

Rural Matters



WINTER EDITION / DECEMBER 2021

News for our tenants, members and local communities

CEO Welcome to the Winter Edition

Hello, everyone and welcome to the winter edition of our newsletter. I hope that you are safe and well!

As we were preparing this edition our communities were still recovering from the effects of storm Arwen. Many in our communities were without heat and power for days. Our summer edition highlighted the extremes of weather we were experiencing, and the recent storms are a stark reminder of the impacts of climate change that can be devastating. World leaders gathered at COP 26 in Glasgow in early November, with a focus on accelerating action and setting achievable sustainable climate goals. Climate change affects us all and we need to act now. We are working in partnership with **Keep Scotland Beautiful** to understand and raise awareness of the climate emergency. **We will be hosting a Climate Change Workshop for Board and Staff in the new year and would like**



to offer an opportunity to our tenants to get involved. The hour-long workshop will be held online and will focus on the basics of climate change: what is causing it, why it is a problem, and importantly, what can be done. Places for tenants will be free of charge. If you would like more information or would like to register to attend, please contact us.

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

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. Please read the newsletter and visit our website where you can find lots of links to other great sources of support and information www.rsha.org.uk

If you have any suggestions for content for future editions, please get in touch. We would love to hear from you.

Have a very peaceful holiday and I hope that this year we are all able to enjoy the festivities with our loved ones again. All the best for 2022 from everyone at RSHA.

Keep safe everyone and please remember the FACTS: face coverings should be worn in enclosed spaces; avoid crowded areas; clean your hands and hard surfaces regularly and thoroughly; 1 metre distancing remains in place; self-isolate, and book a test immediately, if you have symptoms of COVID-19.



Storm Arwen causes road closure at Teith Bridge outside Doune A84 on Saturday 27th November.

Donna Birrell, CEO

Festive Closure

We will close for business for the Christmas and New Year Holiday on Thursday 23rd December at 5pm.

We will re-open on Friday, 7th January 2022 at 9am.



In This Issue

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- Performance 2020/21
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- Good Neighbour/ Garden Competition Results
- Happy to Chat Benches ★
- Use of Video Doorbells ★
- Community Donations
- Preparing for snow and frost

POST COVID - 19 Survey

Update and feedback from the consultation

Thank you to everyone who participated in our Post Covid Survey and consultation exercise on our office opening hours earlier this year.

We had a good response from tenants to the survey. Of the tenants who responded:

- just under **40%** felt that the COVID 19 pandemic had long term impacts for them or members of their household.
- just under **65%** felt supported by us during the pandemic.
- given the choice around **70%** of those who responded contact us by telephone and **27%** by email. Very few respondents visit our office or contact us in writing.
- around **50%** said they visit our website occasionally and around **5%** visit our website often.
- just under **50%** of respondents said that they would carry out transactions using a tenant portal area of our website and a further **31%** said they would like more information on this to help them to decide.
- we asked about restricting the opening hours of the office in Doune to allow our people to work more flexibly between the office and home, and just under **90%** of respondents said this would not have any impact on them.
- we also asked respondents if they would contact us by telephone early in the morning e.g., between 8-9am and later in the evening e.g., between 5-6pm if this option were available. Around **50%** said that they would use both and around **30%** would contact us early in the morning.



our office opening hours, close the office to tenants on Wednesdays and restrict visits to our office to an appointment-based system at other times.

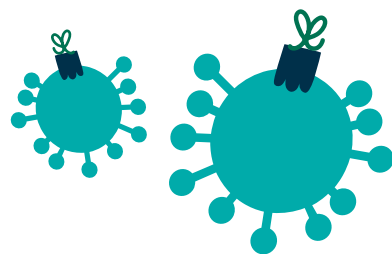
Unfortunately, and as you may already know, the First Minister gave an emergency briefing on Monday 29th November following confirmed reports of the new Omicron variant in Scotland. The First Minister urged all employers to encourage working from home where this is possible. We have therefore returned to all staff working from home as a precaution until more is known about the new variant.

We will as before have the office open on Tuesday and Thursday afternoons for essential safety checks and administration tasks. Appointments can therefore be made to visit the office at these times. Our phone lines remain open and there is no disruption to services.

The Post Covid Survey gave us a lot of very useful information. We have listened to your views and as part of our commitment to our tenants we do intend to extend our telephone opening hours one day each week in the new year. We will introduce an extended telephone service on **Thursdays between 8am and 9am and between 5pm and 6pm** for a trial period. The trial period will run from Thursday 13th January to Thursday 3rd February 2022. We will feedback the results from the trial and let you know how successful this is in practice and whether there is sufficient demand to make this service permanent.

We are also developing our website to include a tenant portal area where tenants can do more online for example: check your rent account, pay rent, update your account details and your tenant profile. We hope to be able to update you on this exciting new development and provide more information soon.

Following the consultation, we introduced a flexible hybrid working arrangement for our team from Monday 18th October. This arrangement allows our staff to work part of the week from the office and part of the week at home. To make this work we had to revise



AGM

Our AGM was held in September and the Chair opened the meeting with a warm welcome to everyone in the year when we celebrated our 30th anniversary. The Association's achievements over the last 3 decades were celebrated in our Annual Performance Report. The Chair also highlighted our ambitious development programme and the launch of our new Customer Engagement, Participation, and Scrutiny Strategy.

The guest speaker for the evening was Gavin Oattes, Managing Director of Tree of Knowledge. Gavin spoke to the meeting about the benefits of a positive mindset and of taking positive learning from tasks we complete or events we participate in. Gavin also emphasised that everyone needs help and support at some time in their lives, and that an offer of support and kindness can lift the spirits and keep us moving forward together.

Board recruitment update

Following our Board recruitment exercise during the summer we are delighted to welcome four new members to the Board of Rural Stirling HA.

Ken, Andrew, Scott and Mike were all duly elected at our AGM in September and have attended their first Board meetings in October and November. You can find a short biography about each of our new Board members on our website at www.rsha.org.uk/board-of-management/

We are still looking for RSHA tenants who are interested in joining the Board, and we would be delighted to hear from anyone who would be keen to volunteer and get involved.

Please get in touch with Hilary, our Governance and Compliance Officer on hilary@rsha.org.uk or Donna, our CEO donna@rsha.org.uk if you would like to find out more.



Mike Morrice

Ken Butler



Andrew Faulk

Scott Kirkpatrick

Strategic Plan and Business Plan 2022/2023

Our Vision is for **strong and attractive rural communities** and our Mission is to provide **affordable, quality housing and support community aspirations**.

We have also developed a set of values that underpin and guide our work: **being accountable, ambitious, caring, working collaboratively, being inclusive and respectful**.

Building on our values are seven key Strategic Objectives which shape how we deliver our services:

- 1 Delivering excellent services to our tenants
- 2 Developing new homes to meet our communities' needs
- 3 Providing safe, high quality energy efficient homes
- 4 Supporting and sustaining our communities
- 5 Achieving meaningful participation and scrutiny
- 6 Taking action to address climate change and promoting sustainability
- 7 Working effectively with partners

Our Strategic Plan and Business Plan will be updated early in the new year and published in April. If you would like to help shape our plans and priorities, we would be delighted to hear from you.

It would greatly assist us if you could take the time to respond to us by answering three simple questions:

- Do you think our vision, mission and values are clear and understandable?
- What do you like about our proposals and is there anything you don't like?
- Are our strategic objectives the right ones that we should be prioritising: is there anything else we should be doing?

You can send us your feedback on the above questions in a few different ways:

- simply email your comments to enquiries@rsha.org.uk
- speak to your **Housing Officer** the next time they are in your area
- using the comments area of our website www.rsha.org.uk
- telephoning to speak to a member of our team on **01786841101**
- having a conversation with our CEO - Donna can be contacted directly at donna@rsha.org.uk If you would prefer to speak with Donna by telephone please contact us on **01786841101**



Since our last edition our Board have met in August, October, and November. We also held our AGM in September.

Board meetings had full Agendas with a lot of key decisions being made. Items presented to the Board included:

- **Quarterly Performance Reports:** our Board received performance information and progress reports on Key Performance Indicators (rent arrears, voids, ASB, repairs satisfaction and response times, complaints etc).
- **Annual Review of Governance:** our Board reviewed a range of key governance documents including the Code of Conduct for Board and Staff.



- **Equality, Diversity and Human Rights Audit:** the outcomes from a recent audit were presented to the Board.
- **Election of Chair and Office Bearers:** The Board elected the Chair and Office Bearers at the first meeting following the AGM.
- **Annual Assurance Statement:** our Board approved the Annual Assurance Statement for submission to the Scottish Housing Regulator (SHR).
- **Draft Budget for 2022/2023 and Annual Rent Review:** our Board approved a draft budget and considered the annual rent review for 2022/2023. Our Board are responsible for making sure that we are in a strong financial position and remain a sustainable organisation now and into the future. We also must protect tenant interests and tenant safety. This requires some tough decisions to be made and this is extremely difficult in the face of competing priorities. Further details on the outcomes of the Boards discussions and our rent consultation proposals for 2022/2023 can be found in this edition.

Please visit our website for more information on Board Agendas, topics, and discussions.

Annual Assurance Statement 2021

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 on 8th October 2021. You can read the assurance statement on our website and on the Scottish Housing Regulator's website by visiting: www.housingregulator.gov.scot

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.

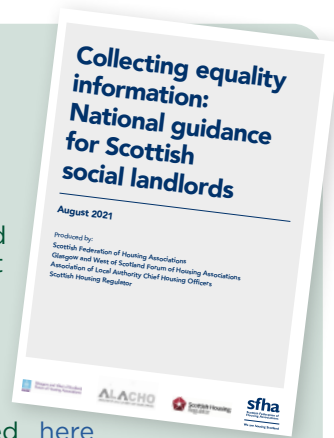


Collecting Equality Information

The SHR has published new guidance to support social landlords to meet regulatory requirements with respect to the collection of equality information. The document can be viewed [here on our website](#). If you would like a copy of this document please contact us.

Having good information about individual needs including equality information is essential to enable us to ensure that we can address those needs. We will be introducing a new approach to the collection and monitoring of equality information in the new year. We are currently developing an Equality Monitoring Form and framework for the data that we collect. We will be collecting information from our Board members, our staff, our existing tenants and applicants and people who want to work with us. We may therefore contact you in the coming months to ask you to assist us with this process. We will always explain why we are collecting the information, what information is to be collected and how the information will be used.

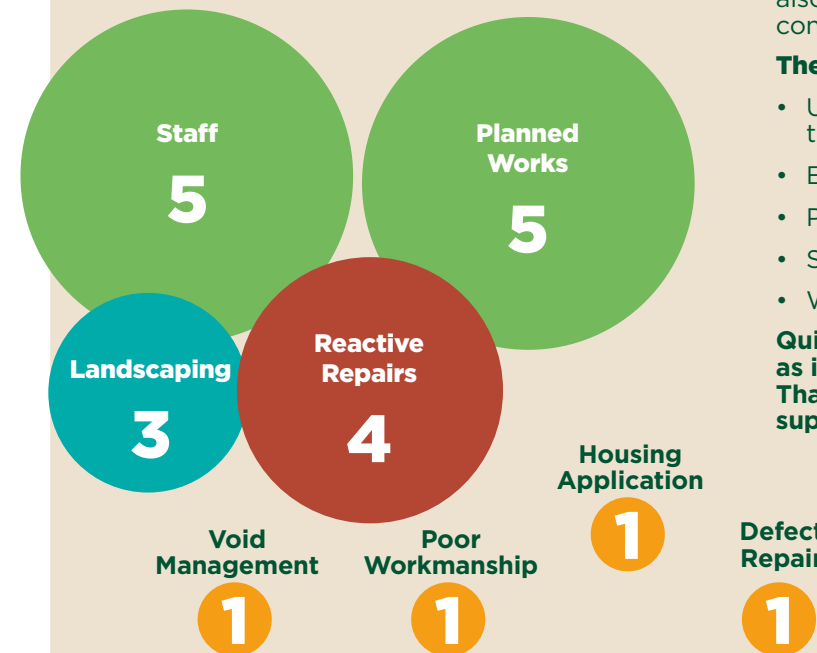
If you would like to know more about our approach to equality data collection and how we will use this information, please contact us.



Complaints Performance July – September 2021 (Quarter 2)

We dealt with a total of **21 complaints** during Quarter 2. All complaints were responded to in line with SPSO timescales with an average of 3 working days for Stage 1 complaints (SPSO target is 5 working days) and 15 working days for Stage 2 complaints (SPSO target is 20 working days).

Of the 21 complaints: 14 Stage 1 complaints and seven Stage 2 complaints were dealt with. The breakdown of areas of complaints received is as follows.



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

From the complaints received during Quarter 2 more staff coaching has taken place in relation to dealing with tenants and applicants, and we have improved staff cover when there are staff absences. Staff are also encouraged to take photos of issues to avoid any confusion.

There are several ways you can give us feedback:

- Use the website action box on the home page of the website www.rsha.org.uk
- Email enquiries@rsha.org.uk
- Phone the office. **01786 841101**
- Speak to a member of staff
- Write to us

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



Annual Performance Report

Our Annual Performance is summarised in the section on page 7. All RSLs are required to publish this type of information to allow tenants to compare their landlords performance with that of others. More information on how landlords compare can be found on the SHR website www.housingregulator.gov.scot/for-tenants.



Equality, Diversity and Human Rights

A key Business Plan objective for our organisation during 2021/22 was the development of an Equality, Diversity and Human Rights Strategy and Policy Statement.



We appointed consultants to carry out an Equality, Diversity, and Inclusion (EDI) Audit for us. This is the first step towards the development of our strategy. The results from the audit were reported to our Board and we are now developing an action plan based on the recommendations. We are also delivering a programme of Equality, Diversity and Human Rights training for our Board and staff team. This will also assist us with meeting new SHR Regulatory requirements from April 2022.



Please don't forget that you can talk to our Income Maximisation Officer, Kevin McGhee or your Housing Officer if you are worried about your heating bills.

They can provide you with some energy savings advice, or refer you to Stirling Citizens Advice or Energy Action Scotland where you can get help and advice with heating costs and how to use less energy whilst keeping your home warm.



Income Maximisation Update

Kevin McGhee • kevin@rsha.org.uk • 07464543155

Universal Credit - Covid Payment

All claimants in receipt of Universal Credit will have been notified via their universal account that the Covid Payment uplift stopped in October 2021. For those in receipt of Universal Credit this will mean a reduction of £86.67 per month in calculation of standard allowance received from 13th October or whatever main payment date is after this.

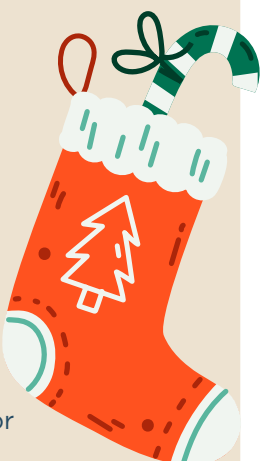
Standard allowance will be reduced as follows:

- **Single person under 25:** will reduce from £344 to £257.33 per month
- **Single person 25 or over:** will reduce from £411.51 to £324.84 per month
- **Couple both under 25:** will reduce from £490.60 to £403.93 per month
- **Couple 25 or over:** will reduce from £596.58 to £509.91 per month

In some instances, Universal Credit payments could stop. If this happens a claimant would no longer be eligible for Scottish Child Payment/bedroom tax.

Child Disability Payment

As from Autumn 2021 Disability Living Allowance for children for NEW claims will be replaced by the new Social Security Scotland benefit – Child Disability Payment. This means that any child up to the age of 16 years, who has a disability/medical condition that affects their daily living activities or mobility, will require to claim Child Disability Payment instead of Disability Living Allowance for children. Any child who is currently in receipt of Disability Living Allowance will remain on this benefit meantime. No date of transfer for Disability Living Allowance for Children to Child Disability Payment has been announced.



Rent Review and Consultation on a proposed rent increase for 2022/23

Setting rent charges for the coming year is always one of the most difficult decisions the Board must make. Whilst determined to keep rents as low as possible, revenue received from rental income must be balanced with the cost of repairs, planned maintenance and tenancy services to meet the needs of our service users. In addition, forthcoming government standards for energy efficiency in our homes will be - a significant cost over the coming years.

A sustainable, long term business plan must be in place to meet these costs now and in the future. Our business plan currently assumes rents will increase yearly at the rate of inflation.

We were able to freeze rents last year because we have been prudent in previous years and in recognition of the financial difficulty many people were experiencing during the pandemic. Reluctantly, this is not something that we can continue. Inflation is currently higher than it has been for some time, 4.2% (Consumer Price Index (CPI)) in October, which is having an impact on costs particularly repairs and planned maintenance.

Our rents continue to be below or comparable with the Scottish housing association average and including the proposed rent increase for 2022/23, continue to be affordable according to the Scottish Federation of Housing Associations approach to rent setting, based on affordability.

To continue with the current level of service provision in 2022/23, we are proposing a rent increase of 3.9%. A short questionnaire, asking for your views on the proposed increase, will be sent to your mobile phone or email address on the 17th December. If you do not receive the questionnaire or would prefer a paper copy, please contact us on 01786 841101 or enquiries@rsha.org.uk.

We would also like to invite you to join us for an online discussion about:

- the proposed rent increase;
- our performance over the last year; and
- collecting your thoughts and feedback about our services.

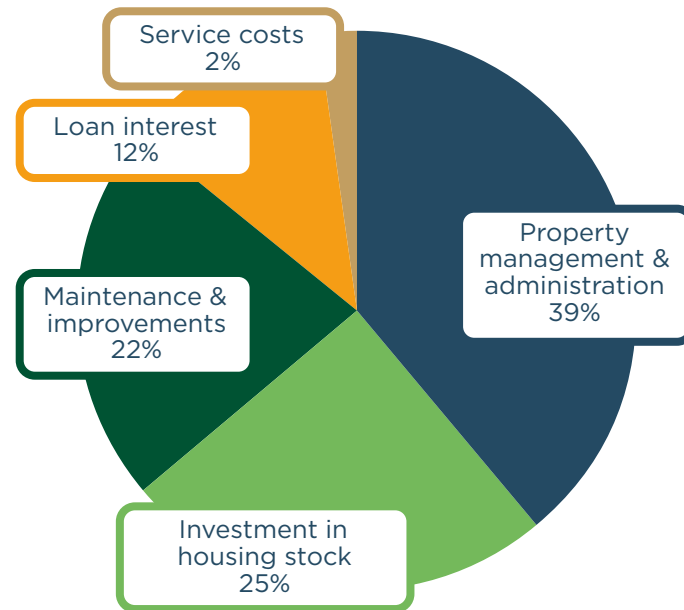


This will take place on Saturday 29th January at 10am. Our CEO and all senior staff will be in attendance. Please contact the office on 01786 841101 or enquiries@rsha.org.uk and we will send you details of how to join in. We really hope to see you then.

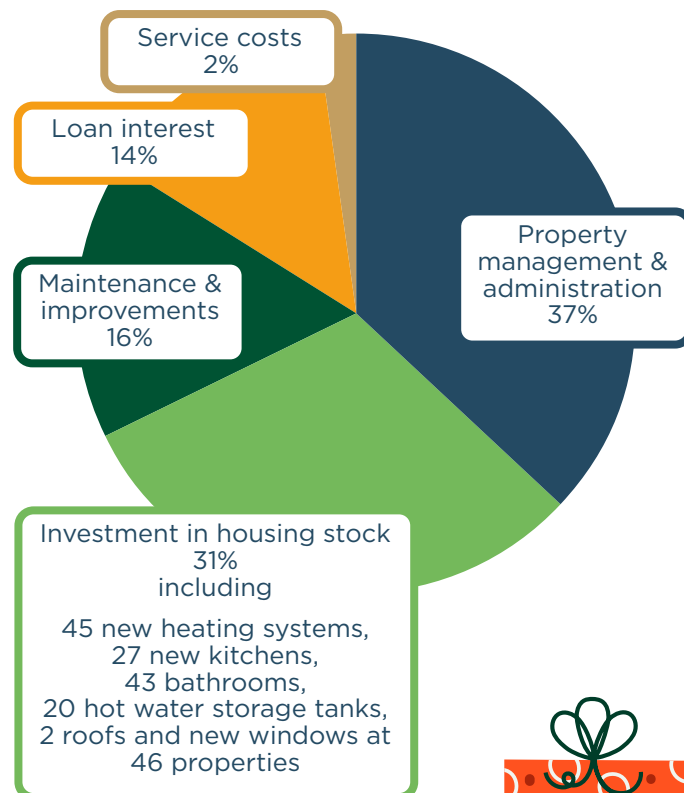
Your Rent and How it is Spent

Income/Expenditure for 2020/21 and 2022/23 budget

2020/21 Actual



2022/23 Budget



Value for Money Our Performance 2020/21

Where we are doing well

- Emergency repairs were completed in 3.0 hours on average (RSL average = 3.0 hours ARC 2020/21).
- We collected 99.6 % of total rent due in the year (RSL average = 99.6% ARC 2021/22).
- Rent lost from empty homes was 0.16% of rental income (RSL average = 1.2 ARC 2020/21).
- We provide a free income maximisation service. This year our Income Maximisation Officer helped 125 tenants to increase their monthly income by a combined total of £29,528 per month.
- We re-let our homes in an average of 16.5 days (RSL average = 46.4 days ARC 2020/21).
- Of those offered properties 6.5% refused (RSL average = 21.6% ARC 2020/21).
- Non-Emergency repairs were completed in 5.6 days on average (RSL average = 5.7 days ARC 2020/21).

Where we need to do better

- Rent arrears were 4.2% of total rent due (RSL average = 4.0% ARC 2020/21).
- We completed 87.7% of reactive repairs right first time (RSL average = 92% ARC 2020/21).
- 83.3% of those surveyed were satisfied with the repairs and maintenance service received (RSL average = 91.6% ARC 2020/21).

Tenant satisfaction Survey 2022

In the early spring of 2022, a new tenants satisfaction survey will be carried out by a service research agency. Approximately 50% of our tenants will be contacted to take part and give feedback on the full range of our services. The surveys usually take approximately ten minutes to complete.

If you can spare the time to complete the survey, we would very much appreciate it. The results will be used to improve service delivery.



Affordability

Rent Increase Comparisons

	RSHA	RSL's average
2017/18	2.0%	2.3%
2018/19	3.9%	3.2%
2019/20	3.8%	3.0%
2020/21	2.4%	2.4%
2021/22	0.0%	1.2%

Weekly Rent charge comparisons

The agreed peer group consists of five comparable landlords in terms of size/location and includes Dunbritton, Lochaber, Pentland, Shire and Clydesdale Housing Associations.

Size of home	RSHA 2020/21	Peer Group Average 2020/21	RSL Average 2020/21	All social landlords 2020/21
1 bedroom	£76.40	£73.34	£76.41	£79.48
2 bedrooms	£87.10	£84.57	£85.95	£82.60
3 bedrooms	£94.69	£94.29	£94.63	£89.81
4 bedrooms	£101.16	£104.30	£105.78	£99.97

Learning and Employability in Stirling

Redundancy Support

Providing support to those faced with, or at risk of redundancy.

Contact:

Kathryn:
07385 429 730

Magdalena:
07385 429 733

Or email: employerengagement@stirling.gov.uk

This person-centred support can help with:

- Planning your next career steps
- C.V. writing and review, interview skills, job search advice
- Wellbeing support, including confidence building, skills recognition, and social activities
- Support on financial matters and referrals for money, debt and housing advice
- Referrals to beneficial learning opportunities and additional support services
- Knowledge of local skills demand and employment initiatives

Please call for an informal chat to find out more.



In partnership with:

Your Housing Officers



All Housing Officers, are currently working from home during normal office hours and can be contacted by phone or email (see contact details below).

Staff Changes



Peter Davies, Housing Officer left at the end of October for pastures new. **Peter Macgregor joined us in November as temporary Housing Officer.**

Lesley McGregor will be covering Rebekah Hawkins patch whilst Rebekah is on temporary leave, returning November 2022.

Your Housing Officers

TELL US HOW WE CAN HELP YOU



Gillian Lynas

Gillian works part time, all day Monday & Tuesday and till 1.00pm on Wednesday.

Tel: 01786 843034
Mob: 07341 730601
Email: gillian@rsha.org.uk



Peter Macgregor

Temporary Housing Officer

Tel: 01786 843031
Mob: 07464 543154

Email: peterM@rsha.org.uk



Lesley McGregor

Temporary Housing Officer
Lesley works part-time, from 1pm on Wednesdays, all day Thursday and Friday.

Tel: 01786 843034
Mob: 07464 543158
Email: lesley@rsha.org.uk



John Mallon

Tel: 01786 843035
Mob: 07464 543157
Email: john@rsha.org.uk

Balfron and Kippen Estate visits will take place in the afternoon of the Second Thursday of the month

Callander and Deanston Estate visits will take place on the First Tuesday of the month (pm)

Gargunnoch, Doune, Drymen, Strathblane and Killearn.
Estate visits will take place in the afternoon of the Third Tuesday of the month

Aberfoyle, Kinlochard, Buchlyvie, Gartmore, Stronachlachar, Strathyre, Lochearnhead, Killin and Tyndrum.
Estate visits will take place as follows; Aberfoyle, Kinlochard, Buchlyvie, Gartmore First Thurs of the month (am)
Stronachlachar First Thursday (am) of every quarter starting 6th May
Strathyre, Lochearnhead Third Thurs of the month (am)
Killin, Tyndrum Third Thurs of the month (pm)

Asset Management Update



Gas Safety Inspections

As your Landlord, we are legally required to carry out the annual gas safety inspection and service to all gas appliances in your home. We understand that you may be apprehensive to allow access for this to be undertaken due to the COVID-19 restrictions, however our Contractor's engineers will undertake this work by following all up to date government guidelines, wear the appropriate PPE and will social distance at all times.



We appreciate your concerns 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.



Kitchen Renewals

We are continuing our kitchen installation programme with Everwarm. They recently completed the replacement of some kitchens in Killin and Deanston. They will be continuing the programme next financial year.



External Landscaping

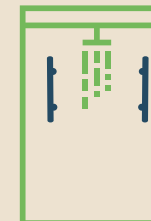
Over the winter months our landscape contractors, Nurture will be attending to all those winter jobs to get the communal gardens ready for Spring such as pruning of shrubs and hedges, leaf collection, and litter picking etc. Their visits reduce to once a month between November and March. We are in the process of procuring a new Landscaping contract with the expiry of the existing arrangement with Nurture next year. The procurement of this contract will be completed in advance of the Spring and the successful contractor will commence visits twice a month from April to October 2022.



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.

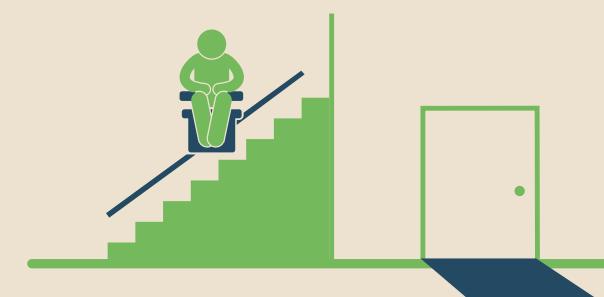


If you require your home to be adapted in any way, for example a handrail or ramp at the entrance to your home, a stair lift, or a shower unit in place of a bath, the Association can often do this through an Adaptation Grant Award from Scottish Government.

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 Officer who will advise you what you need to do to make an application to have your home adapted to suit your needs.



Advent Windows



Many communities across the rural Stirling area are spreading the festive cheer by dressing up their windows.

Communities in Doune, Callander, Drymen and Kippen and we at Rural Stirling have joined in and spruced up our office window for the season! Merry Christmas.



Rechargeable Repairs

RSHA is responsible for the maintenance and repair of its stock portfolio; however, tenants also have responsibilities for certain repairs and maintenance. These are set out in your Tenancy Agreements, the Tenants' Handbook and the Association's Website.



We have an obligation to recharge tenants for any repair work or component replacements which the tenant has responsibility for as defined in the tenancy agreement and tenant's handbook.

Tenants are responsible for repairing damage that has been caused wilfully, accidentally, or negligently by members of their households or visitors to their home.

We can also charge former tenants for the clearing out of void properties or removal of any unauthorised improvements and alterations.

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

Some examples of possible recharges are as follows:-

- Loss of keys resulting in forced entry, replacement lock/barrel, providing extra keys and/or repairs to door standards, door or locks.
- Repairs to any appliances, or fixtures, which have been supplied or fitted by the tenant.
- Careless or malicious damage to the building, or the Association's fixtures, caused by the tenant, member of their household or visitor.
- Repairs required due to a failure to take reasonable care of the home or to report a repair to us as soon as reasonably possible, if this has resulted in further deterioration of the property.
- Damage caused by vandalism, break-in or attempted break-in where the tenant has not reported the incident to the police and received a crime number.



- Cleaning or redecoration of a home or garden area required to bring the property to a re-lettable standard at the termination of a tenancy.
- Reinstatement of a property as a result of alterations or additions carried out by the tenant without permission, or to an unsatisfactory standard.
- Forced entry to a property to carry out annual gas safety check where access has not been provided by the tenant.
- Electrical faults which are a result of tenant's appliances or equipment.
- Abortive call out charges by a contractor when an appointment has been arranged and not kept by tenant, on more than one occasion.
- Bulk uplift of refuse.



Your Housing Officer will endeavour to advise you of any potential recharges at the earliest opportunity however if we do have to raise an invoice you should note that we apply an administration charge for doing so.

Cost of works	Administration Charge
Up to £100	£10
£101 to £200	£20
£200+	10% of cost

We also reserve the right to pursue legal action where a tenant or former tenant fails to pay costs incurred. Such action may involve a small claims action at the discretion of the Board.

You can of course appeal work carried out and charged by the Association. This must be done in writing within 14 days of the date on the letter notifying you that you will be recharged for work/repairs carried out by the Association. Appeals should be addressed to the Director of Housing and Property Services.

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.



Tenants Sarah and Joseph Thain, Lovell Partnership Manager Sarah Freel and Mark Griffiths, RSHA Chair.

Claish Farm Callander

The Claish Farm site of 50 new build affordable houses in Callander is now complete. New homes were made available in phases over 2021, with the last hand over of homes taking place in November.

Burngreen Phase 2, Kippen

After securing a full funding package for the proposed mixed tenure development at Burngreen Phase 2, Kippen work has commenced with Dawn Homes. RSHA will have 9 units for rent within the private development scheme

- 6 x 4apt Semi detached Houses
- 2 x 4apt End Terrace Houses
- 1 x 2apt Mid Terrace House

Due to an initial delay relating to utility works, the intention is to achieve a site completion for Summer 2022.



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) work continues with partners and contractor in order to achieve a site start in 2022.

Lampson Road Killearn

11 units: We achieved planning permission in October this year after a challenging process. We are currently out for Tender to establish a cost for the project and appoint a contractor. If this exercise goes as planned, a site start is expected in Spring 2022.

Gartness Road, Drymen

30 units: We are currently awaiting the result of an adjudication relating to land value. This is expected soon with the site start following should the outcome be positive.

Buchanan Crescent, Croftamie

14 Units: Planning Application was submitted in the Autumn.

Tyndrum:

We have appointed designers and are working towards a planning submission in the New Year.

Fire Safety Upgrades

RSHA has a legal duty to ensure the electrical safety of your home. We are currently working with our Electrical Contractor, Neil Hart Electrical, to ensure that all of our properties are compliant with the new legal requirement to install an interlinked fire alarm system in your home. This applies to all properties in Scotland regardless of whether you own your home or rent your home. **All owners and shared owners are responsible for ensuring compliance of their home.**

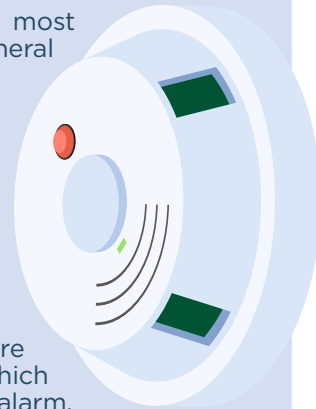
Our partner contractor Neil Hart Electrical are based in Scotland and currently provide electrical services to the Association for other works in addition to the Fire Safety upgrades. We have managed to upgrade approximately 85% of our homes to date but we continue to have a challenge ahead of us to meet the compliance deadline. There is no doubt that Covid 19 has played a big part in us not achieving a higher percentage and we understand your reluctance to let workmen into your home.

The Scottish Government extended the compliance deadline from February 2021 to February 2022. The Scottish Government's proposed change in fire safety regulations came after much consultation following the Grenfell Tower tragedy in 2017 when 72 people died.

In Scotland during 2017/2018 fires resulted in around 44 deaths and over 1000 injuries. There were 5,310 reported fires in dwellings (eg. houses, flats and maisonettes). The rest of the United Kingdom is yet to implement the same fire safety standards as Scotland.

By February 2022, all homes should have:

- Smoke alarms in every circulation space on each storey of the dwelling, such as hallways and landings.
- Smoke alarms in the room most frequently used for general daytime living purposes.
- Heat alarms in every kitchen.
- All smoke alarms and heat alarms should be interlinked.
- Carbon monoxide alarms to be fitted where there is a fuel-burning appliance or flue.



According to national fire statistics, dwelling fires in which a smoke alarm raised the alarm, continue to be discovered more rapidly (less than 5 minutes) after ignition. Smoke alarms also can be directly associated with lower fatality casualty rates.

Neil Hart Electrical have reported difficulty in getting access to Tenant's homes, with people not responding to letters or answering phone calls. Please facilitate these works if Neil Hart Electrical write or call you requesting access for these essential upgrades. We would much prefer to work with Tenant's to gain access, but if we have been unable to arrange access, we will have to undertake forced entry to ensure that we comply with our legal duty.

Callander's Local Place Plan: Your Future, Your Choice

In 2019, the Scottish Government passed new legislation empowering local communities to set out their vision for their future. The Planning (Scotland) Act 2019 introduced a new type of community consultation called Local Place Plans which will express the majority wishes of the community. Planning authorities must, by law, consider those wishes when drawing up their development plans for the area.

The conversations about the Local Place Plan will be part of the most important public consultation in Callander for over a decade.

Callander's Local Place Plan will be the blueprint for the town's development and focuses on:

- what services and facilities Callander needs to improve life for residents,
- which land would be suitable for development; and
- which land must not be developed because it is important to the community, environment and sense of place, or because we know it's vulnerable to flooding.

Like so many rural communities, Callander is facing major challenges. Callander has a lot of spectacular landscapes, excellent local services, and great schools. But the local economy needs to be more diverse and more resilient to shocks like Covid. Other things to consider are the growing population, the need for new job opportunities, services and facilities so that people can make lives for themselves.

Please visit the Local Place Plan website www.callandersfuture.uk and sign up for email updates. Local focus groups will also be held.

These conversations are for everybody. This is your chance to get involved.

Callander's Local Plan will be delivered by the LPP steering group in conjunction with the Town Co-ordinator. The steering group includes representatives from: Callander Community Council, Callander Community Development Trust, Callander Medical Centre, Callander Primary School, McLaren High School, Callander Youth Project and McLaren Leisure Centre. Contact: coordinator@callandercdt.org.uk.



2021 Good Neighbour Award Scheme Winner

Mrs Shirley Glymond, Kippen was selected from the nominees for being an "inspiration" to her neighbours. Other nominees included Mr McManus also of Kippen. If you wish to nominate your neighbour for the 2022 RSHA Good Neighbour Award let us know by phoning the office or emailing the office at enquiries@rsha.org.uk giving us details of why they are a good neighbour. **Full details on how to enter are on our website. Thanks to all.**



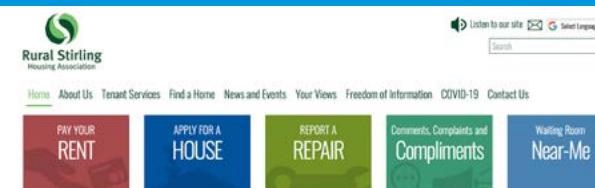
We Use Near Me, the video appointment service



Near Me is a video consulting service that enables people to attend appointments from home or wherever is convenient. The service is already widely used across NHS Scotland.

All you need is a device for making video calls - like a smartphone - and an internet connection.

To access the waiting area you can visit our website www.rsha.org.uk and click on the "Near Me" action button, located at the top of the home page.



- Follow the instructions.
- You will be placed in the waiting area.
- An RSHA staff member will answer your call.
- Alternatively, you can contact the office and a member of staff will send you a link.
- No data is stored. It is deleted at the end of the call.



2021 Garden Competition Winners



Congratulations to:

Vegetable Garden Category:

First Prize: Mr McLaren, Kippen

Runner Up: Mr Jude, Callander



Individual Garden Category:

First Prize: Ms Page, Kippen

Second Prize: Mr and Mrs Kirkpatrick, Gargunock

Third Prize: Mrs Elston, Killin



Shared/Communal Garden Category:

First Prize: Mr Wyllie, Killin.

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

Our judge was Bill Tait, who is a judge for the national War Memorial gardens with many years' experience.

Images above

- 1 Mr McLaren, Kippen** Vegetable Garden Winner
- 2 Ms Page, Kippen** Winner Individual Garden Category
- 3 Mr and Mrs Kirkpatrick, Gargunock** Individual Garden Category Winner
- 4 Mrs Elston, Killin** Individual Garden Winner

5 Mr Scott Wyllie, Killin Winner Shared Garden Category



CONGRATULATIONS

McLaren High School, Callander

The Scottish Council for Development and Industry (SCDI) Future Voice competition brought together young people from schools across the country in an important and valuable discussion about the vision for Scotland's future.

McLaren High School were winners of the competition along with Carluke High School and Greenwood Academy.

McLaren High posted details of their success on the [school Twitter page](#). You can see the winning entries on the SCDI website at: www.scdi.org.uk/blueprint_2030_future_voice/

The Competition

Secondary pupils were asked to consider:

1. Which 3 of the 12 asks should be the priority and why?

2. What do you think those in charge should be doing now to make these happen?

3. What role should businesses and the rest of us play?

4. How would you like your or the lives of others in Scotland to change in 10 years' time?

5. What are the three words that you would like to be associated with Scotland?

Pupils were tasked to think about the above questions either individually or in groups and

discuss their ideas, then make a short video/blog of their suggestions of how to make Scotland a better place in 2030.



Need someone to chat to?

A new initiative that combats loneliness and promotes good mental health has taken the form in Callander of "Happy to Chat benches" and is an idea Rural Stirling Housing Association thinks could really catch on. The idea - driven by Patricia Kent of Callander Youth Project and supported by Callander Community Council - gained Stirling Council's approval to place plaques on benches in prominent places around Callander. The plaque identifies the bench as somewhere where if you sit there someone will come and have a chat. There are now benches like this outside the Callander Youth Project, the Square in Callander, and at McLaren High School (bench donated by Ben Ledi Masonic Lodge.) Positive feedback to Stirling Council will gain support to place more plaques on benches in more areas - perhaps yours? If you think it would be a good idea in your area - contact Councillor Martin Earl earlm@stirling.gov.uk who can help put you in touch directly with your local Community Council and appropriate officer at Stirling Council who can enable discussions and progress.



Light up the Loan

Well done to residents of Old Kirk Loan in Aberfoyle, who have set up their very own festive event "Light up the Loan".



Thanks to tenant Collette Perry for the photos.



Use Video Doorbells Responsibly

If you are considering installing or already use a video doorbell in your home, you must think about data protection and privacy.

If you configure your video doorbell so it only captures images within the boundary of your property, then you are exempt from complying with data protection law.

But if it captures images of individuals outside that boundary, such as your neighbours' homes or gardens, shared spaces or a public footpath or street, then your use of the video doorbell must comply with data protection law. You will be regarded as a "controller" and will need to comply by data protection law when using your video doorbell. This means that individuals who are concerned about your use of the video doorbell could ask for access to images or footage containing their images and make a complaint to the Information Commissioner's Office (ICO) about you. You would also need to put appropriate signage in place.

The ICO can issue fines against those who abuse individuals' rights. In a recent case, an individual was awarded compensation by the court against a neighbour who did not use camera equipment and video doorbells in accordance with data protection law.

We recommend you use video doorbells responsibly in a way that respects the privacy of others. Think about what areas you feel you need to cover, how you can position the video doorbell to avoid intruding on your neighbours' property or any shared or public spaces and disable any audio recording facilities, where available.

If you feel you need to capture images beyond your property, you will then need to have clear and justifiable reasons for doing so, write them down and comply with data protection law by:

- Letting individuals know you are using a video doorbell by putting up signs saying that recording is taking place and why.
- Not capturing more footage than you need to achieve your purpose in using it.
- Ensuring the security of the footage you capture by holding it securely and making sure nobody else can watch it without good reason.
- Only keeping the footage for as long as you need it by deleting it regularly.
- Ensuring the video doorbell is not misused by other members of your household.
- Respecting the rights of the individuals whose images you capture. This includes not sharing footage with others and / or posting it to social media.

If we receive complaints about your use of video doorbells, we will direct any complainants to the Police and / or the ICO. We will also recommend complainants seek independent legal advice about their rights. We will not be involved in complaints, as this is a matter between you and the complainants.



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 in their websites below. These websites are kept up to date to help people cope with a range of emergencies:

www.readyscotland.org

www.stirling.gov.uk

Stirling Council's call centre is available 24 hours a day, seven days a week - when our office is closed, you can contact them on 01786 404040 if you have any concerns about your safety or that of a neighbour.

There are a number of things that we can all do to be prepared for bad weather over the winter months.

- Always be aware of the weather forecast
- Have access to a shovel and grit to clear snow and ice from your path or drive.
- Look out for neighbours who are less able.
- Prepare a home emergency pack: emergency numbers, a fully charged mobile phone, battery operated torch and radio, essential medication, bottled water and ready to eat food.
- Know how to deal with damage to your home (see 'Emergency Repairs' 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 the newsletter.



Climate change, Flood risks, home contents insurance

Climate Change is a hot topic of interest over the last few years and is now a theme in our business planning for the future. Global warming leading to more rainfall has meant a higher risk of severe flooding from rivers bursting their banks. This poses a threat to some of our tenants and we would urge all tenants to take out a home contents insurance policy to cover belongings. Such a policy will also cover you for damage caused by fire, theft or escape of water. You do not need to take out insurance for the building as RSHA covers this. We recommend using the company Thistle Tenant Risks (www.thistletenants-scotland.co.uk).



The Thistle Tenant Risks Home Contents Insurance Scheme is a specialist insurance scheme for social housing tenants living in Scotland.

To find out more visit their website or speak to your Housing Officer.

Emergency Repairs

Tenants who have an emergency repair during the festive closure period should call the **McDougall Group** who operate an emergency service on our behalf on **0800 975 1234** and for gas repairs you should call Saltire on **0845 606 1555**.

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.**



Community Donations Fund

Rural Stirling HA has a fund of up to **£2,000** per year available to help and support local communities, and activities and invites applications for projects aimed at benefiting:

- The Association's tenants or prospective tenants; or
- The wider development of services, facilities, or provisions for the disadvantaged in local communities.

For further details and an application pack, call the office or email susan@rsha.org.uk Applications are being invited for 2022/23 financial year.

Contact Details

Stirling Road, Doune, FK16 6AA

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

(Normal working hours are 9am - 5pm Mon to Thur and 9am - 4pm Fri)

Registered as a Scottish Charity No. SC037849.

Rural Stirling Housing Association is a registered society under the Co-operative and Community Benefit Societies Act 2014 No. 2376 (s)

Registered with the Scottish Housing Regulator No. HAL232

Property Factor No. PF000330

Letting Agent Registration No's LARN 1907004 & LARN 1904083



Rural Stirling
Housing Association