

CEO Welcome to the Winter Edition

Welcome to our Winter Edition of Rural Matters. We have a very full issue for you which is packed full of lots of information which I hope you can find the time to read and enjoy. This edition also brings some really good news for all of our tenants. We have considered our financial position very carefully and I am pleased to confirm that we will be **freezing rents next year!** You can also find more information on this inside. Please remember we also have lots of links to other great sources of support and information on our website.

With the worst of the winter now fast approaching we have lots of hints and tips inside on how to prepare for and stay safe and warm during the cold weather. It is also important that we look out for and support one another. Our most vulnerable and isolated residents in our communities need extra support at this time and a heartfelt thank you goes out to the Weather Watchers in our communities who provide a valuable lifeline to many of our tenants during the winter weather.

2020 has certainly been a year like no other! It has been a testing year for all of us. Lots of us also had to miss out on family occasions that were cancelled or scaled back or celebrated our birthdays during lockdown. We just had to make the best of it. In December 2020 Rural Stirling Housing Association turned 30 years old and that would normally have been a cause for celebration! We have not been able to mark this occasion as we would have liked but we do hope that we can celebrate this with you at some point during the coming year. Perhaps we can have a special belated birthday gathering at our Annual General Meeting next year? If you have any ideas about how we should mark this occasion, please let me know.

Speaking of birthdays, we would like to congratulate our Technical Services Officer, Robert McGregor who celebrated 20 years service with Rural Stirling Housing Association in August, we'd like to say a very well done to Robert from everyone at RSHA.

In this edition we also look back on our performance in 2019/20. We shared information with you on this in our Annual Report which can be viewed on our website www.rsha.org.uk. We were not at the time able to provide the benchmarking information which allows you to see at a glance how our performance compares with others. Information on this is now available inside. I am pleased to say that we have performed well in most of the key areas.

Please remember that our office is currently closed to the public. We have a small number of staff who come in to attend to tasks like opening mail, issuing keys to contractors and so on. The majority of our team are still working from home. We have been working hard behind the scenes to prepare for a safe reopening when circumstances allow.

We will be recruiting Board members early in the new year. We are looking for volunteer Board members with particular skills. If a volunteer Board role is of interest to you, please see the advert inside.

As we leave 2020 behind there is at last some light at the end of the tunnel. Our Chair Mark Griffiths has included a special message to everyone in this edition. I would like to echo Mark's thoughts that the vaccine gives us hope for 2021. There is still a long way to go as it will take some time to roll out the vaccine to everyone who needs it. I would also like to thank my wonderful team for their hard work and resilience throughout this difficult time.

Please remember the key guidance - the FACTS: face coverings should be worn in enclosed spaces; avoid crowded areas; clean your hands and hard surfaces regularly and thoroughly; 2 metre distancing remains in place; self-isolate, and book a test immediately, if you have symptoms of COVID-19.

Stay safe everyone, and best wishes for a happy and healthy Christmas and New Year from myself and everyone at RSHA.



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Chair's Christmas message

It is unusual for Rural Matters to contain a message from the Chair but as we all know, 2020 is not a normal year and I wanted to take this opportunity to wish all of you a safe, peaceful and happy Christmas and, with the news that a vaccine is now a reality, a very hopeful and happy 2021.

I would also like to use this opportunity to pay tribute, on behalf of the Board and all of you, to Donna, our CEO, and all RSHA's staff for the incredible efforts made to keep so much of the work of the Association on track despite the transition to remote working and all the restrictions in place. Well done and thank you!

Merry Christmas and a Happy New Year to you all.
Mark Griffiths.



COVID - 19 Survey

As reported in the summer edition, we have formed a partnership with CX Feedback to conduct digital Customer Feedback surveys. The system was piloted with a COVID-19 Survey. The aim of the survey was to gain an understanding of our tenants' experience of lockdown. We also wanted to know how well we responded to the crisis and supported our tenants. The report detailing the survey findings is available to view on our website www.rsha.org.uk.

The highlights of the survey are summarised below:

- The survey achieved a 25% response rate which is very good for this type of survey.
- Your main concerns during lockdown were not being able to see family and friends closely followed by upset caused by others not following the guidelines.
- Positive impacts included respect for key workers and less harm to the environment.
- The majority of respondents had not experienced any financial difficulty.
- Alcohol consumption had not changed.
- Over 50% of respondents felt we had performed well to the crisis and over 75% were happy with the information and advice received.
- Over 70% of respondents would be supportive of alternative opening hours for the Doune Office.

We are very pleased with the results of the survey. Thank you to everyone who took part.

Rent Freeze for Rural Stirling Housing Association Tenants in 2021/22



In our 2019 Tenant Satisfaction Survey over half of respondents told us they were having some level of difficulty paying their rent.

COVID-19 has made it an exceptionally difficult year for everyone, not least financially.

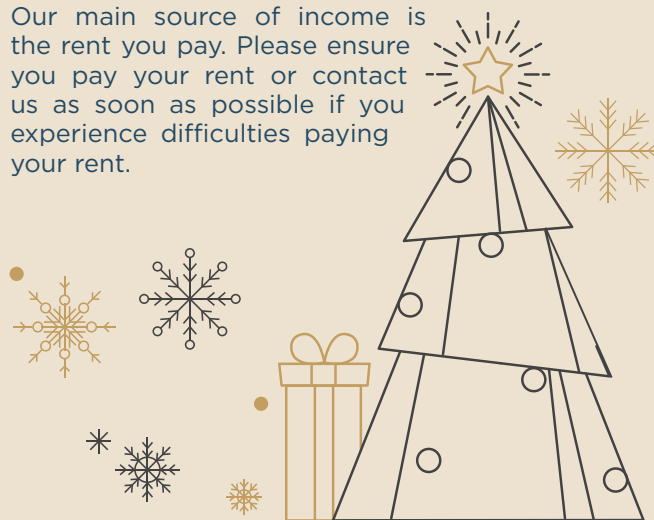
We know also that many of our tenants work in the hospitality and service sectors, both of which have been particularly hard hit over recent months.

We have considered our financial position very carefully and the Association's Board of Management have agreed to freeze rent levels for 2021-2022.

We have been able to do this because our financial position is strong, which is the result of a very prudent approach in budget setting and rent increases in previous years.

We would caution however that there is still a lot of uncertainty, Brexit and the continuing effects of COVID 19 mean we cannot guarantee that we will be able to freeze rents or keep rent increases below inflation rates in future years.

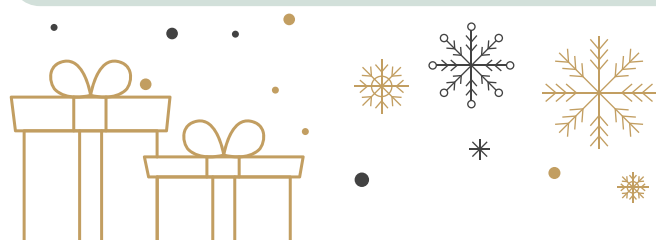
Our main source of income is the rent you pay. Please ensure you pay your rent or contact us as soon as possible if you experience difficulties paying your rent.



Annual Performance Report



Our Annual Performance is summarised in the section on **page 8**. All RSLs are required to publish this type of information to allow tenants to compare their landlords performance with that of others. More information on how landlords compare can be found on the SHR website www.housingregulator.gov.scot/for-tenants.





Annual Assurance Statement

All Registered Social Landlords (RSLs) must submit an Annual

Assurance Statement to the Scottish Housing Regulator (SHR). This provides assurance that we are complying with the relevant requirements of the SHR's Regulatory Framework. This includes regulatory requirements that apply to all social landlords and the Standards of Governance and Financial Management that apply to RSLs. We have submitted our Annual Assurance Statement to the SHR for 2020. **The details of our statement can be viewed on our website www.rsha.org.uk. If you would like more information or to discuss the statement in more detail please do not hesitate to contact us.**

New Model Rules 2020

The Membership agreed to adopt the new model Rules at the SGM held virtually in September. This was our first SGM and AGM held remotely using Zoom and it was a huge success. We hope to be able to hold future AGMs and gatherings in this way as it makes it much easier to get involved especially for some of our tenants and members in our most remote villages.

Board recruitment update

We are currently recruiting for new Board members. We successfully recruited 2 new Board members as part of our summer recruitment campaign and would be delighted to hear from anyone who would be keen to volunteer and get involved. We are particularly looking for someone with health and safety skills and experience. Please get in touch with our CEO if this is of interest. Donna can be contacted at donna@rsha.org.uk.

Scottish Public Sector Ombudsman (SPSO) Complaints Handling Procedure

The SPSO has revised and reissued the Model Complaints Handling Procedure (MCHP) for RSLs in 2020, following consultation with the sector. The new version includes a core text (which is consistent across all public services in Scotland) with some additional guidance and examples specific to RSLs. The new procedures need to be implemented before April 2021. Full details of the procedures can be found here www.spsso.org.uk/the-model-complaintshandling-procedures.

Our Board adopted the new model CHP in October. Staff and Board members have been trained in the new procedures and we hope to provide more details of the changes at the tenants gathering in January. The model procedure is being adapted to suit RSHA and will go back to Board for final approval in February 2021.

Scottish Child Payment is now open for applications



Scottish Child Payment is a new payment for families on tax credits or certain qualifying benefits to help towards the costs of looking after a child. £40 is paid every four weeks for each child under six.

You can apply if your child is under six on 15 February 2021.

Payments will start on Monday 15 February 2021 but Social Security Scotland is taking applications now. Applications can be made at www.mygov.scot/scottish-child-payment or by phoning Social Security Scotland on 0800 182 2222.

The qualifying benefits include the following:

- Child Tax Credit.
- Working Tax Credit.
- Income-related Employment and Support Allowance (ESA).
- Income Support.
- Universal Credit.
- Pension Credit.
- Income-based Jobseeker's Allowance (JSA).

Scottish Child Payment will not be taken into account for UK benefit and tax credit assessments and there is no cap on the number of children this payment can support.

TENANT HARDSHIP LOAN FUND

A £10 million fund offering interest-free loans to tenants who are in arrears and struggling to pay their rent, is now open for applications. The new fund is to help people whose employment or finances have been impacted by the Coronavirus pandemic and have no other means of housing support and is to cover a maximum of nine months worth of rent arrears with long payment terms.

Follow the link

www.tenanthardshiploan.est.org.uk

Or contact Kevin McGhee our Income Maximisation Officer for additional information kevin@rsha.org.uk.



Cheerio to Liz!

We have said goodbye to one of our long serving members of staff Liz Drummond, Customer Service Advisor who left RSHA at the end of November. Liz leaves us for pastures new and we wish her all the best of luck in her new role.

Rechargeable Repairs

RSHA is responsible for the maintenance and repair of its stock portfolio; however, tenants also have responsibilities for certain repairs and maintenance. These are set out in your Tenancy Agreements, the Tenants Handbook and the Association's Website.

We have an obligation to recharge tenants for any repair work or component replacements which the tenant has responsibility for as defined in the tenancy agreement and tenant handbook.

Tenants are responsible for repairing damage that has been caused wilfully, accidentally, or negligently by members of their households or visitors to their home.

We can also charge former tenants for the clearing out of void properties or removal of any unauthorised improvements and alterations.

Some examples of possible recharges are as follows:-

- Loss of keys, resulting in forced entry, replacement lock/barrel, providing extra keys and/or repairs to door standards, door or locks.
- Careless or malicious damage to the building, or the Association's fixtures, caused by the tenant, a member of their household or visitor.
- Repairs required due to a failure to take reasonable care of the home or to report a repair to us as soon as reasonably possible, if this has resulted in further deterioration of the property.
- Damage caused by vandalism, break-in or attempted break-in where the tenant has not reported the incident to the police and received a crime number.

- Cleaning or redecoration of a home or garden area required to bring the property to a re-lettable standard at the termination of a tenancy.
- Reinstatement of a property as a result of alterations or additions carried out by the tenant without permission, or to an unsatisfactory standard.
- Forced entry to a property to carry out annual gas safety check where access has not been provided by the tenant.
- Electrical faults which are a result of tenant's appliances or equipment.
- Abortive call out charges by a contractor when an appointment has been arranged and not kept by tenant, on more than one occasion.
- Bulk uplift of refuse.

Your Housing Officer will endeavour to advise you of any potential recharges at the earliest opportunity however if we do have to raise a charge you should note that we apply an administration charge for doing so.

Cost of works	Administration Charge
Up to £100	£10
£101 to £200	£20
£200+	10% of cost

We also reserve the right to pursue legal action where a tenant or former tenant fails to pay costs incurred. This may involve a small claims action.

You can of course appeal work carried out and charged by the Association. This must be done in writing within 14 days of the date on the letter notifying you that you will be recharged for work/repairs carried out by the Association.

Repairs and Maintenance, "Whose responsibility is it for rotary dryers and pest infestation?"

This has been a question raised frequently over the last few months. The rent you pay includes a contribution towards the cost of repairs and maintenance. Your tenancy agreement gives details of those items which the Association will repair and maintain.

The Association will put right damage to Association property caused by storms, flooding, fire, break-in or vandalism but, in the case of the last two examples, you must report the damage immediately to the Police as well as the Association, so that an insurance claim can be made to cover the cost of the repair.

Accidents do happen, we understand that. If a repair is needed because you or a member of your household, or one of your visitors has damaged the property then it is usually up to you to get the repair done and to pay for it.

Recently we have seen an increase in queries about the replacement of rotary dryers or the ropes on them.

- If you have a private garden that is only used by members of your household then it is quite likely that you will have the sole use of a rotary dryer. If so, it is your responsibility to renew the dryer and the ropes. These will be repaired or replaced by the Association at the commencement of a new tenancy if a replacement is required.
- We will repair and replace the ropes and dryer if necessary where these are located in a communal garden and used by more than one household.

In respect of pests and vermin like mice or rats, the Association will deal with repairs where a defect in the building fabric may have added to infestation, such as blocking up any identified holes or access points etc. The purchase of mouse traps or arranging for a pest control company to remove the vermin is the tenant's own responsibility where no defect is found.

Additional information on all repair responsibilities can be found in your tenancy agreement, tenant handbook and the Association's website at www.rsha.org.uk.

FIRE SAFETY

Celebrate the Festive Season Safely

Christmas whilst it may be somewhat different this year due to COVID-19, is generally a time for celebration and should not end in tragedy because of the extra hazards that are present at this time of year.

Follow this advice to stay safe this year

- Ensure that front and back door keys are kept close by so that they can be opened easily in the event of a fire.
- Take care of older people or children and those who may find it difficult to react quickly and safely if there is a fire.
- Check your smoke alarm weekly and report any faults immediately.
- Smoking is the main cause of death from fires in the home so stub out cigarettes properly in ashtrays.
- Pour water on cigarette and cigar ends before disposing of these in your bin.
- Leaving cooking unattended or being distracted whilst cooking is the most frequent cause of fire in the homes.
- Be aware that consuming even a moderate amount of alcohol can greatly increase the risk of fire and injury.
- Make sure that all your festive lights conform to British Standards and always turn them off when going to bed or leaving the house.
- Keep festive decorations away from light and heat sources.
- Never overload electrical sockets.
- Most electrical plugs on appliances are sealed these days but if not, make sure the fuse has the correct rating for the appliance.
- Always ensure candles are blown out before going to bed.
- If you are celebrating the New Year with a few fireworks, remember these are explosives. They should be stored safely out of reach of children and always follow the Firework Code.

Home insurance

And finally...don't forget your house contents insurance!

If the worst happens and your home is affected by burst pipes, flood or fire the Association would carry out the necessary repairs to make your home fit to live in again. This would be covered by the Association's buildings insurance. But this insurance does NOT cover your belongings, your furniture, your carpets or redecoration. We strongly recommend you take out home contents insurance – this costs less than you might think. You can get cover of £10,000 for less than £30 a year. You can choose any provider, but we have details of two good value schemes designed especially for housing association tenants. Contact our office or check out our website for details www.rsha.org.uk.

Remember to test your Smoke Alarms!

All our properties are fitted with a smoke alarm. This will give you an early warning by making a loud noise if fire breaks out. (We can provide a different type of alarm for tenants who have hearing difficulties – please ask your Housing Officer for details).

You should not:

- **Disconnect your alarm.**
- **Remove the battery (unless replacing it with a new one).**
- **Move it.**

Check your alarm at least once a month to make sure it is working properly. You can do this by pressing or holding the test button until the alarm sounds. Many of our properties now have mains powered alarms. These do not require battery replacement. However, many are also fitted with battery back-ups. The battery should be changed in these smoke detectors once a year or when the battery "chirps".

It is also recommended that you have a fire escape plan for your home that all of the occupants are clear about. Practise this regularly – a few seconds saved can save lives.

In the summer we placed Scottish Fire & Rescue posters in all common closes sharing advice about what to do in the event of a fire. Please take the time to read these. For further information and good advice try visiting the Fire & Rescue Service website on:

www.firescotland.gov.uk/your-safety/for-householders/in-an-emergency.aspx

RSHA's Text Messaging service (SMS)

Occasionally we send out information via our text messaging service. To receive these messages please ensure we have your current mobile number so that we can always keep you updated. The text messages we send out are for information only. It is a one-way service which means we do not have the ability to receive replies to these texts. Please email your contact details, ie your name, address and phone number to enquiries@rsha.org.uk or phone your Housing Officer.

Over the last couple of months we have started using a digital survey service using SMS text to gather your feedback on our Repairs Service. This type of correspondence does allow you to interact with us to let us know how well we have attended to your repairs.

Your Housing Officers



All Housing Officers, are currently working from home during normal office hours and can be contacted by phone or email (see contact details below).

TELL US HOW WE CAN HELP YOU



Gillian Lynas

Gillian works part time, all day Monday & Tuesday and till 1.00pm on Wednesday.

Tel: 01786 843034
Mob: 07341 730601
Email: gillian@rsha.org.uk



Peter Davies

Tel: 01786 843031
Mob: 07464 543154
Email: peter@rsha.org.uk



Rebekah Hawkins

Rebekah works part-time, from 1pm on Wednesdays, all day Thursday and Friday.

Tel: 01786 843034
Mob: 07464 543158
Email: rebekah@rsha.org.uk



John Mallon

Tel: 01786 843035
Mob: 07464 543157
Email: john@rsha.org.uk

Kippen

Estate visits will take place on the 2nd Tues (pm) of each month

Callander

Estate visits will take place on the 1st Tues (pm) of each month

Gargunnoch, Balfron, Drymen, Strathblane and Killearn.

Estate visits will take place on the 3rd Tues (pm) of each month

Aberfoyle, Kinlochard, Stronachlachar, Buchlyvie and Gartmore

Estate visits will take place on the 2nd Thurs (pm) of each month

Deanston, Doune, Lochearnhead, Killin, Tyndrum and Strathyre.
Estate visits will take place as follows; Doune /Deanston - 1st Thurs of each month (am), Strathyre / Lochearnhead (pm). 3rd Thurs of each month, Killin (am), Tyndrum (pm).

KEEP CALM

By Keeping Warm This Winter

Keep warm this winter with the help of Specialist Advisors at
Stirling Citizens Advice Bureau Ltd

The consequences of fuel poverty are **misery, discomfort, ill health and debt**. The **Energy Team in Stirling Citizens Advice Bureau** can help you escape fuel poverty.

COVID19 has had such an impact on people facing financial difficulties and with people spending more time in their homes, this is resulting in **higher energy bills and it's becoming a struggle to pay these bills**. We want to make people aware that there is help available.

Energy Advice Service

The Energy Advice Service at Stirling CAB is a new and innovative approach to helping vulnerable Energy consumers in the Stirling Council Area. Project coordinator and lead advice officer Azra Tabassum is directly reaching out to people who need help. The service provides varying levels of holistic advice including advocacy, debt advice, energy efficiency measures and assistance with grants. **As the colder months approach Stirling's vulnerable are encouraged to contact Azra Tabassum to discuss the best way she can help to reduce fuel debt and keep homes warm on 07498988993.**

Top Tips

to help you save money on your energy bills

- Turning your appliances off at the plug could **save you £35**
- By using a bowl for washing you could **save up to £25 a year**
- You could **save £60** by turning your thermostat down by 1 degree
- If you spent just 1 minute less in your daily shower you could **save £8**
- By turning off lights when you leave a room you could **save £15 each year**

www.stirlingcab.org.uk

Sessionsupervisor@stirlingcab.casonline.org.uk

01786 470239

KEEP CALM

By Keeping Warm This Winter

These services are here to help you!

Tackling Rural Isolation Support Service

If you're living in rural north and west Stirling District, and may be experiencing difficulties as a result of certain barriers in your life, the Stirling Citizens Advice Bureau could help. Through the Tackling Rural Isolation Support Service, they are available to offer advice and support to those struggling to engage with their communities due to issues with their benefits, money, fuel, food supply, or any other matters affecting their day to day lives. **If you feel you (or know of someone who) could use some advice or support, feel free to contact Chris Kinnaird on 07498925157.**

SSEN Vulnerable Persons Fuel Poverty Outreach Worker

The Vulnerable Persons Fuel Poverty Outreach Worker, funded by the Scottish Southern Energy Network, will work with Stirling CAB to identify and support families and elderly people suffering fuel poverty within the SSEN supply area of Stirling District. The aim is to ensure that vulnerable clients are supported to access the Priority Service Register and to help empower individuals to manage their fuel usage and escape fuel poverty altogether. The outreach worker will help householders to maximise their income, provide advice on their energy bills as well as assist clients to understand the potential for energy saving improvements. **If you feel that you would benefit from this support please contact Laura Hutchison on 07498925159.**

Energy Best Deal Project

The Energy Best Deal Worker, looks for ways to help save money when it comes to energy bills. COVID19 has inevitably caused an increase in energy consumption with people staying at home a lot more, resulting in an increase in energy bills and it becoming a struggle to pay these. Stirling Citizens Advice Bureau want to make people aware that there is help available. Additionally, coming into colder months and in a time of uncertainty, **if you know of anyone who could benefit from having a discussion around their energy bills and ways to save money then contact Kayleigh Sands on 07498925151.**

www.stirlingcab.org.uk

Sessionsupervisor@stirlingcab.casonline.org.uk

01786 470239



The Energy Team - Stirling Citizens Advice

Stirling Citizens Advice Energy Team have launched an energy saving project to help prevent fuel poverty over the winter months. They can help with all types of energy advice and are committed to providing the best support to anyone in need.

Cold homes and spiralling fuel bills are a contributing factor that leads to ongoing and cumulating problems to the health and well-being of some of the most vulnerable people in our society. Older people, young children, those relying on electric or solid fuel heating, and those with an existing health condition are often the most at risk.

For the 2020/21 winter period Stirling District Citizens Advice Bureau will be publishing a monthly Winter Warmth Newsletter to draw attention to support and advice available to all Stirling Council residents. The Citizen Advice Energy Team can provide holistic and individual energy saving advice, assistance on eligibility and applying for short and long term grants, seeking more economical deals, and maximising the household income. They aim to tackle and reduce the detrimental impact fuel poverty can have on many residents.

Every month they will highlight success stories from the campaign to show the beneficial impact that could be achieved, along with advice and information on current grants, campaigns, and measures that could be implemented.

If you are facing any type of new or ongoing difficulty or hardship, brought on by, or worsened by the onset of winter, please contact the Energy Team to seek advice and assistance. Support can be obtained through telephone, email, or face to face appointments at their offices or in your home once safe to do so. Contact details are below.

Stirling Citizens Advice: Phone: 01786 470 239
Email: sessionsupervisor@StirlingCAB.casonline.org.uk

Christ Kinnaird: Phone: 07498925157
Email- Chris.Kinnaird@StirlingCAB.casonline.org.uk

Laura Hutchison: Phone: 07498925159
Email - Laura.Hutchison@StirlingCAB.casonline.org.uk

Kayleigh Sands: Phone: 07498925151
Email - Kayleigh.Sands@StirlingCAB.casonline.org.uk

Azra Tabassum: Phone: 07498988993
Email: Azra.Tabassum@StirlingCAB.casonline.org.uk

Winter Chills

Please don't forget that you can talk to your Housing Officer if you are worried about your heating bills. They can provide you with some energy savings advice or refer you to Energy Action Scotland who will visit you and carry out a home energy assessment. This assessment will give you full recommendations about how you can reduce the energy you use (whilst keeping your home warm).

If you are concerned about your heating bills Citrus Energy (a social enterprise) can give you free and impartial advice about the most competitive energy provider for you and if you decide to switch supplier, do all the hard work for you. Citrus Energy can be contacted on freephone number 0800 221 8089.



Performance & Value for Money



Where we are doing well

- Rent arrears were 3.7% of total rent due (RSL average = 4.4% ARC 2019/20).
- Emergency repairs were completed in 2.6 hours on average (RSL average = 3.6 hours ARC 2019/20).
- 93.4% of those surveyed were satisfied with the repairs and maintenance service received (RSL average = 91.7% ARC 2019/20).
- We collected 100.9% of total rent due in the year (RSL average = 99.3% ARC 2019/20).
- Rent lost from empty homes was 0.2% of rental income (RSL average = 1.2 ARC 2019/20).
- We provide a free income maximisation service. **252** cases were completed in 2019/20. Of those who used the service in 2019, 90% felt it was helpful.
- We re-let our homes in an average of 11.8 days (RSL average = 25.7 days ARC 2019/20).
- Of those offered properties 9% refused (RSL average = 30% ARC 2019/20).

Where we need to do better

- Non-Emergency repairs were completed in 5.7 days on average (RSL average = 4.9 days ARC 2019/20).
- We completed 87.3% of reactive repairs **right first time** (RSL average = 93.6% ARC 2019/20).

2019 Tenant satisfaction Survey - You Said, We Listened:

Repairs Service

You Said: 16% said the repairs service needed to improve, particularly the standard of work, length of time to complete the work and communication from contractors.

We Listened:

- We carried out a review of our repairs service and consulted with attendees at the Tenants Gathering in January 2020 regarding your priorities for the service. Due to the pandemic, we were unable to advertise the new reactive repairs framework this year, but this will be a priority in 2021.
- We have continued to work with our current contractors to improve the number of repairs carried out right first time and ensure their communication when carrying out repairs improves.
- We launched a new digital survey in November to gather tenant satisfaction with the repairs service and this is proving popular with the number of completed surveys received to date vastly increased.

Customer Services

You Said: 21% said how we deal with enquiries needed to improve.

We Listened: We have carried out a staff restructure and invested in our customer service resources. We will be recruiting a number of new positions in 2021, two of which will be additional front line posts to ensure we are more efficient in dealing with your enquiries.

Maintenance of Common Areas

You Said: 16% said the maintenance of common areas needed to improve.

We Listened: We have consulted with the residents of two developments about how external spaces could be improved and hope to carry out improvements next year.

Value for Money

You Said: 24% said value for money could be better, particularly because rent increases were too high with no improvement in services.

We Listened: Because of this and the financial pressures faced by many as a result of COVID 19, the Board has agreed to keep rents at their current level and not increase rents in 2021/22.

Affordability

Rent Increase Comparisons

	RSHA	RSL's average
2017/18	2.0%	2.3%
2018/19	3.9%	3.2%
2019/20	3.8%	3.0%
2020/21	2.4%	2.4%

Weekly Rent charge comparisons

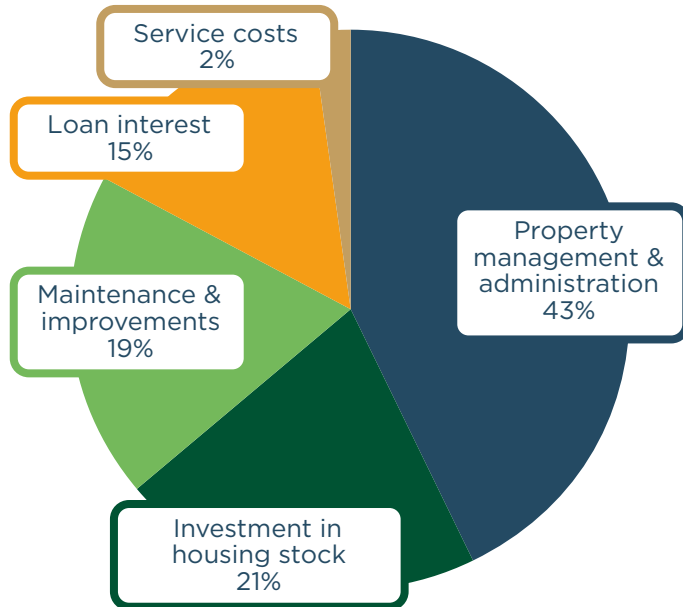
The agreed peer group consists of six comparable landlords in terms of size/location and includes Dunbritton, Lochaber, Osprey, Pentland, Shire and Clydesdale Housing Associations.

Size of home	RSHA 2019/20	Peer Group Average 2019/20	RSL Average 2019/20	All social landlords 2019/20
1 bedroom	£74.95	£73.66	£84.97	£78.02
2 bedrooms	£85.24	£84.44	£85.92	£80.04
3 bedrooms	£92.47	£92.95	£95.01	£86.99
4 bedrooms	£98.79	£103.60	£104.38	£96.11

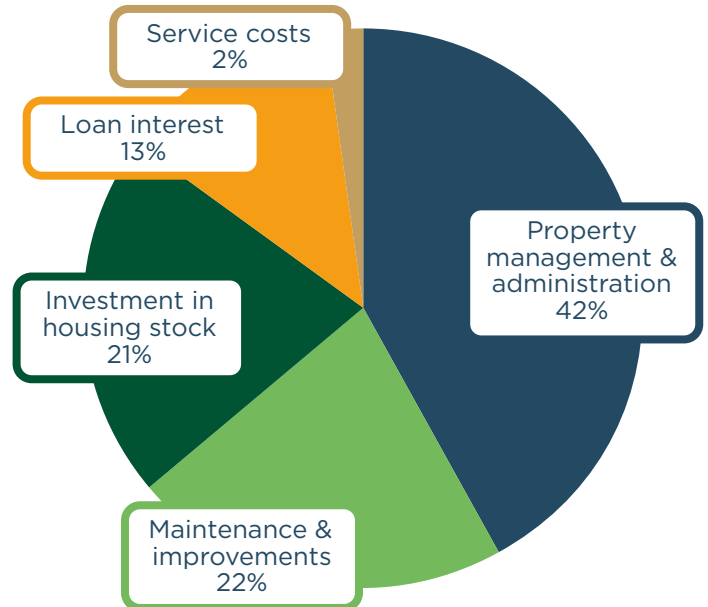


Where the money went in 2019/20 and where we have budgeted to spend in 2021/22

2019/20 Actual



2021/22 Budget



Adaptations to Help You Continue to Live in Your Home

We recognise that a number of our tenants may require adaptations to their homes in order to provide an enhanced quality of life. Adaptations also allow you to continue to live more comfortably in your homes for as long as possible and they also help us to create stable, sustainable and inclusive communities.

Adaptations such as handrails, stair lifts, & wet rooms can make your home more accessible and usable. They allow tenants to cope with advancing age, disability or caring responsibilities, thereby enabling you to maximise your independence in your own home.

If you require your home to be adapted in any way, for example a handrail or ramp at the entrance to your home, a stair lift, or a shower unit in place of a bath, the Association can often do this through an Adaptation Grant Award from Scottish Government.

Your application to the Association for such an adaptation would require to be based on specialist written advice, usually that of an Occupational Therapist or your GP.

Funding for such adaptations is made annually and, as this may get used up quickly, sometimes requests have to be put on a waiting list until more funding is made available.

If you have difficulty in using or dealing with any areas of your home, or the fixtures and fittings provided in it, please contact your Housing Officer who will advise you what you need to do to make an application to have your home adapted to suit your needs.

Winners of RSHA Garden Competition 2020

Our annual competition had a slightly different format this year due to the Coronavirus pandemic however we managed to find a way! All gardens were judged by Mr Bill Tait, who has many years' experience of judging the Beautiful Scotland in Bloom competition as well as being a longstanding judge for the Royal British Legion Best Kept War Memorial gardens competition. Judging was done "virtually" via photographs of the gardens.

The categories this year were: Best Individual Garden; Best Communal/Shared Garden; and Best Vegetable Garden. There were 11 entries over all categories.



Best Individual Garden

FIRST F. Elston, Killin
SECOND J. McAdam, Kippen
THIRD V. Black, Doune



Best Vegetable Garden

FIRST C. Page, Kippen
SECOND A. McLaren, Kippen



Best Communal or Shared Garden

FIRST S. Wylie, Killin
SECOND C. Woodward, Killin



Development Update

Claish Farm Callander

Lovell Partnerships Ltd are progressing well on site. The furthest advanced houses now have render and cladding installed and scaffold has been removed to allow groundworks to progress around the houses. Other units are commencing with foundations now being excavated and poured. Lovell's current programme anticipates that all houses will be complete in 2021 with phased handovers beginning in the spring.



Lampson Road, Killearn

Stirling Council have now issued outline planning consent for the development. We have submitted our detailed planning application which is still under consideration and our Design Team continue to progress the building warrant submission.

This project will provide 11 homes for rent

- 4 x 2apt x 2 person Cottage Flat.
- 4 x 3apt x 4 person Cottage Flat.
- 1 x 5apt x 6 person wheelchair accessible Detached Bungalow.
- 2 x 4apt x 5 person Semi Detached House.

It is the intention to achieve a site start in 2021.

Buchanan Crescent, Croftamie

The outline planning application for 14 units at Croftamie is currently pending decision with the Loch Lomond and Trossachs National Park Planning Authority. Subject to achieving planning consent, the Association will acquire the site and begin to progress detailed design proposals. The Association invites members of the local community to take part in a community panel, to help inform the design of the scheme. Please contact the office if you would like to be involved.

Plantation, Balmaha

The Association's design team have achieved all statutory consents for the proposed development at Balmaha and the innovative funding package has been submitted and awaits recommendation from Scottish Government. Subject to achieving development funding, it is the intention to achieve a site start in 2021. The development offers 22 new homes including 10 homes for rent, 6 for Shared Equity, 4 key worker homes with East Loch Lomond Community Trust (ELLCT) and 2 self-build plots.

Gartness Road, Drymen

We have now achieved a full funding package for this development of 30 units and are progressing the precontract programme with MacTaggart & Mickel. It is the intention to acquire the site early in 2021 and to achieve a site start in the spring.

Burngreen Phase 2, Kippen

The Association have now secured a full funding package for the proposed mixed tenure development at Burngreen Phase 2, Kippen with Dawn Homes. RSHA will have 9 units for rent within the private development scheme.

- 6 x 4apt Semi detached Houses.
- 2 x 4apt End Terrace Houses.
- 1 x 2apt Mid Terrace House.

The intention is to achieve a site start in January 2021 all being well and completion within 12 months.

Asset Management Update

It is almost inconceivable that we find ourselves at the end of the year in almost the same position that we outlined in the Spring Newsletter. The Level 4 restriction within Stirlingshire drop to Level 3 on the 11th December 2020.

Whilst in Level 4 we were only able to attend to Emergency and Urgent repairs however this relaxation means that we can carry out routine repairs again.



Safety when working in someone else's home

When working in someone's house our tradespeople should stay 2 metres apart from the people who live there, wear a face covering and follow good hand and respiratory hygiene. Tenants may also wish to wear a face covering whilst tradespeople are in their home, prop open all doors and open windows to minimise contact with surfaces and increase ventilation. We have produced a leaflet which provides information on how to prepare your home to ensure we can enter it safely when we need to do so. (see pages 13-20)



Gas Safety Inspections

As your Landlord, we are still legally required to carry out the annual gas safety inspection and service to all gas appliances in your home. We understand that you may be apprehensive to allow access for this to be undertaken due to the COVID-19 restrictions, however our Contractor's will undertake this work by following all up to date government guidelines, wear the appropriate PPE and will social distance at all times. We appreciate your concerns however this is an essential utility inspection that we have to undertake within 12 months of your last inspection, and we would ask that you continue to allow access to Saltire in these difficult times.



Kitchen Renewals

Our Contractor Everwarm is still continuing with our Kitchen Installation Replacement Programme. Currently they are midway through the replacement of some kitchens in Balfron and all being well, plan to complete these works by Friday 18th December. Everwarm will shortly begin surveying some properties in Deanston and Kippen, with a view to installing the new kitchens in the New Year. If your kitchen is due for renewal you should hear from both RSHA and Everwarm shortly.



External Landscaping

Over the winter months our landscape contractors, Nurture will be attending to all those winter jobs to get the communal gardens ready for Spring such as pruning of shrubs and hedges, leaf collection, and litter picking etc. Their visits reduce to once a month between November and March, and will resume to twice a month from April to October 2021.



Fire Safety Upgrades

RSHA also has a legal obligation to ensure the electrical safety of your home. We are currently working with our Electrical Contractor, SS Testing to ensure that all of our properties are compliant with the new legal requirement to install an interlinked fire alarm system in your home. This applies to all properties in Scotland regardless of whether you own your home or rent your home.

Our partner contractor SS Testing have bases in Scotland and England and all their contracts north of the border are serviced by the Scottish engineers. We have managed to upgrade approximately 35% of our homes to date so we have a big challenge ahead of us to meet the compliance deadline. There is no doubt that COVID-19 has played a big part in us not achieving a higher percentage and we understand your reluctance to let workmen into your home.

The Scottish Government has extended the compliance deadline from February 2021 to February 2022. The Scottish Government's proposed change in fire safety regulations came after much consultation following the Grenfell Tower tragedy in 2017 when 72 people died.

In Scotland during 2017/2018 fires resulted in around 44 deaths and over 1000 injuries. There were 5,310 reported fires in dwellings (eg. houses, flats and maisonettes). The rest of the United Kingdom is yet to implement the same fire safety standards as Scotland.

By February 2022, all homes should have:

- Smoke alarms installed in every circulation space on each storey of the dwelling, such as hallways and landings.
- Smoke alarms installed in the room most frequently used for general daytime living purposes.
- Heat alarms installed in every kitchen.
- All smoke alarms and heat alarms interlinked.
- Carbon monoxide alarms fitted wherever there is a fuel-burning appliance or flue.

According to national fire statistics, dwelling fires in which a smoke alarm raised the alarm, continue to be discovered more rapidly (less than 5 minutes) after ignition. Smoke alarms also can be directly associated with lower fatality and casualty rates.

So, whilst SS Testing have currently suspended works this side of Christmas they will restart in earnest in the New Year. Please facilitate these works if SS Testing write to you requesting access for these essential upgrades.



Christmas Closure

We will close for business for the Christmas and New Year Holiday on Wednesday 23rd December 2020 at 5pm.
We will re-open on Thursday 7th January 2021 at 9am.

Emergency Repairs

Tenants who have an emergency repair during this period should call the **McDougall Group** who operate an emergency service on our behalf on **0800 975 1234** and for gas repairs you should call Saltire on **0845 606 1555**.

Please note:- An emergency repair is only a repair which if not carried out could threaten your health and safety or could cause serious damage to the building eg a gas leak, flooding, electrical faults which may be dangerous. **If you call out our Out of Hours Contractors to a repair that is not deemed to be an emergency this could result in the costs being recharged to you.**

Weather Watchers!

We ask all our Weather Watchers to keep an eye on things for us and to let us know if you require snow shovels or grit to help prepare for bad weather. Looking out for vulnerable neighbours unable to get out and about, lending a hand to help clear paths and roads are all things our weather watchers help out with.

Help us keep all our tenants safe this winter. If you are interested in becoming a Weather Watcher for your area please contact the office or your housing officer.

Tenants Gathering

We hope you can join us for a virtual tenants' gathering on Saturday 30th January.

It would be great to see you and to get your feedback on:

- The new Customer Engagement Strategy
- The new Complaints Procedure and;
- Our reactive repairs and planned maintenance improvements update.

Please contact the office on enquiries@rsha.org.uk or 01786 841101 to let us know you would like to take part and we will send you a link for the meeting.

If you are worried about joining a virtual meeting, please let us know & we will be able to help you with this.

Preparing for snow and frost

Winter weather of all kinds can disrupt our lives and cause real problems. Whether it is the cold, the wind or flooding, it is important for us to be ready and prepared.

The Scottish Government and Stirling Council provide useful information in their websites below. These websites are kept up to date to help people cope with a range of emergencies:

www.readyscotland.org
www.stirling.gov.uk

Stirling Council's call centre is available 24 hours a day, seven days a week – when our office is closed, you can contact them on 01786 404040 if you have any concerns about your safety or that of a neighbour.

There are a number of things that we can all do to be prepared for bad weather over the winter months.

- Always be aware of the weather forecast.
- Have access to a shovel and grit to clear snow and ice from your path or drive.
- Look out for neighbours who are less able.
- Prepare a home emergency pack: emergency numbers, a fully charged mobile phone, battery operated torch and radio, essential medication, bottled water and ready to eat food.
- Know how to deal with damage to your home (see 'Emergency Repairs' on this page).
- Know how to switch off your electricity, gas and water supplies.
- Use a spray oil to lubricate your main door lock to avoid freezing or stiffness.

To prevent your pipes freezing or bursting

- Keep your home warm by leaving your heating on at the lowest setting at all times.
- If your pipes freeze...thaw them by wrapping heated cloths around them. NEVER use a naked flame.
- If your pipes burst, shut off the water supply at the stop valve then run all the cold-water taps in the house until the water stops.
- If there is a risk of water coming into contact with electrical wiring or fittings turn off the electricity at the mains.
- Contact the Association or if the office is closed, contact the emergency numbers on this page.

Legionella Reminder

If you have left your home to stay with family over the festive period remember to run all taps and showers for approximately 5-10mins before use to flush your water system.

Contact Details

Stirling Road, Doune, FK16 6AA

Tel: 01786 841101 www.rsha.org.uk Email: enquiries@rsha.org.uk

(Normal working hours are 9am – 5pm Mon to Thur and 9am – 4pm Fri)

Registered as a Scottish Charity No. SC037849.

Rural Stirling Housing Association is a registered society under the Co-operative and Community Benefit Societies Act 2014 No. 2376 (s)

Registered with the Scottish Housing Regulator No. HAL232

Property Factor No. PF000330

Letting Agent Registration No's LARN 1907004 & LARN 1904083



Rural Stirling
Housing Association

The background of the slide is a photograph of hands being washed in a sink. A chrome faucet is in the center, with water flowing from it. To the left is a white soap dispenser with a black pump. To the right, a pair of hands is being washed with white soap suds. The entire image has a blue color overlay.

COVID-19

Safety Measures

This is a short message to explain how we are working to ensure we can enter your home safely whenever we need to do so in order to provide you with our services.

To help us prepare for our visit there are a few **simple questions** our staff will ask **before** coming to see you:

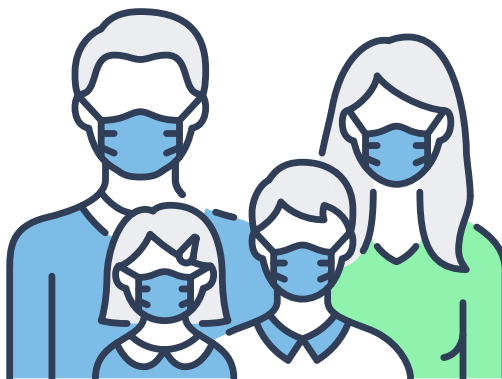
COVID-19

Safety Measures

- 1** Are you or any members of your family displaying symptoms of Coronavirus, such as high temperature, new and near persistent cough, or loss of taste or smell?




- 2** Are you or any of your family considered vulnerable or have you been self-isolating?



- 3** Are you happy for us to enter your home and do you understand that we may need further access within it?



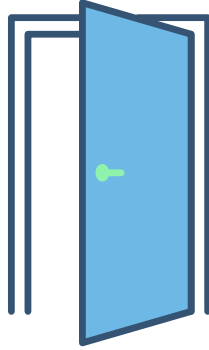


It is important that you remember to inform us of any change in circumstances before the date we are coming to see you.

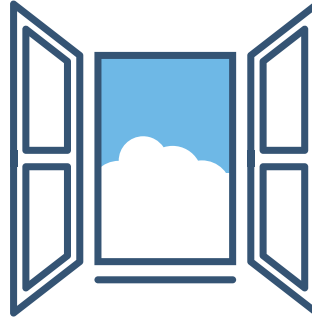
COVID-19
Safety Measures

Before our staff member enters your home there are some **simple steps** you can take to help us do so safely. **If possible, please:**

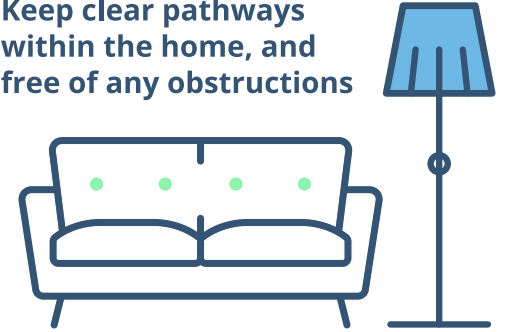
- 1** Leave all internal doors open



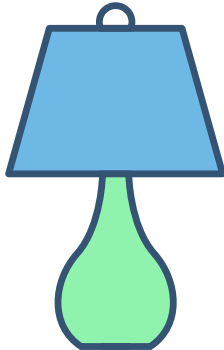
- 2** Leave windows open for ventilation



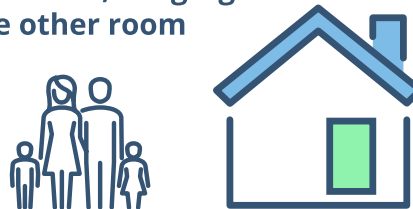
- 3** Keep clear pathways within the home, and free of any obstructions



- 4** Keep all areas well-lit and open window coverings




- 5** Where possible other occupants of the house should vacate the property and stay together in one area such as the driveway or garden or, congregate in one other room



- 6** Shut pets away safely within another room



A blue-tinted photograph of a family. A man is on the right, leaning in to kiss a woman on the forehead. The woman is holding a baby in her arms. The baby is looking towards the camera. The background is slightly blurred, showing what appears to be a home interior.

Our staff have received training on how to conduct their business safely whilst within your home and will take the following steps to ensure everyone's safety.

COVID-19

Safety Measures

8 simple steps our staff **always** take to ensure everyone's safety

COVID-19

Safety Measures

- 1** At all times, our staff will ask questions from a safe distance and where possible will do this from outside of the property.



- 2** Our staff will wash or sanitise their hands before and after every home they visit.



- 3** Our staff may wear a fresh pair of disposable gloves at each home they visit. They will dispose of used gloves safely without compromising you.



- 4** Similarly, where required, staff may wear a fresh face covering at each home they visit. They will dispose of these safely without compromising you.



- 5** Any equipment our staff may use will be disinfected before and after each use.



- 6** To minimise the time we spend within your home, we will try to complete our notes and forms outside of your property.



- 7** Our staff will take care to keep their own clothes clean during visits and will also wear fresh workwear daily.



- 8** Where we have to spend a long time in your home, we will also do our best to stick to all of the above standards, to minimise risk to everyone within the home, including our own staff.



A photograph of a family (father, mother, and child) sitting at a table and playing the game Jenga. All three individuals are wearing white face masks. The father is on the left, the mother is on the right, and the child is in the center. They are all focused on the game. The image has a blue tint and is overlaid with text.

Thank you for
considering this.

We are committed to
providing a safe working
environment for our
people and for service
users whose properties
we may have to enter
from time to time.

COVID-19

Safety Measures

Staying COVID-19 Secure in 2020

We confirm we have complied with the government's guidance on managing the risk of COVID-19

• FIVE STEPS TO SAFER WORKING TOGETHER •

- ✓ We have carried out a **COVID-19 risk assessment** and shared the results with the people who work here
- ✓ We have **cleaning, handwashing and hygiene procedures** in line with guidance
- ✓ We have taken all reasonable steps to **help people work from home**
- ✓ We have taken all reasonable steps to maintain social distancing **in the workplace**
- ✓ Where people cannot maintain social distancing we have done everything practical to **prevent transmission risk**

For more information please contact Rural Stirling Housing Association on 01786 841101
(or the Health and Safety Executive at www.hse.gov.uk or 0300 003 1647)

We are happy to confirm that we have complied with the government's guidance on managing the risk of Covid 19. This guidance is often referred to as **"Five Steps to Safer Working Together"**. You may have seen this poster which explains the five steps.



Rural Stirling
Housing Association