

Open Door



This edition

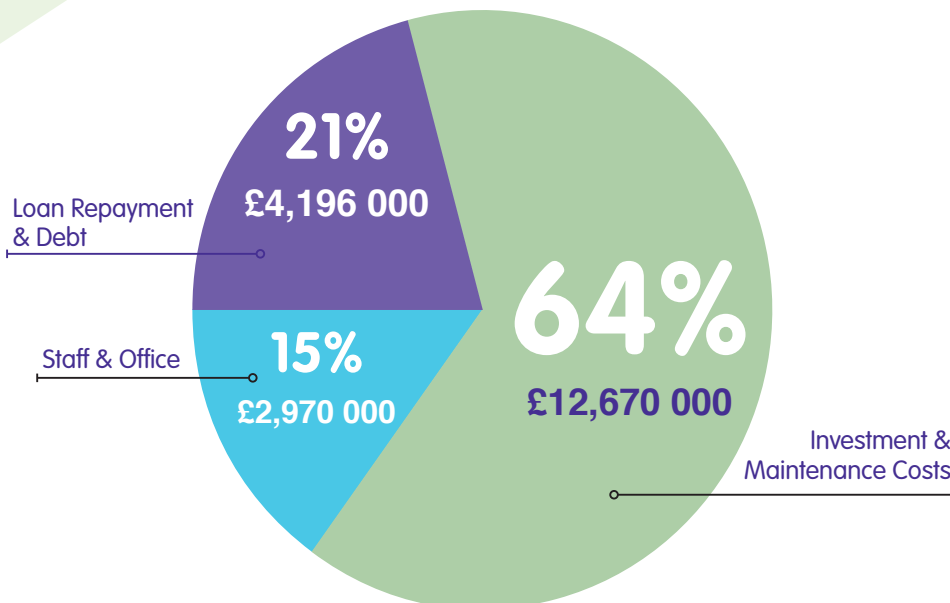
- Annual Rent Consultation • Performance Report • Benefits Update
- Quick Guide to paying your rent • Help for tenants at risk of eviction

Rent Consultation 2022/2023

Stirling Council's Housing Service provides services to **5800 tenants** and continues to do this while facing increased pressure on its finances. We are now required to set our rents for the year 2022/23. We want to continue to invest in homes and communities and provide you with affordable and excellent housing, repair and advice services. This consultation tells you about the options for rent and how you can share your views.

What We Delivered in 2020/21

How each £1 of your rent is spent in 2020/21



We want your views of our Rent Increase Proposals

We are consulting on three
rent options for 2022/23

Option 1: 1.1% -
Increase of £0.84 per week

Option 2: 1.5% -
Increase of £1.15 per week

Option 3: 1.7% -
Increase of £1.30 per week

For more information on each of the options please read the information below.

We have explained how the rent you pay is used and what other things we need to consider when setting the rent for next year.

We need you to tell us what you think by 24 December 2021. 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 first and last name will be visible to others.



We invested **£1.46 million** in bathrooms, kitchens, heating systems, windows, doors, aids and adaptations and fire safety. Like other landlords, we were not able to undertake as much investment to our homes as planned in 2020/21 due to Covid-19 restrictions.



The Housing Service carried out **4,004** emergency repairs and **16,652** non-emergency repairs and achieved **90.7%** customer satisfaction (compared to the Scottish Local Authority average of 88.8%)



Our Income Maximisation Officers received a total of 731 referrals. Stirling Council tenants and those at risk of homelessness received a combined total of £2,435,478.13 in benefits from these referrals.



The Council completed **69 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 5 apprentices in 2020/21.



In 2020/21, we had 5 sites constructing new build properties for the Housing Service that would deliver **118 new homes**. 11 of these were bungalows being constructed by Council operatives to be completed in 2021/22. We completed the purchase of 10 new properties at Kings Meadow, St Ninians and a further 53 purchases, resulting in a total of **61 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 to local communities.



We continue to invest in products to improve the energy efficiency of our homes. In 2020/21, we installed solar panel systems to 303 properties and installed 42 battery storage systems. We also part installed solar panels to a further 230 properties but were unable to complete the internal works due to COVID restrictions preventing us accessing occupied properties. These will be completed in 2021/22.

Our Plan for Next Year

We want to keep investing in our properties and continue to provide you with quality housing, repairs and tenancy management services.

We believe in spending sensibly and improving the value you get for your rent. Things like Universal Credit, increasing fuel costs and general economic uncertainty continue to cause challenges for supporting tenants. We also have to plan for increasing costs for materials used in repairs and new builds, as well as staff costs.

Why Can't We Have a Rent Freeze this Year?

We estimate the cost of running the Housing Service will rise by £232,000 in 2022/23. Increasing rent by a small amount is the only way to continue to provide the full range of services to tenants, which is why we cannot offer a rent freeze for the coming year.

Rent Options for 2022/23

Our rents remain one of the lowest local authority rents in Scotland. Rent increases have been consistently lower than the average for Scotland and this demonstrates the Council's commitment to keeping rents as low as possible whilst balancing this with the need for continued investment and demand for affordable social housing in Stirling.

We are proposing three options to tenants for consideration:

Option 1: Increase rent by 1.1% Average rents would go up by £0.84 per week.	Option 2: Increase rent by 1.5% Average rents would go up by £1.15 per week.	Option 3: Increase rent by 1.7% Average rents would go up by £1.30 per week.
This option would allow us to meet the cost of current services, invest in 250 kitchens, 200 bathrooms, 200 central heating units, window replacements in 200 properties and to build or purchase approximately 70 properties. This option would also provide £0.9 million of investment in renewables for 137 new build properties being constructed in 2022/23 and a small number of installations in council owned flatted properties within mixed tenure blocks.	This option would allow us to deliver all the investments in Option 1, plus additional improvements, including investing £1.25 million in 238 homes, providing renewable technology such as Solar PV & Battery Storage.	This option would allow us to deliver all the investments in Option 1, plus additional improvements, including investing £2.0 million in 372 homes, providing renewable technology such as Solar PV & Battery Storage.

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

Table 1: Proposed rents for 2022/23 (over 48 weeks)

Flat in Close/Maisonette	Bedsit	1-bed	2-bed	3-bed	4-bed			
Current rent	£65.03	£71.70	£73.41	£75.11	£76.83			
+1.1%	£65.75	£72.49	£74.22	£75.94	£77.68			
+1.5%	£66.01	£72.78	£74.51	£76.24	£77.98			
+1.7%	£66.14	£72.92	£74.66	£76.39	£78.14			
Own Door Flat		1-bed	2-bed	3-bed	4-bed			
Current rent		£73.08	£74.80	£76.55	£78.28			
+1.1%		£73.88	£75.62	£77.39	£79.14			
+1.5%		£74.18	£75.92	£77.70	£79.45			
+1.7%		£74.32	£76.07	£77.85	£79.61			
Bungalow/Semi/End		1-bed	2-bed	3-bed	4-bed	5-bed	8-bed	
Current rent		£76.83	£78.65	£80.48	£82.31	£84.15		£89.63
+1.1%		£77.68	£79.52	£81.37	£83.22	£85.08		£90.62
+1.5%		£77.98	£79.83	£81.69	£83.54	£85.41		£90.97
+1.7%		£78.14	£79.99	£81.85	£83.71	£85.58		£91.15
Mid Terrace		1-bed	2-bed	3-bed	4-bed	5-bed		
Current rent		£75.11	£76.90	£78.70	£80.48	£82.27		
+1.1%		£75.94	£77.75	£79.57	£81.37	£83.17		
+1.5%		£76.24	£78.05	£79.88	£81.69	£83.50		
+1.7%		£76.39	£78.21	£80.04	£81.85	£83.67		
Detached				3-bed	4-bed	5-bed	7-bed	
Current rent				£82.24	£84.14	£86.00		£89.74
+1.1%				£83.14	£85.07	£86.95		£90.73
+1.5%				£83.47	£85.40	£87.29		£91.09
+1.7%				£83.64	£85.57	£87.46		£91.27

- Note:**
- Properties with an integrated garage will be charged a garage rent in addition to the rental charge. This will increase in line with the 2022/23 rent increase.
 - 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 2022/23

	Garage (per week)	Hard pitch site (per year)	Soft pitch site (per year)
Full Rate			
Current charge	£7.76	£110.31	£55.15
+1.1%	£7.85	£111.52	£55.76
+1.5%	£7.88	£111.96	£55.98
+1.7%	£7.89	£112.19	£56.09
Concessionary Rate			
Current charge	£3.88	£55.15	£27.56
+1.1%	£3.92	£55.76	£27.86
+1.5%	£3.94	£55.98	£27.97
+1.7%	£3.95	£56.09	£28.03

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

This is your Housing Service – your views help us to shape the Housing Service now and prepare for the future with all its challenges. We will collect your views and present them to a future meeting of Stirling Council, where a final decision on a rent increase for 2022/23 will be made.

Alternatively you can complete the survey online at <https://engage.stirling.gov.uk> by 24 December 2021.

How did we do this year?

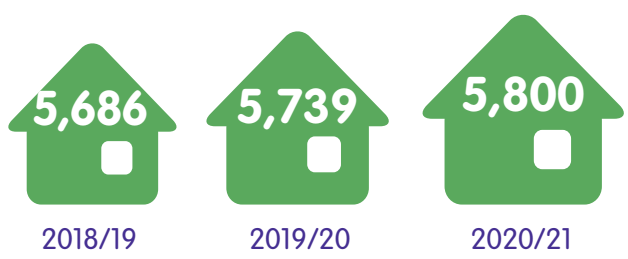
Each year Stirling Stirling Council reports its housing performance to the Scottish Housing Regulator. In addition, we produce this report for tenants. It contains clear and simple information about things that tenants have told us are important.

Details of the Housing Service's performance is available on the Council website at <https://stirling.gov.uk/housing-council-tax/housing/about-housing/>. A full Charter report is available at www.scottishhousingregulator.gov.uk/for-tenants or via the link on the Council website.

Stirling Council Profile and Value for Money

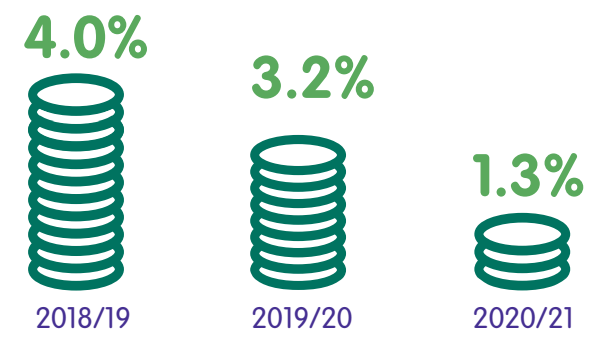
Number of Homes

Stirling has **61 more homes** than in 2019/20 taking the total to **5,800**.



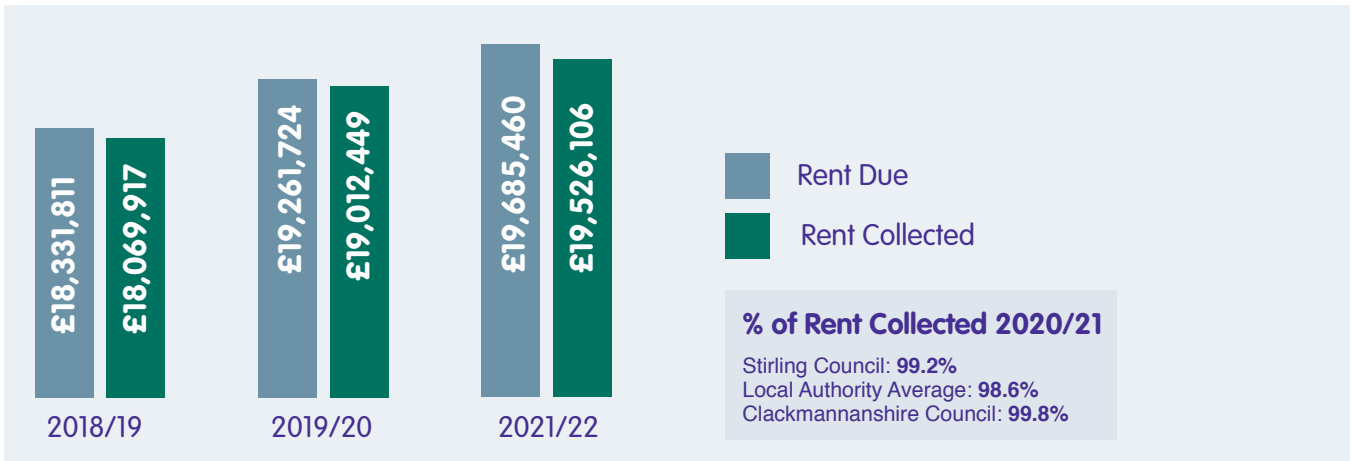
Average Weekly Rent Increase

Our rent charges are **among the lowest council rents** in Scotland.



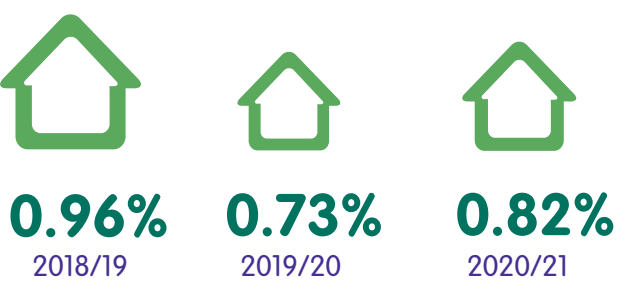
Local Authority Average: 1.55%
 Social Landlord Average: 1.22%
 Clackmannanshire Council: 0%

Rent Due in the Year



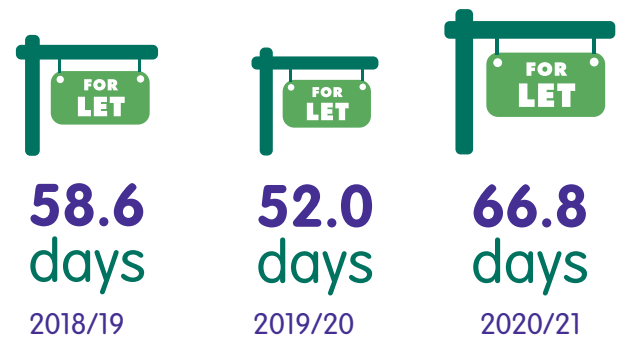
% of Rent Collected 2020/21
 Stirling Council: 99.2%
 Local Authority Average: 98.6%
 Clackmannanshire Council: 99.8%

Rent Lost due to Empty Homes



Local Authority Average: 1.52%
 Social Landlord Average: 1.37%
 Clackmannanshire Council: 0.94%

Average Time to Re-let Homes



Local Authority Average: 65.8 days
 Social Landlord Average: 56.3 days
 Clackmannanshire Council: 39.9 days

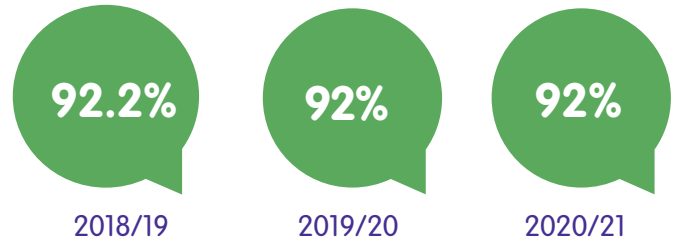
Tenant Satisfaction and Getting Involved

Overall Satisfaction with Service



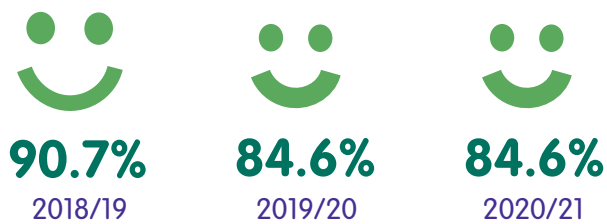
Local Authority Average: 84.2%
Social Landlord Average: 89.0%
Clackmannanshire Council: 91.0%

Good at Keeping Informed



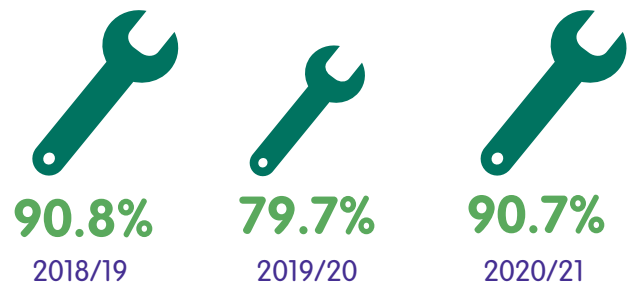
Local Authority Average: 85.6%
Social Landlord Average: 91.7%
Clackmannanshire Council: 95.7%

Satisfied with Opportunities to Participate



Local Authority Average: 79.5%
Social Landlord Average: 86.6%
Clackmannanshire Council: 88.5%

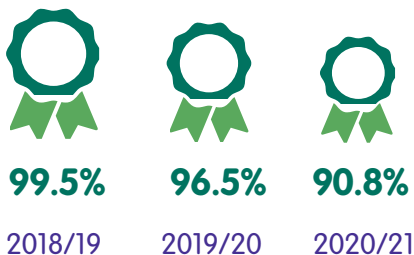
Satisfied with Repairs Service



Local Authority Average: 88.8%
Social Landlord Average: 90.0%
Clackmannanshire Council: 98.6%

Quality and Maintenance of Homes

Homes which meet the Scottish Housing Quality Standard



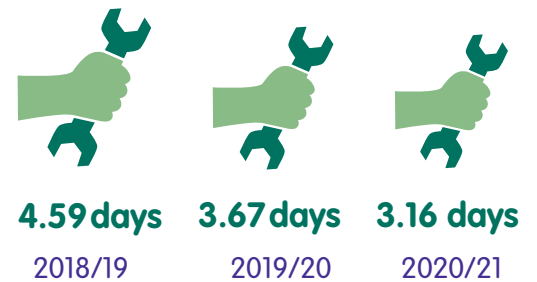
Local Authority Average: 86.8%
Social Landlord Average: 91.0%
Clackmannanshire Council: 98.8%

Average Time to Complete Emergency Repairs



Local Authority Average: 4.8 hours
Social Landlord Average: 4.2 hours
Clackmannanshire Council: 3.6 hours

Average Time to Complete Non-Emergency Repairs



Local Authority Average: 8.62 days
Social Landlord Average: 6.74 days
Clackmannanshire Council: 4.24 days

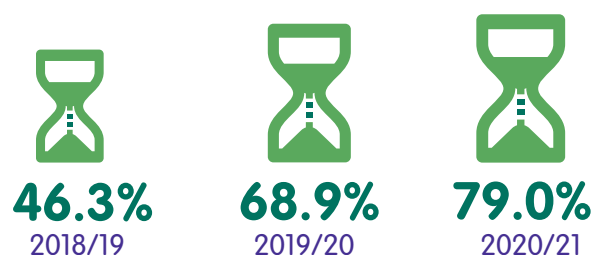
Neighbourhood & Communities

Number of Anti-Social Behaviour Cases Reported per 100 Properties



Local Authority Average: 9.19
Social Landlord Average: 9.53
Clackmannanshire Council: 5.43

Anti-Social Behaviour Cases Resolved



Local Authority Average: 86.4%
Social Landlord Average: 94.4%
Clackmannanshire Council: 75.2%



Please pay your rent on time

The rent you pay is the only source of income for the Housing Service.

Without it, we cannot provide full services or maintain your home.

The rent you pay is used in four main ways:

- £ To pay for repairs and maintenance to your home;
- £ Some money is set aside each year to pay for larger repairs and improvements;
- £ Management and maintenance of the area; and
- £ To repay any money we have borrowed to build or improve your home – such as kitchen, bathroom and central heating replacements.

The Council's Rent Policy sets out how the Housing Service deals with rent collection and arrears. If you persistently fail to pay your rent, Stirling Council will have no option but to take legal action against you, which could lead to you losing your home.

This is a last course of action and, as you know, Stirling Council took the decision to halt all legal proceedings at the onset of the COVID-19 crisis. This was to ensure it was not seeking to evict any household who was facing financial difficulty as a result of COVID-19.

Court activity is now beginning to start again. The Council never seeks to evict lightly, and stresses that this will be for a small number of cases where the tenant has

failed to pay their rent, failed to engage with the Housing Service and who have not been affected financially by the pandemic.

There are some tenants who still fail to pay their rent and it is these tenants whom the Council intends to escalate to legal action. Simply not paying rent is not an option and impacts the services the Housing Service can provide.

If you are in arrears the Council needs you to pay your rent now. If you cannot pay your rent arrears now, please contact your Housing Officer on **01786 404040**. If you are facing financial difficulty you can contact the **Council's Income Maximisation Team on 01786 404040** for financial support to help you sustain your tenancy.

Our Team can assist you making benefit claims and can provide tribunal appeal representation if a benefit claim has been refused or disallowed. We can also help with fuel debt, budgeting, Universal Credit claims, completion of paperwork and food bank applications. We can provide assistance to vulnerable tenants by providing emergency support and applications for Crisis Funding. The team can assist with applications to the Scottish Government's newly announced Tenant Hardship Loan Fund.

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 40 40 40**.

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.

Help for tenants at risk of eviction

Stirling Council has been allocated over £100,000 funding to help those in social and private tenancies at risk of becoming homeless. This share of the Scottish Government's new £10m Tenant Grant Fund will further help Stirling Council in preventing evictions which arise as a result of Covid-19 related rent arrears.

The pandemic has had a significant impact on some people's ability to maintain rent payments. This financial lifeline enables the council to prevent homelessness and sustain tenancies by reducing, alleviating, or paying off altogether any rent arrears built up during the pandemic. The grant does not have to be repaid and is available to all tenants in Council, housing association or privately rented accommodation.

This is a time-limited scheme available until March 2022 and payment will be made directly to landlords to clear

arrears on the understanding that any ongoing legal proceedings to evict a tenant are stopped.

Any grants awarded to a landlord will be a one-off award, and only arrears accrued between 23 March 2020 and 9 August 2021 are eligible to be paid off. Grants will be used to make a full or partial payment of arrears, depending on individual circumstances, and will be targeted towards current tenants who are at the greatest risk of becoming homeless.

How to apply

The Council's Housing Options Team are responsible for processing applications for this Fund. Tenants may be asked to provide evidence of how the pandemic has impacted their ability to pay their rent.

Please call our Housing Options Team on **01786 237900** and ask about the Tenant Grant Fund, or email us at housingoptions@stirling.gov.uk

Benefits Update

The Income Maximisation Team are here to help. If you have any queries regarding benefits, please contact the IMO team on 01786 404040 or you can email the team at incomemaxteam@stirling.gov.uk

Child Disability Payment

As from November 2021, Disability Living Allowance for children for NEW claims will be replaced by the new Social Security Scotland benefit – Child Disability Payment. This means that any child up to the age of 16 years who has a disability or medical condition that affects their daily living activities or mobility, will require to claim Child Disability Payment instead of Disability Living Allowance for children. Any child who currently receives Disability Living Allowance will remain on this benefit meantime. No date of transfer from Disability Living Allowance for Children to Child Disability Payment has yet been announced.

Family Pandemic Payment

Family Pandemic payment (formerly known as the winter hardship payment and spring hardship payment) comprises two further payments of £100 for each child who gets free school meals because of low income. The Scottish Government says it may also be paid to families experiencing financial hardship, and gives examples of waiting for first Universal Credit payment, or excluded from benefits due to immigration status. Further information is available at mygov.scot/family-pandemic-payment.

School Clothing Grant

School clothing grant is available for children from Primary 1 to age 16 before 30th September 2021. Eligibility criteria includes:

- Parents on Income Support, Income Based Employment Support Allowance or Income Based Jobseekers Allowance.

- Parents in receipt of Child Tax Credits but not Working Tax with annual income less than £16,105
- Parents in receipt of Child Tax Credits and Working Tax Credits with annual income less than £16,105
- Parents in receipt of Universal Credit with annual income less than £16,105.

Applications for Clothing Grant MUST be made by 31 December 2021 and can be made online via the Stirling Council website.

Universal Credit Covid Payment

All claimants in receipt of Universal Credit will have been notified via their Universal Credit account that the Covid Payment uplift. The standard allowance will be reduced as follows:

- Single person under 25 - will reduce from £344 to £257.33 per month.
- Single person 25 or over - will reduce from £411.51 to £324.84 per month.
- Couple both under 25 - will reduce from £490.60 to £403.93 per month.
- Couple 25 or over - will reduce from £596.58 to £509.91 per month. In some instances, Universal Credit payments could stop. If this happens a claimant would no longer be eligible for Scottish Child Payment/bedroom tax.

New build properties across the Stirling area

This year, the Housing Service has been busy letting new build properties across the Stirling area. Recently completed sites include:

- **11 Properties** at Catherine Street, Bannockburn
- **24 Properties** at New Park Farm, St Ninians
- **26 Properties** at Barbush, Dunblane

Further new builds are under construction in the following areas:

- Raploch
- Cowie
- St Ninians

The Housing Service also continues to buy second hand properties throughout the Stirling area to use for council housing.

All the new homes have solar PV systems and battery storage that results in them being rated 'A' for both energy efficiency rating and also rated 'A' for environmental impact.



Pictured are homes from our Raploch development that will help us deliver a further 150 new build homes/2nd hand acquisitions for Stirling Council tenants in 2021/22.

Visiting your home

We know that many people may be very wary of letting someone into their home for emergency or non-emergency repairs at this time. To reassure you we have created some guidelines to let you know the steps we are taking to keep you and your family safe.

These guidelines also rely on you and your family to take a number of measures for your own safety, and for the safety of our staff and contractors. If you aren't able to follow these guidelines then our staff and contractors may feel it is unsafe to continue working on your repair.

We will be regularly reviewing our approach to routine repairs and all of our services in line with the latest government guidelines.

Our guidelines are as follows

We need you to:

- Tell us if you, or a member of your household, has symptoms of Coronavirus (*a high temperature or a fever, a new continuous cough, or loss of, or change in sense of smell or taste*), are self-isolating, shielding or awaiting test results
- Keep one metre away from our colleagues at all times
- Stay in another room if possible, open internal doors and windows, where possible, and keep all corridors clear
- Cover your mouth and nose when you cough or sneeze
- Wash your hands regularly for at least 20 seconds or using a suitable hand sanitiser

Stirling Council staff will:

- Follow good hand and respiratory hygiene
- Carry and use hand sanitiser
- Always have the personal protective equipment (PPE) that we need and wear a face covering while in the property
- Clean any surfaces we need to touch with wipes or disinfectant spray

We ask everyone to observe social distancing with our staff, both inside and outside your home, whether they are wearing a mask or not. Where customers are not willing to do this, we reserve the right not to enter the property.



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

Local offices are closed because of Covid-19

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

