



Work starts on site at Station Road, Callander



Pictured from left to right: Councillor Martin Earl, Mark Griffiths (RSHA Vice Chair), Margaret Vass (RSHA Chair), Robert Marshall (Marshall Construction), Dick Johnstone (Chair of Callander Community Council), Tony Teasdale (former Chief Executive of RSHA).

The Association is delighted to be making a start on the 23-unit development at Station Road, Callander; comprising one and two bedroom flats. The homes are being built by Marshall Construction and are expected to be complete by the Autumn of 2018.



Stirling Council launches online benefits and employment advice web-platform



On Monday 6th November Stirling Council launched the Better Off web-platform, improving the way customers access benefits and employment advice.

Customers can access The Better Off web-platform through the Stirling Council website to access the following tools:

- An income maximisation calculator, enabling customers to find out what benefits they are entitled to.
- Help with benefit applications or to appeal a benefit decision.
- Employment advice, search for jobs and volunteering opportunities and record your job search activity.
- Advice on finding jobs, childcare, budgeting and debt issues.

Christmas holidays

A very merry Christmas from the Board and staff of RSHA!

The office will be closed from 4pm on Friday, 22nd December 2017 until 9am on Thursday, 4th January 2018. Tenants are asked to note the emergency repairs information on the back page and advice on how to cope with the cold weather inside.



Tenants Forum

The next Tenant Forum meeting is on **Saturday 27th January, 10am – 12pm** at the Association's office.

We will be discussing:

- The proposed rent increase.
- Aims and objectives of the Tenant Forum with assistance from the Tenant Participation Advisory Service (TPAS).

All tenants are very welcome, it would be lovely to see you there...

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- Community donations
- Planned maintenance update
- Garden competition results
- Universal Credit
- Ways to pay your rent...
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- AGM Elections

Maintaining our communal landscaped spaces



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

Thanks to all tenants who took the time to complete and return the recent survey on landscape maintenance services. It was good to hear how you felt Mitie Landscape Services performed during 2017 and what was important for this service in future years. The key findings included:

- 70% of tenants were satisfied or very satisfied overall with the service during 2017 – this was between 2% & 12% lower than similar surveys from a few years ago and we will certainly be trying to improve this in future contracts.
- The upkeep of borders and shrubs was the largest area of concern.
- Looking to the future, there was a lot of support for using smaller, local contractors and the level of interest from such companies is being investigated.
- Continuing to collect grass cuttings was important for most people.
- There was little interest from tenants in taking on the maintenance of the communal areas around their own developments.
- There were some tenants who expressed an interest in becoming 'Tenant Reps' but we would really like to have more developments represented and would love you to get in touch if you are prepared to consider carrying out this really helpful role. It largely involves filling out a simple form and reporting back regularly the quality of landscaping services being delivered on the communal areas around your development.

Energy efficiency review

One of the main objectives for 2017-18 was to carry out a review of the information that tells us how energy efficient the housing stock is. We need this information to tell us what we need to do to ensure tenants homes meet the Energy Efficiency Standard for Social Housing (or EESSH) by the governments deadline of 2020. We also use energy efficiency to help set rents, with the least efficient homes paying less. Energy Action Scotland was commissioned to complete the review and this was successfully completed recently.



In general terms, the Association's housing stock is in good condition with 97% of properties already meeting EESSH and plans are in place to bring the small number of properties just below the standard up to and beyond the standard by 2020.

Another key aim of the review was to identify the most appropriate replacement heating systems where the original electric storage heating is due for renewal by March 2018. We will shortly be consulting the tenants at Ballechroisk Court, Mansfield (Phase 1 houses) and Old Station Court to discuss our findings for the renewal of the heating systems in their homes.

Other storage heating systems are programmed for renewal over the next few years and we will also be consulting the tenants who live there on what might be the best solutions for them. Other potential energy efficiency measures to improve homes that already pass EESSH will also be looked at over the coming months to see what is feasible and affordable to meet the Associations ambition to provide tenants with warmer, more efficient homes.

Those attending the Tenants Forum meeting on 25th November, heard from Scott Restrict of Energy Action Scotland. Scott explained how and why EAS had carried out the Energy Efficiency Review and what the main heating options were for RSHA and tenants in the future. Scott took questions about a range of subjects, in particular, changing tariffs and accessing lower energy bills.

Community donations

We are now making available up to £3,000 towards community donations and invite applications for projects aimed at benefitting:

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

For further details and an application pack, call the office. Applications must be submitted by **24th January 2018**.

Planned maintenance update

Lomond Court tenants have recently had their old storage heating replaced with new 'Quantum' storage heaters. The Quantums are the new generation of more efficient and controllable electric storage heaters and we will be monitoring how tenants are enjoying their new heating over the coming months. Tenants were pleased with how the works were carried out in their homes by contractor, TK Murray Electrical Ltd.



The renewal of windows at Stuart Drive, Drymen and rear doors to six properties at Ballechroisk Court, Killin had to be retendered but it is anticipated that these works will still be carried out during February/March 2018.

The contract for the installation of gas central heating at Buchanan Street, Balfron, Stuart Drive, Drymen and Campbell Court, Stirling Road and Ritchie Place,



Callander has recently been awarded to City Technical Services (UK) Ltd and more details on contractor surveys and timescales will be issued to all affected tenants over the coming few weeks. Again, it is expected that these works will all be completed by the end of March 2018.

Warm up for winter



Winter is creeping up on us again. The days are getting shorter and the temperatures are dropping, and whilst we can't stretch out the days, with the help of McLaren Leisure's Trossachs Energy Saving Project (TESP) we can make our homes cosier and our bills smaller.

TESP are working in partnership with Rural Stirling Housing Association to help you make your home warmer and more comfortable whilst saving you money. Funded by the Scottish Government's Climate Challenge Fund, TESP's FREE home energy survey will not only show you how to reduce the energy usage in

your home but, with the help of Home Energy Scotland, can also help you switch to a different energy provider to reduce your bills even further.

In addition, every household who receives an energy assessment will be given two FREE LED light bulbs (while stocks last). These are the most energy efficient type of light bulb, use less energy than a CFL bulb and last twice as long. TESP also have energy monitors (for the whole house) and power meters (for individual appliances) that you can borrow to see where your energy is being used and where you can save money.

Fire safety

Fire safety has quite rightly been at the forefront of people's minds following the tragic events of the Grenfell Tower fire.

Whilst the Association does not have any high-rise buildings or properties with external cladding, we are keen to reassure everyone that all our properties are compliant with fire safety requirements. In addition, our Housing Officers carry out monthly inspections in all communal closes to ensure there are no hazardous substances or personal belongings blocking fire escape routes.

However, we strongly advise everybody to be aware of fire risks in the home. To help you reduce the chances of fire happening in your home we have enclosed a leaflet from the Scottish Fire and Rescue Service "Your Guide to Fire Safety". Please read this leaflet and keep yourselves safe.

Elaine Hill, TESP's Project Officer said "Over 30% of the Scottish households are in fuel poverty, meaning they spend over 10% of their income on fuel, and whilst this number is slowly falling there is a lot we can do to speed it up. People are often unaware of where they are using most energy or how best to control their heating, but a home energy assessment can really help with this."

So, if you're fed up of feeling the pinch when you put on the heating then why not contact TESP? It's a completely FREE service so give **Elaine** a call on **07787 597012** or email **elaine@mclarenleisure.co.uk** and make your home warmer this winter.

Other things to consider for winter are the warm home discount scheme which can be claimed online at your energy supplier website. The cold weather payment may also be available when the temperature drops below zero for seven consecutive days (for certain benefit claimants only).

Individual Garden winners, Mr & Mrs Rae of Callander.



RSHA 2017 Annual Garden Competition

The 2017 Annual RSHA Garden Competition was judged on 26th July by Mr Bill Tait who is also a judge for Scotland's Gardens in Bloom and is a Horticultural Adviser to Dobbies Garden Centres.

Winners are listed below.

Individual Garden

Mr & Mrs Rae	Callander	First
Mr Kilgour	Balfron	Second
Mr Bullions and Ms MacAdam	Kippen	Joint Third
Mr & Mrs Baker	Kippen	Joint Third

Shared/Communal Garden

Ms Woodward	Killin	First
Mr & Mrs Mackay	Kippen	Second
Mr Coleman	Aberfoyle	Third

Container Garden

Mrs Glymond & Mr Carruthers	Kippen	First
Ms Boulton	Balfron	Second
Ms Page	Kippen	Third

Vegetable Garden

Mr Jude	Callander	First
Mr Black	Doune	Second
Mr McLaren	Kippen	Third

Newcomer Garden

Mr Ryan	Strathblane	First
Mr & Mrs Crawford	Strathblane	Second
Mr McFadyen	Strathblane	Third

Most Improved Garden

Ms Mitchell	Balfron	First
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We would like to thank our contractors Neil Hart (Electrical) Ltd; Robert Wilson Decorators; Ledi Plumbing and DS McGrath Ltd for their generous contributions to prizes.

Rent payments over Christmas



Unfortunately bills still need to be paid over the Christmas period and rent payments are no exception. Please remember to keep a close eye on your budget and ensure that your rent is paid on or before the 1st of December and 1st January to avoid starting the New Year with rent arrears. Please see page 5 for the different ways you can pay your rent.

Rent is our main source of income. The money we receive from your rent allows us to provide our housing services, maintain and improve our houses and build much needed new homes. Without rent we couldn't do all these things.

Enjoy the run up to Christmas but spend wisely and don't be pressured into spending what you don't have.

If you are experiencing genuine financial difficulties, please contact your Housing Officer or our **Income Maximisation Officer, Kevin McGhee** – help and advice is available.

Universal Credit

Universal Credit (UC) has now been rolled out in the Stirling Council area and has replaced the following six benefits:

- Income related Job Seekers Allowance
- Income related Employment & Support Allowance
- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

This means that if you make a new claim for benefits or are in receipt of benefits and your circumstances change, you will be required to make a claim for UC. Any income you are receiving from the above list of benefits will stop.

Please remember all claims need to be made on-line and you will receive one monthly payment. This includes money to help with paying your rent (housing costs). If you have made a claim for UC after 4th October 2017, you can ask for the housing cost element of your UC payment to be paid directly to the Association. All you need to do is put a note in your UC Journal, requesting this.

UC is paid monthly in arrears. This means there will be a six to seven week waiting period before you receive your first payment. If you think you will not manage financially for this length of time, you can ask the DWP for an advance in payment. This will have to be paid back within the first few months of UC payments.

Please contact your Housing Officer if you have made a claim for UC. It is important that your Housing Officer knows about any changes to how you will be paying your rent. Alternatively you can contact the Association's **Income Maximisation Officer, Kevin McGhee** by calling the office on **01786 841101** or email him directly at **kevin@rsha.org.uk**.



Ways to pay your rent...



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



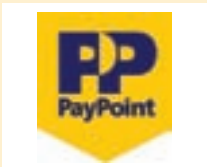
Allpay Phone Payments – An automated telephone system, allowing you to make payments from a landline or mobile telephone whenever you want. All you need is your ALLPAY card and your debit/credit card. Simply dial **0844 557 8321**.



Post Office – You can pay at the Post Office with an ALLPAY card. If you would like an ALLPAY card, please contact us.



Allpay On Line Payments – <https://www.allpayments.net>



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



By Cheque – Payments can be made by cheque at the Association's office in person or by post. Please make cheques payable to "*Rural Stirling Housing Association*".



Callpay – we can take your debit card payment over the phone or in the office. Tel: **01786 841101**.



By Bank Transfer – to make payment using your telephone or internet banking service, contact the Association's office for the bank details and the reference number.



Allpay App – The app is available for Apple iPhone and Android Smartphones. The App works in much the same way as an Internet Browser. The App allows you to create an account, store your payment related information and make payments. For further information about the Allpay app please visit: <http://www.allpay.net/app>



By housing benefit direct payment – if you receive housing benefit, it is usually paid directly to us, but remember, if your housing benefit does not cover the full rent, you will have to pay us the remaining amount.



QR Code Android – <https://market.android.com/details?id=net.allpay.consumer.allpay>



Universal Credit payments – direct to landlord – If you are claiming UC you can choose to have the housing costs in your UC award paid direct to the Association. If eligible, you will be offered this choice of payment on your UC online account, after your first UC payment.



QR Code Apple – <https://itunes.apple.com/us/app/allpay/id500135368?mt=8>

Text messaging

In the last week of October a text messaging service was introduced, and a welcome message was sent to all tenants for whom we have an existing mobile phone number.

It is currently a 'no reply' messaging service, which means that tenants should not send a reply text to any messages that they receive.

Please contact us if you did not receive a welcome message and would like to be included in the text messaging service. We will update our records with the correct mobile phone number to ensure that you are included in future text messages sent



Can you afford not to use the internet?

It is in everyone's interest to be able to use the internet. Most of the services we use on a daily basis conduct their business on line, whether it be to make a Universal Credit claim, make contact, check bills or arrange an appointment for someone to visit you.

The best part is that it doesn't take long to learn the basics. Connecting Stirling are really friendly and patient and can help you:

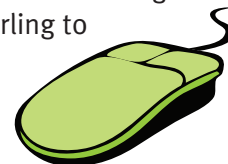
- Get started – type of equipment and broadband service to suit your needs and budget.
- Internet security – to suit your needs and often free!
- Save money – some people save

thousands by searching online to get the best deals for shopping and services.

- Stay in touch with family & friends in far flung places – Connecting Stirling will show you how to use Facebook, Skype, Twitter.
- Make claims for benefit payments.

and much more...

If you need help to get started or would just like to make better use of the internet, please contact your Housing Officer who will arrange for Connecting Stirling to contact you and chat about how they can help.



Condensation dampness

Condensation and mould growth remain a problem for some of our tenants. If you are affected, please let us know as soon as possible. Your Housing Officer or Technical Services Officer will visit your home within ten working days to carry out a proper assessment of the problem, provide any advice required and agree any follow up action. We will finally write to you setting out what's been done, our conclusions on the problem and the remedies required. Where the property is at fault, we will remedy any defects found. Your Housing Officer/Technical Services Officer will bring equipment to help assess if there are any problems with the building e.g. gaps in thermal insulation or cold bridging. A small number of such issues have occurred, and we've been able to resolve them.

More often though, action is required by the tenant to help prevent problems arising in the first place. Modern houses are more airtight and can be more prone to condensation dampness which happens when warm moist air meets colder surfaces.

There are ways and means that you can help avoid problems. The main things to remember is to try to reduce the amount of moisture you produce and to remove it from your home as quickly as possible. Here are some tips.

Reduce the amount of moisture you produce by:

- Drying clothes outside where possible (if inside ensure the room is well ventilated).
- Not drying clothes over radiators.
- Always venting your tumble drier to the outside (unless you have a condensing version).
- Cooking with pan lids on.
- Running the cold tap first when running a bath.
- Not using bottled gas heaters.



Ventilate your home by:

- Using extract fans in the kitchens and bathrooms.
- Open windows to 'cross-ventilate' your home i.e. open windows on opposite sides of the building if possible.

And:

- Use your heating system to keep your home at a constant temperature (not necessarily hot) to avoid big swings in temperature, as this can cause conditions for condensation to occur.
- Wipe affected windows and walls to remove any moisture that does build up. Regularly wipe down affected surfaces with an anti-bacterial solution to avoid build-up of mould growth.

We appreciate that it can be difficult to follow all these tips all the time – if you are in any doubt, then please get in touch, so that we can log your request and advise what's best for you and your home.

For more advice, visit:

www.energysavingtrust.org.uk/home-insulation/damp-and-condensation-solutions

And finally...some academic research suggests that drying clothes washed in fabric softener on radiators can damage your health, so, this is another good reason for not drying clothes in this way!

Cold, wet and windy?



Winter weather of all kinds can disrupt our lives and cause real problems. Whether it is the cold, the wind or flooding, it is important for us to be ready and prepared. The Scottish Government and Stirling Council provide useful information – updated ‘real time’ to help people cope with a range of emergencies:

- www.readyscotland.org
- www.stirling.gov.uk

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

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

Staying warm at home

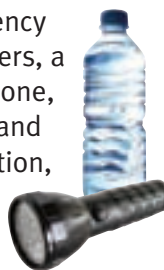
The best way to prepare your home for winter is to use your heating system properly and keep your home warm. See the article ‘Warm up for Winter’ for more information and ask for free advice from the Trossachs Energy Saving Project (TESP). Alternatively, call the office if you have any specific questions about your heating system.

Preparing for snow and frost

Be aware of the weather forecast

- Have access to a shovel and grit to clear snow and ice from your path or drive.
- Look out for neighbours who are less able.

- Prepare a home emergency pack: emergency numbers, a fully charged mobile phone, battery operated torch and radio, essential medication, bottled water and ready to eat food.
- Know how to deal with damage to your home (see ‘Emergency Repairs’ on the back page).
- Know how to switch off your electricity, gas and water supplies.
- Use a spray oil to lubricate your main door lock to avoid freezing or stiffness.



Prevent your pipes freezing or bursting

- Keep your home warm by leaving your heating on at the lowest setting at all times.
- If your pipes freeze...thaw them by wrapping heated cloths around them. NEVER use a naked flame.
- If your pipes burst, shut off the water supply at the stop valve then run all the cold-water taps in the house until the water stops.
- If there is a risk of water coming into contact with electrical wiring or fittings turn off the electricity at the mains.
- Contact the Association or if the office is closed, contact the emergency numbers on the back page.

Lending a hand

In most of our developments we have tenants who act as ‘weather watchers’ who keep us informed about conditions throughout our area. We want to encourage communities to work together and help others who are less able. To help we have a small supply of snow shovels and salt – if you would like to help keep your area clear please let us know and we will make every effort to supply what you need.

Home insurance

And finally...don’t forget your house contents insurance!

If the worst happens and your home is affected by burst pipes, flood or fire the Association would carry out the necessary repairs to make your home fit to live in again. This would be covered by the Association’s buildings insurance. But this insurance does NOT cover your belongings, your furniture, your carpets or redecoration. We strongly recommend you take out home contents insurance – this costs less than you might think. You can get cover of £10,000 for less than £30 a year. You can choose any provider, but we have details of two good value schemes designed especially for housing association tenants. Contact our office or check out our website for details www.rsha.org.uk.

Preparing for stormy weather

BEFORE

- Secure loose objects that could be blown around – wheelie bins, trampolines, garden furniture.
- Close and securely fasten windows.
- Park your car away from trees and fences.

DURING

- Stay indoors if you can and only drive as necessary.
- Do not try to repair damage while the storm rages.

AFTER

- Do not touch any electrical cables that may have been blown down.
- Don’t walk too close to walls buildings or trees that could have been weakened.

Staffing update



Chief Executive Officer

The Association bid farewell to our long serving CEO Tony Teasdale on 27th October 2017 who has left for pastures new. We wish him well in his new role and thank him for his dedication over the last 15 years.

The Association has now appointed Donna Birrell as its new Chief Executive Officer and she took up post on the 11th December 2017. Donna has extensive Development, Investment and Regeneration

experience from her roles at Maryhill Housing Association, Cube Housing Association and Scottish Homes. Donna has delivered award winning new build housing developments and was a finalist in the 2017 UK Housing awards in the category "Outstanding Approach to Tenant Involvement" Donna also led on the delivery of the first community self-build project for rent in Glasgow. We look forward to welcoming Donna to the RSHA team.

Jacqui Lauder

RSHA celebrated Jacqui's longest serving employee record of 20 years – however it turns out it has been 23 years since Jacqui, pictured below with Margaret Vass (Chair), started as part-time office cleaner – a hard record to beat!



Members of the Board of Management.

AGM Elections

Following elections at the AGM held in September at the Callander Youth Project the Board members and office bearers for 2017/18 are as follows:

Margaret Vass (Chair)
Fiona Boath (Secretary)
Malcolm Begg
David Frood
Susan Macmillan
Bob Moyes

Mark Griffiths (Vice Chair)
Linda Anderson
Theresa Elliot
Pat McCausland
Alistair Miller
Colin O'Brien

Phil Ragsdell

Board member Fiona Russell retired at the AGM having served 12 years on the Board of Management and was also Convenor of the Investment Committee for five years. Board member Rob Hughes retired from the Board in November having served ten years on the Board.

Emergency Repairs

The office will be closed from 4pm on Friday, 22nd December until 9am on Thursday, 4th January and there will be no staff in the office to deal with your messages or queries. Tenants who have an emergency repair – for example no heating and hot water or a burst pipe – should call the McDougall Group who operate an emergency service on our behalf on 0800 9751234 and for gas repairs you should call Saltire on 0845 606 1555.



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Rural Stirling
 Housing Association

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