



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Winter 2015

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SEASONS GREETINGS!

The Committee and Staff would like to wish you all a very happy time over the Festive Season.

We would also ask you to note that the office will be closed as follows:

Office Closes Thursday 24th December at 1pm –
Office Reopens Tuesday 5th January 2015 at 9am.

If you have any genuine emergency repairs during this period please contact:

Gas Central Heating Tel: 0800 048 2710 (Saltire)
Gas Leaks Tel: 0800 111999

Any Other Genuine Emergency Repairs:

McDougall Group Tel: 0333 123 1011

New tenants at Adamson Place, Cornton and Cultenhove Crescent, St Ninians should refer to the information given at Tenancy sign-up.

Early Closing – Friday 18th December

Our offices will be closed from 12 noon on Friday 18th December. Staff are having their annual lunch get together. If anyone has a genuine emergency repair on that afternoon they should use the emergency contact numbers.



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Keeping On Building

Forth's plans for new homes continue to move forward with 16 new homes being completed in Adamson Place, Cornton. These are the first new homes built by Forth as a result of a partnership between the Association and local residents involved with Cornton Community Council and Cornton Action Planning Partnership.

The homes have been built to a very high standard, with extra sound deadening to reduce noise from the trains and special ventilation systems which recover the heat from the air to reduce heating bills. So far the feedback received from the new tenants has included "fantastic", "beautiful" and "love it", which tends to suggest some folk are happy!

We have also recently received Planning Permission for 22 new homes in Culterhove and 8 new homes at Bogside, Dunblane. The Bogside homes will be built specifically

to meet the needs of current and former Dunblane residents who find themselves in housing need due to medical, mobility or other special circumstances. Work should start in early 2016.



Adamson Place, Cornton

Forth Housing Association Staff Walk On Fire For Homeless Charity

Recently some of our staff took part in a charity firewalk by walking barefoot across a bed of burning coals (600-800 degrees fahrenheit) and managed to raise over £1000 in the process.

This was to fundraise for Start-up Stirling (www.start-upstirling.org.uk). The charity operates to assist and support families and individuals experiencing homelessness and financial hardship by providing home starter and well-being packs, listening/befriending support and crisis food packs.

John Cameron, our Director said: "The Firewalk was a great experience and managing to help our nominated charity was a great bonus. Unfortunately, many Stirling families are now having to rely on Start-up for their support. Each week 150 people receive food from Start-Ups Crisis Food Banks, 40 of these are children."

To donate to Start-up Stirling log on to: www.start-upstirling.org.uk



Staff from Forth together with other participants celebrate completing Firewalk

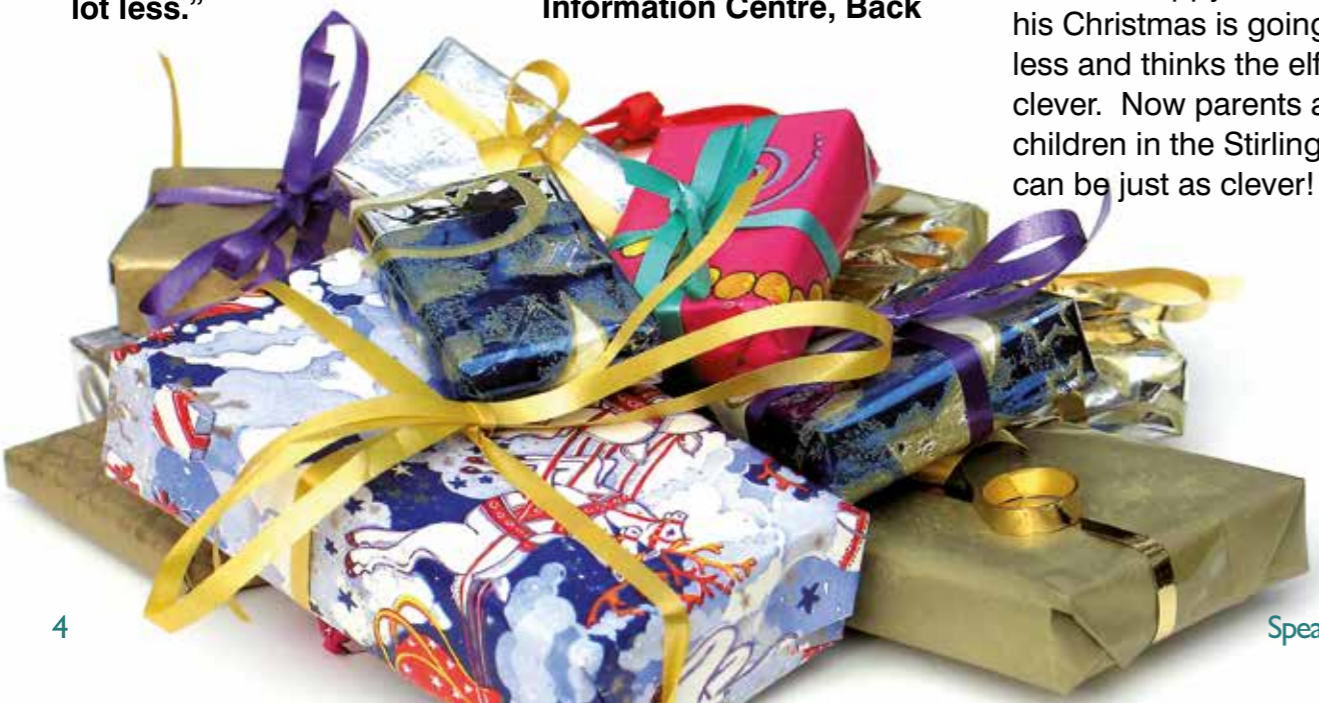
A Christmas Shopping Story (KIDS + CHRISTMAS = SKINT)

It is a few days before Christmas and Stirling Santa is really worried about how much the gifts are going to cost this year. His little elf listens to his worries and says to him: "Why don't I come shopping with you this year with my National Entitlement card (Young Scot card) and I can get a discount in certain shops and the gift bill could be a lot less."

Santa says: "What is the national entitlement card?" and the elf answers: "It is a card given to young people between the ages of 11 and 25 years old." **All you have to do is to phone Youth Services Tel: 01786 233562 to arrange an appointment to get the card or to get an application form sent out. Alternatively, you can also pop in to the Young Person's Information Centre, Back**

Walk, Stirling. This is open from 12.30pm to 5pm on a Weds and Thurs and also on a Friday from 12.30pm to 3.30pm. They will be able to advise you of the different places the card will give you a discount. Also, if you go to <https://www.youngscot.org/offers> you can see all the different places where a discount can apply."

Santa is happy the cost of his Christmas is going to be less and thinks the elf is very clever. Now parents and children in the Stirling area can be just as clever!



ATTENTION CLOSING SOON!

Save £140 - The Warm Home Discount Scheme

What You'll Get:

For winter 2015 to 2016, you could get £140 off your electricity bill through the Warm Home Discount Scheme. The money isn't paid to you - it's a one-off discount on your electricity bill, usually paid between September and March.

The discount won't affect your Cold Weather Payment or Winter Fuel Payment.

The discount is normally if you are on benefits or on a low income but please check if you are entitled.

Pre-pay or Pay-as-you-go Meters

You can also qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter. Your electricity supplier can tell you how you'll get the discount if you're eligible, eg a voucher you can use to top up your meter.

The criteria for each of the energy suppliers is different and further information can be obtained by following the link <https://www.gov.uk/the-warm-home-discount-scheme/eligibility>. Then scroll down the page and follow the link for your electricity supplier.

All of the energy suppliers have a limit on the number of applications for Warm Home Discount and when this limit is reached they will take no more. So please complete the application as soon as possible if you are eligible.

If you have any problems or queries regarding Warm Home Discount or have no access to the internet please contact Tracy Doran, Income Maximisation Officer, at our office Tel: 01786 446066. Tracy can complete the application on your behalf.

Tenant Participation Counts

De Moray Association

The group have managed to secure free tickets to enable the children to visit the local Christmas Panto and have refreshments, all free of charge. Thanks in particular go to Heather Arthur, Colleen Sharp and Liz Billet who have been organising a raffle for residents and the MacRobert for the free tickets. The profit from the raffle is going direct to the childrens' fund.

The group have also been liaising with the Primary School and Stirling Council's

Roads Engineer regarding the local road safety plan. The plan proposes that there will be new road markings which will read 'School Keep Clear' on De Moray Court. This should help to make it safer for children to cross the road with less parked cars close to the school.

The group will be holding their next meeting on Tuesday 19th January 2016 at 6.30pm at Cornton Primary School. At this meeting, next years' environmental improvements and childrens' events will be discussed.

Cambusbarron Forth Tenants

A fun childrens' event was held for the children at Halloween. Prizes were awarded for best dressed outfit and best designed pumpkin etc A good time was had by all as you can see from the photo. Thanks go to the Committee for organising.

The group will be holding their next meeting on Tuesday 3rd February 2016 at 6.30pm at Cambusbarron Community Centre.

Thanks to those who have attended meetings during the year. We hope that you will continue to support your local group by attending their meetings in the New Year.



Tenants' View Forum

At their last meeting in November our performance in line with Social Housing Charter and budget setting was discussed. The group's next meeting will be held in April 2016 at our office. If you would like to have a say in scrutinising our performance and issues affecting tenants please contact Angela Laley at the office, who will add your contact details to the list. All new members will be made very welcome and travelling expenses will be paid.

Time to get FITT? - Computer Training

We all know that the New Year is a great time to make resolutions and this year Forth could help you improve your computer skills in the comfort of your own home.



Ian Brown and Craig McNicol have been employed to provide our tenants and members of their household with one-to-one training. This is designed to improve your IT skills, get you on-line and confident with your lap top, tablet etc.

If you would be interested in arranging help to improve your computer skills please contact Ann Gordon or Margaret Glencross at our office.

If you are claiming Universal Credit either for the first time or if you are already in receipt of Universal Credit please contact Tracy Doran, Income Maximisation Officer 01786 446066 to help guide you through the process.



Work Experience Placement Programme

This year as part of our wider role in the community, we have a programme of approximately 12 school work experience placements, from our local High Schools. Some of these placements have been out and about meeting our tenants and finding out about the work we do in our local communities. Thanks to all our tenants for making our school placements welcome.



Penny Carson meeting Liz Billet and Wilson Xu meeting Colleen Sharp whilst out on visits

One of our placements, Sorraya Kazemi, from Alva Academy wrote about her experience:



Sorraya Kazemi undertaking Reception Duties

My Work Experience Week At Forth

As a part of my work experience, I was given the privilege to work at Forth for 5 days so I could undergo the conditions of being given duties as a normal worker.

On my first day, I was given a warm welcome and received my first few duties. This included shredding, stamping mail, opening mail, photocopying etc.

During the second day I went to see some of the existing developments with the Director and to also meet a tenant. I was shown a group home where 4 people live with a disability; this housing was designed specifically for them with special instalments to fit their needs. There was also a flat nearby where people whom have mental health issues stay. This made me realise how Forth always puts their tenants first for a satisfactory lifestyle.

Furthermore, I was then introduced to a couple named Linda and Gordon. They told me how much Forth had benefited their life: Linda in her previous home had suffered a severe fall and damaged the bottom of her spine. She was admitted to hospital for

6 months having not found a suitable home. Linda took me on a small tour of her home where I got to see her kitchen which had adjustable counters as she is in a wheelchair. I also got to see her bathroom which was designed especially for her in order it was easy to access/use. Her hallway had been designed to be a lot broader and also her driveway was created with a roof and flat ground so there isn't any stress when accessing these areas. Linda and Gordon said that they were also extremely impressed by Forth's fast service. The couple told me that they had lived there for 17 years and are still very content with Forth.

I also went out of the office on Thursday and met more tenants involved in the tenants' groups. I greatly enjoyed speaking to them and learning about tenant participation.

Overall, it was a great experience and I learnt a lot over the week.

Annual Good Neighbour Award 2015

A huge well done to our tenants Fiona and Willie McAllister from St Ninians who have won our annual Good Neighbour Award. They have won a voucher for £25 for a supermarket of their choice.

Maureen Boles nominated the McAllisters for being such caring neighbours. Maureen said: "Willie and Fiona made me very welcome when I moved in. Then after I split my finger open on a Saturday night the McAllisters took me to both Stirling then Larbert hospitals. They then waited for me while I got stitches. They water my plants when I am away. Not only are they very caring neighbours to me they look after everyone in the block. Any problems you know you can rely on them."

On being advised of the Award the McAllisters said: "People look after us and we are delighted to be able to look after them."



Arran Douglas, work experience placement, with Fiona & Willie McAllister

Please Be Neighbourly This Winter

It is all our responsibility to keep a look out for older or vulnerable neighbours, during the Winter Period. Check to ensure that they are warm enough, have stocks of food and medicines - so they don't need to go out during the very cold weather.

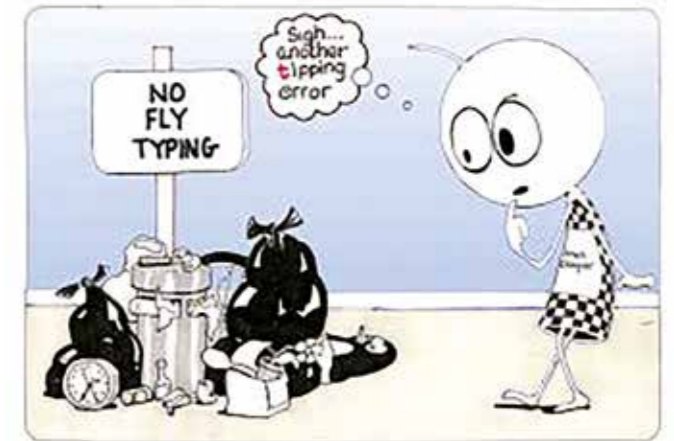
Don't Store It, Don't Dump It, Dispose of it!

Many tenants have little corners of their gardens where they gather rubbish, junk and other miscellaneous things. Often this starts off with a single object and the best intentions are to "get rid of it later". However, before we know it, the single item becomes a pile and people become so used to it they no longer see the mess.

We've noticed that increasingly tenants are dumping items behind sheds, in bin store areas or odd corners. You should note that this isn't acceptable and the tenancy agreement allows us to charge you for the disposal of such goods.

Tenancy agreements require that tenants must keep their gardens tidy. They must also ensure that rubbish is placed in the correct wheelie bin and dealt with in line with the Council's collection arrangements. If the item is too big, it can be taken to Lower Polmaise Household Waste Recycling Centre, towards Fallin, and disposed of free of charge.

Be aware Housing Officers will be searching out illicit dumpers and hoarders of junk. If you



want to avoid the hassle or costs associated with clearance you should act now and get rid of things before you get found out.



IT'S FREEZING AT FORTH

It's freezing at Forth but it is nothing to do with the weather or the heating system. No the freezing is in relation to our rent levels and Management Committee's proposal that the current rent levels be kept unchanged for 2016/17.

Committee Members realise that at the current time income levels for many tenants are not

increasing and whilst general inflation is low people are finding money is tight. In light of this the proposal is that our rents for next year will remain unchanged from the current level.

This move is possible because Forth was fortunate enough to receive a compensation payment from our bank in relation to the mis-selling of

loan products. This mis-selling took place over 10 years ago but the banks were last year instructed to compensate organisations which were affected. In Forth's case this resulted in a one off payment of almost £40,000.

This money could simply have been added to our reserves and "lost" in the midst of our other funds but Committee

Members were keen that all our tenants should benefit from this event. As a result they have chosen to use the money received to cover a one year freeze in rents.

The budget plans for 2016/17 are that in addition to the proposed rent freeze we plan the following:

- No changes to our core staffing
- Building 30 new homes
- Fitting new kitchens in 3 developments
- Maintaining our existing service levels
- Completion of a tenant satisfaction survey

The final budget will be considered by Committee at their meeting in January. So if you have views for or against the proposed rent freeze please let us know by contacting Grahame Cairns at our office or e mailing grahame@forthha.org.uk before 11th January 2016.



Educational Maintenance Allowance - income thresholds rates change

If you have a child of 16 years of age or over or will have their 16th birthday before 28th February 2016 and the child is in non advanced education (either at school or college and you continue to receive child benefit for the child) the child may

be eligible for Educational Maintenance Allowance of £30 per week.

As from the 1st January 2016 the income rates have changed and if your child was not eligible before please check that with the new income rates they are not eligible now.

The income thresholds for the EMA Programme, as from 1.1.16 are as follows:

| Income | No. of dependant children in the household | Award |
|--------------|--|-------|
| £0 - £24,421 | 1 | £30 |
| £0 - £26,884 | 2+ | £30 |

Forms can be downloaded from: http://www.stirling.gov.uk/__documents/education-and-learning/financial/educationmaintenanceallowanceform.pdf

Survey Winners – *Your Feedback is Vital...*

Well done to the following tenants for returning their questionnaires:

Points of View – Donald Turner, Raploch

Close Cleaning – Lynne Lavery, Whins of Milton

Landscape Maintenance – Morag Murray, St Ninians

Each won a £25 voucher for a supermarket of their choice.

Thanks to all our tenants who take part in our surveys. Your feedback is much appreciated and helps us improve our services to our tenants.

Kitchen Replacement Programme

We are pleased to confirm that the undernoted developments will be getting kitchens replaced next year:

Queen Street/Tannery Lane, Cowane Street Stirling and Gillespie Terrace, Plean.

A joint survey from Forth and Howdens will be carried out in January 2016. Please note that a letter will be issued nearer the time to the properties concerned with the details regarding the date of survey etc

Should you have any questions please contact Barry Lees, Maintenance Officer, at our office.



Estate Management Visit Dates

Our 2 Housing Officers cover the following areas:

Elaine Shepherd – Raploch, Cambusbarron, Dunblane, Riverside, Stirling Town – Cowane Street, Myles House, Tannery Lane/Queen Street, Crosbies Court, Victoria Place.

Elaine will be carrying out an estate visit to your area week commencing:

18th January 2016 and 21st March 2016.

Caroline Stevenson – Bannockburn, Braehead, Fallin, Cornton, Cowie, Plean, St. Ninians, Whins of Milton, Stirling Town - Baker Street/Morris Terrace, Barn Road.

Caroline will be carrying out an estate visit to your area week commencing:

11th January 2016 and 14th March 2016

Fire Safety

Every hour of every day there's a house fire somewhere in Scotland. You can help reduce the chances of this happening to you by taking some precautions.

You can also ask your local firefighters to do a home check. They're free and easy to arrange.

Log on to www.firescotland.gov.uk to find out more.

Or telephone your local Fire Station (01786) 472223.



Useful Contact Details...

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