



FORTH

housing association Ltd.

# SpeakingForth

The newsletter of Forth Housing Association Ltd

Autumn 2021

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## My Forth is Now Live – Have You Signed Up?

### My Forth is now up and running.

Please call Kelly Cadden or Shona MacLeod at the office if you need any help with setting up your account or if you have any questions regarding the service.

This is free and and easy to access and you will be able to:

- Update your personal details
- Report repairs
- Pay your rent

- Access your rent account
- Make a complaint
- Report anti-social behaviour
- View any letters/documents that have been sent to you
- Complete online forms with any tenancy changes or requests for alterations/improvements or pets
- Access information on your tenancy, Forth news and updates and corporate information

We hope that you enjoy using this new online tool and tenants so far have been delighted with this new service:

“I like how I can access forms, its quick and easy.”

### Forth Housing Association Limited

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

Tel: 01786 446066 • Fax: 01786 445846 • E-mail: info@forthha.org.uk

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# Landscaping Matters

**We have received a number of calls in relation to the maintenance of grass, shrubs, hedges and weeds.**

As you might be aware Forth awarded the landscape contract from 1<sup>st</sup> April 2021, to iD Verde, after working with our previous contractor for many years.

iD Verde has a different way of working from the previous contractor. Firstly, they have 3 teams that attend to our landscape maintenance:

- A team that attends to the grass cutting
- A team that attends to the shrubs/hedges
- A team that attends to the weeds

Not all maintenance will therefore be dealt with at the same time, for example grass cutting could be carried out at a different time to the weeding.

Maintenance of the shrubs is also being attended to slightly differently. In line with good horticultural practice, shrubs are not being cut back on a monthly basis. The benefits of this is the flowers that you will see

appearing on some of the shrubs which is good for promoting wildlife.

We have recently held meetings/discussions with the contractors and discussed issues raised in relation to maintenance of our estates. It has been an exceptionally warm and wet summer however the Contractors are currently working their way around our estates, in particular to rectify the weed growth. Please note, our Contractors will only be maintaining land owned by Forth and will not be attending to public footpaths/kerbs which are the responsibility of Stirling Council.

We hope to have our estates looking great again shortly and we thank you for your patience. If you have any questions or concerns regarding the landscape maintenance please contact your Housing Services Officer:

Kelly Cadden, Direct Dial  
Tel No: 01786 431928.

Elaine Shepherd, Direct Dial  
Tel No: 01786 431927.

# Fantastic Gardeners!

The weather has been great this Summer and our green fingered tenants have excelled themselves. This year saw more tenants than ever doing their bit to brighten their community. After some hard deliberation by the judges, prizes have been awarded as follows:

## **Best Pot/Basket**

H Arthur, Cornton  
A Anderson, Fallin

## **Best Garden**

J Duff, Riverside  
R Taylor, Raploch

We are sure you will all agree that the area looks lovely when people take the time to look after their gardens and keep all paths/driveways free of litter and weeds.

When you view the results, we hope you will agree these were worthy winners and if you think you can do better, there is always next year!

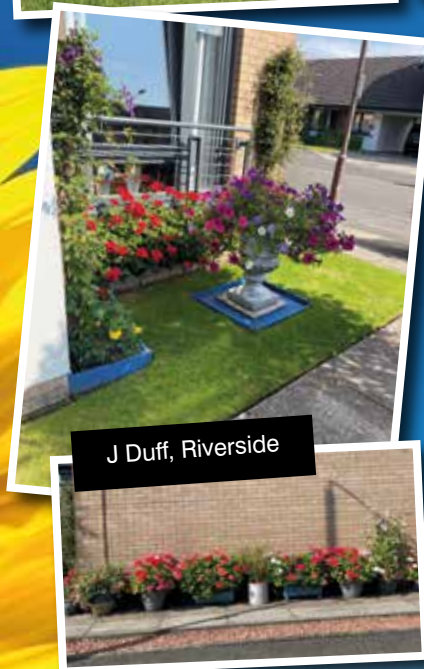
H Arthur, Cornton



A Anderson, Fallin



J Duff, Riverside



R Taylor, Raploch



# CLOSE CLEANING

**Our new contractors SG Pro are responsible for maintaining the cleanliness of our closes.**

**What to expect:**

**FORTNIGHTLY**

Closes will be brushed down and the area to the landings and stairs mopped thoroughly. This includes skirting and handrails, the close entrances, including

any external steps which will also be brushed down.

For closes that that have carpets, all carpets will be hoovered fortnightly.

**MONTHLY:**

Close windows and frames will be washed and cleaned both internally and externally.

Internal close walls and ironmongery will be dusted and washed down.

**6 MONTHLY:**

Light fittings will taken down and washed, internally and externally.

If you have any queries please contact your Housing Services Officer:

Kelly Cadden Direct Dial  
Tel No: 01786 431928.

Elaine Shepherd Direct Dial  
Tel No: 01786 431927.



## Closes

We take all our tenants' safety very seriously. Therefore, you should not store any items within a close due to the risk of fire. When the Housing Services Officers are inspecting the areas, action will be taken if any items are within a close. We will ask that these

are removed by you and if you fail to adhere we will arrange for items to be uplifted and disposed of at a cost to you.

Please contact your Housing Services Officer at the office if you require advice on storage of items in your property.

# Good Neighbour Award 2021 – Win a £25 Voucher!

We are holding our Annual Good Neighbour Award competition. If you would like to nominate your neighbour for going that extra mile, please let us know. This could be for doing your shopping, nipping in for a cup of tea and a friendly chat, clearing your path of snow, making you feel welcome when you moved in, helping to tidy up your garden etc

The winner will receive a £25 voucher and will be featured in the Christmas Newsletter. Last year, Gary MacDonald of Whins of Milton was a winner. Gary always goes the extra mile for his neighbours.

To nominate your neighbour, who requires to be a Forth tenant, just explain in no more than 100 words why they deserve Forth's Good Neighbour Award.

To enter, please phone or write to Angela Laley, Forth Housing Association, 146 Drip Road, Stirling, FK8 1RW, Direct Dial:01786 431021, **prior to 30th October 2021**. Alternatively, e mail [angela@forthha.org.uk](mailto:angela@forthha.org.uk).



*Our 2020 winner,  
Gary MacDonald*

# Estate Management Visit From Your Housing Services Officer

Our 2 Housing Services 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: 6<sup>h</sup> September 2021 and 8<sup>th</sup> November 2021**

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

Kelly will be carrying out an estate visit to your area **week commencing: 13<sup>th</sup> September 2021 and 22<sup>nd</sup> November 2021**



If you have any issues or concerns about estate management please contact your Housing Services Officer.

# Development Update – Great New Housing

**Passing through Stirling, one can hardly miss the signs of major housing development in Raploch.**

In August, we were delighted to hand our tenants the keys to their new homes at Penman Court, just off Drip Road. We hope they will be very happy in these warm, secure, well-designed semi-detached houses. We're proud that these are the first 10 rented homes to be occupied in the latest major housing development in Raploch.

A special thank you to our new tenants for their patience during the unavoidable delays in handover. We have received positive feedback about these new homes including – “it's great to have a utility room – it even has room in it to iron.”

More flats and houses will follow over this year and into 2022. Building across 4 sites in Raploch the Robertson Group, will provide 319 new homes catering for all needs. There will be rented homes for Stirling Council and Forth, houses for mid market rent and shared equity by Places for People as well as private

housing for sale by Robertsons Living.

For more information log on to: <https://www.forthha.org.uk/developments/new-build-developments/>



# Money News Round-Up



Our Income Maximisation Officer is here to help. If you have any queries regarding Benefits, please contact Tracy on Direct Dial Tel (01786) 431921. A recent tenant commented on the service: “Just wanted to thank-you Tracy for everything you did to get my pension, you are the best.”

## BEST START FOODS INCREASE

From 1 August 2021, the value of the Best Start foods credit is to increase from £4.25 weekly to £4.50 weekly. The earnings/income limits are also to increase. Best Start foods are payable if the applicant is:

- pregnant or responsible for a child aged under 3 and
- entitled to a qualifying benefit, with earnings/income below limit:
  - universal credit with monthly earnings no more than £625 a month
  - working tax credit with annual income no more than £7,500
  - child tax credit (no entitlement to working tax credit) with annual income no more than £16,480
  - housing benefit, weekly income no more than £317; *or*
  - pension credit, income support, income-related employment and support allowance or income-based jobseeker’s allowance.

## FREE SCHOOL MEALS

From 1 August 2021, the earnings/income limits for free school meals are to increase. A child is entitled to free school meals if the parent/carer is entitled to:

- universal credit with monthly earnings no more than £625 a month ;
  - working tax credit with annual income no more than £7,500 ;
  - child tax credit (no entitlement to working tax credit) with annual income no more than £16,480; or
  - income support, income-related employment and support allowance or income-based jobseeker’s allowance.
- It is also intended that the universal free school meals provision in P1-4 will be extended to all children in P1-4 from the start of the August 2021 term.



# Child Disability Payment

**As from Autumn 2021 Disability Living Allowance for children for NEW claims will be replaced by the new Social Security Scotland benefit – Child Disability Payment. This means that any child up to the age of 16 years, who has a disability/medical condition that affects their daily living activities or mobility, will require to claim Child Disability Payment**

**instead of Disability Living Allowance for children.**

Any child who is currently in receipt of Disability Living Allowance will remain on this benefit meantime. No date of transfer for Disability Living Allowance for Children to Child Disability Payment has been announced.

## FAMILY PANDEMIC PAYMENT

***Family Pandemic payment (formerly known as the winter hardship payment and spring hardship payment) comprises two further payments of £100 for each child who gets free school meals because of low income.***

The Scottish Government says it may also be paid to families experiencing financial hardship, and gives examples of waiting for first Universal Credit payment, or excluded from benefits due to immigration status.

Further information is available at

**[mygov.scot/family-pandemic-payment](https://mygov.scot/family-pandemic-payment)**

Families should apply for free school meals to get the payment if their child gets universal free school meals in primary 1 to 4.

The first payment should be made automatically by the end of July 2021 and the second payment will be made by 16 January 2022.

Pandemic payments do not count as income for tax credits and do not affect universal credit or other benefits.

# Clothing Grant

(children from Primary 1 to age 16 before 30<sup>th</sup> September 2021):

- 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.
- Parents in receipt of Universal Credit with annual income less than £16,105.

***Applications for Clothing Grant MUST be made by 31<sup>st</sup> December 2021.***



## 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 £7,500 annual income.
- Parents in receipt of Universal Credit with earnings less than £625 per month.

# Universal Credit - Covid Payment

**All claimants in receipt of Universal Credit will have been notified via their universal account that the Covid Payment uplift will be stopping in October 2021.**

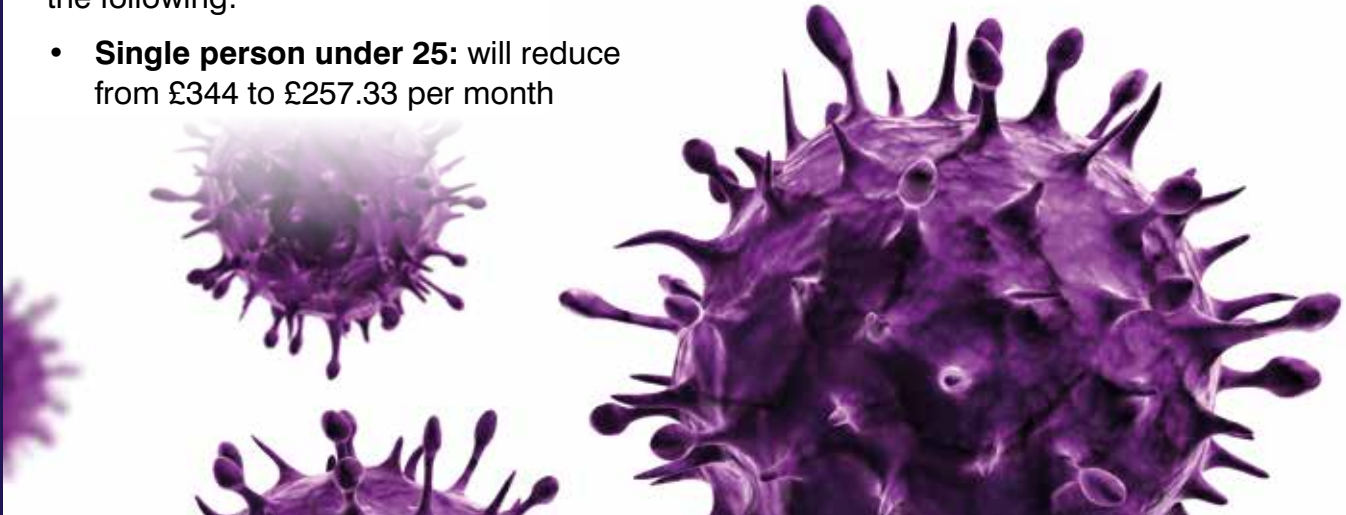
For those in receipt of Universal Credit this will mean a reduction of £86.67 per month in calculation of standard allowance received from 13<sup>th</sup> October or whatever main payment date is after this.

Standard allowance will be reduced as per the following:

- **Single person under 25:** will reduce from £344 to £257.33 per month

- **Single person 25 or over:** will reduce from £411.51 to £324.84 per month
- **Couple both under 25:** will reduce from £490.60 to £403.93 per month
- **Couple 25 or over:** will reduce from £596.58 to £509.91 per month

In some instances, Universal Credit payments could stop. If this happens a claimant would no longer be eligible for Scottish Child Payment/bedroom tax.



# Alterations and Improvements

**Most of alteration and improvement requests are approved. Please therefore avoid doing any approved works without asking us first.**

As a tenant you require to seek permission to alter and improve your home either internally and externally. We will assess your request and ensure it complies with current legislation and poses no risk to the household or future households.

Recently we have discovered unapproved work that is unsafe and poses a risk. It is our

legal duty to remove this immediately. Alternatively, we can provide you with a short period of time to rectify and will re-inspect afterwards. We will explain what is required in the letter we send to you.

For further information or if you have any questions please contact Stephen Dougherty, Property Services Officer, Direct Dial **01786 431027**.



## Pest Control

**Stirling Council provides a treatment service for rats, mice, ants, wasps and certain other types of pest. There is a charge for this service. However, you may qualify for an exemption if all the adults (aged 16 years or over) who live in your house are either unemployed or aged 60 years or over.**

There are some animals which the Council does not deal with, but they may be able to offer advice regarding these. Alternatively, you may wish to contact a private pest control firm. Recently we helped a tenant with pest control

services who had been provided with a quote from a company of £180 to remove a wasp's nest. He was worried as he could not afford this and we therefore called around others services and got a quote of £60. He used this service and was happy with the help from Forth.

For further information on Pest Control Services please contact Stirling Council Tel No: **01786 404040**. Alternatively e mail: **info@stirling.gov.uk**.



# Performance Survey During Covid 19

Thank-you to all those that took part in our survey in June. We are pleased to report that results were over 90% in all areas, as the table below highlights:

Were you satisfied with our services?	YES <b>93%</b>	NO <b>7%</b>	Were you satisfied generally with our communication?	YES <b>91%</b>	NO <b>9%</b>
Did you find the information provided in our Newsletters informative?	YES <b>93%</b>	NO <b>7%</b>	Were you satisfied with the information provided on our website?	YES <b>94%</b>	NO <b>6%</b>
At any stage did you find it difficult to contact us?	YES <b>10%</b>	NO <b>90%</b>			

Well done to survey winner G Young, Fallin, who has won a £25 voucher. The feedback from this survey indicates that we continued to provide a quality service during Covid-19 despite being in lockdown and the difficulties encountered. However, we are not complacent with these results and will continue to look at different methods of communication to engage with tenants to improve our services.

## Survey Winners

We are pleased to confirm that during April to June the following tenants were survey winners:

Gas Service – Mr & Mrs Dudgeon, Riverside

Gas Repair – J Kean, Cambusbarron

General Repairs – H Watson, Braehead

Each winner will receive a £25 voucher.

# The Post Office Card Account Service



**The Post Office card account (POca) service stopped in August 2021. Customers can phone the DWP Customer Service**

**centre on Tel: 0800 085 7133 (opening hours are 8.30am to 4.00pm, Monday to Friday) to provide new account details for their benefit or State Pension payments if they were still receiving payments into a post office account.**

Any post office account customer who is unable to provide a bank, building society or credit union account will be moved to the DWP

voucher-based scheme called the Payment Exception service which provides access to payments via the PayPoint network. Payment Exception service payments can also be accessed via the Post Office network from the end of August 2021.

Customers will start to be moved to the Payment Exception service from the end of August 2021 if they haven't yet contacted DWP with new account details.

- [www.gov.uk/payment-exception-service](http://www.gov.uk/payment-exception-service)
- **Post Office card account transfers**
- **Telephone: 0800 085 7133**
- **Monday to Friday, 8am to 6pm**

## Office Closures Due To Public Holidays

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

- **Office Closes:** Thursday 23<sup>rd</sup> September at 5.15pm.
- **Office Reopens:** Tuesday 28<sup>th</sup> September 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**.

**\*Emergency repair: These are repairs which are considered necessary to prevent serious damage to the building, danger to health, risk to safety, risk of serious loss or damage, or serious inconvenience to your property.**

# End of Tenancy

**Moving home is an exciting time with the prospect of a new start. We hope that when a tenant moves into a new home it is the beginning of a long and happy tenancy. One of our tenants recently commented: “What a real difference my Forth house has made to my life. It has really turned my life around.”**

When it comes to ending your tenancy, a member of the technical services team will visit to discuss the condition of the property. This end of tenancy visit is to ensure that the outgoing tenant understands their responsibilities and the responsibilities of the housing association. At this point, advice is provided on how to ensure that the property is returned to a similar standard to when the property was allocated.

If a property is returned in a poor condition, we will undertake the work on the previous tenant’s behalf. However, they will be recharged the cost of the works incurred by us.

Sadly, we recently had a number of properties returned to us, where tenants did not engage or participate in the end of tenancy procedure thus leading to properties being returned in a poor condition. When a property requires extensive refurbishment, this can have a knock on effect to potential investment plans and can also prevent investment in more properties in local communities.

So please provide access for your end of tenancy visit and complete the works requested by our technical services team. This will prevent additional costs to yourself and other tenants.



# Yearly Visits to Tenants

We are always looking for ways to engage with our tenants. We are going to start undertaking yearly visits to everyone to make sure you are enjoying living in your home and to find out if there is anything we can do to help you with your tenancy.

We are also looking to check and gather information that will help you and the Association. We can show you how to register and use My Forth, our digital tenant portal. Also, we can give advice on the condition of your property, gardens or communal areas and we can raise any repairs for you that are needed.

We will also offer support to anyone that needs help and we can make referrals to agencies/support such as:

- Our Income Maximisation Officer
- Start Up Stirling
- Energy Action Scotland
- Fire Services
- Social Services
- Connecting Stirling

You will receive a letter shortly informing you of when we will be visiting. If this time and date are not suitable, please get in touch with us to re-arrange.

*We look forward to seeing you all.*



Useful Contact Details...

**Forth Housing Association Limited**

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

Tel: 01786 446066 Fax: 01786 445846

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