



Chief Exec update



By the time this edition of Rural Matters arrives with you I will have been in post for a full year, time doesn't half fly! It

has been a very full year getting to know the team and the people that make Rural Stirling Housing Association so successful.

My highlights have included obtaining planning consent for Balmaha, the site start at Killearn and getting out and about over the summer months to all the gala days and highland games events. We had our very successful (and my first!) AGM in September and welcomed two new Board members. We were sad to say goodbye however to one

of our longest ever serving Board members David Froud who stood down after an incredible 30 years of service.

We are still looking for a new tenant member of our Board and have advertised again in this edition. Please get in touch to find out more if serving on our Board is of interest to you.

We will be moving offices temporarily to allow some much needed modernisation of our existing office to take place. More details of our new address and contact arrangements are included in this edition.

I would like to wish all our tenants and partners a very safe and happy Christmas and New Year and look forward to welcoming you to our new office during 2019!



Chair Margaret Vass presenting long-serving Board Member David Froud with the EVH Long Service Award.

Office Refurbishment/ Office Relocation



Our offices are about to undergo a long overdue refurbishment over the next seven months and as a result we are moving out during week commencing 17th December. We regret that there will be some disruption to service during this week as equipment and people are on the move! We will however do everything we can to minimise disruption and keep services running as smoothly as possible.

Our offices will close to the public from **5pm on Wednesday, 19th December 2018** reopening on **Tuesday, 8th January 2019 at 9am.**

See back page for emergency repair contact numbers.

New address

From **8th January 2019** we will be located at **Lomond Court, Castle Business Park, Stirling FK9 4TU**, pictured below, office phone numbers and emails will remain the same.



Inside...

- Development update
- Universal Credit (UC)
- Preparing for snow and frost
- Planned Maintenance Update
- Annual Garden Competition
- The Best Start Grant
- Test your smoke alarms!

Development update



Our development proposals are progressing well with new homes due to complete at Callander Station Road and Blaressan Killearn in early January 2019. We are progressing plans for our developments in Balmaha and Claish Farm and hope to be on site with these projects in the late Spring/Early Summer 2019. Our project at Doune Phase 5 has now received funding approval from the Scottish Government and we hope to be on site with this project in January. We were invited to join our NHS partners at the turf cutting ceremony for the New Health Centre which is located adjacent to the site for our new build housing.



Health Centre turf cutting ceremony at Springbank Road, Doune (October 2018).

Universal Credit (UC) – Advance Payments



If you need to claim UC please contact the Association and speak with either your Housing Officer or our Income Maximisation Officer, Kevin McGhee for advice before making the claim.

You will be required to claim UC online and attend the Job Centre to meet a work coach. When you attend the Job centre you will be offered an advance in benefit. Please be aware this can include money that is due for your rent. When your UC is in payment the advance you were given will be deducted from your personal allowance over the next 12 months. Our advice is to take as small an

advance in benefit as possible to prevent financial hardship in your first year of UC.

From January 2019 when making a claim, you will be asked who your landlord is. Please make sure you state **Rural Stirling Housing Association**, as this will ensure your housing costs will be verified and applied to your first payment.

It is also important that you let us know if you stop claiming UC.

Please contact, **Kevin McGhee** Income Maximisation Officer (pictured). Email kevin@rsha.org.uk or call **01786 842121**

for advice and assistance with your UC claim and other benefits.



2017/18 Performance Report

In September we sent out our latest performance report. Please let us know if you have any suggestions about how we could improve the content or layout. In addition, the Scottish Housing Regulator publishes our Landlord's Report in October.

This year we updated our performance monitoring system and carried out an audit of our performance management information.

The following amendments to the information provided in both reports have been identified.

- Net Rent Due to be Collected – Increases by £5,953 from £2,261,727 to £2,267,680.
- Reduction from 100% to 98.4% compliance with SHQS.
- Reduction from 90.5% to 88.4% anti-social behaviour cases resolved within local targets.
- Amount collected for current and past rent reduces from 100.1% to 98.4%.
- Average days to re-let homes reduces from 14.8 to 14.0 days.
- Rent Arrears increases from 5.16% to 5.51%.

Tenant Board member – request for applications

We are looking to recruit a tenant to our Board. Our volunteer Board of Management provides strategic direction to the Association and has responsibility as employer for a staff team of 14. We would like to hear from you if you have a commitment to affordable housing and quality services, and the promotion of sustainable communities in the rural Stirling area. The position is unpaid but expenses are met. We provide induction and training opportunities to help maximise your contribution.

Please contact **Donna Birrell**, our CEO, at Donna@rsha.org.uk.



Preparing for snow and frost

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 the back 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.



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 the back page.



Winter is coming! Calling all Weather Watchers...

Every year the winter weather – whilst at times breathtakingly beautiful – can cause us problems going about our everyday lives. We ask all our Weather Watchers to keep an eye on things for us and to let us know if you require snow shovels or grit to help prepare for bad weather. Looking out for vulnerable neighbours unable to get out and about, lending a hand to help clear paths and roads are all things our weather watchers help out with. Help us keep all our tenants safe this winter.

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 – updated 'real time' 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 contact them on **01786 404040** if you have any concerns about your safety or that of a neighbour.

See Emergency Repairs on the back page for any repairs when our office is closed.



Home 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. But 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 we have details of two good value schemes designed especially for housing association tenants.

Contact our office or check out our website for details
www.rsha.org.uk.



Planned Maintenance Update 2018-2019



The fitting of new electric 'Quantum' heating is currently underway at Charles Street, Gargunnoch and Jellicoe Avenue, Gartmore – works are programmed for completion well before Christmas. TK Murray is again the contractor awarded the contract to fit the heating under our 3-year Quantum Heating Framework arrangements. All tenants have been sent letters explaining the extent of the works and how they are expected to impact on their homes. It will take 1 day per property to fit the heating, so, although there is a bit of disruption, things are completed very quickly.

We will shortly be tendering the Renewal of Gas Boilers and Controls at Donaldson Way, Balfron and it is anticipated that these works will be completed during January and/or February 2019. There will be a need

to allow tendering contractors to view a few tenant's homes to allow them to price the works and your cooperation in providing access, if approached, would be very much appreciated. More information will be sent to tenants once we know which contractor has been awarded the contract and the timing of the works.

Tenant Satisfaction

Tenant Satisfaction Questionnaires will be issued after the completion of all these works, however, in the meantime, just give us a call if you have any questions or thoughts regarding the above renewals.



3-Year Planned Maintenance Programme (2019-20 to 2021-22)

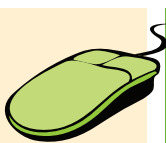
The following works are currently programmed for the following 3 years. Please note that there may have to be some re-programming of works as we review the programme annually. There will also be additional works to upgrade Fire Safety systems in the majority of homes. The government has still to finalise the details and timing of this work but it is anticipated that all works will require to be completed over the next 2 years.

If you have any questions over the programme, then please contact the Asset Management Team for further details.

Scheme	Village	Component	Renewal Year
Craigmore View	Aberfoyle	Renewal of Kitchens	2019
Donaldson Way	Balfron	Renewal of Kitchens	2019
Fingal Road	Killin	Renewal of Kitchens	2019
Leny Road	Deanston	Renewal of Kitchens	2019
Lochard Cottages	Kinlochard	Renewal of Kitchens	2019
Montgomery Place (Phase 1) Evens 18, 24-40	Buchlyvie	Renewal of Electric Storage Heating	2019
Old Kirk Loan (Phase 1) Odds 11-25 and Evens 18-32	Aberfoyle	Renewal of Kitchens	2019
Old Kirk Loan (Phase 2) Evens 2a - 12c	Aberfoyle	Renewal of Kitchens	2019
Burngreen	Kippen	Renewal of Kitchens	2020
Burnside	Kippen	Renewal of Electric Storage Heating	2020
Finglas Gardens (Phase 3) Evens 62-72	Callander	Renewal of Gas Boilers and Controls	2020
Cameron Court (Phase 1 - Feb) Evens 2-20	Locheearnhead	Renewal of Electric Storage Heating	2021
Cameron Court (Phase 2 - Sept) Evens 30-40 and Odds 1-11	Locheearnhead	Renewal of Electric Storage Heating	2021
Craigmore View	Aberfoyle	Renewal of Electric Storage Heating	2021
Crimond & Tigh A Mhomaigh	Stonachlachar	Renewal of Kitchens	2021
Finglas Gardens (Phase 3) Evens 62-72	Callander	Renewal of Kitchens	2021
Mansefield (Phase 2) Evens 20-30 and Odds 15-31	Tyndrum	Renewal of Electric Storage Heating	2021
Old Kirk Loan (Phase 1) Odds 11-25 and Evens 18-32	Aberfoyle	Renewal of Electric Storage Heating	2021
Old Kirk Loan (Phase 2) Evens 2a-12c	Aberfoyle	Renewal of Electric Storage Heating	2021



Don't be afraid!... ...the internet is your friend



Many people think that they will have difficulty using the internet or just don't know how to go about getting on line. It really is much easier than you may imagine and will bring a host of benefits, not least helping you to save money and stay in touch with friends and family.

We recently wrote to you to let you know that from December we would no longer have access to the services of a Digital Inclusion worker. We are pleased to inform you that the service has been extended until at least May 2019.

Our Digital Inclusion worker can visit you to discuss what help you need to get online including, advice on what equipment would suit your needs and how to buy it on a budget, how to use the internet to access the services you need and how to save you money on shopping/utilities etc.

The service is free. Please get in touch with us if you would like some help.



Nigel Macmillan, Landscape Rep at Springbank Road, Doune with Malcolm Lee (RSHA Asset Manager).

Landscape Maintenance

Our new contractor, Resolution Grounds Maintenance, have been diligently attending to all developments since they commenced the new contract on 20th August. A proportion of the works are a catch-up from the previous contract and Resolution have been working their way through this. They have also to complete all the standard 'end of season' works and these will commence in early December.

As ever, we would really welcome any tenants who would like to play their part in monitoring the quality of works on their home development by becoming a 'Landscape Rep'. Please call us for more details of what's involved – it isn't hugely time-consuming but it is a very valuable role both for the Association and the Contractor.



Winner – Shared/Communal Garden, Kippen.

RSHA 2018 Annual Garden Competition

A fine selection of beautiful gardens was once again on display. Thanks to all who took part. The lucky winners this year were as follows:

Individual Garden

Mr and Mrs Kilgour	Balfon	First
Mr and Mrs Bell	Balfon	Second
Mr and Mrs Rae	Callander	Third

Shared/Communal Garden

Mrs McKay	Kippen	First
Mrs Cecelia Woodward	Killin	Second
Mr Scott Wyllie	Killin	Third

Vegetable Garden

Mr Alex McLaren	Kippen	First
Mr Aime Jude	Callander	Second

Prizes of national garden vouchers were presented to winners at our AGM. The competition was sponsored by generous donations from our contractors: Neil Hart (Electrical); Saltire Gas Engineers; Robert Wilson Decorators; Stirling Electrical Services.



Winter Chills



As the winter weather starts to bite, so do the heating bills. The Association wants to ensure all our tenants can heat their homes adequately.

If you are worried about your heating bills, please contact your Housing Officer who can provide you with some energy savings advice. Alternatively, they can refer you to Energy Action Scotland who will visit you and carry out a home energy assessment. This assessment will give you full recommendations about how you can reduce the energy you use (whilst keeping your home warm).

If you are concerned about your heating bills Citrus Energy (a social enterprise) can give you free and impartial advice about the most competitive energy provider for you and if you decide to switch supplier, do all the hard work for you. Citrus Energy can be contacted on freephone number 0800 221 8089.

Tell us what you think?

Consultation on proposed Rent Increase 2019/20



Setting rent charges is a difficult task, particularly when costs continue to rise at a greater rate than wages and benefit entitlements. When setting rent charges we have to ensure there is a balance between the cost of the services we provide and keeping rents affordable.

We will be contacting you early in the new year for your views on the proposed rent increase for 2019/20. We take all responses into account before making a final decision and urge you to take a few minutes of your time to complete the questionnaire that will be sent to you.

Please also come along to our next Tenant's Forum meeting on **Saturday 2nd February at 10am at The Callander Youth Project Trust, Callander FK17 8AH**. When we will be discussing the proposed rent increase and feedback received.

Allocations Review Consultation

We are reviewing our allocations policy as a result of changes to legal requirements coming in to force in May 2019.

These changes include:

- **Who we give reasonable preference to.**
- **The circumstances under which we should consider suspending an applicant from the housing list.**

The Scottish Government has also introduced new measures to tackle homelessness, which must be taken into account.

We will be contacting all of our applicants and some of our tenants in the new year to find out your views on our proposals.

Changes to your Scottish Secure Tenancy Rights Introduced by the Housing (Scotland) 2014 Act

From 1st November 2019...

APPLICATIONS FOR JOINT TENANCY/ASSIGNATION/SUBLETTING/SUCCESSION

You may recall we wrote to you in October to let you know how your tenancy conditions will change as a result of the above legislation.

From 1st November 2019 new notification and residency requirements for joint tenancy, assignation, subletting and succession applications will apply. Members of your household (including children and carers) will be subject to a new 12-month qualifying period in connection with these changes. The qualifying period will only begin once we have received notification from you in writing that they are living in the property.

It is important that you let us know in writing as soon as possible if there have been changes to the people living in your home.

From 1st May 2019...

ANTI-SOCIAL BEHAVIOUR

If you or anyone living with you or visiting you, is convicted of using your home for immoral or illegal purposes, or of an offence punishable by imprisonment committed within the locality of your home, we will be entitled to seek a Court Order to evict you from your home. In these circumstances the Court would not be required to consider whether it is reasonable to grant an order for recovery of possession of the property.

We will also be able to convert an existing Scottish Secure Tenancy (SST) to a Short Scottish Secure Tenancy (SSST) if a tenant, household member or visitor has been involved in anti-social behaviour in, or near their home within the last three years.

ADAPTED PROPERTIES

If your home has adaptations which you do not need, we will be able to ask you to move to suitable, alternative accommodation. We would only do this if we require the property for someone who does need the adaptations.

If this were the case, you would have the right to challenge the decision.

Good Neighbour Award

Winners of the award are all nominated by grateful neighbours who have been helped in one way or another.

Four nominees were received for the Award this year, and as it was the first year of running this Award, all nominees received a reward. For further details on our Good Neighbour Award scheme contact the office.

Nominees

Mr and Mrs Bell, Balfron Mr David Armstrong, Doune
Mr John Lygate, Balfron Mr Andrew Gillespie, Doune

The Best Start Grant

The Scottish Government Pregnancy and Baby Payment is available to claim from 10 December 2018. To qualify for the payment you must be in receipt of any of the following benefit's: **Income Support; Income-based Jobseekers Allowance; Income-related Employment and Support Allowance; Pension Credit; Universal Credit; Housing Benefit; Child Tax Credit; Working Tax Credit.**

Payments include:

- £600 on birth of first child
- £300 for each child born thereafter

Claims can be made from 24th week of pregnancy or until six months old. To claim the Best Start Grant, log on to: <https://www.mygov.scot/pregnancy-and-baby-payment/> or Tel: 0800 182 2222.

Make a Stand

Rural Stirling is making a stand against domestic abuse!

The Make a Stand pledge has been developed by the Chartered Institute of Housing in partnership with Women's Aid and the Domestic Abuse Housing Alliance. It aims to encourage housing organisations to make a commitment to support people experiencing domestic abuse. Go to www.cih.org/makeastand or #makeastand

Domestic abuse is one of the biggest issues we face in society today and two women are killed every week in the UK by their partner or ex-partner.

If you need advice or support contact <http://www.stirlingwomensaid.co.uk/> or contact the advice line on: 01786 470897.



Remember to test your smoke alarms!



All our properties are fitted with a smoke alarm. This will give you an early warning by making a loud noise if fire breaks out. (We can provide a different type of alarm for tenants who have hearing difficulties – please ask your Housing Officer for details.)

YOU SHOULD NOT:

- Disconnect your alarm
- Move it
- Remove the battery (unless replacing it with a new one)

Check your alarm at least once a month to make sure it is working properly. You can do this by pressing or holding the test button until the alarm sounds. Many of our properties now have mains powered alarms – these do not require battery replacement. However, many are also fitted with battery back-ups. The battery should be changed in these smoke detectors once a year or when the battery “chirps”.

It is also recommended that you have a fire escape plan for your home that all of the occupants are clear about. Practise this regularly – a few seconds saved can save lives. For further information and good advice try visiting the Fire & Rescue Service website on:

<https://www.firescotland.gov.uk/your-safety/for-householders/in-an-emergency.aspx>.

We will also be carrying out upgrades to Fire Safety equipment in a range of homes to bring them up to a new standard that we expect the government to publish early in 2019. We will be in touch again once we are clear what is required and anticipate that the upgrades will be carried out over the next two years.

A brief report on the outcome of the SHR Self Assessment exercise

Every three years the Scottish Housing Regulator (SHR) requires all Housing Associations to carry out a Self-Assessment exercise against the Regulatory Standards. Rural Stirling Housing Association carried out this exercise during October using an independent adviser. I am pleased to be able to report that the overall conclusion of the self-assessment is that we are Substantially Compliant with the SHR Standards of Governance and Financial Management. We aim to make sure that we are the best we

can possibly be and have identified some areas that could benefit from even higher standards and will be working hard to put actions in place so that we continuously improve in these areas in the new year. We will also make a full report on the self-assessment available to tenants in due course.

SHR National Panel of Tenants and Service Users

The SHR has asked us to help promote the National Panel of Tenants and Service Users. The

Panel was established in 2013 as a way for the SHR to engage effectively and directly with tenants and other service users. The Panel allows views, experiences and service priorities to be shared with the SHR. The SHR will shortly launch a programme to refresh Panel membership and want to promote the opportunity as widely as possible. Details of the Panel's work can be found on the SHR website:

www.scottishhousingregulator.gov.uk



Office Rent Payments

We are temporarily moving to the Castle Business Park in Stirling and will no longer be able to accept cash or cheque payments at our Doune office.

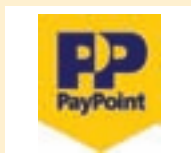
If you usually pay by cash or cheque please consider one of the following paperless payment options:



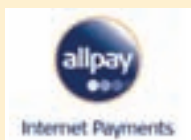
Direct Debit – This is the easiest and most flexible way of paying your rent. Payments can be made weekly, fortnightly, four weekly or monthly. We can set up a direct debit over the phone for you, or you can download a form from our website. We will require 14 days' notice to set this up.



Post Office – You can pay at the Post Office with an allpay card. If you would like an allpay card please contact us on **01786 841101**.



Pay Point – As with payments at the Post Office, tenants can pay by cash using their allpay payment card at any shop, petrol station, etc., displaying the Pay Point logo.



Allpay – on line payments:
<https://www.allpayments.net>



Callpay – we can take your debit card payment over the phone.



Allpay App – The app is available for Apple iPhone and Android Smartphones. For further information about the Allpay app please visit <http://www.allpay.net/app>



Allpay Phone Payments – An automated telephone system, allowing you to make payments from a landline or mobile telephone whenever you want. All you need is your allpay card and your debit/credit card. Simply dial **0844 557 8321**.

If you want more information please call us on **01786 841101** and we will be happy to discuss your payment options.

Paperless payment processing saves time, space and money, and is also eco-friendly. Eliminating the need for paper documents will also eliminate boxes of old records taking up valuable space.

It will also save the time it takes to put all of those records together.
We would highly encourage our tenants to switch to a paperless payment option!

Community Donations Fund

Rural Stirling has a fund of up to £3000 per year available to help support communities, and invites applications for projects aimed at benefitting:

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

For further details and an application pack, call the office or email **susan@rsha.org.uk**. Applications are being invited for 2018/19.

A community donation of £150 to the Killin and Ardeonaig Community Development Trust towards the cost of a bench, offers walkers a lovely place to rest with a great view over the mountains.



Emergency Repairs

Tenants who have an emergency repair – for example no heating and hot water or a burst pipe – 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**.



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Rural Stirling
Housing Association

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