

# FOR YOUR BENEFIT

## BROADER FOCUS

Our Welfare Benefit staff, will now be called Financial Inclusion staff. They will continue to advise tenants on particular benefits they can claim for, and also assist with basic debt and budgeting advice, give help to resolve fuel poverty, help obtain grants for necessary household goods and give advice and information about accessing a range of financial products.



If you need further information about this or any other benefit please contact  
**Janice Blenkinsopp** or  
**Carol Robertson** on  
**01896 755700**  
 or email

[benefitsenquiries@eildon.org.uk](mailto:benefitsenquiries@eildon.org.uk)

## EATS & TREATS RECIPE BOOK

Work has now started to put together our very own 'Eats and Treats' recipe book, filled with tried and tested recipes donated by tenants and staff... But we still need your help!

Do you have a favourite recipe that you are willing to share with us?

Do you have a recipe that is great for feeding a hungry family on a budget, or a one pot supper just right for one; Do you have a recipe that has been passed down through the family, or a favourite local dish from your area?

If you have a recipe that you are willing to share, please do send us a copy. We would love to hear from you.

If you don't have a recipe, maybe you have a great household tip you could share. Do you have a great time saving trick? A piece of advice to save you money? We would love to hear of these for the book too...

The completed 'Eats and Treats' book may be sold to raise money for charity. If you send in a recipe or tip, you will receive a complimentary copy of the book when it is complete!

A very big thank you to those of you who have sent in your recipes, so far. We are looking forward to receiving lots more to put together in the Eildon Housing 'Eats and Treats' book!

**Please send your contributions to:**

Pamela Martyn, Tenant Participation Officer,  
 125 High Street GALASHIELS TD1 1EZ  
 Or email [pamelam@eildon.org.uk](mailto:pamelam@eildon.org.uk)

main meals pudding desserts budget bites  
 christmas treats easter baking smoothie  
 snack low-salt low-sugar low-fat kitchen memories  
 vegetarian family dishes eating for one  
 special occasions kids will love one pot meals



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## NOW AVAILABLE VIA EMAIL!

To receive this newsletter electronically please send an email with your name and address to [sallys@eildon.org.uk](mailto:sallys@eildon.org.uk)

### If you have access to the web

You may wish to try this useful web page which gives advice on what benefits can be claimed for, grants and how to apply and a section on managing your money:  
[http://www.turn2us.org.uk/information\\_\\_resources.aspx](http://www.turn2us.org.uk/information__resources.aspx)



# EILDON NEWS

## SPRING 2009

## OFFICE MOVE NEW IMPROVED SERVICES

**All office-based staff will move to one office in Selkirk in the summer. Our new office will be open from 8.45am until 5.15pm, Monday to Friday.**

### NEW EASIER WAYS TO PAY RENT

From 1st April, in addition to the existing range of payment methods, you will be able to pay your rent at a time which suits you, over the telephone, online, or by text message using your mobile phone. If you wish to use one of these new payment methods, please contact us on 01898 755700 to request an Allpay payment card and further details.

### WEBSITE UPDATE

Thank you to those of you who responded to our questionnaire in January on how we can improve our website.

We are updating our website to improve online services for tenants. For example, you will soon be able to report a repair or search for an exchange online through our website. This means if you have access to a computer you will be able to report a repair at a time that suits you and not just when our office is open. If you would like to be involved in piloting our new website during April, or have

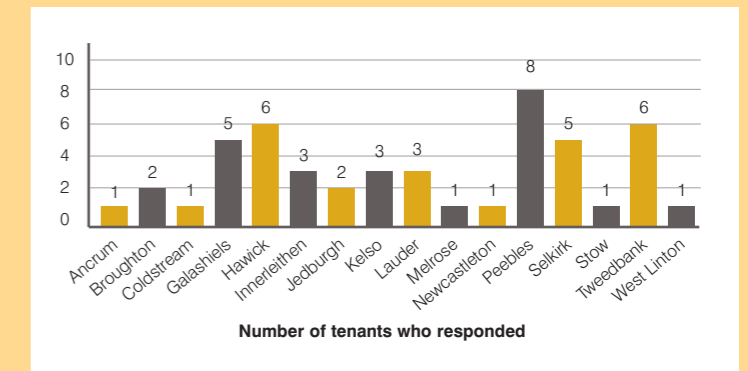
any ideas about what you would like to see on it, please contact Pamela Martyn, Tenant Participation Officer on 01896 755700 or [Pamelam@eildon.org.uk](mailto:Pamelam@eildon.org.uk)

### LOCAL ARRANGEMENTS

We want to deliver our services to your local area in a way that suits you best, and would like to thank those who responded to our questionnaire on this.

The biggest interest in holding meetings in local areas is in Peebles, Tweedbank, Galashiels and Hawick. We are now working to arrange meetings in these areas, with the intention of rolling out a schedule of meetings to other areas in the future.

The responses to the questionnaire are shown, by area, below.



## THE WINNER IS...

**MRS CAVAROLI FROM MELROSE**

For every edition of the newsletter we pull a completed 'Repair Satisfaction questionnaire' out of the hat and send the lucky winner a **£10 VOUCHER**

This newsletter's winner is Mrs Cavaroli. "Congratulations, we hope you enjoy spending your voucher."



[www.eildon.org.uk](http://www.eildon.org.uk)

ALL ENQUIRIES TO EILDON HOUSING ASSOCIATION LTD 125 HIGH STREET GALASHIELS TD1 1RZ TELEPHONE 01896 755700

PRINTED ON 100% POST CONSUMER WASTE

Copies of this Newsletter are available in large print on request.

Copies are also available on tape or in other languages. Please contact Sally Spence at our Galashiels Office Tel: 01896 755700.



[www.eildon.org.uk](http://www.eildon.org.uk)

A Scottish Charity No SCO 15026

# FAREWELLS, WELCOMES AND CHANGES...

**Jim Walker**, Housing Officer, who has been with Eildon for 15-years will leave the Association at the end of June and we wish him a very happy retirement.

The Association welcomes new Housing Officer, **Susan Turner**, who joined us at the end of March.



**Noon Malik**, Housing Officer and **Pamela Martyn**, Tenant Participation Officer will both shortly begin maternity leave. **Willie Frew** joined us as a temporary Housing Officer at the end of March, and we will let you know in the summer newsletter of arrangements to cover Pamela's role.

We have changed the focus of **Lynda McPherson's** (Housing Officer) role to provision of housing information and advice to applicants and tenants, and she will no longer look after a particular geographic area of housing.

As a result of the above appointments, we are making some changes to the areas which our Housing Officers look after. These changes will take place 4 May 2009. We are also making changes to the areas covered by our maintenance officers, as set out below.

TOWN	HOUSING OFFICER	MAINTENANCE OFFICER
Ancrum	Alva Walker Pheely	Robin Chisholm
Ayton	Ed Daily	Robin Chisholm
Bonchester Bridge	Alva Walker Pheely	Robin Chisholm
Bowden	Susan Turner	Ronnie Cockburn
Broughton	Seg Naicker	Ronnie Cockburn
Cardrona	Willie Frew	Ronnie Cockburn
Chirnside	Ed Daily	Robin Chisholm
Clovenfords	Willie Frew	Ronnie Cockburn
Cockburnspath	Ed Daily	Robin Chisholm
Coldstream	Ed Daily	Robin Chisholm
Denholm	Alva Walker Pheely	Robin Chisholm
Duns	Ed Daily	Robin Chisholm
Earlston	Willie Frew	Robin Chisholm
Eddleston	Seg Naicker	Ronnie Cockburn
Ettrickbridge	Alva Walker Pheely	David Hastie
Eyemouth	Ed Daily	Robin Chisholm
Galashiels	Susan Turner	David Hastie
Gordon	Ed Daily	Robin Chisholm
Greenlaw	Ed Daily	Robin Chisholm
Hawick	Alva Walker Pheely	Robin Chisholm
Innerleithen	Willie Frew	Ronnie Cockburn
Jedburgh	Alva Walker Pheely	Robin Chisholm
Kelso	Ed Daily	Robin Chisholm
Lauder	Willie Frew	David Hastie
Lilliesleaf	Alva Walker Pheely	Robin Chisholm
Melrose	Susan Turner	Ronnie Cockburn
Morebattle	Alva Walker Pheely	Robin Chisholm
Newcastleton	Alva Walker Pheely	Robin Chisholm
Newstead	Susan Turner	Ronnie Cockburn
Newtown St Boswells	Susan Turner	Robin Chisholm
Oxnam	Alva Walker Pheely	Robin Chisholm
Peebles	Seg Naicker	Ronnie Cockburn
Selkirk	Alva Walker Pheely	David Hastie
Skirling	Seg Naicker	Ronnie Cockburn
St Abbs	Ed Daily	Robin Chisholm
St Boswells	Susan Turner	Robin Chisholm
Stow	Willie Frew	David Hastie
Town Yetholm	Alva Walker Pheely	Robin Chisholm
Tweedbank	Willie Frew	David Hastie
Walkerburn	Willie Frew	Ronnie Cockburn
West Linton	Seg Naicker	Ronnie Cockburn



If you have any questions or comments, contact:

**PAMELA MARTYN**  
 Tenant Participation Officer  
 Tel: 01896 755700  
 Text: 07917 816 570  
 Email: [pamelam@eildon.org.uk](mailto:pamelam@eildon.org.uk)

# TENANT PARTICIPATION CORNER

How do we allocate our properties at Eildon Housing Association?

Would you like to know more about how we do this?

We will be running an information session about our allocations policy on

**Thursday, 30 April, 6:30 - 8:30pm**

Eildon Housing Association Office, 125 High Street, Galashiels

Come along and find out how we do this for applicants looking for a home. The meeting is being hosted by Eildon Tenants' Organisation and will be run by staff of Eildon Housing Association.

Refreshments will be served. Transport can be arranged. All welcome!

We do need to know numbers in advance so if you would like to come along to this event, please contact **Pamela Martyn**, Tenant Participation Officer to book a place, on **01896 755700** or email her on [pamelam@eildon.org.uk](mailto:pamelam@eildon.org.uk)

## RIGHT TO REPAIR

We are required, by law, to remind you of Right to Repair each year. Right to Repair introduced a new category of repair - Qualifying Repairs. These are listed below along with details of arrangements for dealing with them and the circumstances when compensation may be paid should the Association fail to meet the response times set out below.

If you make a repair request we will check this to see if it is a Qualifying Repair and if this is the case we will tell you, and you will receive a letter of explanation. We also look at all Qualifying Repairs each quarter to see if we think compensation should be paid and we also welcome enquiries from tenants should they feel that a particular Qualifying Repair should be considered.

Qualifying Repair	Repair Time* Days
Blocked flue to open fire or boiler	1
Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house	1
Blocked sink, bath or drain	1
Total loss of electric power	1
Partial loss of electric power	3
Insecure external window, door or lock	1
Unsafe access path or step	1
Significant leaks or flooding from water or heating pipes, tanks or cisterns	1
Loss or partial loss of gas supply	1
Loss or partial loss of space or water heating where no alternative heating is available	1
Toilet not flushing where there is no other toilet in the house	1
Unsafe power or lighting socket, or electrical fitting	1
Total loss of water supply	1
Partial loss of water supply	3
Loose or detached banister or handrail	3
Unsafe timber flooring or stair treads	3
Mechanical extractor fan in internal kitchen or internal bathroom not working	7

If these response times are not achieved, you may be paid compensation. The amount of compensation paid will be £15 plus £3 for every extra working day it takes to complete the repair after the date originally set. The maximum amount of compensation is limited to £100 for any one repair. Compensation may not always be paid, for example when circumstances outwith the control of the Association or the Contractor prevent the repair being carried out in time.

\* Required response times are calculated from the day following the date the repair is reported.



## NATIONAL CAMPAIGN TO TACKLE DEBT

The National Debtline - 0808 808 4000 - is being promoted to help those facing debt problems in the current financial downturn.

Free, independent advice will focus on positive steps people can take to 'self diagnose' their financial situation and what can be done to improve it.

## OLDER PEOPLE PAYING TOO MUCH TAX ON THEIR SAVINGS

HM Revenue and Customs (HMRC) has taken £250m too much off people's savings and it wants to pay it back. Most of the people owed the money are on low income and should not pay tax at all. But banks and building societies deduct 20% tax automatically from the interest earned on savings. HM Revenue and Customs is encouraging people on low incomes with savings to check their statements and claim back any tax they are owed. The personal tax allowance in 2009/10 is £6,035 for everyone under 65 but older people can have £9,030 a year before paying tax and those 75 or more can have £9,180. If the total is less than the allowance you need to fill in form R85, available from HMRC. You should also contact the HMRC for a form R40 as you need one for each tax year as you can claim back to 2002/03.

The HMRC has two helplines:

- 1 Telephone Number **0845 090 0645** about registering your interest
- 2 Telephone Number **0845 366 7850** about claiming overpaid tax



## SAVINGS & LOANS SCHEME

With effect from 31 March 2009, the Dunfermline Building Society has withdrawn their Savings and Loans Scheme as offered to Eildon tenants and sharing owners.

## COMING SOON...

Our Summer Newsletter will provide information about our partnership working with Capital Credit Union.



### What is it?

Capital Credit Union is a fully regulated 'Not for Profit', member-owned (mutual), financial service co-operative. They can best be described as a group of people who save together and lend to each other at reasonable rates of interest. This allows you the opportunity to gain greater control over your financial affairs.



## MEET THE AUTHOR OF GOOD HOPE TO GUARDAFUI

Mr Fergusson (pictured) has been a tenant with Eildon for the past year and published his book *Good Hope to Guardafui* in May 2008

*Good Hope to Guardafui*, written by Mr Fergusson of Riverside House, Peebles tells the story of the author's time in the Colonial Service in Somaliland; that included time in Ethiopia under the 1954 Agreement and the trials involved. A short spell as Northern Rhodesia became Zambia led eventually to the author's return to Southern Rhodesia.

The book is a light-hearted account, with some more serious episodes, particularly those concerning Ethiopia. It concentrates on the amusing, fascinating and interesting incidents. This applies particularly to his service in the Somaliland Protectorate about which little has been written in a humorous vein. Published by: iUniverse.com (26 Mar 2008)

## YOUR VIEWS WANTED ON BORDERS CHOICE HOMES

Scottish Borders Council, Eildon Housing Association, Berwickshire Housing Association and Waverley Housing are conducting research into Borders Choice Homes.

ODS Consulting (a Glasgow based consultancy firm) has been commissioned, by Scottish Borders Council, to carry out a review of Borders Choice Homes, after one year of operation.

Borders Choice Homes allows applicants to apply for housing with different housing associations using a single application form.

The consultants will review the volume of registrations, bids and lettings as well as evaluating housing management performance and cost effectiveness of Borders Choice Homes.

**IT IS ALSO REALLY IMPORTANT FOR US TO INVOLVE APPLICANTS IN THIS RESEARCH.**

**ODS WOULD LIKE TO HEAR YOUR EXPERIENCES OF APPLYING FOR A HOUSE.**

They particularly want to hear your views on using one common form to apply for housing and how you found out which houses were available.

If you would be interested in taking part in a short telephone interview, please contact ODS Consulting directly. **Emma Hewitt** can be contacted at ODS on **0808 129 2080** or by email at [emma.hewitt@odsconsulting.co.uk](mailto:emma.hewitt@odsconsulting.co.uk)

## NEW SCOTTISH WILLS AND LEGACY ADVISOR

Help the Aged provide a free Will Advisory Service whereby their Wills and Legacies Advisor will offer step-by-step, in depth advice on the planning of your will and other related matters. A visit by the Scottish Advisor can be arranged in the comfort of your own home, guidance can be provided on a one-to-one basis. Should you wish to know more the contact is **Fiona Yuill** on **0131 441 2209**.



# SHELTERED HOUSING SUPPORT SERVICE TELL US WHAT YOU THINK! SURVEY RESULTS

Over the past few months we have been evaluating the impact of the changes made to each of our five Sheltered Housing Support Services in the last year.

The support services are funded by Supporting People which is a national funding framework. There have been significant changes to Supporting People and the Association is receiving less funding than previously.

In response to this we carried out a review of each of our services to seek ways which would enable us to continue to provide a good quality support service within the reduced funding. Following discussions with tenants and staff, some changes were made to the support service provided at each of our five developments. After a settling down period we undertook a survey to get tenants views.

A total of 130 questionnaires were sent out to tenants supported by our Sheltered Services.

A total of 71, 55% were returned.

Tenants were also given the opportunity to meet with staff from the Association and also to meet with a member of staff from SBC Supporting People team to discuss any aspects regarding tenancy and Supporting People arrangements.

A total of 3 tenants chose to meet Association Staff (one meeting pending).

A total of 9 tenants chose to meet a member of staff from Scottish Borders Council.

## RESULTS

The responses from all five developments have been combined for the first three questions. The tenants were asked – overall how do you rate the following :

	Excellent	Good	Poor
The development as a place to live	51	17	1
The accommodation and communal facilities	44	24	0
The support provided by staff	48	12	1

Tenants were asked their views on a further seven questions, the responses from which have been collated into full reports which will be sent out to Sheltered Housing tenants separately. Over the coming months we will be using the responses to help to make the support service as effective as possible at each location.

If you are not a Sheltered Housing tenant but are interested in receiving the complete reports please contact Agnes Bell at [Agnesb@eildon.org.uk](mailto:Agnesb@eildon.org.uk) or tel 01896 755700.

Thank you to all who took part in the survey.

## ILA FUNDING

**Want to learn a new skill? Want to Develop a new interest – then claim your £200 towards learning something new?**

Individual Learning Account (ILA) Scotland is a simple way to get up to £200 a year towards the cost of learning something new. It's a Scottish Government scheme for anyone who earns £18,000 or less per year or is on benefits. You just need to be living in Scotland and aged 18 or over. And the money is not a loan – so you don't have to pay any of it back.

Learning might help you earn more money, get a better job or do something you really enjoy.

You can use the whole £200 towards the cost of a single course or use it to pay towards several short courses during the year. For each course you do, you'll need to contribute at least £10 of your own money.

If you have any questions call ILA FREE on 0808 100 1090.

## TENANCY SUPPORT SERVICE SATISFACTION SURVEY



We recently sent out a questionnaire to people who receive support from the Association's Tenancy Support Service to help us find out what the service means to our clients and to help us review and improve the service.

A total of 77 questionnaires were sent out to people who had received support from our service between October 2007 and September 2008. 25 people completed the questionnaire and a further 3 requested assistance to complete the questionnaire.

The survey was split into two sections, one section related to choice and the other to the support received.

### Tenancy Support –Your Choice

It was evident from the replies that many tenants did not feel they had been given a choice of support provider. Most people said they were offered the service by their housing officer or Social Worker which could be why people did not think they had a choice about who provides their tenancy support. We will make it clearer that people can access other Tenancy Support Services if they prefer when assessing people for the service and we will advise them to contact their local social work department for more information.

68% of the respondents knew how to make a complaint or comment about the service. We will try to make sure everyone who accesses our service understands how to comment or complain about the service.

Many people responded that they did not know about the role of the Care Commission in regulating the service so we will be trying to find ways to help people better understand the role of the Care Commission.

### The Tenancy Support You Receive

The overall level of Satisfaction with the Tenancy Support Service was high: 25 respondents 15 viewed the service as excellent, 8 viewed the service as good, 2 made no comment.

Most people felt having a support plan was helpful and we are exploring how to link support plans with the developing national outcome framework and plan to invite clients to assist us with the process.

22 people felt they were helped by the service they received, 2 did not comment and 1 did not feel the service was helpful. We received many comments on what people felt the benefits were and why they valued the support received. We received several comments about additional services people would like and some suggestions on how we could improve the service.

### What next?

We would like to invite people who use the service to join us to look at how the service works and help us revise our service information. We will hold a number of meetings to look at the survey results in more detail to help ensure we continue to deliver the service to a high standard. If you would like to take part or would like more information about our Tenancy Support Service please contact Debbie Cunningham on 01896 755700 or e-mail [debbiec@eildon.org.uk](mailto:debbiec@eildon.org.uk).

## FEEDBACK ON RENT AND SERVICE CHARGE CONSULTATION

The Association's proposals for rent and service charge changes effective from 1st April, 2009 were sent out in our Winter Newssheet at the end of December 2008. Three tenants wrote in seeking more information and a further two tenants met with our Housing Services Manger.

Several tenants telephoned to ask if the increases would be covered by Housing Benefit and we will be clearer about this in next year's consultation.



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