



FORTH  
housing association Ltd.

# Forth Housing

Summer Special Edition

The newsletter of Forth Housing Association Ltd

Summer 2020



## Service Updates – We're here to help!

**Since the end of March we've been working hard to ensure that we can provide the best possible service to tenants during these difficult times.**

We have had a skeleton staff in the office who have responded to phone calls and emails between 9am and 3pm, and we have had some staff home working. We are trying to ensure consistency in our service wherever possible whilst adhering to Scottish Government guidance on social distancing. Although we are still attending to emergency appointments by pre-arrangement if there is no risk identified to tenants or staff, tenants have been very understanding that we cannot undertake routine

home visits at this time. We are happy to try and find solutions to help individuals in need and recently Kelly Cadden, one of our Housing Services Officers, met with an individual who had a housing crisis in our car park, to offer advice and assistance to complete an application form. Social distancing was maintained at all times.

With effect from the 1st June 2020, we have resumed normal working hours. Phone lines are open from 9am to 5.15pm Monday to Thursday and 9am to 4pm on a Friday, with a closure for lunch between 1pm and 2pm. We will continue to closely monitor Scottish Government guidance and we will take whatever precautions are required. Please check our website as we will update it regularly - [www.forthha.org.uk](http://www.forthha.org.uk)

### Forth Housing Association Limited

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# Caring about our vulnerable tenants

We care about our tenant's wellbeing and we've been spending time making contact with our vulnerable tenants to check that they are ok, they have what they need and to signpost them to other services such as the Stirling Council support service for shielding individuals.

Tenants that we have contacted have been really appreciative of our calls and have thanked us for caring. If you need any assistance, please contact us and we will try to help or we will signpost you to other services.



## Estates and Garden Competition

**We are currently operating a restricted estate management service in line with social distancing and government guidance.**

Our Housing Services Officers have recently been out on our estates and although we have encountered a few issues, we would like to thank tenants for generally keeping them in good order and up to a good standard. If you have any issues please report them to us by telephone or email – [info@forthha.org.uk](mailto:info@forthha.org.uk)

Our Landscaping Contractors have continued to provide a service during the Coronavirus pandemic, with their 100% environmentally

friendly credentials. Our Close Cleaning Contractors have recently started up undertaking regular cleaning again. Both Contractors are adhering to Scottish Government Guidance and have undertaken Risk Assessments for their staff and for tenants.

The judging of our annual garden competition, highlighted in our Easter Newsletter, will still take place. If you have a neighbour you would like to nominate for having a beautiful garden, please telephone the office or e mail [angela@forthha.org.uk](mailto:angela@forthha.org.uk). The winners will be announced in our Autumn Newsletter.





# Rents

**We are sympathetic to our tenants who are worried about the financial implications of the Coronavirus pandemic and we encourage you to contact us to discuss any concerns that you may have about your ability to pay your rent.**

Our Housing Services Officers have been proactive in contacting tenants where issues have been identified with rent payments and they have been helping and assisting tenants to make affordable repayment agreements. We hope that this will help to take the pressure off tenants during these difficult times. We are fully supportive of the Scottish Government's position that no one should face eviction as a result of financial hardship caused by the outbreak, but we must also maintain our rental income so that we can provide services to our tenants. We have an inhouse Income Maximisation Officer, Tracy Doran, who has been providing advice and assisting many of our tenants with benefit claims.

**If you are experiencing any financial difficulties, please contact our Income Maximisation Officer who is here to help you. E Mail: [tracy@forthha.org.uk](mailto:tracy@forthha.org.uk) or Direct Dial: 01786 431921. If you call from your mobile and have limited credit on your phone, we can call you straight back.**

## Paying Your Rent

We want to let all our tenants know that rent payments can still be paid as normal. We try to make it as easy and convenient for you to make payments towards your rent. However, you may require to access services in a different way.

For example if you usually go out to a Post Office or a Paypoint outlet, and you are unable to go out, it might be beneficial to have the Allpay App downloaded to your mobile device in order that you can still pay rent. If you want advice on how to the download the App please contact the office.



# Allocations of housing

**We are still operating as normal in relation to sending out application forms and letting properties. If you require an application form, we encourage you to download this from our website. If this is not possible, contact us and we will post a form out to you.**

If we have any properties to let during the Coronavirus pandemic, we will ensure that we undertake viewings and sign ups in accordance with Scottish Government Guidance.

# Planned and Cyclical works

**Our planned maintenance programme and some cyclical paint work continues to be suspended at the moment. This means that all kitchen, bathroom and boiler replacements are currently on hold.**

We are keen to get these programmes started as soon as restrictions are lifted and

we regularly monitor the advice given by the Scottish Government, the Health and Safety Executive and relevant trade bodies. We will be writing to all tenants who are due to have replacement kitchens, bathrooms and boilers as soon as we have an update on potential start dates. Please check our website for updates on this situation – [www.forthha.org.uk](http://www.forthha.org.uk)

## Annual Gas Safety Checks

**We know this is an anxious and uncertain time for our tenants, but we need to ensure the safety of you and your neighbours by carrying out your annual gas safety check when this is due.**

We have measures in place to ensure the safety of your household and our contractor when we carry out the safety check. If you receive notification that your service is due and have concerns, please call Paul Fraser, Senior Property Services Officer to discuss further. Direct Dial: 01786 431026.

## Reactive Repairs

**We do still have contractors carrying out repairs at this time, but this is limited to emergency repairs only.**

All our contractors have carried out risk assessments and have the appropriate PPE (safety equipment). They will also ask you if you or anyone in your family is self isolating, have any symptoms of or have tested positive for Coronavirus before they enter your property. They will also practice social distancing. We thank our tenants for understanding that some repairs are low priority and therefore will have to wait until the current restrictions are lifted. If you are unsure if a repair is an emergency or not, please contact us. We may ask you to send a photo or take a video of the repair so that we can determine what work is required.

## And finally...

**We have had some good positive repairs feedback from our tenants during the Coronavirus pandemic.**

One of our tenants commented that: *“the contractor carried out the job efficiently and*

*promptly and was very respectful of the situation re self-distancing. Thank you, we are delighted with the job that was done.”*

Another tenant contacted us to advise: *“...great gratitude to Forth Housing for arranging the work so quickly and the contractor for organising the work. The Contractor carried out the works to a great standard of workmanship and were an absolute pleasure to deal with.”*



# What Benefits Can You Claim If You've Lost Your Job?

## New-style Jobseeker's Allowance

If you have made enough Class 1 National Insurance Contributions (NICs) in the last 2 full tax years, you might be able to get new-style Jobseeker's Allowance (JSA).

You can get this for up to 6 months and it will be paid into your bank, building society, or credit union account every 2 weeks. Your partner's or spouse's income will not affect your claim for new-style JSA. You can apply for new style JSA at [www.gov.uk/guidance/new-style-jobseekers-allowance#how-to-claim](http://www.gov.uk/guidance/new-style-jobseekers-allowance#how-to-claim)

## Universal Credit

If you are not eligible for new style Jobseeker's Allowance and/or you require help with housing costs (rent) or children, you may be eligible for Universal Credit.

Universal Credit is based on household income, so your partner's or spouse's income will affect how much you will get. If your capital is £16,000 or above, you will NOT qualify for universal credit.

You can check your entitlement at [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

You can apply for Universal Credit at [www.gov.uk/universal-credit/how-to-claim](http://www.gov.uk/universal-credit/how-to-claim)



If you are currently in receipt of Tax Credits/ Housing Benefit/Income Support/Jobseekers Allowance Income Based/Employment Support Allowance Income Related and claim Universal Credit these benefits will stop immediately and be replaced by Universal Credit. If your Universal Credit claim is submitted and is then unsuccessful you will not be able to go back to claiming previous benefits.

*Warning: if you claim Universal Credit before your last wage from your employer is received this income will be taken into account in the calculation of your Universal Credit entitlement.*

## What Benefits Can You Claim If Your Hours/Income Is Reduced?

**You may be entitled to Universal Credit. Universal Credit is based on household income, so your partner's or spouse's income will affect how much you will get. If your capital is £16,000 or above, you will NOT qualify for Universal Credit. Also, if you are in receipt of Severe Disability Premium, you will be unable to apply for Universal Credit and you should seek advice if you are unsure if this applies to you. (Please refer to Universal Credit article above on how to check entitlement or how to apply.)**

# Attention – Self employed and Universal Credit

**If you are self employed and have claimed Universal Credit, and have now received monies from the Self-employed Income Support Scheme, please be aware that all monies received will be included as earnings in the assessed income period monies were paid.**

If your earnings are high enough to receive no Universal Credit payment in a month, your Universal Credit claim could be closed. If you earn more than £2,500 over the amount you can earn before your claim is stopped, you are said to have surplus earnings.

If you restart your Universal Credit claim within 6 months, these surplus earnings will be taken into account as income.

This may reduce the amount of Universal Credit you receive or perhaps mean that you can't get any Universal Credit payment that month. A benefit calculator is available at <https://benefits-calculator.turn2us.org.uk/AboutYou> for surplus earnings.

For more information or assistance please contact Tracy Doran, Income Maximisation Officer, Direct Dial: 01786 431921.



## Needing Some Help With Your Energy Bills?

**Spending a lot of time at home due to the Coronavirus can drive your energy bills up. Also, if you or anyone in your home has any underlying health conditions, you should also contact your energy supplier to let them know. They will add you to the Priority Service Register, which will give you extra support should you need it.**

### Prepayment Meters and Self Isolation/Shielding

Self-isolating/shielding can be a problem if you have a pre-payment meter, which requires you to go to the shop to top-up. If you are unable to go to the shop to top up ie if self-isolating/shielding, you should contact your energy company to advise them. Different energy suppliers have different ways of dealing with this.

**Smart meter top up** you can do this online using the usual process. If you are struggling financially contact your energy supplier as they may be able to top up your meter if it is an emergency situation.

**Electricity key or gas card top up** you can pay your supplier directly by phone and they will then send a special code to a pay-point near to you.

This code can then be picked up by family or friends. If you don't have anyone who can do this for you, your supplier may be able to send a key or card to your home that will allow you to top up.

**General tips** if you are not self-isolating, it's a good idea to keep topping your meter up with extra money whenever you can to build up plenty of credit in case you have to self-isolate at a later date.

### Energy Advice For Billed Customers Affected by Coronavirus

If you are having difficulty paying bills or keeping up with Direct Debit payments, you should call your energy supplier as soon as possible to see what assistance may be available.

If you are experiencing difficulties with your energy supply, do not ignore this and get in touch with your supplier as soon as possible. The earlier you get in touch the easier it is for the supplier to offer support, and it may prevent any emergency measures being carried out.

For energy saving tips from Energy Action Scotland [www.eas.org.uk](http://www.eas.org.uk) and Home Energy Scotland [www.energysavingtrust.org.uk/scotland/home-energy-scotland](http://www.energysavingtrust.org.uk/scotland/home-energy-scotland)

# Estate Management Visit Dates From Your Housing Service Officer

**Our 2 Housing Service 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 July 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 July 2020.

## **WARNING!!!** – Post Office Card Accounts



From 11<sup>th</sup> May 2020 anyone claiming a **NEW** benefit will be unable to have monies paid into a Post Office card account. DWP will request a Bank/Building Society account for payments to be made. If Bank/Building Society account is not available DWP will make payment through HMG Exception Service but this will be used in exceptional circumstances.

***If you already have a benefit payment which is being paid into a Post Office account this will continue meantime.***

Should you only have a Post Office card account it would be recommended to open a bank account as DWP plan to stop all Post Office card payments in 2021.

If you are having difficulties accessing your Post Office card account due to the COVID 19 pandemic you can contact the DWP helpline (0800 731 0469), or the Post Office helpline (0345 722 3344).

## Public Holidays

We would like you to note that our offices will be closed for the following public holidays:

**Office Closes:** Thursday 16<sup>th</sup> July at 5.15pm.

**Office Reopens:** Tuesday 21<sup>st</sup> July at 9am.

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

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

**Gas Leaks – 0800 111999**

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

The following organisations can assist during this difficult time or please just phone us at the office, and we will do our best to help you!

**Stirling Council Coronavirus Community Support Line** A support network to help Stirling's most vulnerable people has been launched by Stirling Council.

This service is for residents who are 'shielding', in need of care, essential supplies or other essential services.  
Tel: 01786 404040 log or on to: <https://www.stirling.gov.uk/supportforpeople>

**Advice for Older People Age Scotland** has compiled advice for older people and their families on how to avoid exposure to the virus, as well as actions we can all take to help each other. <https://www.ageuk.org.uk/scotland/information-advice/health-and-wellbeing/coronavirus/>  
Tel: 0800 12 44 222  
(Mon-Fri 9am-5pm)

**Friends Against Scams** aims to protect and prevent people from becoming victims of scams. Specific advice is given related to coronavirus scams.  
[www.friendsagainstscams.org.uk/](http://www.friendsagainstscams.org.uk/)  
Twitter @AgainstScams  
Facebook@FriendsAgainst

**Parentline Scotland** offers help and advice to anyone who needs them. They will support every family to cope through coronavirus.

[www.children1st.org.uk/help-for-families/parentline-scotland/](http://www.children1st.org.uk/help-for-families/parentline-scotland/)  
Tel: 08000 28 22 33  
(Mon-Fri 9am-9pm, Sat-Sun 9am-noon)

**Breathing Space Scotland** for listening, advice and information for people in Scotland feeling low, stressed or anxious.  
<https://breathingspace.scot/>  
Tel: 0800 838587 (Mon-Thurs 6pm-2am, Fri 6pm-Mon 6am)

Business Support provides help and support for your business during the Coronavirus pandemic from the Scotland Government's Business Support Scotland service.

<https://findbusinesssupport.gov.scot>  
Tel: 0300 303 0660 (Mon-Friday, 8:30am to 5:30pm)  
Textphone: 0800 023 2071

**Stirling and District Women's Aid** offers support, information and temporary accommodation for women and their children who have been physically, emotionally or sexually abused by a partner or former partner in the Stirlingshire area.  
Tel: 01786 469518 e mail: [info@stirlingwomensaid.co.uk](mailto:info@stirlingwomensaid.co.uk)

**Food Train's** shopping delivery service ensures that you have access to affordable groceries, delivered direct to your home. Volunteers can unpack and put shopping items away where needed. Anyone over the age of 65 who has difficulty getting their grocery shopping can use the service. It costs £5 per delivery, which is paid alongside the cost of your shopping.  
Tel: 01786 450536 Email: [stirling@thefoodtrain.co.uk](mailto:stirling@thefoodtrain.co.uk)

**Gas central heating:** Saltire Telephone 0800 048 2710

**Genuine emergencies outwith office hours:** McDougall Group Telephone 0333 123 1011

**Police Scotland:** Telephone 101

**NHS Inform:** Telephone 111

**Citizens Advice Bureau:** Telephone 01786 470239/01786 451225



Useful Contact Details...

**Forth Housing Association Limited**

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