



# Rural Matters

WINTER EDITION / DECEMBER 2025

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.

Did you know that this has been a big year for us? We are 35 years old having just celebrated our 35th Anniversary as a Housing Association on 3 December! Happy birthday to us.



**Christmas has again come early for RSHA tenants with 9 families moving into their brand new homes in Killearn!** The project was handed over to us on 16 October 2025 and we welcomed our new tenants on the same day. The units were funded by RSHA, the Scottish Government and Stirling Council and completed by McTaggart Construction. We wish all of our new tenants a very happy first Christmas in their new homes! You can read more about our new homes on page 8.

The ongoing 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 at page 4.



## Office closure for festive period

RSHA will close for the festive period on **Tuesday 23rd December 2025 at 5pm** and reopen on **Monday 5th January 2026 at 9am**.

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

## Rent Consultation 2026-27



We have sent you a survey by text or email. The survey closes on **11 January 2026**. It is very important you complete the survey. The views expressed during the consultation will be included in a report to the Board in February 2026 where a decision on the rent review will be made.

We would also like to discuss the proposed rent review with you in person on **Wednesday 14 January, at 6pm** at the Callander Youth Project, Callander FK17 8AH. Our CEO and management team hope to see you then.



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# BOARD NEWS

**The August, September, October, and November Board meetings were very full meetings where lots of key decisions and discussions took place. Key agenda items included:**

**AUGUST BOARD:** The Board reviewed key governance documents, current key risks facing the organisation, our Quarter 1 (April-May-June 2025) performance results and the Annual Financial Statements being presented to the AGM.

**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. Fiona Boath was appointed as Chair, with Andrew Faulk and Alison Smith appointed as Joint 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.

**NOVEMBER BOARD:** The focus of the November Board meeting was the draft budget for 2026/27 and the Annual Rent Review and consultation. The Board also reviewed Quarterly Performance for Quarter 2 (July - August - September 2025). Our Board continue to monitor arrears closely and we continue to prioritise and focus on improving the quality and satisfaction with our reactive repairs service.



## AGM

**Our AGM this year was held on the 4 September in the Callander Youth Project Trust.**

Our guest speaker was Councillor Gerry McGarvey. Councillor McGarvey

spoke very highly of RSHA and told of his admiration for the work we have undertaken over three and a half decades in serving the community and delivering affordable housing. He called RSHA a "beacon" for Stirlingshire's rural communities and that it was - in the true spirit of community-based housing providers - motivated by good intentions to make a difference in many people's lives.

**At the AGM we said goodbye to some long standing Board members; Linda Anderson who served on the Board for over two decades, Susan Macmillan who was a Board member for 10 years and to Ken Butler who stepped down after 4 years.**

We also awarded prizes to our annual Garden Competition entrants and to the winner of our Good Neighbour Award. (See page 7)

## Your Board needs YOU! Get Involved

We are currently recruiting new Board members. We welcome applications to join our Board from all, however we would be particularly interested in hearing from tenants who would be interested in joining our Board. We would be delighted to hear from anyone who would be keen to volunteer and get involved with the work of our Board.

**Please get in touch with our CEO if this is of interest to you [donna@rsha.org.uk](mailto:donna@rsha.org.uk)**

## Annual Assurance Statement 2025

**All Registered Social Landlords (RSLs) must submit an Annual Assurance Statement to the Scottish Housing Regulator (SHR).** This provides assurance that we are complying with the relevant requirements of the SHR's Regulatory Framework. This includes regulatory requirements that apply to all social landlords and the Standards of Governance and Financial Management that apply to RSLs.

Our Annual Assurance Statement was submitted to the Scottish Housing Regulator in October 2025. You can read the assurance statement on our website and on the Scottish Housing Regulator's website.

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

## Annual Complaints Report

We respond to complaints received in accordance with the Scottish Public Sector Ombudsman's (SPSO) model complaints handling procedure for RSLs. We are listening to your views and continuously improving in response to feedback and complaints that we receive. We publish an annual report on Complaints in line with SPSO requirements and you can find our report published in October 2025 on our website.

## Group Strategy Day

**Our Board met in early November to consider our current Strategic Plan and Priorities and how new Scottish Government energy standards will affect our organisation and our tenants.**

During 2026/2027 we will be carrying out a comprehensive review of our strategic direction and priorities. Do you have any views or comments on our current or future priorities? What is most important to you? If you have any views or comments, we would really love to hear from you. **Please contact Donna Birrell CEO at [donna@rsha.org.uk](mailto:donna@rsha.org.uk) or write to or telephone and speak to Donna at our office.**



## Rents and Service Charges Review

**We aim to ensure that all tenants and residents feel that they receive good value for money from us.**

This year we carried out a review of how we set rents and service charges for our homes. This review was carried out by independent consultants, Arneil Johnston, with the aim of ensuring our rent structure is fair, transparent, and fit for purpose. Our aim is to continue to ensure that our rents and service charges are fair, transparent, and affordable for everyone.

We have recently provided details on the outcomes from the review in a Special Edition Rural Matters and will be writing to all tenants to let them know about the new rent for their property. Thanks to everyone who completed the survey and who attended the consultation events.



## Joint Tenant Scrutiny Group



Together with Forth Housing Association, we have jointly commissioned the Tenant Information Service (TIS) to work with tenants of both Associations to independently assess each other's housing services.

**Our tenants will review Forth's services and vice versa known as a "peer review". The group meets monthly and is currently reviewing both Associations' repair services. We will feedback to tenants when we have the results. The findings will help us to improve our practice.**

## Staff Away Day

Our Staff Away Day this year was held in September, and we returned to the wonderful Ardoch House on the banks of Loch Lomond. We spent part of the day volunteering in the grounds of the estate and were also able to see the fruits of our volunteering in the same location 2 years on. An area of forest where we weeded and cleared debris from two years ago is now thriving which was great to see.



## Leading with Intent Programme

Creating the very best leaders is a key focus for RSHA and the association's Senior Management Team has just completed a transformative Leading with Intent programme. This marks the first phase of a cultural change programme being delivered by leadership development professionals Ascent Leadership to drive forward leadership excellence. There are now plans to roll out leadership development to other members of staff.



## 25 Years Service

**Robert McGregor joined the Association back in September 2000. A presentation to Robert was made in the Boardroom in the offices at Doune.**





# Your Rent Charge 1st April 2026 to 31st March 2027

Every year our Board of Management must balance the long-term viability of our organisation with the cost of maintaining your homes and providing quality services while at the same time making sure that rents remain affordable for tenants.

This year has not been any easier than the last few years. Energy prices and other costs continue to rise and the rate of inflation - although reducing - is not yet low enough to meet the Government's own target. We are proposing a **5.8%** rent increase from April 2026 to ensure we can meet our financial commitments for the year ahead.



## How do we check that our rents are affordable?

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 Scottish social landlords.
- The Scottish Federation of Housing Associations rent affordability calculator. This tool helps us to assess whether our rents are affordable. The affordability measures used, suggest our rents continue to be affordable with a 5.8% rent increase.

## Average rent charge comparisons for last financial year (2024/25)

The housing associations we compare our rents with are Hjaltland, Dunbritton, Lochaber, Shire and West Highland. These 5 associations (our peer group) are similar in terms of their size, and all of them operate in rural parts of Scotland

## Average Weekly Rents

Size of home	RSHA 2024-25	Peer Group Average 2024-25	All social landlords 2024-25
1 bedroom	£91.40	£95.83	£93.27
2 bedrooms	£104.09	£108.08	£96.60
3 bedrooms	£113.67	£116.64	£104.51

Source - Scottish Housing Regulator's website

**Have your say!**

# Annual Rent Consultation

You will have received a digital link to our Annual Rent Survey. We've sent these out either by text message or email. **The survey closes on Sunday 11th January.** The views expressed by you during the consultation will be included in a report to the Board in February 2026 when a decision on the level of the rent increase will be made.

This year we have also reviewed how our rents are set and had a separate consultation on this. Thank you to all tenants who participated in the survey and tenant engagement events. Your feedback has helped us to produce our new rent structure which will also come into effect from 1 April 2026.

## RSHA Average weekly social housing rents based on 'Year 1' of the new rent structure and then 5.8% added

Size of home	2025-26	Rent adjusted to Year 1 of the new rent structure*	5.8% increase applied to 'Year 1' rents
1 bedroom	£97.39	£96.47	£102.07
2 bedrooms	£110.83	£111.43	£117.89
3 bedrooms	£120.91	£121.33	£128.36

\* New rent structure takes effect from 1 April 2026. The adjusted rent charges will be phased in over next 3 years. The annual inflationary rent increase is then applied to the adjusted rent.

## RSHA Average Weekly Shared Ownership Occupancy Charges



Size of home	2025-26 RSHA - 75% charge*	5.8% increase added RSHA - 75% charge*
2 bedroom flat	£59.11	£62.53
2 bedroom house	£60.50	£64.00
3 bedroom house	£64.16	£67.88

\* charges shown are for RSHA owning 75% of the property and the Sharing Owner owning 25%.

## RSHA Average Weekly Rent for Mid-Market Rent Properties

Size of home	2025-26	5.8% increase added
1 bedroom	£98.66	£104.38 LHA rate = £105.86
2 bedroom	£121.76	£128.82 LHA rate = £149.59

LHA - Local Housing Allowance

This is the maximum amount of housing costs that UC or Housing Benefit will pay to a private tenant within the Forth Valley area. Each Council area has its own LHA.



We have an extra question in the survey this year about whether you would prefer your in-person Rent Consultation Event to take place at the weekend rather than on a weeknight.

## In-person Rent Consultation Event in Callander - Come along and chat all things rent with our senior team!

**Wednesday, 14th January 2026 at 6pm  
Callander Youth Project, Callander FK17 8AH**

Our CEO and management team will be there and look forward to hearing your feedback and answering your questions. Tea and coffee will be served.



# Your Housing Services Officers

TELL US HOW WE  
CAN HELP YOU



**Dana McNulty**

Email: [dana@rsha.org.uk](mailto:dana@rsha.org.uk)

Mobile: 07881 799570

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 Mondays 9am to 12.30pm and all day Tuesdays and Wednesdays)

Email: [Rebekah@rsha.org.uk](mailto:Rebekah@rsha.org.uk)

Mobile: 07881 799576

Office: 01786 843034

## HOUSING SERVICES OFFICER PATCH CHANGE

There has been a temporary patch change, and our housing services officers will be covering the following areas:

Balfon, Callander, Croftamie, Doune, Drymen, Killearn, Strathblane

Aberfoyle (including Baleich & Renagour), Buchlyvie, Deanston, Gartmore, Killin, Kippen, Lochearnhead, Strathyre, Tyndrum

Aberfoyle, Balfon, Croftamie, Drymen, Killearn, Kinlochard, Strathblane & Stronachlachar

Our Housing Services Officers have been unable to carry out the Walkabout Schedules as advertised in our previous editions. This is because of staff absences and the increased demands on the Housing Services Officers. Instead Housing Services Officers are walking around and checking everything is okay in developments when visiting for other reasons.



**MyRural**

My Rural is our online tenant portal which allows you to access your tenancy 24/7 online. You will be able to report

repairs, make payments, check you rent balance, update your tenancy details and more!.

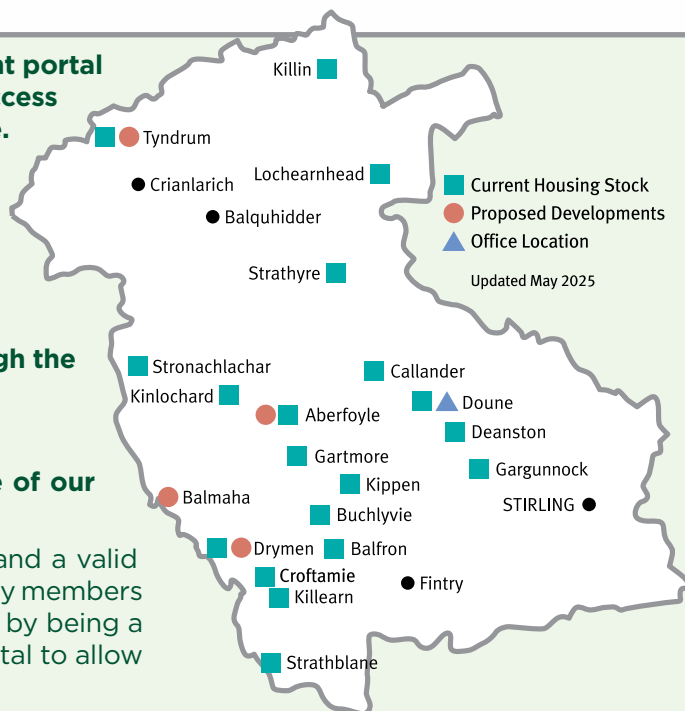
## Need help?

Get in touch with a staff member who can guide you through the registration process.

To register go to: [myrural.rsha.org.uk](http://myrural.rsha.org.uk)

Or click on the button on the top right of the home page of our website [www.rsha.org.uk](http://www.rsha.org.uk)

To register you will need your National Insurance Number and a valid email address. Did you know you can also help friends or family members by applying to help them get online access to their account by being a "proxy" user. There is an option on the front page of the portal to allow you to apply for this.



## Staffing Changes

Following successful recruitment campaigns **Paul Morrow** joined us in July as Housing Services Adviser and **Kieran Tait** was appointed Assistant Property Services Officer in September. To help provide cover for current staff absences, the following temporary staff are working with us: **William Wood** (Assistant Property Services Officer); **Julia Howley** (Housing Services Officer part-time), and **Alison Vass** (Housing Services Manager part-time).

# Pension Age Winter Fuel Payments from November 2025

We are pleased to update our Pension Age customers on winter heating support from the Government.

The Scottish Government announced that from November, eligible people of State Pension age will get a payment between £101.70 and £305.10 depending on their circumstances. **Most people will receive their payment automatically and no action is needed.**

**For pensioners with a taxable income of over £35,000, the payment will be repaid through the tax system during the 2026/27 financial year.**

An eligibility checker has been created to help people find out how much they are likely to receive.

It can be found at [www.mygov.scot/pension-age-winter-heating-payment](http://www.mygov.scot/pension-age-winter-heating-payment)

Social Security Scotland will send a letter to everyone who will receive a payment. Payments started in November and continue throughout the winter.

**Pensioners set to receive the payment will have been born on, or before, 21 September 1959 and living in Scotland during the qualifying week which was Monday 15 September to Sunday 21 September 2025.**

How much people will get paid will depend on:

- their age
- the age of anyone they live with who is also eligible for Pension Age Winter Fuel Payment
- if they receive certain benefits from the Department for Work and Pensions (DWP) as a joint award
- if they live in residential care

Social Security Scotland will send the payment to the same account as an individual's State Pension, or any Social Security Scotland benefit received.

Find out more on Pension Age Winter Fuel Payment at Pension Age Winter Fuel Payment – [www.mygov.scot](http://www.mygov.scot)

**The public should beware of scams around winter fuel payments. Social Security Scotland will NEVER request any personal information via email or text message.**



## Child Winter Heating Payment: What You Need to Know

The **Child Winter Heating Payment** is a yearly payment designed to help families with disabled children and young people manage heating costs during the colder months. It was previously known as Child Winter Heating Assistance.

### WHO CAN GET IT?

You may qualify if you care for a child or young person under 19 who lives in Scotland and receives one of the following during the qualifying week (15–21 September 2025):

- The **highest rate of the care component** of Child Disability Payment (CDP) or Disability Living Allowance (DLA), or
- The **enhanced rate of the daily living component** of Adult Disability Payment (ADP) or Personal Independence Payment (PIP).

If the benefit is later backdated to cover this period, you'll still receive the payment. Your income or savings do not affect eligibility.

### HOW MUCH IS IT?

For 2025, the payment is **£255.80 per child or young person**. It's usually paid into the same account as the disability benefit.

### DO YOU NEED TO APPLY?

No application is needed. Social Security Scotland will make payment automatically, from November. If you haven't received it by the end of December, call **0800 182 2222**.

### DISAGREE WITH A DECISION?

If you're unhappy with a decision, you have the right to challenge it.



**If you require any other benefits or general advice then contact our Income Maximisation Officer Kevin McGhee on 01786 841101 or email [kevin@rsha.org.uk](mailto:kevin@rsha.org.uk)**



## RURAL OUTREACH HUBs

Our Housing Services Officers have been working jointly with Stirling Citizen's Advice Bureau (CAB) and Start Up Stirling to attend their Rural Outreach Hubs once a month.

This is a good way to come and meet your Housing Services Officer in person, if you have any issues, whilst also being able to have a warm drink, soup and a sandwich, and a chat with other people.

The hubs are currently held in Callander and Killin, but it is hoped that there will be a Balfron Hub soon.

Current weekly hubs take place:

**Tuesday 10am – 12pm**  
**Callander Library (CAB Outreach only)**

**Wednesday 12.30pm – 2.30pm**  
**Callander Kirk Hall (Start Up Stirling & CAB)**

**Thursday 10.45pm – 11.45pm**  
**Killin & Ardeonaig Trust (CAB Outreach only)**

**Thursday 12.30pm – 2.30pm**  
**Killin Pavillion (Start Up Stirling & CAB)**

Keep an eye on their social media platforms for updates.



## Tenant Satisfaction Survey 2025

All social landlords (Housing Associations and Councils) in Scotland need to carry out a detailed Tenant Satisfaction Survey every 3 years. The results shape our business priorities and inform where we allocate our resources. We also use the results of this survey to populate the tenant satisfaction indicators that we submit to the Scottish Housing Regulator via our Annual Return on the Tenants Charter for the next three years.

The survey was conducted through face-to-face interviews and finished at the end of November. **Research Resource**, our survey consultants, are a well-respected company with years of experience of interviewing social tenants. Using an external specialist agency to carry out our survey ensures the results are as robust and impartial as they can be.

We would like to take this opportunity to sincerely thank those of you who have taken the time to share your experiences. Your time and effort are much appreciated. **We very much look forward to hearing what you say about us and then of course we look forward to sharing the survey findings with you as soon as we can. Thank you.**



## Good Neighbour Award Scheme

This year's overall winner was Helen Pinn, Doune. A very worthy winner who raised her concerns with us having not seen her neighbour for a couple of days out and about and having failed to get her phone calls answered. RSHA staff visited the property and called out emergency services. Helen had literally saved the life of her elderly neighbour! Well done to Helen. Helen attended our AGM in September to receive her prize.

## 2025 Garden Competition

**Winners this year were:**  
**Individual Garden**



**Mr & Mrs Elston,**  
Killin



**Mrs Ritchie,**  
Aberfoyle



**Mr McLaren,**  
Kippen

**Vegetable Garden, First Prize: Mr McLaren, Kippen**



# Development Update

## Lampson Court, Killearn

**11 units, including 8 cottage flats and 3 houses.**

Work has completed and tenants moved in on October 16th. These were allocated through a local lettings initiative.

## 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:** We had funding approved by Scottish Government earlier in the year following a fresh tender exercise. We intend to be on site in the New Year following the completion of necessary legal processes.

## Tyndrum

**18 Units, including 2 semi-detached bungalows, 12 semi-detached houses and 4 cottage flats**

Planning permission was granted by the National Park earlier this year which allowed us to purchase the site for development. The development of the site is currently scheduled for 2026/27 subject to costs being in line with funding availability.

## Other opportunities

We are currently reviewing development opportunities in other areas, including Braeval (near Aberfoyle) and Callander.







# Complaints Performance

April to September 2025

**A total of 43 complaints were received for the period April to September 2025**

Complaints received in the quarter are broken down as follows:

**26** were Stage 1 complaints

**17** were Stage 2 complaints

The Chart below provides a comparison between the current reporting year and 2024-25 for the number of complaints received during April to September.

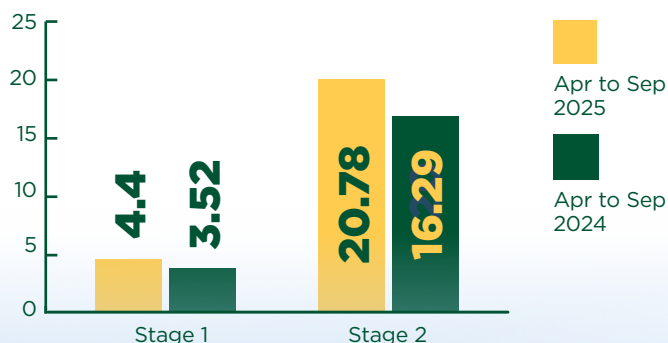
**Comparison Apr to Sep 2024 with Apr to Sep 2025**



## Complaint Resolution

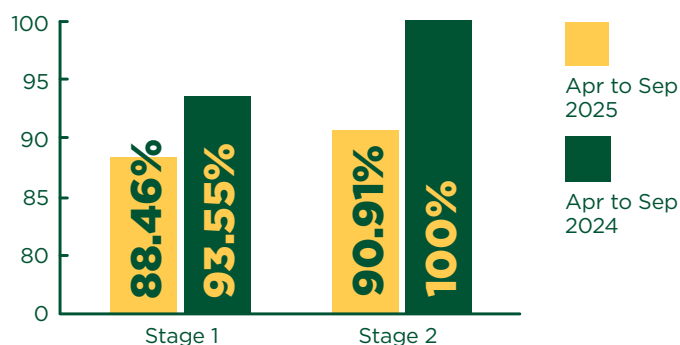
The chart below details the average length of time taken to resolve Stage 1 and Stage 2 complaints for the quarter with a comparison of April to September 2024.

**Average Time to Respond to Complaints (working days)**



The table below provides a comparison of the current reporting year with April to September 2024 for complaints responded to within SPSO timescales and complaint outcomes.

**% of Complaints Resolved within SPSO Timescales**



## 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 April to September 2025.

**Description** - Compensation of replacement of personal belongs following flooding to a property.

**Learning Outcome/Action Taken** - Reminders to contractors and other third parties to discuss works or compensation when on site with tenants.

**Description** - Still have contact details for tenants who are no longer tenants of the Association.

**Learning Outcome/Action Taken** - Ensuring contact telephone numbers and email addresses are removed from SDM to avoid group contact emails and text messages being issued to former tenants.

## Compliments Received

Throughout the year we receive some really nice compliments from our customers to thank us and our contractors for our help and support and services.

**"Thank you to RSHA for my beautiful wet room. The contractor did a perfect job and everything works perfectly."**



# Your property matters

## 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 e.g. 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.

## 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 ramp at the entrance to your home, a stair lift, or a shower unit in place of a bath, we 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. For some minor adaptations such as grabrails we do not require a referral.

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.

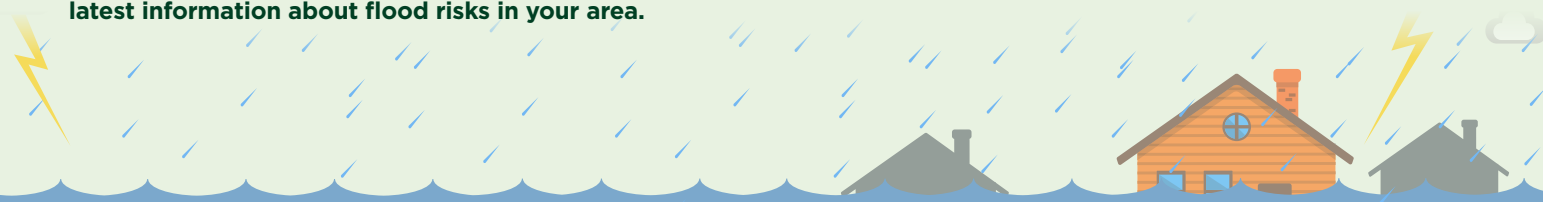
## Flooding risk and being prepared

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, 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. [www.stirling.gov.uk](http://www.stirling.gov.uk) In the event of a flood at any of our homes, we 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 at risk of flooding, should ensure that they have adequate contents insurance in the event of flood damage. While we will repair any damage to your home, we are not responsible for your contents.

**You can also sign up to SEPA flood alerts via <https://www.sepa.org.uk/environment/water/flooding/floodline/> for the latest information about flood risks in your area.**







## CONDENSATION ADVICE This is the most common cause of dampness.



In the winter months cooler temperatures can have an impact on our homes such as surface mould resulting from condensation, read on to find out what preventative actions you can take.

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.



### 4. KEEP YOUR HOME ADEQUATELY HEATED IF POSSIBLE

- Keep low background heat on all day, even in the bedrooms, kitchen and bathroom.

### 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) in your home to remove condensation. This is especially important in the bedroom; just opening the window is not enough.



### 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.

# ASSET MANAGEMENT UPDATE

## Gas Safety Inspections

As your Landlord, we are legally required to carry out an annual gas safety inspection of 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 allow access to Saltire for these inspections. 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.



## 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.



## allpay Payments App

Step into the future of payments with the innovative and secure **Payment App**, providing a convenient way to make payments. Available for download on the Apple App Store and Google Play, this App empowers your customers to pay bills seamlessly from their Apple or Android smartphones.

**Available 24/7: access your payments anytime.**

User-friendly design: Seamless navigation, quick repeat payments, and easy access to customer support.

Stay informed: See latest transactions at a glance, real-time updates on successful and unsuccessful payments, and enable push notifications for instant alerts.

Secure payments:  
Enhanced security with new Face ID and PIN options.



## Gaining Access to Meet Legislative Requirements

We have a policy which 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/)**





**Unfortunately, staff at Rural Stirling have been subjected to an increase in unacceptable and abusive behaviour in recent months.**



Rural Stirling Housing Association do not tolerate abusive or unacceptable behaviour. We ask that you treat staff fairly and with respect and we will treat you fairly and with respect in return.

If you treat staff in an unacceptable or abusive way, we will make you aware of this and we may place some restrictions on your contact with us.

**Examples of unacceptable behaviour include:**

- Swearing and aggressive language
- Making threats in person, on the phone or via letter or email
- Violence and aggression
- Making unreasonable demands, such as asking us to complete a task in an unreasonable timescale and sending excessive emails, letters or calls about this
- Unreasonable persistence, such as repeatedly contacting the office and refusing to accept a decision

**Action we may take if your behaviour is unacceptable**

- Terminate the phone call / visit / appointment
- Call the police
- Limit contact, such as providing a single person to contact or email-only contact
- Formal warnings which may lead to court action to end your tenancy

In all cases of unacceptable behaviour, we will contact you to explain what actions we consider unacceptable and why. We will ask you to amend your behaviour and explain what actions we may take if you do not.

**Where we must act, we will tell you in writing what action we are taking and why. We may also request to meet you at our office to discuss the unacceptable actions and agree a way forward.**



## 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 insurance for 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 by emailing [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/)



## 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.**



## Keep your details up to date

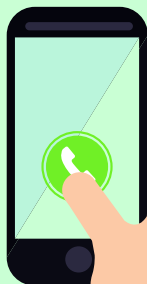
We ask that you keep us up to date with any changes in your contract details, phone numbers, email addresses.

Our online Tenant Portal "My Rural" allows you to manage this yourself as well as updating other aspects of your tenancy.

If you haven't already registered with My Rural and want to do so – let us know or visit our website and click on the My Rural button on the top right hand side of the home page.



**MyRural**



Contact us today for a

# FREE HOME FIRE SAFETY VISIT

or a Personal Fire Plan



Visit our website:  
**[firescotland.gov.uk](https://firescotland.gov.uk)**



**We need your help to reach those most at risk.**

To find out whether you are eligible for a Home Fire Safety Visit, go to **[firescotland.gov.uk](https://firescotland.gov.uk)** or scan the QR code on the front to complete our questionnaire.

You can also contact us on behalf of a friend, relative, neighbour or client. If you don't have access to the internet, please call **0800 0731 999**.

- ✦ After answering our questions, you will either be offered a Home Fire Safety Visit; or
- ✦ be given a Personal Fire Plan/ Home Safety Guide with info on how to stay safe in your home.



**HOME FIRE SAFETY VISITS CAN BE ORGANISED AT A TIME THAT SUITS YOU (DAY / NIGHT)**

Our staff can help you spot possible hazards, make a fire escape plan and provide info about smoke, heat and carbon monoxide alarms. Where eligible we may also fit alarms.

Always ask for official identification – our staff will be happy to produce this on request.



# 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:

- 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 home.
- 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.

# STICKY TOFFEE PUDDING RECIPE

300g dark brown muscovado sugar  
(can use just brown)

525g self raising flour

375ml full fat milk

3 large eggs

3tsp vanilla extract

150g unsalted butter (melted)

300g chopped dates (optional)



Combine the muscovado/brown sugar with the flour in a large bowl. Pour the milk into a measuring jug, beat in the egg, vanilla extract and melted butter and then pour this mixture over the sugar and flour, stirring with a wooden spoon to combine. Fold in the dates (if you want them) then scrape into a lined/prepared pudding dish or I use an 8inch lined cake tin. Bake at 180 for 20mins and check every few mins after this by inserting a wooden skewer/probe and if it comes out the middle clean then you're good to go.

### For the Sauce

I use a whole tub of Elmlea (270ml)

150g unsalted butter

150/200g of soft or dark brown sugar  
(you can use muscovado)

I give the measurement quite rough as I usually add more butter and sugar as it's personal taste, so don't be scared to do the same!

**Pop it in a pot and heat until everything melted together, cut a slice of the cake and pour the sauce over and enjoy.**

**Merry Christmas**

Lisa is an  
RSA tenant  
and former  
contestant on  
MasterChef.



# 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.

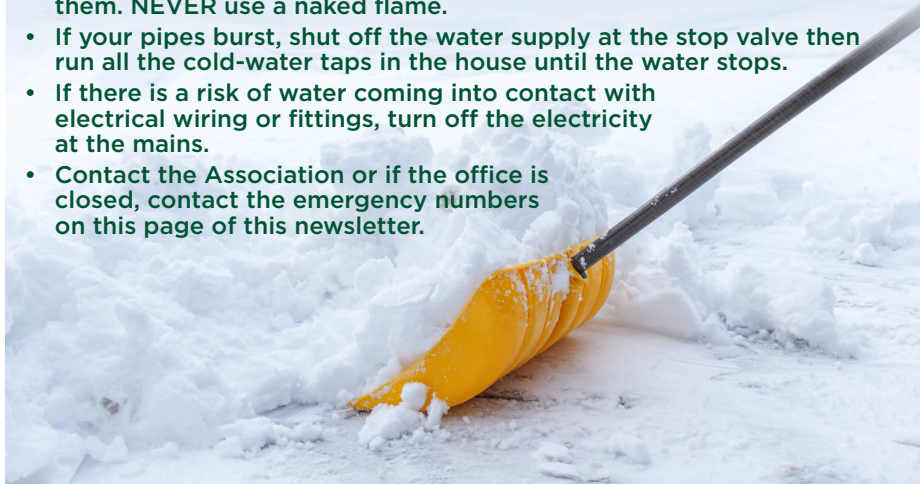
The Scottish Government and Stirling Council provide useful information on their websites below. These websites are kept up to date to help people cope with a range of emergencies:

[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 (Emergency repairs).
- Know how to switch off your electricity, gas and water supplies.
- Use a spray oil to lubricate your main door lock to avoid freezing or stiffness or 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.



**We hope you enjoy reading this edition of Rural Matters**

The newsletter is also available online from our website [www.rsha.org.uk](http://www.rsha.org.uk).

(Past newsletters are also available to download from our website.)



If you would rather receive a printed version, 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. Once you have read it, please recycle!

**Thank you! RSHA**

## 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.

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



## Emergency Repairs

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

**New tenants, Lampson Court, Killearn:**

**Joinery repairs:**  
McTaggart Construction (Joinery)  
**07792099717**

**Plumbing and heating:**  
James Frew (Plumbing/Heating)  
**01294 468113** (including gas repairs - no heating or no hot water)

**Electrical: Alan Bryceland (Electrical)**  
**07557856615**

**Gas repairs**  
**(Heating and hot water):**  
**Saltire on 0330 202 0444**

**All other tenants for any emergency repairs please contact Property One Ltd:**  
**0141 611 1922**

This information is also on our website Repair Service and on our office phone number 01786 841101.

**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.

**Please be aware that if you call out our Out of Hours Contractors to a repair that is not deemed to be an emergency you could be recharged for the cost of the repair.**



**Rural Stirling**  
Housing Association



SCAN ME