

The Weaving Shed  
Ettrick Mill, Dunsdale Road  
Selkirk TD7 5EB  
Tel: 01750 725 900

A Scottish Charity No.SCO 15026

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

**EILDON**



## For Your Benefit

**Janice Blenkinsopp** our Finance Inclusion Officer gives answers to some of the questions she has been asked recently.

**Q** "I have been out of work for a year. I have been struggling to pay my bills, in particular a fuel bill from the winter period. I have been avoiding dealing with this and other issues. I am worried that my electricity will be cut off and want to know if there is anything I can do to avoid this?"

**A** Fuel debts are usually a sign of bigger problems and it is important you deal with your debts as a whole and seek advice from a professional **FREE** debt adviser (details of which can be found at the bottom of this article).

If you deal with the situation yourself, or seek help, you will need to gather the following information together:

- **Work out your income and essential expenditure** (not arrears and loans at this stage). Work all these figures weekly or monthly not a mixture of the two. Be realistic about these figures and remember that payments for housing are a priority (e.g. rent/mortgage)
- **Work out your debts.** Make a list of everything you owe including:
  - Arrears of rent/mortgage
  - Arrears of gas electricity/water/telephone
  - Total amount (not just arrears) on loans, credit cards, catalogues etc.

Some debts **must** take priority because there are serious consequences if you do not pay them including rent, mortgage, secured loans and council tax.

- You or your adviser **must** contact the people in your priority list first to arrange arrears payments based on your financial statement. You must seek help if you cannot come to an arrangement or have no money left to make an arrangement.

- You must then **contact all other creditors.** What you have left is divided between all other people you owe money to. There is one basic rule – the more money you owe, the bigger share that creditor gets.

Most importantly of all please do not bury your head in the sand.

If you need free debt advice please contact **Trading Standards** on 01896 823922 or **CAB** on 01896 753889 (Galashiels), 01896 374266 (Hawick) or 01721 721722 (Peebles).

If you would like further information regarding this subject or advice on financial inclusion issues including welfare benefits then please contact **Janice Blenkinsopp**, Financial Inclusion Co-ordinator or **Carol Robertson**, Financial Inclusion Assistant on 0845 604 3733.

**Q** "I was made redundant 8 months ago and have been claiming Job Seekers Allowance (JSA) throughout this period. Unfortunately, so far I have been unsuccessful in finding other employment but I am very interested in setting up as self employed. Is there any help?"

**A** A new 'self employment' credit has been introduced for people moving off JSA to start a business or self employment. £50 per week for up to 16 weeks will be paid if:

- You have been on JSA for over 6 months.
- You work 16 hours per week or more and show work is for at least 5 weeks.
- Self employment must be registered with Her Majesty's Revenues and Customs.
- You are not claiming any other in work credits such as return to work credit or in work credit.

Guidance suggests the 'self employment credit' is completely disregarded for Housing Benefit / Council Tax Benefit / Tax Credits and Income Tax.

# NEWS FROM

**EILDON**

HOUSING

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

## At Your Service

With our move to the Weaving Shed, Selkirk, we are working hard to make sure we continue to offer accessible housing services. Inside you will find details of our programme of forthcoming Estate Management inspections and local 'surgeries', as well as information on our website [www.eildon.org.uk](http://www.eildon.org.uk) updated with help from our tenants. We also plan, with your help, to update our Tenants Handbook.



## Website

In conjunction with tenants, we have updated our website which we hope you will find easier to use. Please have a look on [www.eildon.org.uk](http://www.eildon.org.uk) and let us know what you think by using the contact form online, or contacting Ann Yourston on tel. no. 0845 604 3733 or email [anny@eildon.org.uk](mailto:anny@eildon.org.uk).

## Website Competition

To celebrate the launch of our new look website we are offering a prize of a £20 voucher for the correct answers to the following questions:

- 1 Can you report a Non Emergency Repair by following the link on our website?
- 2 What year was Craw Wood, Eildon's purpose built home for people with dementia, opened?
- 3 Is Eildon a 'B' or 'A' rated Housing Association?
- 4 Name one of the 'Other Services' that Eildon offers.
- 5 How many houses does Eildon have in Cockburnspath?

Please email your answers to [anny@eildon.org.uk](mailto:anny@eildon.org.uk) or post to: Ann Yourston, The Weaving Shed, Ettrick Mill, Dunsdale Road, Selkirk TD7 5EB before the **closing date** 11 September 2009.

THIS DOCUMENT IS ALSO AVAILABLE IN OTHER LANGUAGES, LARGE PRINT, AND AUDIO FORMAT UPON REQUEST.

- RUSSIAN Настоящий документ по отдельному запросу можно получить в переводе на другие языки, напечатанным крупным шрифтом или на аудиокассете.
- POLISH Dokument ten jest na życzenie udostępniany także w innych wersjach językowych, w dużym druku lub w formie audio.
- CZECH Tento dokument je na vyžádání k dispozici také v jiných jazycích, ve velkém tištěném formátu a zvukovém formátu.
- PORTUGUESE Este documento encontra-se também disponível noutros idiomas, em tipo de imprensa grande e em formato áudio, a pedido.

new look summer 09

If you would like to receive this newsletter by email please email Ann Yourston, Admin Officer on [anny@eildon.org.uk](mailto:anny@eildon.org.uk)

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# Estate Management Visits

Our annual estate management visits are taking place over the summer months. These provide an opportunity for us to inspect our developments and talk with tenants who live there about any issues you have. You are welcome to join your Housing Officer on the walkabout in your area and give us your feedback. Members of Eildon Tenants Organisation (ETO) may also take part in some of the visits.

Date	Time	Street Name	Town	Housing Officer
18/08/2009	12:00-13:30	The Glebe	Eddleston	Seg Naicker
"	14:30-16:30	Hawdene	Broughton	Seg Naicker
"	14:30-16:30	Green Farm Steading	Broughton	Seg Naicker
18/08/2009	10:00 - 11:45	Aitken Bank, Bridgend, Buchan Place, Cowford Ct, Craig Terr, Pirn Cres, Plora Cres, Plora Terr, St Ronans Rd	Innerleithen	Willie Frew
"	12:00 - 12:30	Henry Ballantyne Place, Tweedholm Avenue	Walkerburn	Willie Frew
25/08/2009	10:00 onwards	Rhymers Ct, Jubilee Sq, Church Ct	Earlston	Willie Frew
21/08/2009	14:00 - 15:00	Moss Place	Newcastleton	Alva Walker-Pheely
01/09/2009	10:00	The Orchard	Lauder	Willie Frew

# Tenant Participation

Pamela Martyn, our Tenant Participation Officer is now on maternity leave and has had a son, Oliver. We have made arrangements for **Kirsty Wells** from Tenants Information Service to provide support to Eildon Tenants' Organisation (ETO), and other tenant representatives while Pamela is on leave. Kirsty will also help us with tenant consultations and provide training for tenants and staff.

Ann Yourston, our Administrative Officer, will cover the administrative aspects of Pamela's role while she is not here. If you have any questions or comments about Tenant Participation, please contact Ann on tel. no. 0845 604 3733 or email [anny@eildon.org.uk](mailto:anny@eildon.org.uk).



# Cook book

A big thank you to all contributors for sending in recipes. Currently these are being pulled together into a book which will be ready later this year



# Tenants' Handbook

We plan to update our Tenants' Handbook soon, and would welcome your views on areas of the Handbook which could be improved or things which should be added – please contact **Ann Yourston** on tel. no. 0845 604 3733 or email [anny@eildon.org.uk](mailto:anny@eildon.org.uk) with your comments or suggestions.

Please also let Ann know if you would be interested in reviewing and providing feedback on a draft of the new Tenants' Handbook.

# Survey Winner

Congratulations to our lucky tenant from Lauder... who is the winner of the **£10 voucher prize** for completing & returning a Customer Satisfaction Survey.

## DATE for all Shareholders' DIARIES

This year's **AGM** will take place on **Wednesday 9 September 2009** at **The Weaving Shed, Ettrick Mill, Dunsdale Road, Selkirk TD7 5EB** at 4.45 for 5.00pm

Following the AGM there will be an Official Opening Ceremony for our new office premises. Assistance with travel can be arranged - please call 01750 725900 or email [enquiries@eildon.org.uk](mailto:enquiries@eildon.org.uk)



## ...an update

Eildon Housing Association is now working in partnership with Capital Credit Union (CCU). CCU is a member owned organisation, differing from an ordinary bank as they are a 'not for profit', financial service co-operative.

A credit union offers all the services and products of a high street bank, however they allow their members to gain greater control over their financial affairs whether in or out of employment. Members can save, as well as open basic bank accounts with the benefit of monthly direct debit or standing order to secure cheaper products and services such as utility services. Members are also given access to affordable, low interest loans which can be seen as a real alternative to the high-interest, 'never ending' door-step lender loans.

Janice Blenkinsopp, Financial Inclusion Co-ordinator, organised awareness training for staff and tenants in June. Staff are now able to give information relating to CCU.

If you are interested in finding out more about CCU, please contact Janice Blenkinsopp, Financial Inclusion Co-ordinator on 0845 604 3733 or email her on [janiceb@eildon.org.uk](mailto:janiceb@eildon.org.uk). Alternatively, you can contact CCU direct on 0845 634 9901 or look on their website [www.capitalcreditunion.com](http://www.capitalcreditunion.com).

# Local 'Surgeries'

We have started to hold local 'surgeries' in Galashiels, Tweedbank, Peebles and Hawick in response to tenants' requests. Housing Officers are available on the dates and times below to answer any queries you may have relating to your tenancy and to offer housing advice. If you would like to make an appointment to meet with your Housing Officer during a local surgery, please telephone 0845 604 3733, or alternatively just pop in. Of course, if you would like your Housing Officer to visit you at home, just let us know, and we will arrange a mutually convenient time.

Area	Venue	Date	Times	Housing Officer
Galashiels	Old Gala House	Tue 25th Aug	2 - 4pm	Susan Turner
Tweedbank	Tweedbank Community Centre	Fri 28 Aug	9.30am-12noon	William Frew
Hawick	'Bean Scene' Room 206	Thurs 27th Aug	1-5pm	Alva Walker-Pheely
Peebles	Drill Hall, Walkershaugh	Tues 25th Aug	1-4pm	Seg Naicker

# New Homes

The following new homes are being built:

Where?	How many? (all general needs houses unless stated otherwise)	When will they be completed?
Ladhope Mill, Galashiels	54 (all 2 bedrooms) including 14 'LIFT' Shared Equity	Spring 2010
Clough Mills, Innerleithen	13 comprising - 4 x 2 bedrooms 8 x 3 bedrooms 1 x 4 bedroom	Spring 2010
Yarrowford Grazings	8 comprising - 5 x 3 bedrooms 3 x 4 bedrooms	Spring 2010
Cannon St, Selkirk	7 (all 3 bedrooms)	Spring 2010
Kingsmeadows, Peebles	33 comprising - 20 x 2 bedrooms 13 x 3 bedrooms	Autumn 2010
Balnakiel, Galashiels	29 comprising - 5 x 3 bedrooms 20 x 3 bedrooms 4 x 4 bedrooms	Autumn 2010
Broomlands East, Kelso	22 comprising - 4 x 2 bedrooms 16 x 3 bedrooms 1 x 2 bedroom wheelchair house 1 x 5 bedroom wheelchair house	Autumn 2010

Anyone wishing to apply for any of these homes once they are completed will need to be registered with Borders Choice Homes, and apply in the usual way.

## Borders Choice Homes Evaluation

As mentioned in our Spring newsletter, a firm called ODS has been commissioned by Scottish Borders Council to evaluate how Borders Choice Homes is working. We now expect the report to be ready in August and we will look at what lessons we learn from this work. A small number of tenants have been contacted by ODS and asked over the telephone for their views on this service.

Thank you to all tenants who have helped in this way.

Enclosed you will find details of properties we have let since February 2009.



## Draft Housing [Scotland] Bill

In April 2009 the Scottish Government published its Draft Housing [Scotland] Bill that will become the 2010 Housing [Scotland] Act. Consultation on the draft closes on August 14 2009. A copy of the consultation paper is available from the Scottish Government website [www.scotland.gov.uk/consultations/current](http://www.scotland.gov.uk/consultations/current). Eildon Tenants' Organisation (ETO) is also responding to the consultation.

What's it all about? In short the key proposals include:

- Ending the Right to Buy for new tenants (most Eildon tenants do not have this right)
- Existing tenants who have the Right to Buy would keep those rights
- Modernising the way in which Housing Associations/Registered Social Landlords are regulated by the Scottish Housing Regulator
- Introducing a Scottish Social Housing Charter which will be subject to consultation
- Seeking suggestions to replace the term 'social housing'

A copy of the Association's joint response with Scottish Borders Council and other local Registered Social Landlords will be available on request by contacting Eileen Shand, on 01750 725900 or emailing [enquiries@eildon.org.uk](mailto:enquiries@eildon.org.uk).

## How did we do?

Each financial year (1 April – 31 March) we set a number of targets and we regularly look at whether we are meeting these or not. Our performance for last year was as follows:

TARGET	PERFORMANCE	
To collect 97.4% of our rental income	98.4%	✓
Rent lost through empty homes 1.09%	0.66%	✓
Average no of days to re-let homes - 25	25 days	✓
Complete 100% emergency repairs on time	100%	✓
Complete 98% urgent repairs on time	98.14%	✓
Complete 98% routine repairs on time	98.1%	✓
Staff attendance 97%	96.1%	✗

In our next newsletter we will give you more information on how this compares with other similar landlords.

The number of evictions was two compared with three the year before.

For the financial year 1 April 2009 - 31 March 2010 we are hoping to improve on how quickly we re-let empty homes and have made this target 20 days on average. Tenants can help us achieve this by telling us in writing, giving us 28 days notice if you want to end your tenancy, by leaving the property in good condition, cleared of all your belongings and returning all the keys to us.

We also recognise that in the current climate it may be hard to achieve such a strong performance on rental income and our target for this year is 97%.

# Swine Flu Planning

Eildon is linking in with NHS Borders & Scottish Borders Council when planning for any possible swine flu pandemic.

During this time we hope to continue to deliver services as usual, but will be closely following Government advice. We would encourage you to assist staff at Eildon during this period by following the advice given in the Government's Swine Flu leaflet and letting us know if you or a member of your household has the virus if you are expecting a visit from our staff or representatives / contractors or anyone else working on behalf of Eildon. This will help us to ensure that we take all the necessary precautions to prevent the spread of the virus.

If you have flu-like symptoms or have been with someone who has, you can check your symptoms by logging onto the website [www.NHS.uk](http://www.NHS.uk) and following the links, or by calling your own GP or phoning NHS 24 on **08454 242424**.



## Partnership working delivers new affordable housing for Jedburgh

Alex Neil the Scottish Government Minister for Housing and Communities visited the Scottish Borders, on Monday, 13 July to see at first hand the progress being made in implementing Partnership working between Scottish Borders Council and the four local housing associations.

After the meeting the Minister saw for himself the results of this partnership working when he opened the new 20 house development at Priors Court in Jedburgh.

Thank you to all tenants for their assistance at the opening and best wishes in your new homes.



Alex Neil, Scottish Government Minister for Housing and Communities and Bill Wilkie, Chairman of Eildon Housing Association



Priors Court, Jedburgh

## Shared Equity Housing

available now in Sprouston



Shared Equity is a scheme which aims to help low income households or households with specific needs living or working locally who are having difficulty entering into home ownership. A share of between 60 – 80% may be offered to applicants who are eligible for the scheme.

Applicants will need to be able to support a mortgage. For example, an income of £25,000 would normally support a mortgage of £75,000 – assuming a loan based on 3 times one's salary. Unlike shared ownership no monthly occupancy (rent) charge is payable – only monthly mortgage, insurance and household bills.

**Deanfield Road Sprouston - 2 & 3 bedroom terraced houses:** Present valuations are as follows:

Size	Full Value	60% of value	80% of value
2 bedroom	£123,000	£73,800	£98,400
3 bedroom	£140,000	£84,000	£112,000

For further information, particulars and application forms please contact Lynda McPherson, Housing Advice & Information Officer, on tel. no. 0845 6043733 or email LyndaM@eildon.org.uk .

# Sheltered Housing Support Service

## Silver Surfers Events



We held 'Silver Surfer' events for tenants at Riverside House, Peebles and Oakwood Park, Galashiels recently. A few very keen tenants took part and thoroughly enjoyed what was for most, their very first experience in using a computer and surfing the net.

Tenant groups at both developments are now considering having a computer system with internet connection within their developments for communal use.

Tenants at Oakwood Park went one step further and enjoyed a Nintendo 'Wii' demonstration on the same day; great fun was had by all – no visits to hospital as yet! The group is considering purchasing a 'Wii' for general use in the communal lounge.

All in all, the events were a great success and we hope to repeat them at other developments in the future.

## Care Commission Inspection

Our Sheltered and Very Sheltered Housing Support Services are regulated and inspected by the Care Commission. To ensure that care in Scotland continues to improve, changes were made in 2008 to how the Care Commission regulates their inspections. Inspections are more targeted and focus more on people who use the care/support services and their carers.

Grades ranging from 1 (unsatisfactory), to 6 (excellent), are awarded following inspection. The Care Commission commenced the inspection process of our Sheltered/Very Sheltered Housing Support Services in May; questionnaires were sent out randomly to some tenants and to some Housing Support staff. The Care Commission Officer spent time with Agnes Bell, Community Care Co-ordinator to discuss the service we provide and assess evidence of that; he will also be visiting some developments to observe the service offered, check records and spend time with tenants and staff.

The Care Commission Officer will assess all of this information to decide upon the grades to be awarded. We will receive an inspection report and our report will be published on the Care Commission website <http://www.carecommission.com/> . A link to this report will also go onto Eildon's website [www.eildon.org.uk](http://www.eildon.org.uk) . We will inform tenants of the outcome of the inspection and the report will be available to view at each development.

Thank you to all those who have participated in the process.

## Farewell Norma Kerr

We have said a very fond farewell to **Norma Kerr** who has worked in our Sheltered Housing Support Service for many years - initially as Assistant Warden at Teviot Court in Hawick, then as Relief Assistant Co-ordinator at Teviot Court and Frank Scott Court.

Norma left the Association in June, having completed 18 years committed service.

**We wish her a very happy retirement.**