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ATTENTION! - Stirling Becoming a Full Universal Credit Area In June 17

As from 28th June 2017, 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 28th 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 you make a NEW claim for Housing Benefit as from 28th June 2017 you are likely to have to claim Universal Credit.

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 an Universal Credit claim, which would be paid monthly.

If you claim Child Tax Credits and you have a new child then you will still remain on Tax Credits.

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Universal Credit (continued from cover)

Or if you already claim Child Tax Credits and then claim Working Tax Credits, this is a change of circumstances. Therefore this is not classed as a new claim and Universal Credit claim should not be required.

For details of how this will affect you or assistance to complete, please contact Tracy Doran at the office Tel: 01786 431921. You can also get further information about Universal Credit from the Department of Work and Pensions website www.gov.uk/universal-credit



Need Help to Get On-line and Apply for Benefits etc – Try this Free Service!

With the introduction of Universal Credit in the Stirling area it has never been more important to get on-line and be able to complete on-line benefit applications. It does not matter how much or little you know already. Craig McNicol or Ian Brown can come to your home or use a local venue, whichever is convenient for you. By the end of their sessions you should be able to apply for Benefits and jobs, shop for deals, e mail and engage with social media. To contact Craig or Ian, please phone our office and we will arrange an appointment on your behalf. Don't leave it too late – why not do it now?



Want To Be The Boss?

You may not realise but you could be the boss of Forth.

We are controlled by our Voluntary Management Committee and if you are 16 years or older you could become a tenant member.

You don't have to be a housing expert, you don't have to have special qualifications, you just need to want what's best for Forth and its tenants. We can

provide you with information and training to improve your housing knowledge and your fellow Committee Members will give you lots of support and encouragement.

If you'd like to consider getting involved please speak to our Director, John Cameron, and he'll give you more details about what is involved.



Summer Office Closures Due to Public Holidays

We would like you to note that our offices will be closed for the following public holidays:

Office Closes: Thursday 13th July at 5.15pm.

Office Reopens: Tuesday 18th July at 9am.

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.



Texting For Repairs Surveys – Pilot Starting from 1st July

Have you ever been fed up completing a paper copy of a survey? Do you find this a bit time-consuming and cumbersome? In order to try to obtain as much feedback as possible we are trialling a new way to collect this information.

In June, our tenants with a mobile phone number will receive a Text Welcome Message from Forth. This will ask if you are happy to receive texts on the Repairs Service, when a repair is undertaken to your home. If you are, it will ask you to save the number to your phone.

From 1st July, we will be issuing some of our tenants with a text asking them to rate their

satisfaction with repairs from 1-5. (1=very satisfied to 5 = very dissatisfied). At a click of a button you will be able to rate the service. This text will be automatically generated from the Works Order completion date after receiving a request for a repair. It is therefore important that we have up to date mobile numbers for all our tenants. So if you have changed your mobile number recently, please phone the office and let us know.

Every text reply received will be entered in to a quarterly draw to win £25 in supermarket vouchers. If you do not want to take part in Texting Surveys, please contact Margaret Glencross, at the office.



Tenants News Round-Up

Tenants View Forum

At the meeting in April, the Tenants' View Forum focused on 2017/18 plans, the kitchen replacement process and an examination of performance in 2016/17.

The next meeting will be held on Tuesday 5th September at 11am until 12.30pm at our offices and will discuss how we set rents, a

discussion on our annual performance and an area of tenant's choice. If you are able to attend please contact Angela Laley at the office. Refreshments will be served and travelling expenses reimbursed. You will be made very welcome.

De Moray Association

De Moray Association have had another busy period. They held a successful AGM in April when a new Committee were elected:

- **Chairperson: Sharon Fenney**
- **Secretary: Gill McGurk**
- **Treasurer: John Fenney**

The outgoing Committee members Colleen Sharp and John McKechnie were thanked for their work over the year. A special mention was also given to Betty Billet and Heather Arthur for their hard work with fund raising and activity organising.

The group have organised a successful visit to the Safari park for the children. They have also been applying for grants for 2 cycle sheds and are organising a Planting Day.

Survey Winners

We are pleased to announce the following winners who each won a £25 supermarket voucher:

- Points of View – Harry McKendrick, Riverside.
- Gas Service and Repair – George Thomson, St Ninians

We value our tenants' feedback as it is this feedback that helps us improve our services to you.

Secure By Design Is Reducing Crime!

We recently received confirmation that our new homes in Culterhove meet Police Scotland's highest standards, when it comes to safety and security.

Our homes at Earlsburn Avenue and Culterhove Road/ Crescent have met the Police's Secured By Design standards, which means that they incorporate the best design and specification to reduce the likelihood and consequences of crime. Blind spots and potential hiding places have been avoided to prevent people loitering and all homes come complete with high fences, quality locks etc, making it far harder for the opportunist thief.

At Forth, we seek to build all our new homes to these standards, but in reality tenants and householders need to play their part too. Please don't leave garden gates unlocked, don't leave windows wide open and don't leave garden tools etc lying around so that they can be used to force entry. Most homes are only as safe as we make them.



Revised Social Housing Charter Approved

The Charter helps to improve the quality and value of services provided by social landlords in Scotland. The first Charter came into effect in 2012 and was revised during 2016 taking effect from April 2017. The next review of the Charter will take place during 2021.



The updated Charter is available on our own website where you will find information regarding the Charter as well as the revisions. Log on to : <http://www.forthha.org.uk/get-involved/social-housing-charter/>

Important! – Access Might be Required for a Stock Condition Survey

We are currently appointing a surveying firm to carry out Stock Condition surveys to 10% of our properties. This will enable the development of a long term Cyclical and Planned Maintenance Programme. Please provide access if your home is randomly chosen by the Surveyor. The Surveyor will contact you by letter or phone, to make an appointment to inspect all external and internal components of the property, and will carry identification. Please contact Paul Fraser, Maintenance Officer, on Tel 431026 if you have any questions.

Staff Change Due to Retirement of Finance Officer

In July we will bid a fond farewell to Elizabeth Rowan, Finance Officer, who is retiring to be closer to family in Wales. During her time at Forth, Elizabeth has helped to provide a first rate finance service by overseeing effective financial systems. We are currently recruiting for this post and will let you know Elizabeth's replacement in the next Newsletter.



Elizabeth Rowan,
Finance Officer

New Homes Coming In Raploch and Cornton

Work is now well underway to build new homes in Raploch and Cornton.

The developments, which together will total almost 50 new homes available for renting, should both be completed by early 2018. If you, or anyone you know, might like to rent one of these now is the time to make an

application to join our housing list. Just phone our office and ask for an application form.

Both developments will involve a range of cottage flats and houses. At Raploch we will also be building one fully accessible wheelchair home.

GOOD GREEN FUN

Good Green Fun (GGF) is a registered charity and social enterprise, specialising in reusing and recycling children's toys, clothes, books, prams and nursery equipment. They have a shop in central Stirling, selling a huge range of high quality, preloved childrens' items at very affordable prices.

The Good Green Fun shop is stocked entirely by generous donations from the public. A collection and delivery service is available. It aims to provide local families

with an affordable, safe and reliable source of high quality, second hand childrens' toys, clothes and equipment, whilst reducing the amount of waste going to landfill in the Forth Valley area.

They are open Monday to Friday 9am-5pm and Saturday 9am-4pm and have ample car parking. So why not visit Good Green Fun: Unit 32 Stirling Enterprise Park, Stirling FK7 7RP (for satnav use FK7 7WR) Tel: 01786 849216, Email: info@goodgreenfun.co.uk



Linda Flies High To Raise Money For Stirling and District Branch of MS Society

In May, our own Committee member Linda Mason did a zip slide to raise funds for the Stirling and District Branch of the MS Society across the tree tops at Crieff Hydro. This was an amazing feat as Linda who suffers from MS can't stand up or walk and is terrified of heights. Therefore, on the day Linda was hoisted out of her wheelchair, up to the zip line. Linda so far has raised an incredible £1080.

If you would like to add to this amount log on to:

<https://www.justgiving.com/fundraising/Linda-Mason10>

All donations will help greatly those affected by MS in the Stirling area. Linda would like to thank all those who have already donated and the MS Society Scotland team who gave her amazing support on the day.

Money News Round-up!

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.

Clothing Grant (children from Primary 1 to age 16 before 30th September 17)

- Parents on Income Support, Employment Support Allowance, income based or Jobseekers Allowance income based
- Parents in receipt of Child Tax Credits but not Working Tax Credits and less than £16,105 annual income
- Parents in receipt of Child Tax Credits and Working Tax Credits and less than £16,105 annual income

Applications for clothing grant MUST be made by 31.12.17

Free School Meals (school age children)

- Parents on Income Support, Employment Support Allowance income based or Jobseekers Allowance income based
- Parents in receipt of Child Tax Credits but **not** Working Tax Credits and less than £16,105 annual income
- Parents in receipt of Child Tax Credits and Working Tax Credits and less than £6,420 annual income

Forms for both Clothing Grant and free School Meals available from Stirling Council
Tel: 0845 277 7000.

Child Benefit

When your child is 16 years old and leaves school Child Benefit will normally stop. However, in some circumstances Child Benefit can be extended. eg if your child is aged 16 and under 20 and on an approved training course. Or if your child is aged 16 or 17 and has left education or training and is registered for work with the Careers Service and is not working for 24 hours or more.



18 years old and No Longer In Education or Unemployed

When your child turns 18 and is no longer in education or is not employed, they can claim benefits in their own right.

In some instances, if your child is under 18 years old, no longer in education or unemployed, and Child Benefit has ceased they may be able to apply for severe hardship payments. However, you must contact the Careers Office in the first instance and ask about these payments.



Educational Maintenance Allowance (EMA)

If you have a child of 16 years of age or over before 30 September 2017 who is remaining at school, the child may be eligible for EMA of £30 per week, from the beginning of school term. All eligible applications received before 30 September 2017 can be backdated to the beginning of term, otherwise claims will only be paid from date they are received.

Forms can be downloaded from: <http://my.stirling.gov.uk/services/education-and-learning/childcare,-school-and-educational-grants/education-maintenance-award>

PLEASE PLEASE PLEASE – Tax Credits

Anyone who is in or was in receipt of Tax Credits should have received their annual declaration pack by now. If you have not already completed this, please phone Tax Credits on Tel: 0345 300 3900 and give your information.

Please note that if you were in receipt of Tax Credits and no longer receive these you MUST still complete the annual declaration information or else Tax Credits will state that you have received an overpayment for the monies you previously received.

Help Change A Child's Life?



Can you make a difference in a child's life? Stirling Council Fostering Team are looking for Foster Carers for local children across

the Stirling area. To find out more Tel: 01786 471177 or e mail: adoption-fostering@stirling.gov.uk.

LEAP - Learning, Employability and Progression

LEAP can help you learn new skills, improve your confidence and wellbeing, gain a qualification or get a new job. They offer a tailored programme to help local people in the Stirling Council area progress towards work.

- LEAP to improved confidence and wellbeing
- LEAP to learning new skills
- LEAP to a qualification
- LEAP towards employment

Contact LEAP if you are:

- Unemployed and seeking a change
- Committed to reaching your goals
- Able to attend a structured programme throughout the week

Tel: 01786 237517

Or E mail – leap@stirling.gov.uk



Annual Gas Safety Inspections –

Avoid A Recharge Cost and Stay Safe!

Annually we have a legal duty to complete a Gas Safety Check to all our homes within 12 months of the previous safety check. Tenants are given prior notification of when the contractor Saltire will call. If after 2 prearranged visits Saltire still has been unable to gain access they will advise us that no access has been achieved.

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 recharged for the costs associated with this work. This also causes our staff a lot of unnecessary additional time to arrange these visits. Therefore, we ask that you keep your appointments with Saltire.

So don't ignore our Contractor or you will end up paying for the cost of the work. Also, you could be putting yourself, your family and your neighbours at risk, as faulty gas boilers can kill.



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:**

3rd July 2017 and 4th September 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:**

17th July 2017 and 18th September 2017.

Forth's In The Money

We have recently secured a major new bank loan from the Bank of Scotland.

As part of our ongoing plans to build new homes for the people of Stirling we have recently negotiated a funding facility which will provide us with up to £4 million. This will provide

finance over the next 3 years and will allow us to build around 150 homes during that period.

This is good news for Stirling and provides evidence that we are in a very healthy financial position and are a strong partner that the Banks are happy to work alongside.





Pictured:
Margaret Turner,
Forth Housing
Association and
Terrence O'Byrne,
Chair, Dunblane
Community Council
at Opening.

New Homes For Rent In Dunblane

We recently marked the completion of our unique housing development at Thomas Brittain Court, Dunblane.

The 8 homes, which are all available for social renting, were built without any public subsidy, thanks to a former resident of the town.

Thomas Brittain died in Dunblane in 1963 and left his estate to be used for the benefit of the elderly and infirm of the town.

We supplemented the trust funds with a private

loan and 8 households are now enjoying the fruits of Thomas Brittain's generosity. Margaret Turner, Chairperson of Forth, said at the official opening: "it gives me added pleasure that I can mark the completion of these homes, not only as Chair of Forth but as a present day resident of Dunblane. Many members of the town worked hard to bring this scheme to completion and the end result represents over 50 years of local commitment."

Attention All Green Fingere Tenants - Garden Competition!

We are again holding our annual garden competition over the Summer. A guest judge will choose 2 gardens over the Summer period and the exact date of the judging will be a surprise..... However, the winners will be announced in our Autumn Newsletter together with photos of the winning gardens.

The 3 categories will be £40 for best garden, £25 for best basket/pot display and £50 for best scheme. Last year there were 3 sets of winners who each won 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 have beautiful garden displays.

Happy gardening and good luck!!



Useful Contact Details...

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