



# Rural Matters

WINTER EDITION / DECEMBER 2023

News for our tenants, members and local communities



## A message from our CEO

**Welcome to our Winter edition of Rural Matters. We have another very full issue for you which is packed full of lots of 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.**

Another cold winter is here and with no let-up in the cost-of-living crisis things are still difficult for all of us. We were delighted therefore that the Minister for Housing, Paul McLennan, was able to visit us in November to learn first-hand about the important work of Rural Stirling Housing Association and the pressing issues facing our rural communities.

The meeting was held in Doune and touched on, among other things, the challenges all housing providers are facing with rising costs and in particular addressing the housing needs in rural Stirling which remains at an exceptionally high level.

The current cost-of-living crisis and the challenges and uncertainties facing our communities and our organisation were very much at the forefront of our Board discussion on rents at the November meeting. Our annual rent consultation exercise is now underway, and we would like to hear from you. More details on the rent consultation exercise can be found inside on p3.



The Minister (far left) is pictured with the team from RSHA and partner organisations.

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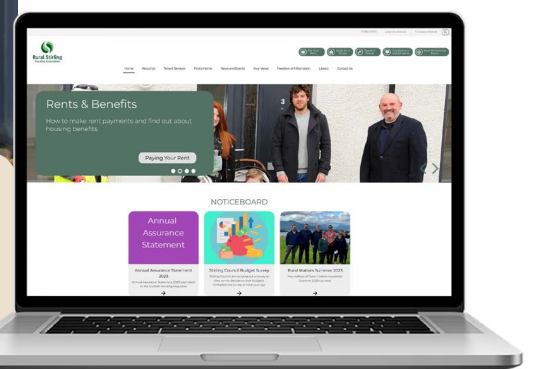
## Our website has had a redesign!

We think it now has a more up to date look and feel.

What do you think?

We welcome your thoughts.

[www.rsha.org.uk](http://www.rsha.org.uk)



## Festive closing hours

RSHA will close on **Friday 22 December at 4pm** and reopen on **Friday 5 January 2024 at 9am**. We would like to take this opportunity to wish all our readers a very happy, safe, and warm festive season.



## AGM 2023

Our AGM was held in September at the Callander Leisure Centre and was very well attended. The Chair opened the meeting with a warm welcome to everyone and then went on to highlight our key achievements in the year summarised in our Annual Performance Report. A copy of the above report is available on our website.

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 Gordon Watson, CEO of the Loch Lomond, and Trossachs National Park. Gordon talked about the importance of partnership working to deliver more much needed affordable housing across the park area.

At the end of the evening the winners were announced in our annual Garden Competition and Good Neighbour Award, further details are included on p7.

At the AGM we also said goodbye to our long serving Board member Theresa Elliot, who stood down. Pictured (Fiona Boath Vice Chair, Theresa Elliot, and Mark Griffiths Chair). We say a big thanks to Theresa after many years as a valued member of our Board.



## Board News:

The August, September, October, and November Board meetings were very full meetings where lots of discussions took place and key decisions were made.

### Key agenda items included:

- August Board: Key highlights from the August meeting were the Annual Review of Governance and the Annual Financial Statements.
- September Board: The focus of the September Board was the election of office Bearers and members of the Audit and Risk Committee and Investment Working Group. Mark Griffiths was reappointed as Chair and Fiona Boath was reappointed as Vice Chair. Details of all of our Board members is available on our website.
- October Board: The October meeting included the Annual Assurance Statement and scrutiny of evidence for submission to the Scottish Housing Regulator (SHR).
- November Board: The focus of the November Board meeting was the draft budget for 2024/25 and the Annual Rent Review and consultation.
- Quarterly Performance: The Board were presented with the Quarter 1 (April - May - June 2023) Quarterly Performance Report in August, and the Quarter 2 (July - August - September 2023) Quarterly Performance Report in November. Our Board continue to monitor arrears closely and we continue to prioritise and focus on arrears performance. We are also monitoring the performance of our new reactive repairs contractor, following their appointment in the summer.
- Policies: Various policies were reviewed and approved at the above meetings.



## Annual Assurance Statement 2023

All Registered Social Landlords (RSLs) must submit an Annual Assurance Statement to the 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 SHR in October 2023. You can read the assurance statement on our website and on the SHR'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.**

## Board Recruitment

We have recruited two new Board members following a recent recruitment campaign. We welcome Alison Smith, a resident of Balfron and Mark Sinclair, from Cambusbarron 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 and 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](mailto:donna@rsha.org.uk)**

## Staffing changes.

Welcome to Anthony Chelton, Housing Services Adviser. Anthony is taking over the role temporarily following some temporary changes in the Housing Services department.

Also welcome to Layla Findlay who is joining us temporarily in the role of Property Services Assistant to cover maternity leave for Nicole Wiseman.

Sadly we say goodbye to Sandra McPhee, Governance and Compliance Officer who will be leaving us to take up a promoted position with another Association.

## Your rent charge for 2024/25

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 experienced over the past two years has resulted in the highest inflation rates for forty years, with it sitting at 6.7% in September. 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.



## 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 continued to increase substantially this year. With Reactive Repair costs going up by over 20%. The costs to the association have increased at a higher rate than Customer Price Index (CPI) or Retail Price Index (RPI).

## THE FINANCIAL PICTURE FOR THE ASSOCIATION

Following a rent freeze in 2021/22 and below inflation increases in 2022/23 and 2023/24, the Association is now having to look at how we can ensure the viability of the organisation going forward. Following last year's below inflation increase of 5.6%, when inflation was over 11%, our Board agreed the basis of future increases, with 2024/25 requiring CPI+1%. This has given an increase of 7.7% for 2024/25.

We appreciate that this is larger than previous increases. However, the Association must increase rental income this year at a level to be financially viable with the costs of providing services increasing by more than inflation in several areas.

**This year we have modelled a single option because any lower would not be viable. A rent increase of 7.7% and the financial impact that this would have on the Association and our tenants is set out below:**

- A rent increase of 7.7% would ensure that future rent increases are in line with the Business Plan needed to provide services following the previous below inflationary uplifts.
- We will be able to deliver the planned maintenance programme going forward, including the energy efficiency of homes as we look to deliver on EESSH2 and Net Zero targets.
- It will ensure that we can meet the increasing costs of undertaking repairs to tenants' homes.

## 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.
- how many 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.
- we use the Scottish Federation of Housing Association rent affordability calculator. This 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 7.7% rent increase. However, after rent has been paid, there is a noticeable reduction in income left above the Minimum Income Standard (a comfortable but moderate standard of living). This is because the cost of living has increased more than incomes, not because of our rents. Our rents continue to be lower than or comparable with our peer group and the average social landlord rents (see chart on the right).

## RENT CONSULTATION 2024/25

**We will be sending you a survey by text or email with further information for the proposed rent increase from 1st April 2024.**

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.**

Size of home	RSHA 2022/23	Peer Group Average 2022/23	All social landlords 2022/23
1 bedroom	£79.77	£83.66	£83.46
2 bedrooms	£89.65	£92.43	£86.28
3 bedrooms	£97.64	£100.76	£93.96
4 bedrooms	£101.74	£113.75	£103.72

Tenure & size	Current average weekly rents/occupancy charge	average weekly rents/occupancy charge with 7.7% increase
SST - 1 bdrm	£84.22	£90.70
SST - 2 bdrm	£94.21	£101.46
SST - 3 bdrm	£104.65	£112.71
SST - 4 bdrm	£110.23	£118.72
Occupancy Charge 2 bdrm flat (RSHA 75% charge)	£49.10	£52.88
Occupancy Charge 2 bdrm house (RSHA 75% charge)	£52.70	£56.76
Occupancy Charge 3 bdrm house (RSHA 75% charge)	£56.11	£60.43
*MMR - 1 bdrm	£86.28	£92.32
*MMR - 2 bdrm	£106.49	£113.94
		*LHA rate = £90.90
		*LHA rate = £115.07

\*(MMR) Mid Market Rent \*(LHA) Local Housing Allocation

## 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 is published on the SHR website following submission of our ARC return and lets you know how well we are performing against other RSLs. Our Landlord Report is available to view here.

[www.housingregulator.gov.scot/landlord-performance/landlords/rural-stirling-housing-association-ltd/](http://www.housingregulator.gov.scot/landlord-performance/landlords/rural-stirling-housing-association-ltd/)

## TENANT GATHERING



In addition to the rent consultation, we are also hosting a tenant event on 17th January at 6pm at the Callander Youth Project. We will have tea/coffee & cake and you will have the opportunity to discuss with the Senior Management Team your views on the rent consultation as well as any other tenant issues.





## Rural Stirling Housing Association hosts RIHAF Conference

We were delighted to host the annual conference of the Rural Islands and Highlands Housing Association Forum (RIHAF) which met at the end of October in Stirling for its annual conference.

The conference theme, 'Building Sustainable Communities,' explored relationships between housing, health, care, and local economies and began with a study tour of the University of Stirling's Dementia Services Development Centre. The centre researches and provides resources on care provision and environmental design to improve the lives of people living with dementia.

## 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 2023 on our website.

## Group Strategic Plan

Our current plan can be viewed on our website. Our Board met in early December to review our future strategy and priorities. Our new Group Strategic Plan will be launched in April 2024.

Do you have any views or comments on our current or future priorities? What is most important to you? If you have any view or comments, we would really love to hear from you.

Please contact Donna Birrell CEO at [donna@rsha.org.uk](mailto:donna@rsha.org.uk) or write to or telephone and speak to Donna at our office.

## Reinforced Autoclaved Aerated Concrete (RAAC)

Earlier in the year, concerns had been raised after some schools in England were closed, following the identification of RAAC in their structures. The lightweight form of concrete, which was linked to the collapse of the roof at a primary school in 2018, has also been found in more than 30 schools in Scotland.

In response to these issues, the Scottish Housing Regulator has been engaging with Housing Associations to understand the extent of the issue in Scotland.

RAAC was used in larger buildings, such as schools, hospitals and offices during the 1950s-80s. Almost all RSHA homes were built post 1990 and the small number of other properties are dwelling houses where RAAC would not have normally been used. We have reported to the Regulator that we do not believe RAAC to be an issue in our housing stock and that we are carrying out further investigations of the small number of homes that pre-date 1990 to confirm this.

If you have any concerns relating to RAAC, please contact our Property Services team who can discuss this further and provide you with the information you need.



## Congratulations to Killin Walk in the Park, Health Walk Group of the Year!

Our Vice Chair, Fiona Boath is a member of one of Loch Lomond and Trossachs National Park walking groups, Killin Walk in the Park. The group helps people connect with their communities, rebuild their health and wellbeing, and connect with each other. The group were winners of the Paths for All, Health Walk Group of the year. Nicola Sturgeon presented the award to the group at the Paths for All Awards Ceremony held in September. Fiona is pictured with the trophy, members of the walking group, and the host for the evening Fiona Stalker.

You can find out more about Health Walks by visiting Paths for All at [www.pathsforall.org.uk/health-walks](http://www.pathsforall.org.uk/health-walks)

We were so inspired by Fiona's achievement that a group of staff took part in the Paths for All Autumn Step Count Challenge. Over the course of a month team Rural Ramblers clocked up an amazing 1,169,025 steps! Well done, Donna, Gerry, Josh, Morag and Nicole.



## Congratulations to Howard Dales RSHA Board member

We are delighted to share the news that our Board member Howard Dales, has recently achieved an MSc in Psychology.

It had been a lifetime ambition of Howard's to do a law degree and in 2019, after 6 years of part-time study he graduated with an Honours Degree in Law at the age of 66. Following his retirement later that year he commenced a Masters in Crime and Justice. However, the first year of that course was devoted entirely to psychology, and he became so interested and absorbed in that side of things that he switched focus entirely to psychology, covering a wide range of social issues. He completed his final-year dissertation on Mental Health in the Workplace in a Post-COVID World. He is pictured at his Graduation Ceremony in September this year with his wife Elaine, and was joined at the celebration by other family members including children, and grandchildren.



## Your Housing Services Officers



**Morag Holehouse**  
Email: [morag@rsha.org.uk](mailto:morag@rsha.org.uk)  
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Office: 01786 843035



**Lesley McGregor**  
Email: [Lesley@rsha.org.uk](mailto:Lesley@rsha.org.uk)  
Mobile: 07464 543154  
Office: 01786 843031



**Rebekah Hawkins**  
(Rebekah works part-time, 11am-3pm on Mondays and all day Tuesday and Wednesday)  
Email: [Rebekah@rsha.org.uk](mailto:Rebekah@rsha.org.uk)  
Mobile: 07881 799576  
Office: 01786 843034

Dana McNulty will be returning from maternity leave as Housing Officer for the patch in early April 2024

### Walkabout Schedule

Doone, Deanston, Kippen, Strathyre, Lochearnhead, Killin, Tyndrum  
First Wednesday of the month - Doone 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, Gargunnoch, Gartmore,  
First Tuesday of the month (am) - Gargunnoch  
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

## Design Guide EIA and Consultation

We are currently reviewing our Design Guide for new build housing and as part of that process we are undertaking an Equalities Impact Assessment (EIA). The purpose of the EIA is to ensure that we consider the potential impact that the Design Guide will have on those with protected characteristics such as age, race or gender. It is also important to get your views on how we approach the design of new build housing and how you feel the contents of the Design Guide would impact you or others and what changes you would suggest to improve it. Please email [enquiries@rsha.org.uk](mailto:enquiries@rsha.org.uk) or phone the office on 01786 841101 and ask to speak to Craig Wood.

The Draft Design Guide is available to view on our website [www.rsha.org.uk/design-guide-eia-consultation](http://www.rsha.org.uk/design-guide-eia-consultation). You can also view it in person at our office in Doone. The Final Design Guide will be presented to Board in February for approval so we are asking that all comments are provided before the end of January.





The rise in the cost of living is still affecting us all. Our Income Maximisation Officer (IMO) Kevin McGhee sets out how we can help below.

Please also click on the link to find out about further help available.

[www.sfha.co.uk/news/news-category/sfha-news/news-article/support-during-the-energy-crisis](http://www.sfha.co.uk/news/news-category/sfha-news/news-article/support-during-the-energy-crisis)

## Fuel Support Fund

We understand that it is difficult to make ends meet at this time. We can help.

We still have funds available to help with fuel bills. For financial assistance with fuel cost please speak to Kevin, who will be able to assist you with this.

We have also been successful in securing two additional amounts of funding to help our tenants through the winter months. They are:

- **£100 for every household to help with the cost of energy.**
- **funding for energy efficient small appliances such as air fryers, slow cookers, dehumidifiers and energy monitors.**

The £100 payment and small appliances will be distributed by the charity Charis.

You will be contacted by a member of staff beforehand if you qualify for a small appliance.

## Cost of Living Payments

The DWP Cost of Living Payments totalling £900 for those on low incomes and benefits will be issued in three instalments. They will be paid automatically.

The first payment of £301 was made in the Spring 2023.

The second payment of £300 was made in the Autumn.

The third payment of £299 will be made in Spring 2024.

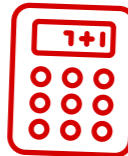
## Benefits Changes

This has been a hard year for many reasons and the winter months can be the hardest.

There have also been many changes to welfare benefits. If you are in receipt of Tax Credits only you will be asked to claim Universal Credit. When this happens, you will have 3 months to make the claim. It is important you don't miss the deadline.

People who are on either Disability Living Allowance or Personal Independence Payment are now being switched to the new benefit Adult Disability Payment.

Anybody looking for help and advice about these changes or welfare benefit advice in general, please contact Kevin our Income Maximisation Officer by phone 07464 543155 or email [kevin@rsha.org.uk](mailto:kevin@rsha.org.uk)



## 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.

**Strathblane Outreach** - Strathblane Library, 12 Kirkburn Road, Strathblane - every fortnight Thursday 2pm – 4pm

**Killin Outreach** - Killin Library, Main Street, Every Fortnight Tuesday 1pm – 3pm

**Balfron Outreach** - Balfron Library, 71 Buchanan Street - Thursday 10am-1pm

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



## Adaptations to Help You Continue to Live in Your Home



We recognise that a number of our tenants may require adaptations to their homes in order to provide an enhanced quality of life. Adaptations also allow you to continue to live more comfortably in your homes for as long as possible and they also help us to create stable, sustainable and inclusive communities.

Adaptations such as handrails, stair lifts, and wet rooms can make your home more accessible and usable. They allow tenants to cope with advancing age, disability or caring responsibilities, thereby enabling you to maximise your independence in your own home.

If you require your home to be adapted in any way, for example a handrail or ramp at the entrance to your home, a stair lift, or a shower unit in place of a bath, the Association can often do this through an Adaptation Grant Award from the Scottish Government.

Your application to the Association for such an adaptation would require to be based on specialist written advice, usually that of an Occupational Therapist or your GP.

Funding for such adaptations is made annually and, as this may get used up quickly, sometimes requests have to be put on a waiting list until more funding is made available.

If you have difficulty in using or dealing with any areas of your home, or the fitments provided in it, please contact your Housing Services Officer who will advise you what you need to do to make an application to have your home adapted to suit your needs.

## Gaining Access to Meet Legislative Requirements

In October, we adopted a new policy that sets out the approach we will take in securing access for legitimate housing management and maintenance purposes, when this is likely to be required and the steps we will take if permission for access is not granted or not available when necessary. This policy ensures compliance with the law and regulatory requirements.

A copy of this policy can be found on our website via [www.rsha.org.uk/policies-and-strategies/](http://www.rsha.org.uk/policies-and-strategies/)

## Legionella Alert



Legionella is a type of bacteria found naturally in freshwater environments, like lochs and streams. It can become a health concern when it grows and spreads in human-made water systems like showerheads, taps, hot water tanks and heaters.

Catching Legionnaires disease in your home is rare but if you have been away from home for more than a week there are a few steps you can take to minimise the risk such as:

- 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 system 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 build-up of lime scale, mould or algae growth.

## Community Donations Fund

A reminder about our Community Donations Fund which is available to help and support local communities, and activities. We invite applications for projects aimed at benefitting:

- The Association's tenants or prospective tenants either directly or indirectly; or
- Rural Stirling communities more generally - particularly in respect of the development of local services, facilities, and provision for the disadvantaged.



The total fund available for this year is **£2,000** with a maximum single fund donation set at **£500**.

The minimum donation paid is **£100**.

Donations are made on a first come first served basis and all are consistent with our Charitable objectives.

If you are interested in applying visit our website: **Community Donation Fund** Or Contact a staff member.



## Good Neighbour Award Scheme Winner 2023

We are very pleased to announce that tenant Jane Kelly of Killin was the overall winner of this year's Good Neighbour scheme. Jane was nominated by her neighbour for her continued support and kindnesses. *Well done Jane - a worthy winner!*

If you have someone you would like to nominate for next year's award - contact the office - we make this award each year and would love to hear from you. **A prize is given to the overall winner.**



## Garden Competition winners for 2023!

Thanks to all who entered this year's competition and we hope to have a bumper crop (lol) for next year's competition.

Categories are: individual garden, vegetable garden, and shared / communal gardens (these are gardens that are communal and cover a common ground in a development that are looked after by tenants rather than contractors.) Shared gardens are gardens that are tended by a neighbour on behalf of another neighbouring tenant.

A well-kept garden is a real asset to any street and we offer prizes for all categories.

If you are interested in entering the 2024 competition please contact us. Closing date is end of August.

2023 WINNERS:  
INDIVIDUAL

**1st** Fiona Elston, Killin

**2nd** Hilda Petrie-Coutts, Killin

**3rd** Wendy Ambrose, Doune



VEGETABLE

Alexander McLaren, Kippen

SHARED

Mr and Mrs McLeod, Callander

## LOCK IT DON'T LOSE IT!

We have received reports of bike thefts in some of our communities.

Please lock bikes with a secure lock or keep bikes/tools and other high value items locked away in sheds or bike stores.





## Development Update

### Lampson Road, Killlearn

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 has allowed the site to progress. Site start is expected in the New Year.

### 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. A contractor has been secured to deliver the project. Site start is expected before the end of 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 unprecedented price increases across the construction industry have meant that the existing scheme is not financially viable. Work continues with funding partners and contractor in order to find a way forward. Until this is possible, the project is being paused.

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

## Storing personal items in loft spaces

We do not recommend storing belongings in loft spaces. These spaces are 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. If you store items in the loft you do so at your own risk.

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.

## ASSET MANAGEMENT UPDATE

### Gas Safety Inspections

As your Landlord, we are still legally required to carry out the annual gas safety inspection and service to all gas appliances in your home. Our Contractor's 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 in these difficult times. 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.



### HOME CONTENTS INSURANCE

...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. 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 two schemes specialising in social housing tenants are:

- The Diamond Insurance offered by Thistle Tenant Risks Home Contents Insurance Scheme - a specialist insurance scheme for social housing tenants [www.thistletenants-scotland.co.uk](http://www.thistletenants-scotland.co.uk)
- Tenants' Content Insurance, further information can be obtained from email from [tcischemes@marsh.com](mailto:tcischemes@marsh.com)

For more general information about home insurance visit the Citizen's Advice Bureau Scotland website [www.citizensadvice.org.uk/scotland/consumer/insurance/types-of-insurance/household-contents-insurance/](http://www.citizensadvice.org.uk/scotland/consumer/insurance/types-of-insurance/household-contents-insurance/)

## Complaints Performance

July 2023 to September 2023

Total number of complaints received

13

Types of complaints:

9

were Stage 1 complaints

4

were Stage 2 complaints

### BREAKDOWN OF TYPE OF COMPLAINT

Void Management.....1	Defect Repairs.....1
Factoring.....1	Recharges.....2
Planned Works.....4	Staff.....1
Reactive Repairs.....3	

88.89%

Of the 9 Stage 1 complaints received in the quarter, 8 were resolved within the SPSO timescales.

75%

Of the 4 Stage 2 complaints received in the quarter, 3 were resolved within SPSO targets.

### COMPLAINT OUTCOMES

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

#### STAGE 1

Upheld - Satisfied.....4
Upheld - Not Satisfied.....1
Partially Upheld - Satisfied.....0
Partially Upheld - Dissatisfied.....0
Not Upheld - Satisfied.....0
Not Upheld - Dissatisfied.....3

#### STAGE 2

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

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

Stage 1 complaints average of 4.25 working days

Stage 2 complaints average of 25 working days

**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** - Unhappy with length of time to get refund.

**Learning Outcome/Action Taken** - We have highlighted to staff that when advising tenant of refund payments that they will be paid as soon as possible and not on the same day the request is made to the Finance team.

### Compliments

During the year we receive compliments from our customers to thank us for our services provided. Below are some that have been received recently

- Customer delighted with the work undertaken to remove decking from their garden. Very clean and tidy, really good job and is happy with the work.
- Thank you for operative from Property One was very tidy and courteous while carrying out work in their home.

## Equality, Diversity and Human Rights Data

Social landlords in Scotland, both local authorities and registered social landlords, have a legal and regulatory requirement to collect equality data and monitor this information on a regular basis. These requirements flow from the Equality Act 2010, the Scottish Government's Scottish Social Housing Charter and regulatory requirements issued by the Scottish Housing Regulator.

Our Equality and Monitoring and Data Collection Framework was implemented during 2022/23 and details the information we will collect annually on our tenants and housing applicants, all of which is anonymous.

We use this data to help us provide services that meet the needs of our customers and to allow us to create an Action Plan which is reviewed and updated regularly.

Actions highlighted in this year's plan include:

- Promoting membership of our Board to underrepresented groups.
- When reviewing policies and procedures we will assess equality implications and promote and publicise to make our tenants aware of any changes.





## 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 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!

- 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.**

## Flooding risk and being prepared

Following the recent severe storms, a number of settlements across the Rural Stirling area experience flooding events. The most severe of these being Aberfoyle in October.

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 such as those in October.

This has an immediate impact on communities across Rural Stirling with many areas being at risk of flooding, which can be particularly sudden and can lead to flash floods. Tenants are asked to familiarise themselves with 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 where possible and will liaise with emergency services to ensure vulnerable tenants are prioritised.

With this in mind, it is also recommended that tenants, who are in areas of risk of flooding, should ensure that they have adequate contents insurance in the event of flood damage. While RSHA will repair any damage to your home, we are not responsible for your contents.

**You can also sign up to SEPA flood alerts via [floodline.sepa.org.uk/floodupdates/](https://floodline.sepa.org.uk/floodupdates/) for the latest information about flood risks in your area.**

## 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.



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

## EASY SCALLOP, PRAWN AND CHORIZO BISQUE

200g Chorizo, sliced

200g Scallops  
(1 used frozen)

300g Raw King Prawns

8 garlic cloves, sliced

1 red chilli, chopped

1 large handful Parsley, chopped

1 tsp sweet smoked paprika

2 tbsp sun dried tomato paste/tomato paste

1/2 tsp salt

1/2 tsp sugar

Good pinch pepper

450ml boiling water

Heat a large frying pan over a medium/high heat and add some olive oil and the chorizo. Cook for 5 mins ensuring to stir occasionally.

Add garlic and chilli and cook for 2 mins (don't let the garlic burn)

Add 450ml boiling water and the tomato paste and cook for 5/7 mins.

Add the prawns and scallops and cook for 5 mins until the prawns are pink and juicy and scallops cooked.

Add the salt, pepper, sugar, parsley and paprika, stir through. Taste and add more of anything you feel it needs.

**I serve this with some nice crusty bread to mop up the juices. Delicious for lunch or dinner on a cold day.**



## The Best Christmas Present

**A safe, secure home is the best present anyone can have and give their loved ones. Please ensure you keep up to date with rent payments and continue to enjoy your home for years to come.**

**If you are having difficulty paying your rent, PLEASE contact your Housing Services Officer or Kevin McGhee, our Income Maximisation Officer, and we will do our very best to help you.**



# 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](http://www.readyscotland.org) [www.stirling.gov.uk](http://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' on this page).
- 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 on this page of this newsletter.

## DO WE HAVE YOUR UP TO DATE CONTACT DETAILS?

Phone, email?

Please contact the office to let us know to keep our records up to date.



# Emergency Repairs

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

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

**Tenants at Graham Lambie Brae, Strathblane: Hacking and Patterson 0141 248 5693**

**All other tenants, Property One Ltd: 07955 149 768**

**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 eg 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.**



If you would rather not receive a printed version of this newsletter, please let us know by emailing [enquiries@rsha.org.uk](mailto:enquiries@rsha.org.uk), phone the office, 01786 841101, or let your Housing Services Officer or staff member know.

**This helps keep costs down.**

Remember: once you have read it, please recycle!



Current editions and past editions are available to download and read from our website. Please visit the library page. We can also send you a digital copy direct to your email address. If you would like to receive a copy of the newsletter in this way, again let us know.

# Contact Details

Stirling Road, Doune, FK16 6AA

Tel: 01786 841101 [www.rsha.org.uk](http://www.rsha.org.uk) Email: [enquiries@rsha.org.uk](mailto: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.

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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