

Welcome to the Spring Edition

Welcome to our Spring edition of Rural Matters. Our Spring 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.

The last few months have been an extremely busy and productive time for us, and we are delighted to launch the **Rural Stirling Group Strategic Plan 2024 - 2027**. Our existing plan has been reviewed and refreshed by our Board and Senior Management Team. As part of the review process, we have adjusted some of our Strategic Objectives to reflect the changes in our operating environment.



We have also consulted with our tenants and key stakeholders, listened to their feedback and fed it into the Plan. Thank you to everyone who took the time to feedback to us, this has been invaluable. We also have in place updated **Business Plans** for RSHA and Venachar Ltd which sets out our Strategic Priorities for the first

year of the new plan **2024 - 2025**. Both documents are available to view on our website www.rsha.org.uk.

Since our last edition of Rural Matters, we have also met again with the Minister for Housing, Paul McLennan, to highlight the difficulties being faced in delivering small rural housing developments. We focused in particular on some of our more challenging new build developments which we hope might get the green light to go ahead very soon.



My Rural Tenant Portal – LIVE

We are pleased to announce that our online tenant portal “My Rural” is now live. The portal gives you 24/7 access allowing you to check your rent statement, make payments, report a repair or update you contact details and tenancy details online wherever you are.

To register go to www.myrural.rsha.org.uk or go to the home page of our website and click on the My Rural button on top right of the page.

ALL TENANTS WHO REGISTER WITHIN THE FIRST MONTH OF US GOING LIVE WILL BE ENTERED INTO A PRIZE DRAW FOR A NEW TABLET.

If you need it, help is at hand – contact our staff who can help you get registered. Our staff can talk you through how to do it by phone, or drop into the office or arrange a home visit to get you started. If you have someone who acts on your behalf they can have proxy access to your account – talk to your Housing Services Officer.

Tenant Event - A Cuppa & A Chat

Saturday 1st June 10am - 12pm
The Reading Rooms - Kippen

Join us for a Cuppa & let us know how you would:

- Improve the repairs service. Would you consider becoming part of an online monitoring Group, for a short period of time?
- Make changes to the landscaping in your development such as rewilding areas?

It would be great to see you there.

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



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 with respect.

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

Examples of unacceptable behaviour include:

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

Action we may take if your behaviour is unacceptable

- Terminating the phone call
- Calling the police
- Limiting 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.



We may also request to meet you at our office to discuss the unacceptable actions and agree a way forward.

Community Donation Fund £££

We are pleased to let you know that our budget has been increased this year to £3,000. Apply today for a donation towards a project that benefits the community.

You can find out more about how to apply to this fund on our website. Alternatively, contact us via email enquiries@rsha.org.uk Funds are awarded on a first come first served basis so act quickly! Minimum amount awarded is £100 and the maximum amount is £1,500.



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 2023 and our **Engagement Plan** with the SHR was issued in March 2024. 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 Annual Assurance Statement or Engagement Plan in more detail, please do not hesitate to contact us.



Board Round Up

The February and March Board meetings were very full meetings where lots of key decisions and discussions took place. Key agenda items included;

- **Strategic Plan, Strategic Delivery Plan and Business Plan:** The Board approved final versions of all of these documents. All of these documents are available on our website.
- **Budget for 2024/2025 and updated 30-year Financial Projections:** The Board approved the budget for the forthcoming 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.
- **Quarterly Performance:** The Board were presented with the Quarter 3 (October – November – December 2023) Performance Report. The Board noted significant progress and improvements in performance being made despite the challenging environment.



Board Recruitment

We are recruiting for new Board members. We successfully recruited new Board members as part of our recruitment campaign last 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 health and safety skills and experience.

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

Gaining Access to Meet Legislative Requirements

In October, 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/

Rent Review 2024/25

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 an excellent response rate of 40% (243 responses). We really do appreciate the time taken by you to complete the surveys, thank you.

As part of the survey, we explained the impact that the cost-of-living crisis has had on our costs and the reasons for the proposed increase of 7.7%. Further detail was also provided about how the proposed increase would affect rents.

The survey consisted of three questions:

1. Do you agree with a 7.7% rent increase?
2. If not, what aspects of the service do you think we could lose to cut costs?
3. Are you happy to be consulted in this way about rent reviews in the future?



The results were as follows:

1. 57.6% (140 people) said no to a 7.7% increase. 42.4% (103 people) said yes to a 7.7% rent increase.
2. The responses to question 2 have been collated and summarised in our Rent Review 2024/25 Action Plan on the following page:
3. 88.5% were happy to be consulted by text or email survey.

A Tenant Event was also held on 17 January to discuss the proposed rent increase. Fifteen people attended and the meeting was very helpful and constructive.

All those attending voted against a 7.7% increase for two main reasons:

- The repairs service did not represent good value for money.
- Poor communication with respect to the investment programme and reactive maintenance service.

Those attending said they would be more agreeable to a 7.7% rent increase if they felt the repairs service did represent value for money and there was better communication regarding planned maintenance.

All feedback was reported to the Board in February. The Board always listen to feedback and are determined to keep rents as low as possible, although the long-term sustainability of the organisation has to be their main priority. Over the last three years rents have either been frozen or kept below the level of inflation but it was not possible to maintain that trend this year due to a significant increase in costs.

Whilst we appreciate that the majority voted against an increase of 7.7%, the feedback received was very valuable and we have developed an Rent Review Action Plan. We will report on the progress of the Action Plan to our Board, in this year's Rural Matters and on our website.

Annual Assurance Statement 2024

We would like to involve our tenants and get your feedback on our next Annual Assurance Statement due to be submitted in October 2024. 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.



Near Me

Please remember we can offer the **Near Me** appointment 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.



People are struggling financially. It's better to put rents up a little bit every year

We understand the financial difficulty faced by most people in the present climate. That is why over the last three years we have frozen rents or kept them below inflation. However, we too have been affected by rising costs and we must ensure that as a business, we remain sustainable.

We always ensure our rents remain affordable by carrying out a variety of affordability checks, including the Scottish Federation of Housing Association's approved affordability calculator.

We have successfully applied for funding to help our tenants with energy saving household items such as air fryers and heated throws and cash to help with fuel bills.

- 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.

The repairs service is inefficient and workmanship is poor.

Following the loss of our out of hours service contractor last year, we had to procure a new repairs contractor. This was very challenging because of the current market and our rural location.

We have been working with our new contractor to improve processes and quality of work and feel that progress is beginning to be made in their performance.

- We will continue to work with our repairs contractor and listen to your feedback.
- If you would like to be part of a group to feedback directly to Property Services staff about the repairs service, please contact the office (01786 841101) and ask to speak to Jackie Leeds, Housing Services Manager.

Jackie Leeds, Housing Services Manager



Lose the landscaping service (let tenants do it)

We have a duty to maintain communal areas. We can, however, look at ways to reduce the use of landscaping contractors.

- We will contact all Landscape Representatives for suggestions about how we could reduce the use of our landscape contractors in your development i.e. re wilding.
- If you and other tenants would like to take on the landscaping in your development, please contact the office (01786 841101) and ask to speak to Jackie Leeds, Housing Services Manager.

Stop replacing kitchens etc when it's not necessary and improve communication when carrying out planned works.

Following your feedback, we are focusing on improving energy efficiency in your homes by replacing heating/boilers, windows and doors.

- Previously we have relied too heavily on our contractors to let you know what is being replaced and how and when this will be done. We will now take on a greater role in communicating with you about planned works.

Lose the office and pay staff less.

All staff are paid in accordance with Employers in Voluntary Housing (EVH) Terms and Conditions. This is a contractual requirement.

We have reduced costs through a reduction in the number of days that staff are working from the office. This has been reduced from 5 to 3 days. As a front line housing service it is essential that staff are based in the office and in our communities for part of the working week. Working together to provide a joined-up service is achieved much more effectively in an office environment.

- We will continue to look for cost savings and efficiencies in the way that we work. We are currently training tenant volunteers to scrutinise our procedures and working processes. Part of this scrutiny process will be looking at how we can do things more efficiently.



If people damage their home, they should pay for the repairs

Our Tenancy Agreement states that any damage caused to our homes, fixtures and fittings must be paid for by the tenant concerned.

- We are looking at ways to increase tenant awareness of this issue and to make the process of recovering recharges more effective.

Surveys are a waste of time. The rent goes up no matter what we say.

In previous years the majority have been in favour of the increases proposed. We did go ahead with a 7.7% increase for 2024/25 despite a majority vote against this level of increase. It was not an easy decision to do this but one which was felt necessary. We appreciate why people may feel this way however, on this occasion it was right to do so, to ensure the viability of the Association for years to come.

- Through feedback from previous rent surveys and tenant events we have changed the planned maintenance programme to focus on energy saving components, such as more efficient heating systems and new windows.
- You previously told us you wanted a greater presence of Housing Services Officers in your developments. We recruited additional staff to facilitate this and now carry out annual tenant visits for all tenants.
- Your feedback is vital to help us improve the service we provide. Please continue to talk to us and work with us.

Stop new builds

New developments are funded through a mixture of Scottish Government grant funding and loans taken out by the Association. As part of assessing new developments the impact on the Association's financial situation is considered to ensure that only financially viable developments go ahead.

- Where there is demand for affordable housing and funding available from the Scottish Government, we will continue to build new homes.



Cost of Living Fuel Support



RSHA have been working hard to help support our tenants through the cost of living crisis. We successfully applied for funding through the Scottish Government Fuel Support Fund, administered by the Scottish Federation of Housing Associations (SFHA). So far we have helped our tenants by issuing the following:

Over **£73,000** in £100 cash vouchers for all households.

Over **£20,000** in fuel vouchers to help with utility costs.

Over **£19,000** on small appliances (slow cookers, dehumidifiers, and air fryers)

We still have some funds for the fuel vouchers and small appliances. Please contact the office if you require support and we will be happy to help.

Benefit Increases

Benefit claimants and pensioners will see a boost to their income from April onwards. Benefits increased by 6.7%, from Monday (April 8). The state pension has increased by a higher rate of 8.5% in line with wage growth.



Kevin McGhee, Income Maximisation Officer.

Kevin works Tuesdays to Fridays and can be contacted either by email kevin@rsha.org.uk or phone 07464 543155 or 01786 842121.



UC Universal Credit

Roll out begins from April 2024

From April, recipients of child tax credits, income support and housing benefit will begin to move onto Universal Credit (UC). According to information from GOV.UK, half a million people will receive notifications instructing them to migrate to Universal Credit. The roll out will be conducted in waves, with deadlines.

APRIL 2024

People on Income Support, households on Tax Credits and Housing Benefit.

JUNE 2024

Households on Housing Benefit only excluding supported accommodation and temporary accommodation.

JULY 2024

Households on Employment and Support Allowance with Child Tax Credits.

AUGUST 2024

Pension age Households who receive Tax Credits.

2027

Households on Employment and Support Allowance with Housing Benefit.

While the process seems clear, there are still concerns as an unexpected amount of people are not claiming Universal Credit after receiving their migration notice. The National Audit Office (NAO) reveals 1 in 5 claimants did not switch to UC after their notice, meaning their legacy benefits have stopped. When you receive the notification letter you have 3 months and 1 day to make your claim. It is important to do this as you may lose out on transitional amounts if your legacy benefits stop.

If you require assistance with making a claim or require information, then contact Kevin McGhee.

Energy UK

Important update for Radio Teleswitching Service (RTS) tenants

Energy UK has announced that the Radio Teleswitching Service (RTS) - which thousands of tenants use to take advantage of Economy 7 and Economy 10 electricity tariffs - will close down on

30TH JUNE 2025.

RTS relies on the use of the longwave radio frequency to transmit signals to RTS equipment, but this infrastructure is now coming to the end of its operational life. Previous arrangements had meant that RTS would continue until 31 March 2024, but the announcement confirms an extension until

30TH JUNE 2025.

The extension is intended to provide consumers with more time to move from RTS to smart meters. Consumers are being asked to contact, or respond to, their energy supplier as soon as possible to arrange a smart meter installation. However, we know that tenants in rural and remote areas have been experiencing long delays in receiving a smart meter, and some homes won't be suitable for a smart meter at all.

SFHA is engaging with both Energy UK and Ofgem to ensure that affected households receive clear information and are supported throughout this process. They are urging Energy UK and Ofgem to address installation delays and to provide much-needed clarity on alternative arrangements for those customers who will not be able to benefit from a smart meter.

Your Housing Services Officers



Dana McNulty

Email: dana@rsha.org.uk
 Mobile: 07881 799570
 Office: 01786 843035



Lesley McGregor

Email: Lesley@rsha.org.uk
 Mobile: 07464 543154
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Rebekah Hawkins

(Rebekah works part-time, Monday, Tuesday and 11am-3pm on Wednesday)
 Email: Rebekah@rsha.org.uk
 Mobile: 07881 799576
 Office: 01786 843034

TELL US HOW WE CAN HELP YOU

WALKABOUT SCHEDULE

Callander & Doune

- First Tuesday of the month (am) - Doune
- Second Tuesday of the month (am) - Callander: Finlay Road, Duncan Drive
- Third Tuesday of the month (am) - Callander: McLaren Terrace, Finglas Gardens, Ritchie Place
- Fourth Tuesday of the month (am) - Callander: Station Road, Buchanan Place, Stirling Road, Campbell Court

WALKABOUT SCHEDULE

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

- First Thursday of the month: Gargunnoch (am), Buchlyvie (am), Gartmore (pm)
- Second Tuesday of the month (am) Kippen & Deanston
- Third Tuesday of the month (am) Strathyre & Lochearnhead
- Third Tuesday of the month (pm) Killin & Tyndrum

WALKABOUT SCHEDULE

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

- First Tuesday of every month - Aberfoyle, and Drymen
- Second Tuesday of every month - Balfron, Killearn and Strathblane
- Quarterly visits - Kinlochard, Stronachlachar

Complaints Performance

October 2023 to March 2024

Total number of complaints received
41

Types of complaints:
22 were Stage 1 complaints
19 were Stage 2 complaints

BREAKDOWN OF TYPE OF COMPLAINT

Reactive Repairs.....	6	Arrears Management.....	2
Defect Repairs.....	1	Void Management.....	1
Planned Works.....	6	Tenancy Management.....	2
Housing Applications.....	2	Staff.....	7
Housing Allocations.....	2	Shared Ownership.....	1

COMPLAINT OUTCOMES

The complaints that have been fully responded to during the period had the following outcomes.

STAGE 1

Upheld - Satisfied **7**
 Upheld - Not Satisfied..... **3**
 Partially Upheld - Satisfied..... **4**
 Partially Upheld - Dissatisfied **0**
 Not Upheld - Satisfied **4**
 Not Upheld - Dissatisfied **3**

STAGE 2

Upheld - Satisfied **4**
 Upheld - Not Satisfied..... **1**
 Partially Upheld - Satisfied **3**
 Partially Upheld - Dissatisfied **2**
 Not Upheld - Satisfied **1**
 Not Upheld - Dissatisfied **7**

86%

Of the 22 Stage 1 complaints received in the quarter, 19 were resolved within the SPSO timescales.

84%

Of the 19 Stage 2 complaints received in the quarter, 16 were resolved within SPSO targets.

The average number of working days it took to resolve complaints at each Stage was as follows:

Stage 1 complaints average of **4.71 working days**

Stage 2 complaints average of **19 working days**

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 Quarter 1 complaints.

Description - Unhappy with length of time to get refund.

Learning Outcome/Action Taken - Discussions with staff that when advising tenant of refund payments that they will be paid as soon as possible and not on the same day the request is made to the Finance team.

Compliments

During the year we receive compliments from our customers to thank us for our services provided. Below are some that have been received recently.

- Great service from Property One and Rural Stirling Housing.
- Great idea to provide customers with air fryers and other items to help during the cost of living crisis. Also, thank you for the fuel vouchers, really appreciated.

Dana McNulty Returns from Maternity Leave

We welcomed back Dana McNulty in returning to her role as Housing Services Officer following her maternity leave.

Dana is now the Housing Services Officer for Callander and Doune, taking over from Morag Holehouse who covered the role whilst Dana was on maternity leave. Morag has returned to her post of Assistant Housing Services Officer, and Joe Salcedas has returned to his role as Housing Services Adviser.

Staffing news

Welcome back to Sandra McPhee who has rejoined us in the new post of Corporate Services Officer (Governance).

Goodbye and good luck to Anthony who left us in early April for pastures new.

For more details on housing patches visit our website www.rsha.org.uk and go to tenant services.



HOME CONTENTS INSURANCE

...don't forget your house contents insurance!



If the worst happens and your home is affected by burst pipes, flood or fire the Association would carry out the necessary repairs to make your home fit to live in again. This would be covered by the Association's buildings insurance. This insurance does NOT cover your belongings, your furniture, your carpets or redecoration. We strongly recommend you take out home contents insurance - this costs less than you might think. You can get cover of £10,000 for less than £30 a year.

You can choose any provider, but two schemes specialising in insurance for social housing tenants are:

- The Diamond Insurance offered by Thistle Tenant Risks Home Contents Insurance Scheme - a specialist insurance scheme for social housing tenants www.thistletenants-scotland.co.uk
- Tenants' Content Insurance, further information can be obtained from email from tcischemes@marsh.com

For more general information about home insurance visit the Citizen's Advice Bureau Scotland website www.citizensadvice.org.uk/scotland/consumer/insurance/types-of-insurance/household-contents-insurance/

Development Update

Buchanan Crescent, Croftamie

14 units, including 8 cottage flats and 6 houses.

After commencing earlier this year, good progress is being made on the 14 new homes by contractor JR Group. Completion is expected at the end of this year.



Lampson Road, Killearn

11 units, including 8 cottage flats and 3 houses.

Preparatory site works have commenced by McTaggart Construction, with completion expected in Spring 2025.

Tyndrum

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

After securing the development site in Tyndrum, we have submitted a planning application to the National Park for their consideration. Should planning consent be given and funding provided by Scottish Government, we hope to have a site start for Spring 2025.

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.

The unprecedented price increases across the construction industry have meant that the existing scheme is not financially viable. Work continues with funding partners and contractor in order to find a way forward. Until this is possible, the project is being paused.

Other opportunities

We are currently reviewing development opportunities in other areas, including Aberfoyle and Lochearnhead.

Landscaping at Claish Farm Callander:

Tenants at Finlay Road and Duncan Drive may be aware that we have had ongoing issues taking over the landscape maintenance from Lovell. Contractually, Lovell are still responsible for the upkeep of the landscaped and communal areas until they complete all works and rectify any outstanding issues such as dead trees and the poor condition of shrubbed areas. An action plan has been agreed with Lovell, and we are pushing for this to be completed urgently.

We appreciate how frustrating this has been for tenants at the Claish Farm development and we apologise for the lack of resolution to date. We are aware Lovell have not undertaken any grass cutting in April. We want tenants to know that this is a priority and can assure you that regular grass cutting will commence shortly.

Online booking system goes live for Stirling's Household Waste Recycling Centres



Residents will be required to book an appointment to dispose of their waste at Household Waste Recycling Centres in the Stirling area from Wednesday 15th May.

The booking system - available at www.stirling.gov.uk/waste/book - will enable Stirling Council residents to reserve a slot for their preferred time and date up to 14 days in advance of their intended visit to Lower Polmaise, Callander or Balfron.

The new arrangements will come into effect from and residents will be able to log on and book slots from Wednesday 1st May. Any residents wishing to visit the Household Waste Recycling Centre sites at Lower Polmaise or Callander up to and including 14th May will not require to book a slot.

From Wednesday 15th May, residents will be able to book a slot on the same day they intend to visit, subject to availability. If you do not have internet access you can arrange a booking by calling 01786 404040.

Residents will be required to provide their name, address and vehicle registration number when booking and will need to show their booking reference number and proof of address when they arrive at their chosen Household Waste Recycling Centre.

The introduction of the booking system at Lower Polmaise and Callander brings those sites into line with the centre at Balfron, where a booking system has been operating successfully since June 2020.

The move to an online booking system, increasingly common across Scottish local authorities, will ensure the Household Waste Recycling Centres are accessed only by Stirling Council residents. It will also reduce indiscriminate use by commercial operators, improve efficiency and provide better site control. Staff will continue to be available on site to assist residents with their visit and provide recycling advice.

Entry to Household Waste Recycling Centres remains free of charge for residents and there is no limit to the number of visits that residents can make by car. However, vans and trailers will be limited to 12 visits per year, with bookings also required through the booking system.

Landscape Maintenance



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

Due to the location of our developments and wide 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 becoming a landscape rep, please contact your Housing Services Officer.

3-year Investment Programme (Asset Management)



At the March Board meeting our 3-year investment programme was approved for financial years 2024 - 2027. This programme supports planned component replacements such as window replacements at 37 homes, boiler replacements at 22 homes, external paint works at 56 homes and fencing renewals at 32 homes in addition to external decoration across multiple sites. 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 about when your home is next scheduled for a component replacement, please get in touch and we can give you more information. 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.



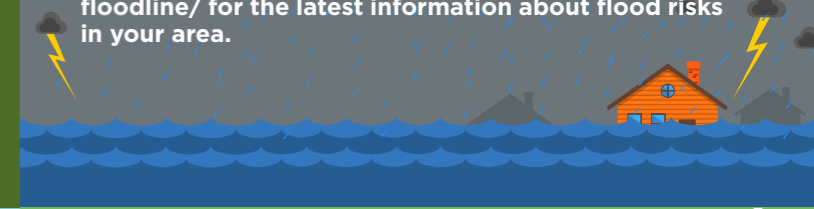
Flooding risk and being prepared

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 in October (2023).

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. 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 high risk, 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.



Adaptations to Help You Continue to Live in Your Home



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

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

If you require your home to be adapted in any way, for example a handrail or ramp at the entrance to your home, a stair lift, or a shower unit in place of a bath, 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.

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 fittings 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.

2024 GARDEN COMPETITION

Reasons to be a cheerful gardener ...

A nice garden makes people happy – gardening is great exercise – keeps you fit and is a great hobby – it gets you outside in the fresh air – offers an opportunity to be sociable to chat to your neighbours and offers another social place to eat or sit. Make the most of your garden space!

The RSHA garden competition awards 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 Rural Matters and on our website. Send in photos of your gardens and they will be entered into the competition.

Categories:

- best individual garden
- best vegetable garden
- best shared/communal garden.

You can self-nominate or nominate a neighbour's garden. Judging will take place in August and winners will be announced at our AGM and published in our Winter newsletter.

Contact the office, or speak to a staff member or email us with your details. Let us know which category you wish to enter, your name, address and best contact number. **Good luck!**

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.

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 eg 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.

Electrical Safety

We have a legal duty to ensure the electrical safety of the homes we provide. An Electrical Installation Condition Report (EICR) is carried out to ensure the property is electrically safe for tenants. It helps us to identify the integrity and degradation of the wiring, and damage to electrical accessories including sockets and switches.

During previous electrical safety tests, our contractors had difficulty getting access to tenant's homes, with people not responding to letters or answering phone calls. Please facilitate these works if our contractor writes or calls you requesting access. We would much prefer to work with tenant's to gain access, but if we have been unable to arrange access, we will have to undertake forced entry to ensure that legal requirements are met, with any associated costs of doing so being recharged to the tenant.



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 looks 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.



Community Hubs

Start-up Stirling have set up Community Food and Advice Hubs throughout the rural area. Many of our tenants have already benefited from going along to the Callander Hub where Citizen's Advice are also there to help assist. The Callander Hub along with others also give people the opportunity to meet others for a chat, along with a bowl of soup, sandwiches and a hot drink. The Hubs are a great way to socialise, get advice, get a meal, and also pick up food bank referrals if a referral has been made for you by your Housing Services Officer.

CONDENSATION ADVICE

This is the most common cause of dampness.

Towards the end of the summer is a good time to start thinking ahead to the impact that cooler temperatures can have on our homes and the 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) of your home, every morning, to remove condensation. This is especially important in the bedroom; just opening the window is not enough.

4. KEEP YOUR HOME ADEQUATELY HEATED IF POSSIBLE

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

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.

Lisa's Chicken Piccata with Roasted Baby Potatoes

- 8 baby/salad potatoes, halved
- 220g green beans, trim each end
- 2 chicken breasts
- 100ml lamb stock
- 1 tbsp drained capers
- Garlic oil (or olive oil if no garlic one)
- 3 garlic cloves, crushed
- 2 tbsp lemon juice
- 1/2 handful chopped fresh parsley
- 1 tbsp hard cheese, grated (or parmesan)

Cook the new potatoes in a large pan of boiling salted water for 7 mins. Drain and pop onto a roasting tray, drizzle over garlic olive oil to coat the potatoes, roast at 180 degrees Celsius for 30 mins or until cooked through and nicely coloured.

While the potatoes are cooking, slice the chicken breasts through the centre lengthways, leaving one side attached so it opens out like a book



Lisa is an RSHA tenant and former contestant on MasterChef.

In a large frying pan over a medium-high heat, cook the chicken for 4 mins on each side until golden. Pour in the stock, capers, lemon juice, garlic and chopped parsley. Then simmer gently for a few minutes to reduce. Add the green beans to the same pan and simmer for another minute or so.

Plate everything up and sprinkle over the parmesan. Enjoy

Evelyn's Fundraising Event

Doone tenant Evelyn McFarlane recently held a fundraising event in aid of The Brain Tumour Charity.

Evelyn's partner, Billy, was diagnosed with Glioblastoma, an aggressive form of brain cancer last year. Unfortunately, he has been told that it is terminal and incurable.

Evelyn and her friends and family had worked really hard to make the fundraising event a great success, with an amazing raffle, silent auction and Just Giving page. To date Evelyn has managed to raise in excess of £12,000. This is an incredible amount to donate to The Brain Tumour Charity.



Evelyn has raised in excess of £12,000

Well done to Evelyn for her fantastic efforts!

How do you like your Rural Matters? Let us know:

- **Printed version?**
- **Email** - we can send it to your email address direct - let us know if you want to receive it this way.
- **Digital** - editions are available to download and read on the library section of our website.

* Remember to recycle.*

Remember to update us with your contact details mobile phone number and email addresses. You can do this once you register with My Rural.



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(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.

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Letting Agent Registration No's LARN 1907004 & LARN 1904083



Rural Stirling
Housing Association



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