

Welcome to the June Edition



Welcome to our June edition of Rural Matters. Whether you've been with us for many years or have just moved into your new home, I want to thank you for being a valued part of our community.

This issue is packed full of lots of information which I hope you can find the time to read and enjoy. We also have lots of links to other great sources of support and information on our website.

Our Housing Association is rooted in the heart of rural Scotland and we understand the unique challenges and rewards

of living in our beautiful rural communities. Our mission goes beyond providing affordable high-quality homes, we're here to support community aspirations and to help create thriving, connected communities where everyone feels they belong.

In this issue, we'll be sharing updates on repairs and improvements, local events, and opportunities to get involved and have your say. We're committed to listening to you, learning from you, and working with you to shape the future of our services.

I hope you enjoy the stories and updates in this issue and please don't hesitate to contact us if

Rural Stirling Group

Strategic Plan
2024-2027



there's anything we can do to help. If you want to find out more about our strategic plans and priorities our recently updated **Rural Stirling Group Strategic Plan 2024 - 2027** is available on our website or from our office.

Donna Birrell, CEO



RTS SWITCH OFF

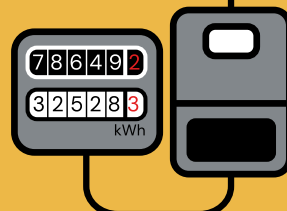


The Radio Teleswitch Service (RTS) is being switched off in Scotland from June 30, 2025, and tenants with RTS meters need to take action to avoid disruption to their heating and hot water. Energy suppliers will be contacting tenants to arrange for replacement of RTS meters with smart meters. If you think you might have an RTS meter, contact your energy supplier to find out if it needs to be replaced before the switch-off.

HERE'S WHAT YOU NEED TO DO:

1. Identify if you have an RTS meter: Check your energy bill for the letter "S" and two codes starting with "S," or look for a separate box near your meter with the words "radio teleswitch" or "radio telemeter".

2. Contact your energy supplier: Your supplier should be in touch to arrange for a smart meter installation. If you haven't heard from them, contact them directly.



Tenants Event - A Cuppa & A Chat

1st July 6.30pm - 8.30pm

**Rural Stirling Housing
Association Office - Doune**

**We would love you to join
us for a cuppa & chat about:**

- Noise nuisance and anti-social behaviour.
- Repairs Service update
- Our Performance

Please let us know if you will be coming along on 01786 841101 or email enquiries@rsha.org.uk

Rents and Service Charges Review

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

We have been working with Arneil Johnston and reviewing our current rent setting policy and framework and have consulted and involved tenants in this process. Our aim is to continue to ensure that our rents and service charges are fair, transparent, and affordable for everyone. We will be presenting a report on the outcomes of the review and recommendations to our Board in August and will consult further with tenants over the following months on the changes, how this will impact and how we will be implementing the new rent policy and rent setting model.

Thank you to everyone who took the time to complete the survey and attended the focus groups as part of this research.

fair,
transparent,
and
affordable
for
everyone

Board Round Up

Board Round Up: The February, March and May Board meetings were very full meetings where lots of key decisions and discussions took place. Key agenda items included the following:

- **Strategic Plan, Strategic Delivery Plan and Business Plan:** The Board approved final versions of all of these documents. All documents are available on our website.
- **Budget for 2025/2026, updated 30-year Financial Projections and 3-Year Planned Investment Programme:** The Board approved the budget for the current financial year and were presented with the details of the financial assumptions made in the business plan and the impact of changes to these assumptions. The Board also approved the 3 - Year Planned Investment Programme further details of which are included at Page 11.
- **Quarterly Performance:** The Board were presented with the Quarter 3 (October - November - December 2024) and Quarter 4 (January - February - March 2025) Performance Reports. The Board noted significant progress and improvements in performance being made despite the challenging environment.
- **ARC 2024-2025:** Our Annual Return on the Charter (ARC) to the SHR was approved at the May Board meeting.



Scottish Housing Regulator Engagement Plan

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. We submitted our Annual Assurance Statement to the SHR in October 2024 and our Engagement Plan with the SHR was issued in March 2025. Our Regulatory Status is Compliant. This means that the SHR is satisfied that we comply with all the standards of Governance and Financial Management.

The details of our Engagement Plan can be viewed on our website www.rsha.org.uk If you would like more information or to discuss the Assurance Statement or Engagement Plan in more detail, please do not hesitate to contact us.



Annual Assurance Statement 2025

We would like to involve our tenants and get your feedback on our next Annual Assurance Statement due to be submitted in October 2025. Would you be willing to be involved in a small Working Group of Staff and Board members, or could you take some time to give us your views? If this is of interest to you, please get in touch.

Get Involved



Near Me

Please remember we can offer the **Near Me** appointments system for routine appointments. This is a virtual meeting room that can be easily accessed and saves time and expense of coming to our office or having a member of staff visit you in your own home. Details of how to use Near Me can be found on our website.



AGM Save the Date



Our AGM this year will take place at 7pm on Thursday 4 September 2025 at the Callander Youth Project Trust. We do hope that you will be able to join us.

Board Recruitment Get Involved

We are recruiting for new Board members. We successfully recruited new Board members as part of our recruitment campaign earlier this year but as always, we would be delighted to hear from anyone who would be keen to volunteer and get involved. We are particularly looking for a tenant member or someone with financial experience.

Please get in touch with our CEO if this is of interest donna@rsha.org.uk

Stirling Council's Local Housing Strategy

Get Involved

Stirling Council is currently developing their Local Housing Strategy, and they would like to hear from RSHA and our tenants about our housing priorities and experiences of housing locally. The feedback will help the Council to shape a strategy that better reflects the needs of people in our communities. The survey is available on the Engage Stirling platform and will close on Monday 28 July 2025.

<https://engage.stirling.gov.uk/en-GB/projects/local-housing-strategy-2026-31>

Getting to know your Chair

"Community" is the theme of 2025's Mental Health Awareness Week.

Our Chair Fiona Boath is a volunteer Health Walk Leader. Spending time in nature can have a profound impact on mental and physical well-being. Through her involvement with the Loch Lomond and Trossachs National Park 'Walk in the Park' programme, Fiona has helped many individuals reconnect with the natural world, fostering a sense of community and supporting the mental health of local residents of the National Park.

With her passionate, extensive knowledge of the local area, Fiona leads her walking group with enthusiasm, encouraging them to find inspiration in the beauty around them. Fiona's story also highlights the importance and power of our connection to nature in times of loss, as seen in her leadership in planting trees in memory of fellow walkers who have passed away.

"As a group, we wanted to find a way to remember our friends, something symbolic of life and death, that we could share together yet also reflect on individually. I took the lead and organised a tree planting at the head of Loch Tay, a place we often stop to admire. We planted two Beech trees and one Oak, grown from seeds collected by a local couple. The Beech trees were particularly meaningful, as one had fallen in a storm in October 2023, and the saplings were from that tree. We now visit these trees as a group and individually, to check in on them and remember our friends."

Fiona's work serves as a reminder that nature can heal, inspire, and bring us together, making her an essential part of the Loch Lomond and Trossachs National Park Nature's Heroes initiative, a group of people who appreciate the many benefits we get from nature, including improved mental health, and are moved to work to protect it.

Well done Fiona.
If you know a
Nature Hero, please
nominate.



Stronger Together: Joint Tenant Scrutiny Group



Are you passionate about improving your housing services?

Do you want to work with other tenants to challenge how things are done and help make things more efficient, fairer, and better value for money?

Tenants from Forth and Rural Stirling Housing Associations have come together to form a Joint Tenant Scrutiny Group.

This is a unique opportunity to share ideas, compare services, and learn from one another to improve housing services across both organisations. The group meets once a month and we can provide support to help make sure you are able to participate.

What is Tenant Scrutiny?

Tenant scrutiny is about tenants using data to review how housing services are delivered. The group will:

- Work across both housing associations to explore how services are performing
- Compare approaches, identify what's being done well, and highlight areas for improvement
- Share your insights and experiences with fellow tenants
- Influence changes that lead to better services for all tenants

As a member of the Joint Scrutiny Group, you will:

- Take part in focused reviews of key services such as repairs, communication, or complaints
- Compare how each landlord operates and suggest what could be done differently or better
- Recommend improvements that reflect the needs of tenants across both areas
- Help make services more responsive, efficient, and tenant-focused

No experience is necessary – just a willingness to take part.

Independent Support from TIS

The Joint Tenant Scrutiny Group is fully supported by the Tenants Information Service (TIS) – Scotland's national tenant participation organisation.

TIS provides:

- Independent advice and guidance
- Training and confidence-building sessions
- Ongoing support to help you take part fully and meaningfully



JUNE

19

The next meeting will take place on Thursday 19th June 2025 at 10am to 1pm at Forth Housing Association Drip Road, Raploch, Stirling.

To find out more about joining the Joint Tenant Scrutiny Group, please contact us or get in touch with Pedro Cameron of TIS pcameron@tis.org.uk or 07950 158 621.

RENT REVIEW 2025/26

In December last year we sent a survey to all tenants with a valid mobile phone number or email address. A paper copy was sent to all remaining tenants.

We had a good response rate of 36% (236 responses), although we were disappointed to note that this was lower than the previous year. The responses received are reported to the Board in February with information about our income and expenditure. It is at this point that the Board are required to decide the rent charges for the coming year.

The proposal was for an increase of 7%. Further detail was also provided about how the proposed increase would affect rents.

The survey consisted of two questions:

1. Do you agree with a 7% rent increase?
2. If not, please tell us why you don't agree with this increase?

The results were as follows:

1. 72% (170 people) said no to a 7% increase. 28% (66 people) said yes to a 7% rent increase.
2. The responses to question 2 have been collated and summarised below:
- The cost-of-living crisis, wage increases not in line with inflation. The proposed rent increase is above inflation.
 - Affordability and comparisons with other social landlords, particularly Stirling Council.

- Quality of service and performance of the reactive repairs' contractor.
- Quality of homes, energy efficiency and cost of new heating systems.
- The pace/level of investment in existing homes and the lack of communication on the three-year investment programme.

A Tenant Event was also held on 15 January to discuss the proposed rent increase. Twelve people attended and the meeting discussion centred around the same issues as those fed back in the survey.

All those attending voted against a 7% increase for three main reasons:

- 7% was unaffordable in the current cost of living crisis.
- The repairs service did not represent good value for money.
- Poor communication about the investment programme and reactive maintenance service.

We really appreciate the time taken by you to complete the survey and attend the meeting. The decision about the rent increase may not always fall in line with what you have said you would prefer. However, due to the results of the survey it was agreed to cut costs wherever possible to reduce the increase to 6.5%. Whilst this may still be more of an increase than you had hoped for, please do not think this is because we don't take account of your feedback or are unconcerned about the impact of increasing rents. It is because the Board have to balance the affordability of rents with the viability and financial strength of the organisation to ensure the safety and security of your homes, along with service provision.

Our Response to the issues you raised.

YOU SAID

The Cost-of-Living Crisis is making things difficult financially and 7% is above inflation.



The repairs service is not good value for money.



Quality of Homes & Investment in Homes. Poor communication about the 3-year investment programme.



WE SAY

Rent increases have been below inflation for 3 of the previous 4 years. There was a rent freeze because of the Covid pandemic in 2021/2022. This has had an impact on the Association's finances, whilst at the same time also being affected by rising costs. Unfortunately the Association now has to recover some of this loss in income to ensure that as a business we remain viable.

We always check any increase in rents against best practice affordability measures and confirm our rents remain within these parameters.

We have successfully applied for funding to help our tenants with energy saving household items and cash to help with fuel bills.

Due to the rural location of our homes, it is difficult to attract contractors through the competitive procurement process that we must follow.

We are continuing to work closely with our contractor to improve performance, and improvements are being seen in quality of work and customer satisfaction. We are now focussing on improving communication and processes.

We work with a lean staff structure. Feedback from consultations indicates a need for an additional staff resource in Property Services to ensure better value for money in the repairs service. This extra resource will be in place soon.

The repairs policy is currently being looked at by our tenant scrutiny group, which is facilitated by the Tenant Information Service.

Substantial increases in costs for renewing components such as heating and windows combined with a reduction in income because of below inflation rent increases, has inevitably had an impact on the property investment programme and some things will take longer to be addressed. Following feedback from tenants we are prioritising energy efficiency measures such as new heating systems and windows.

We are sorry that delays with the investment programme were not communicated last year.

WE WILL

- We will always keep rents as low as we can. This is a priority, not just for you but also for our Board and staff. That is why we will continue to look for ways to make cost savings and efficiencies in the way we work, without compromising on service delivery.
- Wherever possible we will continue to apply for funding to help you with energy efficiency and cost savings.

- We will continue to work with our repairs contractor and listen to your feedback.
- If you would like to be part of the tenant scrutiny group and have your say about how you think the repairs policy could be improved, please contact Lesley McGregor lesley@rsha.org.uk or phone the office on 01786 841101.

Details of the 3 - year investment programme are included on page 11 of this newsletter and we will keep you updated.

MANAGED MIGRATION

What You Need to Know

MANAGED MIGRATION OVERVIEW

The Department for Work and Pensions (DWP) has started the managed migration process for Universal Credit (UC), impacting 83,000 Employment and Support Allowance (ESA) claimants each month.

Migration Notices are currently being issued and final Migration Notices will be issued by September.

- Upon receiving your notice letter: it is essential to act promptly and submit your claim to avoid losing out. For assistance, the government has funded a scheme to help. **You can call Help to Claim on 0800 023 2581.**
- Transitional Protection: is a financial safeguard designed to ensure that claimants moving from legacy benefits to Universal Credit (UC) are not worse off at the point of transition. The latest DWP statistics reveal that just over half of managed migration UC claimants are awarded transitional protection. This transition is particularly important for those on legacy benefits, as 24% of claimants have had their benefits terminated because they did not claim UC after receiving their Migration Notice.

Carer Benefits in Scotland

SUPPORT FOR CARERS INCLUDES:

CARER'S ALLOWANCE SUPPLEMENT:

An automatic payment made twice a year to those receiving Carer's Allowance from the DWP.

YOUNG CARER GRANT:

An annual payment of £383.75 for young carers aged 16-18 who provide care for an average of 16 hours a week or more.

CARER SUPPORT PAYMENT:

Provides £81.90 a week to eligible carers.

For more information or assistance, don't hesitate to reach out to the relevant support services.

Contact Social Security Scotland on 0800 182 2222



If you require any other benefits or general advice then contact our Income Maximisation Officer Kevin McGhee on 01786 841101 or email kevin@rsha.org.uk



Disability Benefits in Scotland

Scotland has introduced several disability benefits to replace those previously managed by the DWP:

ADULT DISABILITY PAYMENT:

Provides extra money for individuals with long-term illnesses or disabilities affecting daily life, replacing the Personal Independence Payment.

CHILD DISABILITY PAYMENT:

Offers financial support for children with disabilities or ill-health conditions, replacing the Disability Living Allowance for children.

PENSION AGE DISABILITY PAYMENT:

Assists those who have reached State Pension age and have care needs due to disability or long-term ill-health, replacing Attendance Allowance.

Your Housing Services Officers

TELL US HOW WE CAN HELP YOU



Dana McNulty

Email: dana@rsha.org.uk

Mobile: 07881 799570

Office: 01786 843035



Lesley McGregor

Email: Lesley@rsha.org.uk

Mobile: 07464 543154

Office: 01786 843031



Rebekah Hawkins

(Rebekah works part-time Mondays 9am to 12.30pm and all day Tuesdays and Wednesdays)

Email: Rebekah@rsha.org.uk

Mobile: 07881 799576

Office: 01786 843034

Callander & Doune

Tyndrum, Killin, Lochearnhead, Gartmore, Buchlyvie, Strathyre, Kippen, Gargunnock & Deanston

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

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



MyRural

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

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

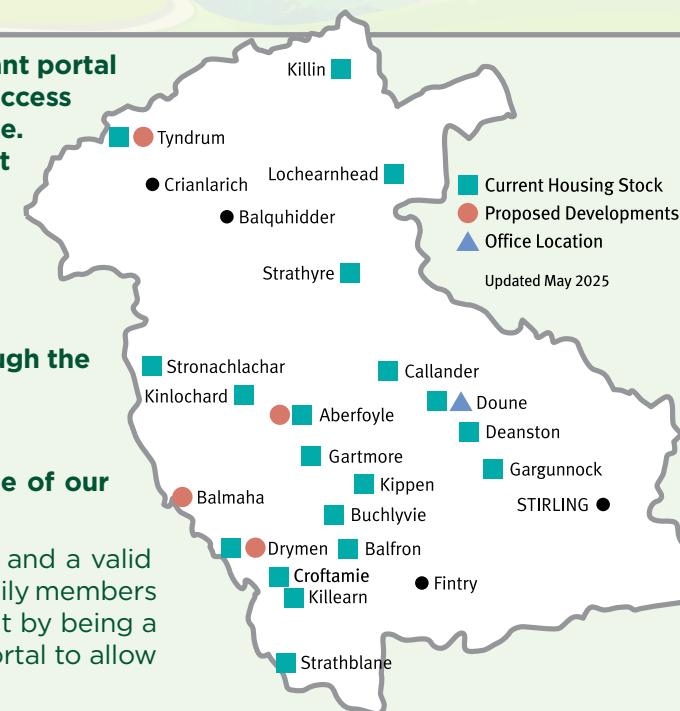
Need help?

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

To register go to: myrural.rsha.org.uk

Or click on the button on the top right of the home page of our website www.rsha.org.uk

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



Staffing Changes

Goodbye to Morag Holehouse and Joe Salcedas who left us recently and hello to Paul Morrow who has joined us on a temporary basis to cover the Housing Services Adviser role.

Following a successful recruitment campaign for the Assistant Housing Services Officer we are pleased to announce that Jennifer Ritchie has been appointed.



MONEY

Get involved



Do you have a helpful neighbour?

Someone you can rely on?

Someone who lends you a helping hand when needed or is there to offer friendship and support?

Perhaps they help with your shopping, put your bins out, clear away snow from paths or look after your pets when you are away?

We can help you say “thank you” to this special person – enter them for this award. We select an overall winner from all those nominated and award a prize.

2025 Garden Competition

It's that time of year when we all head outdoors.... for some inspiration why not enter the RSHA annual garden competition.

The RSHA garden competition offers prizes to the top three in each of our categories and we would love to share your gardens with you. Winners will be published in our newsletter “Rural Matters” and on our website.

All you need to do is send in photos of your gardens and they will be entered into the competition. Let us know which category you wish to enter:

- best individual garden;
- best vegetable garden; or
- best shared/communal garden for those of you who look after a communal space or look after a shared garden space.

You can enter yourself or nominate a neighbour's garden.

Judging takes place in August. Winners will be announced at our AGM in September.

Contact us in the normal ways 01786 841101 or email enquiries@rsha.org.uk. Let us know which category you wish to enter, your name, address and best contact number. If you need help sending in photos let us know. Good luck!



Community Donations Fund: Pilot Project

Did you know that each year we make funds available to make a difference in your community?

This year we are piloting a different approach to ensure maximum take up of the funds available. Our Housing and Property Services teams will now work more closely with our communities to identify where these funds should be prioritised.

We are currently developing proposals for the pilot project and how this will work in practice and would welcome your views. If this is a project you would like to be involved with, please contact us, we would be delighted to hear from you.

Landscape Maintenance/ Landscape Representatives



Our landscaper Nurture has commenced the annual programme of regular maintenance visits to cut grass and undertake landscaping works at communal areas across our estates.

Due to our wide-ranging geography, we require the assistance of tenants across all sites to monitor the upkeep of our communal areas and to allow us to act quickly when urgent action is required. To assist with this, we have landscape representatives who report any issues to our Property Services team. If you would be interested in helping us in this way, and become a landscape rep, please contact your Housing Services Officer. Thank you.

Development Update



Lampson Road, Killearn

11 units, including 8 cottage flats and 3 houses.

This site is progressing and is due for completion later this summer. These will be allocated through a local lettings initiative.

Plantation, Balmaha

22 units (10 units Social Rent, 6 shared equity, 4 Key Worker units East Loch Lomond Community Trust (ELLCT) 2 self-build plots for sale.

We recently had funding approved by Scottish Government following a fresh tender exercise. We hope to be on site later this summer following the completion of necessary legal processes.

Tyndrum

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

Planning permission was granted by the National Park earlier this year which allowed us to purchase the site for development. The development of the site is currently scheduled for 2028/29 when funding from the Scottish Government will be available.

Other opportunities

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

Five Year Stock Condition Survey: Summer 2025



Every five years we undertake a stock condition survey of all our properties. This will involve a visual inspection of all our properties by the appointed consultant in addition to a select number of homes being chosen for internal surveys. If your home is selected for an internal survey, we will be in touch to arrange access. **The surveys are anticipated to be undertaken over the summer months.**

3-year Investment Programme (Asset Management)



At the March board meeting an updated 3-year investment programme was approved in the financial years 2025 – 28.

This programme supports planned component replacements such as window replacements at 19 homes, heating replacements at 42 homes, external paint works at 74 homes and fencing renewals at 70 homes in addition to external decoration across multiple sites. If your property is included in the programme we will be in contact with you to provide further information. This will be a busy year for RSHA.

Procurement is already underway for these key improvements and are on schedule for completion before winter starts.

If you have a query when your home is next scheduled for a component replacement, please get in touch and we can let you know when we will be next reviewing your home. We make decisions on replacing components in your home by assessing the condition of the item, the time it has been in place and the budget priorities for that year. We will always ensure that a home is safe and when components fail, such as windows, they will be treated as major repairs and replaced in advance of planned works if necessary.



Your property matters

Legionella Alert

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

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

- Flushing out your water system e.g. if you aren't using showers or taps regularly, make sure you flush them through at least once a week.
- To flush out your system you need to run the water in all showers, baths, wash basins, sinks and taps continuously for at least 2-3 minutes, beginning with the sink taps. You must do both hot and cold taps.
- When turning taps on, turn them on slowly so that you don't splash water, as this might release water droplets into the air.
- Flush toilets with the lid down following a period of non-use.
- When flushing showers, remove the shower head and lower the hose into the bath. If you are unable to remove the head, wrap it in a towel or facecloth to make sure there is no spray that you could inhale. Keep all shower heads and taps clean and free from a build-up of lime scale, mould or algae growth.

Gaining Access to Meet Legislative Requirements

In 2024, we adopted a new policy that sets out the approach we will take in securing access for legitimate housing management and maintenance purposes, when this is likely to be required and the steps we will take if permission for access is not granted or not available when necessary. This policy ensures compliance with the law and regulatory requirements.

A copy of this policy can be found on our website via www.rsha.org.uk/policies-and-strategies/

Adaptations to Help You Continue to Live in Your Home

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

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

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

Your application to the Association for such an adaptation would require to be based on specialist written advice, usually that of an Occupational Therapist or your GP. For some minor adaptations such as grabrails we do not require a referral.

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

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

Flooding risk and being prepared

Climate change poses a major challenge in our management of flood risk. Increases in global temperatures and changing weather patterns indicate that climate change will cause more extreme weather events. The impacts of climate change are likely to increase the severity and frequency of storm events such as those earlier this year.

This has an immediate impact on communities across rural Stirling with many areas being at risk of flooding, which can be particularly sudden and can lead to flash floods. Tenants are asked to familiarise themselves with flood information that can be found on the Council's website. Many communities across the Rural Stirling area have community resilience groups and action plans, we would recommend tenants familiarise themselves with these as they are likely the first to respond to emergencies. In the event of a flood at any of our homes, we will look to assist tenants where possible and will liaise with emergency services to ensure vulnerable tenants are prioritised.

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

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

Storing personal items in loft spaces

We do not recommend storing belongings in loft spaces. These spaces are not insulated and as a result can be prone to surface moisture due to the cold and wet climate of our area. The purpose of the insulation in the loft is to keep heat in the living areas of the house, meaning the loft will be cold. Loft spaces are not habitable spaces and are not intended as storage spaces. If you store items in the loft you do so at your own risk.

In addition to the risk of damage to your belongings, storing items in the loft areas can cause damage to ducting used for ventilation of the rooms below and impede air flow in the loft area which is vital to minimise moisture build up.

CONDENSATION ADVICE This is the most common cause of dampness.

Although with summer comes better weather and higher temperatures, there are still actions you can take to prevent moisture related issues occurring such as surface mould resulting from condensation.

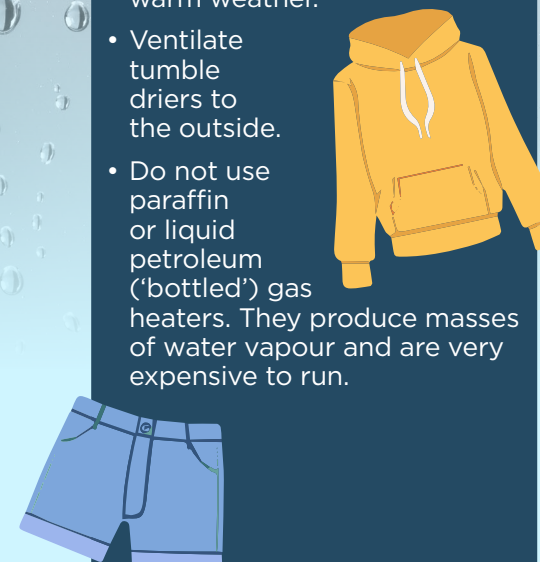
Condensation is caused by water moisture from inside the home coming into contact with a colder surface, such as a window or wall. The water drops (or condensation) may then soak into the wallpaper or paintwork or even plasterwork and attract black mould to grow on its surface. Condensation mainly occurs during the colder months and is usually found in corners and north facing walls, on or near windows, areas with little air circulation such as behind wardrobes and beds - especially when they are pushed up against external walls - black mould is frequently seen on this type of dampness.

It is very important to strike a balance between warmth and ventilation. It may appear that by opening windows that you are losing heat, but this actually allows warm moisture-laden air to escape and permits cool dry air to enter your home. Dry cool air is actually cheaper to heat than warm moist air! So this actually saves you money, as well as resulting in a healthier living environment.

Take preventative action - If you feel the dampness and/or mould growth is caused by condensation:

1. PRODUCE LESS MOISTURE

- Cover pans when cooking.
- Dry clothes outdoors in warm weather.
- Ventilate tumble driers to the outside.
- Do not use paraffin or liquid petroleum ("bottled") gas heaters. They produce masses of water vapour and are very expensive to run.



2. VENTILATE TO REMOVE MOISTURE

- Always ventilate, or open a window when the kitchen and/or bathroom are in use and close other internal doors so as to prevent moisture-laden air from spreading to other parts of your home.
- Continue to ventilate for a time after a shower, a bath or cooking.
- Ventilate cupboards, wardrobes and (with blocked up fireplaces) chimney flues.
- Always open bedroom windows (for up to one hour) as soon as you rise, and throw back the sheets or duvets to air the bed and bedding.
- Clear window sills of clutter that will impede window opening.



3. WIPE AWAY EXCESS MOISTURE

- Always wipe the windows (and window sills if required) in your home to remove condensation. This is especially important in the bedroom; just opening the window is not enough.



5. ABOVE ALL REMEMBER DEALING WITH CONDENSATION IS NOT EASY!

- Carrying out as many of the above steps as often as possible will help to reduce condensation in your home.
- Please do not hesitate to contact us about condensation issues in your home. We are here to help. If you feel that your dampness is due to rising damp, penetrating damp or from a repair issue then please contact us.

Complaints Performance

October 2024 to March 2025

A total of 32 complaints were received for the period October 2024 to March 2025.

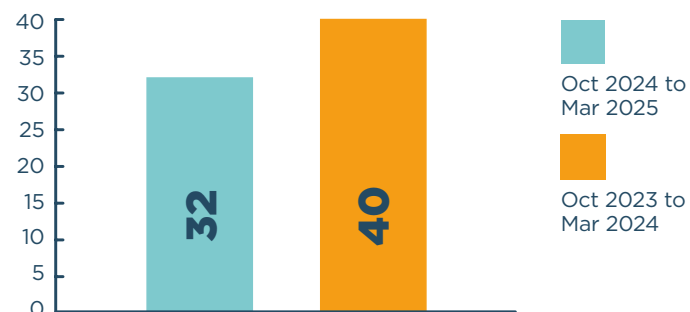
Complaints received for the period October 2024 to March 2025 are broken down as follows:

19 were Stage 1 complaints

13 were Stage 2 complaints

The Chart below provides a comparison between the current reporting year and 2023-24 for the number of complaints received October 2024 to March 2025.

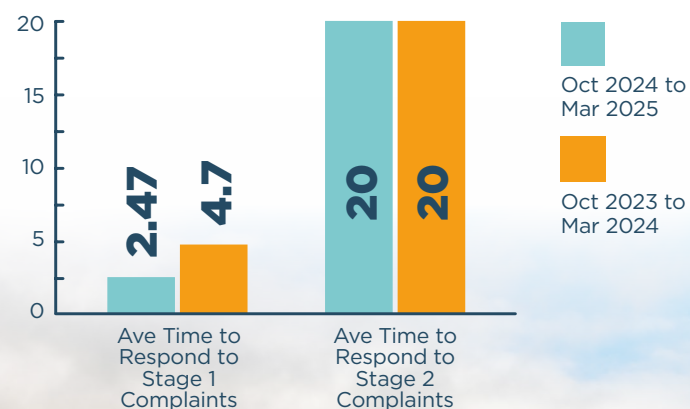
Complaints Received in October 2024 to March 2025



Complaint Resolution

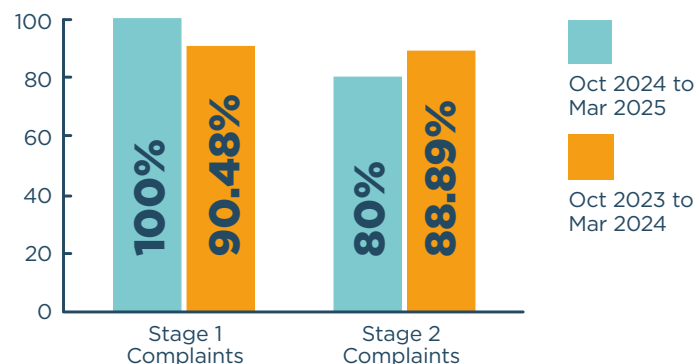
The chart below details the average length of time taken to resolve Stage 1 and Stage 2 complaints for the quarter with a comparison of October 2024 to March 2025.

Average Time to Respond to Complaints (working days)



The table below provides a comparison of October 2024 to March 2025 with October 2023 to March 2024 for complaints responded to within SPSO timescales and complaint outcomes.

% of Complaints Resolved within SPSO Timescales



Learning from Complaints

Through some of the complaints we receive, we have the opportunity to review our processes and learn from them. Below are examples of the themes and learning identified from October 2024 to March 2025.

Description - SPSO contact details incorrectly included with Stage 1 closure letter.

Learning Outcome/Action Taken - Reminder issued to all staff to use the correct template letter at each stage of complaints process.

Compliments

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

Below are a couple of those that we have received recently.

“Thank you for your prompt response and we appreciate your kindness and quick response”

“Best Housing Association I have been a tenant with.”

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



We understand that during the current Cost of Living crisis, our tenants may be feeling under more pressure than usual, however at Rural Stirling Housing Association, we do not tolerate abusive or unacceptable behaviour. We ask that you treat staff fairly, and we expect staff to treat you fairly too as facing abuse isn't reasonable.

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

Examples of unacceptable behaviour include:

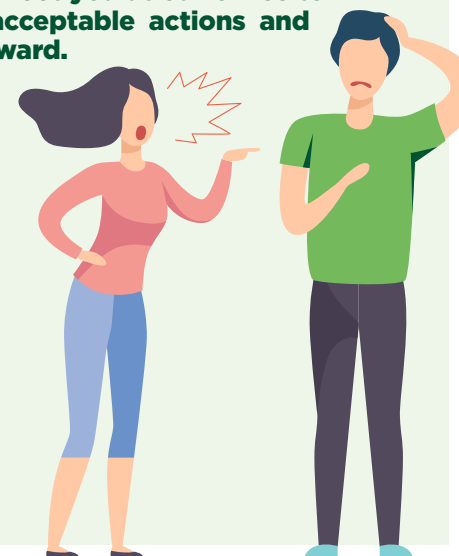
- Swearing and aggressive language
- Making threats in person, on the phone or via letter or email
- Violence and aggression
- Making unreasonable demands, such as asking us to complete a task in an unreasonable timescale and sending excessive emails, letters or calls about this
- Unreasonable persistence,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

Action we may take if your behaviour is unacceptable

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

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

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



TOOL LIBRARY



Killin and Ardeonaig Trust offer this fantastic resource. The Tool Library aims to provide an affordable way for people to access all sorts of equipment, big and small, to use in your home and garden.

For a small annual charge, you can join the RecyKillin tool library and access all sorts of equipment, from drills and ladders to garden tools and craft equipment.

The tool library is open Tuesdays 2pm to 3pm and Saturdays midday to 1pm, or collections and drop offs can be arranged during shop opening hours.

They also accept donations of tools, which you can drop off at the Reuse Shop by pre-arrangement by emailing recykillin@gmail.com.

Find out more by visiting:

<https://killincdt.co.uk/project-toollibrary>

Also check out Transition Stirling for other ways to share and recycle:

<https://www.transitionstirling.org.uk/>

allpay Payments App

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

Available 24/7: access your payments anytime.

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

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

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

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Lisa's Kofta Recipe

500g lamb or beef mince

1 small onion, grated or minced using a food processor.

1 garlic clove, minced

1/2 tsp Salt

1 tsp black pepper

1 tbsp cumin powder

1 tbsp red pepper flakes (allemo or kashmiri)

Spray Oil

Large Pack Bombay Mix, blitzed coarsely in a food processor or pop into a freezer bag and bash with a rolling pin.

1/2 cucumber grated and water squeezed out of it.

400ml Greek yoghurt

2 tbsp lemon juice.

Pack of 8 mini wraps

Bag mixed salad leaves

Sliced tomatoes

Place the Kofta ingredients (**except the oil and Bombay mix**) in a bowl and use your hands to combine.

Divide into 8 portions and mould onto wooden or metal skewers. Then spray with oil and press them into the bombay mix to coat the Kofta.

Repeat if necessary (spray and coat).

Spray the bombay coated Kofta and put under the grill on a medium high heat and turn regularly to avoid burning and to cook all sides. Roughly 8-10 mins.

****you can also Airfry for 8 mins at 180 degrees.**

Set aside cooked Koftas, and mix the yoghurt, grated cucumber, and lemon juice in a bowl.

Get your mini wraps, and add some mixed salad leaves, sliced tomato, Kofta on top, and then a dollop of yoghurt mix. Enjoy and pretend you're on holiday!



Lisa is an RSHA tenant and former contestant on MasterChef.



DO WE HAVE YOUR UP TO DATE CONTACT DETAILS?

Phone, email?

Please contact the office to let us know to keep our records up to date. Or if you are registered for My Rural you can change these by logging into your online account.



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)
Our office is open to the public on Tuesdays, Wednesday afternoons and Thursdays.

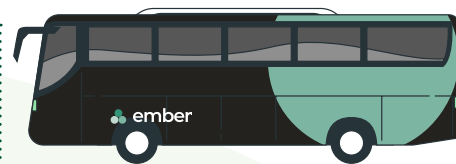
Registered as a Scottish Charity No. SC037849.

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

Registered with the Scottish Housing Regulator No. HAL232

Property Factor No. PF000330

Letting Agent Registration No's LARN 1907004



FROM COUNTRY TO CITY ember

Ember electric bus company have released a new timetable from 25th June 2025 which links some of our rural communities straight to the heart of Edinburgh.

The route from Fort William to Edinburgh will stop at Tyndrum, Crianlarich, Lix Toll, Lochearnhead, Kingshouse, Strathyre, Callander, Drumvaich, Buchany and Doune.

These new stops **must be pre-booked online** at least 10 minutes before departure time at www.ember.to An example cost of a single fare from Callander to Edinburgh would be £7.80.

THIS IS AN EXCITING OPPORTUNITY FOR PEOPLE IN RURAL COMMUNITIES TO HAVE MORE DIRECT LINKS TO TOWNS AND CITIES SUCH AS STIRLING AND EDINBURGH.

All editions of our Rural Matters newsletters are available to read in the Library section of our website.

Printed copies can be posted out if you require - let us know.



Rural Stirling
Housing Association



SCAN ME