some amendments to our proposed programme.

The works are programmed for throughout the year and tenants will be notified prior to works starting. However, an indication is given in the table below of when you can expect the works to be undertaken:

CYCCLICAL MAINTENANCE

Work	Addresses	Period
Electrical Safety Check	Menzies Drive\Thistle Place Raploch	Oct 2011 – Dec 2011
Smoke Alarm Safety Check	All our properties	Oct 2011 – Dec 2011
Painter work	Abbey Road\Cooperage Quay\ Cask Crescent. Riverside Crosbies Court. Stirling Forth Street\Place. Riverside Irvine Place. Stirling Queen St\Tannery Lane. Stirling	July 2011 – Sept 2011
Annual Gas Service & Safety Check	All our properties with a gas supply	Mar 2011 – Mar 2012
Annual Safety Check of Roof Anchors	Myles House Bruce View Baker Street\Morris Terrace	Jan 2012– Mar 2012



PLANNED MAINTENANCE

Work

Storage Heating Upgrade

Addresses

Queen Street\ 1 – 10 Tannery Lane
Bruce View. Whins of Milton

Period

July 2011 – September 2011

If you have any questions regarding the proposed works please contact Iain Stirling (Senior Technical Services Officer) Tel: 01786 431925.

Annual Gas Safety Checks

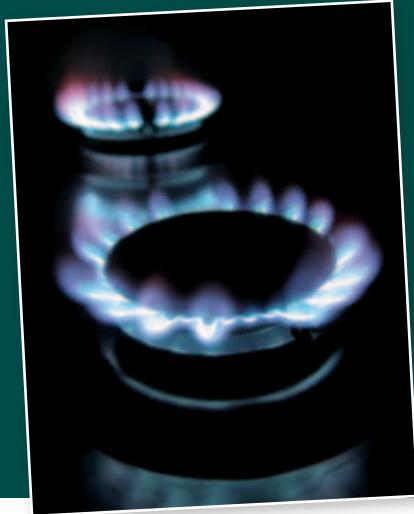
Each year we must complete a gas safety check to all our homes with a gas supply within 12 months of the previous safety check. Last year we achieved 100% success in carrying out these important safety checks. However, to ensure complete success it was necessary to force entry to one of our properties.

This years safety checks are well under way and the table below sets out when each development is due to be visited by our contractor. Tenants shall be given prior notification of when the contractor shall call. Should you miss the contractor, or, the appointment is not convenient please contact Stirling Council by phoning 0800-027-5888 to arrange an alternative appointment.

Please be aware, that in order to ensure that we achieve 100% success in carrying out these annual service checks, we shall force entry to any home where we are experiencing difficulty in gaining access. Any costs which we incur as a result of this action shall be recharged to the tenant of the property.

Programme of Annual Gas Safety Checks overleaf >

Programme of Annual Gas Safety Checks 2011-12



Street	Area	Date commencing
Forth Street\Place	Riverside	14th Mar
Auld School Wynd	Cambusbarron	18th Apr
Gillespie Place	Whins of Milton	23rd May
De Moray Court	Cornton	25th July
Clay hills Drive (Phase 1)	Cambusbarron	22nd Aug
Clay hills Drive (Phase 2)	Cambusbarron	11th Jan
Wordie \Gateside	St Ninians	11th Aug
Winchel Place	Raploch	19th Sept
Gordon Square	Raploch	26th Sept
Fisher Row	Raploch	12th Jan
Drip Road	Raploch	13th Jan

Should you have any questions regarding the annual gas safety checks or access to your home please contact Iain Stirling (Senior Technical Services Officer) Tel 01786 431925.

Contractors' List

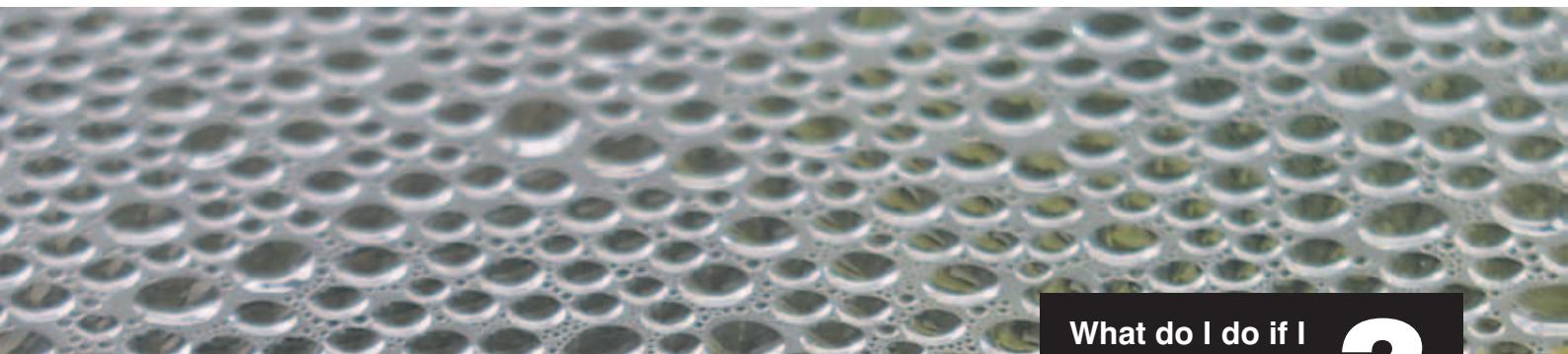
We recently complete a review of the contractors who are engaged by the Association. The table below lists the successful applicants who shall be engaged from 1st April 2011 – March 2014 to carry out works on our behalf. A number of 'new' contractors have been added to our List.

Trade	Contractor\Company	Trade	Contractor\Company
Electricians	Alex Brewster Stirling Electrical Services Ltd	Slater\Plasterer	Ally Baird Ltd D. & S. Slaters
Plumbers	Forth Plumbing & Heating Stuart MacLaren	Multi-Trade	Stirling Council Housing Services Marshall Construction MEARS Carillion
Joiners	B.J. Joiners Arthur Joiners & Builders		
Painters	Borestone Decorators Ltd C.A. Decorating MITIE Property services Bell Decorating Group Ltd	Sundry Contractors	T.V. Aerials Graham Robertson Storage 4321 Cleaner Aquaklenz White Goods Adam Domestic Blacksmith John Marshall Fabrications Ltd

In light of the positive comments recorded in the recent Tenants' Survey regarding our contractors and their performance we shall of course continue to monitor the service which we provide and where possible improve, the high levels of satisfaction expressed.

Should you have any comments, queries or suggestions regarding the service which we provide please contact Iain N Stirling, Tel: 01786 431925.

What Is Condensation?



Condensation is caused by moisture in the air condensing into water when making contact with a cold surface. The usual way to see the effect of condensation is by windows misting or water forming on toilet cisterns.

In extreme cases condensation occurs on walls or ceilings where symptoms may range from slight marks on wallcoverings to black mould and plasterwork deterioration.

Condensation is different to dampness which is caused by water getting into the house from the outside,

usually through windows, doors or roofs.

To avoid the problems caused by condensation you must reduce the amount of moisture in your home. Main causes of high moisture levels are as follows:

- No ventilation in sleeping, cooking or bathing areas.
- Lack of air flow (usually behind furniture)
- Drying clothes on radiators
- Unvented driers
- Liquid or Calor gas heaters

If you ensure all of the above are avoided then your home should not suffer from condensation.

What do I do if I find evidence of condensation?



If there are black marks or mould growth then wash down the surface with a mixture of 5 parts water to 1 part bleach and dry off with a cloth. This should be repeated as necessary.

Make sure the cause is resolved and that a free flow of air is provided. For example, more ventilation in kitchen and bathroom.

For further advice contact Iain Stirling, Senior Technical Services Officer at our office.

Who's Who On The Committee?

Continuing our introduction to the Committee members of Forth, here are two more.

Neil MacLeod



Neil works as a Learning & Development Adviser with the Scottish Social Services Council, which gives him an all round understanding of the issues relating to the control and running of a voluntary organisation.

He has been a member of our Management Committee since 2006 and since then he has influenced many decisions. He has however failed to date to convince other Committee Members to follow his beloved Aberdeen FC.

Philip Sim



Philip is a Partner with McClure Naismith LLP and in his professional life he has worked closely with a number of landlords, mainly relating to property and land transactions. This means that he is able to bring a different range of experiences and knowledge to support our work.

He has been a member of the Committee since 2009, when he was co-opted so that we could gain from his expertise. In 2010 he stood for election in his own right and was duly elected, which tends to suggest he must be enjoying his involvement.

Survey Winners!

We recently carried out 3 surveys to find out your views. Thanks to all those that participated in these surveys.

The 3 winners are:

Ian Weir, 9 Stirling Place - Painterwork Survey

Debbie Laing, 34 Clayhills Drive - Landscape Maintenance Survey

Paula McKinnon, 23 Barn Road - Smoke Detector Survey

Each of these 3 winners have received a £25 voucher for Tescos.

The results of the surveys can be viewed by logging on to www.forthha.org.uk under About Us.



Caroline Stevenson presenting voucher to Debbie Laing, 34 Clayhills Drive. (Other winners unavailable for photo)

Digital Aerial Switchover



As you may be aware the switchover from analogue to digital aerials in the Stirling area starts in June. We have already carried out the upgrade of a number of communal aerials and are currently completing those remaining properties with communal aerials. These works are being undertaken by Graham Robertson and those tenants will be written to advising when the works will be carried out.

We shall only assume responsibility for those aerials which have been upgraded from the old analogue ones. All other residents shall be responsible for the installation and maintenance of the digital aerial (if required) to their own home.

Further information regarding the switchover can be had by visiting digitaluk.co.uk or from the 'Your guide to switchover' which has been distributed by digitaluk.



Useful Contact Details...

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