



Rural Stirling
Housing Association

Annual Performance Report 2017/18



Building affordable homes: growing rural communities



Chairperson's Report 2017/18

Welcome to this 27th Report on the Association's activities and finances. We are continuing our practice of combining this report with our Tenant's Charter Report to

give you a full picture on our performance for 2017/18. We are in pretty good shape but we are under no illusions that there is considerable scope for improvement in some areas.

This year has been one of big change for the Association. We said an emotional goodbye to our long serving Director/Chief Executive Tony Teasdale in October and welcomed our new Chief Executive Donna Birrell in December.

A change in leadership is always an opportunity to review how we carry out our business and we have been doing just that. A change of this significance inevitably results in slippage but our goals and commitment remain the same.

A key part of the role of your Management Board is to regularly review the risks and challenges that Association faces and it is our duty to ensure that we take steps to mitigate the impact of these on the Association and ultimately our tenants.

For our size we have a large development and investment programme and we are currently reviewing our governance arrangements to ensure that they are as good as they can be to mitigate the risks involved. We were absolutely delighted to obtain planning permission

for our innovative development at Balmaha, indeed some of the local people who had invited us to be involved were in tears. We should never forget how important building new affordable homes is to our communities. We had two site starts this year in Callander and Killearn.

Our Board of Management is a great team of volunteers with a mix of professional expertise and tenants, our service users and the eyes and ears of our communities. I thank everyone for their commitment and hard work. Our mix of skills is regularly reviewed to ensure strong governance. We said goodbye to Rob Hughes during the year and his expertise has been replaced by Alison Smith. At this AGM we will be saying a reluctant goodbye and thank you to David Froud. David is the only founding member of RSHA on our Board. We all owe him a huge debt of gratitude for his input.

We also annually review our skills and competencies through our Board and individual appraisals. In addition to this we carry out a formal self assessment against the Scottish Housing Regulator's Regulatory Standards. We will publish the outcome of the self assessment with the winter edition of Rural Matters to let you know how we are performing against the standards and how we intend to continue to strengthen and improve governance.

The Association wouldn't be what it is without our staff team. Thank you for your energy, enthusiasm and perseverance during such a period of change.

Margaret Vass Chairperson

Members of the Board of Management 2017/18



Members of the Board of Management.

| | |
|--------------------------|--|
| Chairperson: | Margaret Vass |
| Vice Chairperson: | Mark Griffiths (from 10/17) |
| Vice Chairperson: | Colin O'Brien (to 09/17) |
| Secretary: | Fiona Boath |
| Members: | Linda Anderson |
| | Rob Hughes (resigned 11/17) |
| | Fiona Russell (resigned 09/17) |
| | Theresa Elliot |
| | David Froud |
| | Alistair Miller |
| | Susan Macmillan |
| | Bob Moyes |
| | Phillip Ragsdell |
| | Pat McCausland (elected 09/17, resigned 04/18) |
| | Malcolm Begg (elected 09/17) |
| | Alison Smith (appointed 07/18) |
| Council Rep: | Councillor Graham Lambie (from 11/17) |
| | Councillor Evelyn Tweed (from 06/17 to 10/17) |

Housing Investment

We have had another active year progressing new build projects to deliver much needed homes in our rural communities. Highlights have included:

- **Construction underway of 23 new build flats at Station Road, Callander.**
- **12 homes at Blaressan, Killearn which will hopefully be completed by the end of the year.**

We were delighted to obtain Planning Consent for our Balmaha development which will provide a range of new housing including ten homes for rent, six shared equity and four homes for key workers. We will also be marketing two self build plots for sale.

We received Planning Consent in March and we are working in partnership with East Loch Lomond Community Trust to provide key worker accommodation. We will shortly be advertising the shared equity and self build plots and would how to submit expressions of interest.

Our Claish Farm development is progressing well and we are now in discussions with the Loch Lomond and Trossachs National Park Authority regarding our planning application. Claish Farm will provide 50 more homes for Callander including larger family homes as a direct response to feedback from pre application community consultation.

We will also be on site later this year with a further six new homes in Doune.



Architect's impression of new build Balmaha.



Station Road, Callander.



Blaressan, Killearn, on site.



Blaressan, Killearn.

Asset Management

Planned Maintenance

During the year we renewed 100 heating systems, some were new electric Quantum radiators, whilst the remainder were gas boilers and wet radiators (following gas installations last year). Our homes in Stuart Drive, Drymen also had their windows renewed.

The new Quantum radiator (and inset).



A range of essential cyclical maintenance servicing and smaller major repair works were also completed amounting to total planned maintenance expenditure of £574k.

Planned Maintenance – how did we perform?

- 😊 94% of the planned maintenance budget was expended.
- 😊 100% of annual gas safety inspections were carried out within target.
- 😊 100% of our homes continue to meet the Scottish Housing Quality Standard (SHQS).
- 😊 98% of our homes met the Energy Efficiency Standard for Social Housing (EESH).
- 😞 A small number of major repair projects were not progressed sufficiently to incur expenditure during the financial year.



Assessing our Performance

Throughout this report we have used the following symbols:



Performing well



Needs watching



Need to improve

Adapting Tenants' Homes

- 😊 23 medical adaptations were carried out to ensure tenants could remain in their homes with improved accessibility and facilities. These works were funded by Scottish Government grant with assistance from the Association to bridge a shortfall in budget. This allowed 85% of applications received to be completed during the year.
- 😞 Unfortunately, the average time taken to complete adaptations suffered whilst we resolved the funding shortfall, rising to 112 days.

Replacement windows at Stuart Drive, Drymen.



Housing Services

Tenant satisfaction was measured by a survey carried out by Research Resource Ltd in 2016. Over 40% of tenants were surveyed. The results were encouraging, and we have continued to strive to improve customer service over the last two years. The next survey is due to be completed in 2019.

Meeting Housing Needs

Demand for our homes continues to be strong. We received 284 new housing applications in the reporting year and we finished the year with 593 applicants on our list.

We let 37 properties in total, 51% to housing list applicants, 18% to existing tenants (transfer lets) and 31% to those nominated by Stirling Council (nominations were requested for 40% of lets).

How did we perform?

Average re-let time

Rural Stirling 17/18 😊 14.8 days

Rural Stirling 16/17 13.7 days

- We processed housing applications in 3.5 days on average.
- Our target is to visit all tenants within six weeks of moving in to their homes. This helped us to achieve a tenancy sustainment rate of 91%.

about YOU

improving services

Housing Officers are carrying out visits to ensure all tenants enjoy living in their home and are able to sustain their tenancy. These visits are *About You*.

Approximately half of these visits have been completed and resulted in repairs being issued and referrals for assistance with income maximisation, energy advice and debt advice.

When your Housing Officer gets in touch please take the opportunity to arrange a meeting with them. We very much welcome your feedback.

RSHA 17/18: Satisfaction with Tenants' Services

| | |
|--|------|
| Overall landlord service | 97% |
| Quality of home | 98% |
| Repairs carried out in the last 12 months | 96% |
| Management of neighbourhood | 99% |
| Being kept informed | 99% |
| Opportunities to participate in landlord's decision-making | 100% |
| Rent representing value for money | 100% |

Neighbourhood Management

We recently adopted a new Estate Management Policy which will help us to resolve neighbour disputes at an earlier stage. Whilst in the main low level, neighbour disputes continue to be an area of priority for our housing team.

Housing Officer neighbourhood visits are now scheduled at set times every month and publicised in Rural Matters and the Association's web site. This will ensure Housing Officers are more visible in their neighbourhoods and accessible.

How did we perform?

Number of anti-social behaviour complaints per 100 homes

Rural Stirling 17/18 😞 16.2

Rural Stirling 16/17 11.9

The number of anti-social behaviour cases resolved in target time

Rural Stirling 17/18 😊 90.5%

Rural Stirling 16/17 91%

Complaints responded to within SPSO timescale

Rural Stirling 17/18 😊 95%

Rural Stirling 16/17 77%



Reactive Maintenance

During the course of the year we increased the number Housing Officers who took on additional responsibilities relating to the Repairs Service. This strengthened the *About You* one stop shop approach to service delivery.

We carried out 1371 day to day repairs in 2017/18 – 2.4 per property, which was very similar to the previous year.

- The average cost per property was 4% up on the previous year.
- Average response times were a little down on performance in 2016-17.

This was partly due to a range of jobs taking a little longer to complete across a large number of the contractors and loss of service when one company entered administration. These factors affected both Emergencies and Non-Emergencies.

Getting Good Value from Rent and Service Charges

How did we perform?

Weekly rent charges

| RSHA | 17/18 | 16/17 |
|------------|--------|--------|
| 1 bedroom | £69.91 | £68.38 |
| 2 bedrooms | £79.22 | £77.44 |
| 3 bedrooms | £86.65 | £84.69 |
| 4 bedrooms | £91.60 | £91.43 |

Rent increase agreed for the following year

| | |
|------------------------|------|
| Rural Stirling 17/18 😊 | 3.9% |
| Rural Stirling 16/17 | 2.0% |

Rent lost from Empty Homes

| | |
|------------------------|------|
| Rural Stirling 17/18 😊 | 0.2% |
| Rural Stirling 16/17 | 0.2% |

Gross rent arrears as a percentage of rent due

| | |
|------------------------|------|
| Rural Stirling 17/18 😞 | 5.2% |
| Rural Stirling 16/17 | 4.6% |

Advice Services

Income Maximisation

In 2017/18 our Income Maximisation Officer, Kevin McGhee, worked with over 40 tenants to help with the transition to Universal Credit and represented several tenants at benefit Tribunals with a very high success rate. He continues to offer advice and support on all benefits & income maximisation, budgeting, and fuel savings.

We are very aware that, at times, many people face periods of financial difficulty. We want to help our tenants in times of crisis and work in partnership with Start up Stirling who provide a mobile foodbank service and general support for anyone in financial difficulty. Last year we referred 29 tenants to Start up Stirling.



Housing Quality and Maintenance

How did we perform?

Average time to complete emergency repairs

| | |
|------------------------|------------|
| Rural Stirling 17/18 😞 | 2.67 hours |
| Rural Stirling 16/17 | 2.3 hours |

Average time to complete non-emergency repairs

| | |
|------------------------|----------|
| Rural Stirling 17/18 😞 | 5.7 days |
| Rural Stirling 16/17 | 5.1 days |

Percentage of tenants satisfied with the repairs/maintenance service within the last 12 months

| | |
|------------------------|-------|
| Rural Stirling 17/18 😊 | 96% |
| Rural Stirling 16/17 | 95.9% |

Percentage of repairs carried out right first time

| | |
|------------------------|-------|
| Rural Stirling 17/18 😊 | 87.6% |
| Rural Stirling 16/17 | 88.6% |

Percentage of tenants satisfied with the standard of their home when moving in

| | |
|------------------------|------|
| Rural Stirling 17/18 😊 | 100% |
| Rural Stirling 16/17 | 100% |



Energy Advice

The Association's Housing Officers are now able to carry out home energy assessments. A home energy assessment is the first step to assess how much energy your home consumes and to evaluate what measures you can take to make your home more energy efficient.

The Association also works in partnership with Home Energy Scotland (HES) enabling staff to refer tenants for a home visit and expert advice on saving energy, reducing bills, keeping warm, and assess for any extra support that may be available.



Digital Inclusion

There is no escaping the fact that digital skills are an essential part of day to day life. The internet is now the main way to communicate and access services such as utilities, benefits, banking and employment vacancies to name but a few. The Association is committed to supporting tenants to develop essential digital skills. We have signed up to Scotland's Digital Participation Charter and as part of our commitment to the Charter our Housing Officers will be supported to help our tenants learn essential digital skills and embrace digital tools.



Chief Executive's Report



My first few months in the role of Chief Executive of Rural Stirling Housing Association have been incredibly fast paced. There have been the

challenges you would expect starting any new job, getting to know a new team, new communities and ways of working, however there were some that I didn't quite expect including the Beast from the East and one of the worst winters on record!

We did however manage to keep our services running due to the dedication and commitment of the hard-working team here at Rural Stirling. We are also indebted and grateful to the members of our communities who reached out to neighbours providing support during this time demonstrating how strong and resilient our communities can be in times of need.

My commitment is to get to know you and your community better over

the coming year. I want to make sure that the services we provide and the way that we deliver them matches what you need and expect. We have been out and about over the summer, popping up at Highland Games and Gala Day events, to be more visible in our communities and provide opportunities to meet and engage with you.

There will be lots of challenges ahead for myself and the team

Andrew Robinson, our Housing Officer, tending our stall at the Killin Highland Games.



including improving our performance. Clearly there are some areas that need particular attention to ensure that we provide the best possible services. Engaging with our communities, knowing and understanding them better and offering ways to be involved and influence our decisions will be a

crucial part of this process. This includes feedback on our performance and our Annual Performance Report. We listened to your views about how you wanted us to report on our performance and the content of the Annual Report.

However, there is always room for improvement and I would really love to hear from you with any suggestions for how we can make this better for you.

Donna Birrell
Chief Executive Officer

Financial Position

Income

| | 2017/18 | 2016/17 |
|--------------------------------------|-------------------|-------------------|
| Rent & Service Charges | £2,346,655 | £2,276,999 |
| Scottish Government Grants | 48,011 | 32,847 |
| Grants Released from Deferred Income | 748,939 | 806,226 |
| Other Income | 242,841 | 128,260 |
| Interest Receivable | 157 | 997 |
| | £3,386,603 | £3,245,329 |

Expenditure

| | | |
|----------------------------|-------------------|-------------------|
| Management Costs | £886,958 | £795,407 |
| Reactive Maintenance Costs | 250,906 | 248,326 |
| Planned Maintenance Costs | 112,064 | 183,676 |
| Housing Depreciation | 1,133,910 | 1,032,369 |
| Other Costs | 71,876 | 33,884 |
| Interest Payable | 359,899 | 372,029 |
| | £2,815,613 | £2,665,691 |

Surplus*/(Deficit)

| | | |
|--|-----------------|-----------------|
| | £570,990 | £579,638 |
|--|-----------------|-----------------|

Association's total borrowings at the year end

| | | |
|--|-------------------|-------------------|
| | £9,243,445 | £9,509,957 |
|--|-------------------|-------------------|

*Surpluses are set aside for future years to fund the Association's on-going maintenance and development programme.



This report is for YOU!
We'd welcome your feedback!

- Call us on: 01786 841101
- Email us on: enquiries@rsha.org.uk
- Write to us at Rural Stirling Housing Association
Stirling Road
Doune FK16 6AA

Would you like to get a bit more involved?

- Have your say throughout the year on our performance? Comment on planned changes to how we do things? Or help design NEXT year's report to tenants?



About the Association



Rented Houses by Size

| | | |
|--------------|-----|-----|
| 1 bedroom | 189 | 32% |
| 2 bedrooms | 271 | 46% |
| 3 bedrooms | 105 | 18% |
| 4 bedrooms + | 23 | 4% |

The housing stock at 31st March 2018 included 566 rented and 18 shared ownership homes, plus four properties leased to Venachar for mid-market rent. We also provide a Factoring service to 21 owner occupiers.



Housing Stock

| | |
|----------------|------------|
| Aberfoyle | 47 |
| Balfron | 51 |
| Buchlyvie | 43 |
| Callander | 132 |
| Deanston | 24 |
| Drymen | 16 |
| Doune | 50 |
| Gargunnoch | 13 |
| Gartmore | 8 |
| Killin | 48 |
| Kinlochard | 4 |
| Kippen | 59 |
| Lochearnhead | 22 |
| Strathblane | 14 |
| Strathyre | 18 |
| Stornachlachar | 2 |
| Tyndrum | 37 |
| Total | 588 |

Staff Team 2017/18

Chief Executive Officer

Donna Birrell
(appointed 12/17)
Tony Teasdale
(resigned 10/17)

Chief Executive Officer

Deputy Chief Executive Officer/
Finance & Corporate Services
Manager

Kirsty Brown
Malcolm Lee
Jackie Leeds
Susan Mackay

Asset Manager

Housing Services Manager

Corporate Services Officer (p/t)

Finance & Corporate Services

Officer (p/t)

Technical Services Officer

Housing Officer

Housing Officer

Housing Officer (p/t)

Housing Officer (p/t)

Income Maximisation Officer (p/t)

Customer Services Adviser

Customer Services Adviser

Cleaner

Kasia Walker
Robert McGregor
Kelly Cadden
Andrew Robinson
Gillian Lynas
Angela Cameron
Kevin McGhee
Liz Drummond
Rachel Forsyth
Jacqui Lauder

The following also worked for the Association during part of the year: Brigid Ferguson and Sarah Lindores-Williams.

We bought in development services from Gregor Cameron Consulting Ltd and the Highland Small Communities Housing Trust (HSCHT).

Venachar Ltd



Our non-charitable subsidiary continued to play a small but growing role in meeting local housing and community needs. During the year

RSHA continued to build on the initiative introduced in the prior year to buy back shared ownership properties, funded by leasing the properties to Venachar for letting on a Mid-Market Rent basis. A further three shared ownership properties were purchased to bring the total now let through Venachar to four properties. Venachar invested in training to comply with the mandatory requirements of the new Lettings Agent Code of Practice. A survey was carried out during the year to gauge market demand for letting services for private landlords. We will be conducting a review of services offered over the coming financial year.

Rural Stirling Housing Association Ltd

Stirling Road, Doune FK16 6AA

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