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## Done at Dunblane

The middle of May saw the completion of our new development at Anchorscross, Dunblane.

This has brought the first new affordable housing for sale and rent to the town for many years and the new owners and

tenants are beginning to settle into their new community. They are also beginning to enjoy the high specification of their new homes which provide off street parking, high

specification fitments and a focus on economical heating and high insulation, resulting in Energy Performance Certificate ratings of B.

With only a few finishing touches required we are now looking forward to an official opening event and this will allow Councillors and others involved in advancing the plans to reality, a chance to see the end result.



### Forth Housing Association Limited

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

# Celebrating Our Birthday



**How do you celebrate a birthday like 25 years? A big party, lots of presents? This is one of the questions we've been asking as we wish to mark Forth's quarter century.**

It's not every year we reach a milestone like this but we also realise that is no reason to spend money unwisely. We'd therefore like to mark it by ensuring the money provides a legacy for our tenants. Two different proposals are being considered and we'd like your feedback about which to implement.

## **1. Healthy Eating**

Option 1 would involve us running some healthy eating/cooking classes where tenants and members of their household could learn how to make the most of a restricted food budget and at the same time produce healthy and tasty meals. Would you be interested in attending such a course if all expenses were covered? Let us know.

## **2. Improving The Environment**

Option 2 would involve us planting a number of trees and shrubs in a variety of our housing developments. These would not only improve the environment around our tenants homes but would reduce our carbon footprint for the next 25 years and beyond. Would you like to see additional planting around about your home? Let us know.

**We need to know the level of support for either of these plans so please email or phone our office with your opinion. Email [info@forthha.org.uk](mailto:info@forthha.org.uk) or phone 446066.**

# Bedroom Tax Evictions?

**Over the last few months the “bedroom tax” has suddenly received a higher profile in the press and many have become agitated about the subject. One key question has been will you evict tenants with bedroom tax arrears?**

Just as we began highlighting the “bedroom tax” implications to tenants early last year, so we considered the arrears issue too.

Our Management Committee have decided that irrespective of whether they agree with the additional rent charge or not, the law now states that tenants on benefit and underoccupying their homes are likely to be liable to pay something towards their rent. It is not for us to decide what is an “appropriate rent charge” and what is not. Therefore, all rent arrears will be treated the same.

For many years we have seen eviction as a last resort and court action to recover any arrear will only be considered when a tenant has refused to engage with us and accept our assistance. This remains our position.

If any tenant finds themselves with arrears they can access help from their Housing Officer or Income Maximisation Officer. Such help will not include ignoring the problem but will include genuine advice and assistance, to get on top of the problem. However, if tenants fail to engage and don't deal with their debt, court action may occur.

We may be a charitable Association but our income comes from our rent. Therefore, failing to deal with debts will simply mean that those who do pay will subsidise those who don't.

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## Garden Competition

**Just a reminder that we are holding a garden competition. A guest judge will choose 2 gardens over the Summer period.**

Each garden winner will win a prize of £25 supermarket vouchers. We can't tell you the exact date of the judging ... that would be cheating. However, the winners will be announced in our Autumn Newsletter. Happy gardening and good luck!!



A spiral-bound notebook with a silver pen resting on it. The notebook is open to a page with text.

# Monthly Estate Management Visit Dates

Our 2 Housing Officers cover the following areas:

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

**Caroline Stevenson** – Riverside

Elaine and Caroline will be carrying out a monthly estate visit to your area **week commencing:** 8th July, 12th August and 9th September.

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

**Caroline Stevenson** – Cornton

Isabel and Caroline will be carrying out a monthly estate visit to your area **week commencing:** 15th July, 19th August and 16th September.

## PLEASE PLEASE PLEASE - Tax Credits

Anyone who is in or was in receipt of Tax Credits should have received their annual declaration pack by end of May. You can either complete the form or phone Tax Credits on 0845 300 3900 and give your information over the phone.

If you have sent in your information on the annual declaration form and have not received a new award letter by mid July, the chances are your annual declaration form has not been received. Therefore, you should phone Tax Credits on 0345 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 when you receive the form. Or Tax Credits will state that you have received an overpayment for the monies you previously received.

# Scotcentral

**Credit unions allow people in the community to come together to save and borrow money at low rates. They are operated on a not-for-profit basis, with surpluses being returned to members by way of dividend payments. Being a member of Scotcentral means:**

## **Flexible & Convenient Loans**

Members can take out flexible loans at competitive rates and with a repayment term tailored to their needs.

## **Dividend Payments**

In any year that the credit union makes a profit, dividend payments may be made on members' savings.

## **Quality Service**

Members pay a small annual fee to belong to Scotcentral. This is to cover the administration of the credit union and includes such costs as the running of the office, regular newsletters and the Annual General Meeting to which all members are invited.

## **Pay by Standing Order or Pay Deduction**

Arrange a Direct Debit payment from your bank or get your employer to deduct your payments from your wages and send them to Scotcentral. Either way, be sure of regular payments to your Credit Union account. They will send you a statement showing all transactions.



## **To obtain more information:**

Scotcentral Credit Union Ltd  
Customer First, 1-5 Port Street, Stirling FK8 2EJ  
Tel: 01786 442477  
[www.scotcencu.co.uk](http://www.scotcencu.co.uk) or e mail [scotcentral@stirling.gov.uk](mailto:scotcentral@stirling.gov.uk)

# The Right To Repair

**The Scottish Secure Tenants (Right to Repair) Regulations 2002, entitles a Scottish Secure tenant to have a qualifying repair carried out to their home. Furthermore, the Regulations make provision for compensation to be paid to the tenant should a qualifying repair not be completed, without good reason, within a maximum period.**

## Qualifying Repairs

The following defects are considered to be qualifying repairs. We will pay for the work completed in respect of any single qualifying repair up to a maximum of £350.

Repair	Maximum Period in Working Days from date immediately following date of notification or inspection
Blocked flue to open fire or boiler	1
Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house	1
Blocked sink, bath or drain	1
Electrical power: <ul style="list-style-type: none"> <li>• Loss of electrical power</li> <li>• Partial loss of electrical power</li> </ul>	1 3
Insecure external window, door, lock	1
Unsafe access path/step	1
Leaks or flooding from water or heating pipes, tanks, cisterns	1
Loss or partial loss of gas supply	1
Loss or partial loss of space or water heating where no alternative heating is available	1
Toilet not flushing where there is no other toilet in the house	1
Unsafe power or lighting socket, or electrical fitting	
Water supply: <ul style="list-style-type: none"> <li>• Loss of water supply</li> <li>• Partial loss of water supply</li> </ul>	1 3
Loose or detached banister or hand rail	3
Unsafe timber flooring or stair tread	3
Mechanical extractor fan in internal kitchen or bathroom not working	7



You **may not** instruct a secondary contractor if this would infringe the terms of a guarantee for work or materials eg rot works.

Where a qualifying repair is not completed by the last day of the maximum period we will pay £15 in compensation. An additional sum of £3 per working day will be paid until the repair has been completed. A maximum sum of £100 will be paid in compensation to a tenant. We will make payment to the tenant by cheque within 28 days of completion of the qualifying repair. However, please note, this money may be offset against a tenant's rent arrears or rechargeable repair. If this is the case, the tenant will be informed in writing.

**Our current Approved Contractors List is detailed below:**

Stirling Council Housing Services (All Trades)  
Saltire (Gas Contractor)  
Forth Plumbing & Heating (Plumbers)  
Stuart MacLaren (Plumbers)  
Stirling Electrical Services Ltd (Electrician)  
Alex Brewster (Electrician)  
BJ Joiners (Joiner)  
John Swain (Joiner)  
Borestone Decorators (Painter & Decorator)  
CA Decorating (Painter & Decorator)  
D & S Slaters (Roofing Contractor)  
Ally Baird (Roofing Contractor)

When a repair request is made you will be advised whether it is our responsibility and if it is a qualifying repair.

**If the repair does qualify under “Right to Repair”**

You will be advised:

- If an inspection is required.
- Of the maximum period allowed to carry out the repair.
- The last day of that period.
- Of your right under “Right to Repair”.
- Of the name, address and telephone number of a listed contractor (the “primary contractor”, who will be instructed to carry out the repair), and details of one other contractor (the “secondary contractor”).

## De Moray Association, Cornton

De Moray have been advised by Stirling Council that they are willing to grant a Licence to Occupy (LTO) to Forth for the community garden. The Licence will enable this group to plan for the community garden behind the bungalows. The group are now planning an event for the children. So if you want to hear what is happening in your area, come along to their next meeting on 16th September 2013 at 6.30pm at Cornton Primary School.

Moreover, De Moray received a grant from Federation of City Farms and Community Gardens(FCFCG) for a field trip to Edinburgh to look at community gardens to obtain ideas for their community garden. All had a great time and the group have come back with a lot of ideas for the garden from this trip.

## Forth and Dobbies Help Cambusbarron Forth Tenants



Cambusbarron residents with Fiona Jones, Community Champion, Dobbies

**We have been working with Dobbies Stirling on a couple of projects in the Cornton and Cambusbarron areas of Stirling to encourage community participation and to improve communal landscape areas.**

We support tenants groups who wish to carry out initiatives such as planting days. These initiatives break down barriers and encourages the community to come together.

To encourage the children to get involved, Cambusbarron



## TENANTS GROUPS – NEWS ROUND UP

Forth Tenants held a planting day recently. This helped to brighten up the communal landscape areas. Lynda Simpson, Chairperson, Cambusbarron Forth Tenants said: “A lot of our families here live in flats. So it is important that the children have an area that they can look after and watch grow.”

The residents are grateful to Dobbies for providing the plants and the gardening tools which made the project possible. Also they thank all the residents that helped plant this area.



Children planting first tree at Cambusbarron

## Easter Egg Hunt

A successful Easter Egg Hunt was organised by the Committee for the children at Cambusbarron and a good time was had by all. The next event will be for the children at Halloween. If you want to get involved come along to their next meeting on Monday 26th August at 6.30pm at Cambusbarron Community Centre. This meeting will also discuss more landscaping ideas.



# COMMUNITY BENEFIT

## – Do you Know of A Project/ Person That We Could Help?

**We are currently in the process of appointing a painting contractor to undertake external cyclical painter works for the next 3 years.**

Due to the size of the proposed contract we shall be looking to secure community benefit, where possible, for our developments.

Contractors have in the past provided a wide variety of benefits to communities in which they have worked for example:

- an apprenticeship
- work experience
- providing skips for an area clean-up
- providing training and paints to allow residents to undertake project works
- providing community benches

Whilst we cannot guarantee any of your suggestions will be carried out but if you have any suggestions for such community benefit please contact Iain Stirling, Senior Technical Services Officer, Tel 01786 431925 who will note these for discussion with the successful contractor.

# Building For The Future

**Just because money is tight doesn't mean that we aren't pressing ahead with plans for further new homes.**

Grant funding may be much reduced from previous years but we have recently started work on 4 new homes at Barn Road, next to our existing development. In addition, planning approval has recently been granted for 20 new rented homes adjacent to our Waulker Avenue development in Raploch and building work should start in the autumn.

Alongside these we have 2 further planning applications, to build 16 homes at Cultenhove Road, Cultenhove and 16 homes at Adamson Place, Cornton. If approved these 2 developments will form the basis of the next round of Scottish Government funding, which is due to start in 2015.

As we celebrate 25 years in the business we remain committed to providing new welcome homes for the people of Stirling.



# Join The Tenants View Forum

## – Your Chance To Examine Our Performance!

**Scotland's first Social Housing Charter came into force 2012. It sets the results and standards that all social landlords should achieve. From April 2013 we have been collecting the data that is required to be submitted to the Housing Regulator by May 2014. Tenant scrutiny is a key element of the Charter requirements. We therefore want our customers to be involved in analysing our performance. It is this feedback that will help our improve our services to you, our customer.**

Our first Tenants View Forum agreed to:

- meet 3 times per year
- discuss Reporting of Key Charter Indicators
- analyse Charter General Performance Results
- assist in producing the annual Charter Report to Tenants
- discuss other policies that are under review at that time.

It was agreed by the Forum to report performance via the website/Tenants Newsletter annually, outwith the formal report

on the Charter to tenants. Therefore, we will report in the Spring Newsletter and on our website a 6 month update on Charter Performance.

The Tenants View Forum is digesting the initial information regarding the Charter Indicators and also thinking about what they want included in their report, which will be published annually in October, commencing October 2014. The group are considering a mock report for October 2013 and will review previous reporting styles to see what works best. The group are also considering the indicators that are most relevant and the style of the report.

The Forum wants to examine the best style to ensure that the report is easy to understand. We will also include an article in the Autumn Newsletter and the website, asking you if you are in agreement with the indicators agreed by the Tenants View Forum. We are grateful to our tenants who give up their time to be part of Tenants View Forum. If you would like to join the Forum and help scrutinise our performance etc please contact Angela Laley at our office.

# Money News Round-Up



## Families/Lone Parent with Child(ren)

Clothing grant (children from Primary 1 to age 16 before 30th September 13)

- 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 £15,910 annual income
- Parents in receipt of child tax credits and working tax credits and less than £15,910 annual income

**Applications for clothing grant MUST be made by 31.12.13**

## 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 and NOT working tax credits and less than £15,910 annual income
- Parents in receipt of child tax credits and working tax credits and less than £6,420 annual income

Forms for both clothing grant and free school meals available from Stirling Council Tel: 0845 277 7000 or [www.stirling.gov.uk](http://www.stirling.gov.uk)

## Child Benefit

When your child is 16 years old and leaves school child benefit will normally stop. However, in some circumstances child benefit can be extended :-

If your child is aged 16 or under 20 and

- is on a full time non advanced education (ie school) or
- is on an approved training course

child benefit can be paid until the 'terminal date' that falls after the education or training ceases which is either last day in February or 31st May or 31st August or 30th November 2013.

If your child is aged 16 or 17 and has left education or training and

- is registered for work with the Careers Service and not working for 24 hours or more and
- you were entitled to child benefit before education/training stopped and
- you apply within 3 months of this date

child benefit can be extended for 20 weeks from date education/training stopped or until payday prior to your child's 18th birthday.

**\*\*If your child is 15 years old and attending college contact the education department to check if any funding is available for transport costs\*\***

**Child benefit can be complicated and you require to keep child benefit fully informed of any changes. However, Tracy Doran, Income Maximisation Officer is here to help. So contact Tracy at the office if you have any questions or would like assistance with completion of forms etc.**

# STIRLING CYCLE HUB



CYCLE HUB  
STIRLING

**The Stirling Cycle Hub is a new project working to encourage and support people to get on their bikes. They provide expert knowledge on local routes and networks from their base at Stirling Train Station and work in partnership with community groups and local organisations to make Stirling and its surroundings more cycling friendly.**

Their staff are on hand from 10am till 6pm every day and will help you with any cycling related query. The hub has massive maps spread across the wall, and pocket maps together with cycling information are available to take away. Their team can do one-to-one route planning for your specific rides and can recommend any bike services you need.

The Stirling Cycle Hub is funded by Transport Scotland in partnership with ScotRail and is managed by Forth Environment Link.

Pop in and see them for a chat about cycling and how you can make it a part of your life.

Telephone: 01786 474160

Email: [cyclehub@forthenvironmentlink.org](mailto:cyclehub@forthenvironmentlink.org)

Web: [www.stirlingcyclehub.org](http://www.stirlingcyclehub.org)

Facebook: [Stirling Cycle Hub](https://www.facebook.com/StirlingCycleHub)

# Crisis And Community Care Grants Become The Scottish Welfare Fund

**From April 2013, Crisis Grants and Community Care Grants moved from Department for Work and Pensions to local Council control. The new system is called The Scottish Welfare Fund.**

## **Who can get a Crisis Grant or a Community Care Grant?**

To be able to apply for a Crisis Grant or Community Care Grant the person claiming will need to be in receipt of:

- Income Support
- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- any type of Pension Credit

## **How a Crisis Grant can help**

A Crisis Grant is to help someone pay for the things they need to prevent harm to their or their family's health or safety because of an emergency or disaster.

## **How a Community Care Grant can help**

A Community Care Grant is to help a person with things they need to live independently in the community rather than having to live in care. This could be because they are:

- setting up in the community after a period in care
- want to stay in the community rather than having to go into care
- taking part in a planned re-settlement programme after an unsettled way of life (homeless)
- a family facing exceptional pressure, for example because of family breakdown, and need help to provide a safe and secure environment for their children
- caring for a prisoner or young offender on release on temporary licence

Crisis Grants and Community Care Grants do not have to be paid back.

**For more information contact Tracy Doran, Income Maximisation Officer at the office.**

# Joint Working Works

**The completion of our latest development at Craighall Court shows that working closely with other organisations can produce positive results.**

Thanks to collaboration between Forth and Stirling Council this development of 13 flats and a small staff base will soon become home to a number of tenants requiring supported housing. The flats will allow people to live as independently as they can and yet at the same time ensure that support staff are available or on call as required.

From the beginning this development has benefited from a joint input aimed at ensuring

the best design and best value for the public purse. Stirling Council's Social Services team helped shape the design brief and have ensured that the specific needs of particular individuals have been incorporated into their new homes. The site and almost £270,000 of additional funding was provided by Stirling Council. This added to the £425,000 of Scottish Government grant and the private finance of over £1 million that we brought to the development.

It is often said that 2 heads are better than one and Craighall Court maybe proves that 2 organisations working together can be better too.



# Office Closure Due To Public Holidays

Please note that our offices will be closed for the following public holidays:

Friday 12th July and Monday 15th July 2013.

If you have a genuine emergency repair over this period please contact:

Gas Central Heating - **0800 048 2710** (Saltire)

Gas Leaks – **0800 111999**

Any Other Genuine Emergency Repairs - **07715 004 265** (Stirling Council)

New tenants at Clement Loan/Old Doune Road, Dunblane should report genuine emergency repairs to Marshall Construction Tel:01259 219500.

## Survey Winners

Well done to **Candice Kelbie** for winning £25 of supermarket vouchers for returning her Fuel Switch questionnaire.

Also well done to **Harry McKendrick** for returning his Points of View Card and winning £25 of supermarket vouchers.

We appreciate your feedback and this helps to improve our services.

## Cornton and Riverside Areas – New Face

Our Caroline Stevenson, Housing Assistant, will be covering Cornton and Riverside areas in a housing management role until 31 December 2013. So if you have any queries on housing management issues eg rent arrears, estate management etc please give Caroline a call at the office.



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](mailto:info@forthha.org.uk) Website: [www.forthha.org.uk](http://www.forthha.org.uk)



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