



Rural Matters

WINTER EDITION / DECEMBER 2022

News for our tenants, members and local communities

A message from our CEO

Hello and welcome to our winter edition of Rural Matters.

This winter is going to be a difficult time for all of us with the current cost of living crisis and the bitterly cold weather but we're here to help and support as much as we can.

Our Special Edition, Rural Matters highlighted what we were doing to help ease pressures and provided lots of information and advice. We will also maximise all funding opportunities in the future to provide additional support to the most vulnerable members of our community. More updates are included in page 6 of this edition.

As you will be aware the Cost of Living (Tenant Protection) (Scotland) Act introduced a rent freeze for both private and public sector landlords until at least 31 March 2023.

We held a very informative session with a group of tenants in advance of the annual rent consultation. The feedback from this discussion was that tenants understood the difficult financial situation facing our organisation and that rents are our main source of income that provides services and improvements. When asked to let us know what is important to them and what our priorities should be there was unanimous agreement, what tenants value most is:

- Keeping rents as low as possible and prioritising measures that reduce fuel bills for tenants and increase the energy efficiency of their homes
- Carrying out annual visits to tenants to check on the quality and condition of homes and identify where support may be needed
- Carrying out regular Estate Management visits to ensure that the environment around our homes is kept in good condition and that our Housing Officers and other staff are visible in our estates
- Making sure that decisions on future planned investment in our stock is based on condition surveys and assessment of need and not theoretical life cycles alone

This dialogue with our tenants has helped us to take forward our annual rent consultation exercise in a meaningful way, given the legislative constraints and the current cost of living crisis. More details on the rent consultation exercise can be found inside at page 3.

We would like to take this opportunity to wish all our readers a very happy, safe and warm festive season.



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Scottish Housing Regulator (SHR) National Panel of Tenants and Service Users.

The SHR is looking for new members to join this panel. The Panel was established in 2013 and enables the SHR to engage effectively and directly with Tenants and Service Users. The Panel helps the SHR to hear about views, experiences and service priorities. Topics covered include: Rent Affordability; Service Quality, Value for Money, etc.

For more information please visit the SHR website:

[Panel of Tenants and Service Users
www.housingregulator.gov.scot/](https://www.housingregulator.gov.scot/)

Past year publications are available to download by searching publications.

**Interested? contact Engage Scotland
0800 433 7212 or email
natpan@engagescotland.co.uk**

Festive Closure

We will close for business for the Christmas and New Year Holiday on Friday, 23rd December at 4pm. We will re-open on Monday, 9th January 2023 at 9am.

Please note our phone line and email will not be monitored during this time. For emergency repairs contacts please see page 12.





Our AGM was held in September at the Callander Youth Project and the Chair opened the meeting with a warm welcome to everyone to the first in person AGM since 2019!

Before getting underway with the formal business guests observed a Minute of Silent Reflection for Her late Majesty Queen Elizabeth II. The Chair then went on to highlight our key achievements in the year summarised in our Annual Performance Report. The Chair also highlighted our ambitious development programme. The business conducted also included election of Board members and the appointment of the external Auditor for the forthcoming year.

The guest speaker for the evening was Aaron Hill, Director of Policy and Membership Scottish Federation of Housing Associations (SFHA). Aaron spoke to the meeting about the cost of living crisis and the particular challenges in rural areas. Winners were also announced in our annual Garden competition and Good Neighbour Award further details are included at page 10.

ARC Landlord Report

Each year we submit an annual return on the Scottish Social Housing Charter referred to as the Annual Return on the Charter (ARC). Our Landlord Report following submission of our ARC return to the SHR lets you know how well we are performing compared to other RSLs. You can also view our [Landlord Report](#) on our website.

Annual Assurance Statement 2022

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.

Our Annual Assurance Statement was submitted to the Scottish Housing Regulator in October 2022. You can read the [assurance statement](#) on our website and on the Scottish Housing Regulator's website.

If you would like more information about our Annual Assurance Statement or the process involved or would like to give us your views, please get in touch.



Annual Complaints Report

We respond to complaints received in accordance with the Scottish Public Sector Ombudsman's (SPSO) model complaints handling procedure for RSLs. We are listening to your views and continuously improving in response to feedback and complaints that we receive. We publish an annual report on Complaints in line with SPSO requirements and you can find our report published in October 2022 on our website.

Board Round Up

• **Group Strategic Plan:** Our Board held a very informative strategic planning session in September 2022. This will help inform the update of our Group Strategic Plan in March 2023. Our current plan can be viewed on our website [Group Strategic Plan 2022](#).

What is most important to you? Do you have any views or comments on our current priorities?

If you have any views or comments, we would really love to hear from you. Please contact Donna Birrell CEO at donna@rsha.org.uk or write to or telephone and speak to Donna at our office.

• **September Board:** Office Bearers, members of Audit and Risk Committee and our Investment Working Group were elected at the September meeting. Details of current Board members are available on our website.

• **October Board:** Key highlights from the October meeting included the Annual Review of Governance and adoption of the Code of Conduct, our Energy Audit Report and the Annual Assurance Statement and scrutiny of evidence

• **December Board:** Highlights included the Quarter 2 (Jul-Sept) Performance, Budget for 2023/24 and Business Plan update.

New Board Member Opportunities

Does the work of our Board interest you? We are currently recruiting for new Board members, and we would be delighted to hear from those who would be keen to volunteer and get involved with the work that we do.

We aim to ensure that our voluntary management Board is representative of the communities we serve, and applications are welcome from all, however we would be particularly interested in hearing from those who; have specific experience of health, and safety, being a social housing tenant, or digital strategy development.

The closing date for initial responses is 12 noon on Monday 30th January 2023.

If you are interested and would like to learn more about this opportunity, please email Donna Birrell, CEO donna@rsha.org.uk

To register your interest and to request a copy of our Recruitment Pack please contact us on 01786 841101 or email donna@rsha.org.uk

Interviews will be conducted by Mark Griffiths, Chair of the Rural Stirling Group and Donna Birrell, CEO and will be held in person at our Doune office. Please let us know if you would prefer to join remotely using Microsoft Teams or Zoom.



Your rent charge for 2023/24



At this time every year we look at our rental income to see if it is sufficient to cover the costs of maintaining homes and providing housing services in the years to come. We must balance this with ensuring that our rents remain affordable to all our tenants.

The cost of living crisis has resulted in the highest inflation rates for forty years, 11.1% in October. We know that costs for goods and services are rising significantly, whilst income from earnings and benefits are not, making it a difficult time financially for everyone.

In January 2023, the Scottish Government will be announcing whether they will be imposing a rent cap on social landlord rents for 2023/24. In the meantime, the Government has advised us to continue with the rent review and consultation process as normal.

INCREASED COSTS FOR THE ASSOCIATION

This year will be one of the most difficult rent reviews ever faced. Costs to maintain and invest in our homes have increased substantially this year. For example:



Windows and external doors costs have **increased by 105%** within the last 12 months.



Kitchen and bathroom costs have **increased by 70%** in the last 12 months.



THE FINANCIAL PICTURE FOR THE ASSOCIATION

We know that a rent increase of 11% would be unaffordable for many of our tenants and is not something that we would consider. However, we must (if we are allowed to do so) increase rental income this year because a rent freeze for 2023/24 would not be financially viable. A rent increase lower than inflation combined with the increase in costs will also unfortunately have consequences in the years to come.

This year we have modelled two options - a rent increase of 5.6% or 7% and the financial impact that both options would have on the Association and our tenants is set out below:

Rent Increase Apr 23		This amount is equivalent to approx		
	Reduction in available Money (over the next 4 years)	% of our planned major works	% of our staff costs	% of our Reactive spend
5.6%	871,704	36%	21%	48%
7.0%	607,567	21%	13%	28%

- **A rent freeze in 2023/24** would cause financial hardship for the Association and unaffordable rent increases in the coming years.
- **A rent increase of 5.6%** (half the current rate of inflation), would ensure that the Association is financially secure in the coming years **BUT** it would mean that rents must increase by inflation plus 1 or 2% for the coming **five** years. Some planned maintenance works would also have to be postponed.
- **A rent increase of 7%** would reduce the number of years that rents need to increase by inflation plus 1 or 2 % from five years to four years and reduce the planned maintenance works that would need to be postponed.

AFFORDABILITY OF OUR RENTS

We measure the affordability of our rents by looking at the following:

- comparison with other small rural housing associations rents.
- comparison with the average weekly rents of all social landlords.
- If any of our tenants give up their tenancy because they couldn't afford the rent.
- If any offers of housing have been refused because the rent was unaffordable.
- Using the Scottish Federation of Housing Association rent affordability calculator, which looks at average monthly rents against affordability measures, such as rent being under 25% of income for those in the lowest 30% income bracket above benefit entitlement.

The affordability measures used, suggest our rents continue to be affordable with a 5.6% or 7% rent increase, although the affordability tool does show a reduction in income left after rent above the minimum income standard. This is because of the increase in the cost of living.

RENT CONSULTATION 2023/24

In January, we will be sending you a survey by text or email with further information on our rent consultation and proposed rents from 1st April 2023. It is more important than ever that you take part and respond to the survey.

Please look out for the survey and thank you in advance for taking the time to complete it.

TENANT SATISFACTION SURVEY

In February 2023 Research Resource will be carrying out a tenant satisfaction survey with approximately 45% of our tenants. The surveys will be face to face and identification will be provided at the start of the survey. If identification is not provided, please ask to see it.

The survey covers all aspects of our service and is extremely valuable to us because it lets us know where we are doing well and where we need to improve.

The surveys are completely confidential. We do not receive any details other than the results of the survey. We would be very grateful if you could take the time to answer the questions.

Rechargeable Repairs

RSA 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 Tenant 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.

In some cases, you might alert us to the recharge such as the loss of your house keys, or calling out the emergency contractor to a non-emergency repair.

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.
- Repairs to any appliances, or fixtures, which have been supplied or fitted by the tenant;
- Careless or malicious damage to the building, or the Association's fixtures, caused by the tenant, 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 reference 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 the tenant, on more than one occasion; and
- 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 an invoice you should note that we apply an administration charge for doing so.

Cost of works	Administration Charge
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. Such action may involve a small claims action at the discretion of our Board of Management.

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. Appeals should be addressed to the Director of Housing and Property Services.



Introducing Call Recording

To improve the quality of our services and to protect both our staff and our customers we will be introducing a call recording system in January 2023.

Most of us are familiar with call recording announcements when making business phone calls and our system will be similar. The digital technology allows the recording of real time phone calls with the option to playback. Our system is fully compliant with data protection legislation.

If a caller becomes aggressive or abusive on the phone to a staff member, the staff member has been instructed to terminate the call and senior managers will then investigate and take appropriate action. Should a caller raise a complaint with the way a call was handled then we shall also investigate by listening to the call and taking appropriate action.

We will also use call recordings for internal staff training purposes to improve the quality of service we provide.

We have an Unacceptable Actions Policy and Customer Service Standards. We are currently reviewing our Customer Service Standards. These are available on our website ["Your Views"](#) section or a copy can be obtained by contacting the office.

Your Housing Officers

TELL US HOW WE
CAN HELP YOU



Dana McNulty

Email: dana@rsha.org.uk

Mobile: 07881 799570

Office: 01786 843 035



Lesley McGregor

Email: Lesley@rsha.org.uk

Mobile: 07464 543154

Office: 01786 843031



Rebekah Hawkins

(Rebekah works part-time,
11am-3pm Wednesdays and
all day Thursday and Friday)

Email: Rebekah@rsha.org.uk

Mobile: 07881 799576

Office: 01786 843034

Walkabout Schedule

Doune, Deanston, Kippen,
Strathyre, Lochearnhead, Killin,
Tyndrum

**First Wednesday of the
month - Doune and Deanston**

**Third Wednesday of the
month - Kippen**

**Second Thursday of the
month - Tyndrum,
Lochearnhead and Strathyre**

**Fourth Thursday of the
month - Killin**

Walkabout Schedule

Callander, Buchlyvie, Gargunnock,
Gartmore,

**First Tuesday of the
month (am) - Gargunnock**

**First Wednesday of the
month (am) - Callander:
McLaren Terrace, Finglas
Gardens, Ritchie Place**

**Second Tuesday of the
month (am) - Buchlyvie
and Gartmore**

**Third Tuesday of the
month (am) - Callander:
Finlay Road, Duncan Drive**

**Third Wednesday of the
month (am) - Callander: Station
Road, Buchanan Place, Stirling
Road, Campbell Court**

Walkabout schedule

Aberfoyle, Balfron, Drymen,
Killearn, Kinlochard, Strathblane,
Stronachlachar

**First Thursday of every month
- Aberfoyle, Balfron, Drymen,
Killearn, Strathblane**

**First Thursday of every quarter -
Kinlochard, Stronachlachar**

Fuel Support Fund

We have been successful in securing funding of just over £53,000 to assist our tenants struggling with soaring fuel costs. With this funding we have purchased heated throws for all tenants over the age of 65. We have managed to distribute most of the throws, with just a few more to deliver before Christmas. **We hope they are helping to keep everyone concerned warm and cosy.**

Most of the funding is being used to purchase fuel vouchers, through the Fuel Bank Foundation Scotland, to tenants on pre-payment meters who are unable to top up their meter. Vouchers to the value of £28 for adult only homes and £39 for households with children will be available from January. Please contact your Housing Officer or Kevin, in the new year, if you need help to top up your meter.



Income Maximisation Officer – Kevin McGhee with just some of the blankets that were purchased with the grant.

A happy tenant receiving their electric fleece blanket



Christmas Cheer with Employers in Voluntary Housing (EVH) Cost of Living Support Grant

We have also been successful in our application for funding from EVH's cost of living support grant. The award of £2,500 is being used to purchase One-4-All vouchers for households on means tested benefits with children under the age of 16. The vouchers are for £20 and can be used in The Entertainer toy shops, WH Smith, Build-a-Bear Workshop, Toucan Box, Vue Cinema and others. The vouchers can be used online or in store.

The vouchers will be delivered by members of staff before Christmas.

For further information on any of the above contact our Income Maximisation Officer Kevin McGhee on 01786 841101 or email at kevin@rsha.org.uk

Scottish Child Payment

The Scottish Child Payment is for parents or carers on low incomes who have a child under 16. It is a payment of £25 a week for each child under 16. It is paid every 4 weeks by Social Security Scotland.

You can get Scottish Child Payment if all the following apply:

- you or your partner is responsible for a baby or child under 16
- you get certain benefits
- nobody else gets Scottish Child Payment for the child
- you live in Scotland.

you must get one of these benefits:

- Child Tax Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Income Support
- Pension Credit
- Universal Credit – if your UC is reduced to £0 by a sanction or a deduction, you can still get Scottish Child Payment
- Working Tax Credit.
- To claim this benefit please apply online at www.mygov.scot/scottish-childpayment/how-to-apply or phone on 0800 182 222

Universal Credit

As from 26th September 2022 the "administrative earnings threshold" for Universal Credit has been increased. This means that for those claimants in receipt of Universal Credit who earn less than £494 for single claims or £782 for a couple per month, will be required to complete work search and work availability requirements. Exemptions are for people with limited capability for work related activity, for those who have a carer or are entitled to new style ESA.



Citizens Advice Scotland have set up open surgeries in some Rural areas.

2 monthly open surgeries are starting in Aberfoyle Memorial Hall on Mondays 2.30pm – 4.30pm from January 2023.

Strathblane Outreach – Strathblane Library, 12 Kirkburn Road, Strathblane – every fortnight (Thursday) 2pm – 4pm

Killin Outreach – Killin Library, Main Street, Every Fortnight (Tuesday) 1pm – 3pm

Balfour Outreach – Balfour Library, 71 Buchanan Street Thursday 10am-1pm

Callander Outreach – Callander Library, South Church Street Wednesday 10am – 4pm



ASSET MANAGEMENT UPDATE

Gas Safety Inspections

As your Landlord, we are legally required to carry out the annual gas safety inspection and service to all gas appliances in your home.

Our contractor's (Saltire) engineers will undertake this work by following all up-to-date government guidelines. We appreciate that people have busy lives and it can be hard to set aside time to wait at home for an appointment, 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.

If we are unable to gain access to undertake these inspections, we are compelled to cap the gas supply before the end of the 12 month period.

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. We are in the process of procuring a new Landscaping contract with the expiry of the existing arrangement with Nurture next year. The procurement of this contract will be completed in advance of the Spring and the successful contractor will commence visits twice a month from April to October 2023.

AdobeStock | #28564751



FIRE SAFETY

Celebrate the Festive Season Safely

Christmas is 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 ash trays
- 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.



Development Update

CIH Housing Awards, October 2022



Lampson Road Killearn

11 units, including 8 cottage flats and 3 houses.

The preferred contractor has been selected and a funding application has been submitted to the Scottish Government. Site start is expected in Spring 2023.

Buchanan Crescent, Croftamie

14 units, including 8 cottage flats and 6 houses.

Planning permission was granted in October 2022. The preferred contractor has been selected and a funding application has been submitted to the Scottish Government. Site start is expected in Spring 2023.

Strathblane

Work is progressing well on the **4 cottage flats** at Strathblane, with completion expected in Spring 2023.

Plantation, Balmaha

22 units (10 units Social Rent, 6 shared equity, 4 Key Worker units East Loch Lomond Community Trust (ELLCT) 2 self-build plots for sale).

The project is currently awaiting a funding decision from Scottish Government. We anticipate a decision in the new year. Should the funding application be successful, we will be aiming to be on site in Spring 2023.

Mark Griffiths, Chair of RSHA and Theresa Elliot, Vice Chair of RSHA on stage to receive CIH Scottish Housing Award for Excellence in Development for Affordable Housing for Claish Farm Development, Callander with Lovell Partnerships.

www.scottishhousingnews.com/articles/stirlingshire-site-wins-top-affordable-housing-award

Burngreen Phase 2, Kippen

The newly completed development at Kippen Phase 2 comprises 9 units for rent:

- 6 no. 4 apartment semi-detached houses
- 2 no. 4 apartment end terrace houses
- 1 no. 3 apartment mid terrace house.

The houses were handed over on 01/12/2022, and tenants have moved into their new homes.

Other opportunities
We are currently reviewing development opportunities in other areas, including Aberfoyle and Tyndrum.



Complaints Performance

April 2022 to September 2022

Total number of complaints received
38

Types of complaints:
28 were Stage 1 complaints
10 were Stage 2 complaints

BREAKDOWN OF TYPE OF COMPLAINT

Housing Allocations.....	2	ASB Resolved Unsatisfied.....	1
Void	1	Planned Works.....	9
Arrears Management.....	2	Reactive Repairs.....	5
Rent Collection	1	Defect Repairs.....	1
Factoring	1	Landscaping.....	1
Estate Management.....	4	Recharge Repairs.....	1
Tenancy Management.....	4	Staff.....	4
Tenant.....	1		

STAGE 1

Upheld - Satisfied	11
Upheld - Not Satisfied.....	1
Partially Upheld - Satisfied.....	3
Partially Upheld - Dissatisfied	2
Not Upheld - Satisfied.....	9
Not Upheld - Dissatisfied	1

STAGE 2

Upheld - Satisfied	2
Upheld - Not Satisfied.....	0
Partially Upheld - Satisfied.....	2
Partially Upheld - Dissatisfied	2
Not Upheld - Satisfied.....	1
Not Upheld - Dissatisfied	3

64% of all Stage 1 complaints were responded to in full within SPSO target 5 working days

50% of Stage 2 complaints were responded to in full within SPSO target 20 working days

Learning from complaints helps us to improve our service and to identify areas where we are not performing so well. Where a quick resolution is not possible, we investigate the issue thoroughly aiming to give a full explanation and decision.

- As a result of complaints feedback we are focussing on:
- Improve communication with our Factored owners and engage with them more closely regarding changes or revisions to our factoring services or arrangements; and
 - Training for staff dealing with customers on the frontline and how to deal with different situations faced.

- There are several ways you can give us feedback:
- Use the website action box on the home page of the website www.rsha.org.uk
 - Email enquiries@rsha.org.uk
 - Phone the office 01786 841101
 - Speak to a member of staff
 - Write to us

Quite simply, we value complaints as it helps us to improve. Thank you for your continued support.



Killin Warm Hub

Save on bills **Get cosy** **Socialise – or just enjoy some quiet time**

Enjoy hot drinks, snacks, soup @ no cost

WHEN; every weekday **WHERE;**

Monday morning **Killin Community Room 10-12**
co-hosted by Reconnect

Tuesday morning **Shutters Coffee Bothy 10-12 noon**

Wednesday morning **Shutters Coffee Bothy 10-12noon**

Thursday afternoon **Shutters Coffee Bothy 2-4pm**

Friday morning **Shutters Coffee Bothy 10-12noon**

Contact info – lane.caldersha@gmail.com 07946102655

ALL WELCOME!



Macmillan Cancer Support Fundraising

Joe Salcedas, our Housing Services Adviser and his son Kyle, age 7, decided to raise money for Macmillan Cancer Support: Joe organised a Cake, Bake and Curry Day in the office and Kyle took part in a run because Kyle loves running!

Joe's mum is going through cancer treatment and is supported by the lovely staff at Macmillan so they thought doing something small would show their appreciation.



The Cake, Bake and Curry Day was held on 7th September at the office was a great success, staff cooking talents were revealed in a stupendous display of tasty curries and delicious bakes and cakes. On the day £270 was raised. Joe says he was "blown away" by the enthusiasm and kindness shown by Rural staff.

Kyle took part in a 2km race on 11th September at the Peak, Stirling to raise funds. Not only did he enjoy himself, he gave it his all, took on ages up to 14 years of age and managed to finish 3rd in his age group and still have a massive smile at the end of the race.

Joe's family were very proud - not only for what he has achieved, the time he gave up, the joy of what he loves but - he did it all to give something back.

In total Kyle helped raise a massive £400 for Macmillan Cancer Support. Let's all do our bit.



Cake, Bake and Curry Day



Kyle Salcedas



Donna Birrell, RSHA CEO with Kyle Salcedas

2022 Garden competition results

- 1st Place** Mrs Elston, Ballechroisk, Killin
- 2nd Place** Mrs Black, Springbank Road, Doune
- 3rd Place** Mr Wyllie, Ballechroisk Court, Killin

Vegetable garden:

- 1st place** Mr Hartley-Hengist, Old Kirk Loan, Aberfoyle
- 2nd Place:** Mr McLaren, Burngreen, Kippen

If you wish to enter for next year's competition, please let us know. You can also nominate a neighbour's garden. Winners receive national garden vouchers.

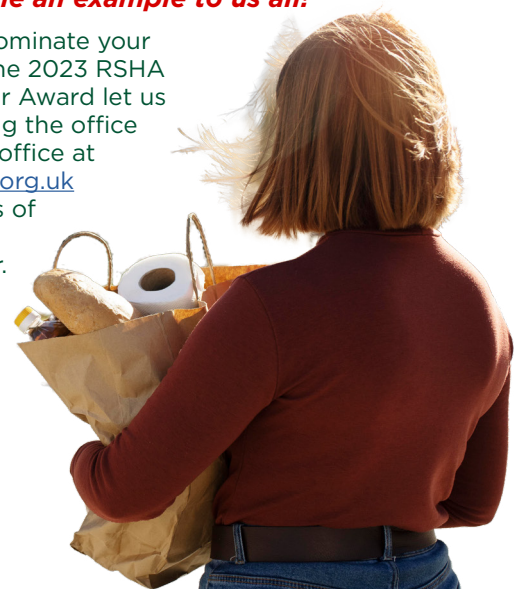
Good Neighbour Award Winner 2022

Our winner Lorraine Miller, who is a tenant in Callander went out of her way during Storm Arwen during November 2021 to check up on elderly neighbours ensuring they had food and were ok.

Thanks Lorraine an example to us all!

If you wish to nominate your neighbour for the 2023 RSHA Good Neighbour Award let us know by phoning the office or emailing the office at enquiries@rsha.org.uk giving us details of why they are a good neighbour.

Full details on how to enter are on our website. Thanks to all.



A few goodbyes and hellos to catch up on: *Good-bye and good luck to:*

Gillian Lynas, Housing Officer
Hilary Tennant, Governance and Compliance Officer
Kirsty Brown, Deputy CEO/Director of Finance and Corporate Services
Ashley Nelson, Finance Assistant

Hello to:

Nicole Wiseman, Property Services Assistant
Sandra McPhee, Governance and Compliance Officer
Joe Salcedas, Housing Services Adviser.
Morag Holehouse, Assistant Housing Officer (Temporary).
And a warm welcome back to **Rebekah Hawkins**, Housing Officer.



CONDENSATION ADVICE

This is the most common cause of dampness.

Condensation is caused by water moisture from inside the home coming into contact with a colder surface, such as a window or wall. The water drops (or condensation) may then soak into the wallpaper or paintwork or even plasterwork and attract black mould to grow on its surface. You can wipe the black mould away using a special fungicidal solution or a solution of water and bleach. Please remember to be careful when using bleach and take appropriate safety precautions as guided by the manufacturer.



Condensation mainly occurs during the colder months and is usually found in corners and north facing walls, on or near windows, areas with little air circulation such as behind wardrobes and beds - especially when they are pushed up against external walls - black mould is frequently seen on this type of dampness.

It is very important to strike a balance between warmth and ventilation. It may appear that by opening windows that you are losing heat, but what this allows is warm moisture-laden air to escape and permits cool dry air to enter your home. Dry cool air is actually cheaper to heat than warm moist air! So this actually saves you money, as well as resulting in a healthier living environment.

Take preventative action - If you feel the dampness and/or mould growth is caused by condensation:



1. Produce less moisture
 - Cover pans when cooking. • Dry clothes outdoors in warm weather. • Ventilate tumble driers to the outside. • Do not use paraffin or liquid petroleum ('bottled') gas heaters. They produce masses of water vapour and are very expensive to run.
2. Ventilate to remove moisture
 - Always ventilate, or open a window when the kitchen and/or bathroom are in use and close other internal doors so as to prevent moisture-laden air from spreading to other parts of your home. • Continue to ventilate for a time after a shower, a bath or cooking. • Ventilate cupboards, wardrobes and (with blocked up fireplaces) chimney flues. • Always open bedroom windows (for up to one hour) as soon as you rise, and throw back the sheets or duvets to air the bed and bedding. • Clear window sills of clutter that will impede window opening.
3. Wipe away excess moisture: Always wipe the windows (and window sills if required) of your home, every morning, to remove condensation. This is especially important in the bedroom; just opening the window is not enough.
4. Keep your home adequately heated If possible, keep low background heat on all day, even in the bedrooms, kitchen and bathroom.
5. Above all remember dealing with condensation is not easy. Carry out as many of the above steps as possible every day, so that it becomes part of your living and lifestyle.

If you still feel, that your dampness is due to rising damp, penetrating damp or from defective plumbing then you should contact us.



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 on 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').
- 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 in this newsletter.

Legionella Reminder

Be Safe

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



Emergency Repairs

Tenants who have an emergency repair during the festive closure period should call:

**Gas repairs: Saltire on
0330 202 0444**

**Tenants at The Meadows,
Kippen: Dawn Homes:
0345 877 8936**

**All other tenants Logie
Building Services:
0131 608 1445**

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 e.g. 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.

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 can recommend Diamond Insurance Scheme arranged through Scottish Federation of Housing Associations (SFHA). www.sfha.co.uk/diamond-insurance

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)
Our office is open to the public on Tuesdays, Wednesday afternoons and Thursdays.

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



SCAN ME