



FORTH

Housing Association Ltd

SpeakingForth

The newsletter of Forth Housing Association Ltd

September 2009

Inside:

AGM 21st Celebrations p2
Patch Changes p4
Moving on in Raploch p5
Money Advice Newsround p8-9

Smoke Detector Checks p12
Summer Community Events p13
Tax Credits p14
Notices p16



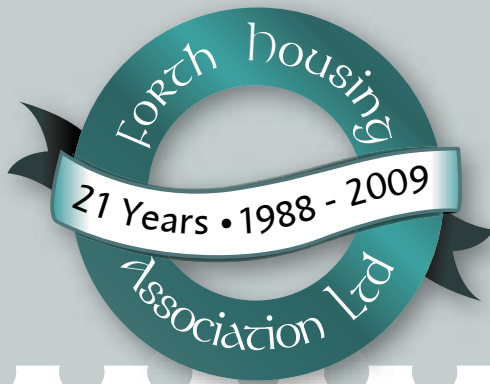
AGM Celebrates 21 Years!

Forth Housing Association Limited - 2 Viewfield Place, Stirling, FK8 1NQ

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

Forth Housing Association Limited is a Registered Scottish Charity, No. SCO03550





AGM 21st Celebrations!



Monday 7th September 2009 saw our members and guests gathering at the Raploch Community Campus to celebrate 21 years of success. Children from The Big Noise, Raploch, greeted guests as they arrived.

The Annual General Meeting looked back over a very successful 12 months during which a healthy operating surplus was achieved, and we invested savings in our existing homes.


2008/09 was a year when we

achieved site starts on many new homes. We completed two new housing developments and invested money in improving our existing homes, with new kitchens and central heating boilers. However, this year's AGM was also an opportunity to look back on 21 years since Forth was founded. We have come a long way since we were set up by a group of Stirling folk who were concerned about the housing needs of young single people.

Those present enjoyed a presentation looking at key points over the past 21 years, contributions of an original committee member and staff member were highlighted. Also, the two remaining tenants, who were our original tenants at our first development at Colquhoun Street, were also presented with a bouquet of flowers.

The AGM also saw the election of the Management Committee for this year and it is as follows:

Audrey Anderson
Clark Davidson
David Cumming
Gordon Mason
Harry Deerin
John Fyfe
John Paterson
Jim Thomson
Linda Mason
Neil MacLeod
Pat Heneghan
Thomas Bell



Clearing The Air

On Sun 26 March 2006 Scotland became smoke free. From this date it became illegal to smoke in most indoor places, other than private homes. The law covers almost all workplaces, including lorries and vans. It was introduced to protect people from the proven health risks of passive smoking ie breathing second-hand tobacco smoke.

At the Customer Care focus group meeting, the issue of householders smoking during a home visit was discussed. It was agreed that it would be at the discretion of the staff member if they wished to continue the visit. If the staff member does not want to continue the visit whilst someone is smoking, they will rearrange the interview at the office. We will support staff who do not want to work in an environment where people are smoking. This support to staff has been included in the approved Customer Care Policy.

Patch Changes from 1st October 2009

Each Housing Officer has a patch for which they have daily responsibility. This includes rent arrears control, allocations and voids, shared ownership, tenancy and estate management.



Elaine Shepherd, Housing Officer, has been with us for the past 11 years. Elaine will now be the Housing Officer for Raploch, Fallin, Cowie and Riverside. Also,

Myles House, Crosbies Court, Tannery Lane/Queen Street and Cowane Street, in Stirling. Elaine will also be responsible for letting our new properties in Raploch, site 5, from October 2009.



Isabel Reilly, Housing Officer, has been with us for 16 years. Isabel will be the Housing Officer for St Ninians, Bannockburn, Whins of Milton, Plean, Braehead

and Cornton. Also, Baker Street /Morris Terrace and Barn Road, in Stirling. Isabel will also be responsible for letting our new properties in Cambusbarron from October 2009 and our new development in Torbrex, from April 2010.

If you have any questions or problems in your area, then just pick up the phone and contact your Housing Officer, at the office.



Moving On In Raploch

You may be forgiven for thinking that we'd be taking it easy at Raploch now that site 5 is well underway. Well the answer is "no we're not"! It is great to see our 50 new homes taking shape, but we are already moving on to think of our next schemes.



Recently well over 100 people joined with us to consider what kind of homes we should be looking to build on the Glendevon site. We will be building 60 homes for rent here and together we thought about how these should look, how we should design the gardens, what kinds of storage to provide and much, much more. We hope to start building work in about a years time. Before we do, the intention is to make sure that the

homes we build, best meet the needs of those who want them.

Similarly, we have been working closely with representatives from Stirling Council on plans to build homes on the old nursery site at Craighall. These homes will provide supported housing for those who need a bit of assistance to live independently. We will provide the homes and the Council will organise support.

Customer Care Is At the Heart of All We Do

We want to put customer care at the heart of all we do. We have therefore developed a customer care policy in conjunction with tenants and staff. The policy sets standards of customer care in key areas. Staff training will be required to enable key targets to be achieved, against which performance can be measured.

Our aim is for our customers to be satisfied every time they contact us or we contact them. Furthermore, we aim to deliver a guaranteed level of service.

We thank everyone that had an input into the policy and in particular the Focus Group in July 2009. Full details of our Customer Care Policy can be found on our website www.forthha.org.uk or can be obtained from our office.

CONGRATULATIONS!

**To Elizabeth Gerrard
for winning the £25
voucher for returning
her 'Points of View'
card during April-June
2009!!!**

Local Associations Going Forth Together



Housing Associations based within Stirling, Clackmannan and Falkirk, including ourselves, are continuing to look to the future, and how best to retain our independence but work together more.

During the past year, the associations have collaborated on research into various options for more joined up thinking, particularly when it comes to maintenance and development costs. We remain convinced that big isn't necessarily beautiful. In many ways being local and in touch with our

communities is a major strength.

However, we believe that in certain areas we can achieve efficiencies and better ways of working, without

losing our key strengths. We have therefore agreed to continue investigating how we can jointly achieve best value for our current and future tenants. This is likely to involve us looking at how we can collaborate, when it comes to building new homes, and maintaining our existing ones.

This is a key priority for the Scottish Government. Therefore, working in partnership, we intend taking charge of our own destinies, rather than being forced into something that won't be to our best benefit.

Housing Benefit - Good News!

The Government has announced that as from October 2009, Child Benefit will no longer be included as income, when calculating Housing Benefit. This means that tenants with children, who were previously ineligible for Housing Benefit as their income was slightly too high, may now be entitled.

To check if you will qualify you can contact our Money Advisor, Tracy Doran, Tel:01786 446066 or log on to www.stirling.gov.uk. Tenants with children who are presently in receipt of part Housing Benefit, will notice an increase in their Housing Benefit entitlement, when this new rule comes into effect. This will be done automatically by Stirling Council.

Money Advice - Newsround



Our Money Advisor is very busy keeping up to date all the recent and forthcoming changes. For more information on any of the benefits noted below, please contact

Tracy Doran at the office, or log on to www.fortha.org.uk under Money News.

60 years old or over

From 2 November 2009 the pension credit threshold will increase to £10,000.00.

The winter fuel payments are increasing to:

- 60-79 years old - £250
- 80 years old and over - £400

Lone Parents

As from 26th October 2009 the government plans to reduce the age of the child to 10 years old, where a lone parent can claim income support.

Clothing grant (children from Primary 1 to age 16 after 30th September 09

- Parents on income support Job Seekers Allowance (JSA) income based Employment Support Allowance (ESA) income related
- Parents in receipt of child tax credits but NOT working tax credits and less than £16,040 gross annual income
- Parents in receipt of child tax credits AND working tax credits and less than £16,040 gross annual income
- Parents in receipt of child tax credits and working tax credits and less than £6,420 annual income

Applications for clothing grant MUST be made by 31.12.09.

Free school meals (school age children)

- Parents on income support Job Seekers Allowance (JSA) income based Employment Support Allowance (ESA) income related
- Parents in receipt of child tax credits but NOT working tax credits and less than £16,040 annual income

Forms for both clothing grant and free school meals available from Stirling Council 0845 277 7000 or www.stirling.gov.uk/footwearclothinggrantapplicationform-2.doc



Educational maintenance allowance (EMA)

For students who have received EMA prior to 2009/10 there will be three EMA weekly payment bands, £10, £20 and £30.

Household Income	Weekly EMA Level:
£0 to £22,403	£30
£22,404 to £27,465	£20
£27,466 to £33,157	£10

For students applying and qualifying for the first time in 2009/10

Your child will receive:

£30 per week if your household income is up to £20,351 or £22,403 if you have more than 1 child at school or in higher education.

All payments are dependent on attendance and progress and bonus' are payable in January and June/July.

Forms available from Stirling Council
0845 277 7000 or
www.stirling.gov.uk/emaform.pdf

If your child is 16 years old or over before 30th September 09 and still at high school they will be eligible from start of school year (ie August 09).

If your child is 16 years old between 1st October 2009 and 28th February 2010 they will be eligible from January 10th 2010.

More Please!

No it isn't a line from Oliver, but the plea we recently made to those who control the purse strings at government level.

We joined with other local housing associations and the Scottish Federation Of Housing Associations to present our case for more housing investment in the Stirling and Clackmannan areas.

Local councillors, MSPs and MPs all gathered in the Raploch Community Campus in July. This was to hear why Scottish housing associations require extra government cash, to achieve the badly needed target of 10,000 new affordable rented homes each year.

Presentations included one from ourselves. We outlined how our partnership approach was helping us achieve 50 new homes in Raploch this year, along with 23 at Gateside Road, Torbrev and 34 at Cambusbarron. We know that if funding is available, we have the ability to provide 100 new homes annually to meet the needs of Stirling. Alongside Stirling Council, we will continue to seek a suitable slice of the national pie.

Local MSP Bruce Crawford said *"It is vital that in the Forth Valley we do all we can to support the building of more affordable and sustainable housing"*.



Painting The Scene

Whilst we don't have the same challenges as those who paint the Forth Rail Bridge, we do have to make sure we keep our homes in good repair.

As part of this regular work, we are presently undertaking external painting at our Baker Street development

and at a number of other developments, where the weather has taken its toll.

To complete such works requires the co-operation of tenants and others living in the homes involved. We would therefore ask that if you are asked to provide access for the painter please try and

facilitate. In return, we'll try and ensure the work is done as smoothly as possible - never easy in rainy Scotland. In addition, take care when wet paint is about. If you have young children in your home please take extra care that they don't get paint on their clothes, hands or other places!



Smoke Detector Checks



Please note that the following smoke detector checks will be taking place in October and November 2009. Access to the following addresses will be required by Stirling Electrical Services Ltd. Should you not be in, they will leave a card requesting that you contact them direct, to arrange a convenient date and time. We will also send you a letter confirming arrangements.

Monday 12th October

AM – Hirst Crescent, Colliers Road, Hilton Terrace

PM – Flint Crescent

Tuesday 13th October

AM – Gillespie Terrace

PM – Stirling Place

Wednesday 14th October

AM – Barnsdale Road, Bruce Street, Culterhove, Mayfield

PM – Colquhoun Street, Muirend Road, Gillespie Place

Thursday 15th October

AM – Bryden Road, Bruce View

PM – Auld School Wynd

Friday 16th October

None

Monday 19th October

AM – King Robert Court, Monument View

PM – Craighall Street,

Raploch Road, Menzies Drive, Thistle Place

Tuesday 20th October

AM – Waulker Avenue, Cordiner Close, Huntley Crescent

PM – None

Wednesday 21st October

AM – Vorlich Place, 1-32 De Moray Court

PM – 33-49 De Moray Court

Thursday 22nd October

AM – Baker Street, Morris Terrace

PM – Barn Road

Friday 23rd October

AM – Cowane Street, Queen Street, Tannery Lane

PM – None

Monday 26th October

AM – Crosbies Court, Forth St, Forth Place

PM – Abbey Road, Cask Crescent

Tuesday 27th October

AM – Cooperage Quay

PM – None

Monday 2nd November

AM – 40 Bogend Road

AM – 41 Bogend Road

PM – 42 Bogend Road

Tuesday 3rd November

AM – 23a Milnepark Road

AM – 23b Milnepark Road

PM – 24a Milnepark Road

Wednesday 4th November

AM – 24b Milnepark Road

AM – 26a Milnepark Road

PM – 26b Milnepark Road

Thursday 5th November

AM – 31 Milnepark Road

AM – 32 Milnepark Road

Please phone Iain Stirling, Senior Technical Services Officer, Tel 01786 431925, should you have any queries.

Summer Community Events

Staff took part in 3 successful community engagement events over the Summer period.

In Raploch we attended The Fair in the Square. This was a combination of bring & buy stalls and fun activities along with information stands from local organisations. We were there to give general

information about our activities in Raploch and how to apply for housing etc

We also attended Stirling's first conference for black and ethnic minority (BME) groups held in partnership with Central Scotland Racial Equality Council. This was part of the Older People Services Development

Project, created to help older BME people gain access to essential benefits and services. It included a focus group discussion on the future needs of older people. This event helped raise our profile with the BME groups in attendance. It also allowed useful contacts with other agencies active in that area.

Stirling Council tenants and residents were invited to a Housing 'Open Day' in the Albert Halls over the Summer. We were on hand to provide information on how to apply for a housing association property. A lot of people came along and enjoyed the event. It provided an opportunity to meet Stirling residents and discuss our future plans in an informal setting.



Pictured: G Cairns, Housing Manager at BME event

PLEASE PLEASE PLEASE — Tax Credits

Anyone who is in, or was in receipt of tax credits, should have received their annual declaration pack by now. If you have not already completed this, please phone tax credits on 0845 300 3900 and give your information over the phone.

If you have sent in your information and have not yet received a new award letter, the chances are that your annual declaration form has not been received. Therefore, phone tax credits on 0845 300 3900 and give your information over the phone.

Please note that if you were in receipt of tax credits and



no longer receive these, you **MUST** still complete the annual declaration information. Otherwise tax credits will state that you have

received an overpayment for the monies you previously received, and will request you pay monies back.

Wilma & John Take Retirement



Wilma Burns and John Holliday have both been involved with Management Committee for a long time, but chose to step down, at the recent AGM.

Both have contributed much over the years, having taken an active involvement in committee business and acting as one of the office bearers, on a number of occasions. They have therefore seen much, heard more and influenced many!

Their decisions to stand down does not mean that they are going into hibernation. Both lead busy lives with other

voluntary commitments. We want to thank them both for their hard work on our behalf, and wish them well for the future.

It seemed appropriate to leave the last word to John, who said:

"I am sure I will miss Forth, which appears to be on a roll, with an effective committee and staff, so it's a good time to go."

Estate Management

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

Month	Estate management	Close cleaning
October	5th & 19th	12th & 26th
November	2nd, 16th & 30th	9th & 23rd
December	14th	7th & 21st

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

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...

Forth Housing Association Ltd
2 Viewfield Place, Stirling, FK8 1NQ
Tel: 01786 446066 Fax: 01786 445846
E-mail: info@forthha.org.uk Website: www.forthha.org.uk