



**Rural Stirling**  
Housing Association

**Annual  
Performance Report  
2021/2022**

**Rural  
Stirling**  
Housing Association

# Chairperson's Report 2021/22

## **Welcome to the Annual Report on the Association's activities and finances for the Year Ended 31 March 2022.**

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

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

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12 months ago, I commented that each year seems to bring new challenges, but never in my wildest dreams could I have predicted that we would have a war in Europe with all the economic fallout that has entailed. That together with the effects of the recovery from Covid-19 has had a severe financial impact on each of us and also on the Association. Following the ending of most Covid restrictions, since May of this year, we have had a partial return to normal working, with staff blending being in the office with working from home and our Board meetings are now hybrid with some members in the boardroom and others attending via Zoom. All this has taken a huge amount of hard work from our staff, and I must once again thank them for all their efforts associated with keeping our services operating for our customers.

Last year we were able to announce that we would not be increasing our rents for 2021/2022. The rent review undertaken at the turn of this year found that the Association was facing cost pressures which couldn't be absorbed by efficiency savings and, reluctantly, to ensure the future viability of the organisation the Board agreed a rent increase for 2022/23. Since that decision was made, we have seen the unprecedented cost pressures I mentioned earlier, which vindicates the stance taken. Whilst the summary of our financial position included in this report shows a healthy position, your Board are well aware of the need to closely monitor the forward projections in the light of these extraordinary pressures.

I noted earlier that we remain ambitious, and this is exemplified by our development programme. The 50 new homes at Claiish Farm in Callander were all completed and occupied by autumn last year. Work has continued with developer Dawn Homes on 9 homes at Burngreen, Kippen for completion in the autumn. We are working with contractors to finalise arrangements for developments in Killlearn (11 homes) Croftamie (14 homes) and Balmaha (22 homes) and, in conjunction with developer Mactaggart and Mickle, on 30 homes at Gartness Road, Drymen. Progress on these exciting projects and others in the pipeline will be covered in Rural Matters.

Our Board of Management is a fantastic team of volunteers with a mix of professional expertise and tenants, and I thank all of them for their dedication and hard work. We welcomed Ken Butler, Andrew Faulk, Scott Fitzpatrick, and Mike Morrice to the Board and said goodbye to Fionn Stevenson at our last AGM. Sadly, Anne Law stepped down during the year and Malcolm Begg, who has been on the Board since 2017 and has chaired the Investment Working Group for a number of years, has informed the Association that he will also be standing down at the AGM; both have stepped down for personal reasons. I would like to thank Anne and Malcolm for their very valuable service to the Association. Following Anne Law's resignation, the opportunity was taken to co-opt another person, Howard Dales, who has considerable experience in the sector. In accordance with the rules Howard will step down and stand for election at the AGM.

All Registered Social Landlords (RSLs) must produce Annual Assurance Statements and our third one was published in late 2021. In March, the Scottish Housing Regulator (SHR) confirmed our regulatory status as Compliant and the SHR is engaging with us in respect of our development programme.

We are required to carry out this formal self-assessment against the Scottish Housing Regulator's 7 Regulatory Standards every year and the Board and the Senior Team are working hard to ensure our Annual Assurance Statement is submitted by the end of October. We will publish the Assurance Statement in the winter edition of Rural Matters to let you know how we are performing against the standards and how we intend to continue to strengthen and improve governance.

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

Mark Griffiths  
Chair



## Members of the Board of Management as at 31st March 2022



Mark Griffiths  
**Chair**



Fiona Boath  
**Vice Chair**



Theresa Elliot  
**Vice Chair**



Linda Anderson



Margaret Vass



Councillor  
Martin Earl



Malcolm Begg



Anne Law



Susan  
Macmillan



Lorna Cameron



Ken Butler



Andrew Faulk



Mike Morrice



Scott  
Kirkpatrick

# Summary of the Annual Accounts - 2021/22

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

that the Accounts - give a true and fair view of the state of the Association's affairs for the year ended 31 March 2022, and have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, the Co-operative and Community Benefit Societies Act 2014, the Housing (Scotland) Act 2010 and the Determination of Accounting Requirements 2019.

## SUMMARY OF THE ANNUAL ACCOUNTS

<b>INCOME AND EXPENDITURE (Year Ended)</b>	<b>31.03.22 £000s</b>	<b>31.03.21 £000s</b>	<b>Change %</b>
Turnover (Rents, Service Charges & Grants)	3,975	3,685	8%
Less: Operating Costs (excludes loan charges)	(3,517)	(3,006)	(17%)
Turnover less Operating Costs	458	679	(33%)
Gain/(Loss) on sale	0	10	100%
Interest Received	0	0	-
Loan Interest Paid	(326)	(326)	0%
Movement in Fair Value of Financial Instruments	107	67	60%
Other Finance Charges	0	0	0%
<b>Surplus for Year</b>	<b>239</b>	<b>430</b>	<b>44%</b>

<b>BALANCE SHEET (As at)</b>	<b>31.03.22 £000s</b>	<b>31.03.21 £000s</b>	<b>Change %</b>
Housing Properties (Depreciated Cost)	49,133	46,375	6%
Other Fixed Assets (Offices equipment etc)	910	926	(2%)
Debtors	334	999	67%
Cash at Bank and in Hand	4,397	1,122	292%
<b>Total Assets</b>	<b>54,774</b>	<b>49,422</b>	<b>11%</b>
Loans	15,350	10,411	47%
Deferred Grant Income	31,786	31,305	2%
Other Creditors	1,256	1,563	(20%)
	48,392	43,279	(12%)
Share Capital	-	-	-
Reserves	6,382	6,143	4%
<b>Total Capital Reserves and Liabilities</b>	<b>54,774</b>	<b>49,422</b>	<b>11%</b>

## RESERVES

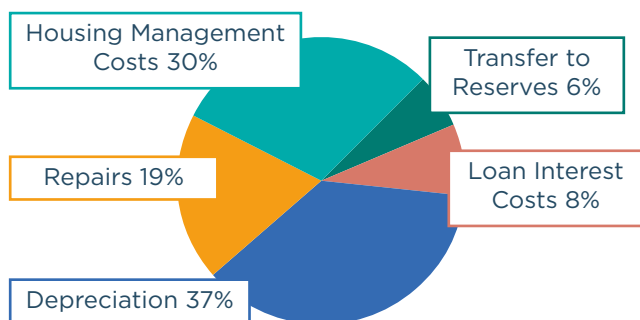
The Association's capital and reserves increased in 2021/22 by £239,086. Total capital and reserves at 31/03/22 now stand at £6,381,975.

<b>RENTAL INCOME AND SERVICE CHARGES</b>	<b>31.03.22 £000s</b>	<b>31.03.21 £000s</b>	<b>Change %</b>
Net Rents & Service Charges	2,894	2,753	4%

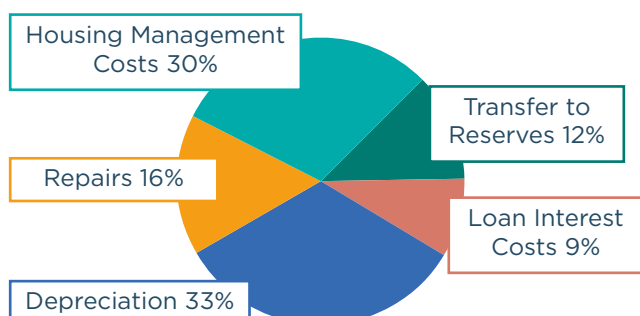


## How rental income has been spent

2021/22



2020/21



## Glossary

### Housing Management Costs

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

### Repairs

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

### Depreciation

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

### Loan Interest Charges

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

### Transfer to Reserves

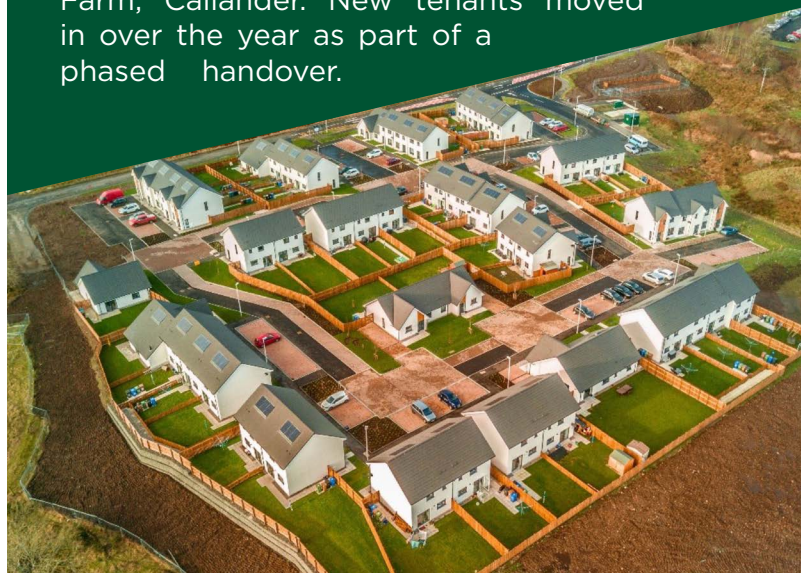
Surpluses transferred to reserves for future investment in homes.

## New Build Developments

We have had another active year progressing new build projects to deliver much needed homes in our rural communities.

### Claish Farm

We completed construction of 50 new build homes for social rent at Claish Farm, Callander. New tenants moved in over the year as part of a phased handover.



### Kippen

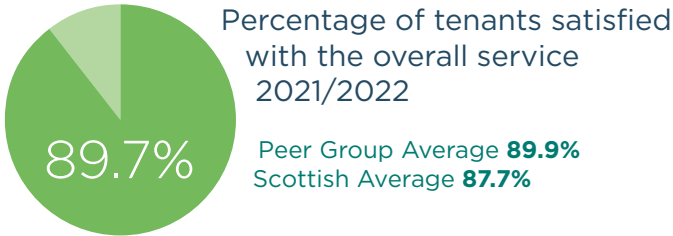
During the year we commenced construction on site with our partner developer for 9 homes at Burngreen, Kippen. These are due for completion Autumn 2022.

### Other sites

In what has been a challenging cost environment in the construction sector, we have continued to progress a number of sites and working with Scottish Government to make them financially viable. We received planning permission at Lampson Road, Killearn which will provide 11 new homes and will hopefully be on site late 2022 and at Croftamie where we expect to build 14 new homes with a potential start date of early 2023 should we achieve funding approval. Our Partner Developers have also received planning consent for developments at Gartness Road, Drymen, providing 30 new homes. We are continuing to progress the Balmaha development with our partners at Scottish Government. This will provide 22 homes, being a mix of social housing, shared equity homes for sale, key worker accommodation (in partnership with East Loch Lomond Community trust) and serviced plots for self-build.

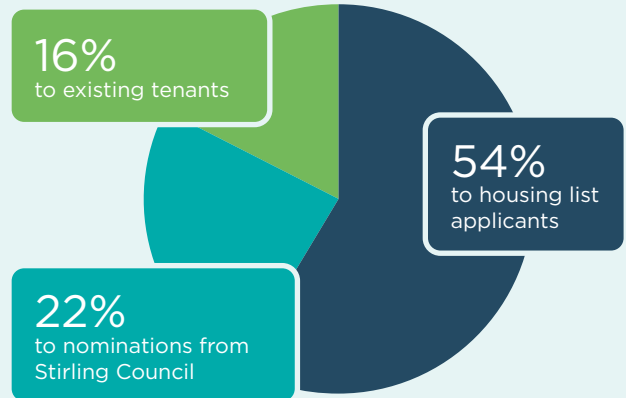
# Housing Statistics 2021/22

Tenant satisfaction surveys are carried out every 3 years. Our last tenant satisfaction survey took place in May 2019. Our next survey is scheduled to take place in the autumn this year (2022). When we have the results of the survey, we will put together an action plan to address issues raised or aspects of our service delivery that need to improve.



**We received 360 new applications in the reporting year.**

**We let 43 properties in total:**



**It took on average 5 days to process housing applications.**

## Tenant Satisfaction during 2021/22

The number of anti-social behaviour complaints reported

**67**  
(85% were low level neighbour nuisance cases)  
**compared to 83 in 2020/21.**

The percentage of anti-social behaviour cases resolved within target

**98.51%**  
**compared to 95.18% in 2020/21.**

Average length of time in days taken to relet properties

**16 days**  
**compared to 16.45 days in 2020/21**

The percentage of tenancy offers refused

**15.5%**  
**compared to 6.5% in 2020/21.**

The percentage of tenancies sustained for more than a year was higher

**92.4%**  
**compared to 98.3% in 2020/21.**

% of rent due not collected through homes being empty in the last year

**0.38%**  
**compared to 0.16% in 2020/21.**

## Average rents for 2021/22 are:



**1 bedroom**

**£77.81**

(2020/21) £76.40  
Peer Group Average £73.50



**2 bedrooms**

**£87.60**

(2020/21) £87.10  
Peer Group Average £85.43



**3 bedrooms**

**£94.57**

(2020/21) £94.69  
Peer Group Average £95.04



**4 bedrooms**

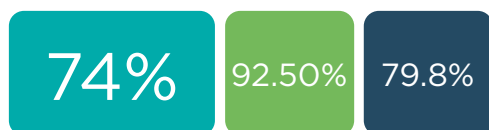
**£100.57**

(2020/21) £101.16  
Peer Group Average £105.66

# Asset Management

2021/22      2021/22      Av Peer Grp

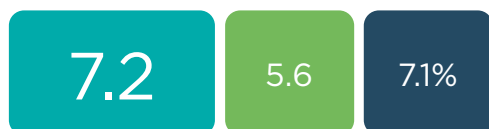
## % of homes meeting the SHQS 2021/22



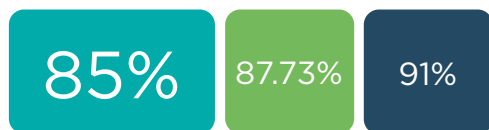
## Average no. of hours to complete emergency repairs 2021/22



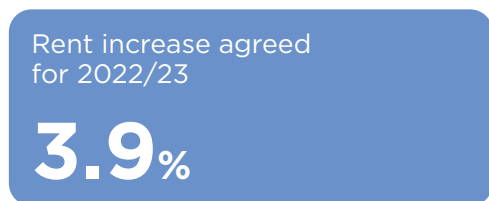
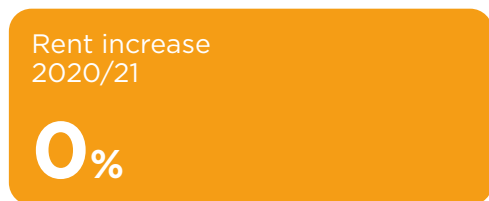
## Average no. of days to complete non-emergency repairs 2021/22



## % of reactive repairs carried out in the last year completed right first time 2021/22



## Rent and Service Charges



# Income Maximisation Officer

Kevin McGhee,  
(IMO)



**In 2021/22 Kevin McGhee, our Income Maximisation Officer (IMO), assisted over 100 tenants and raised £412,096 in financial gains.**

Although the COVID-19 pandemic has eased, many people still require financial assistance to pay their rent. This is a challenging time for tenants and the Association. Currently the cost of living crisis, particularly energy costs are impacting everyone's income. The Government have put measures in place to try and mitigate against some of this. If you are unsure what financial assistance you are entitled to, please contact Kevin at [kevin@rsha.org.uk](mailto:kevin@rsha.org.uk).

We are working closely with Start Up Stirling who provide a mobile foodbank service. We also work closely with Action in Mind, a community mental health charity supporting people with mental health difficulties in the Stirling area. We also refer many tenants to Stirling Citizens Advice who are running a rural energy project to assist with fuel poverty and energy advice. If you would like to receive help from either of those organisations, please contact Kevin .

## Case Study

A tenant was in employment and suffering from mental health issues. During the pandemic their mental health became worse and they had to give up their job. Kevin helped them to claim Universal Credit (UC) which paid their rent and helped with personal costs. Kevin also identified Personal Independence Payment (PIP) could be claimed. The application was initially refused. Kevin appealed this decision, and the tenant was awarded PIP. This has enabled the tenant to take the time to get well and hopefully get back to work.

## Digital Inclusion

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

Our Income Maximisation Officer has completed training and is our "Digital Motivator". We are now using digital surveys by text and email and one of the Association's strategic objectives is to increase online services which we are currently working towards.

**If any of tenants would like more information on becoming more digitally engaged, please contact Kevin: [kevin@rsha.org.uk](mailto:kevin@rsha.org.uk) / 07464 543155.**

# Asset Management Update 2021/2022

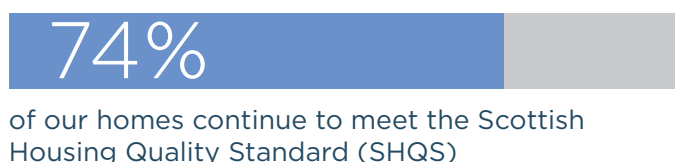
## Planned Maintenance

As with most sectors, our ability to undertake works to tenant's homes was impacted by the Covid-19 restrictions during the first half of 2021. Some works were delayed into 2021/2022 once restrictions were lifted. The two areas impacted most by these restrictions were the Kitchen Replacement programme and Fire Safety upgrades. There were 107 kitchen replacements completed during the year.

Some properties due for electric heating replacements were delayed into 2022/2023 to allow for further work to be undertaken to access funding for the installation of renewable systems, including solar panels and battery storage.

A range of essential cyclical maintenance servicing and smaller major repair works were also completed including upgrading smoke detectors to meet new fire safety regulations amounting to total planned maintenance expenditure of £707K.

## Planned Maintenance - How did we perform?



**Some major repair projects were not progressed sufficiently to incur expenditure during the 2021-2022 financial year.**

## Reactive Maintenance

**We carried out 1,640 day to day repairs in 2021-22 - 2.5 per property, which was an increase of 47% to the previous year.**

A number of non-urgent repairs were held over from 2021/22 due to covid restrictions.

**The average cost per property was 21% up on the previous year.**

### Financial Year

2021 - 2022	2020 - 2021	2019 - 2020
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### All Reactive Costs including Voids

£375,000	£296,492	£297,657
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### No of Units

653	628	628
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### Cost per Unit

£574.27	£472.12	£476.26
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### % decrease / increase on previous year

+21%	-1%	-6%
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**Average 2021-22 response times were 3hrs to complete emergency repairs and 7.8 days to complete non-emergency repairs.**

## Adapting Tenants Homes

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

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

The average time taken to complete adaptations from receipt of request to completion was **55 days**.



# Comments, Complaints & Compliments



We encourage feedback as it helps us to improve.

The Board of Management receive quarterly reports on complaints received. The report includes our performance on handling complaints and lessons learned. RSHA received **43 Stage 1 complaints** and **24 Stage 2 complaints** during the year ending 31st March 2022. All but one (which was carried forward to 2022/23 and responded to within the timescale required) were responded to in full (62 complaints were received in total during 2020/21). On average we responded within 4 days for Stage 1 complaints (SPSO target is 5 working days) and we were averaging 22 days responding to Stage 2 complaints (SPSO target is 20 working days).

The majority of complaints received during 2021/22 were in connection with our reactive repairs service: 21 in total; complaints for planned works reduced from 16 in 2020/21 to 12 in 2021/2022.



**34% of stage 1 and 33% of stage 2 complaints** were upheld. We investigate each complaint and actively seek feedback on our repair service aiming to ensure we can provide the best service possible for our tenants and to monitor contractor performance.

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

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

**More information on the complaints we receive and how these compare to previous years is included in the upcoming Annual Complaints Report which will be available on our website. Further information about the way we handle complaints is available from our website via [www.rsha.org.uk/your-views/](http://www.rsha.org.uk/your-views/)**

# Message from our Chief Executive

**The last year has been incredibly difficult and challenging for us all – our tenants, our team of staff and our business. As we emerged from the pandemic we were faced with a war in Europe and a humanitarian disaster, unprecedented increases in fuel and energy costs and a cost of living crisis.**

We have demonstrated through it all that we are resilient and will face what is to come and we will do this together. However, we have also achieved a great deal and that is to be celebrated.

**Despite the challenges we have achieved a lot over the last year, and it is important that we celebrate and share these successes with you in this Annual Report. Included in this report you will find our performance for the year against the Scottish Social Housing Charter and how we compare with other housing associations. Our aim is to perform well and demonstrate value for money and our focus in the coming year will be on continuous improvement. The performance information is based on the Scottish Housing Regulator (SHR) published information.**

We have responded to big changes over the last two years, but we have also been looking ahead and making decisions for the future. Building rural homes and growing rural communities and helping our communities to thrive is what we are all here for. Shelter is a fundamental human need – a good home that is warm, safe and secure allows lives to be fully lived.

We have built more new homes and have increased our pipeline. Continuing to deliver new homes in a challenging economic climate underlines our commitment to growing our rural communities and helping them to thrive.

We have also continued to invest in our existing homes. The Scottish Government has set an ambitious target of achieving net zero emissions by 2045. We recognise the responsibility we have and the action that we must take to reduce our carbon emissions and adapt to the impacts of climate change.



**Net Zero  
Scotland**  
Scottish  
Government

One of our key achievements during the year was an award of grant of just under £500K from the Scottish Government Net Zero Heat fund.

This funding is helping us to improve the energy efficiency of our homes, adapt to climate change and reduce carbon emissions.

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

The Scottish Housing Regulator has published Rural Stirling Housing Association's Landlord Report. This lets our tenants and other service users see how we are performing. Our Landlord Report can be found on the SHR website [www.housingregulator.gov.scot/landlord-performance/landlords/rural-stirling-housing-association-ltd](http://www.housingregulator.gov.scot/landlord-performance/landlords/rural-stirling-housing-association-ltd)

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

Donna Birrell  
CEO

# Staff Team 2021/22

## as at 31st March 2022

Chief Executive Officer  
**Donna Birrell**

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

Director of Housing and Property Services  
**Craig Wood**

Housing Services Manager  
**Jackie Leeds**

Corporate Services Officer  
**Susan Mackay**

Finance Officer (p/t)  
**Deborah Martel**

Property Services Officer  
**Robert McGregor**

Clerk of Works (Fixed Term)  
**John Cannell**

Housing Officer  
**Lesley McGregor**

Housing Officer  
**John Mallon**

Housing Officer (p/t)  
**Gillian Lynas**

Housing Officer (p/t)  
**Rebekah Hawkins**

Income Maximisation Officer (p/t)  
**Kevin McGhee**

Property Services Coordinator  
**Michelle Johnson**

Property Services Assistant  
**Dana McNulty**

Housing Services Adviser (temp)  
**Pamela Tait**

Finance Assistant.....  
**Ashley Nelson**

Corporate Services Adviser  
**Josh Graham**

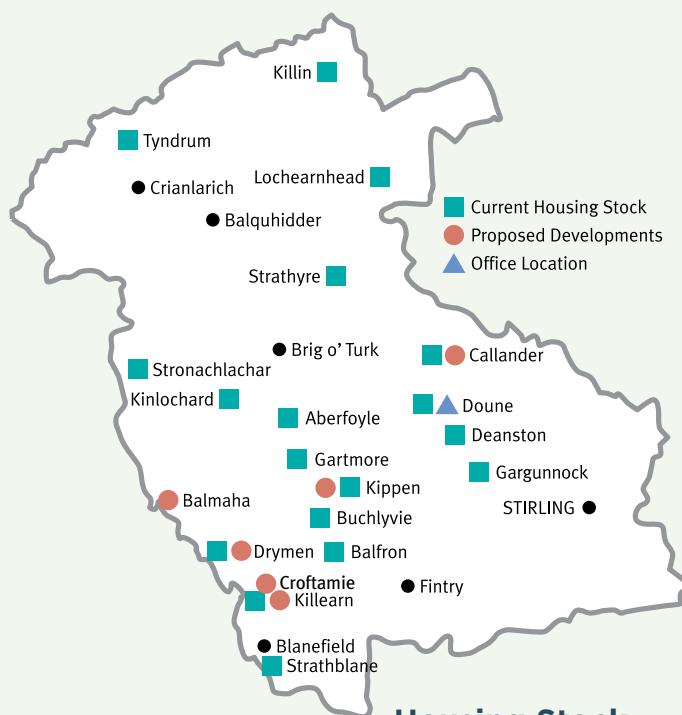
Governance and Compliance Officer  
**Hilary Tennant**

### Staff leavers 2021/22

**Peter Davies**

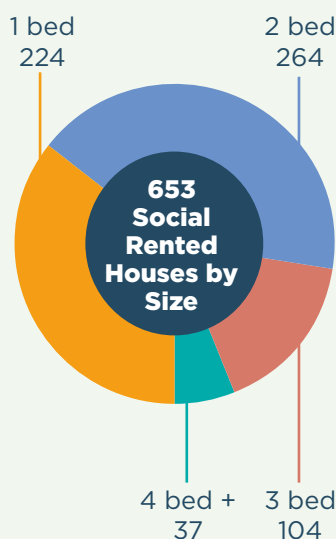
We bought in Development Services from Gregor Cameron Consulting Ltd and Data Protection Officer Services from Information Law Solutions.

## About the Association



### Housing Stock

Aberfoyle	47
Balfron	51
Buchlyvie	43
Callander	198
Deanston	24
Drymen	16
Doune	56
Gargunnoch	13
Gartmore	8
Killlearn	12
Killin	48
Kinlochard	4
Kippen	59
Lochearnhead	22
Strathblane	14
Strathyre	18
Stornachlachar	2
Tyndrum	37
<b>Total</b>	<b>672</b>



The housing stock at 31st March 2022 included: 653 social rented properties; 14 shared ownership properties; and 5 mid-market properties leased to Venachar Ltd. Venachar Ltd provide a letting agents service for one privately owned mid-market property. We also provide a factoring service to 39 owner occupiers.



Quality property management services

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

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

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



# Rural Stirling

Housing Association



## **Rural Stirling Housing Association Ltd**

Stirling Road, Doune FK16 6AA

Tel: 01786 841101 • Email: [enquiries@rsha.org.uk](mailto:enquiries@rsha.org.uk) • Web: [www.rsha.org.uk](http://www.rsha.org.uk)

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

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