



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Spring 2016

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A Picture Is Worth A £100?



They say a picture is worth a 1000 words. But would you like to win a voucher for £100? Are you a budding photographer? Would you like to see your photos in print? If the answer to any of these questions is "Yes!" then you should enter our photo competition. Winning photos will feature in our Annual Report/Calendar later this year.

We are looking for photos inspired by the title "Stirling My Home". These could involve buildings, people or scenery that inspire you and remind you of home. For each photo we use, we'll give the photographer a voucher for £25 and our favourite photo will win a voucher for £100.

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A Picture Is Worth A £100?

(continued from cover)



To enter simply send us up to 4 photographs per person, either by email to info@forthha.org.uk or by post to Photos @ Forth Housing Association, 4th Floor Wallace House, 17-21 Maxwell Place, Stirling, FK8 1JU. If e mailing photos, these should be no larger than 9mb.

Each photo should include details of where and when it was taken, the name and address of the photographer and a short description of why it reminds you of “Stirling My Home”. Entrants must be the tenant or a member of their household. The closing date is 1st May 2016 so get snapping and get sending.

Happy Easter!

The Committee and Staff would like to wish you all a very Happy Easter! We would also like you to note that our offices will be closed for the following public holidays:

Office Closes: Thursday 24th March at 5.15pm.

Office Reopens: Tuesday 29th March at 9am.

In addition please note the following office closures in May:

Office closed Monday 2nd May, Friday 27th May and Monday 30th May.

For genuine emergency repairs (excluding gas heating and hot water) outwith office hours please telephone The McDougall Group on Tel No: 0333 123 1011.

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

Gas Central Heating - 0800 048 2710 (Saltire)

Gas Leaks – 0800 111 999

New tenants at Adamson Place, Cornton, should report **genuine** emergency repairs to Marshall Construction Tel:01259 219500. (Refer to your New-Build Handbook).

If you have called out a Contractor as an emergency, please advise us as soon as the office opens again.

Annual Gas Safety Check - Don't Ignore!

We require to carry out an annual safety check of all our properties with a gas supply. Tenants will be lettered by Saltire the week before. If you are unable to provide access please contact Saltire to rearrange, Tel 0800 048 2710. Saltire will then carry out this visit at a mutually convenient date and time.

You cannot refuse access for this work to be done as it is not only a requirement of your tenancy agreement but also a legal requirement. If you do not let Saltire in we will write to you requesting that access is made available. Should you fail to provide access to your home we will write notifying you of when

Saltire shall call to carry out the safety check. If access is not provided we shall force entry/cap the gas supply to your home. Any costs which we incur as a result of this action will be recharged to the tenant. So please don't ignore the letter from Saltire when it pops through your door! Any questions, please phone Barry Lees, Maintenance Officer, at the office.



Our current approved Contractor's list is as detailed bellow:

	Contractor	Contractor	Contractor
Electrician	Stirling Electrical	Alex Brewster	Stirling Council
Joiner	BJ Joiner	J Swain	Stirling Council
Cleaner	Aquaklenz	Spotless4less	
TV Aerial	G Robertson		
Plumber	Forth P&H	S McLaren	Stirling Council
Slater	A Baird	DS Slaters	Stirling Council
Painter	CA Decorators	ALG Decorators	Stirling Council
Appliance Engineer	Adams Domestics		

Connecting Stirling

- Improving Computer Skills

It increasingly seems that almost every aspect of our lives will benefit from effective internet use. Whether it is looking for a job, applying for or updating your benefits, getting the best prices on your shopping or simply keeping in touch with family and friends, the internet seems to do it better.

This can be very frustrating for those of us who have little or no idea what to do or have the basic skills but want to achieve even more.

Thanks to Big Lottery funding our Connecting Stirling project can provide any of our tenants, or their household members, with one-to-one training designed around your knowledge and needs.

Ian Brown and Craig McNicol

have been working with a number of tenants for the past few weeks and they are due to be with us for the next 3 years so there is plenty time for you to improve your existing skills or become an IT whizz.

We have a growing list of people who want to get themselves better connected.

If you'd like to join them, so that our Connecting Stirling workers can help improve your computing skills, please contact our office and get your name noted. Visits can be

undertaken at home or at our office.

Connecting Stirling is completely free and is designed for you, whatever your skills level. So give us a phone at the office to provide your contact details and we will add your name to the list.



Committee Changes - Calling All Tenants!

We have recently seen a couple of changes to our Management Committee.

Clark Davidson, former Treasurer, stood down after 7 years on the Committee. During that time Clark has contributed a huge amount to our business discussion and debate. His main expertise is in financial management and Chairperson Margaret Turner said: "We'll miss Clark's wise input to our decision-making but thanks to his help most of our Committee Members are now much more confident, regarding financial matters, than we once were."

On Clark's departure, David Cumming was elected to the role as Treasurer by Committee. Bringing a wealth of financial experience, David has served on Committee since 2008. As Clark moved on, a new person was added to Committee, when one of our tenants accepted a co-opted place. The individual has been a tenant with Forth for many years and this will allow her to bring her first-hand knowledge of our services to Committee. Margaret Turner commented: "It is beneficial



Clark Davidson



David Cumming

to ensure a fresh input to our Committee business especially from a tenant's viewpoint." If you would be interested in joining our Management Committee please contact John Cameron, Director, at our office. Alternatively, for more information on Management Committee membership please log on to www.forthha.org.uk/about-us/management-committee. We encourage applications for membership from our tenants who have first hand experience of our services.

Money News Round-up!

For further information on any of the benefits below please contact Tracy Doran, Income Maximisation Officer, at the office Tel Direct Dial: 01786 431921 or e mail tracy@forthha.org.uk. Tracy can come out to your home at a mutually convenient date and time or can arrange an office visit.

**ATTENTION!!
Disability Living Allowance (DLA) Claimants**

For those tenants

claiming Disability Living Allowance (DLA), who were born after 8th April 1948, DLA will be ending between now and 2020, even if you have an indefinite award.

You will continue to receive DLA until the DWP writes to tell you about when it will end. This letter will also invite you to apply for Personal Independence Payment (PIP) and tell you how to do this.

Please do not ignore this letter as you won't

be able to choose to keep DLA. If you have not applied for PIP prior to the date the letter states, then your DLA monies will stop at the end date.

If your DLA stops and PIP is not in payment, other benefits could also be affected eg Carers Allowance, Motability Car.





National Living Wage - BE AWARE!

From 1st April 2016, for those aged 25 years or over, the minimum wage will increase to £7.20 per hour. Tenants in receipt of Housing Benefit are likely to see a decrease in the amount they receive to help towards rent.

For those in receipt of Carers Allowance and working, the income threshold at present is still £110, if working 16 hours at the new national living wage rate. This will result in a take home pay of £115.20 which is over the income threshold. So you will require to either reduce your hours which could affect any entitlement to working Tax Credits or else lose entitlement to Carers Allowance.

For those currently in 'permitted work', the higher income threshold is £104. Therefore, please be aware that the increase in hourly rate may mean that you need to reduce your hours, to keep under the present income threshold.



HOUSING BENEFIT (HB) BACKDATE

As from 6th April 2016, for those claiming Housing Benefit (HB) the backdate period will be reduced from 6 months (for those under pensionable age) to 1 month.

For example -: if you are currently claiming HB and information is requested from you which you do not or are unable to supply within HB timescales, your claim could be closed down. Then when HB receive the information, if you show 'good cause' as to why information was not returned within the timescales (normally 4 weeks), then the HB will only be backdated to 1 month prior to the date the information was received.

This could cause difficulties for those who are moving into employment and are paid monthly: in some instances it could be 6 weeks before you receive a payslip to hand into HB for any benefit to be calculated.

If you are having difficulties obtaining information or know that the information will not be received until after the date HB have advised on your letter, Tel: 01786 233210 and keep them informed. HB may extend the timescales to give you time to hand in the information before the claim is closed.

Recycle For Scotland

Want a new look for your home? Have a piece of furniture that just isn't the right fit anymore. Bulky items of furniture can be a pain to get rid of but they might just be that piece of furniture someone is looking for. Try your hand at some funky furniture upcycling to give your furniture that look you really want. Donate it to charity or a reuse organisation who can re-furbish and re-sell. There are lots of ways you can give your old furniture a new lease of life.

Got some cool new gadgets for Christmas, a new TV perhaps or a laptop? Figuring out what to do with unwanted electrical items can be tricky. Why not find it a new home? Whether with a friend or family member, selling it online or even selling it on the high street, there are so many ways of re-homing your unwanted electricals. If it's broken, ask yourself 'can it be fixed?' or 'can it be recycled?'



For help and information contact the National Re-use Phone Line Tel: 0800 0665 820.

Kelly Rice, Forth Upcycling Network Co-ordinator, at Forth Environment Link, can also provide advice
Tel No: 01786 449215

On-line: check out handy tips by logging on to:
www.recycleforscotland.com/what-to-do-with/furniture
www.recycleforscotland.com/what-to-do-with/electrical-items

Check the graphic below to see if it can be recycled:



WEEE
Waste
Electrical and
Electronic
Equipment

- ✓ Does it have a **PLUG**?
- ✓ Does it use **BATTERIES**?
- ✓ Does it need **CHARGING**?
- ✓ Does it have a picture of a **CROSSED OUT WHEELIE BIN** on it?
- ✓ **YES—it can be recycled!**

Scotland's Lowest Rent Increase!

There can be no denying that this year we will be applying the lowest rent increase in the country.

Thanks to prudent management and planning our Management Committee were able to make this one-off freeze thanks to an unexpected payment received last year. This windfall could have been used to simply boost our bank balance. However, Committee Members chose to ensure that all our tenants benefited by keeping general rents at last year's levels.

A small number of tenants will see a slight increase in their monthly charge but this reflects some changes made to our rent setting policy last year. These were designed to ensure that the rents for properties benefiting from specific features accurately reflected their costs.

We don't expect that one year's rent freeze will result in an upsurge in exotic holidays or fast cars! Nevertheless, to steal the phrase from a well-known supermarket "Every Little Helps!"



More Cash Means More Homes For Cultenhove!

We are delighted that we've been able to secure extra grant money for the Stirling area and this will be used to bring forward the start of our next phase of new homes at Cultenhove, Stirling.

These homes were originally due to start being built in 2017 but because we'd already agreed our plans, and obtained all the necessary permissions, we have been able to obtain the grant to

start them now. Indeed by the time you read this article Marshall Construction will have started building the 22 homes at Cultenhove Crescent and Earlsburn Avenue.

Like the last phase of work at Cultenhove these homes were planned and designed in consultation with Cultenhove Opportunities Partnership and if everything goes to plan the first tenants could actually be

moving in around Christmas time.

These are not the only new homes that we're working on at present and we expect the builders to begin work on 8 new homes at Bogside, Dunblane, in April. This development will include a number of homes specifically designed for the needs of those with restricted mobility and estimated completion is early 2017.



Deaf and Blind Neighbour Inspires Our Housing Officer

Our own Caroline Stevenson, Housing Officer, has delivered the Newsletters to help raise funds for a deaf and blind neighbour. Michael, who is in his 70s is attempting a series of fundraising events for the charity DeafBlind Scotland. Deafblindness is often described as the loneliest condition imaginable and this charity helps to overcome the barriers to full inclusion in society. Michael has already completed a triathlon and is currently training for a 200 mile trek from the Island of Iona to St Andrews. Half the postage costs for the Newsletters will go to Deafblind Scotland and if you would like to donate to Michael's charity or would like to find out more about this inspirational gentleman log on to: <https://www.justgiving.com/MichaelsWay>



Tenants' Satisfaction Survey Coming!

Those of you with good memories will remember that we carry out a full satisfaction survey every 3 years. This is so that we can find out what tenants think about the quality of our work, the way we communicate, the standard of our homes and much, much, more! Since the last survey was completed in 2013 this means that the next one is coming soon.

We have again joined with other local landlords to do a joint survey. This ensures that we can accurately compare results with each other and also save money through the combined contract. This year's survey will be carried out by Research Resource

and once the early summer comes their staff will be calling on approximately one third of our tenants to get your views.

Therefore, if someone calls at your home and asks you to complete the survey we'd encourage you to say "yes". The surveyor will ask you a series of questions and record your results, so giving the feedback is about as easy as it can be. There will be a prize draw, with a reward of £50 each for 2 lucky participants. So not only can your answers

help us maintain or improve our services, they can also improve your bank balance!



Spotless4Less Perform



Last year we appointed Spotless4less to clean our common stairs and we were therefore particularly interested to see what tenants would say about their performance, when we conducted our annual satisfaction survey.

Back in October we issued questionnaires and those who returned completed forms told us that 100% of people think that the quality of

cleaning is satisfactory. This is a 33% increase from last year and we received absolutely no feedback reporting dissatisfaction with the quality or frequency of the work, or the input of our Housing Management staff.

You can't get better than 100% satisfaction so we have to say a big "well done" to Spotless4Less and their challenge now is to keep up these great standards.

Landscape Maintenance Results

We also undertook our annual Landscape Maintenance survey and although, there was a slight reduction in performance compared to last year, the results were generally good.

2016 - 79.4% satisfaction rate

2015 - 80.0% satisfaction rate

Measures In Place:

- As a result of survey feedback the Housing Officers met with the Landscape Contractor and it was agreed that a factor in the results was the inclement wet weather which impacted on the grass cutting and weed control.

- Random checks will continue to be carried out by the Housing Officers to ensure standards are improved and maintained. In particular there will be a focus on areas where satisfaction has reduced compared to the previous year.

We want to be sure that our tenants are receiving value for money. If you have any concerns that work isn't being done correctly, please let us know. Satisfaction surveys are just one of the ways we measure our effectiveness. Therefore, if you have any concerns at any point during the year, just let a member of our staff know.

Tenant Participation News Round-Up

Tenants View Forum

Our next meeting takes place on Tuesday 19th April at 10.30am at our offices. This meeting will discuss the Customer Care Policy and an update on key areas of performance. Also, if you have a topic that would like to be discussed please just call the office or e mail angela@forthhha.org.uk. John Cameron, Director and Angela Laley, Project & Communications Co-ordinator will be attending. We would love to have your feedback. So please come along and have your say.

De Moray – AGM

De Moray Association are holding their AGM on Tuesday 19th April at 6.30pm at Cornton Primary School. At this meeting the office bearers will be elected and the work plan for the next 12 months will be discussed. These include outings for the children, bike sheds, planting days and general environmental

improvements. So please support your local group by attending. Without your support this work will not go ahead.

Customer Care Policy Review

We are currently reviewing our Customer Care Policy. If you would like to view the current policy or to make any changes, please contact Angela Laley at the office. We also have a number of our tenants who are members of our E Group. This group receives policies by e mail enabling them to provide feedback. To join this group, just e mail angela@forthhha.org.uk

Points of View Winner

We are pleased to announce that V Martin from De Moray Court has won a £25 supermarket voucher for returning her Points of View Card.

We value our tenants' feedback as it is this feedback that helps us to improve our services.

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:**

16th May 2016 and 4th July 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:**

9th May 2016 and 11th July 2016.

Attention: Dog Owners Micro Chipping Compulsory From April 2016

All dogs in Scotland will need a microchip, from April 2016. Compulsory microchipping will help reunite lost or stolen dogs with their owners. It will also allow authorities to directly identify dog owners and hold them accountable for their dogs' behaviour or where there are concerns about animal welfare.

Ahead of the new rules coming into force, Dogs Trust, a dog welfare charity, is offering free microchipping to all unchipped dogs by appointment at its 2 rehoming centres in Glasgow and West Calder. They are encouraging all dog owners to ensure that their dogs are microchipped and also stress the importance of keeping details kept up to date.

For more information log on to: www.chipmydog.org.uk or phone: West Calder: (01506) 873459 or Glasgow: (0141) 773 5130



Garden Competition – Will You Be A Winner?

We are again holding our annual garden competition. Last years was a closely fought competition. This year a guest judge will choose the winning gardens over the Summer period. The 3 categories will be £40 for best garden, £25 for best basket/pot display and £50 for best scheme. The exact date of the judging is a closely guarded secret! However, the winners will be announced in our Autumn Newsletter together with photos of the winning gardens.

Last year there were 3 sets of winners who each won supermarket vouchers together with a number of commended certificates. Despite last year's wet Summer a huge number of our tenants had pulled out the stops. We are sure that this year there will be just as many green fingered tenants who are making great efforts to brighten up their garden areas.

Happy gardening and good luck!!



Useful Contact Details...

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