



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

September 2011

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Successful AGM

Wednesday 7th September saw our members and guests gather at Raploch Community Campus for our AGM which rounded off a very successful year.

The meeting was preceded by a Special General Meeting when new rules were adopted. These rules don't alter anything of significance but are now written in straightforward plain English. This enables us to be a bit clearer on how we can operate.

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Successful AGM (from page 1)

At the AGM members received a report of last years' highlights. The theme moving on up was reflected in the results of the multi landlord joint tenant satisfaction survey and the move to an improved office environment.

Despite the challenging financial climate the main highlights of the year were:

- Successful results of the joint tenant satisfaction survey. (94% of tenants are satisfied with our overall level of service).

- Investment of over £3.4million in building new homes.
- Finishing the year with a healthy surplus for future investment in our homes.
- Raising an additional income of £350,998 for tenants and applicants through our Income Maximisation Service.

The Members also elected the Management Committee. It is as follows:

Gordon Mason
Thomas Bell

John Fyfe
Audrey Anderson
Clark Davidson
David Cumming
Harry Deerin
Ian MacLean
Jim Thomson
Margaret Turner
Neil Macleod
Pat Heneghan
Philip Sim
Stephen Harland
We also welcome new Committee member Gerry McLaughlan.

Office Closures:

Public Holidays - Friday 23rd and Monday 26th September 2011

Staff Development Day – Wednesday 5th October 2011

If you have a genuine emergency repair on these dates please phone the office and listen to the message on the answering machine. Alternatively, log on to www.forthha.org.uk and on the home page, click on News.

Paying Rent In Advance

Over the last year there has been a steady increase in rent arrears which has resulted in more cases being referred for Court Action. In the first 6 months Stirling Sheriff Court has granted 4 notices for eviction to ourselves. To try and avoid this it is important to remind all tenants to pay rent in advance, for the following month.

Your tenancy agreement states at 1.5 'The total monthly sum payable, in advance, on or before the twenty eighth day of each month.'

Over the coming months we will be

reminding tenants either in person or in writing to pay their rent in advance. If you are claiming housing benefit it will be paid 4 weeks in arrears. This means that you will be behind with your rent from the start unless you can raise the money yourself to pay the rent, until your housing benefit comes through. There may also be a delay while your claim is assessed.

We would encourage any tenant who has difficulties paying their rent in advance to contact their Housing Officer and a realistic payment schedule will be agreed.

Getting There at Archie Bone Way!

We have been welcoming new tenants to their homes in Fallin. It is 10 years since we first began to plan these new homes and we are delighted that the end result has been worth all the effort.

The homes are amongst the most spacious that we have built. Also, the modern insulations, efficient gas heating systems and attention to detail, should make them very comfortable and economic to run.

Early signs are encouraging and many of our new tenants are delighted to have taken up residence.



The Scottish Housing Regulator Wants To Hear Your Views



THE SCOTTISH
HOUSING
REGULATOR

CONSULTING ON OUR FUTURE REGULATORY APPROACH

Scotland has a new, independent housing regulator.

From next April its role will be to safeguard and promote the interests of tenants who receive housing services from local authorities and housing associations. It will replace the existing regulator.

Kay Blair is the new Regulator's Chair. Kay said: "The quality of housing and landlord services have a direct and lasting impact on people's lives. We will regulate to protect tenants' interests and to drive improvements in social housing. We will assess each landlord's performance regularly. In doing so, we will take account of the views and experiences of its tenants. We will publish a range of information on landlords' performance, including progress against the Scottish Government's new Social Housing Charter. This will help tenants to hold their landlord to account. And we will take action where we find a landlord is failing to deliver for tenants."

The new Regulator would like to get wide

feedback on its proposed approach. The consultation runs from early September. You can respond until late November.

There will also be events across the country, open to tenants and others, to discuss the proposals. You can get a copy of the proposals and find out more about the events by visiting the new Regulator's website, following the consultation on Twitter or contacting its office. You can find the details below.

website: www.scottishhousingregulator.gov.uk/newregulator

phone: 0141 271 3810

e-mail: consultation@scottishhousingregulator.gsi.gov.uk

twitter: www.twitter.com/SHRconsultation

We will be carrying out a feedback event to collect your views on the new Housing Regulator's proposed approach and the Social Housing Charter. These views will then be fed back to the Scottish Government. This event will take place in October 2011. For further information please contact Angela Laley at the office.

Decline In Development

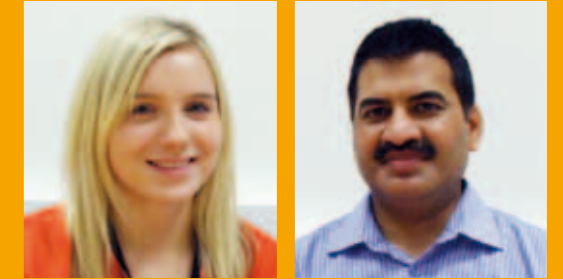
Once we finish building our new homes at Fallin we will sadly find ourselves with no house building underway and no definite commitments in the pipeline. This is not because the need for rented homes has been met and it is not because Forth has run out of sites to develop.

Across our area there are many households looking for suitable rented accommodation and there are many sites available for building.

At present we have over a thousand households looking for a new home. The communities in Cornton, Cultenhove and Raploch, to name but 3, are living with long term demolition sites crying out for redevelopment. It would be easy to lose heart in this situation and give up the fight. However we aren't going to do that. We will continue to press for more money for new housing and we'll be working hard with these communities and the Council to ensure that we can win a fair share of any monies on offer.



New Faces



If you have been to our offices in recent months you may have seen some new faces amongst the staff.

Syed Irfan is in the middle of a voluntary work experience placement, which involves one day a week in the Forth office, learning about general office administration with a particular focus on Human Resources issues.

Lisa Simpson, on the other hand, has been focusing on Housing Management work, as part of her placement from Stirling University. Lisa has now accepted a post with Clydesdale Housing Association.

We'd like to thank both Syed and Lisa for all their hard work.

Warm Homes Discount

Well the nights are drawing in and the summer heatwave is over! Now we have to turn our attention to the heating costs.

The government has announced a new rebate for those of pensionable age from the energy suppliers. This is the Warm Homes Discount.

The Warm Home Discount Scheme provides a £120 rebate on your electricity bill in winter 2011/12 if you are in receipt of the guaranteed element of pension credit, (not savings credit), on 11th September 2011 ie over pension age.

The rebate should be credited to your electricity account between October and December 2011. This rebate will be

undertaken automatically by the electricity supplier and if you qualify you will receive a letter advising that you are entitled. The rebate should then appear as a credit on your next electricity bill.

The energy suppliers who will be able to give credits on the electricity bills are:-

Atlantic, British Gas, EDF Energy, E.ON, Equipower, Equigas, Manweb, M&S Energy, npower, Sainsbury's Energy, Scottish Gas, Scottish Hydro, ScottishPower, Southern Electric, SSE, Swalec and Utility Warehouse

This rebate is in addition to cold weather payments and winter fuel payment.

Estate Management Dates

Our two Housing Officers cover the following areas:

Elaine Shepherd Fallin, Raploch, Cowie, Riverside, Stirling Town - Crosbies Court, Myles House, Cowane Street.

Elaine will be carrying out a monthly estate visit to your area week commencing: 17th October, 21st November and 19th December 2011.

Isabel Reilly Bannockburn, Braehead, Cambusbarrow, Cornton, Whins of Milton, Stirling Town – Baker Street/Morris Terrace, Tannery Lane/Queen Street.

Isabel will be carrying out a monthly estate visit to your area week commencing: 10th October, 14th November and 12th December 2011.

Keeping the Heat In

After last winter's severe weather and the steep rising costs of fuel, we all know how expensive it is to keep warm at home. A well insulated house keeps the warmth exactly where you need it - indoors, and your home will be heated more efficiently. Using less energy, reduces carbon dioxide emissions, and should also save money on your fuel bills.

Although all of our new build properties were insulated to the standard required when built, some of these properties are now 20 years old. Those properties built with external walls made of two layers of brick or block with a small gap or cavity between them can have the cavity filled with insulation. This will help to reduce

heat loss from the building.

Between now and the end of 2011 we are arranging to have cavity insulation installed in a number of developments including Barn Road, Barnsdale Road, Forth Place/Forth Street, Tannery Lane, Stirling and Colliers Road, Fallin. The work will be done from the outside of the properties and only takes a couple of hours for each property, so there will be minimal disturbance to tenants.

We will write to tenants in each development where cavity insulation is being installed, before the work starts. If you have any questions in the meantime, please contact Iain Stirling, Senior Technical Services Officer, at our office.



Annual Service of Smoke Detectors

Annually we carry out a programme of works to service the smoke detectors\ carbon monoxide alarms to our properties. Unfortunately, the number of properties which take up this service is disappointingly low. In the interest of our tenants' health and safety we want to increase the uptake of this service this year.

The annual service of smoke detectors is scheduled for October – December of this year. This will be carried out by Stirling Electrical Services Ltd. Residents shall be lettered in advance to advise of when the contractor shall call to their home to complete the safety check.

The safety check itself should take approximately 15 minutes to complete.

In order to increase the number of service checks this year, residents are asked to contact the contractor upon receipt of their letter if the appointment stated is unsuitable. A new arrangement will then be made.



Electrical Safety Checks - Menzies Drive/Thistle Place, Raploch

We carry out an electrical safety check on all our properties once they are 10 years old. This allows us to ensure that the electrics to the property are safe and that there is no risk to the residents.

Stirling Electrical Services Ltd shall undertake electrical safety checks this year to homes in Menzies Drive and Thistle Place, Raploch. The

safety checks are programmed for September/October this year. Residents shall be lettered in advance to advise of the date and time that the contractor shall call to their home to complete the safety check.

If the appointment given is unsuitable please contact Stirling Electrical Services, Tel: 01786 813916 to rearrange the appointment.

Cyclical Painterworks

The Bell Group has been appointed to carry out our programme of painter work for this year to the undernoted properties:

Development	Area	Works
Abbey Road, Cooperage Quay and Cask Crescent	City Centre	External painter works. Gutter cleaning
1 – 18 Crosbies Court	City Centre	Internal & external painter works. Gutter cleaning
1 – 7 Forth Street/29 Forth Place	Riverside	Internal & external painter works. Gutter cleaning
46A – 48B Queen Street/1 – 21 Tannery Lane	Riverside	External painter works. Gutter cleaning

Residents should have already received prior notification of these works. However, the Bell Group will letter all residents one week in advance to advise when they shall start works on their development, what works are involved and any precautions which need to be taken.

Please contact Iain Stirling, Senior Technical Services Officer, Direct Line Tel: 01786 431925 should you experience any problems or have any questions.



Website News - Focus on Money Matters Menu

In the last issue we focused on the estate management menu on our website. This time we are focusing on the very important Money Matters Menu. Due to the credit crunch and all the benefit cuts, everyone needs to maximise their budget. Money Matters is here to help, at a click of a button.

On the home page, click on the Money Matters Menu.

Click on this menu and there are 9 money Sub Menus. Just click on the money sub menu that interests you to obtain more information.

Money Matters Menu

Sub Menus

- Money News - news round up of all the latest benefit changes
- How to Pay - payment options for paying rent
- What happens when you have rent arrears? – the procedure leading up to eviction
- Getting help with rent payments – Housing Benefit details
- Money Problems – making sure you are getting all your benefit entitlement

- Money Advice – details of the full service provided including budgeting and benefit maximisation
- How do we set your rent – full details
- Service Charges – explanation of what they are
- Money Money Frequently Asked Questions (FAQs) eg
 1. I have just lost my job. What benefits am I entitled to?
 2. What are tax credits and how can I get them?
 3. I am pregnant. What help can I get for my baby and myself?
 4. I receive a pension and have heard that I may be entitled to some other benefits. Where can I get more information?
 5. I am too ill to go to work. Can I get any benefits?
 6. I am on Income Support and would like to go back to work, but I'm worried about being able to make ends meet if I come off benefits. Can I get any extra help towards living expenses?

Click on the question concerned to obtain the full answer.

Therefore, the benefits are:

You can find out about all Money Matters 24 hours a day by clicking on www.forthha.org.uk and Money Matters. If you have any questions or would like more information on a particular benefit please contact our Income Maximisation Officer, Tracy Doran at the office, direct dial no Tel 01786 431921.



Website Demonstrations

We recently held 2 successful website demonstrations at the office which both committee and staff attended. Those attending found these demonstrations useful as they were not aware of all the website's functions, such as being able to report a repair or an anti-social problem, on line 24 hours a day. If you would find a demonstration useful, please advise Margaret Glencross or Angela Laley at the office, and we will arrange a date that is convenient to yourself.

Cambusbarron Forth Tenants

The Cambusbarron Forth tenants held a successful party in the local community centre. Many children from Auld School Wynd and Clayhills Drive attended. The theme was summer. As well as arts and crafts, there were summer themed games and party food.



The next meeting is the AGM which takes place on Monday 14th November at Cambusbarron Community Centre at 6.30pm. Come along and have your say. The group will be electing new office bearers, discussing the next children's event, landscaping and the footbridge.

Money News

If the Welfare Reform Bill 2011 is passed by parliament, from Spring 2012 contributory Employment Support Allowance (ESA) will be time limited to 12 months.

The Jobcentre Plus has therefore decided to write to claimants to prepare them for the effect of the change. From 19 September 2011 until 17th October 2011, it will write to all claimants receiving contribution-based ESA to advise them that their contribution-

based benefit may be limited to 12 months.

The Dept for Works & Pensions also advises that the time limiting proposal does not affect claimants in the support group. However, claimants who have already received contribution-based ESA for 12 months or more in the work related activity group, will have their benefit stopped as soon as the change is introduced. The date is yet to be confirmed.

For further information or assistance with benefits or budgeting, please contact Tracy Doran our Income Maximisation Officer at the office.

De Moray Association



De Moray Association held a successful outdoor Summer Fun Day for

the children of De Moray Court. There was a bouncy castle, a bike smoothie maker and lots of party food.

A successful AGM also took place on 23rd August 2011 at Cornton Primary School.

The office bearers for the next year are:

Chairperson: Stephen Harland

Secretary: Caroline Jones

Treasurer: Valerie Martin

The next De Moray Association meeting takes place on Tuesday 4th October at 6.30pm.

Why don't you come along and hear what is happening in your local area. You will be made very welcome.

Recipe Corner

Margaret Glencross from the office has given us 2 of her own recipes. One healthy, one for a treat. If you have a favourite recipe send to Angela Laley and we will include in the next edition.

Chicken Noodle Soup

- 1 small onion – peeled and finely diced
- 1 Carrot, peeled and finely diced
- 2 celery sticks, finely diced
- 1 garlic clove – peeled and finely diced
- 1.5 litres chicken stock
- 397 grams skinless chicken breast or thigh fillets, finely chopped
- 57grams thin egg noodles or dried vermicelli pasta
- 4 tablespoons finely chopped parsley

Place onion, carrot, celery, garlic, stock and chicken in a large saucepan and bring to the boil. Reduce heat and cook for 15 minutes. Add pasta or egg noodles and bring back to the boil. Cover pan and reduce heat to low and cook gently for 8 minutes. Add parsley and cook for 3 minutes. Serve immediately.

Homemade Tablet

- 2lb sugar
- 4 ounces butter
- 1 tin condensed milk
- 1 cup milk

Melt sugar, butter and milk in a large pot VERY SLOWLY – stirring all the time. Bring mixture to the boil and boil for 5 minutes – stirring all the time. Add condensed milk and bring back to the boil – boil for 5 minutes – again stir it all the time. Remove from heat and beat with a wooden spoon until mixture thickens. Pour into a tray which has been greased. When slightly cool mark into squares – cut when set.

Dog Fouling —

Disgusting! Revolting! Minging!

Did you know that it is illegal not to clean up your dog's mess?

The Dog Fouling (Scotland) Act 2003 makes it an offence if you do not to clean up after your dog in any public open space subject to:

- a fixed penalty fine of £40 or
- or a report to the Procurator Fiscal resulting in a fine of up to £500

It is an additional offence for the dog owner to refuse to provide their name and address, subject to a fine of up to £500.

Threat to Human Health

What many people do not realise is that dog faeces left on the ground has the potential to cause harm to humans. The eggs become infectious 2-3 weeks after being deposited by the dog and can survive for up to 2 years in the local environment. Young children are

more likely than adults to develop Toxocariasis, which can cause eye damage. Children can accidentally ingest the eggs through contact with contaminated soil or sand, whilst playing.

Stirling Council's Dog Warden Service has an ongoing campaign to raise awareness of responsible dog ownership. Initiatives include:-

- raising awareness with local dog owners in known problem areas e.g. parks
- working with community groups
- giving talks to schools
- participating in the "Crucial Crew" safety programme for primary schools
- visiting local dog clubs
- providing 300,000 free poop scoop bags per year from Council offices, recreation centres and libraries
- erecting "No Fouling" signs and dog bins

When reporting a dog fouling problem please provide the following information:-

- location/s
- time of fouling
- owner's name and address if known
- breed/description
- your own contact details
- any other relevant information e.g. frequency

The actions which the Dog Warden can take to resolve dog fouling problems include:-

- advising the owner of their responsibilities
- where appropriate, raising awareness with local dog owners e.g. in parks
- seeking co-operation of local dog owners by erecting signs and providing dog bins
- where necessary, taking formal action against offenders either by serving a £40 fixed penalty notice or reporting the matter to the Procurator Fiscal

The results of the recent Tenant Satisfaction Survey highlighted that dog fouling rated high on our tenants list of complaints. So if you are experiencing this problem, please contact Stirling Council's Dog Warden Service on Tel 0845 277 7000. If the problem is still not resolved, please advise your Housing Officer.



Forth Good Neighbour Award - £25 Supermarket Voucher

CONGRATULATIONS!!!
To Mandy Morrison for winning the £25 shopping voucher for returning her 'Points of View' card during April-June!!!

A Warm Welcome to All Archie Bone Way Residents

The new tenants have moved into Archie Bone Way and are getting to know their neighbours. We can all appreciate the benefits of having a good neighbour.

As part of looking after our neighbours, we are holding a 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 for a local supermarket of the winners choice and will be featured in the Christmas Newsletter.

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 e mail or write to Angela Laley, 4th Floor, Wallace House, 17-21 Maxwell Place, Stirling, FK8 1JU prior to 17th October 2011. Please remember to include your contact details.



Useful Contact Details...

Forth Housing Association Limited

4th Floor Wallace House, 17-21 Maxwell Place, Stirling FK8 1JU

Tel: 01786 446066 Fax: 01786 445846

E-mail: info@forthha.org.uk Website: www.forthha.org.uk



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