



FORTH

housing association Ltd

SpeakingForth

The newsletter of Forth Housing Association Ltd

June 2009

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Polmaise Partnership see page 2





Happy Holidays!

We all hope it is going to be a great Summer – fingers crossed!

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

Office closes

Thursday 16th July at 5.15pm

Office re-opens

Tuesday 21st July at 9am

If you have a genuine emergency repair during this period please contact Stirling Council on Tel: 07715 004 265.

Clayhills Drive tenants who have a genuine emergency repair during this period should contact Persimmon Homes on Tel: 0870 060 5520.

Polmaise Partnership

A site start ceremony at Polmaise Farm Cambusbarron recently marked the benefits of Forth's partnership approach.

By working with Stirling Council and Persimmon Homes we have been able to get £2.6m of additional grant funding from the Scottish Government. This when combined with a £1.4m mortgage will allow

us to build an extra 34 homes at Clayhills Drive, Cambusbarron.

Gordon Mason, Forth's Chairperson, was joined on the day by Councillor MacPherson and Tony Gain of Stirling Council and Colin Connell of Persimmon Homes. Thanks to this contract Persimmon will be able to provide continuity of employment for construction workers.

Opening A Savings Gateway



The Westminster Government is working to establish a scheme called the Saving Gateway. This is intended to help people in receipt of benefits and/or tax credits to save for the future.

The basic idea is that people will open a special account and over a two year period every pound that they save, up to a limit of £600, will be matched by a 50p contribution from Government.

A group of Forth tenants and staff recently had the chance to meet with Ann McKechin MP to discuss this plan. Ann McKechin wanted to hear what people thought about the idea, and see if we could identify any problems with the proposal.

The general view was it sounds like a good scheme but people on low incomes may struggle to find the "spare" cash to save in the first place. We also identified a few areas where further thought was needed. Ann McKechin went away with a good few questions and she promised to obtain answers.

It's not every day we get to help shape Government thinking, but you should watch out for more information early next year. Rest assured, if a scheme to help make the most of limited money is introduced, we'll tell you about it.

Our AGM

Our Annual General Meeting will take place on Monday 7th September 2009, at the Raploch Community Campus from 7pm-9pm. All members of Forth are welcome to attend. As this is our 21st year this will be a chance to look back over the past 21 years at our achievements as well as updating members on our annual performance. The election of committee members will also take place. We hope to see you there!

CONGRATULATIONS!

To Rhona Patton for winning the £25 voucher for returning her 'Points of View' card during January-March 2009!!!

Adaptations –

Working in Partnership with Occupational Therapists

When there is a change in a tenant's circumstances, or a member of their household, which results in physical or medical disability / illness, we may be able to carry out an alteration to the property. We aim to enable tenants to remain in their homes, but where it is not able to carry out essential adaptations we will try to assist the tenant in finding more suitable accommodation. You may make an application for an adaptation to your home on medical grounds. However, any such application must be assessed and recommended by an Occupational Therapist or relevant professional.

Therefore, some of our staff from Housing Management and Technical Services recently met with the Occupational Therapy team. This was to enable staff to find out if there were any areas where service delivery could be improved. It also provided an opportunity for people to get to know each other and understand the client groups better. This was a successful meeting and as a result minor changes will result in an even more efficient service.



Staff from Forth together with the Occupational Therapist team

Close Cleaning Survey Results

We recently surveyed all of our tenants who receive our close cleaning service. A big thank-you to all the tenants that replied. Although there were a few less than positive comments, the overall results showed the service had improved. Through the comments received a few alterations to the service were made, and we now receive a

schedule from Aquaklenz of when they will clean the closes.

If at anytime you wish to comment on the close cleaning service, whether it's positive or negative, please contact your Housing Officer. Staff visit each development twice a month, so can be contacted during this visit or by telephone at the office.



Your allpay.net Swipecard and Ways To Pay Your Rent



The Payzone Network

From 30 June 2009 you will no longer be able to use your allpay.net swipecard via the Payzone network. If your local outlet uses only the Payzone network, please contact this office for a list of PayPoint outlets or Post Offices in your area.

Paying Your Rent Over The Counter

Swipe cards can be used with cash at plenty of convenient UK locations including all PayPoint outlets and Post OfficeTM branches. Many of these outlets also accept payments by debit card.

Paying by Landline or Mobile Telephone

Allpay offers an Interactive Voice Response (IVR) telephone payment system, accessible from either landline or mobile telephones, allowing you to use your allpay swipe card to make payments by phone 24/7. To use this service, telephone 0870 7700472. Please note only debit card payments are accepted.

Paying Via The Internet

Allpay's secure Internet payment service, allpayments.net, allows tenants to pay their rent online, free of charge, 24 hours a day, 365 days a year. There is no registration process required, simply go to www.allpayments.net and enter your swipe card number. You will be asked to provide a password for security purposes and an email address for receipts to be sent.

Direct Debit

A Direct Debit is an instruction from you (the tenant) to your Bank or Building Society authorising Forth to collect varying amounts from your bank account, as long as you have been given advance notice of the collection dates and amounts. This is the easiest and most flexible way of paying your rent. Payments can be made weekly, fortnightly or monthly.

Individual Learning Accounts Scheme To Be Extended



Changes to the Individual Learning Accounts Scotland Scheme available to learners in the 2009-10 academic year, means anyone earning £22,000 or less per year, will be entitled to some funding. This can be used to either pay for or subsidise learning and development.

The changes are:

- the income threshold will be increased from £18,000 to £22,000.
- the minimum study requirement for the ILA £500 grant will be reduced from 50 per cent of a full-time course to 40 SCQF Credits.
- eligible students studying part-time taught postgraduate courses (SCQF level 11) will be supported through the ILA500 scheme.

If you are 16 or over you could get up to £500 towards the cost of learning with a learner account from ILA Scotland.

There are two types of account available:

£200 accounts – If you are interested in learning something new or brushing up your skills. There are a wide range of courses available.

£500 accounts – If you are studying a part-time higher education course such as a Higher National Certificate (HNC), Higher National Diploma (HND) or a Degree course at ILA Scotland approved colleges or universities. You must be studying 50% or more of the time needed to complete a full-time course.

You can only have one type of account open at any time, so it's important that you choose carefully. If you need any further information to help you decide on the right account for you just call the helpline advisers on 0808 100 1090 or log on to www.ilascoland.org.uk

Merits of Membership

One of the things that make Housing Associations different from Councils or other landlords is that they are controlled by ordinary people who become members.

Being a “member” may simply involve keeping up to date via Speaking Forth and/or attending the Annual General Meeting. On the other hand, if you are interested you could stand for election for Management Committee, and if successful, take a part in controlling the Association.

This years Annual General Meeting will be held on Monday 7th September 2009. Therefore, if you're interested in becoming a member it's not too late to be involved this year. To find out more contact John Cameron at the office, or check out the membership leaflet on the web site, under “downloads”.

Maintenance Focus Group

A very successful meeting of tenants took place at our office on Wednesday 20 May to review the draft Repairs and Maintenance Policy. The meeting is one of a number that we have planned to encourage tenant participation in the formulation of policies which require to be reviewed by our Management Committee.

The meeting was kept informal and all those present were able to give their views and opinions on:

- the repairs and maintenance service which we provide
- possible improvements which could be made
- the draft Repairs and Maintenance Policy

The relaxed nature of the meeting gave staff and tenants an opportunity to meet and work in partnership on an issue which affects them. The draft Repairs and Maintenance policy will now be presented to the June Management Committee.

Further information on future Policy reviews and how to get involved can be obtained by either browsing our web-site www.forthha.org.uk under News. Alternatively, contact Angela Laley, Project & Communications Co-ordinator, at our office.



Strathcarron Hospice – Here Come The Girls!

We were all very proud of the girls from our office who completed the 10 mile midnight walk around Stirling, to raise funds for Strathcarron Hospice. Despite it raining on the night, it did not dampen their spirits. They have managed to raise collectively an amazing £1005!

Tracy Doran, Money Advisor said : *“It was an amazing atmosphere and it was great that all our team managed to complete the course. We all knew it was for such a good cause and that motivated us to complete the challenge.”*



A special mention must go to Margaret Glencross, Corporate Services Assistant, for her own fund raising, which raised over £400 of the total.

New Homes Appear At Raploch

Anyone going along Drip Road recently will have noticed that the first of Forth’s new homes have begun to appear.

Since early May the timber frames have started being erected on site. The result is that the development of 50 new homes is beginning to take shape, and everyone will soon get an idea of the end results.

It seems to have taken an age

for these homes to move from the planning stage to reality. However, as things stand the first tenants are likely to move in early 2010.

However, we’re not resting on our laurels. We are currently working with Stirling Council to progress a small development on the old nursery site at Craighall Street. In addition, work with the Raploch URC, Stirling Council and Scottish Government is

underway to make the next major project at Duff Crescent/ Hope Street a reality. This site will involve some 60 new rented homes and we hope to start building work there in 2010.

The transformation of Raploch, to create a community for the 21st century, is well underway and we’re going to keep up the momentum!

New Tenants Group – De Moray Association



We are pleased to announce that the tenants at De Moray Court have got together and working in partnership have formed our first registered tenants organisation called De Moray Association. This is open to tenants and residents living in De Moray Court, Stirling.

The group have now applied for 2 environmental grants and are awaiting to hear the outcome of these grant submissions. In the meantime, they have received a grant of £300 from ourselves to start the ball rolling. The group has decided to spend a small sum of this award on planting.

However, anyone living in De Moray Court should approach Stephen Harland, Chairperson, 43 De Moray Court, with their ideas. The next De Moray Court meeting takes place on Tuesday 21st July at 6.15pm at 12 De Moray Court. Everyone from De Moray Court is welcome.

Elizabeth Billet, Secretary said on receipt of the cheque from Forth: *“We wish to thank the Management Committee for this kind contribution. We really do feel that we are working in partnership with everyone at Forth.”*

If you would like to set up a tenants Group in your area, please contact Angela Laley, Project & Communications Co-ordinator at the office.

Well done De Moray Court residents!!

Anti-social Behaviour Policy Review – We Need Your Help!

We are reviewing our Anti-Social Behaviour policy and have enclosed a short questionnaire for you to complete and return in the freepost envelope. All completed entries will be entered into a prize draw for £25 vouchers. The winner will be announced on our website and in the next Newsletter. A review group with tenants will be set up in August to discuss the policy and suggest any changes or improvements to the current policy. If you would like to participate in this review group please e-mail Angela@forthha.org.uk or telephone 446066 with your name and address and you will be registered. Thanks for your help.

Painter Work

We are hoping to carry out painter work to the following developments this summer:

- 11 – 21 Tannery Lane Stirling:
Entrance doors to properties
- Cooperage Quay\Abbey Road\Cask Crescent: Front and/or rear doors of properties where required
- Craighall Street\Raploch Road, Raploch:
External painter work
- Baker Street\Morris Terrace, Stirling:
External and internal painter work

The extent of the works carried out will be dependent upon the costs being in line with the monies set aside for the works. Unfortunately, if the costs are more than have been budgeted for there will be a reduction in the painter work.

However, in light of the present economic conditions it is hoped that we shall get more for our pounds and complete all the works.

We will of course write to all residents advising you when the work will be carried out and the appointed contractor.

Secured By Design

They say prevention is “better than cure” and this is certainly true when it comes to crime.

We have been working closely with police to ensure that our new homes are “Secured By Design”. This is a national initiative, which seeks to ensure that new homes and their surrounding areas are designed in such a way as to reduce crime.

Special attention is made to the quality and type of windows and doors fitted, the type of fences used and the general layout of homes

and neighbourhoods. By reducing “hidden corners” and “blind spots” we can make it harder for criminals to get up to no good. If it’s difficult to break into a home or garden, the chances are a thief will go elsewhere.

We were delighted recently to receive a certificate confirming that our new homes at Clayhills Drive Cambusbarrow, meet the “Secured By Design” standard. This award joins the two we received for our new schemes last year.

We can never say that our homes are crime proof. However, if tenants combine their vigilance with our prevention initiatives, we can certainly ensure they are safer places to stay.

Good Performance!

It is always interesting when we reach the end of March and complete our performance figures for the year.

This year we are delighted that in many key areas we have been able to improve on previous years and beat most of our targets. The following summarises some

of our performance and shows how staff and committee working together have provided good services with minimal financial losses.

Work area	Our target	Our performance	Outcome
Letting new homes	Keep average rent loss to one day.	Total rent loss was zero days.	No rent lost. 😊😊😊
Re-letting existing homes	Keep our average rent loss below 4 days.	Average rent loss was 1.2 days.	Total rent lost on empty homes was £277. 😊😊😊
Visit all new tenants	Visit everyone within 6 weeks	98% of new tenants were visited within 6 weeks.	1 visit was outwith the target. 😊
Estate visits	All schemes checked fortnightly.	100% of checks achieved on time.	Areas around schemes well maintained. 😊😊😊
Rent arrears	Keep money owed by tenants below 2.8%.	Total money owed by tenants was 2.0%.	Sum owed is down £3,000 in the year. 😊😊
Repairs	Attend all emergency jobs with 4 hours.	All emergency jobs attended within target.	Complete success in attending emergencies. 😊😊😊
	Complete urgent jobs within 2 days	95% of urgent jobs completed within target.	Improved performance since last year. 😊😊
	Complete routine jobs within 10 days.	94% of routine repairs completed within target.	Performance almost identical to last year. 😊

A full summary of our performance for 2008/09 will be on our web site shortly, as will our targets for the current year. Check these out on www.forthha.org.uk.

Annual Gas Safety Checks

We have a legal duty to ensure that gas appliances and flues which we provide for your use are maintained in a safe condition at all times. We are required under The Gas Safety (Installation and Use) Regulations 1998 to complete a Landlord Annual Service

Inspection within each 12 month period. To this end the our contractor, Stirling Council Housing Services (SCHS) will carry out the programme of service inspections listed on the page opposite:

SCHS will letter you the week before they are due to carry out the annual safety check.

In order that the check is carried out promptly you are asked to:

- Ensure access is made available as requested, OR,
- If the appointment is not suitable to contact SCHS and make an alternative

arrangement by phoning 0800-027-5888

Please be aware that we take our legal responsibility seriously. Therefore, if we experience difficulty in gaining access to a property to carry out the annual gas safety check, we will take legal action to gain access. Any costs, which we incur as a

result of this action, will be recharged to the tenant.

Should you have any queries regarding the above please contact Iain Stirling, Senior Technical Services Officer Tel 01786 431925 . More information on gas safety can be found on our website www.forthha.org.uk under Technical Services.

GAS SAFE REGISTER

If you are looking to have someone to fix or install a gas appliance, then make sure that the contractor is on the new gas safe register. The new register replaced the CORGI standard on 1st April 2009 , meaning only GAS Safe engineers can legally install gas appliances, boilers, hobs, ovens or fires in your home.

Incorrectly fitted, badly repaired or poorly maintained gas appliances are a major cause of lethal carbon monoxide poisoning, and can also lead to gas leaks and explosions. When looking for an approved contractor look out for the yellow Gas safe Register triangle and not the old orange CORGI registration badge.

If you would like more information this can be found at www.gassaferegister.co.uk

Development	Street	Week Commencing
Bannockburn	Bruce Street	Monday 8 June 09
Braehead	Colquhoun Street	Monday 8 June 09
	Muirend Road	Monday 5 May 09
Cambusbarron	Chapelcroft	Monday 1 June 09
	Auld School Wynd	Monday 10 August 09
Cornton	De Moray Court	Monday 30 November 09
Plean	Gillespie Terrace	Monday 5th May 09
Raploch	Waulker Avenue\ Cordiner Close\ Huntley Crescent	Monday 5 May 09
	King Robert Court	Monday 5 May 09
	Raploch Road\Craighall Street	Monday 5 May 09
	Menzies Drive	Monday 5 May 09
	Monument View	Monday 1 June 09
	Thistle Place	Monday 8 June 09
Riverside	Cooperage Quay	Monday 5 May 09
	Abbey Road	Monday 1 June 09
	Cask Crescent	Monday 8 June 09
	Forth Street\Place	Monday 6 July 09
Stirling	Barn Road	Monday 24 August 09
	Cowane Street	Monday 1 June 09
St Ninians	Barnsdale Road	Monday 18 May 09\ Monday 6 July 09
Whins of Milton	Bryden Road	Monday 30 March 09
	Gillespie Place	Monday 28 September 09

Who's On The Management Committee?

Following up from the last Speaking Forth here are brief introductions to two more Management Committee Members.



John Holliday is the current Vice Chair and has been involved with Forth for 12 years. He lives in Bridge of Allan and was previously Councillor for that area on

Stirling Council. This obviously gave him useful insight to the operation of a number of Council departments.

Before retiring John worked as a Software Quality Assurance Consultant. The skills needed for this work are something that John

brings to his Committee role, where he is known for his attention to detail.



Thomas Bell is the Treasurer and has been a resident of Stirling for 35 years and lives in the St. Ninians area. He joined the Management Committee almost 5 years ago and brings

with him an extensive knowledge of the construction industry.

Although, the role of Treasurer doesn't involve hands on financial tasks, Tom does ensure that Committee Members keep a close eye on the setting and monitoring of budgets.

Policy Review – Have Your Say!

The following policies are being reviewed in the next 6 months:

- Maintenance
- Customer Care
- Anti-social Behaviour
- Abandonment
- Abandoned Vehicles
- Alterations and Improvements

If you are interested in having your say regarding these policies please contact Angela Laley at the office.

We have also set up an E Group. This is to enable tenants who do not have time to attend meetings or visit the office etc to be consulted by e mail. If you are

interested in being consulted on issues affecting Forth by e mail please let Angela know. Tel: 01786 446066 or angela@forthha.org.uk.



Your Right To Complain!

Often people and organisations can look upon complaints in a completely negative way. However, we like to think of complaints differently.

Obviously our aim is to provide tenants and everyone else who uses our services with a quality service that meets their needs. However, it is inevitable that from time to time people will be less than satisfied. Therefore, if we've got it wrong, then complaints can help us learn.

Forth's Management Committee recently reviewed our complaints policy and we've made a few changes

to clarify our processes and make them easier. Hopefully, most difficulties can be resolved by informally raising them with staff. If however this doesn't work and/or people want to follow a more formal route a formal complaint can be made to the Director. They will investigate the problem and seek to respond with an answer within 4 weeks.

Anyone who is still not happy can then appeal to our Management Committee. Ultimately, if we still can't resolve things, the complaint can be taken to the Public Services Ombudsman for an independent view.

This policy review was the first to involve tenants consulted via the E group, which is mentioned elsewhere in Speaking Forth. This input was very helpful as it highlighted a number of changes we could make: proof that many minds are better than one! One suggestion was we could do more to publicise our complaints policy and so we now have a short leaflet available. This explains how complaints will be dealt with and includes a tear-off slip for anyone wishing to make a formal complaint or appeal.

If you'd like a copy, contact our office or check it out on the web site, under "Downloads".

Estate Management

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

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

Month	Estate management	Close cleaning
July	13th & 27th	6th & 20th
August	10th & 24th	3rd, 17th & 31st
June	7th & 21st	14th & 28th

Notices

Feedback...

We welcome feedback. If you have any questions or comments about articles in this Newsletter please e mail us at: info@forthha.org.uk.

Help Us Reduce Our Carbon Footprint...

If you would prefer to receive your copy of Speaking Forth via e-mail please e-mail your name, postal address and e-mail address to info@forthha.org.uk

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 please e-mail us at info@forthha.org.uk or telephone Angela Laley at the office.

Your Views

We have created a Views page on our website, under the News Section. This enables any tenants or members to obtain views and opinions about us. Moreover, it is this feedback that helps us improve our services. If you would like to have your say e-mail info@forthha.org.uk or telephone Angela Laley at the office.

Useful Contact Details...

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