



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Spring 2015

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The Committee & Staff at Forth Housing Association would like to wish you all a very

Happy Easter!



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



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: Thurs 2nd April at 5.15pm.

Office Reopens: Tuesday 7th April at 9am.

In addition please note the following office closures in May:

Office closed Monday 4th May, Friday 22nd May and Monday 25th 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.

New Tenants Only - For Genuine Emergency Repairs:

New tenants at **Raploch** should report genuine **emergency** repairs to Cruden Construction:

Electrical Emergency Tel: 07917 507 402

Gas Emergency Tel: 07917 436 272

All other emergencies: Tel 0333 123 1011.

New tenants at **Barn Road**, should report genuine **emergency** repairs to J B Bennett (Contracts) Ltd:
Joiner Tel: 07836511329
Plumber Tel: 01786 812273
Electrician Tel: 07796335775.

New tenants at **Culthenove Crescent**, should report genuine **emergency** repairs to Marshall Construction
Tel: 01259 219500.

If you have called out a Contractor as an emergency, please advise us as soon as the office opens again.



MORE NEW FORTH HOMES

Over the past few months we have welcomed 36 tenants to their brand new Forth homes.

Twenty of these homes are in Raploch and 16 are in Cultenhove with the latter being the first of what are hoped will be a series of new homes that we will build in the coming years. A Planning Application for the second batch of homes in Cultenhove Crescent and Earlsburn Avenue is currently lodged with Stirling Council.

These homes at Cultenhove have been planned and designed in partnership with members of the Cultenhove Opportunities Partnership and some of their members were given a preview before the new tenants moved in.

We're pleased to say that the new homes more than matched their expectations.

Cultenhove
Crescent, St
Ninians

Money News Round-Up

With all the changes to benefits our Tracy Doran, Income Maximisation Officer, is here to help. So if you have any questions just give Tracy a call at the office or on her direct dial Tel No:01786 431921. A home visit can also be arranged.

Housing Benefit Overpayments

Housing Benefit have issued letters recently regarding overpayments to those in receipt of Housing Benefit that have not declared income/savings.

This has become apparent as HMRC (tax) have used 'real time information' which details each person's taxable income for the last financial year and passed the information to Housing Benefit.

Therefore, any pensions, savings and

changes in earnings that have been notified to the tax office (ie through your pension providers, employer etc) have then been passed to Housing Benefit for them to check their records. Any discrepancies that have not been notified have resulted in Housing Benefit overpayments.

If you believe that the Housing Benefit overpayment is incorrect you do have the right to ask for the decision to be looked at again or appeal the decision.

Universal Credit Is Landing In Stirling!!

As from 25th May 2015 those making a new claim for Jobseekers Allowance who are SINGLE claimants are likely to require to claim Universal Credit instead of Jobseekers Allowance.

This will mean that any **single** person making a claim for jobseekers online will be asked a variety of questions (single, British citizen, 18 years – 60 years and 6 months, not in receipt of any other benefit other than Housing Benefit and not be awaiting a decision ie appeal etc on any other benefit, be employed/self employed, pay child maintenance via CSA or in education, have no savings in excess of £6000), then the claim is likely to be transferred to Universal Credit automatically.

To complete a Universal Credit claim you will need information regarding your bank/post office account and also any rent due to be paid. The application cannot be saved so this information will

require to be at hand when you are completing the form online. **Please contact Forth 01786 446066 to obtain correct information regarding rent due and advise that this is required for Universal Credit claim** (as you will need to provide a copy of your rent agreement when you go to your first interview at the Job Centre and Forth can provide this for you).

Universal Credit will be paid one month and 7 days after date of claim being registered. (ie if you claim on 1st June 2015 your first payment will not be until 8th July 2015 but the payment will be for the period 1st June 2015 until 30th June 2015).

The payment of Universal Credit will also include an amount for rent if you are liable to pay rent and you will require to make arrangements with Forth to pay your rent.

Remember Tracy Doran at the office is here to help – so just give Tracy a call and she will help with any questions.



Single Claimants Tax Credits/Lone Parents

At present HMRC have sent out a number of letters to those claiming Tax Credits who are classed as single claimants to check they are living alone. The letters are from a company called Concentrix who have the contract with HMRC.

Concentrix have amalgamated information from credit reference companies and HMRC. If the information shows someone other than the claimant at the property then letters are being sent to the claimant to request evidence that they are living alone. If the information is not provided then the Tax Credits will stop.

Due to the information being provided through Concentrix this could also be having an effect on those claiming Income Support as lone parents. This is because DWP are likely to suspend benefits until information provided that the claimant is a single person.

Adamson Place, Cornton

We are pleased to advise that Marshall Construction are commencing work on site at our development at Adamson Place, Cornton. The housing mix for these cottage flats is as follows:

- 12 x 2 person/2 apt (one bedroom)
- 4 x 4 person/4 apt (two bedroom)

Works are due to be completed by February 2016.

CHANGE Workshops - Would You Like To Control Your Finances?



Are you sick of being skint constantly? Do you worry about money? Are you making the most of your income?

The CHANGE project can help you take control of your money. They want to help to make sure you are getting the right amount of money either through employment or benefits. Their workshops help you manage your household budget and daily spending.

These workshops are held in Bannockburn, Raploch and Cornton. However, individual one to one support can also be provided tailored to your specific needs. Therefore, if you feel that you would benefit from taking control of your finances then give either Callum or Katie, from the CHANGE project, a call on the following:

Katie Tel: 01786 445619 or Mobile:
07956963399 (9.30am to 4.30pm)

Callum Tel: 01786 472885 or Mobile:
07958299880 (9am to 5pm)

PROJECT A.L.B.A

Raploch Community Enterprise, Kildean Hospital, 146 Drip Road, Stirling

- *Are you over 16 years old and not in education, training or full time employment?*
- *Do you want help to develop your skills and abilities for the workplace?*
- *Do you need additional work experience?*

Raploch Community Enterprise offers FREE training courses in a variety of areas to people who live in the Stirling Council area.

All courses are designed to help you take the next step towards employment or further education!



Supported by BIG Lottery to offer free part time courses across a range of industries:

Administration • Building Services • Construction • Health & Social Care
Hospitality • Soft Landscaping • Sports Coaching

Opportunities to gain valuable work experience • Help with applications, C.V. and preparing for interviews



For more information please contact us at
the Community Enterprise! 01786 472885



Help Is At Hand To Tackle Debt



A new Financial Health Service offering a one-stop-shop for money advice services has been launched.

Scotland's Financial Health Service website provides links to a range of organisations offering information and advice on debt, managing money, housing, homelessness and ethical lending. The website also allows users to search for local credit unions and find out about the products offered by them, and to search for approved money advisers.

Log on to:

www.scotlandsfinancialhealthservice.gov.uk/

The website is designed to signpost you to relevant information.

Keeping The Rents Low

By the time people read this all our tenants will have received their rent increase notifications to take effect from 1st April 2015.

No one likes to see their costs going up but hopefully tenants will recognise that Forth's Management Committee is working hard to keep increases as low as possible. Having originally thought that a 1.7% increase

would be required this year a review at our January meeting allowed the final increase to be reduced to 1.3%.

This means that for the sixth year in a row, we have applied a lower than average rent increase, but at the same time we've managed to keep our service delivery and satisfaction ratings as high as ever.

LANDSCAPE & CLOSE CLEANING SERVICES – IMPROVING SERVICES

We are pleased to report that due to the measures that we put in place last year, there was a marked improvement in results for both Close Cleaning and Landscape Maintenance, following the recent annual surveys.

Close Cleaning – 82% satisfaction

Measures in place:

- Worksheets are 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 Management staff check this worksheet has been signed when they carry out their inspections and will continue to prioritise inspections on any closes where standards appear poor.
- There is a no storage policy in common closes and we are working with tenants to achieve this policy.
- During Estate Management inspections the close window cleaning will be monitored by the Housing Officers to ensure standards improve.
- Random checks will be carried out by the Housing Manager to ensure standards are maintained.
- As part of the contract, quarterly meetings will be held with the Contractor and Housing Manager, and any issues discussed and resolved.

Landscape Maintenance – 80% satisfaction

Measures in place:

- As part of Estate Management inspections Housing Officers will monitor weed control and will also monitor to ensure that contractors are meeting the contract specification regarding shrub pruning, grass removal etc.
- Random checks will be carried out by the Housing Manager to ensure standards are improved and maintained.
- As part of the contract, quarterly meetings will be held with the Contractor and Housing Manager, and any issues discussed and resolved.

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, please let us know. Satisfaction surveys are just one of the ways we measure our effectiveness.

New Kitchens at Flint Crescent, Bruce View and Myles House

Kitchen surveys are taking place for the next stage of our kitchen renewals. We shall be working in partnership with Howdens (Kitchen manufacturer) and C-C-G (Joiners) to install kitchens to our developments at Flint Crescent, Cowie; Bruce View, Whins of Milton and Myles House, Stirling.

Whilst no firm dates for the installations are available at present it is envisaged that works will commence at Flint Crescent in April 2015, then Bruce View in May and

finishing up at Myles House in June.

Tenants will be lettered at the end of March with an update on the progress of these works. They shall also receive a letter from C-C-G nearer the time of installation with the dates the work will take place in their home. The works should take 4 days to complete.

Whilst we are limited in what we can do with the existing kitchens, due to space constraints and layout, where possible tenant's wishes have been incorporated in the new layouts.

Should tenants have any queries regarding these proposed works please contact Iain Stirling, Senior Technical Services Officer, 01786 431925 who will be happy to help.

New Homes Planned For Dunblane

Under an innovative arrangement we are hoping to build new homes in the Bogside area of Dunblane.

Using funds from the Thomas Brittain Trust, named after a former Dunblane resident, we hope to build up to 8 homes for the elderly or those affected by poor health and other needs. The homes will be built in Bogside, just off the Perth Road, and under a special lettings initiative priority will be given to existing or former residents of Dunblane and the surrounding area.

Plans for the homes are being progressed by a small Project Group made up of Forth's representatives, representatives from the Community Council, Holmehill Ltd and local residents. By working together we hope to ensure that the development will meet the needs of local people.

COOKING ON A BUDGET FOR ONE -

Tomato cream baked eggs

Ingredients:

Serves: 1

- 1 tablespoon butter
- 2 teaspoons tomato purée
- 2 eggs
- salt and pepper to taste
- 2 teaspoons double cream
- 1 teaspoon minced fresh parsley
- 1 small ramekin dish

Method:

Prep:5min › Cook:8min › Ready in:13min

1. Preheat the oven to 180 C / Gas 4.
2. Place butter in the bottom of a large ramekin.
3. Bake in the oven for a few minutes to melt the butter.
4. Remove the ramekin from the oven. Mix the tomato purée into butter and break in the eggs. Season.
5. Bake in the oven for 6 to 8 minutes until lightly set.
6. Pour over cream, sprinkle with herbs and serve immediately.

Our Margaret Glencross from the office has provided this low cost recipe. If you have a low cost recipe you would like to share for the Newsletter just e mail the office, margaret@forthha.org.uk or phone Margaret, (01786) 446066.



TENANTS' GROUPS - PLEASE SUPPORT YOUR LOCAL GROUP

Progress Report: – De Moray Community Garden

A 5 year Licence from Stirling Council has now been granted. This enables De Moray Association to apply for grants for the ground behind the bungalows to create a community garden.

The group will be applying for grants over the next couple of months and will be reporting back on progress at their next meeting on Tues 25th August at 6.30pm at Cornton Primary School.

Calling All Cambusbarron Forth Tenants - Date of Next Meeting

The group are holding their next meeting on Tuesday 31st March at 6.30pm at Cambusbarron Community Centre. They will be discussing their plans for the next year, including the grant application for bike stores, planting etc together with electing the Committee for next year. Please come along and have your say.

Calling All Residents of De Moray Court - A Free Plant Pot?

De Moray Tenant's Group are asking all residents of De Moray Court if they would like a free terracotta garden pot. They are going to hold a planting day for the residents over the May week-end when the pots will be distributed, free of charge. The specific date will be advertised by a flyer nearer the event.

So if you would like a planting pot just e mail or phone Angela Laley at our office with your name and address. Angela will then pass your details to the group to enable the group to order the correct number of pots.

E mail: angela@forthha.org.uk or
phone the office
(01786) 446066.



Estate Management Visit Dates

Our 2 Housing Officers cover the following areas:

Elaine Shepherd

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

Elaine will be carrying out an estate visit to your area **week commencing:** 18 May 2015 and 13 July 2015.

Caroline Stevenson

*Bannockburn, Braehead, Fallin, Cornton, Cowie, Plean, St.
Ninians, Whins of Milton, Stirling Town - Baker Street/Morris
Terrace, Barn Road.*

Caroline will be carrying out an estate visit to your area **week commencing:** 11 May 2015 and 6 July 2015.



Elaine Shepherd



Caroline Stevenson

Garden Competition - Will You Be A Winner?

We are again planning to hold a garden competition over the Summer. A guest judge will choose the winning gardens over the Summer period. This year there will be 2 categories. There will be £40 for best garden and £25 for best basket/pot display. We can't tell you the exact date of the judging that would be cheating. However, the winners will be announced in our Autumn Newsletter together with photos of the winning gardens.

Last year there were 3 sets of winners who each won £25 in supermarket vouchers together with a number of commended certificates. We are sure that this year there will be just as many green fingered tenants who are making great efforts to brighten up their homes and surrounding areas.

Happy gardening and good luck!!



STRESS CONTROL CLASSES

If you want to learn better ways to handle common problems such as anxiety, depression, low self-confidence, poor sleep and panic attacks then come along to Stress Control. These classes are NOT group therapy. So you do NOT have to talk about your problems in front of others. You just learn some great ways to control stress.

- A series of 6 evening classes
- You will be given a FREE relaxation CD
- Bring a friend/relative if you wish

These classes are being run across Forth Valley throughout the year. To find out more or book a place:

Tel: (01259) 215048 or e mail: integratedmentalhealth@clacks.gov.uk



No Right To Buy

Over the coming months you may hear or read information about Council and Housing Association tenants losing the Right To Buy. This follows a decision by the Scottish Government to change the law.

This won't actually change anything for our tenants because they have never had that right. This is because of our charitable status, which we have had since we were founded in 1988. If you want to read more about it however you may like to look up the Government's web site at: www.scotland.gov.uk/Publications/2014/11/8564

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 or have an idea for a story, please e mail us at info@forthha.org.uk or phone Angela Laley at the office.

Points of View Card

Well done to Denise Carrington of Clayhills Drive, Cambusbarron for returning her Points of View questionnaire. Denise won £25 in supermarket vouchers.



Useful Contact Details...

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