



**30th Annual
Performance Report
2020/2021**



Rural Stirling
Housing Association

Celebrating 30 years



Chairperson's Report 2020/21

A welcome from our Chair and an overview on our performance for 2020/21.

This is a very special Annual Performance Report celebrating our 30th anniversary year. Our achievements over the last 3 decades are celebrated inside and I hope you enjoy taking a wee trip down memory lane.

This is my second report as your Chairperson and I remain very aware that it is both a privilege and a big responsibility to lead this great organisation. I am proud that we remain ambitious and plan to continue to be so. Serving our communities is at the heart of everything we do and I, your Board and our staff are passionate about this.

The Board are responsible for setting the strategic direction of the organisation, agreeing targets and monitoring performance. The day to day running of the Association is delegated to our staff team led by our Chief Executive Officer. Our Annual Report is an important document and explains what we have achieved together over the last year.

Each year seems to bring new challenges, last year we had the onslaught of Covid-19 together with all the upheaval to our lives which has taken place and the Association was no exception. What never occurred to me when writing my last report was that the effects would still be with us! Working from home has become the new norm, all our Board meetings have been conducted via Zoom and we have only been able to offer a reduced service but even this has taken a huge amount of hard work from our staff. I must once again thank our staff for all their efforts associated with this, but we are now looking forward to the reopening of the office and the resumption of the majority of the services on which you, our customers, rely.

In January I was delighted that we were able to announce that we would not be increasing our rents for 2021/2022. I said at the time "We understand the financial pressures which many tenants are facing. We have considered our financial position very carefully and the

Association's Board of Management has agreed to freeze rent levels for 2021-2022. We have been able to do this because our financial position is strong". The summary of our Financial Position included in this report shows this to be the case.

I restated earlier that we remain ambitious, and this is exemplified by our development programme. Work on our development of 50 new homes at Clais Farm in Callander is now approaching completion; two Phases have been handed over and have been occupied and the final Phase will be handed over in the autumn. Work has started in conjunction with Dawn Homes on 9 homes at Burngreen, Kippen, we will shortly commence on site at Balmaha on 22 units and, in conjunction with MacTaggart and Mickel on 30 homes at Gartness Road, Drymen. There are also a number of other exciting projects in the pipeline which will be covered in Rural Matters.

Our Board of Management is a fantastic team of volunteers with a mix of professional expertise and tenants. I thank everyone for their commitment and hard work. We welcomed Lorna Cameron and Fionn Stevenson to the Board and said goodbye to Alison Smith at our last AGM and unfortunately during the year Cordelia Guidery has had to step down for personal reasons. In addition, Fionn Stevenson has informed the Association that she will be standing down at the AGM, again for personal reasons; I would like to thank Alison, Cordelia and Fionn for their very valuable service to the Association.

Last year I noted that we had a Working Group looking at Customer Engagement, Participation, and the development of Scrutiny. This group completed its work during the year and, following a period of consultation, our new Customer Engagement Strategy was approved by the Board and launched in June, and it is now available on the website. The strategy makes it clear that we will be working closely with you to ensure we are providing the right services in the right way. I would like to thank everyone who helped us to develop our new strategy by participating in the tenants gatherings, providing feedback, and responding to consultation surveys.

All Registered Social Landlords (RSLs) must submit an Annual Assurance Statement to the SHR each year. This provides assurance that we are complying with the relevant requirements of the SHR's Regulatory Framework. We submitted our Annual Assurance Statement to the SHR in 2020 and our Engagement Plan with the SHR was issued in March 2021. Our Regulatory Status is Compliant. This means that the SHR is satisfied that we comply with all the standards of Governance and Financial Management.

Clearly Covid-19 has had an impact and the Board and the Senior Team are working hard

to ensure our Annual Assurance Statement is submitted by the end of October. We will publish the assurance statement in the winter edition of Rural Matters to let you know how we are performing against the standards and how we intend to continue to strengthen and improve governance.

Many thanks also to everyone who has supported and advised me in my role as Chair of RSHA over the past year, particularly Donna Birrell, our CEO, and Fiona Boath and Theresa Elliot, joint Vice Chairs.

Mark Griffiths
Chair

Members of the Board of Management

as at 31st March 2021



Mark Griffiths
Chair



Fiona Boath
Vice Chair



Theresa Elliot
Vice Chair
(from November 2020)



Linda Anderson



Malcolm Begg



Margaret Vass



Councillor
Martin Earl



Cordelia
Guidery
resigned
May 2021



Anne Law



Susan
Macmillan



Lorna Cameron
(co-opted June 2020/
Elected September 2020)



Fionn
Stevenson
(joined September 2020)

Colin O'Brien resigned April 2020
Alison Smith (stood down September 2020)

The following information is contained in the Audited Accounts, which are being presented to the AGM. The Accounts have been audited by Alexander Sloan Chartered Accountants, who have confirmed in the Audit Summary Report that they are satisfied as to the adequacy of the internal financial control procedures operated by the Association.

The Auditor's report is unqualified and the Auditor has confirmed that the Accounts - give a true and fair view of the state of the Association's affairs for the year ended 31 March 2021, and have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, the Co-operative and Community Benefit Societies Act 2014, the Housing (Scotland) Act 2010 and the Determination of Accounting Requirements 2019.



Summary of the Annual Accounts

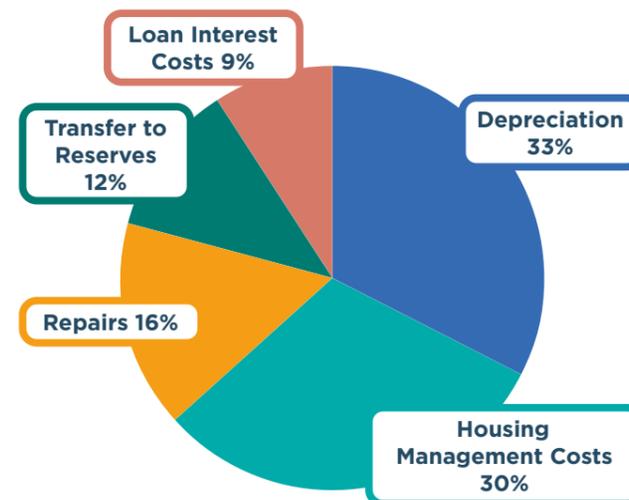
INCOME AND EXPENDITURE (Year Ended)	31.03.21 £000s	31.03.20 £000s	Change %
Turnover (Rents, Service Charges & Grants)	3,685	3,584	3%
Less: Operating Costs (excludes loan charges)	(3,006)	(2,860)	(5%)
Turnover less Operating Costs	679	724	(6%)
Gain/(Loss) on sale	10	0	100%
Interest Received	0	1	(100%)
Loan Interest Paid	(326)	(368)	11%
Movement in Fair Value of Financial Instruments	67	20	235%
Other Finance Charges	0	0	0%
Surplus for Year	430	377	14%
BALANCE SHEET (As at)	31.03.21 £000s	31.03.20 £000s	Change %
Housing Properties (Depreciated Cost)	46,375	42,128	10%
Other Fixed Assets (Offices equipment etc)	926	952	(3%)
Debtors	999	573	74%
Cash at Bank and in Hand	1,122	899	25%
Total Assets	49,422	44,552	11%
Loans	10,411	10,694	3%
Deferred Grant Income	31,305	26,698	17%
Other Creditors	1,563	1,447	(8%)
	43,279	38,839	(11%)
Share Capital	-	-	-
Reserves	6,143	5,713	8%
Total Capital Reserves and Liabilities	49,422	44,552	11%

RESERVES

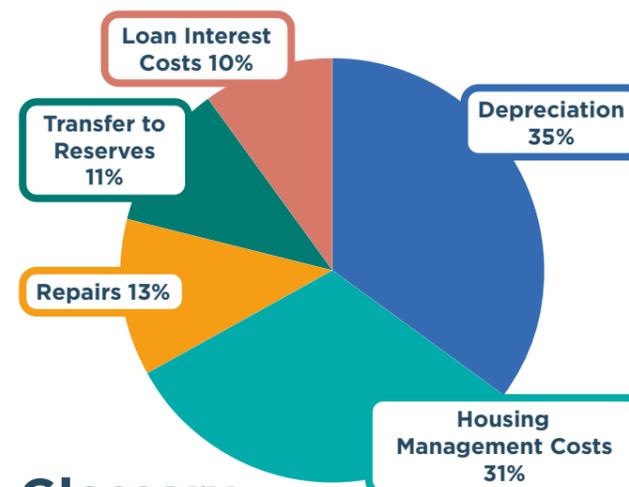
The Association's capital and reserves increased in 2020/21 by £430,277. Total capital and reserves at 31/03/21 now stand at £6,142,903.

RENTAL INCOME AND SERVICE CHARGES	31.03.21 £000s	31.03.20 £000s	Change %
Net Rents & Service Charges	2,753	2,679	3

How rental income has been spent 2020/21



2019/20



Glossary

Housing Management Costs

Costs of running the Association, including staff costs, costs of the office and tenant communication.

Repairs

The annual costs of repairs to the properties including emergency repairs, boiler servicing, external painting etc.

Depreciation

The annual cost for the provision of structure of the properties and the replacement of major components e.g. heating, kitchens & bathrooms.

Loan Interest Charges

The cost of the loans required to pay for the costs of building the properties.

Transfer to Reserves

Surpluses transferred to reserves for future investment in homes.

New Build Developments

The Association has an ongoing development programme for new homes. Due to the Covid-19 restrictions that had a significant impact on the construction industry, progress was slowed on a number of our developments in 2020/21.



Claish Farm - During the year we had one site under construction at Claish Farm, Callander which will provide 50 new homes.

Balmaha - We received tender approval towards the end of the financial year for our new build development at Balmaha. This will provide 22 homes, being a mix of social housing, shared equity homes for sale, key worker accommodation (in partnership with East Loch Lomond Community trust) and serviced plots for self-build.

Other sites - We entered into the building contract with our partner developer for 9 homes at Burngreen, Kippen at the end of March. We are progressing development at Lampson Road, Killearn which will provide 11 new homes and at Croftamie where we expect to build 14 new homes. Our Partner Developers have also received planning consent for developments at Gartness Road, Drymen, providing 30 new homes.

Housing Services

Our aim is to perform well and demonstrate value for money. The performance information we provide is based on the Scottish Housing Regulator (SHR) published information.

You can find out more by visiting the SHR website www.housingregulator.gov.scot

We received 282 new applications in the reporting year.

We let 29 properties in total:

- 14% to existing tenants
- 65% to housing list applicants
- 21% to nominations from Stirling Council

It took on average 6 days to process housing applications.

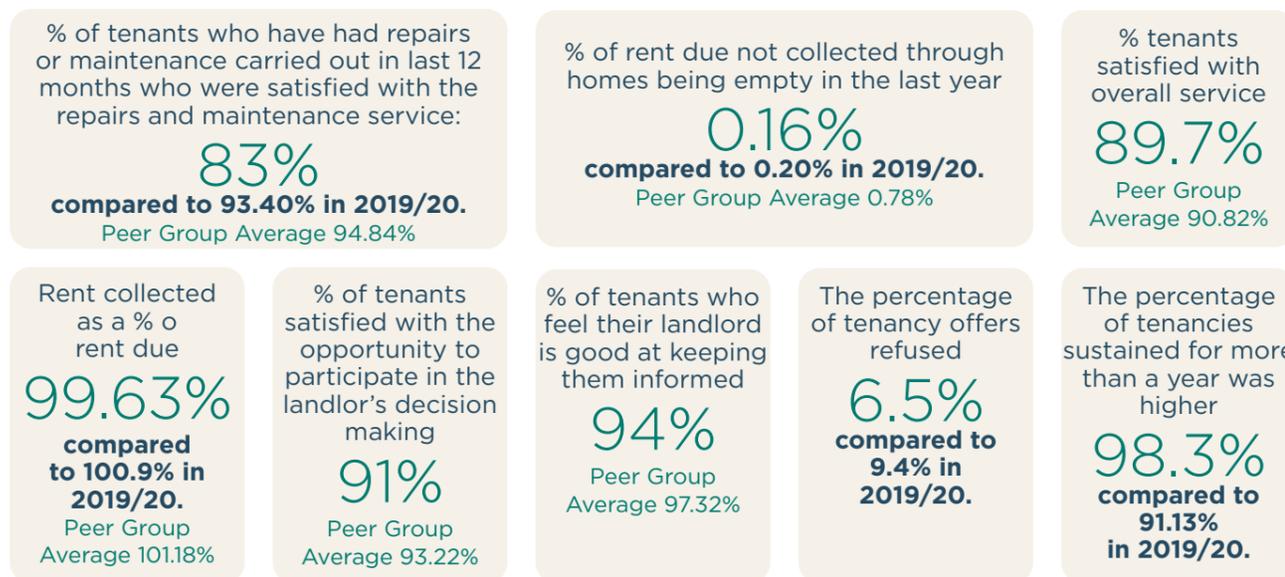
Tenant satisfaction surveys are carried out every 3 years. Our last tenant satisfaction survey took place in May 2019. A new tenant satisfaction survey is scheduled for the spring of 2022.

We have a Tenant Satisfaction Action Plan (TSAP) to address issues raised in the satisfaction surveys. Progress made with the 2019 survey action plan is available on our website. Although some progress has been affected by COVID-19 we have managed to address some of the issues raised and will address the remaining ones as soon as possible.

Neighbourhood management during 2020/21



Tenant Satisfaction during 2020/21



A Peer Group Average figure is the average of 5 similar sized Housing Associations taken from the Annual Return on the Charter (ARC) published by the Scottish Housing Regulator. Where a performance figure is not an ARC indicator we have provided a comparison with RSHA's performance in the previous year ie 2019/20.

Asset management 2020/21



Rent and Service Charges

Rent increase = 2.4% 2020/21
 Rent freeze agreed for 2021/22 + 0%
 Rent arrears = 4.38%
compared to 3.9% in 2019/20

Average rents for 2020/21 are:



Income Maximisation Officer



Kevin McGhee,
(IMO)

In 2020/21 Kevin McGhee, our Income Maximisation Officer (IMO), assisted well over 120 tenants and raised £351,236.40 in financial gains.

As the Covid-19 pandemic continues people are still finding themselves having to claim Universal Credit. This is a challenging time for tenants and the Association. Kevin advised many tenants on what support is available and as the year goes on this will affect many more tenants. During the last year a lot of people were furloughed, and others lost their job. Please visit our website for more advice on benefits.

We work closely with Start Up Stirling who provide a mobile foodbank service and one-to-one support for those in need. We also work closely with Action in Mind who assist people towards better mental health and wellbeing. If you would like to receive help from either of these organisations, please contact Kevin.

Case Study



A tenant was homeless and because they were suffering from mental health problems at the time, they did not claim any benefits. They managed to secure a tenancy with RSHA, and Kevin helped them to complete a UC claim online. Kevin recognised that they were also exempt from paying Council Tax. The tenant is now in receipt of £255.75 per week which has eased a lot of pressure for them, and they now feel they can make a fresh start. Kevin advised on Personal Independence Payments (PIP) and helped the tenant complete the form. The tenant was entitled to enhanced rate daily living and standard rate mobility worth £110.85 per week.

This support helped them enormously during a very difficult time.

Digital Inclusion

Digital technology is now an essential part of day-to-day life, and the Association is committed to supporting tenants toward embracing these new skills.

Our Income Maximisation Officer has completed training and is now our "Digital Motivator". During the forthcoming year we hope to roll out digital surveys and information gathering that tenants can participate in by using your phone, tablet or laptop.

Kevin has also been able to successfully apply for devices from the Connecting Scotland project run by the Scottish Government and SCVO. RSHA managed to obtain Chromebooks and iPads. These have now been distributed to tenants despite the challenges of Covid.

If any of our tenants would like more information on becoming more digitally engaged, please contact Kevin: kevin@rsha.org.uk / 07464 543155.

Celebrating 30 Years 1990 to 2011



▲ **December 1990** RSHA became a Registered Social Landlord. First office premises located at The Cross, Doune



◀ **September 1993** Katie MacGregor is a tenant at Old Station Court, Strathyre and has been a tenant since September 1993. Katie was born and brought up in the area and has other family members close by. Katie says she was "fortunate to get a house at Strathyre near to my family". "The location, low rent and security of tenancy are very important"

1990 1991 1992 1993 1994 1995 1996 1997 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011

RSHA acquired its first housing stock in **1992** at Lomond Court, Aberfoyle **8 homes**, and in the same year completed new build developments at Campbell Court/Stirling Road **8 new homes**, Callander; Old Station Court, Strathyre **15 new homes** and Endrick Gardens, Balfron **4 new homes** Design and Build

▶ Debbie Cunningham with young son Connor, **November 1992** at the Opening Ceremony for Campbell Court/Stirling Road RSHA's first newbuild development



Debbie Cunningham and her husband Colin live in Callander, Colin was born and bred in the area, and they still have close family connections. When offered the RSHA house they had four children and lived in a cramped flat. They have been tenants since **November 1992**. Debbie and John continue to be "very happy with our house"

Jacky Myles also lives in Callander and moved in **November 1992**. Jacky loves her house, where she feels "safe and comfortable"



1997 Montgomery Place, Buchlyvie (Phase 1) **16 new homes**

1996 Pearl Street, Callander **7 new homes**

1996 Buchanan Place, Callander **28 new homes**

1994 Mansefield (Phase 1), Tyndrum **15 new homes**

1998 Charles Street, Gargunnoch **17 new homes**

1999 Finglas Gardens, Callander (Phase 1) **18 new homes**

1995 Ballechroisk Court, Killin **10 new homes**
1995 Jellicoe Avenue, Gartmore **8 new homes**
1995 Ritchie Place, Callander **20 new homes**
1995 Stuart Drive, Drymen **16 new homes**

1993 Buchanan Street, Balfron **8 new homes**

First Tenant Handbook published in **January 2000**.

2000 Stock transfer from Forest Enterprise stock - **7 refurbished homes**

2000 Burnside, Kippen **8 new homes**



▲ Doune office **2002**

The Association became a registered Scottish Charity on **20th February 2007**

2007 Montgomery Place, Buchlyvie **26 new homes**



▲ **June 2011** The Old Nursery, Kippen 2011 **18 new homes**



▲ **2003** Donaldson Way, Balfron **30 new homes** (Design and Build)



▲ **2006** Finglas Gardens, Callander (Phase 3) **6 new homes**
2006 Stronachlachar **2 refurbished homes** (stock transfer)

RSHA website was launched in **2008**

2009 McLaren Place, Callander **22 new homes** (8 purchased from developer 14 new build)

2004 Fingal Road, Killin **32 new homes** (Design and Build)

2004 Leny Road, Deanston **10 new homes**

2002 Waverley Drive, Callander **1 new home**

2002 Craigmore View, Aberfoyle **4 new homes** (Design and Build)

2002 Old Kirk Loan, Aberfoyle (Phase 2) **17 new homes** (Design and Build)

We moved into our current offices in **2001**

2001 Cameron Court, Lochearnhead **22 new homes**

2001 Old Kirk Loan, Aberfoyle (Phase 1) **16 new homes**

2001 Mansefield, Tyndrum (Phase 2) **15 new homes**

2001 Finglas Gardens, Callander (Phase 2) **20 new homes**



▲ **March 2011** Tyndrum Opening Mansefield, Tyndrum (Phase 3) 2011 **7 new homes**

2010 2 homes Callander; 1 home Buchlyvie acquired MTR

2010 Ballechroisk, Killin (Phase 2) **6 new homes**

2005 Burngreen, Kippen **33 new homes**

2011 Leny Road/Cotton Row/ Keltie Court, Deanston 2011 **14 new homes** ▼

2011 Mansefield, Tyndrum (Phase 3) **7 new homes**

2011 1 home Balfron acquired MTR

Celebrating 30 Years 2012 to 2021



▲ **2014** Springbank Road, Doune (Phase 4)
8 new homes



▲ Doune office improvement programme in **summer of 2015** - new road surface and signage.



▲ **September 2015** Dunmore Street, Balfour
7 new homes



▲ **2018** Plantation, Balmaha receives planning consent from Loch Lomond and Trossachs National Park Authority to build **10 new homes** for rent, **6 new homes** for shared equity and **4 homes** for keyworkers to be delivered in partnership with East Loch Lomond Community Trust (ELLCT).

The Association will also develop two self build plots for sale as part of the project.



▲ **2019** Doune Offices refurbished



▲ **May/July/August 2021** Clais, Callander (**50 new homes**) development is due for completion in November 2021.

The future looks booming: Balmaha; Buchanan Crescent, Croftamie; Gartness Road, Drymen; Lampson Road, Killearn; Burngreen (Phase 2), Kippen

2012

2013

2014

2015

2016

2017

2018

2019

2020

2021

▲ **2012** Springbank Road, Doune (Phase 1)
14 new homes

▲ **2013 Venachar Ltd established.** Venachar Ltd is a non-charitable body set up to deliver projects, such as quality property management and letting services to private landlords, that the Association cannot deliver directly. Venachar is a wholly-owned subsidiary of RSHA.



Quality property management services



▲ **2012** Breadalbane Park, Killin. RSHA Community Donation of goalposts for local area



▲ **2016** Campsie Road/ Braidgate, Strathblane.
14 new build homes.



▲ **September 2016** longest serving Board Members to commemorate our 25th year anniversary.



▲ **2018** Supporting the community in 2018 RSHA donated funds to help the Stirling based charity The Food Train purchase a new van.



▲ **March 2019** Station Road, Callander. Opening Ceremony
23 new build flats



▲ **2019** Killearn - Aitken Street/Wilson Crescent Opening Ceremony
12 new homes



▲ **October 2019** Woodyard Court, Springbank Road, Doune (Phase 5) **6 new homes**

Asset Management 2020/21

Planned Maintenance

As with most sectors, our ability to undertake works to tenants' homes was severely impacted by the Covid-19 restrictions.

The majority of works were delayed into 2021/22 once restrictions were lifted. The two areas impacted most by these restrictions were the Kitchen Replacement programme and Fire Safety upgrades to meet the new Scottish Government requirements which has been extended to February 2022.

During the year three properties had their heating systems renewed, two of these receiving new electric Quantum radiators to replace older storage heaters.

A range of essential cyclical maintenance servicing and smaller major repair works were also completed amounting to total planned maintenance expenditure of £521K.

Planned Maintenance - How did we perform?

42% of the planned maintenance budget was expended.

96.84% of annual gas safety inspections were carried out within target.

92.54% of our homes continue to meet the Scottish Housing Quality Standard (SHQS)

98% of our homes met the Energy Efficiency Standard for Social Housing (EESH)

A number of major repair projects were not progressed sufficiently to incur expenditure during the 2020/21 financial year.

Reactive Maintenance

We carried out 1058 day to day repairs in 2020/21 - 1.7 per property, which was a decrease of 32% to the previous year.

The average cost per property was 1% down on the previous year.



Average 2020/21 response times were 2.9 hours to complete emergency repairs and 5.6 days to complete non emergency repairs.

Adapting Tenants' Homes

18 medical adaptations were carried out to ensure tenants could remain in their homes with improved accessibility and facilities.

These works ranged from wet bathrooms to grab rails and were funded 100% by Scottish Government grant.

The average time taken to complete adaptations from receipt of request to completion was 21 days.

Comments, Complaints & Compliments



During the year we adopted the Scottish Public Sector Ombudsman (SPSO) new Model Complaints Handling Procedure (MCHP). In preparation we consulted with our tenants and undertook staff training. The new procedure was implemented from 1st April 2021.

The majority of tenants were satisfied with the two-stage approach and how we intend to publish performance information on the complaints we receive. Going forward all stage 2 investigations are overseen by the CEO. If a complainant remains unhappy with the decision at Stage 2 the next course of action is to ask the SPSO to review the complaint. Our new CHP is available on our website.

We encourage feedback as it helps us to improve.

The Board of Management receive quarterly reports on complaints received, our performance on handling complaints and lessons learned. **RSHA received 47 Stage 1 complaints and 15 Stage 2 complaints** during the year ended 31st March 2021 with all but one (received in March) being responded to in full (69 complaints were received in total during 2019/20).

The majority of complaints received during 2020/21 were in connection with our reactive repairs service: 20 in total; and 16 complaints relating to planned works. Whilst not all of these complaints were upheld, we do investigate each complaint and actively seek feedback on our repair service aiming to ensure we can provide the best service possible for our tenants and to monitor contractor performance.

During the year we adapted our repairs feedback survey to a digital format provided by CX Feedback. We plan to use this software to capture information going forward on our complaints service. We improved our reporting to the Board to analyse which areas of our business complaints are received and which areas do not receive any complaints. This type of reporting is now the basis of our reports going forward to identify trends to again help us focus on improvement.

A Stage 1 complaint can usually be resolved within 5 working days and is relatively straightforward. For example, if a repair wasn't carried out within time limits set by us.

A Stage 2 complaint is more complicated and usually requires more investigation by a senior member of staff as to what went wrong and thus has a target resolution time of 20 working days.

Further information about the way we handle complaints is available from the SPSO website: <https://www.spsos.org.uk/the-model-complaints-handling-procedures>.

% of all complaints responded to in full (ARC indicator)

Stage 1 - 2020/21
97.9%
Peer Group Average 99.09%

Stage 2 - 2020/21
80%
Peer Group Average 96%

Average time in working days for full response (ARC indicator)

Stage 1 - 2020/21
3 days
Peer Group Average 2.64 days
SPSO target 5 days

Stage 2 - 2020/21
14 days
Peer Group Average 8.87 days
SPSO target 20 days

Over the past year we have also received some positive and heart-warming comments in appreciation of our work. Good feedback is shared with all members of our team and is gratefully received.

Here are a few examples we have captured:

January 2021, Tenant, Kippen
"I would like to officially add to my account a heartfelt thank you for the rent freeze in 2021/22. This is a much appreciated Christmas gift. So thank you very much for our rent freeze."

December 2020 RSHA Board Member
"Thanks so much for sharing this excellent and thoroughly informative Rural Matters newsletter - I really like the format and loved the content - read it cover to cover in one go!"

November 2020 Tenant, Balfron
"Landscaping this year has been the best in my 14 years in the property. Your contractors were very precise with the edging detail: it has made a real difference."

May 2021 Tenant, Killin
"Thrilled with my new radiator. The tradesman who was in was very professional and tidied up after himself."

October 2020, Tenant, Doune Garden competition winner
"What a lovely surprise getting third prize and £20 for our efforts in the garden. You have made a 91 year old keen gardener even keener. We're both smiling all day now!"

Message from our Chief Executive

What an incredible year it has been for us all. Who would have thought that we would still be living with the virus and its various mutations more than one year on.

Although restrictions are easing, the virus continues to circulate among us and the effects can still be very harmful. We are all learning to adapt to make sure life can return to normal however, it is likely that the virus, in some form, will remain for the foreseeable future.

For everyone at RSHA, this means reflecting on our services and exploring how we can continue to deliver what our customers want, in the ways that they want, whilst ensuring the safety of everyone involved. The pandemic has certainly tested our risk and business continuity planning. However as an organisation we responded quickly demonstrating our resilience and agility and as we continue to explore and implement new and innovative ways of working, we would like to thank everyone for your understanding, support and above all your patience.

The global pandemic brought both challenges and opportunities and one of the lasting impacts is the massive shift towards digital engagement and online service provision and the benefits that this offers. We believe we have laid strong foundations during 2020/2021, but we wish to continue to improve how we engage with our tenants and develop our range of online services to offer more choice and more options. We have taken some steps towards the development of our first Digital Strategy for RSHA and will keep you informed of our progress as this develops.

We have recently consulted with our team and with our tenants about how we can bring people back to work safely in our office and continue an element of working from home. Keeping everyone safe and healthy will be our top priority and we will be launching our new service proposals very soon. We believe our tenants are ready for the changes that may be required and the survey responses show that tenants are also very supportive.

Despite the challenges we have achieved a lot over the last year and it is important that we celebrate and share these successes with you in this review.

Our staff team have been working extremely hard to improve our performance in many areas and I am pleased to report our particular successes in improving the standard of our homes, and our timescales for completion of non-emergency repairs. During the pandemic we saw an increase in the volume of neighbour nuisance and anti-social behaviour complaints and a decrease in satisfaction with repairs. It also took us longer to relet our properties due to Covid restrictions. We also need to improve our performance in relation to complaints handling.

Our Annual Performance Report is important to us. We value the views and opinions of our tenants and this includes how you want us to report on our performance and the content of this report. There is always room for improvement and I would really love to hear from you with any suggestions for how we can make this better for you.

Finally, I would like to express my thanks and gratitude to our staff team and our volunteer Board of Management who have worked tirelessly throughout the year and particular thanks to our Chair, Mark Griffiths.

Donna Birrell
CEO



Staff Team 2020/21

as at 31st March 2021

Donna Birrell Chief Executive Officer

Kirsty Brown Deputy Chief Executive Officer / Director of Finance and Corporate Services

Fiona Maguire Asset & Development Manager (*resigned March 2021*)

Norrie MacPhail Asset & Development Manager (Interim) (*joined February 2021*)

Jackie Leeds Housing Services Manager

Susan Mackay Corporate Services Officer

Deborah Martel Finance Officer (p/t) (*joined March 2021*)

Robert McGregor Property Services Officer

John Cannell Clerk of Works (Fixed Term) (*joined March 2021*)

Peter Davies Housing Officer

John Mallon Housing Officer (*joined August 2020*)

Gillian Lynas Housing Officer (p/t)

Rebekah Hawkins Housing Officer (p/t)

Kevin McGhee Income Maximisation Officer (p/t)

Michelle Johnson Property Services Coordinator (*joined June 2020*)

Dana McNulty Property Services Assistant (*joined March 2021*)

Lesley McGregor Housing Services Adviser (*joined March 2021*)

Ashley Nelson Finance Assistant

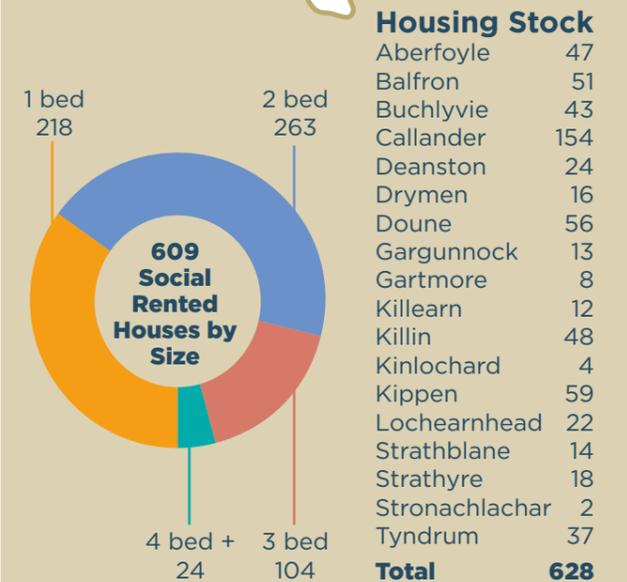
Josh Graham Corporate Services Adviser

Staff leavers in 2020

Andrew Robinson and Liz Drummond

We bought in Development Services from Gregor Cameron Contracts Ltd. and Data Protection Officer services from Information Law Solutions.

About the Association



The housing stock at 31st March 2021 included: 609 rented properties; 14 shared ownership properties; and 5 mid-market properties leased to Venachar Ltd. Venachar Ltd provide a letting agents service for one privately owned mid-market property. We also provide a factoring service to 39 owner occupiers.



Quality property management services

Our non-charitable subsidiary continued to play an important role in meeting local housing and community needs.

We currently let a small number of properties on a Mid Market Rent basis through Venachar, and we continue to provide management services for one private let.

Both RSHA and Venachar are registered Letting Agents and included in the Scottish Letting Agent Register in accordance with the requirements of the Lettings Agent Code of Practice.



Rural Stirling

Housing Association



Rural Stirling Housing Association Ltd

Stirling Road, Doune FK16 6AA

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

Registered as a Scottish Charity No. SC037849 • Registered Society under the Co-operative and Community Benefit Societies Act 2014, No. 2376(s) • Registered with the Scottish Housing Regulator HAL 232 Property Factor No. PF000330 • Letting Agent Registration Nos. LARN 1907004 & LARN 1904083

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