

Rural Matters

SUMMER EDITION / AUGUST 2023

News for our tenants, members and local communities

Welcome to our Summer edition of Rural Matters.



We have another very full issue for you which is brimming with information which I hope you can find the time to read and enjoy. We also have lots of links to other great sources of support and information on our website.

This summer has been one of the wettest since records began! Not much

fun for those holidaying at home or for the kids off on school holiday. I hope that you have however managed to have a good summer. The unsettled and unseasonable weather does however act as a stark reminder of the devastating impacts of climate change. There is more advice on the impact of our changing climate on P8.

For more information on Climate Change please visit www.netzeronation.scot/about/campaigns/climate-emergency

SAVE THE DATE AGM 7pm

The AGM is being held this year at 7pm in McLaren Leisure Centre, Mollands Road, Callander FK17 8JP. We look forward to seeing you there.

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Doune Gala

RSHA dusted off its pop up gazebo for the first time since before the pandemic and attended Doune Gala on Saturday, 24th June. CEO Donna Birrell, Property Services Coordinator Michelle Johnson, and Customer Services Adviser Josh Graham enjoyed taking part on the day handing out balloons to children, handing out application forms, and giving housing advice.

We are attending community events to raise awareness of the services we offer and give advice. Let us know of upcoming events in your area if you would like us to attend.



CEO Donna
Birrell, Property
Services Coordinator
Michelle Johnson
and Customer Services
Adviser Josh Graham
manning the stall

Housing Services Officer Lesley McGregor, and Doune tenants Emma Scott, Fiona Rayner and Siobhan O'Hare were part of the Doune Gala Committee. They helped organise fundraisers throughout the year to provide free children's entertainment on gala day, and also helped organise the first Doune Gala Football tournament in over 20 years. Lesley

said "it was great being part of bringing the gala back after the pandemic. A lot of work went in to organising the gala, but the whole community helped support the committee and it was a great week for the village."

Doune tenants Fiona Rayner (left) and Emma Scott (right) Doune Gala Committee members at the Kids Corner tent.

SHR Annual Assurance Statement Visit

RSHA was selected by the SHR to receive an Annual Assurance Visit. The Visit took place in May and there were no issues raised. We are delighted that

the SHR were confident that we continue to meet the Standards of Governance and Financial Management. The full report on the outcome of the visits is available on the SHR website.

www.housingregulator.gov.scot

Please remember we can offer the Near Me appointment system for routine appointments. This is a virtual meeting room that can be easily accessed and saves time and expense of coming to our office or having a member of staff visit you in your own home.

Details of how to use Near Me can be found on our website.



We would like to involve our tenants and get vour feedback on our next Annual Assurance Statement due to be submitted in October 2023. Would you be willing to be involved in a small Working Group of Staff and Board members or could you take some time to

give us your views? If this is of interest to you, please contact us.



Near Me



My Home

We are currently developing the My Home tenant portal area of our website where tenants can do more online for example: check rent accounts, pay rent, update account details and your tenant profile.

Is this something that you are interested in? Would you like to be part of a focus/interest group that we could consult as we take this initiative forward? If so, please let us know.



Board News

The May, June and August Board meetings were very full meetings where lots of key decisions and discussions took place. Key agenda items included:

- Tenant Satisfaction Survey: The outcomes from our three yearly Tenant Satisfaction Survey were presented to our May Board. More information on this is inside on Page 4.
- Quarterly Performance: The Board were presented with the Quarter 4 (January - February - March 2023) Quarterly Performance Report in May. The Quarter 1 (April - May - June 2023) Quarterly Performance Report was presented to the August Board. Our Board are monitoring arrears closely and we continue to prioritise and focus on arrears performance.
- ARC Return 2023: The Board approved our Annual Return on the Charter to the Scottish Housing Regulator.
- Policies: Various policies were reviewed and approved.



- Tenant Satisfaction Survey Action **Plan:** The Board approved an Action Plan in June following a really useful and informative discussion on the survey results at a Tenant's Event held in May. Thank you to everyone who joined us for a coffee and a
- Governance Annual Reviews: Various annual reviews were approved by the Board in August

including our first annual report on the Equality, Diversity and Monitoring information that we collect.

Board Recruitment

We have recruited three new Board members following a recent recruitment campaign. We welcome Richard McElfatrick, a resident of Doune, Lynda McColl a local tenant and Alison Smith from Balfron on Board!

We are always delighted to hear from anyone who would be keen to volunteer and get involved with the work of our Board. We welcome applications from all, but are particularly looking for young people who are underrepresented around our Board table.

Please get in touch with our CEO if this is of interest to you donna@rsha.org.uk



Strathblane Official Opening

On 26 June, we held an official opening for our newly completed homes at Graham Lambie Brae in Strathblane. We were delighted to meet some of our new tenants and enjoyed tea and shortbread at the magnificent new community library facility after the event. The development is a fine tribute and named after the late Councillor Lambie who is a much missed community campaigner and a former RSHA Board member.

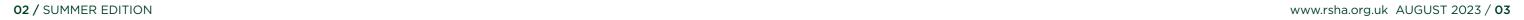


Housing Services Officer Update

Dana McNulty is currently on maternity leave Housing Services Officer, Morag Holehouse will be stepping up to cover Dana's patch and Housing Services Officer duties.

Many of you will have spoken to our Customer Services Adviser, Joe Salcedas, Joe is stepping Officer post. We are currently in the process of





Annual Tenant Visits

Your Housing Services Officer will visit you every year to ensure we are doing all we can to help you enjoy living in your home. They will be with you for just a few minutes and check we have current contact details for you, the right support in place to help you to continue living in your home and to organise any repairs required.

If your Housing Services Officer has been in touch to make arrangements to visit you to carry out your annual visit, please let them know a convenient time for you.

Alternatively, if it's over a year since your Housing Services Officer visited you at home, please get in touch with them and make arrangements for a visit.

Tenant Satisfaction Survey

Every three years we engage a market research company to carry out a Tenant Satisfaction Survey. The latest survey was carried out in February 2023. In total 276 tenants (43% of tenancies) participated in the survey. Tenant interviews were spread across each area of the Association's stock to ensure coverage of the full range of the Association's tenants and stock.

2023 headline results are as follows:

91% very/fairly satisfied Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by Rural Stirling Housing Association?

93.5% very/fairly satisfied

Generally, how satisfied/dissatisfied are you with the way Rural Stirling Housing Association deals with enquiries?

82% very/fairly satisfied

Thinking about the last time you had reactive repairs carried out, how satisfied / dissatisfied were you with the repairs service provided?

91% very/fairly satisfied

Taking into account the accommodation and the services Rural Stirling Housing Association provides, do you think the rent for the property represents good or poor value for money.

95% very/fairly satisfied

How good or poor do you feel Rural Stirling Housing Association is at keeping you informed about their services and decisions?

A Tenant Satisfaction Survey Action Plan has been created to address areas of performance where we could be doing better. We will go through the action plan with you at the next tenant's event (details to be publicised soon).

If you would like to see more of the results from the survey, please contact the office and we will send you a copy of the report.

Money

Cost of Living Payments

The DWP outlines that the £900 payment for those on low income benefits will be issued in three instalments:

- the first payment of £301 was made between 25 April 2023 and 17 May 2023;
- the second payment of £300 will be made in the Autumn; and
- 3 the third payment of £299 will be made in Spring 2024.

Disability Cost of Living Payment

You may be entitled to a Disability Cost of Living Payment of £150 if you're getting any of the following benefits:

- Disability Living Allowance
- Personal Independence Payment
- Attendance Allowance
- Adult Disability Payment.

Pregnancy and Baby Payment

To qualify for the payment the family requires to be in receipt of any of the following benefits:-

Income Support / Income-based Jobseekers Allowance / Income-related Employment and Support Allowance / Pension Credit / Universal Credit / Housing Benefit / Child Tax Credit / Working Tax Credit.

- · Payment of £600 on birth of first child.
- Payment of £300 for each child born after.
- Claim can be made from 24th week of pregnancy or until 6 months old.

To claim the Best Start Grant log on to: www.mygov.scot/pregnancy-and-baby-payment/ or Tel: 0800 182 2222.



Scottish Adult and Child Disability Payment

The above have now replaced Personal Independence Payment and Child Disability Allowance.

If you feel that you want to claim either of these benefits then you should contact Social Security Scotland on **Freephone: 0800 182 2222** and complete part one over the phone and ask them to send the form by post. Once you receive the form if you need assistance contact Kevin, our Income Maximisation Officer.

Fuel Poverty

We understand that people are struggling to make ends meet at this time.

We still have funds available to help with fuel poverty. If you are struggling to top up your prepayment meter or you are struggling to pay fuel debt on a dry meter then contact the office and speak to Kevin, who will be able to assist you with this.

Important if you receive Tax Credits

If you are in receipt of Child and Working Tax credits only, as of September the UK Government are going to start migrating you over to Universal Credit (UC).

It is very important that when you are asked to claim that you do so as soon as possible, What this means is that your tax credits will stop and if you claim universal credit within the time scale, you will be protected by the transitional amount in UC, otherwise you will lose out on money. Contact Kevin McGhee who can advise you on this.

Clothing Grants and Free School Meals

Clothing Grant of £200 per eligible child (children from Primary 1 to age 16 before 30th September 2023):

- Parents/Carers on Income Support, Employment Support Allowance, income based or Jobseekers Allowance income based.
- Parents/Carers in receipt of Child Tax Credits but not Working Tax Credits and less than £8,717 annual income.
- Parents/Carers in receipt of Child Tax Credits and Working Tax Credits and less than £18,725 annual income.
- Parents/Carers in receipt of Universal Credit with monthly income less than £726 Applications for Clothing Grant MUST be claimed by 31st December 2023.

Free School Meals (school age children):

- Parents/Carers on Income Support, Employment Support Allowance income related or Jobseekers Allowance income related.
- Parents/Carers in receipt of Child Tax Credits but not Working Tax Credits and less that £18,725 annual income.
- Parents/Carers in receipt of Child Tax Credits and Working Tax Credits and less than £8,717 annual income.

Forms for both Clothing Grant and free School Meals available to complete online at www.stirling.gov.uk/learning-education/schools/school-meals-uniforms/footwearclothing-grant-school-meals/

Educational Maintenance Allowance (EMA)

If you have a child of 16 years of age or over before 30 September 2023 who is remaining at school, the child may be eligible for EMA of £30 per week, from the beginning of school term.

Alleligibleapplications received before 30 September 2023 can be backdated to the beginning of term, otherwise claims will only be paid from date they are received. Forms for Educational Maintenance Allowance available to complete online at www. stirling.gov.uk/learning-education/schools/ schoolmeals-uniforms/education-maintenance-allowance



Cyber Essentials Accreditation

RSHA has gained Cyber Essentials accreditation for 2023-24.

Cyber Essentials is a Government-backed, industry-supported scheme to help organisations protect themselves against common online threats. It is independently assessed and is renewed each year.

For more information about cyber security issues and how to keep yourself and your families safe online visit the National Cyber Security Council website: www.ncsc.gov.uk/



Ways to Contact our Staff

If you wish to contact a member of our staff team there are a number of ways to do this



Telephone 01786 841 101



Bv email enquiries@rsha.org.uk



Through our website at www.rsha.org.uk/contact-us/

At a recent event with tenants, we were asked if it would be possible to set up a WhatsApp group for tenants. Unfortunately following advice from our Data Protection Officer the use of WhatsApp for customer communications puts personal data at increased risk of data security breaches out with the control of the Association, therefore we are unable to use WhatsApp as a means of customer communication.

If you wish to contact your Housing Services Officer direct, their contact details are as follows:

Lesley McGregor

Callander, Buchlyvie, Gargunnock, Gartmore

- ✓ lesley@rsha.org.uk
- 07464 543154
- **U**01786 843031

Rebekah Hawkins

(working pattern Mondays, Tuesdays and Wednesdays) Aberfoyle, Balfron, Drymen, Killearn, Kinlochard, Strathblane, Stronachlachar

- rebekah@rsha.org.uk
- 07881 799576
- **U**01786 843034

Morag Holehouse (Temp)

Doune, Deanston, Killin, Kippen, Lochearnhead, Strathyre, Tvndrum

- morag@rsha.org.uk
- 07341 730601
- **U**01786 542113



Development Update Strathblane

Work was completed on the 4 cottage flats at Graham Lambie Brae, Strathblane.

These were allocated through a local lettings initiative.



Lampson Road, Killearn

11 units, including 8 cottage flats and 3 houses.

The preferred contractor has been selected and a funding application has been approved by the Scottish Government which along with funding from Stirling Council will allow the site to progress. Site start is expected in Autumn 2023.

Buchanan Crescent. Croftamie

14 units, including 8 cottage flats and 6 houses.

Planning permission was granted in October 2022. Funding has been secured from the Scottish Government and Stirling Council. Work is underway to secure a contractor to take the site forward. Site start is expected before the end of 2023.

Other opportunities

We are currently reviewing development opportunities in other areas, including Aberfovle and Tvndrum.

Plantation, Balmaha

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

COMPLETED

unprecedented increases across the construction industry have meant that the existing scheme is not financially viable. Work continues with funding partners in order to find a way forward. Until this is possible, the project is being paused.

Gartness Road. Drymen

The Association is working with Springfield M&M Homes Ltd to achieve a site start for the proposed development of mixed tenure housing on a site in Drymen.

Investment **Programme** (Asset Management)

At the May Board meeting an updated 3-year investment programme was approved in the financial years 2023 - 26. This programme supports planned component replacements such as

replacement bathrooms at 43 homes

> upgraded heating systems at

45 homes

and new kitchens.

This will be a busy year for RSHA.

Work is well underway on these key improvements and are on schedule for completion before winter starts.

If you have a query about when your home is next scheduled for a component replacement, please get in touch. We make decisions on replacing components in your home by assessing condition, the time it has been in place and the budget priorities for that year. We will always ensure that a home is safe and when components fail, such as windows, they will be treated as major repairs and replaced in advance of planned works if necessary.

Storing personal items in loft spaces

We do not recommend storing belongings in loft spaces. These spaces provide access for maintenance and should be kept clear. Lofts are also not insulated and as a result can be prone to surface moisture due to the cold and wet climate of our area. The purpose of the insulation in the loft is to keep heat in the living areas of the house, meaning the loft will be cold.

Loft spaces are not habitable spaces and are not intended as storage spaces. In addition to the risk of damage to your belongings, storing items in the loft areas can cause damage to ducting used for ventilation of the rooms below and impede air flow in the loft area which is vital to minimise moisture build up. If you choose to store items in loft spaces you do so at your own risk.



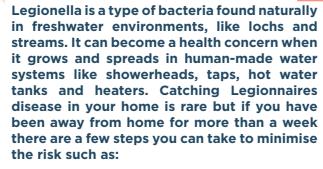
Extreme Weather

Climate change poses a major challenge in our management of flood risk. Increases in global temperatures and changing weather patterns indicate that climate change will cause more extreme weather events. The impacts of climate change are likely to increase the severity and frequency of storm events.

This has an immediate impact on communities across rural Stirling with many areas being at risk of flooding. During the summer months dry hard ground can cause flash floods when there are sudden downpours. Please check the flood information that can be found on the Council's website. In the event of a flood at any of our homes, RSHA will look to assist tenants as much as possible and will liaise with emergency services to ensure vulnerable tenants are prioritised.

In addition to increased risk of floods, extreme weather is leading to extended dry periods. such as earlier in the summer, which can lead to increased fire risk. Rural and remote communities such as ours are particularly significant environmental and economic, damage. We know that many people will be hoping to enjoy the outdoors when the weather is good, but we urge everyone to make sure that they don't increase the chance of wildfire. That means being aware of the risks. Wild and grass fires can start by the careless disposal of cigarettes and barbeques or campfires left unattended. However, many of these fires are preventable so please be aware of safety advice and enjoy the

Legionella Alert



- Flushing out your water system eg If you aren't using showers or taps regularly, make sure you flush them through at least once a week.
- To flush out your water you need to run the water in all showers, baths, wash basins, sinks and taps continuously for at least 2-3 minutes, beginning with the sink taps. You must do both hot and cold taps.
- When turning taps on, turn them on slowly so that you don't splash water, as this might release water droplets into the air.
- Flush toilets with the lid down following a period of non-use.
- When flushing showers, remove the shower head and lower the hose into the bath. If you are unable to remove the head, wrap it in a towel or facecloth to make sure there is no spray that you could inhale. Keep all shower heads and taps clean and free from a buildup of lime scale, mould or algae growth.



We invited tenants to meet with us for a Coffee and Chat at the Woodside Hotel in Doune on 24 May and were delighted that so many tenants were able to attend.

The main purpose of the tenants' event was to discuss the Tenant Satisfaction Survey results and we had a really useful discussion which has helped us to shape our Tenant Satisfaction Survey Action Plan. As a result of your feedback, we will be focusing on improving communications, prioritising damp and mould and moving more services online.

We also discussed the idea for a Scrutiny Panel and three tenants who attended volunteered to take part in discussions to take this idea forward. Tenant Scrutiny allows tenants to become more involved in assessing their landlords' performance and the standard of services they provide. Being involved in a scrutiny group or panel, gives tenants the opportunity to influence policy and decision making and ultimately improve services.

Would you be interested in getting involved in a Scrutiny Panel? If so, please contact Jackie Leeds, Housing Services Manager <u>jackie@rsha.org.uk</u> for more information.

Condensation Advice

This is the most common cause of dampness.

As the end of the summer is fast approaching it is a good time to start thinking ahead to the impact that cooler temperatures can have on our homes and the actions you can take to prevent moisture related issues occurring such as surface mould resulting from condensation. 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.

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 this actually allows 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 moistureladen 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!

- Carrying out as many of the above steps as often as possible will help to reduce condensation in your home.
- Please do not hesitate to contact us about condensation issues in your home. We are here to help.

If you feel that your dampness is due to rising damp, penetrating damp or from a repair issue then please contact us.

weather responsibly.



Complaints April to June 2023



A total of 24 complaints were received during April to June 2023.

Complaints received in the quarter are broken down as follows:

16 were Stage 1 complaints 8 were Stage 2 complaints

Breakdown of service area of complaint:

- Arrears Management 5
- Rent Collection 1
- Tenancy Management 2
- Planned Works 4
- Reactive Repairs 5
- Defect Repairs 2
- Landscaping 2
- Recharges 1
- Developer 1
- ASB Resolved Unsatisfied 1

Of the 16 Stage 1 complaints received in the quarter, 13 (81.25%) were resolved within the SPSO timescales.

Of the 8 Stage 2 complaints received in the quarter, 6 (75%) were resolved within SPSO targets.

The average number of working days it took to resolve complaints at each Stage was as follows:

Stage 1 complaints average of **4.00 working days**

Stage 2 complaints average of **17.88 working days**

Complaint Outcomes

Quarter 1 complaints that have been fully responded to had the following outcomes

Stage 1

Upheld - Satisfied: 4

Upheld - Not Satisfied: 2
Partially Upheld - Satisfied: 3
Partially Upheld - Dissatisfied: 0

Not Upheld - Satisfied: 1 Not Upheld - Dissatisfied: 6

Stage 2

Upheld - Satisfied: 3

Upheld - Not Satisfied: 0
Partially Upheld - Satisfied: 2

Partially Upheld - Dissatisfied: 1 Not Upheld - Satisfied: 0

Not Upheld - Dissatisfied: 2

Learning from Complaints

Through some of the complaints we receive, we have the opportunity to review our processes and learn from them. Below are examples of the themes and learning identified from Quarter 1 complaints.

Description - Disagreeing with end of tenancy processes

Learning Outcome/Action Taken - Importance of ensuring documentation is fully completed, including documenting conversations and verbal agreements

Description - Unhappy with our arrears management processes

Learning Outcome/Action
Taken - Ensure we are
informing customers when
we move them to automatic
payments and what this
means for the customer.

New Repairs Contractor

In the last edition of Rural Matters we updated you on our efforts to secure a long-term emergency out of hours repairs contractor following the withdrawal of the previous service. Our attempt to secure a new contractor for out of hours repairs was unsuccessful with no contractor tendering for this work.



Following this setback, we took the decision to move from framework repairs contracts, which involved a number of individual contractors, to a single multi-trade contractor who would also provide emergency out of hours repairs as part of a new contract.

This exercise proved successful, and we are happy to announce the appointment of Property One as our new reactive repairs contractor. Property One will be responsible for all trades, emergency out of hour repairs and void works. The contract commenced on Monday 24th July.

The way you report repairs will remain the same and we hope that having a single contractor will mean that tenants benefit from better communication and consistency of approach.

Annual Return on the Charter (ARC)

Our return was submitted to the Scottish Housing Regulator in May and the Landlord Report will be available on the SHR website in October.

Fire risks: lithium-ion batteries

Fires involving lithium batteries are a fast-growing fire risk. Lithium-ion batteries are popular because they are fast to charge, last a long time and contain a lot of power for their size.

They are found in all types of domestic rechargeable electrical equipment:

- e-cigarettes
- mobile phones
- tablets
- laptops
- power banks
- e-scooters, mobility scooters and e-bikes.

They are generally safe however only so long as there are no defects and the batteries are not damaged in any way. When lithium-ion batteries fail to operate safely or are damaged, they may present a fire and/or explosion hazard. Social media has some catastrophic examples of the effects of such batteries catching fire causing serious injury or death and homes being destroyed by fire.

Vulnerability is increased if these batteries are charged overnight whilst you are asleep.

By following some simple tips, you can reduce the risk of this happening to you:

SAFETY TIPS FOR HOUSEHOLDERS



Do's

• Only use electrical products that have the UKCA or CE mark.



- Use the correct charger designed for the device/battery.
- Regularly check the device, charger plugs and cables for signs of damage and overheating.
- Dispose of charger plugs and cables immediately if found to be damaged in any way or there is change in colour or appearance.
- Charge devices in a well-ventilated area, free of materials that could easily catch fire e.g. a kitchen work surface with no cupboards above.
- Charge devices during the day when there is the opportunity to spot faults early.
- Charge in an area where there is automatic smoke detection on the ceiling.
- If you find a device or battery starting to overheat, move it to a safe location outdoors.
- To extinguish a lithium-ion battery if it starts smoking, rapidly cool it using water. For example, drop a small battery in a cup of water.



- Don't use cheap alternative chargers they are not subject to rigorous testing and certification.
- Don't expose batteries to high temperatures or heat sources directly or for extended periods of time e.g. direct sunlight. (Whilst in use: maximum 60°C. During storage: maximum 70°C)
- NEVER charge devices on soft furnishings, such as beds or sofas.
- Don't use temporary extension leads and adaptors.
- Don't place lithium-ion batteries in your normal waste bins/chutes, damaged or undamaged. Contact your local council for guidance on safe disposal.

Further information:

www.firescotland.gov.uk/your-safety/at-home/electrical-safety/lithium-ion-batteries/

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Lisa's Shakshuka Recipe

This edition, Lisa Addison, tenant and former Masterchef contestant, shares her take on Shakshuka...

It's a healthy low calorie one - great for healthy eating Thanks Lisa.

1/2 red pepper chopped

1/2 red onion sliced

2 cloves garlic chopped

1/2 tin chopped tomatoes

1/2 chopped mild red chilli

1 tbsp Cajun spice (for a kick)

50 ml water

2 handfuls of spinach

Small handful of chopped parsley

5 dollops of low fat natural yogurt

2 eggs

Tbsp Rapeseed oil

Pour oil into a wee frying pan and on a medium/high heat fry off the onion and pepper, after 6/8 mins add the garlic, tomatoes, chilli, water and Cajun, cook for a further 3/4 mins. Then add the spinach, cook until it's wilted. Give it a mix and make wee indents for your eggs, crack in the eggs and cover with a lid until you see the egg white is white and not "glupey" any more. If you don't have a lid just use a dish or baking tray, anything to create steam to cook the eggs evenly.

Lisa recommends serving straight from the pan - dollop over the yoghurt and sprinkle with a generous amount of parsley. (You can transfer it to a plate but it looks fancy like this!)

If you are not watching what you eat then use some nice crusty bread to mop it up.

How do you like to receive your Rural Matters Newsletter?

Below is an extract from our Tenant Satisfaction Survey carried out earlier in 2023. We asked our tenants how they felt about Rural Matters in digital format. Just under 16% were happy with a digital version, and a high percentage (58.7%) were neutral on the matter.

In response, we wish to offer a further digital option to "subscribe" to Rural Matters - receive it direct to your email inbox. If you are interested in this option send an email to susan@rsha.org.uk stating that you wish to subscribe to our Newsletter. We shall add you to our newsletter mailing list for future editions. (Should at any time you wish to unsubscribe, email Susan and you will be removed from the list.)

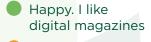
For those of you who prefer to receive a paper copy of our newsletter let us know by emailing Susan.

We will, of course, continue to publish Rural Matters on the website to read.



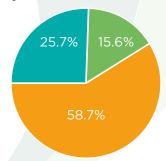
If you are currently receiving a hard copy and wish to switch to a digital copy, please let us know by emailing Susan. This helps keep costs down. Remember: once you have read the paper version, please recycle!

Q10 RSHA would like to produce Rural Matters in Digital format only. How do you feel about this?



Neutral

Unhappy, I prefer a paper copy



Contact Details

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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



