



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Winter 2019

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SEASON'S 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 Monday 24th December at 1pm –
Office Reopens on Friday 3rd January 2020 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**

Forth Housing Association Limited

Kildean Business and Enterprise Hub, 146 Drip Road, Raploch, Stirling FK8 1RW

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

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Keeping Rent Your Number One Priority Over The Festive Season!

We know that Christmas can be a busy and expensive time of year, with the costs of celebrations adding up. However, to protect the roof over your head and make sure you aren't left out in the cold, you must keep paying your rent. Unsurprisingly, some tenants feel that the holiday season shifts their priorities to presents, parties and family get-togethers.

Before you start buying presents and planning parties, think carefully about how much you can spend and set yourself an affordable budget. Putting a plan in place to prevent rent arrears occurring will help to ease some of the financial stress associated with the Christmas and New Year period. Make sure all your priority bills are being paid – rent, gas, electricity etc.

Missing rent payments in December and January means that you will start the New Year with arrears and we will be forced to take action to recover monies due.

It's also worth thinking about whether the way you usually make payments will be affected by our Christmas closures, as our offices will be shut from 1pm on Tuesday 24th December until 9am on Friday 3 January 2020.

You can still make payments in any paypoint locations, and you can also use the free "Allpay" app, which is available for Android and Apple Operating Systems. All you need is your surname and rent reference. You should make a request for this from the office or find it on your white rent card (it's the six digit code).



Have Your Say How much do you want as a rent increase?

We are busy planning our budget for 2020/21 and as part of this we need to agree what our rents will be from April onwards. We generally try to keep our rent increases in line with inflation. This still remains our long-term objective.

You will therefore find a Consultation Sheet enclosed with your Newsletter and we want you to read this and return it with your thoughts, (a freepost envelope is enclosed).

Our Management Committee will be deciding the rent increase at their meeting on 27th January 2020.

Please use your vote as this will not only affect the amount of rent you pay but what we can spend on future repairs and improvements to homes. Also, the more tenants who give us their opinion the better, as this ensures that our decision is informed by the people who matter – you!

Pregnancy and Baby Payment

The Pregnancy and baby payment is delivered by Social Security Scotland and replaces sure start maternity payment. You can apply for the Pregnancy and Baby Payment from 24 weeks pregnant or up to the day your baby is 6 months old.

To be eligible you will require to be in receipt of Universal Credit/Child Tax Credit/Working Tax Credit/Housing Benefit/Income Support/ Pension Credit/Income-based Jobseekers

Allowance (JSA)/Income-related Employment and Support Allowance (ESA).

If you are eligible you will be paid £600 for your first child and £300 for each subsequent child.

You can apply online at: <https://www.mygov.scot/best-start-grant-best-start-foods/>

If you need help to apply or you would prefer to apply by phone, you can Tel: **0800 182 2222**.



Avoiding Frozen Pipes – Be Prepared!

At this time of year please remember to take reasonable precautions to protect the water supply pipes inside your home from frost damage. You are responsible for ensuring that your home is adequately heated to ensure pipes do not freeze. General precautions you should take to cut down the risk of frost damage include:

- Ensure you know where your main stopcock is and that you can turn it off and on.
- Make sure that your home is adequately heated.
- Make sure that you do not leave taps dripping.



Icy Roads and Pavements?

Please note that Forth does not have responsibility for filling grit bins or gritting the roads. For salt pile and grit bin locations, winter 2019/20, log on to Stirling Council's website:

<https://my.stirling.gov.uk/roads-transport-streets/roads-pavements/winter-service/gritter-bins/>

Please be Neighbourly This Winter

It is all our responsibility to keep a look out for older or vulnerable neighbours, during the Winter Period. Please 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.

Good Neighbour Awards 2019

We have 2 winners this year for the Good Neighbour Award who have each won a £25 supermarket voucher.

Christine McBride, Raploch was nominated by her neighbour Ellen. She said: *"I have a mobility problem and sometimes fall. All I need to do is lift the phone and Christine comes right in and makes sure I am on my feet and ok. Also, if it's a nice day and I have bedding to hang out she does it because I can't do it myself. Also, if it's raining she comes to see if I need any shopping, as I will not go out in rain on my mobility scooter. She is the best."*

Neil Scotland, Stirling has also been nominated by his neighbour Pamela.

She said: *"Every week Neil ensures the green/blue bins are out for the close and when the grey bins need put out he puts out mine and his and if someone doesn't put theirs out he puts it out. He also sweeps out the back areas regularly."*

To all the good neighbours out there, well done and keep up the hard work!



Christine McBride Receiving Prize

Tenant Expectations and Understanding – A Word From Our Director



During my lengthy time in Housing I have witnessed the improvements in standards and services provided to tenants. Our recent Tenant Satisfaction Survey highlighted continued

high satisfaction levels but equally we know that there is always room for improvement. When analyzing the results, I could determine certain dissatisfaction in some of our developments relating to anti-social behaviour and I would like to address this.

Anti-Social Behaviour - Staff genuinely appreciate what problems anti-social behaviour cause but equally tenants must understand what we can do and what we can't. Also, crucially what evidence is needed to take legal action. I would encourage any tenant to take some time and listen to civil actions

and understand how reluctant Sheriffs are at granting court orders. Below is a link to the courts in Scotland:

<http://www.scotcourts.gov.uk/current-business/court-rolls/sheriff-court>

Gathering evidence can be frustrating and time consuming but it is something we are committed to do. However, I would again remind tenants to contact the Police, where appropriate or the noise team from Stirling Council, as this is crucial to enable action to follow.

Dampness - Recently a tenant made an allegation regarding dampness in a property to the local press. Investigation revealed this was not dampness. Dampness is either rising damp or lateral penetrating damp (water ingress through the wall). In a first floor flat it's not rising damp. Most tenants and our own staff experience condensation, from cooking, showers, sleeping and the remedy is to ventilate or ensure you utilise the fan for the adequate

amount of time, even if it is a bit noisy.

If you heat and properly ventilate your property then condensation problems should be minimal but even then, moisture may have formed, normally on your windows. They need to be dried very quickly or over time they can rot the window sill.

When we receive reports of dampness we treat each case seriously. However, at least 95% is condensation and occasionally tenants are unwilling to listen to our professional advice. It is important to understand that it is a tenant's responsibility to ventilate their property and when this is not done, then they must clear away the resulting mildew and mould. Going forward, if it is condensation, then any mildew or mould found will be the tenant's responsibility. This could affect an opportunity for a transfer if their home does not meet our standards, which is the condition they received the property from us.

If you believe you have any levels of condensation, please make an appointment with our Maintenance staff. They will visit, assess what the issues are and provide you with advice.

I hope this advice helps but please give me a call if you have any questions.

Grahame Cairns -

Director Tel 01786 431920

e mail: grahame@forthha.org.uk

Survey Winners

We are pleased to announce the following winners who each won a £25 voucher:

- Repairs - A Eggan, Whins of Milton.
- Gas Service - A Reid, Dunblane.
- Gas Repair – J Tinlin, Fallin.

We value tenant feedback as it is this feedback that helps us improve our services to you. So please keep texting your responses.

Best Start Foods Replacing Healthy Start Vouchers

Best Start Foods are delivered by Social Security Scotland and replace healthy start vouchers. This is a prepaid card that you can use to buy healthy foods for children under 3. You can use the card in shops and online.

You can apply for Best Start Foods when you're pregnant, or any time up to your child turning 3 years old. This goes up to 4 years old for a child if your child is over 2 years old when you apply.

To be eligible you will require to be in receipt of Universal Credit/Child Tax Credit/Working Tax Credit/Housing Benefit/Income Support/Pension Credit/Income-based Jobseekers Allowance (JSA)/Income-related Employment and Support Allowance (ESA).

You will receive:-

- £17 every 4 weeks during pregnancy
- £34 every 4 weeks from your child being born up until they're a 1 year old
- £17 every 4 weeks between the ages of 1 and 3

If you're getting Healthy Start Vouchers for a child you apply for, you'll be moved from Healthy Start Vouchers to Best Start Foods.

You can apply online at: <https://www.mygov.scot/best-start-grant-best-start-foods/>

To apply by phone, you can call 0800 182 2222.



Valuing Customer Complaints To Improve Our Service To You!

In line with our Complaints Handling Procedure, every complaint we receive is either classed as Stage 1 (frontline resolution) or Stage 2 (more detailed investigation). Between 1st July and 30th

September 2019 we received 24 complaints regarding a variety of issues. This is a similar number of complaints to the previous period with 26 complaints being received between April and June 2019.

| Stage | Responded to in full | Upheld | Not upheld |
|-------------------------|----------------------|----------|------------|
| Stage 1 (frontline) | 22 (100%) | 2 (9.1%) | 20 (90.9%) |
| Stage 2 (investigation) | 2 (100%) | 2 (100%) | 0 (0%) |

We use complaints and feedback to improve our services whenever we can.

An example for July to Sept 2019 is noted below:

You Said

Unhappy with condition
of property at start of
tenancy.

We Said

We agreed that minimum
standards had not been met.
Staff reminded to follow
procedures.

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.



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

13th January 2020 and 9th March 2020.

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



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

20th January 2020 and 16th March 2020.

Development Co-ordinator Update and A Fond Farewell to Anne!

With Anne Matthew retiring at the end of the year we have been recruiting for a new Development Co-ordinator. By the time you read this newsletter our new Development Co-ordinator, Niall Patterson, will be in post. Niall joins us from Stirling Council.

We thank Anne for her hard work and considerable achievements over the past 25 years which include the refurbishment of the new Business & Enterprise Hub at Kildean and growing our housing stock size from virtually nothing to over 850 units. Anne has worked tirelessly for Forth and has always believed in providing quality housing. A fantastic legacy for our next Development Co-ordinator!



Anne Matthew, Development Co-ordinator, retiring in December

New Housing Services Officer – Kelly Cadden

We are delighted to announce that Kelly Cadden is our new Housing Services Officer. Kelly has a vast experience of working in housing having previously worked for Rural Stirling Housing Association and Clackmannanshire Council.

This recruitment was due to Caroline Stevenson our previous Housing Officer leaving Forth for pastures new with Hillcrest Housing Association. We wish Caroline all the best with her new venture.

Kelly is looking forward to getting to know her patch and all the tenants in her area. Over the next few weeks, Kelly will be out in her estates and she'll be delighted if you say hello.

Kelly can be contacted on email: kelly@forthha.org.uk or direct dial **01786 431928**.



Kelly Cadden, Housing Services Officer

Funeral Support Payment - Receive up to £1300

Social Security Scotland are now responsible for funeral payments and anyone who is eligible could receive up to £1300 financial help towards funeral costs.

To be able to apply for this assistance you will require to live in Scotland and the person who died lived in the UK. You will require to be responsible for the funeral (named on funeral bill) and the nearest relative to the person who has died. You can apply for assistance up to 6 months after the person has died.

You or your partner will also require to be in receipt of child tax credit/universal credit/income support/pension credit/housing benefit/income based jobseekers allowance/income related employment and support allowance/working tax credit if it includes disability or severe disability element.

To apply you will require to have registered the death of the person who has died. You can apply online at **<https://www.mygov.scot/funeral-support-payment/how-to-apply/>**

You can also phone Social Security Scotland on Tel: **0800 182 2222** to make your application. An advisor can help you make your application at your own pace.



Social Security Scotland
Tearainteachd Shòisealta Alba

Struggling to pay for a funeral? Help may be available.

If you live in Scotland and get certain benefits or tax credits, Funeral Support Payment may be available to help you with some of these costs.

Call us on 0800 182 2222 or visit [mygov.scot/funeral-support-payment](https://www.mygov.scot/funeral-support-payment)



Dignity,
fairness,
respect.

mygov.scot

CCMS/Funeral Support Payment Poster 2.V1 (0 July 2019)

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. So paying your rent over the Festive Season couldn't be easier!

Transfer Applications – Underoccupying?

Existing tenants can be considered for a transfer to another Forth property if there is an identifiable housing need, that is not met by their current home. We operate a points system based on housing need. Points are awarded for various factors including:

- Overcrowding or underoccupation

We are particularly keen to consider applications from tenants who are underoccupying their current home as we have a demand for larger properties.

Please note that your property must meet minimal relet standards, rent arrears must be cleared and any recharges paid off in full.

If you would like more advice on how to apply for a Transfer please contact our Assistant Housing Officers, Kevin Milne or Ann Gordon, at the office or e mail: kevin@forthha.org.uk or anngordon@forthha.org.uk.

New Homes Keep On Coming at Cultenhove and Raploch!

Anyone who has been near Earlsburn Avenue, Cultenhove will realise that Forth continues to build new homes for families in and around Stirling. This development is providing 35 new homes in 2019 and 2020.

From 2019 to 2022, we hope to build almost 200 more, with homes planned for Raploch, Cornton and other parts of the Stirling area.

These new homes will be built to ever higher standards of energy 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, Stirling Council Strategic Housing funding and Bank Loans secured by Forth.

If you would like more information about these developments please contact your Assistant Housing Officer at our office.



Thinking of Ending Your Tenancy?

After providing 28 days written notice, before moving out of your house, you must do the following:

- Leave the house in a clean and tidy condition as well as in good decorative order.
- Remove all your belongings, including clearing the loft space and any rubbish from the garden.
- Remove any fixtures or fittings you have installed without our permission and put right any damage caused.

- Check with us to make sure you have made all payments due.

For items that may be of use to another family that require uplifted you may wish to contact:

The Grand Boys, Bannockburn, Tel: **01786 810868**, www.thegrandboys.co.uk,
e mail: **grandboys@hotmail.co.uk** or

The Salvation Army, Tel: **(01786) 479262**,
<http://thevalleyfurniture.org.uk/> ,
e mail: **stirling@salvationarmy.org.uk**

Need Help to Get on To Housing Ladder?

If you want to buy a home and can't afford the full price, the LIFT scheme could help. Applicants can receive up to 40% funding towards the price of home. For more information about the LIFT scheme e mail Link at lift@linkhalt.co.uk or Tel: **0330 303 0125**. You can also log on to: <https://www.gov.scot/policies/homeowners/low-cost-initiative-for-first-time-buyers/>



Tenant Participation Round-Up

Tenants View Forum

At the last meeting the group discussed our performance and reviewed our Allocations and Pets policies.

Our Next Tenants View Forum will be held on Tuesday 28th January 2020 at 11am until 12.30pm. This meeting will discuss performance, budget/rent setting and an area of tenant's choice. So why not come along and have your say. You will be made very welcome. Refreshments will be served and travelling expenses reimbursed.

De Moray Association

The next De Moray meeting will take place on Monday 27th January at 6.30pm at Cornton Primary School. Kelly Cadden our new Housing Officer will be in attendance with Angela Laley, Project & Communications Co-ordinator. So if you live in De Moray Court, why not come along and support your local group. The group will be planning their activities for 2020.

New Group

Would you like to run your own group? If you are interested in setting up your own Tenants' Group in your area we can offer support. Also, if you would like to register as a Registered Tenants Organisation (RTO) the benefits are:

- A right to be consulted over proposed changes to housing services
- Support from Forth (usually an annual grant)
- The opportunity of applying for grant funding from the Scottish Housing Regulator and other grant bodies
- The opportunity to get involved in regional RTO networking forums

If you would like more information please contact the office for a RTO information pack or contact Angela Laley, Project & Communications Co-ordinator for an informal chat. Alternatively, log on to: <https://www.forthha.org.uk/get-involved/participation/>



Useful Contact Details...

Forth Housing Association Limited

Kildean Business and Enterprise Hub,
146 Drip Road, Raploch, Stirling FK8 1RW

Tel: 01786 446066 Fax: 01786 445846

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

