



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Winter 2017

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SEASONS GREETINGS!

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

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

Office Closes Friday 22nd December at 1pm
– Office Reopens on Thursday 4th January 2018 at 9am.

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

Gas Central Heating/Hot Water -
Tel: 0800 048 2710 (Saltire)

Any Other Genuine Emergency Repairs

McDougall Group on Tel: 0333 123 1011
Gas Leaks – Tel: 0800 111999

Early Closing

Friday 15th December at 12 Noon

Our offices will be closed from 12 noon on Friday 15th 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 above.

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

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How To Avoid Condensation and Mould

Condensation starts as moisture in the air and this is caused by cooking, washing or drying clothes indoors. When the moist air hits cooler surfaces it turns into water, which can sometimes lead to mould. Condensation is most likely in places where there is little flow of air, particularly in corners, on or near windows, and behind wardrobes or cupboards.

What can be done to prevent it?

- Wipe down the windows and sills every morning. Wring out the cloth rather than drying it on a radiator.
- Keep rooms on a low heat setting.
- Cover pans when cooking.
- Always vent tumble dryers outside the home.
- Close the door when having a bath or shower and turn the extractor fan on (if you have one).

- If you dry clothes indoors, open a window.
- Don't dry clothes on radiators.
- Leave space between the back of furniture and the wall to allow air to circulate.
- Keep the vents in your windows open.
- If mould occurs use an anti-fungicidal wash and follow the manufacturer's instructions.

Keeping condensation to a minimum reduces your risk of dampness and mould growth. If your property has been damaged because you have not adequately heated or ventilated it, then we may recharge the costs. Therefore, we are happy to visit to help you reduce condensation levels and to provide advice. To arrange a visit contact Paul Fraser, Maintenance Officer, at the office Tel: (01786) 446066

Be A Winner - Have Your Say!

Whether it's the service you have received when reporting a repair or the standard of the close cleaning service, we want to hear your feedback and any recommendations. All tenants that participate in surveys are entered in to a prize draw to win £25 of supermarket vouchers. It is this feedback

that helps us to improve our services to you, our customer.

Congratulations to our recent winners:

Points of View Repair (By Text) - Marie Allan, Raploch.

Gas Service & Repair – Fiona Johnson, Stirling.

Universal Credit – Housing Benefit Warning!

As Stirling became a full service area in June a number of tenants have required to claim Universal Credit. This is due to no longer qualifying for Housing Benefit as they went over their earnings limit. This could be as simple as doing some overtime at work or bonus schemes.

Please be aware that if you lose entitlement for Housing Benefit you will require to claim Universal Credit. Even if it is just one week you will be unable to have

your Housing Benefit claim reinstated. This includes any entitlement to Income Support, Jobseekers Allowance, Employment and Support Allowance and Tax Credits. Payment will be made monthly 6 weeks after the date of your claim for Universal Credit.

Another issue with Universal Credit is if you are in receipt of this benefit and are working and paid 4 weekly, there will be one month during the year that you will receive 2 wages in your assessed income period,



which will result in less Universal Credit that month. For those paid weekly, there will be 4 assessed income periods where 5 weeks of wages will be deducted from your Universal Credit claim. This will mean you will receive less Universal Credit during these 4 periods.

Please contact Tracy Doran, Income Maximisation Officer on 01786 446066 for more information and assistance.

TENANTS VIEW FORUM - MAKING IMPROVEMENTS FOR TENANTS!

At the Tenants View Forum in September we examined our performance in 2016/17, rent setting and the Freedom of Information Act.

The tenants that attended unanimously confirmed that they had got a lot out of this meeting. **Our next meeting is on Wednesday 17th January 2018 at 11am in our offices and will discuss a performance update, budget/rent setting and an area of tenant's choice.**

We are committed to listening to our customers to ensure

that we are delivering high quality services. If you get involved and let us know your views, this is how we know we are getting it right – or wrong! If we get things wrong – we want to know – so next time we get it right.

We want as many tenants as possible to join this Group to enable us to:

- Ensure that it is representative of all our tenants.
- That our tenants have a forum to express an opinion informally.

- To know not only where we are going right but where we can also make improvements.
- Travelling expenses can be paid and training provided. Also, if you would like to attend these meetings but can only attend in the evening, please let Angela Laley at the office know. We would love to have you on board!



Texting Trial Feedback – Keep Texting Your Response

Our texting trial for Reactive Repairs Satisfaction has been a success with a number of tenants responding. All tenants who respond will be entered in to a quarterly draw to win £25 in supermarket vouchers.

Please note that our system will only accept numbers. Therefore, please don't use any wording and don't send any messages as the system can't decipher it.

Please continue to advise us if you update your mobile number and also if you do not want to be contacted by text.

On receipt of Committee approval, we hope to continue with texting for surveys and we will provide an update in the Spring Newsletter.



New Office Update on Move to Kildean, Raploch

Work is underway to transform the redundant ward buildings at the former Kildean Hospital into good quality offices, some of which will become Forth's new home from early summer next year.

Not only will the refurbished buildings provide a new home for Forth, they will allow the ongoing presence of Stirling Community Enterprise, which provides training and work experience to help people secure employment. In addition, up to 12 rooms will be available for small businesses and start-up companies to rent from STEP, who will run a small business centre on the site.

Stirling Community Enterprise and STEP will both be leasing their buildings from Forth and in return we'll receive rental income to help cover our costs.

The move from our rented office at Wallace House to Kildean, which we own, will create a substantial long term saving for Forth and this in turn will reduce the pressure on tenants' rents.



Building on Success At AGM - **Top Performing Landlord!**

Our Annual General Meeting was held in September when members received a number of reports highlighting how we have been building on success with a healthy financial position, strong performance and a good level of leadership from Committee and staff. Furthermore, we are one of Scotland's top performing landlords.

Our priorities will be to continue to build new homes having secured a £4million borrowing facility from the Bank of Scotland. However, our Director highlighted at the AGM, that this coming year will not just be about developing and building new homes, it will be about maintaining what we already do.

Therefore, as Welfare Reform and Universal Credit continues to present challenges to households a focus will be to support our tenants. Ultimately, we will aim to maintain our good performance results by achieving low levels of rent arrears and quick relet timescales in order to keep rent increases to our tenants low.

KEEP THE ROOF OVER YOUR HEAD - PAYING YOUR RENT

At this time of year budgets are tight as Christmas approaches and pressure is put on finances. However, the number one priority should still be your home and therefore making sure your rent is paid. We view rent arrears very seriously and will take action where necessary: ultimately leading to eviction in a number of cases.

To avoid this action, please ensure that your rent continues to be paid on time. Our Income

Maximisation service is here to help and will help you maximise your Welfare Benefits. So don't bury your head in the sand – contact Tracy Doran our Income Maximisation Officer if you are having difficulties, Direct Dial No: 01786 431921.



Be The Boss – Why Not Become a Management Committee Member?

Would you like to help run Forth, decide future priorities, learn new things and develop new skills?

If the answer to any of these is yes then why not volunteer to join our Management Committee?

Following the AGM we have some spaces which would allow people to be co-opted onto Committee and the

existing Committee Members are particularly keen to get more tenants involved.

You don't need to be a housing expert and you don't need to be someone with lots of Committee experience. If you live in a Forth home and you have opinions about what is good or bad and what works well, or could be done better, then we want to hear from you.

Your commitment would be to attend one evening meeting a month, normally on the last Monday of the month, and there will be plenty support and training provided from staff, existing Committee Members and others.

If you are interested contact John Cameron by emailing john@forthha.org.uk or by phoning the office on 446066.

New Management Committee Member

Following our AGM, back in September, our Management Committee welcomed the following new member:

Gillie Thomson, who is no stranger to community involvement in Stirling. Gillie was for many years a Councillor and was heavily involved in establishing the Loch Lomond & Trossachs National Park.

Throughout his time as an activist issues relating to housing featured heavily in his work and Gillie is keen to maintain this interest and drive for high standards as part of Forth's Committee.

Caution! - Laminate Flooring

Laminate flooring looks nice and is easy to keep clean. However, it can also cause unnecessary noise and distress to neighbours within our properties. Before you consider putting down laminate, give some thought to how your neighbours may be affected. The type of flooring you have directly influences the way noise can be carried in your home, especially if it is badly fitted or has a thin underlay in place. If wooden or laminate is in an upstairs location every footstep can be heard by neighbouring properties.

Laminate flooring and wooden flooring should be laid only after considerable thought has gone into the decision and before proceeding ask yourself certain questions:

- Is the flooring above a neighbour and is it likely to cause an annoyance or nuisance?
- Are there any gaps I need to fill between the floor boards and the skirting boards before I lay any flooring? (Reduces noise nuisance).
- What type of underlay will I be using?

- Is wooden flooring the best option or would carpet be a better solution?

Please always choose the right type of underlay. If underlay is incorrectly laid or insufficient quality and thickness, it can lead to noisy flooring. Thicker underlay will cause your home to be more energy efficient.

Laminate and Repairs

There is nothing more annoying than having just got your nice new floor laid and your pipes spring a leak resulting in having to have it lifted again. Remember this is your choice of floor covering and therefore not Forth's responsibility to re-lay it if it has to be lifted to attend to a repair.

Most Contractors are able to peel back a carpet to repair a pipe and then replace on completion. With laminate you will be responsible for the refitting if it has to be lifted to deal with an escape of water or a new installation.

If you do not have access under your floor boards to allow plumbers to reach pipes etc. then our advice is do not fit laminate.

Home Energy Visit To Help Save Money?

Forth Environment Link are offering tenants help with reducing their energy at home to help save money. To organise a home visit contact Vicki Ferguson at Forth Environment Link
Tel: 01786 449215
or email
VickiF@forth
environmentlink.org.



Sign Up To A Free Workshop - For Our Tenants Who Have A Dog?

Do you have a dog? Would you be interested in attending a workshop in your area for your dog. On the day, the Dogs Trust Veterinary Nurse will offer free microchipping, nail clipping and carry out a general assessment of the dogs health where appropriate. Their team will also provide health and wellbeing advice. Forth staff would also be on hand to provide advice on housing issues and collect your views on any issues in your area. Free refreshments will be served.



So if this workshop would be of something of interest please phone Angela Laley at the office or e mail angela@forthha.org.uk to register.

New Homes Keep On Coming!

Anyone who has been near Huntly Crescent, Raploch or Johnston Avenue, Cornton will realise that Forth continues to build new homes for families in and around Stirling.

These 2 developments will bring 47 new homes in the first half of 2018 and thereafter we have further exciting plans to build more. From 2018 to 2022, we hope to build almost 200 more, with homes planned for Raploch,

Cornton, Culterhove and other parts of the Stirling area.

These new homes will be built to ever higher standards of fuel efficiency and will allow more families in the Stirling area to get the kind of home that they deserve. The program will be funded by a combination of Scottish Government grant funding and Bank Loans secured by Forth.

Christmas Can Mean Being Skint - Try A Credit Union!

With Christmas being such an expensive time, it is easy to spend more than planned. It is therefore worth considering a Credit Union.

A Credit Union is a self-help Co-operative whose members pool their savings to provide each other with credit at a low interest rate. This can often mean helping those who can't get access to ordinary bank products; a lifeline for folks grappling with their finances. Plus they can be a welcome alternative to payday loans or doorstep lending.

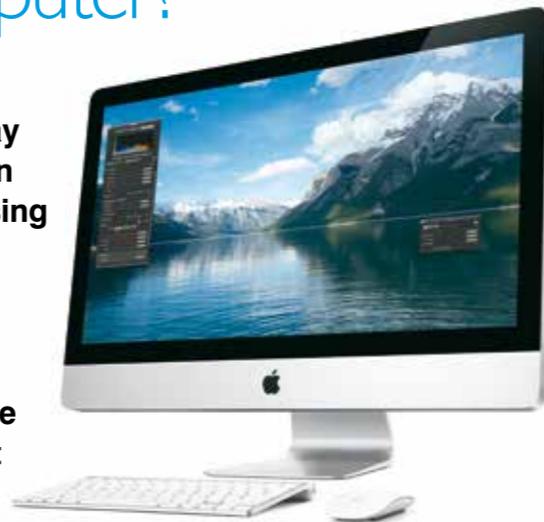
There are 2 Credit Unions in the Stirling area. Stirling Credit Union, 1-5 Port Street, Tel: 01786 233937 and Mercat Cross Credit Union, 16 Broad Street, Tel: 01786 450928.

If you are experiencing financial difficulties and would like free and impartial advice, contact Tracy Doran, our Income Maximisation Officer, on Direct Dial: 01786 431921 or alternatively contact Scotland's Financial Health Service on Tel: 0800 707 6696.



De Moray Association - Want to Borrow A Computer?

Well done to De Moray Association for organising another fantastic trip to the Christmas Panto at the MacRobert for the families of De Moray Court.



The group also have a computer that belongs to De Moray Association. This can be borrowed from the Chairperson of De Moray Association, Sharon Fenney for periods of up to 2 months for residents of De Moray Court. Our Digital Inclusion Officers can also visit and help with training to get on-line. This is a free service and with Universal Credit this has become even more important.

So if you don't have a computer and/or would like to get on-line please contact our office.

A Handy Guide To Help Navigate The Benefit System

Stirling Citizens Advice Bureau has produced a plain English Guide to help sort out benefits. This includes information on Universal Credit, Employment and Support Allowance, Sanctions, Bedroom Tax and Hardship Payments.

Log on to : <http://stirlingcab.org.uk/wp-content/uploads/2017/11/Reformed-November-2017-Plain-English-Guide.pdf>

Or contact our office and we will print off a paper copy.



Do We Have Your Up To Date Details?

It is important that we have up to date details for you and your household members.

Have you had a baby, have you married or divorced, has someone left home, have you changed your phone number or set up an email address?

If you have changed any of these things please let us know at the office so that we can update our records. You can do this by phoning 446066 or emailing info@forthha.org.uk

Keeping us up to date helps us to help you!



Enhanced Data Protection Is Coming Our Way



New national regulations, known as the General Data Protection Regulations, will take effect from May next year and will affect you and the way we handle information that we hold about you.

- The right to restrict processing
- The right to data portability
- The right to object
- Rights in relation to automated decision making and profiling

The new Regulations will tighten up on how information about you is handled and will enhance some of the rights that you already have and give you some new rights as follows:

We are already working to make sure we are ready for the new regulations and have appointed Daradjeet Jagpal to act as our Data Protection Officer. Therefore, from now until April next year you should spot changes to our web site, paperwork and practices.

We'll be giving you more details in our March Newsletter, so look out for it.

- The right to be informed
- The right of access
- The right to rectification
- The right to erasure

Lost Keys And Forced Entry - Why Not Leave a Spare Key With A Neighbour or A Friend?

There are a variety of reasons why a tenant may be locked out of their flat. In every incident this is NOT our responsibility and tenants must pay for the services of a joiner to be able to get back in. Tenants are advised that it is a good idea to leave a spare key with someone else. Therefore, if you are locked out you can obtain the spare key from your friend or neighbour. If you do find yourself locked out and have not made arrangements for a spare to be available, we can organise this work and this could cost up to £200.



Good Neighbour Award 2017

We have one winner this year for the Good Neighbour Award.

A massive well done to Lynne Lavery for being nominated by her neighbour Sharon Mailey who said:



Winner of Good Neighbour Award 2017, Lynne Lavery, Whins of Milton.

"Lynne has always taken all the bins round for emptying and sorts out the glass recycling. I work full time and little things like this mean a lot. To come home and my bins have been taken out and back, lightens the load. She also keeps the bin area clean and organised. We have nesting and the bins get covered in bird droppings. Lynne scrubbed all the bins clean. One of the washing lines also broke recently and she replaced all the washing lines for other neighbours. She has always taken in parcels and keeps the close a nice and clean environment to live in."

Congratulations to Mr and Mrs Duff, Riverside, who were again nominated by their neighbour for going up and beyond the call of duty once again. Their neighbour Harry McKendrick said: "I want to nominate my neighbours as a small way of thanking them. They have been here once again helping us. Some examples are by going to the Chemist for prescriptions, helping building a cover for our outside tap and assisting with an internal fixing for the wall. As my eyesight is poor this has been a massive help."

Mr and Mrs Duff have not won the award this year but deserved a mention for being nominated again.

Thousands of Homes Across Scotland Ready For Fibre Broadband



Are you connected to fibre broadband? If your area has been upgraded, getting connected to fibre broadband is easy. All you need to do is contact your chosen internet service provider, as upgrades are not automatic.

Local people can check the Digital Scotland website - scotlandsuperfast.com - to find out if they are able to access the latest fibre broadband technology.

Whether it's ordering shopping, paying rent or accessing benefit applications, more and more is now done online. Fibre broadband can assist in this process and is more affordable than you think.

Further information is also available on Twitter @ScotSuperfast or Facebook at www.facebook.com/scotlandsuperfast

Rent Increases – What Do You Think?

Enclosed with this Newsletter is a Rent Increase Sheet and Freepost Envelope. Please use your vote on which option you would prefer as this will not only effect the amount of rent you pay but what we can spend on future repairs and improvements to homes.



SpeakingForth

Estate Management Visit Dates From Your Housing Officer

Our 2 Housing Officers cover the following areas:

Elaine Shepherd:

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

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

22nd January 2018 and 19th March 2018



Caroline Stevenson:

Bannockburn, Braehead, Fallin, Cornton, Cowie, Plean, St. Ninians, Whins of Milton, Stirling Town - Barn Road.

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

8th January 2018 and 5th March 2018



Newsletter Winter 2017

Staff Raise Money For Children In Need

Raising money for Children In Need brought staff together for a lunch and a special “Stirling” themed quiz as well as a Duck Race and a dress down day. Staff raised over £110 for this worthwhile cause helping disadvantaged children and young people in UK. Our Modern Apprentice, Becky Ramage, dressed up as Pudsey, to collect donations.

Allpay App – Download it Free!



The allpay app is a free mobile application (app) available to download from the Apple App Store, Windows Phone store and Google Play (or by scanning the QR Code) enabling you to pay your rent from your smartphone:

The benefits are:

- Allows you to pay anytime, anywhere
- Securely stores Payment Reference Numbers, bank details and payment amounts
- Free to download

All you need to get started is your allpay rent payment card and debit card.



Android:



Apple:



Useful Contact Details...

Forth Housing Association Limited

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

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



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