



**Rural Stirling Housing Association Ltd**

# **Annual Performance Report**

**2018 / 2019**



# Chairperson's Report 2018/19

Welcome to this 28th Report on the Association's activities and finances for 2018/19. This is my final report as your chairperson. It has been a huge privilege to lead this great organisation. We have been ambitious and continue to be so. Serving our communities is at the heart of all we do.

**Last year we had our change of personnel, this year we have temporary offices and all the disruption and upheaval entailed with that. I must thank our staff for all the work associated with this but we are all looking forward to improved working conditions and better facilities for tenants and customers.**

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One of the best bits of being involved in the running of an association is the opening of new developments. We had two this year at Killearn and Callander. It is just wonderful to see the joy on everyone's faces as they show their new homes. It is great to hear their stories and how we have helped to improve their lives.

Our Board of Management is a fantastic team of volunteers with a mix of professional expertise and tenants. I thank everyone for their commitment and hard work. We welcomed Alison Smith and Martin Earl to the Board at our last AGM but said goodbye to Phill Ragsdell, a great chair of our Investment Committee, and also to Alistair Miller during the year. I thank them both for their service to the Association.

Strong Governance is essential. We have set up two new Working Groups – one focusing on the development of our new Strategic Plan setting out our future direction and the other on Customer Engagement, Participation and the development of Scrutiny. Engaging with our communities, knowing and understanding them better and offering ways to be involved and influence our decisions is a crucial part of our work.

All Registered Social Landlords (RSLs) must produce Annual Assurance Statements for the first time this year. This requires a formal self-assessment against the Scottish Housing Regulator's seven Regulatory Standards. The Board and the Senior Team are working hard to ensure our Annual Assurance Statement is submitted by the end of October. We will publish the assurance statement in 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.

Many thanks to everyone who has supported and advised me during my time leading RSHA.

**Margaret Vass**  
Chairperson

# Members of the Board of Management 2018/19

## Board Members

as at 31st March 2019

**Chairperson:** Margaret Vass

**Vice Chairperson:** Mark Griffiths

**Secretary:** Fiona Boath

### Members:

Linda Anderson

Malcolm Begg

Martin Earl (elected September 2018)  
(not included in photo)

Theresa Elliot

David Frood (retired September 2018)

Susan Macmillan

Alistair Miller (not included in photo)

Standing left to right: Theresa Elliot, Alison Smith,  
Colin O'Brien, Susan Macmillan, Malcolm Begg

Sitting left to right: Fiona Boath, Margaret Vass,  
Linda Anderson, Mark Griffiths

Bob Moyes (not included in photo)

Colin O'Brien

Phill Ragsdell (not included in photo)

Alison Smith (co-opted July 2018, elected  
September 2018)

Pat McCausland (resigned April 2018)  
(not included in photo)

**Council Representative:** Councillor Graham  
Lambie (role removed October 2018)

“Our vision and reason  
for being is to put our  
communities  
at the heart of  
everything we do.”



# Housing Investment

## New Build Developments

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

**Completion of 23 new build flats at Callander Station Road and 12 homes at Blaressan, Killearn.**

**During the year we commenced construction on site with a further 6 new homes in Doune which will be complete in October.**

We continue to move closer to a site start at Balmaha following the receipt of Planning Consent. We were able to fell the trees across the site early in the Spring of this year to allow further site testing and analysis of the ground required to complete the building design process. We hope to achieve a construction start before the end of the year. Our Balmaha development will provide a range of new housing including: 10 homes for rent, 6 shared equity and 4 homes for key workers. We

continue to work in partnership with East Loch Lomond Community Trust to provide the key worker accommodation. We will also be marketing 2 self build plots for sale.

Our Claish Farm development is progressing well and we now have planning approval from Loch Lomond and Trossachs National Park. We received Scottish Government approval for Housing Association Grant at the end of May and will be in a position to commence construction as soon as outstanding consents are in place. Claish Farm will provide 50 more homes for Callander including larger family homes as a direct response to feedback from pre application community consultation.

The Association was successful in acquiring another site in Killearn at Lampson Road at the end of March and is engaging with the local community on proposals for around 12 new homes. We are also in discussion with MacTaggart and Mickel regarding around 30 new affordable homes at Gartness Road in Drymen which has recently been given planning approval by Loch Lomond and Trossachs National Park.

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Doune (6 homes)



Balmaha (20 homes)



# Asset Management

**All planned renewal works programmed for the year were completed, resulting in tenants at Jellicoe Avenue, Gartmore and Charles Street, Gargunnock having their electric heating renewed, whilst gas boilers and controls were renewed at Donaldson Way, Balforn.**

The regular servicing of systems and installations and other smaller major repair works were also arranged and completed to maintain safety, efficiency and standards for tenants in and around their homes. Key within these works was the 100% completion of annual gas safety inspections within target.

98.8% of our stock meets the Scottish Housing Quality Standards (SHQS) and 95.8% meet the Energy Efficiency Standard for Social Housing (EESH). Investigations into appropriate remedial works will be progressed during 2019-20.

Estimates of the funds required to allow a range of stock to be upgraded to meet EESH2 in 2032 were also calculated and included in the 30-year life cycle costing that covers all planned maintenance works programmed across all our properties.

## Adapting tenants' homes

Medical adaptations were carried out to ensure 18 tenants could remain in their homes with improved accessibility and facilities. These works were funded by Scottish Government grant and 95% of applications received were completed within the financial year.

The average time taken to complete adaptations was significantly reduced from 112 days in 2017-18 to 30.8 days in 2018-19.

## Reactive maintenance

We carried out 1388 day to day repairs in 2018-19 which, on average, equals 2.3 jobs per property – this was very similar to the previous year.

The average for the reactive maintenance cost per property was 1% down on the previous year.

Average response times for emergencies were 2.48 hours, a slight improvement on the previous year. Non-emergencies remained the same at 5.7 days. Although up on 2017-18, performance under Right First Time at 88.5% remains an indicator that we are determined to improve on.

## Killlearn - Aitken Street/Wilson Crescent Opening Ceremony

Bruce Crawford MSP (centre left) is joined by Chloe MacNeill (centre) and RSHA Chairperson Margaret Vass (centre right) along with representatives from MacTaggart & Mickel, Stirling Council, Killlearn Community Council and Gregor Cameron Consultants.

## "The first RSHA properties in Killlearn"



## Callander - Station Road, Opening Ceremony

RSHA Chairperson Margaret Vass (centre left) is joined by new tenant Carol Cowan (centre) and Bruce Crawford MSP (centre right) along with representatives from Marshall Construction, Stirling Council, Callander Community Council, Gregor Cameron Consultants, WD Harley Architects, Loch Lomond & Trossachs National Park, CMA Architects, Forth Housing Association and Pottie Wilson.



# Housing Services

## Meeting Housing Needs

**We received 302 new housing applications in the reporting year and there were 671 applicants: on our list at 31/03/2019.**

We let 76 properties in total: 55% to housing list applicants; 7% to existing tenants (transfer lets) and 38% to those nominated by Stirling Council (nominations were requested for 49% of lets).

The previous circumstances of new tenants include; living with family or friends (26%); private tenants (24%); homeless/temporary accommodation (19%); Council or RSL tenancy (13%); caravan or chalet (7%); no fixed abode (7%); marital or relationship breakdown (3%); fleeing domestic abuse (1%).

90% of non-transfer lets were to applicants living in insecure accommodation and 83% of those housed either lived, worked or gave/received support to/friends or family in the immediate or adjoining community council area in which they were housed.

It took us 2.8 days on average to process housing applications.

## Neighbourhood Management

The Housing Team are continuing to monitor the estates and respond to all anti-social cases within our new timescales.

If you wish to join your Housing Officer on their estate walkabouts, please get in touch. The schedule for estate walkabouts continues to be publicised in Rural Matters and the Association's website.

## How did we perform?

Number of anti-social behaviour complaints per 100 homes Rural Stirling 18/19

**11.63**  
(2017/18) 16.2

The percentage of anti-social behaviour cases resolved in target time Rural Stirling 18/19

**89.4%**  
(2017/18) 90.5%

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% of tenancy offers refused

**11.6%**

(2017/18) 26%  
Peer Group Av 18.82%

Tenancies sustained for more than a year

**83.3%**

(2017/18) 91%  
Peer Group Av 88.93%



Average time to re-let properties

(2017/18) 14.8 days  
Peer Group Av 18.65 days

## Tenant Satisfaction

The 2018/19 ARC tenant satisfaction figures were taken from the tenant satisfaction survey carried out in 2016. We carry out tenant satisfaction surveys every 3 years and will let you know the results of the recently completed 2019 survey shortly.

% tenants satisfied with overall service

**97.4%**

Peer Group Av 91.62%

% tenants satisfied with opportunities to get involved

**99.6%**

Peer Group Av 89.5%

% of tenants satisfied with standard of home when moving in

**87%**

Peer Group Av 94.86%

% of tenants satisfied with repairs/maintenance service

**95.5%**

Peer Group Av 94.62%

% tenants who feel their landlord is good at keeping them informed

**98.7%**

Peer Group Av 95.7%

% of tenants satisfied with management of neighbourhood they live in

**99%**

Peer Group Av 87.77%

% of tenants satisfied with the quality of their home

**97.8%**

Peer Group Av 87%

Rent represents value for money

**99.6%**

Peer Group Av 84.22%

## Getting Good Value from Rent and Service Charges

### About You Visits

The Association is committed to ensuring every tenant is able to live in their home for as long as they wish. Therefore our visits to your property are important, whilst visiting we check if there is anything we can do to help you maintain your tenancy and fulfil the requirements of being a tenant.

We would also like to have a better understanding of our tenants' circumstances. This is so we can provide the services that are important to you.

These visits also cover:

- Helping us to tailor our services to meet individual needs;
- Advising tenants about other services we offer such as: energy advice, money advice, social work, income maximisation, action in mind, Start Up Stirling, fire service, connecting Stirling and digital inclusion;
- Identifying if our tenants have support needs;
- Checking the tenancy is being maintained in line with the tenancy agreement and addressing any tenancy issues.

### Weekly rent charges 2018/19



#### 1 bedroom

**£72.49**

(2017/18) £69.91  
Peer Group Av £72.29

#### 2 bedrooms

**£81.97**

(2017/18) £79.22  
Peer Group Av £80.76

#### 3 bedrooms

**£89.15**

(2017/18) £86.65  
Peer Group Av £90.14

#### 4 bedrooms

**£95.18**

(2017/18) £91.60  
Peer Group Av £100.59



**3.8%**

**Rent increase agreed  
for the following  
year 19/20**

(2018/19) 3.9%  
Peer Group Av 2.97%



**0.3%**

**Rent lost from Empty  
Homes 18/19**

(2017/18) 0.2%  
Peer Group Av 0.54%

**Gross rent arrears  
as a percentage  
of rent due 18/19**

**4.3%**

(2017/18) 5.2%  
Peer Group Av 3.92%



### Energy Advice

Occasionally, we hear from some of our tenants that they struggle with the costs associated with heating their home. In addition to carrying out home energy assessments, Housing Officers can make referrals to Home Energy Scotland (HES) who are a network of local advice centres covering all of Scotland. They can offer free, impartial advice on energy saving, keeping warm at home, renewable energy, greener travel, cutting water waste and more.



**citrus energy**  
*Refreshingly Different*

### Citrus

Citrus Energy is a subsidiary company of Cunninghame Housing Association and was founded in 2013. As a social enterprise, its role is to help domestic and commercial energy consumers make savings on gas and electricity costs through impartial advice. Housing Officers can make referrals for tenants to Citrus at any time. Citrus will then work with the referred tenants to find the best tariffs for their household needs and will make the switch on their behalf. They will also follow up in the future to advise if new rates have become available.

**Interested?** Call Citrus on Freephone 0800 221 8089 and we will explain to you how we can help.



# Advice Services

## Income Maximisation Officer

**In 2018/19 our Income Maximisation Officer (IMO) assisted over 75 tenants and raised £204,392 in financial gains.**

Universal Credit is still at an early stage. The current managed migration will mean more people will find themselves having to claim Universal Credit going forward. This will be a challenging time for tenants and the Association. Kevin continues to support people with all benefits, income maximisation and budgeting.

We work closely with Start Up Stirling who provide a mobile foodbank service and one to one support. We also work closely with Action in Mind who help people towards better mental health. If you would like to receive help from either of these organisations, please contact Kevin.



Kevin McGhee, Income Maximisation Officer

### Case Study

Tenant Miss A made a claim for Universal Credit (UC) in January 2019 after her Employment and Support Allowance had been stopped following a work capability assessment. This decision was appealed by the IMO and was successful at the Tribunal giving Miss A limited capability for work. During this period Miss A should have received £129 per month on top of her existing benefit. This money was backdated and paid to Miss A.

She then received a payment of UC which totalled £190 for the month. After deductions totalling £127.13 she was left with only £62.87 per week and had to use the food bank and borrow money from family in order to survive for the next month. The IMO supported Miss A to ensure all her benefits were restored.

## Digital Inclusion

**Digital skills are now an essential part of day to day life and the Association is committed to supporting tenants.**

Our Income Maximisation Officer will be attending a Scottish Council for Voluntary Organisations (SCVO) digital bootcamp starting in September. After completing this all the Housing Officers will receive training allowing our tenants to be assisted with any skills required to enable them to be digitally included. This will be of great benefit to the Association and tenants.



Initial sketch of Claish Farm, Callander

## Asset Management

% stock meeting SHQS

**98.8%**

Peer Group Av 89.95%

Average length of time to complete emergency repairs

**2.5 hrs**

(2017/18) 2.67 hrs  
Peer Group Av 2.61 hrs



Average length of time to complete non-emergency repairs

(2017/18) 5.7 days

Peer Group Av 5.94 days

% of repairs carried out right first time

**88.5%**

(2017/18) 87.6%  
Peer Group Av 91.81%

Gas safety checks completed by anniversary date

**100%**

(2017/18) 100%  
Peer Group Av 100%



Average time to complete medical adaptations

Peer Group Av 68.88 days

## Complaints and Feedback

We encourage feedback as it helps us to improve. The Board receives regular reports on complaints received and lessons learned. During the reporting year we received 52 complaints (up from 39) and 33 were upheld. 19 complaints related to reactive repairs. We actively seek feedback on repairs by providing a tenant satisfaction survey questionnaire to every tenant who has a repair carried out. This helps us to monitor performance of our contractors. We include any issues raised in our repairs questionnaires even where tenants are satisfied overall with the repair. The most common complaint is contractors not communicating clearly with tenants when unavoidable delays occur, e.g. awaiting delivery of parts or held up on another job. Monitoring of repairs will be a key factor when considering options for delivering the repairs service in the future.

The percentage of complaints upheld

**64%**

(2017/18) 59%  
Peer Group Av 42%

The percentage of complaints that were responded to in full within the timescales set out in the SPSO Scottish Public Services Ombudsman (SPSO) Model CHP

**79%**

(2017/18) 95%  
Peer Group Av 91%

We have been through a period of change with our landscape maintenance contract, changing contractors in August 2018. The most common complaints on landscaping relate to omission of small areas, all grass not being collected and border weeding. We work closely with our contractor to try to manage out these issues and welcome all feedback. To help raise standards and understanding, we are keen to encourage residents to become local representatives to help us monitor quality and liaise with the contractor when they visit developments.

## Financial Position 2018/19

	2018/19	2017/18
<b>Income</b>		
Rent & Service Charges	<b>2,454,809</b>	2,346,655
Scottish Government Grants	<b>22,283</b>	48,011
Grants Released from Deferred Income	<b>799,375</b>	748,939
Other Income	<b>145,884</b>	242,841
Interest Receivable	<b>417</b>	157
	<b>3,422,768</b>	3,386,603
<b>Expenditure</b>		
Management Costs	<b>1,036,919</b>	886,958
Reactive maintenance Costs	<b>271,557</b>	250,906
Planned maintenance cost	<b>122,131</b>	112,064
Housing Depreciation	<b>1,205,561</b>	1,133,910
Other Costs	<b>74,607</b>	71,876
Interest Payable	<b>363,745</b>	359,899
	<b>3,074,520</b>	2,815,613
<b>Surplus*/(Deficit)</b>	<b>348,248</b>	570,990

**Association's total borrowings at the year end**

**10,467,429** 9,243,445

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

# Chief Executive's Report

This year has been another challenging year for everyone involved at RSHA.

The Board have focused on strengthening and improving the governance of our organisation in preparation for the new Scottish Housing Regulator (SHR) Regulatory Framework which came into effect in April this year.

We shared our SHR Engagement Plan with all our tenants on our website and it can also be viewed by visiting the Regulators website [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk)

Our staff team have been busy improving our processes and systems including the use of mobile technology for our Housing Officers to enable them to work as they go. We have improved our performance in many areas although we do still have some work to do in the area of complaints which is a particular focus.

We relocated temporarily just before Christmas last year to allow our office at Doune to undergo a much needed make-over and as we prepare this annual report the team and myself are preparing to move back.

We welcomed our new Modern Apprentice to our team who joined us this year but also have to say farewell to Malcolm Lee our Asset Manager. Malcolm has led the Asset Management team for over five years planning and delivering investment programmes to ensure our existing stock was well maintained and met the energy and quality standards set by the Scottish Government. Malcolm also led on the Office Refurbishment project and has done a remarkable job fitting this in around all his other priorities. Well done Malcolm we don't know how we would have managed this without you. We wish Malcolm all the best and a very long and happy retirement!

Our Annual Performance Report is important to us. Do you feel that we listen to your views? We value your feedback including how you want us to report on our performance and the content of the Annual Report. 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.

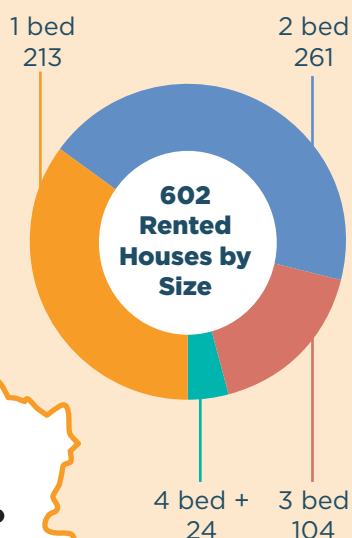
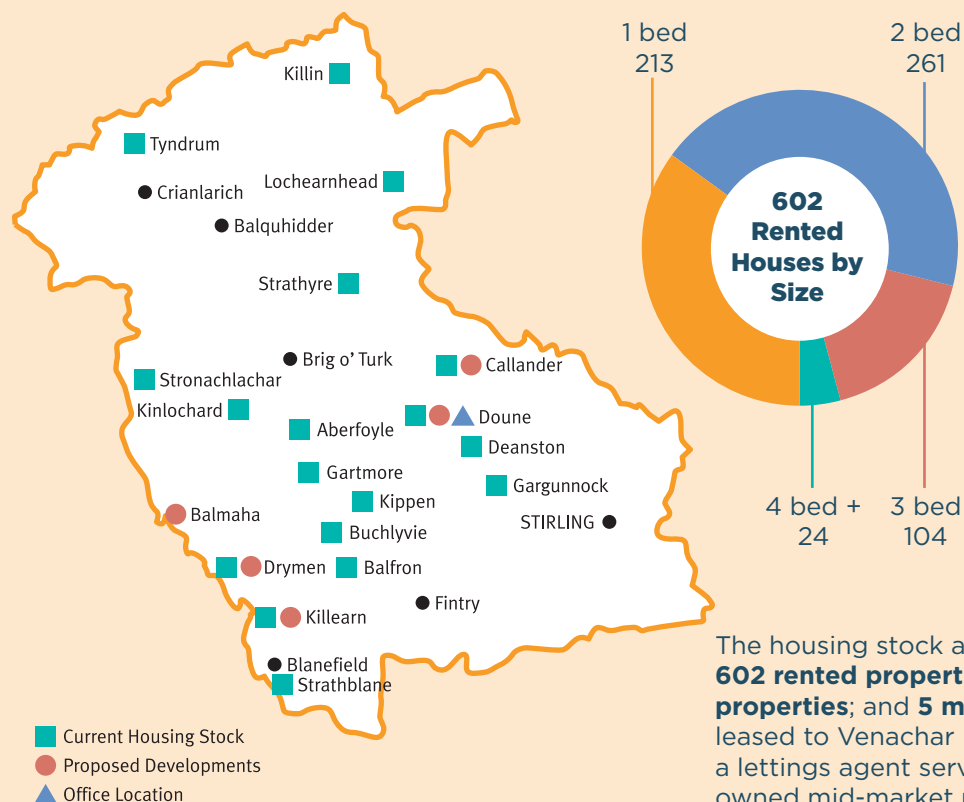


**Finally, I would like to express my thanks and gratitude to Margaret Vass who as you know will be stepping down as Chair this year. Margaret had already served as RSHA Chair for five years when I was appointed but extended her role for a further year. I was very grateful to Margaret as this gave me some stability and continuity as I settled into my new role. I would like to thank Margaret for all her support and guidance which has been invaluable to me.**

A handwritten signature in black ink that reads "Donna Birrell".

**Donna Birrell**  
CEO

## About the Association



### Housing Stock

Aberfoyle	47
Balfon	51
Buchlyvie	43
Callander	154
Deanston	24
Drymen	16
Doune	50
Gargunnock	13
Gartmore	8
Killearn	12
Killin	48
Kinlochard	4
Kippen	59
Lochearnhead	22
Strathblane	14
Strathyre	18
Stornachlachar	2
Tyndrum	37
<b>Total</b>	<b>622</b>

The housing stock at 31st March 2019 included: **602 rented properties; 15 shared ownership properties; and 5 mid-market properties** leased to Venachar Ltd. Venachar Ltd provide a lettings agent service for one privately owned mid-market property. We also provide a factoring service to **36 owner occupiers**.

## Staff Team 2018/19

as at 31st March 2019

Chief Executive Officer .....	<b>Donna Birrell</b>
Finance and Corporate Services Manager and Deputy Chief Executive Officer .....	<b>Kirsty Brown</b>
Asset Manager .....	<b>Malcolm Lee</b>
Housing Services Manager .....	<b>Jackie Leeds</b>
Corporate Services Officer (p/t) .....	<b>Susan Mackay</b>
Finance and Corporate Services Officer (p/t) .....	<b>Kasia Walker</b>
Technical Services Officer .....	<b>Robert McGregor</b>
Housing Officer .....	<b>Andrew Robinson</b>
Housing Officer .....	<b>Kelly Cadden</b>
Housing Officer (p/t) .....	<b>Gillian Lynas</b>
Housing Officer (p/t) .....	<b>Angela Cameron</b>
Income Maximisation Officer (p/t) .....	<b>Kevin McGhee</b>
Customer Services Adviser .....	<b>Liz Drummond</b>
Customer Services Adviser .....	<b>Rachel Forsyth</b>
Cleaner (left January 2019) .....	<b>Jacqui Lauder</b>

We also employed Ashley Nelson as temporary staff (agency) during the year.

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



## Quality property management services

Our non-charitable subsidiary continued to play a small role in meeting local housing and community needs. During the year five former shared ownership properties were let on a Mid Market Rent basis through Venachar and we continued to provide management services for one private let. This year Venachar also provided a repairs and maintenance service to the Strathfillan Community Development Trust in Crianlarich. During 2018/19 both RSHA and Venachar were entered in to the Scottish Letting Agent Register in accordance with the requirements of the new Lettings Agent Code of Practice. We will be conducting a review of services offered over the coming financial year.



**Rural Stirling**  
Housing Association



**Rural Stirling Housing Association Ltd**

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