



Rural Stirling Housing Association Ltd

Annual Performance Report

2019 / 2020



Chairperson's Report 2019/20

Welcome to the 29th Annual Report on the Association's activities and finances for 2019/20. The Board are responsible for setting the strategic direction of the organisation, agreeing targets and monitoring performance. The day to day running of the Association is delegated to our staff team led by our Chief Executive Officer. Our Annual Report is an important document and explains what we have achieved together over the last year.

This is my first report as your Chairperson. I am acutely aware that it is both a privilege and a big responsibility to lead this great organisation. I am proud that we remain ambitious and will continue to be so. Serving our communities is at the heart of all we do and I, your Board and our staff are passionate about this.

Each year seems to bring new challenges, last year we had the refurbishment of our offices with all the disruption and upheaval entailed with that, but nothing could have prepared any of us for the onslaught of Covid-19. The upheaval to all our lives has been unprecedented and the Association is no exception. Working from home has become the new norm and we have only been able to offer a reduced service but even this has taken a huge amount of hard work from our staff. I must thank our staff for all their efforts associated with this. We are now preparing for the partial reopening of the office and the resumption of the majority of the services on which our customers rely.

I mentioned earlier that we are ambitious and this is best illustrated by our development programme. We opened one new development, Woodyard Court in Doune, but most significantly we commenced work on 50 new homes at Claish Farm in Callander just prior to lockdown but it is now proceeding apace! There are also a number of other exciting projects in the pipeline and due to start in the near future.

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 Anne Law and Cordelia Guidery to the Board at our last AGM but during the year said goodbye to Colin O'Brien, a long serving member of the Board and previous Vice Chair of the Association and Alison Smith has decided to stand down at the AGM. I would like to thank them both for their very valuable service to the Association. A new member, Lorna Cameron, was co-opted onto the Board in the last month and will be standing for election at the AGM.

Last year we stressed the need for strong Governance and noted that we were developing our new Strategic Plan setting out our future direction. This was completed in June and can be found on our website; please have a look at it and let us know your views. We have also had a Working Group looking at Customer Engagement, Participation and the development of Scrutiny. We know that two way communication 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. Watch the website and Rural Matters for details shortly!

All Registered Social Landlords (RSLs) must produce Annual Assurance Statements, the first being published in late 2019. We are now required to carry out this formal self-assessment against the Scottish Housing Regulator's 7 Regulatory Standards every year. Clearly Covid-19 has had an impact and the Board and the Senior Team are working hard to ensure our Annual Assurance Statement is submitted by the end of November. 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 the short period I have been leading RSHA, particularly Donna Birrell, our CEO, and Margaret Vass and Fiona Boath, joint Vice Chairs.

Mark Griffiths
Chair

Members of the Board of Management as at 31st March 2020



Mark Griffiths



Margaret Vass



Fiona Boath



Linda Anderson



Malcolm Begg



Theresa Elliot



Martin Earl



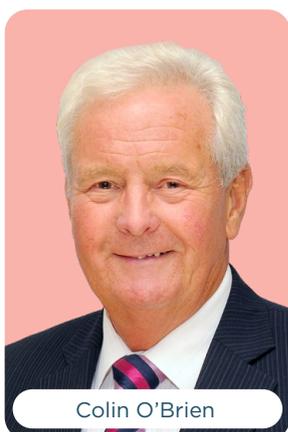
Cordelia Guidery



Anne Law



Susan Macmillan



Colin O'Brien



Alison Smith

Chairperson

Mark Griffiths

Vice Chairperson

Margaret Vass

Vice Chairperson

Fiona Boath

Linda Anderson

Malcolm Begg

Theresa Elliot

Councillor Martin Earl

Cordelia Guidery

Anne Law

Susan Macmillan

Colin O'Brien (resigned April 2020)

Alison Smith

Bob Moyes

(Stood down at last AGM 19/9/19)

Alistair Miller

(Resigned 17/4/19)

Phill Ragsdell

(Resigned 2/4/19)

New Build Developments

We have had another busy and productive year advancing our new build development programme. Some of our highlights from 2019/2020 include:

Lampson Road, Killearn

We appointed a Design Team and formed a community panel during 2019/20 to achieve local input into the design of the proposed eleven-unit development in Killearn, on land bought by the Association in the previous financial year. The scheme design will be finalised and a detailed planning application submitted later in 2020.

Other grant funding submissions in the 2019/20 financial year include applications for a thirty-unit development in Drymen and a nine-unit development in Kippen, both of which we hope will start on site later in 2020.

Balmaha

We are progressing towards site start at Balmaha, with procurement of a Contractor underway and the full funding application scheduled for the latter part of 2020. The proposed development will provide a range of new housing, including ten houses for rent and six houses for sale through the New Supply Shared Equity scheme.

We are working in partnership with East Loch Lomond Community Trust to provide four properties designated for key workers. We will also be marketing two self-build plots for sale at the Balmaha site.

Buchanan Crescent, Croftamie

An outline planning application was submitted to Loch Lomond and Trossachs National Park in February 2020 for a proposed development of fourteen properties in Buchanan Crescent Croftamie. A grant application was also made in March 2020 to the Scottish Government to facilitate the acquisition of the site. The planning application will be determined in 2020/21 and the purchase of the site will follow thereafter.

Woodyard Court, Doune

We were pleased to announce the completion of six new-build homes for rent in our fifth phase of development at Springbank Road during 2019/20.

The site was previously Hugh Campbell & Sons timber sawmill which dates back to the 1900's. The sawmill closed in 2004 and the land was acquired by RSHA. The Hadden Group started on site on the 28th February 2019 and delivered 4 cottage flats and 2 amenity bungalows on 1st October 2019. The properties are timber kit construction with block and render walls and attractive stone cladding detail. They have a modern gas central heating system, have been built to high insulation standards and achieve EPC Band B. The properties also benefited from high performance windows and doors.

The official opening ceremony was performed by Councillor Evelyn Tweed and Mark Griffiths RSHA Chairperson on the 8th November 2019 and invited guests had the opportunity to view an occupied flat.



Claish Farm, Callander

Following confirmation of the full funding package, the construction of the fifty-unit development at Claish Farm in Callander started on site in February 2020. Lovell, our Main Contractor, made a good start on the ground works before the Coronavirus Lockdown forced a suspension to the works in late March 2020. Works resumed in June 2020.



Financial Position 2019/20

Income

| | 2019/20 | 2018/19 |
|--------------------------------------|------------------|-----------|
| Rent & Service Charges | 2,679,195 | 2,454,809 |
| Scottish Government Grants | 20,873 | 22,283 |
| Grants Released from Deferred Income | 831,323 | 799,375 |
| Other Income | 72,754 | 145,884 |
| Interest Receivable | 739 | 417 |
| | 3,604,884 | 3,422,768 |

Income has increased by
224,386

We received
20,873
in Scottish Government Adaptation Grants

Expenditure

| | | |
|----------------------------|------------------|-----------|
| Management Costs | 1,067,536 | 1,036,919 |
| Reactive Maintenance Costs | 297,657 | 271,557 |
| Planned Maintenance Costs | 168,084 | 122,131 |
| Housing Depreciation | 1,274,754 | 1,205,561 |
| Other Costs | 51,704 | 74,607 |
| Interest Payable | 368,472 | 363,745 |
| | 3,228,207 | 3,074,520 |

Glossary

Housing Management Costs
Costs of running the Association, including staff costs, costs of the office and tenant communication.

Repairs

The annual costs of repairs to the properties including emergency repairs, boiler servicing, external painting etc.

Depreciation

The annual amount charged to the income and expenditure account to write off the cost of the housing stock and components renewal (e.g. heating, kitchens etc)

Loan Interest Charges

The cost of the loans required to pay for the costs of building the properties.

Transfer to Reserves

Surpluses transferred to reserves for future investment in homes.



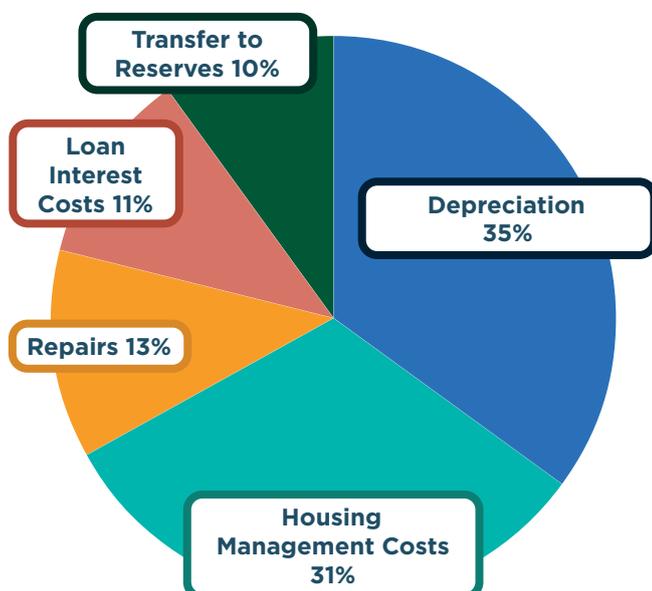
Surplus*/(Deficit) **376,677** 348,248

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

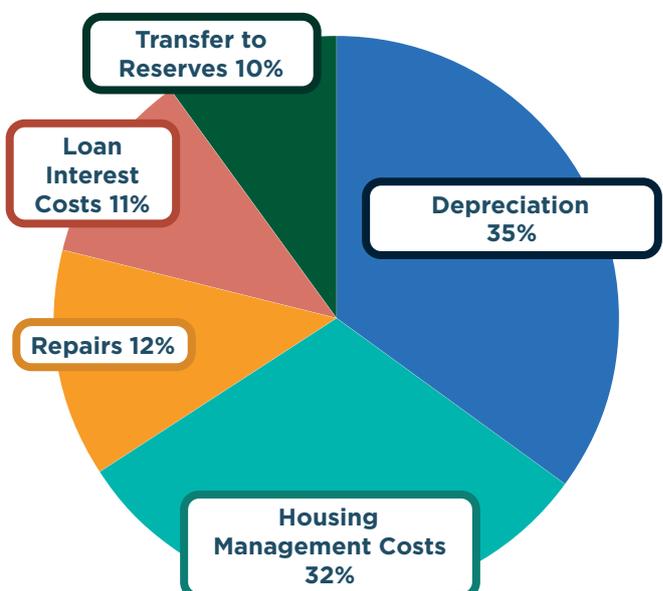


Association's total borrowings at the year end **10,694,361** 10,467,429

2019/20



2018/19



Housing Services

Meeting Housing Needs

We received 271 new housing applications in the reporting year.

We let 49 properties in total: 57% to housing list applicants; 10% to existing tenants (transfer lets) and 33% to those nominated by Stirling Council.

It took us 6.8 days on average to process housing applications.

Neighbourhood Management

The Housing Team are continuing to monitor the estates on a regular basis. We reviewed our ASB policy in 2019/20 and introduced new timescales for officers to work to.

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?

The number of anti-social behaviour complaints received/ per 100 homes during 2019/20 was

10.66

compared to 11.63 in 2018/19.

The percentage of anti-social behaviour cases resolved within target during 2019/20 was

98.44%

compared to 89.4% in 2018/19.

The average time to re-let properties during 2019/20 was

11.79 days

compared to 13 days in 2018/19.

The percentage of tenancy offers refused during 2019/20 was

9.4%

compared to 11.6% in 2018/19.

The percentage of tenants satisfied with repairs/ maintenance service during 2019/20 was

93.4%

compared to 95.5% in 2018/19.

The percentage of tenancies sustained for more than a year was higher during 2019/20 at

91.13%

compared 83.3% in 2018/19.

Tenant Satisfaction

We carried out a Tenants' Satisfaction Survey in the summer of 2019 and identified the following areas to target for improvement throughout forthcoming years.

Satisfaction with repairs service

83%

RSHA 2016 **94%**
ARC 2018/19
(RSL average) **93%**.

Satisfaction with planned/cyclical maintenance carried out

82%

RSHA 2016 **100%**

Does rent represent good value for money?

76%

RSHA 2016 **100%**
ARC 2018/19
(RSL average) **83%**.

Satisfaction with the maintenance of common areas i.e. drying greens/ bin stores/closes.

84%

RSHA 2016 **100%**

Satisfaction with the management of the neighbourhood you live in.

91%

RSHA 2016 **99%**
ARC 2018/19
(RSL average) **88%**.

Satisfaction with the way RSHA listens to your views & acts upon them.

86%

RSHA 2016 **93%**

Satisfaction with answering queries (final outcome & time taken)

OUTCOME
84.4%

TIME
79%

RSHA 2016
OUTCOME **97%**
TIME **92%**

Would you know how to make a complaint?

81%

RSHA 2016 **99%**

Getting Good Value from Rent and Service Charges

Weekly rent charges 2019/20

1 bedroom
£75.63

(2018/19) £72.49



3 bedrooms
£93.38

(2018/19) £89.15



2 bedrooms
£85.24

(2018/19) £81.97



4 bedrooms
£98.79

(2018/19) £95.18



0.21%
Rent lost from
Empty Homes
19/20 0.21%
(2018/19) 0.3%

3.91%
Gross rent arrears
as a percentage
of rent due 19/20
3.91%
(2018/19) 4.3%

2.4%
Rent increase
agreed for the
following year
20/21 2.4%
(2019/20) 3.8%

Income Maximisation Officer

In 2019/20 our Income Maximisation Officer (IMO) assisted well over 150 tenants and raised £486,607.56 in financial gains.

As the Covid-19 pandemic hit near the end of the 2019/20 financial year more people found themselves having to claim Universal Credit. This will be a challenging time for tenants and the Association. Kevin has advised many tenants on what support is available during this time and as the year goes on this will affect many more of our tenants. We can advise on other benefits and there is helpful information on the RSHA website.

www.rsha.org.uk

We work closely with Start Up Stirling who provide a mobile foodbank service and one to one support for those in need. We also work closely with Action in Mind who assist people towards better mental health and wellbeing.

Digital Inclusion

Digital technology is now an essential part of day to day life and the Association is committed to supporting tenants toward embracing these new skills.

Our Income Maximisation Officer has completed training and is now our Digital Motivator. During the forthcoming year we hope to roll out some digital surveys and information gathering that you can participate in by using your phone, tablet or laptop.

If any of our tenants would like more information on becoming more digitally engaged, then contact Kevin.
kevin@rsha.org.uk / 07464 543155.

Office Fundraiser
for Start Up Stirling in
September 2019.
We raised £250.



Kevin McGhee,
Income Maximisation Officer

Case Study

Our tenant Miss A had been working but due to mental health problems had found that she was too ill to continue. She was initially on statutory sick pay and then was paid off by her employer. Miss A received assistance from Kevin to claim Universal Credit to help with her housing costs. Kevin also identified a number of other benefits that she would be entitled to and supported the household during lockdown as they became isolated due to coronavirus. The tenant received benefit payments of £1,106.47 per month for universal credit and £258.70 per month for personal independence payment.

Planned Maintenance

We welcomed some new contractors to RSHA in 2019/20 as a number of contracts were procured during the 2019/2020 financial year. Everwarm Ltd, MCN (Scotland) Ltd and L&D Services Ltd were successfully appointed the Framework for the Kitchen Replacement Contract.

SST Electrical Ltd were awarded the contract for the Fire Safety & Electrical Upgrades. Mitie Property Services UK Ltd were awarded the external painting contract and Corgi Technical Services Ltd were successful in the award for the Independent Gas Quality Checks.

Following the demise of Resolution Landscapes, in February 2020, we quickly appointed the second placed Landscaping Contractor on our External works Framework, Nurture Landscapes Ltd in March 2020 to ensure continuity before the new growing season started.

During the year 16 properties had their heating systems renewed, most receiving new electric Quantum radiators to replace older storage heaters.

A range of essential cyclical maintenance servicing and smaller major repair works were also completed amounting to total planned maintenance expenditure of £250,000.

Planned Maintenance - How did we perform?

32% of the planned maintenance budget was expended.

97.7% of annual gas safety inspections were carried out within target.

96% of our homes continue to meet the Scottish Housing Quality Standard (SHQS)

95% of our homes met the Energy Efficiency Standard for Social Housing (EESH)

The Asset Team experienced a number of resource issues in 2019/20 which impacted on the planned major repair works.

The fire safety upgrade works and the new kitchen installations had to be suspended mid March 2020, therefore the 2019/20 planned maintenance budget was severely underspent.

Reactive Maintenance

We carried out 1508 day to day repairs in 2019/20 ie 2.5 repairs per property, which was an increase of 8.6% to the previous year.

The average cost per property was 6% up on the previous year.

2019 / 2020

2018 / 2019

Reactive Costs

£297,657

£271,557

Number of Units at end of 2019/20

628

622

Average Number of Units during 2019/20

625

605

Cost per Unit based on Average Numbers

£476.25

£448.85

% Increase on Previous Year

6%

5%

Our average 2019/20 response times were 2.6hrs to complete emergency repairs and 5.7 days to complete non emergency repairs.

Adapting Tenants' Homes

16 medical adaptations were carried out to ensure tenants could remain in their homes with improved accessibility and facilities.

These works ranged from wet bathrooms to grab rails and were funded 100% by Scottish Government grant.

The average time taken to complete adaptations from receipt of request to completion was **36 days**.

Comments,

Complaints &

Compliments

We encourage feedback as it helps us to improve. The Board receives regular reports on complaints received, our performance on handling complaints and lessons learned.

RSHA received 60 Stage 1 complaints and nine Stage 2 complaints during the year ended 31st March 2020 with all being responded to in full (52 complaints were received in total during 2018/19).

On average we responded within the targets set by the SPSO for Stage 1 complaints but were slightly over the target of 20 days for responding to Stage 2 complaints, ie on average 21 days.

The majority of complaints received during 2019/20 were in connection with our reactive repair service. In the early part of the year the team suffered from some resources issues and our responsiveness to repairs was below our usual standard. As a result more complaints were received than usual. To address this we recruited an experienced team member who now oversees this area of service. We also 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.

A Stage 1 complaint can usually be resolved within 5 working days and is relatively straightforward. For example, if a repair wasn't carried out within time limits set by us.

A Stage 2 complaint is more complicated and usually requires more investigation by a senior member of staff as to what went wrong and thus has a target resolution time of 20 working days.

Comments & Compliments

The feedback you gave us throughout the year is not all negative.

We received a number of compliments about the parts of the service that we get right or a member of staff who has gone above and beyond for a tenant. Any compliments received are shared with the whole staff team and our contractors if applicable - it's a delight to receive them.

"I am writing to say what a great job the lad did yesterday on our gardens. They have never looked so nice. He spent hours doing the edges, borders and weeding.

Can you pass on our thanks for doing such a wonderful job."

June | Doune April 2020

"Hi, just to let you know the ground contractors are here. It looks like they're having a really good go at tidying up."

Phil | Lochearnhead April 2020

"I hope you are well and everyone is keeping safe - good to read the current newsletter online. I am very aware of vulnerable people locally who are being contacted regularly by housing staff and how much they appreciate it -life can change quickly for them during lockdown and housing organisations are very much part of their emergency service."

RSHA Member | Stirling June 2020

"Thank you so much for the excellent work carried out in my bathroom."

Patricia | Tyndrum, September 2020

Chief Executive's Report

This year has been an incredibly challenging year for everyone.

We had only just returned to our fantastic new offices when the Coronavirus forced us all into lockdown. The Coronavirus crisis has had an impact on all of our lives. We have had to make huge changes and adapt quickly to new ways of working. I am incredibly proud of our staff team who have shown great strength and resilience throughout this emergency and we are working hard to make sure we can restart our services for you as quickly as possible in line with Scottish Government and regulatory guidance. We will be providing regular updates on our website and through our SMS texting service and I want to reassure you that our services will only resume when we are confident that is safe to do so.

Despite the setbacks of Coronavirus and responding to a global health emergency we have achieved so much over the year and want to share and celebrate our successes with you in this Annual Report.

The Board have focused on strengthening and improving the governance structure and framework of the organisation making sure it is as effective and as efficient as it can be. We have a new approach and framework for monitoring and reporting on risks, Strategic and Business Planning. We are also developing our Customer Engagement, Participation and Scrutiny Strategy and our online digital services. Thank you to all tenants who participated in the series of Tenant Gatherings for your comments and feedback. This has helped enormously in the drafting of our Strategy which we hope to publish later in the year.

Our staff team have been extremely busy improving our performance in many areas. We have had particular success in reducing arrears and voids and understand the need to monitor these areas in light of the ongoing pandemic.

We do however appreciate the effects of the Coronavirus and the financial impact this will have on some of our tenants particularly if this has resulted in job losses and financial hardship. We are here to support as much as we can so please speak to us if you have any concerns. We will do our best to help.

We are very proud that we supported Scottish Housing Day in September 2019. Our talented staff bakers organised a fundraising coffee morning with proceeds donated to Start Up Stirling. We held the fundraiser on the same day that the Provost declared our new offices officially open and we even raffled the leftovers at the 2019 AGM the following evening!

We completed more new housing and opened our new development in Doune and made significant strides in taking more pipeline developments forward.

The Scottish Housing Regulator (SHR) this year extended the timescales for the submission of the Annual Return of the Charter (ARC) from end of May to the end of July. Unfortunately, we have not been able to provide you with our performance comparison and benchmarking information as the SHR has not yet published this information. We will provide you with our benchmarked performance information in our Autumn/Winter Rural Matters newsletter.



Our Annual 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. If you have any suggestions about how we can improve the Annual Report.

Finally, I would like to express my thanks and gratitude to our staff team and our volunteer Board of Management who have worked tirelessly throughout the year and particular thanks to our new Chair who has had to guide us through exceptionally difficult times in his very first year of office.

Donna Birrell
CEO



Official opening of Doune office

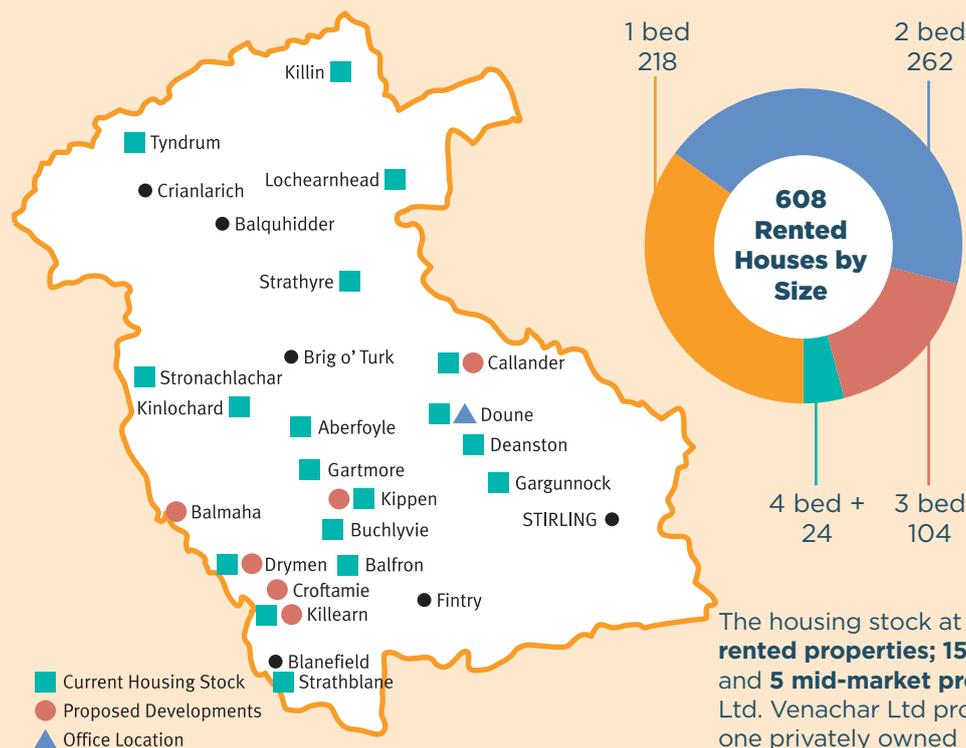
Staff Team 2019/20

as at 31st March 2020

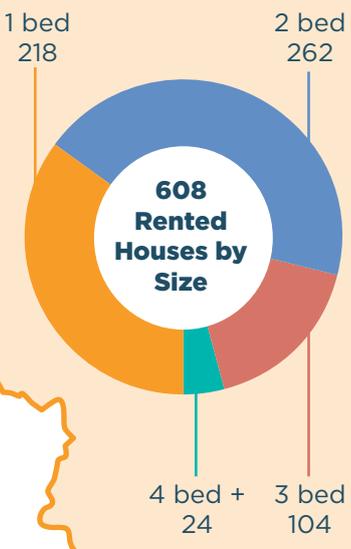
Chief Executive Officer **Donna Birrell**
 Deputy Chief Executive Officer and
 Finance and Corporate Services
 Manager **Kirsty Brown**
 Asset Manager **Malcolm Lee**
 (retired September 2019)
 Asset & Development Manager **Fiona Maguire**
 (joined September 2019)
 Housing Services Manager **Jackie Leeds**
 Corporate Services Officer **Susan Mackay**
 Finance and Corporate Services
 Officer (p/t)..... **Kasia Walker**
 (left December 2019)
 Technical Services Officer..... **Robert McGregor**
 Housing Officer **Kelly Cadden**
 (left November 2019)
 Housing Officer **Peter Davies**
 (joined January 2020)
 Housing Officer (p/t)..... **Gillian Lynas**

Housing Officer (p/t)..... **Angela Cameron**
 (left April 2019)
 Housing Officer (p/t)..... **Rebekah Hawkins**
 (joined October 2019)
 Housing Officer **Andrew Robinson**
 Income Maximisation Officer (p/t)..... **Kevin McGhee**
 Customer Services Adviser **Liz Drummond**
 Customer Services Adviser **Rachel Forsyth**
 (left October 2019)
 Customer Services Adviser **Ashley Nelson**
 (Short term contract - joined April 2019)
 Customer Services Assistant **Molly Anderson**
 (joined July 2019/left January 2020)
 Customer Services Adviser **Michelle Johnson**
 (Short term contract - joined January 2020)
 Modern Apprentice (1yr) **Josh Graham**
 (joined July 2019)
 We bought in Development Services from Gregor
 Cameron Consulting Ltd.

About the Association



| Housing Stock | |
|----------------|------------|
| Aberfoyle | 47 |
| Balfron | 51 |
| Buchlyvie | 43 |
| Callander | 154 |
| Deanston | 24 |
| Drymen | 16 |
| Doone | 56 |
| Gargunnoch | 13 |
| Gartmore | 8 |
| Killearn | 12 |
| Killin | 48 |
| Kinlochard | 4 |
| Kippen | 59 |
| Lochearnhead | 22 |
| Strathblane | 14 |
| Strathyre | 18 |
| Stronachlachar | 2 |
| Tyndrum | 37 |
| Total | 628 |



The housing stock at 31st March 2020 included: **608 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 **39 owner occupiers**



Quality property
management services

Our non-charitable subsidiary continued to play a small role in meeting local housing and community needs. We have carried out a review of the operation of our subsidiary and how it is resourced to ensure that it continues to provide high quality services.

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.

Both RSHA and Venachar are registered Letting Agents and included in the Scottish Letting Agent Register in accordance with the requirements of the Lettings Agent Code of Practice.



Rural Stirling

Housing Association



INVESTORS
IN PEOPLE

Rural Stirling Housing Association Ltd

Stirling Road, Doune FK16 6AA

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

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Property Factor No. PF000330 • Letting Agent Registration Nos. LARN 1907004 & LARN 1904083