

# Open Door



## This edition

- Annual Rent Consultation • New Council Homes
- Housing Open Day • Winter Fuel Payment • Phone Scams

## Rent Consultation 2025/2026

Last year we wrote to you to advise that, similar to other councils, our Housing Service faced many challenges including; increased costs, high interest rates and inflationary pressures in trying to deliver services. We have witnessed a continuation of these challenges in 2024.

The Housing Revenue Account is a ring-fenced budget and income from rent payments directly funds services for tenants, including repairs and maintenance. We do not receive any income or subsidy from any other Council budget or from the Scottish Government and are required to balance our books to cover increased costs.

The cost of delivering services rose by £1.79m in 2024/25 which required a minimum rent increase of 6.0% to ensure that income covered all costs. Due to high interest rates and the cost of inflation we are estimating that the cost of delivering the service next year will increase by **£2.35m**.

We require a **minimum 7.2% increase** or an average of **£6.09 per week** which would see the average rent increase from **£84.61 to £90.70** to meet these costs. If Stirling Council were unable to set its rents this would have a direct impact on repairs and maintenance. This would also lead to a reduction in capital investment projects due to the affordability

of materials, urgent repairs taking longer and not having the required staffing complement or skills to complete works. This would make our service delivery poorer.

We are aware of the financial pressures that many people are feeling right now so it is really important that you respond to this consultation and tell us how you feel.

Our rents are on average **28%** lower than other Scottish Registered Social Landlord rents, **5% lower than other Local Authority rents** and on average **53% lower** than the Local Housing Allowance (LHA) rates. We strive to keep our rents as low as possible, however we also want to continue to deliver the services you have told us are important to you - such as the repairs service and improving older homes with new kitchens, bathrooms and window replacements.

Without a minimum rent rise of **7.2%** these services will be impacted.

## We want your views

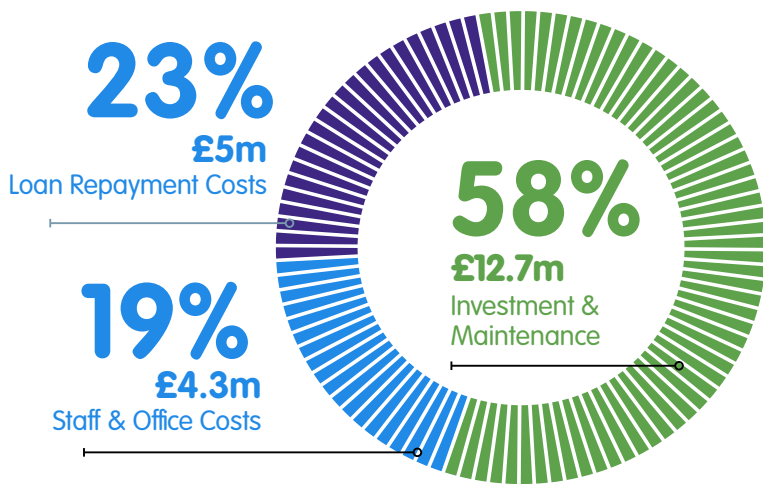
We are consulting on three rent options for 2025/26. Please read page 2 for more information on each option.

We need you to tell us what you think by **13 December 2024**. You can either **complete the enclosed survey** and post it back to us, or you can complete it online by visiting <https://engage.stirling.gov.uk>

Signing in is simple - just give your first and last name and your e-mail address. You could also use your Google or Facebook account. Only your name will be visible to others.

# What we delivered this past year (2023/24)

How each £1 of your rent was spent in 2023/24



- We invested **£7.98 million** in bathrooms, kitchens, heating systems, windows, doors, aids and adaptations, roofs and fire safety.
- The Housing Service carried out **4,001** emergency repairs and **18,707** non-emergency repairs and achieved 84.1% customer satisfaction (*compared to the Scottish Local Authority average of 87.2%*)
- Our Income Maximisation Officers received a total of **790** referrals. Stirling Council tenants and those at risk of homelessness received a combined total of **£2,894,235** in benefits from these referrals.
- The Council completed **267 adaptations**, helping tenants and enabling them to remain in their homes.
- We are continuing to invest in our apprenticeship programme to help provide skilled workers for the future and recruited **6 apprentices** in 2023/24.
- In 2023/24, we completed **12 new build properties** in Monteith Avenue, St Ninians and **11 properties** in Tommy Brookes Way, Plean. We also acquired **26 second-hand homes**, resulting in a total of **49 properties** added to the housing stock. These have been funded by Scottish Government grants and loans which are paid back by rental income. This will help us deliver much needed affordable homes in local communities.
- We continue to invest in products to improve the energy efficiency of our homes. In 2023/24, we installed **solar panel systems to 306 properties** and **installed 109 battery storage** systems.



## Rent options for 2025/26

Our rents remain the **second lowest** of local authority rents in Scotland.

**We are proposing three options for consideration:**

**Option 1: Increase rent by 7.2%**  
Average rents would go up by **£6.09** per week.

This option would allow us to **meet the cost of current services**, invest in **212 kitchens**, **145 bathrooms**, **184 window replacements** complete insulation works in **106 properties**. This option would also provide **£1.75 million investment** in the installation of **180 Solar PV** systems and **70 Battery Storage** systems.

**Option 2: Increase rent by 8.0%**  
Average rents would go up by **£6.77** per week.

This option would allow us to **deliver all the investments in Option 1, plus additional** improvements, including another **69 kitchens**, **72 window replacements**, insulation in another **27 properties**, as well as investing **£3.2m** in the installation of another **200 Solar PV** systems and **261 Battery Storage** systems.

**Option 3: Increase rent by 8.5%**  
Average rents would go up by **£7.19** per week.

This option would allow us to **deliver all the investments in Option 1, plus additional** improvements, including another **101 kitchens**, **19 bathrooms**, **117 windows replacements**, as well as investing **£4.1m** in the installation of another **200 Solar PV** systems and **391 Battery Storage** systems.

The **tables below** show how these changes would **affect** you/your weekly rent charge.

**Table 1:**

**Proposed rents for 2025/26** (over 48 weeks)

Flat in Close/Maisonette	Bedsit	1-bed	2-bed	3-bed	4-bed			
<b>Current rent</b>	<b>£71.72</b>	<b>£79.07</b>	<b>£80.95</b>	<b>£82.83</b>	<b>£84.73</b>			
7.2%	£76.88	£84.76	£86.78	£88.79	£90.83			
8.0%	£77.46	£85.40	£87.43	£89.46	£91.51			
8.5%	£77.82	£85.79	£87.83	£89.87	£91.93			
Own Door Flat		1-bed	2-bed	3-bed	4-bed			
<b>Current rent</b>		<b>£80.58</b>	<b>£82.48</b>	<b>£84.41</b>	<b>£86.33</b>			
7.2%		£86.38	£88.42	£90.49	£92.55			
8.0%		£87.03	£89.08	£91.16	£93.24			
8.5%		£87.43	£89.49	£91.58	£93.67			
Bungalow/Semi/End		1-bed	2-bed	3-bed	4-bed	5-bed	7-bed	8-bed
<b>Current rent</b>		<b>£84.73</b>	<b>£86.74</b>	<b>£88.75</b>	<b>£90.77</b>	<b>£92.80</b>	<b>£96.81</b>	<b>£98.85</b>
7.2%		£90.83	£92.99	£95.14	£97.31	£99.48	£103.78	£105.97
8.0%		£91.51	£93.68	£95.85	£98.03	£100.22	£104.55	£106.76
8.5%		£91.93	£94.11	£96.29	£98.49	£100.69	£105.04	£107.25
Mid Terrace		1-bed	2-bed	3-bed	4-bed	5-bed		
<b>Current rent</b>		<b>£82.83</b>	<b>£84.80</b>	<b>£86.79</b>	<b>£88.75</b>	<b>£90.75</b>		
7.2%		£88.79	£90.91	£93.04	£95.14	£97.28		
8.0%		£89.46	£91.58	£93.73	£95.85	£98.01		
8.5%		£89.87	£92.01	£94.17	£96.29	£98.46		
Detached				3-bed	4-bed	5-bed	7-bed	
<b>Current rent</b>				<b>£90.68</b>	<b>£92.79</b>	<b>£94.84</b>	<b>£98.96</b>	
7.2%				£97.21	£99.47	£101.67	£106.09	
8.0%				£97.93	£100.21	£102.43	£106.88	
8.5%				£98.39	£100.68	£102.90	£107.37	

Note: 1. Properties with an integrated garage will be charged a garage rent in addition to the rental charge. This will increase in line with the 2025/26 rent increase. 2. Properties subject to factoring will have an additional charge added to the weekly rent charge. The service charge will rise in line with any increase in fees applied by the factoring agent.

**Table 2:**

**Proposed charges for garage and pitch sites in 2025/26**

	Garage (per week)	Hard pitch site (per year)	Soft pitch site (per year)
<b>Full Rate</b>			
<b>Current rent</b>	<b>£8.56</b>	<b>£121.64</b>	<b>£60.82</b>
7.2%	£9.18	£130.40	£65.20
8.0%	£9.24	£131.37	£65.69
8.5%	£9.29	£131.98	£65.99
<b>Concessionary Rate</b>			
<b>Current rent</b>	<b>£4.27</b>	<b>£60.82</b>	<b>£30.39</b>
7.2%	£4.58	£65.20	£32.58
8.0%	£4.61	£65.69	£32.82
8.5%	£4.63	£65.99	£32.97

The garage and pitch site charges shown above are for Council tenants only. Charges for non-Council tenants are shown on the Council's website.

**Your views are important...**

We will collect your views and present them to a future meeting of Stirling Council, where a final decision on a rent increase will be taken.

In the meantime, it is important that you give us your views on the proposed options. You can complete the enclosed survey and post it back to us or you can complete the survey online at <https://engage.stirling.gov.uk> by **13 December 2024**.



If you have a smartphone, you can access the survey by scanning the QR code opposite.

# Housing Open Day

Thank you to all who visited!



**We want to say a big thank you to all our tenants who came along to our Housing Open Day. The event was a great success, and we could not have done it without your support!**

We were delighted to welcome more tenants, service users, local councillors and other guests this year. The day provided an opportunity to meet the various housing teams, hear about developments within the

service and learn about the new technologies being introduced.

We were pleased to welcome other council services such as waste services, transport, libraries, safer communities, and learning and employability and once again we would like to thank our main contractors Jewson's Partnership solutions, Aico and Utilita for their support in hosting the day, providing valuable information, free gifts, goody bags and prizes for the event. (Information on winners provided on page 8)

**Once again, thank you for your support. We look forward to seeing you at future events!**

## Housing Application Checks

**Our Allocation team have recently been working with the Council's Corporate Fraud team when allocating homes to ensure homes go to those most in need. This work has involved the Council's Counter Fraud Officers reviewing information provided by applicants prior to the Allocation team allocating a Council house to check it is correct.**

In the short time this work has been running, these additional checks have led to:

- Offers of a Council home being withdrawn
- Housing applications being cancelled due to incorrect information being provided
- A report made to Police Scotland due to a suspected licensing offence
- Amendments made to Council tax charges
- Referrals made to DWP due to inconsistencies in information provided

Most importantly though, this work has meant that we have ensured Council homes have been let to people genuinely in need of a home.

If you suspect housing application / allocation fraud you can report your concerns via the details below. Any information you provide will be treated in the strictest confidence and can be provided anonymously.

### REPORT IT.

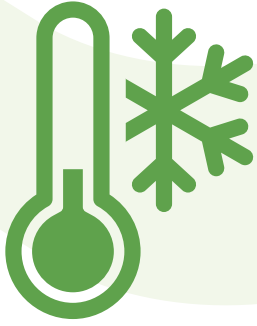
Tel: 01786 233910

email: [reportfraud@stirling.gov.uk](mailto:reportfraud@stirling.gov.uk)

web: [www.stirling.gov.uk/contact-us/report-fraud-contact-form](http://www.stirling.gov.uk/contact-us/report-fraud-contact-form)

**TOGETHER, LET'S BEAT FRAUD**





# Winter Fuel Advice

A recent announcement has been made by the UK Government advising that the Winter Fuel Payment is now to be means tested and people over state pension age will no longer automatically receive this.

In Scotland, **Pension Age Winter Heating Payment** is due to be launched in 2024 and the decision has been taken to **mirror the qualifying criteria for the Winter Fuel Payment**. The main qualifying benefit for this will now be **Pension Credit**.

To be eligible for **Pension Age Winter Heating Payment** you must have been in receipt of a qualifying benefit from **16 - 22 September 2024**. Although this date has now passed people can still qualify for this payment if they are eligible for Pension Credit during this period and make an application - if you qualify it is important that you ask for payments to be backdated by up to three months. This means that an application for Pension Credit must be made at the very latest by **21 December 2024** to be eligible.

Pension Credit can give you extra money to help with your living costs if you are over **State Pension age and on a low income**. You may also be eligible for **extra help if you are a carer, severely disabled, or responsible for a child or young person**.

You can make a claim for Pension Credit over the phone on: **0800 99 1234** or online at **Pension Credit: How to claim - [www.gov.uk](http://www.gov.uk)**

You can find out if you are eligible for Pension credit by using the **Pension Credit calculator - [www.gov.uk](http://www.gov.uk)**

Alternatively, you can contact **Stirling Council Advice Services** who will be able assist you to make any relevant applications. Even being eligible for £1 of Pension Credit can open up doors to further entitlement with other benefits such as Council Tax Reduction and Housing Benefit. You can contact us on: **01786 233528** or email us on: **[moneyadvice@stirling.gov.uk](mailto:moneyadvice@stirling.gov.uk)**. To find out more visit **<https://stirling.betteroff.org.uk>**

## Warm Home Discount Scheme

If you are on a low income in Scotland, you could be eligible for the **Warm Home Discount Scheme**, which offers up to **£150 off your energy bills**.

Please note, you need to **reapply every year**—even if your benefits have not changed. For more information, visit: **[www.gov.uk/the-warm-home-discount-scheme/low-income-scotland](http://www.gov.uk/the-warm-home-discount-scheme/low-income-scotland)** or contact our own in-house **Fuel Poverty Officer** Keith Johnson on **[johnsonke@stirling.gov.uk](mailto:johnsonke@stirling.gov.uk)**



## Universal Credit Reminder!

We want to remind tenants that some **existing benefits are being replaced by Universal Credit**. If you are currently receiving benefits like employment and support allowance, tax credits, Income Support, or Jobseeker's Allowance, you may receive a letter soon telling you that your benefits are ending.

To make sure you continue to get the financial support you are entitled to, it is important that you **apply for Universal Credit within three months from the date on your letter**. If you do not apply within this time, your payments could stop, leaving you without vital support.

Universal Credit combines several benefits into one monthly payment. It is designed to help with living costs and rent. To apply, you will need to provide details of your income, housing situation, and any savings. If you need help, there are resources available, and our team can offer support with the application process.

Remember, claiming on time is the best way to ensure there is no gap in your support!

**If you need any help the Income Maximisation team can be contacted on 01786 404040 or [incomemaxteam@stirling.gov.uk](mailto:incomemaxteam@stirling.gov.uk)**

# SCAM

## Housing Repair Phone Scams

**The scam:** There have been recent reports of phone scams where a cold caller says they work for the **local council maintenance department** and asks if there are any **outstanding repairs** to be carried out on the resident's property.

One caller phoned a couple who told him they had problems with damp in their home. He asked them to take **a video of the problem areas** in the house and to send it to him via **WhatsApp**. At this point, they felt suspicious and ended the call. They later phoned the council, who confirmed that the caller was not working for them.

There have also been cases where a caller says they work for a **'social housing repairs forum'**. They say they are offering free housing repairs and have obtained the resident's details from the social housing repairs portal. They offer to arrange for a **surveyor to visit the property**. The aim of these calls is to obtain householders' personal details and ultimately to gain access to their homes

## Welcome to Glasgow Road New council houses for Stirling Council

**Stirling Council has completed the construction of eight modern social housing units on the former site of a 5-storey tower block.**

The new development includes two one-bedroom flats and six two-bedroom cottage flats, providing much-needed council housing. These homes are among the most energy-efficient in the area, designed to keep heating costs low while still keeping residents comfortable. The high-quality insulation and state-of-the-art, zero-emission heating systems ensure that the homes stay warm while being affordable to run.

The homes have also been equipped with the latest technology, including solar panels, battery

- ✗ **Do not** deal with cold callers.
- ✗ **Do not** give any details to a cold caller
- ✗ **Do not** agree to make any payments over the phone or to transfer money.

If you receive an unexpected phone call from someone claiming to be or acting on behalf of Stirling Council, hang up, clear the line and call the council on **01786 404040** to verify that the call was genuine.

You can sign up to the Telephone Preference Service for free by calling **0345 070 0707** or online at [www.tpsonline.org.uk](http://www.tpsonline.org.uk).

Many home phone providers offer services (some of which are free) to block unwanted calls.

There is also a range of standalone devices that can be used to block/ monitor calls such as trueCall Secure call blockers.



storage, and advanced heating systems. These features help meet Scotland's goal of reducing carbon emissions and moving towards Net Zero.

In addition, each property will be fitted with environmental sensors that provide tenants with important information about the indoor air quality and comfort through a user-friendly app. This technology will also help Stirling Council monitor the performance of these homes after tenants move in, ensuring they remain energy-efficient and comfortable for years to come.

## House Exchange

### Helping tenants find a swap

We want to remind tenants that Stirling Council continues to partner with House Exchange, making it easier for you to find a home swap. House Exchange connects council and housing association tenants, with over two million households using their services.

If you are a Stirling Council tenant, you can register for free on the House Exchange website at [www.houseexchange.org.uk](http://www.houseexchange.org.uk). It is quick, easy, and you can start your search for a new home right away!

#### Helpful Tips for a Successful Swap:

- **Photos Matter:** Make sure to include photos of every room so that potential swappers can get a full picture of your home.
- **Be Clear About What You Want:** Specify the areas, property types, and sizes you are looking for to help find the right match.
- **Patience is Key:** Finding the perfect swap can take time, so do not give up too quickly.
- **Stay Active:** Check the House Exchange website regularly to keep up with new matches that could work for you.

For those who were previously registered with Homeswapper, please note that the switch to House Exchange has been completed, and all services now run through the House Exchange platform.

## Dampness / Mould and Condensation Advice

Condensation usually occurs in the colder months and can start 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 dampness and 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.

### How to help prevent dampness, mould, and condensation

Day to day activities, such as drying clothes, cooking, taking a shower and even breathing while asleep, all add moisture to the air inside your home.

It is important to let this moisture out, as it can cause condensation and damp. Good ventilation lets damp or stale air out and fresh air in.

The longer you leave the condensation problem in your home, the harder it will be to treat the issue.

As soon as you see the signs of condensation, you should first clean down the surfaces with a fungicidal solution to remove the mould. You should then carry out the list of DIY tips we have listed below to help reduce the mould growth returning:

#### Produce less moisture

- Keep pots and pans covered
- Dry clothes outdoors
- Vent your tumble dryer to the outside

#### Ventilate to remove moisture

- Ventilate all the time, especially when someone is at home
- Increase ventilation in the kitchen and bathroom when you are using them and shut the door
- Ventilate cupboards, wardrobes, and blocked chimneys
- Use extractor fans

#### Heat your home a little more

- If possible, keep low background heat on all day, with background ventilation
- Find out about benefits, rebates and help with fuel bills on <https://www.stirling.gov.uk/community-life-and-leisure>

If you have tried these tips, and still have problems with damp and condensation, then there may be an underlying issue that needs to be fixed. Please contact the Repairs Service on **01786 40 40 40**. After your initial concern is raised a member of the property and assets team will inspect the property to identify any possible repairs and provide advice.

# Quick Guide to Paying your Rent

## Direct Debit

You can pay directly from your **bank account** either every Friday or on the 1st, 7th, 15th or 23rd of the month.

## Over the Phone

Give us a call and pay over the phone using your **debit card**. Most major cards are accepted, if you're not sure just ask. Call **01786 404040**.

## At a Council Office

You can **pay by debit card** at any of the Council Offices or CustomerFirst. You can find the contact details on the back page of this issue.

## Online

Go to **www.stirling.gov.uk** to pay by Debit Card online. Just click on **Pay It** and then select **Rent**. You'll need to know your 9 digit reference number, so get in touch if you don't know it.

## PayPoint

Anywhere you see the PayPoint logo you can use your **AllPay rent card**. You will find it in lots of local shops and the Post Office. It will take 3 working days for your payment to go toward your rent, so bear that in mind.

## AllPay App



Android  
QR Code



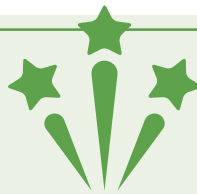
iPhone  
QR Code

Download the **AllPay App** by scanning here with your QR Reader with your smartphone. You'll need your 19 digit AllPay card number to start with. Then you can pay your rent through the App. If you don't have a QR reader then you can search for the app on Play Store or iTunes using "AllPay".

## Bank Standing Order

You can set up a **standing order** with your bank. Payments can be made on any day of the week or month, including fortnightly or four weekly payments. So it's completely flexible for you. You just need Stirling Council's bank details which are: Sort Code – 83 27 09 and Account Number – 00135220. Remember to use your 9 digit rent number as the reference so we know which account the money should go into.

## Stirling Council Prize Winners



**Stirling Council is happy to announce the winners of the Housing Open Day prize draws!**

Katy Gilchrist was the top prize winner of an iPad! Generously donated by AICO Homelink, one of Stirling Council's suppliers.

John Russell won an air fryer donated by another one of our suppliers.



## Contact Information

**Rent:** 01786 40 40 40

**Repairs:** 01786 40 40 40

**Housing Options:** 01786 237900

**Antisocial Behaviour:** 01786 40 40 40

## Independent Housing Advice

**Shelter:** 0808 800 4444

**Citizens Advice Bureau:** 01786 470239

**Independent Money, Debt & Benefit**

**Advice Team:** 01786 233528

If you need help or this information supplied in an alternative format please call 01786 404040.

Translate

