



FORTH

housing association Ltd.

SpeakingForth

The newsletter of Forth Housing Association Ltd

Winter 2020

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Maximising Income – A Lifeline Service

Our Income Maximisation Officer, Tracy Doran, has been hard at work over the last few years ensuring our tenants that require financial assistance obtain the correct welfare benefits. This has generated just under a whopping £7 million, since 2007.

This helps prevent customers from falling into unnecessary or

significant debt. We all know the financial hardship this can have on a household. Therefore, for some obtaining this money that is due together with helping to navigate the welfare system with all the reforms is a much needed lifeline.

So, if you require assistance, just pick up the phone to Tracy
Tel 01786 431921.



**Have Your Say.
Take part in our
Rent Consultation.
See Sheet
Enclosed.**

Forth Housing Association Limited

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PAYING RENT

is Number One Priority!



It has been a difficult year and many of us are looking forward to Christmas and a happier new year.

Our staff are here to help with any issues or difficulties you may have paying your rent and our Housing Services Officers are carrying out evening visits to help and assist those who are unavailable during normal working hours. We want our tenants to sustain their tenancies and we are therefore always looking at new opportunities to help our tenants maximise their income and help identify entitlements to benefits. With this in mind, if you change your mobile numbers, please let us know so that we can make contact with you easily.

We know that money has been tight, and many have had changes to their household

income. We would however remind tenants that the priority is to ensure you pay your rent. While there has been much press about payment holidays and evictions not taking place, we should remind tenants that Stirling Sheriff Court is still issuing decrees for evictions, payment and expenses.

If you have any issues or difficulties, please contact us or you can get free impartial advice from Shelter Scotland/Citizens Advice Bureau/National Debt line.

Please note all visits to tenants are carried out within the COVID-19 guidelines, we are happy to socially distance in gardens/pathways etc. We are also happy for you to make an appointment to come into the offices to meet with us.

Universal Credit – Pay Your Rent Direct

For those tenants who receive Universal Credit with monies included for your rent, you can request that Universal Credit pay the rent direct to Forth Housing Association. Just put a note on your

journal 'Can you please pay my housing costs direct to my landlord Forth Housing Association Ltd?' If you have any questions please contact Tracy Doran Direct Dial: 01786 431921.

Money News Round-Up

Our Income Maximisation Officer is here to help so if you have any questions or need a hand with any benefits please give Tracy a call at the office, Direct Dial Tel 01786 431921.



Child Winter Heating Assistance

Child Winter Heating Assistance is a new benefit that will deliver an additional payment of £200 to children and young people in receipt of the highest rate care component of Disability Living Allowance (DLA) for children each winter to help heat their homes.

Payments will start to be issued directly into client bank accounts from 27th November over a two week period, expected to be completed by Friday 11th December.

Payment will be made automatically if all of the 3 following criteria apply as of 21st September 20:-

- your child is under the age of 18 AND
- your child is living in Scotland AND
- your child receives Disability Living Allowance high care component

A letter will be sent to those who qualify.

Young Carer Grant

This is a payment of £305.10 per year payable to any person aged 16-18 years old who has been caring for someone for 16 hours or more for the past 3 months.

The person they have been caring for will require to be in receipt of

- Personal Independence Payment Daily Living Component or

- Disability Living Allowance care component middle or high rate or
- Attendance Allowance.

Should you qualify you can apply online at <https://www.mygov.scot/young-carer-grant/how-to-apply/> or phone Social Security Scotland on 0800 182 2222.

Best Start Food

Best Start Food is a payment of:-

- £17 every 4 weeks during pregnancy
- £34 every 4 weeks from your child being born, up until they're 1 year old
- £17 every 4 weeks when your child is aged between 1 and 3 years old

To be eligible for this payment you must be living in Scotland and be in receipt of one of the following:-

- **Universal Credit** – and your (and your partner's) earnings are less than £610 per month
- **Child Tax Credit** – and not getting Working

Tax Credit – and your (and your partner's) income is less than £16,190 per year

- **Child Tax Credit and Working Tax Credit** – and your (and your partner's) income is less than £7,320 per year
- **Housing Benefit** – and you (and your partner's) income is less than £311 a week

Should you qualify you can apply online at <https://www.mygov.scot/best-start-grant-best-start-foods/> or phone Social Security Scotland on 0800 182 2222.

NB if you receive Healthy Start vouchers these will stop and be replaced if you apply for Best Start foods.

Scottish Child Payment

Scottish Child Payment is a new benefit which will deliver an additional payment of £10 per week for each eligible child. This is paid in respect of each child under the age of 6 on 15th February 2020.

Applications are now open and you can apply online at <https://www.mygov.scot/scottish-child-payment/how-to-apply/> or phone 0800 182 2222.

To be eligible for this payment you must be living in Scotland and have the main responsibility for a child who is under the age

of 6 on 15th February 2020 and also be in receipt of one of the following:-

- Universal Credit
- Child Tax Credit
- Income Support
- Pension Credit
- Working Tax Credit
- Income Based Jobseekers Allowance (JSA)
- Income Related Employment and Support Allowance (ESA)

Payment will be made 4 weekly with first payment being received after 22nd February 2020.

COVID 19



Self Isolation Grant

This scheme commenced on 12th October 20. If you are told to isolate by NHS test and Protect you may be eligible for £500 grant per eligible person.

You will be contacted via phone call from track and trace to advise how to claim but ALL of the following eligibility criteria will require to be met:-

- Employed or self employed
- Income has been reduced due to requirement to isolate, either receive SSP or no pay during isolation period
- At date of isolation period you are in receipt of Universal Credit or Working Tax Credits or Income Related Employment

and Support Allowance or Income Based Jobseekers Allowance or Income Support or Housing Benefit or Pension Credit

Please be aware of self isolation Support Scam texts. **If you receive a text, please ignore and don't click on any links.**

Self Employed Income Support Scheme

This scheme has been increased and extended until 21st April 21 and will be available from 30th November 20 for further information please visit: <https://www.gov.uk/government/publications/self-employment-income-support-scheme-grant-extension/self-employment-income-support-scheme-grant-extension#who-can-claim>

Also, Universal Credit minimum income floor will remain suspended until April 2021.

Coronavirus Job Retention Scheme (also known as furlough)

This scheme has been extended until 31st March 2021. At present your employer may decide to put you on 'furlough' even if you have not been on this before. You will receive 80% of your earnings up to £2500 per month for the normal hours you do not work. If you have been 'paid off' your employer may employ you again. **PLEASE NOTE THE 80% ENTITLEMENT WILL BE REVIEWED BY THE GOVERNMENT IN JANUARY 2021.**



Criminal Activity

Want Something Done About It?

Tenants often contact our housing staff when something is happening around their home. However, when it comes to criminal activity, we are NOT your first point of contact.

We cannot resolve issues like drug dealing as this is a matter for the Police and subsequently the Courts.

We understand tenants sometimes have concerns about reporting matters to the Police, but you can report any issues or concerns completely **anonymously to Crimestoppers**. They are not the police but an independent charity working to help communities by passing information to the correct authorities.

If you have access to the internet you can report non-emergency issues e.g. drug issues, doorstep crime, drink driving to www.crimestoppers-uk.org. You can also call them in confidence on 0800 555 111. Please

refer to www.crimestoppers-uk.org for more information.

It is important to keep housing staff informed. However, if you want the drug dealing or other illegal activity to stop, you **must** report it to the correct authorities first. Where a tenant is convicted of a crime at court, we will consider what appropriate action is required to be taken in relation to the tenancy. This may result in the tenant being taken to court to recover the tenancy or having their tenancy converted to a Short Scottish Secure Tenancy.

We have previously been successful recovering a tenancy through a decree for eviction after the tenant was convicted in court for dealing in class A drugs. We are not shy in taking this course of action. However, please remember that the court process can be lengthy. Previously it has taken up to 18 months from conviction in court to eviction of the offending tenant.

Good Neighbour Award 2020

This year we are pleased to announce that Gary MacDonald of Bruce View has won the good neighbour award.

Gary was nominated by his neighbour Sharon who said :
“Gary is an excellent neighbour who takes out all the buckets for our building and has done consistently for the 5 years I have stayed here. He also takes in parcels if you are not in which is very helpful as this saves a trip down the local depot.

He is also very thoughtful when it comes to our kids. He hands in birthday, Easter and Christmas presents which the kids love.

Gary also makes up big Halloween sweetie bags for the kids as well which they love.

Not only that he is also very helpful as he will go to the shop if you need anything and also helps with any DIY and handy work. My Hoover broke recently and Gary fixed it for me which was a massive help.

I hope he can be considered as he is a brilliant neighbour and is also very quiet and considerate.”

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



How To Avoid Condensation and Mould

Condensation starts as moisture in the air, 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-fungal 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: Stephen Dougherty, Property Services Officer, Direct Dial: (01786) 431027.

WINTER WEATHER CONDITIONS

This winter could prove particularly testing, with the potential for heavy snow or freezing temperatures combined with the ongoing challenges caused by the Covid-19 pandemic. Please note that Forth does not have responsibility for gritting the

roads or filling most grit bins. For salt pile and grit bin locations, winter 2020/21, log on to Stirling Council's website:

<https://www.stirling.gov.uk/roads-transport-streets/winter-service/grit-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.

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.

Rent Increase – What Do You Think?

A Rent Consultation Sheet is enclosed with this Newsletter and we would like you to read this and return it with your thoughts. (a freepost envelope is enclosed).

Gas Boiler Replacement Making A Difference to Running Costs

This year we have replaced over 60 gas boilers in our properties and we are pleased to confirm that of those surveyed in September, the overall satisfaction rate was 100%. This high level of satisfaction relates to overall quality of work and for complying with health and safety requirements during Covid 19.

This result has been reflected in some of the positive comments from tenants' as highlighted

by R Bruce, Bannockburn, on her questionnaire:

"Just to let you know how good this boiler is, we get hot water straight away. (Before the water would run hot then cold). Radiators are now hot. We are saving money on gas and electric and we are very satisfied".

We are grateful to our tenants who continue to respond to our tenant surveys as it this feedback that lets us improve our service.

The Right To Repair

The Scottish Secure Tenants (Right to Repair) Regulations 2002, entitles a Scottish Secure tenant to have a qualifying repair carried out to their home. In addition, the Regulations

make provision for compensation to be paid to the tenant should a qualifying repair not be completed, without good reason, within a maximum period.

Changes in the Maintenance Team



We are pleased to announce that our new Property Services Officer, Stephen Dougherty, has now started at Forth. Stephen previously worked for Glasgow West Housing Association as a Property Services Officer and has

excellent experience of dealing with reactive maintenance and void properties. Direct Dial: 01786 431027.



We are also pleased to announce that our former Property Services Officer, Paul Fraser, has been promoted to the role of Senior Property Services Officer. Paul is now responsible for ensuring that we deliver an effective planned and

cyclical maintenance service, including major repairs and improvements. Direct Dial: 01786 431026.

Complaints – *You Said We Did!*

We value all complaints, and every complaint is investigated so that we can improve our service. The following are examples of complaint outcomes during July to September 2020:

Staff reminded of importance of good customer service.

Tenant Services staff to review standard arrears letters.

Close cleaner reminded of appropriate attitude to tenants whilst cleaning and highlighted need for customer service training.

Cardboard and Paper Over the Festive Season

As part of our Estate Management visits we find more cardboard and paper overflowing from bins than normal following the festive period. With the current Covid situation we expect this to be even greater due to online purchases being more than normal.

Please read the tips below in order to enable cardboard to be reused.

- Flatten card and where possible remove any plastic, tape or polystyrene.
- You can cut paper and card to a size that is manageable to store/fit in bin.
- Continue to use your paper and card recycling bin or container until it's full.
- Store paper and card in a suitable space like on top of kitchen units,

in a cupboard but away from fire hazards.

- Maximise space by using a larger cardboard box to store smaller flattened items.
- Extra paper and card at home is handy for doing crafts with kids.
- **Paper and card left out in the rain cannot be recycled as once cardboard is wet the fibres weaken and cannot be reused. Therefore, this should be placed in your general waste bin.**

To find out what bin and when it will be collected by Stirling Council please check this link <https://stirling.gov.uk/bins>. Remember also you should present the bin the night before due collection and return the bin from kerbside if waste has been collected.

Brown and Grey Bin Replacement

Brown and grey bins are being replaced as part of the improvements to Waste Services.

Stirling Council currently provide 2 types of bins: diamond style bins (brown and grey) and comb style bins (blue and green). To make sure Stirling Council are using the same type of bin for all household waste, your brown and grey diamond style bins are being replaced with brown and grey comb style bins.

The removal and replacement of the brown and grey bins will start on the 16th November 2020 and run until the 31st January 2021.

Stirling Council are in the process of sending letters to every household explaining this change, starting 11th November 2020.

To find out when your replacement brown and grey bin will be delivered log on to: <https://www.stirling.gov.uk/bins-waste-recycling/>



Annual Assurance Statement - Are We Compliant?

We publish an Annual Assurance Statement (AAS) to confirm to our tenants that we are meeting our regulatory requirements. The AAS is a way for our Management Committee to assure firstly themselves and then our tenants and other service users that we comply with regulatory requirements or to disclose areas where we need to improve.

To read our latest AAS log on to: <https://www.forthha.org.uk/downloads/> Alternatively, for a hard copy please contact the office.

Digital and Communication Survey

Thank you to everyone taking part in our recent survey and well done to G McPherson of Plean for winning the £25 voucher. The results of the survey are as follows:

	No	Yes	Total
Do you have access to an electronic device capable of connecting to the internet (i.e. smart phone, tablet, laptop/computer etc.)?	17 12.5%	119 87.5%	136
Do you have an email address?	19 14.0%	117 86.0%	136
If you have an email address, are you happy to be contacted by email?	32 24%	10 76%	136
Would you like to access to your rent account, report a repair, make a complaint or compliment, via a secure platform, as some already do with their bank accounts?	48 36%	86 64%	134
During this current Coronavirus crisis would it be of benefit if Forth made use of Facebook or Twitter for communication purposes (e.g. to advise office closed)?	56 42%	78 58%	134

The outcome demonstrates that we require to provide a combination of options for our tenants. Detailed analysis of the results determined that those not wishing to be contacted electronically were in the older age group.

We will continue with a phased roll out of digital improvements and respect our tenants wishes of paper communication as their default position.

Finally, we continue to look at different ways of communication. This is not only to obtain your

feedback to improve our services but also helps to foster a community spirit by enabling tenants to meet up by video call. In our last Newsletter we featured different methods of video calling. Currently, due to Covid our Tenants' View meets quarterly in the comfort of their own homes by Zoom video calling. If you are one of our tenants who could do with some help to get on-line, video call or can't afford a device, please contact the office. Also read our article on next page.

Digital help for our tenants from **Connecting Scotland**



We are delighted to announce that we have been successful in our application to Connecting Scotland for tablet devices and Mi-Fi devices for some of our tenants that are currently digitally excluded. Our recent digital survey has helped us to identify tenants who may qualify for this initiative.

The Connecting Scotland initiative aims to get 30,000 digitally excluded households online in 2020/2021, and by doing this it aims to contribute to the broader social inclusion

agenda and help with poverty reduction.

As part of this initiative, we will also have staff members trained up as Digital Champions to help tenants who are given devices set them up. We will also provide ongoing support.

To date we have not received confirmation of how many devices we will receive that we can issue out to our tenants, but if you keep an eye on the news section on our website we will be publicising this information as soon as we have it.

Estate Management Visit Dates From Your Housing Services Officer

Our 2 Housing Services 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:

11th January 2021 and 8th March 2021

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:

18th January 2021 and 15th March 2021

Survey Winners



Seasons Greetings!

We are pleased to confirm that during July to September the following tenants were survey winners:

- ★ **New Home Survey** -
E Scobie, St Ninians
- ★ **Kitchen Replacement Survey** - R Bruce,
Bannockburn
- ★ **Gas Replacement Boiler Survey** -
H Bolton, Bannockburn
- ★ **Communication Survey** -
G McPherson, Plean
- ★ **Gas Repair Text** -
A Reid, Dunblane

Each winner will receive a £25 voucher.

The Committee and Staff would like to wish you all a happy, healthy and safe 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 on Monday 4th January 2021 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 111 999



Useful Contact Details...

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