



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Spring 2019

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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 18th April at 5.15pm.

Office Reopens: Tuesday 23rd April at 9am.

In addition please note the following office closures in May :

Office closed Monday 6th May, Friday 24th May and Monday 27th 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.

Forth Housing Association Limited

Kildean Business and Enterprise Hub, 146 Drip Road, Raploch, Stirling FK8 1RW

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Evictions, Rent Arrears, Universal Credit

Traditionally housing staff will start the New Year first footing tenants who have not paid their rent. Unfortunately, this year we started off with the eviction of a tenant, leaving substantial rent arrears.

It saddens us that in our job of providing affordable rented housing that we have to enforce Decrees awarded by the Sheriff Court. Before it gets to this stage our Housing Officers and Income Maximisation Officer do everything in their power to assist tenants to avoid this outcome.

Many tenants, particularly those in receipt of low incomes, possibly in and out of employment, and receiving Universal Credit, will have been feeling the pinch over the past year. We urge you to contact your Housing Officer and our Income Maximisation Officer now to discuss any financial difficulties you are experiencing.

As a tenant it is your responsibility to ensure that each month your rent is paid, even if you are in receipt of Universal Credit and have requested this to be paid direct to the Association. If you are in receipt of Universal



Credit please **do not assume that your rent is being paid**. Please look at your online journal payments and check with your Housing Officer or Assistant Housing Officer to ensure that your payments are being received in full or to enquire what payments you are required to make.

Please talk to us before it becomes a problem. We can help.

New Director At Helm!

We are delighted to announce that with effect from 1st January 2019 our Director is Grahame Cairns. Grahame, who previously held the position of Tenant Services Manager, was appointed to replace John Cameron, who retired at the end of 2018. The appointment followed a competitive recruitment exercise.



New Director, Grahame Cairns

Given that Grahame has worked for Forth since 2000 he will not require to learn about the local or organisational context. We look forward to the Association continuing to thrive under his leadership and that of our Management Committee.

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.

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

13 May 2019

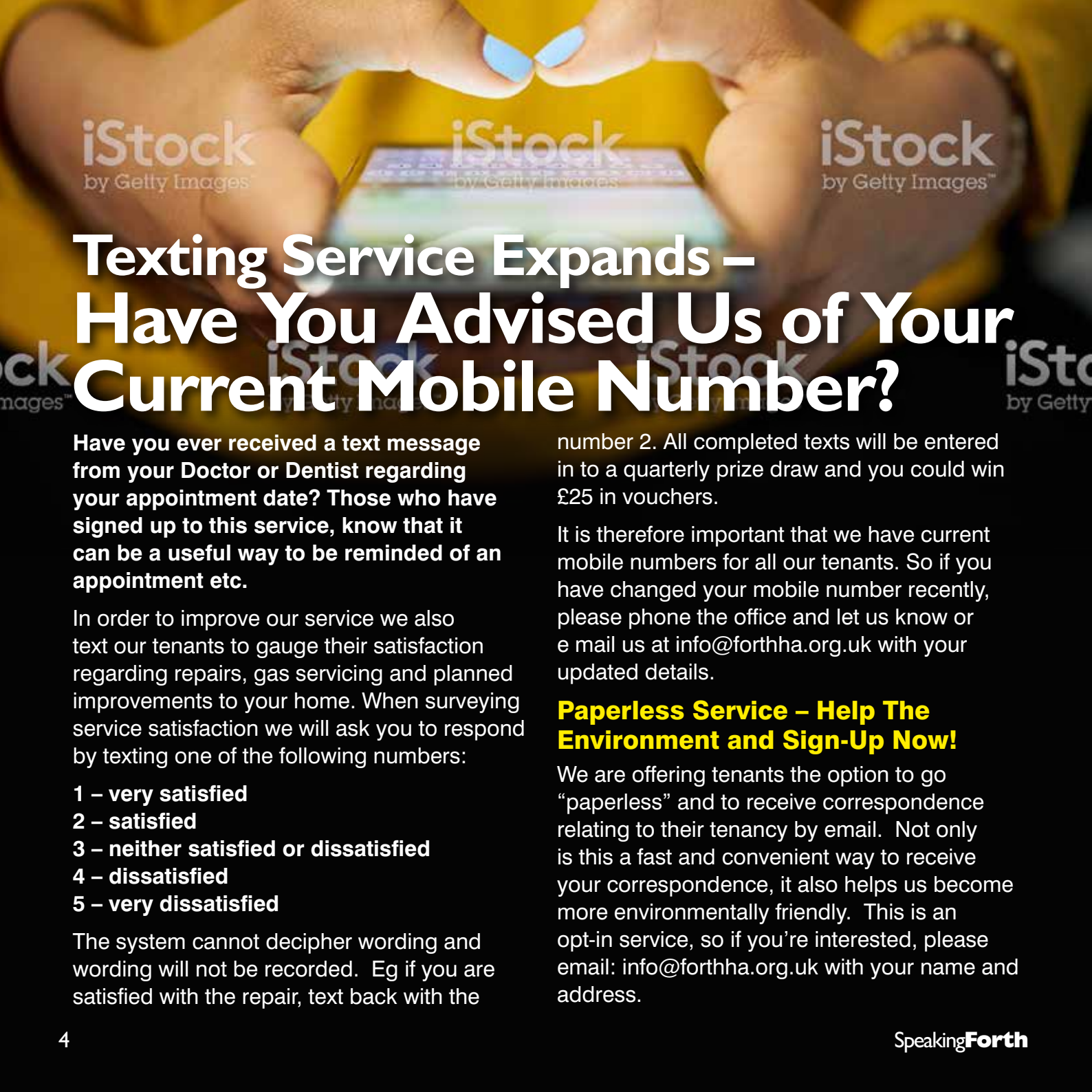
Caroline Stevenson –

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:

27 May 2019





Texting Service Expands – Have You Advised Us of Your Current Mobile Number?

Have you ever received a text message from your Doctor or Dentist regarding your appointment date? Those who have signed up to this service, know that it can be a useful way to be reminded of an appointment etc.

In order to improve our service we also text our tenants to gauge their satisfaction regarding repairs, gas servicing and planned improvements to your home. When surveying service satisfaction we will ask you to respond by texting one of the following numbers:

- 1 – very satisfied**
- 2 – satisfied**
- 3 – neither satisfied or dissatisfied**
- 4 – dissatisfied**
- 5 – very dissatisfied**

The system cannot decipher wording and wording will not be recorded. Eg if you are satisfied with the repair, text back with the

number 2. All completed texts will be entered in to a quarterly prize draw and you could win £25 in vouchers.

It is therefore important that we have current mobile numbers for all our tenants. So if you have changed your mobile number recently, please phone the office and let us know or e mail us at info@forthha.org.uk with your updated details.

Paperless Service – Help The Environment and Sign-Up Now!

We are offering tenants the option to go “paperless” and to receive correspondence relating to their tenancy by email. Not only is this a fast and convenient way to receive your correspondence, it also helps us become more environmentally friendly. This is an opt-in service, so if you’re interested, please email: info@forthha.org.uk with your name and address.



Tenants' Satisfaction Survey Coming –

We Need Your Help!

Those of you with good memories will remember that we carry out a full satisfaction survey every 3 years. This is so that we can find out what tenants think about the quality of our work, the way we communicate, the standard of our homes and much, much, more! Taking place from April-June these interviews will be carried out during the day, early evening and at week-ends and will take no more than 15-20 minutes. The interviewers will carry identification.

We have again joined with other local landlords to do a joint survey. This ensures that we can accurately compare results with each other and also save money through the combined contract. This year's survey will be carried out by Research Resource and their staff will be calling on approximately one third of our tenants to get your views.

Therefore, if someone calls at your home and asks you to complete the survey we'd

encourage you to say "yes". The surveyor will ask you a series of questions and record your results, so giving the feedback is about as easy as it can be.

All the information you give to interviewers will be kept confidential and no one will be aware of who has taken part, so feel free to give comments openly. Should you wish to ensure you are part of the survey please contact Research Resource direct on 0141 641 6410. If you have any specific needs or wish someone to support you in the interview please contact Research Resource and they will do their best to assist you.

There will be a prize draw, with a reward of £50 each for 2 lucky participants. So not only can your answers help us maintain or improve our services, they can also improve your bank balance! We thank everyone in advance for their co-operation and time in completing the survey.

Working With Housing First To Reduce Homelessness

We are pleased to announce that we are bringing a new approach to supporting homeless people in Stirling. As part of a national initiative involving Social Bite and the Scottish Government, Stirling is one of 5 pathfinder projects seeking to establish Housing First as a mainstream approach in Scotland. We are providing

up to 20 tenancies over the next 18 months and households will receive intensive support from Loretto Care to help sustain their tenancies and address the challenges that they experience.

Housing First has become the first response for people whose homelessness is

compounded by experiences such as trauma, abuse, addictions and mental ill health. We are playing our part because we believe that most people can, with support, live and thrive in our local communities. The ultimate aim is to leave homelessness behind for good – the system, the experience and the label.

Keeping Rents Down – Providing Value For Money!



You may not be aware that for the past few years Forth has been trying to keep rents as low as we can for our tenants.

We appreciate that finding more than £100 a week for rent payments may be far from easy, and although we rely on rent income to cover our running costs we have kept rent increases as low as we can.

In 2019 we understand that our increase is

one of the lowest in the Stirling area:

Forth	2.4%
Rural Stirling	3.8%
Stirling Council	4%

Our approach has been possible by keeping a very tight rein on our costs. Also, we're really pleased to say our tenant satisfaction with services continues to remain high.

Maintenance Matters

Planned & Cyclical Maintenance 2019

Please note that the dates in the table are indicative and we will advise each tenant regarding the specific dates, closer to the start date.

Contract/Date	Address
Gas Boiler Replacement (Survey April and contract start May).	Thistle Place, Menzies Drive, Raploch Road and Craighall Street, Raploch
Kitchen Replacement (Survey April and contract start June).	Thistle Place, Menzies Drive, Raploch Road and Craighall Street, Raploch
Bathroom Replacement (Contract start April)	Tannery Lane and Queen Street, Stirling.
Electrical Safety Check (Dates to be confirmed)	Forth Street, Craighall Court, Raploch Road, 8-22 Huntly Crescent, Craighall Street, 2-20 Cordiner Close, Thistle Place, Menzies Drive, Raploch. 33-39 Barn Road, Stirling.
Painterwork (Dates to be confirmed)	Bryden Road, Whins of Milton. Thistle Place, Menzies Drive, Monument View and Forth Street, Raploch. Stirling Place, Gillespie Terrace, Pleau. Crosbies Court and Colquhoun Street, Stirling. Milnepark Road and Bogend Road, Bannockburn.

EICR (Electrical Installation Condition Report) – Electrical Safety Check

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.

If your home has been 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.

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



Committee Members Complete Leadership Skills Programme

We are pleased to announce that 2 of our Committee members, Colleen Sharp and Robert Buchanan have attended a 6 session leadership development programme aimed at developing leading-edge leadership skills in committee members.

Completing a series of modules that build upon each other, have given not only a traditional grounding in leadership skills, but helped to focus on how to use these skills to maximise relationships and get as much as possible from them. This is due to the fact that today's leaders need to be able to inspire and motivate in addition to discipline and control.

Robert Buchanan said: "This was an enjoyable course which has improved my experience of being a governing body member." Serving as a Committee member is both interesting and worthwhile. Training is available for Committee members and further information about what is involved is available from Grahame Cairns, Director, at the office.



Robert Buchanan, Committee Member
Receiving Certification From Grahame
Cairns, Director

CityFibre - Transforming Stirling's Digital Infrastructure

Homes in Stirling will be amongst the first in the UK to benefit from gigabit speed full fibre broadband. The project is extending Stirling's existing 24km full fibre network to almost every home and business locally.

At present, many Stirling residents feel trapped in the slow lane with internet speeds as low as just 2Mbps. However, by using fibre optic

cables at every stage, users will have access to a significantly superior and more reliable broadband service, capable of Gigabit speeds (1,000 Mbps).

To find out more about the Gigabit City project in Stirling visit cityfibre.com/stirling or follow @GigabitStirling on Twitter.

Help to Ease the Burden of Funerals From Stirling Council

Stirling Council is piloting a pioneering new service which will help to ease the financial difficulties experienced by some families after the loss of a loved one.

Recent figures published by the Citizens Advice Bureau suggested, of Scotland's 55,000 funerals annually, 10% of families struggle to pay the bill.

Direct Funerals aims to address that by having Stirling Council assume

and provide several responsibilities normally associated with funeral directors. The national average cost of a traditional funeral is £3,600 but the Council's pilot will offer an affordable and dignified alternative to families who already have access to a lair across Stirling.

It will cost £1,800 – a combination of the existing interment and lair fees - with Council staff taking

on extra responsibility for liaising with the family of the bereaved, contacting a local funeral director, carrying the coffin and controlling the cortege, as well as handing out cords for the lowering of the coffin – all at no extra cost.

Members of the public interested in more information can contact the cemeteries service on 01786 404040, 0845 277 7000 or email cemeteries@stirling.gov.uk.

How To Stay Safe - On and Off-Line

Staying safe online is a lot easier these days, but this means that criminals have had to get smarter. It's no longer as obvious as a badly spelled e-mail asking for bank details so you can receive a large inheritance from a long lost relative etc. Fraudsters can now accurately mimic e-mails from reputable businesses. It's a good idea to get into the habit of never

clicking on any 'log in' or 'free voucher' link in an e-mail.

Bookmark your important websites and use them to access your accounts instead. Google any special offers that seem to be too good to be true – they usually are! Also, beware of Parcel Delivery Service (PDS) scams, where a card is posted through your door stating that you missed a delivery and you need to call an 0906 or 0208 number to rearrange your delivery. The number is a premium rate line, and will play an automated message while running up large charges on your phone line. The cards can look very similar to the Royal Mail's 'something for you' card, but are missing the Royal Mail logo.

If you do receive a fraudulent e-mail, or PDS card it's very easy to report. Action Fraud is the UK's National Fraud and Cyber Crime Reporting Centre, and it only takes a few clicks to report any suspicious e-mails.

www.actionfraud.police.uk Tel: 0300 123 2040.

TEST IT



#TESTITTUESDAY

aico

Campaign for Fire Safety

Aico, the residential fire and CO alarm company, has launched a campaign to encourage tenants to test their alarms weekly.

Called 'Test It Tuesday', a short, attention catching video is at the heart of the campaign.

Neal Hooper, Managing Director of Aico, said: "No matter what brand of alarm you have it's important to test them. 'Test it Tuesday' is an easy to remember phrase

and the upbeat, concise video really drives the message home: test your alarms every week to ensure all components of the alarm are working."

All smoke alarms need very little maintenance and the majority now last for 10 years. However it is vital to regularly test them to make sure they work.

For more information log on to <https://www.aico.co.uk/aicos-test-it-tuesday-campaign-encourages-alarm-testing/>

We'll Keep You Right



Forth is supporting a new campaign providing people in Scotland guidance on where to go for help when they are feeling unwell. NHS Scotland's 'We'll Keep you Right' campaign, delivered by NHS 24, highlights the range of services available to help people access the right care at the right time, and where to go if you are not sure which service to access.

The campaign is designed to:

- Highlight the range of services available to the public, to seek help and advice when they need it and to access services appropriately.
- Increase public awareness of NHS inform as a useful source of health and care information, a range of self-help guides and Scotland's Services Directory.
- Encourage and enable people to look after conditions that don't need clinical support such as coughs and colds etc.

Dr Laura Ryan, Medical Director at NHS 24, said:

“We want to let people in Scotland know about the range of help and services that are available to them so they can keep well. For example, if someone is suffering from cold or flu symptoms their local pharmacist would be the best place to seek initial advice and buy medicines to help with fever, sore throats, ears and muscular aches and pains. Consider seeing the GP only if home remedies have failed and you are getting worse, or you, or someone you are looking after, are very unwell from the outset of your illness.”

Forth welcomes any activity that highlights what services are available close to home because we want people to get the care they need quickly and to access the most appropriate service for them. That also means that our GPs and A&E departments can have more time to help people with more complex needs.

For more information, phone: 0800 22 44 88 or log on to <https://www.nhsinform.scot/scotland-service-directory>

Tenant Participation News Round-Up

De Moray – AGM

De Moray Association are holding their AGM on Tuesday 4th June at 6.30pm at Cornton Primary School. At this meeting the office bearers will be elected and the work plan

for the next 12 months will be discussed. So please support your local group by attending. Without your support this work will not go ahead.

Tenants View Forum

Our next meeting takes place on 18th June at 11am at our offices. This meeting will discuss performance, the rent setting and tenant participation policies. Also, if you have a topic that would like to be discussed, please just call the office or e mail angela@forthhha.org.uk. Grahame Cairns, Director and Angela Laley, Project & Communications Co-ordinator will be attending. We would love to have your feedback. So please come along. It is your feedback, based upon your first hand experience that helps us to improve our service.

Policies Under Review *Have Your Say!*

The following policies are under review. Our E Group reviews policies by answering a short questionnaire by e mail. So if you are not a member why not join this group and have your say? Alternatively, you can join our Tenants View Forum who meet at our office 3-4 times per year. Just e mail info@forthhha.org.uk or phone the office, with your contact details.

Date	Policies
May 19	Customer Care
August 19	Tenant Participation
Oct 19	Allocations
Oct 19	Pets

Changes to your Scottish Secure Tenancy Rights - Introduced by the Housing (Scotland) Act 2014

In August 2018 we wrote to all our tenants confirming the changes under the Housing (Scotland) Act 2014. Subsequently, we confirmed the first phase of changes in our last Newsletter. This article summarises the main changes under the Act in the second phase, from 1st November 2019:

Subletting, Assignment and Joint Tenancy

Subletting

If you want to sublet all or part of your tenancy, this needs our consent:

- you must have been the tenant of the house throughout the 12 months immediately before you apply for written permission to sublet your home (previously there was no qualifying period), or
- if you were not the tenant throughout the whole of that period, the house must have been your only or principal home during those 12 months; and the tenant must have told us that you were living there prior to the start of those 12 months.

If the tenant has already told us that you are living there then no further notification is needed.

Assignment (passing your tenancy to someone else)

If you want to assign your tenancy, this needs our consent:

- the house must have been your only or principal home for the 12 months immediately before you apply for written permission to pass your tenancy to someone else (previously there was no qualifying period); and

- the person you wish to pass your tenancy to must have lived at the property as their only or principal home for the 12 months before you apply (previously the qualifying period was 6 months); and
- the 12 month period cannot begin unless we have been told that the person is living in the property as their only or principal home. We must have been told that by you, a joint tenant, or the person you now wish to pass the tenancy to. If we have already been told that the person is living in the property we do not have to be notified again.

We can refuse permission to assign a tenancy if it is reasonable for us to do that. Two new reasons when we can refuse an application for assignation have been added to the existing list. These new reasons are:

- where we would not give the person you wish to pass the tenancy to priority under our allocations policy;
- where, in our opinion, the assignation would result in the home being under occupied.

Joint Tenancy

If you want to add a joint tenant to your tenancy agreement, this needs our consent.

- the proposed joint tenant must have lived at the property as their only or principal home for the 12 months before you apply for them to become a joint tenant (previously there was no qualifying period); and
- the 12 month period cannot begin unless we have been told that the person is living in the property as their only or principal home. We must have been told that by you, a joint tenant, or the person you now wish to become a joint tenant. If we have already been told that the person is living in the property we do not have to be notified again.

The person you wish to add as a joint tenant, and any existing joint tenants, must apply along with you.

If you need more information on how these changes affect you, please contact us.

Universal Credit – Annual Rent Increase Exercise!

Tenants in receipt of Universal Credit must update their Journals with their **new monthly rent**, as advised in the letters sent to your home, from the 1st April 2019. If you do not do this you will have to pay the difference.

If any tenant has any difficulty please call into Forth's office and we will assist with the necessary changes.

For further details, please contact Tracy Doran, Income Maximisation Officer, or your Assistant Housing Officer at the office Tel: 01786 446066.

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. Ian Brown can visit you at your home or use a local venue, whichever is convenient for you. By the end of his session you should be able to apply for Benefits and jobs, shop for deals, e mail and engage with social media. To contact Ian, please phone our office and we will arrange an appointment on your behalf.



Useful Contact Details...

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