

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 formacie 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.



For Your Benefit

Janice Blenkinsopp our Financial Inclusion Coordinator advises of some benefit issues.

Money back on energy bills for those over 70

The Energy Rebate Scheme will benefit older and restricted income pensioners by giving a one off rebate of £80 on electricity bills.

To be eligible you must be:

- Receiving Pension Credit Guarantee (not savings credit)
- Aged 70 or over (or live with a partner who is)
- Be responsible for the electricity bill.

(The qualifying date is 26th March)

In most cases no claim is necessary. If you need any further information please contact the Financial Inclusion staff or see Energy Rebate Scheme information on www.direct.gov.uk

Free mobile calls to Department of Works and Pension 0800 benefit claim lines e.g. 0800 88 22 00 - if you use any of the following mobile networks - O2, Orange, Tesco Mobile, T-Mobile, Virgin Mobile and Vodafone.

Fuel Poverty

Eildon Housing Association (as part of a group of local registered social landlords) along with Scottish Borders Council and NHS, is working to fund a small intervention fund to assist households living in fuel poverty.

To be eligible to apply you must be paying a substantial part of your income to heat your home to an adequate standard or paying substantial fuel debts. To be in fuel poverty:

“A household is in fuel poverty if, in order to maintain satisfactory heating, it requires to spend more than 10% of its (net) income (including Housing Benefit or Income support for Mortgage Interest) on all household fuel use (i.e. not just that for heating and hot water).”

Priority will be given to those who have a member of the household with a health problem which makes them vulnerable to the cold such as asthma, arthritis, circulatory problems or those diagnosed with a terminal illness. The following criteria must be met:

- **Household income less than £16,000 (gross) and savings less than £6,000. Or**
- **In receipt of disability living allowance, income support, income based jobseekers allowance, both employment support allowance income and contribution based, pension credit guarantee and working tax credit at a rate higher than the family element.**



Contact our Financial Inclusion staff, Janice Blenkinsopp and Carol Robertson on tel. 0845 604 3733 to request assistance to complete an application form.

Janice Blenkinsopp,
Financial Inclusion
Co-ordinator or
Carol Robertson,
Financial Inclusion
Assistant on

0845
604
3733

Designed & Produced by H&O design www.hogdesign.co.uk



Changes at the Top

After almost 25 years as Chief Executive, Peter Lee is retiring from Eildon Housing Association during which time he has seen many changes in the provision of affordable housing in the Scottish Borders.

Peter reminisces on the changes he has seen during that time.

When I joined Eildon in 1985, it was run entirely by voluntary Committee Members, with no staff or offices, but a strong desire to expand to become the main vehicle for the provision of new affordable housing in the Borders, accountable to local people.

25 years later it is fair to say those pioneers, led by Chairman Bill Wilkie, have more than fulfilled that ambition and Eildon now has nearly 2000 houses, over 150 staff, and continues to be the main provider of new affordable rented housing in the Borders.

Eildon has concentrated on providing a wide range of predominantly affordable rented housing based on local housing needs agreed in partnership with the local authority.

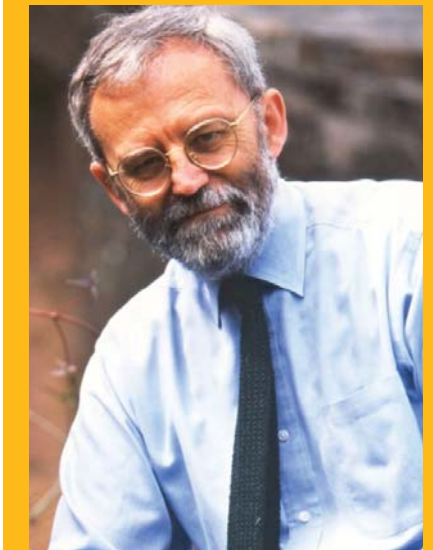
Eildon has also provided more than just houses and is justifiably proud of its care and support services.

Eildon is also seen as an organisation that delivers quality, whether in the houses it builds or the services it delivers. This has been repeatedly recognised over the years by the Reports it receives from the Care Commission and the Scottish Housing Regulator.

Despite this success however, we must never forget the main purpose of any housing association remains the same – good customer service and helping to reduce homelessness and provide for people in housing need.

I am convinced, therefore, as I leave Eildon Housing Association, it remains in good hands with a strong Board and excellent staff who are collectively motivated to deliver quality affordable housing and care services for each community in the Borders.

We wish Peter every happiness in his retirement which starts on 9 April 2010. In the summer newsletter we will introduce our new Chief Executive, Nile Istephan who joins Eildon on 6 April, having previously worked for the Scottish Government.

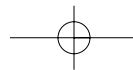


Peter Lee



Nile Istephan

Spring 2010



The Weaving Shed
Etrick Mill, Dunsdale Road
Selkirk TD7 5EB

Tel: 01750 725 900

A Scottish Charity No.SCO 15026

www.eildon.org.uk



ROOF MAINTENANCE

You will find enclosed details of our Roof Maintenance programme for April - June 2010. If your home is not mentioned on this then please look out for the Summer Newsletter which will include the developments which will have Roof Maintenance carried out between July and September 2010.

CUSTOMER SATISFACTION SURVEY

Later this year we will be asking you for your views on a wide range of services provided by Eildon Housing. Knowing what you think of the services we provide is vitally important to us. We will also need help from consultants to carry out this survey and we need to specify what topics to ask you about. This work will be discussed with **Eildon Tenants Organisation on 29 March 2010 at 3pm at the Weaving Shed in Selkirk**, and if any other tenants would like to come to this meeting please let us know by contacting Ann Yourston on 0845 604 3733 or email AnnY@eildon.org.uk. Please feel free to contact Eileen Shand, Director of Housing and Care about this survey – further details will be provided in our Summer Newsletter.

..... to all tenants for bearing with us over the very wintry weather in early January when we were not able to open our office at Selkirk. Hopefully we still managed to help with all the repairs and emergencies reported to us at this busy time. As a result of the winter difficulties, we have looked again at how we could improve our communication at such times and are putting in place a number of measures which will help us provide clearer and quicker information to tenants if we ever in the future cannot open our office. Hopefully it will be many years before such blizzards return but if they do, we plan to be even better organised with improvements to our telephone and out-of-hours emergency arrangements.

thank
you...

Border Forums

Borders Forums is an online community allowing people from the Borders to (virtually) meet and share their interests. Members can give stuff away (the Forum has taken over from Freecycle), sell stuff, chat, play games, discuss hobbies and DIY and much more. To see all that the Forum has to offer go to www.border-forums.com. All you need to do to become part of the community is register.

SHELTERED/VERY SHELTERED HOUSING SUPPORT SERVICES CARE COMMISSION INSPECTION REPORT

The support services at the Association's five sheltered/very sheltered housing developments are registered with the Care Commission as a Housing Support Service.

An inspection of the service was carried out during October 2009. This was the first inspection since the Care Commission grading system was introduced.

The Care Commission Officer gathered evidence from various sources in addition to the annual return and self assessment form completed by the Association. Satisfaction questionnaires were sent out randomly to tenants and staff. The officer met with tenants at four of the five developments; shadowed staff observing the service offered and held individual meetings with the service manager and staff.

Following the assessment the following grades 1 - 6 were awarded

- Quality of care and support **grade 4 – good**
- Quality of staffing **grade 4 – good**
- Quality of management and leadership **grade 5 – very good**

The report confirms that the service meets the national care standards and operates in accordance with the Scottish Social Services Council codes of practice in the areas inspected. Positive comments were made about the service in a number of areas and the Care Commission Officer noted high levels of satisfaction from service users.

The report has been published on the Care Commission website and a copy is available to view at each development.

www.carecommission.com

Many thanks to all those who participated in the process.

Child Trust Fund

The Child Trust Fund is a tax free savings and investment account for every child born on or after 1st September 2002. Each child will receive a voucher for £250 to start the tax free account. This amount may be doubled if the household income is low.

Once the child is 7 another £250 (or £500) will be placed in the account. The account belongs to the child who has no access to the funds until they turn 18. Parents and family members can make additional payments up to a maximum of £1,200 into the account each year.

Please log onto the Child Trust fund calculator to estimate the value of the fund once the child becomes 18 - www.childtrustfund.gov.uk

TENANT BOARD MEMBER WANTED

There is a vacancy for a tenant member to sit on Eildon's Board (formerly called 'Committee of Management').

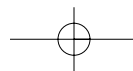
Board members are supported by initial and ongoing training. Board meetings are held in the evenings 8 times per year. Interested parties need to be able to take a broad view of the Association's business. Assistance with transport and any related costs, e.g. costs of a carer to enable someone to attend would normally be available.

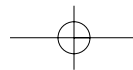
Any tenant who might be interested or who would like more information is invited to contact :

Eileen Shand,
Director of Housing & Care Services
tel. no. 01750 725900

BCH ALLOCATIONS

You will also find accompanying this newsletter, details of all allocations we have made through Borders Choice Homes between 1 June 2009 and 28 February 2010.





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 between 1 October 2009 and 31 December 2009 was as follows:

TARGET	PERFORMANCE Quarter 3 2009/10
To collect 97.48% of our rental income	101.11%
Rent lost through empty homes 1.04%	0.98%
Average no of days to re-let homes - 20	25 days
Complete 100% emergency repairs on time	100%
Complete 98% urgent repairs on time	98%
Complete 98% routine repairs on time	97.5%
Staff attendance 97%	95.1%

STEPS

(Sustaining Tenancies, Empowering, Preventative Services)



STEPS is a new initiative developed by Eildon and funded by Wider Role, to run until March 2011 to help people who are homeless and looking towards taking on a tenancy within the Central Borders with Eildon Housing or Waverley Housing. Prospective tenants will be invited to attend a series of workshops being delivered in Kelso, Galashiels and possibly Hawick.

Many people who face homelessness have had an unsettled period and some then struggle to manage a home when offered a tenancy. The workshops are designed to help people to develop the skills required when planning a move and managing a tenancy. We will include things like: setting up home, applying for grants, budgeting skills, what benefits may be available, filling in forms and rights and responsibilities. If people then need continuing support to manage their tenancy they will be referred to our Tenancy Support Team.

If you are interested in finding out more please contact **Debbie Cunningham on 01750 725900 or email STEPS@eildon.org.uk**

Local “Surgeries”

Date & Time	Venue	Housing Officer
04 June 2010 2-4pm	Tweedbank Community Centre	Noon Malik
	Old Gala House Galashiels	Willie Frew
	Room 206, Bean Scene Hawick	Alva Walker-Pheely

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.

Our local surgeries continue to be poorly attended – if you have views about ways in which these could be more useful, please let us know. We would, for example, be happy to provide information or have discussions about particular topics at future surgeries. The following are some ideas which our Housing Officers have had – if you think any of these would be useful or have other suggestions, please get in touch with:

Ann Yourston on **tel. 0845 604 3733 or email AnnY@eildon.org.uk.**

- Home Contents Insurance
- Who gets housed?
- How we deal with antisocial behaviour
- Repairs and maintenance
- Modernisation programme

TENANT Representatives

Eildon Tenants' Organisation (ETO) is working with our staff to promote this new way of getting tenants involved and to increase the number of tenants making their views known to us.

This is an ideal way for you to find out more about what's happening with ETO and with Eildon. You can participate without having to travel to Selkirk for lots of meetings.

If your neighbours agree that you are a suitable person to be their representative then you will be able to pass on your views to your Housing Officer on their behalf. This could be about issues such as garden maintenance, car parking, bin storage or any other issues which affect Eildon tenants where you live.

You would also be able to link up with other representatives and ETO to find out what issues are affecting other Eildon tenants across the Borders. You could attend ETO meetings if you wanted to get a bit more involved with policy issues affecting how we run our services.

If you are interested in finding out more about how this new scheme will operate please contact Kirsty Wells by email kwells@tis.org.uk or call Ann Yourston on 0845 604 3733 or email AnnY@eildon.org.uk. If you want to find out a bit more about ETO please contact Ann and she will pass on your enquiry.

Enough is Enough

Eildon is supporting the Scottish Borders Safer Communities Partnership in their 'Enough is Enough' campaign which aims to make communities safer by reducing the incidence of anti-social behaviour.

The objectives of the campaign are to –

- Make full use of powers and legislation to reduce the incidence of anti-social behaviour in communities
- Tackle offending behaviour through enforcement
- Promote supporting services
- Work in partnership to intervene through education & publicity
- intervention & rehabilitation

Please let your Housing Officer know if you are experiencing anti-social behaviour and we will confirm what we can do to help.

You can also contact the Safer Communities team on tel. 0800 028 571 or email asbu@scotborders.gov.uk.



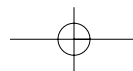
ETO needs you to become a Tenant Representative...

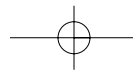


(ETO Office Bearers: Back Row from left Peggy Ferguson, Treasurer, Maureen Buchan Chairperson. Front Row from left Lillian Landles, Vice Chairperson and Tracey Alder, Secretary)

Rents

We received two letters asking for more information on the proposed rent increases of 1% which come into effect from 1 April 2010. We need to look at our policy for setting rents and plan to work on this over the summer, consulting with tenants on any proposed changes in early autumn to allow us to bring in any changes before December 2010. More information on this will follow in our Summer Newsletter.





Shared Equity Housing

THE NEW AFFORDABLE WAY TO ENTER HOME OWNERSHIP

The Shared Equity scheme aims to help people on low incomes who wish to own their own home but who cannot afford to pay the full price for a house. Individuals purchasing a Shared Equity property will generally need to take an equity stake of between 60% and 80% of the market value.

For more information about shared equity housing or to apply please contact Lynda McPherson, Housing Advice & Information Officer on 0845 6043733 or email sharedequity@eildon.org.uk

Available soon...

Hawkslee Park, Newtown St. Boswells 3 Bedroom Terraced Houses



We have three 3 bedroom terraced houses available for sale through the Shared Equity scheme in Newtown St Boswells. The current valuations are between £140,000 and £145,000. The home owner will pay for the majority share in the property (between 60% and 80% - e.g. between £84,000 and £112,000 for the properties valued at £140,000) depending on the maximum mortgage available to them.

Available in June 2010 apply now

Laidlaw Court Galashiels 2 Bedroom Flats



Laidlaw Court is a prominent new development in the centre of Galashiels which includes 14 two bedroom flats available for sale through the Shared Equity scheme. The current valuations are between £98,000 and £107,000. The home owner will pay for the majority share in the property (between 60% and 80% - e.g. between £58,800 and £78,400 for the properties valued at £98,000) depending on the maximum mortgage available to them.

one property remaining

Deanfield, Sprouston 3 Bedroom House



We have one 3 bedroom property available for sale in Sprouston which is in a tranquil, rural location just 2 miles from Kelso. The current valuation is £140,000. The home owner will pay for the majority share in the property (between 60% and 80% - e.g. between £84,000 and £112,000) depending on the maximum mortgage available to them.

BE PREPARED HOME CONTENTS INSURANCE

Many tenants believe that Eildon insures their home contents for them – this is not the case.

Eildon has Buildings Insurance which covers the structure of your home, but does not insure your furniture, carpets, belongings or decoration against such things as theft, fire, vandalism or burst pipes.

You need to make sure that you are covered for any costs that might arise if things go wrong. You will need to take out your own insurance to cover the contents of your home.

We would strongly encourage you to take out home contents insurance, as Eildon is not liable for any loss of or damage to your belongings due to fire, burst pipes, theft or vandalism.

Insurance is something that you buy 'just in case'. When you buy insurance, you are paying money to protect something of yours, just in case anything goes wrong. If you have home contents insurance it means that if something you own is lost, damaged or stolen, or if you have a fire in your house, then the insurance company will give you money to replace it.

We recommend that, if you do not have home contents insurance, you consider the contents insurance scheme offered by the Scottish Federation of Housing Associations (SFHA); SFHA **Diamond Insurance** is a simple, straightforward policy that is specially adapted for the needs of Housing Association tenants. You can contact us for more information about this scheme on 0845 604 3733, or 'phone them direct on 08456 718 172; Diamond Scheme prices start from **£1.96 per month for £6000 worth of cover.**

Alternatively you can make your own arrangements – it is often worth checking on a price comparison website. The table below shows examples of prices for home contents insurance based on quotations obtained from a leading price comparison website in February 2010.

Town	Size of house/flat	Average* yearly cost for basic cover for £10,000 worth of belongings with a £0 voluntary excess
Hawick	2 bedroom house	£55.32
Innerleithen	4 bedroom house	£63.04
Galashiels	2 bedroom flat	£51.25
Kelso	1 bedroom flat	£51.14
Eyemouth	2 bedroom house	£52.17

* based on top 4 quotes from a popular price comparison website

Based on these prices, **home contents insurance for tenants can start from around 98p per week** - cheaper than the cost of many daily newspapers!

Why Insurance MATTERS

1 Example

Mr & Mrs Smith* live in a rented house and went away to visit their nephew over New Year. They hadn't left any heating on in their house and the pipes burst due to the very cold weather and flooded their home; although they managed to salvage most of their furniture, their carpets were ruined and they lost all of their electrical goods. Because they didn't have home contents insurance they will have to sell Mrs Smith's car and borrow the remaining money they need in order to replace their lost possessions and ruined carpets; Mr Smith's health has suffered due to the worry and stress.

2 Example

Miss David's* house suffered extensive fire and smoke damage due to an electrical fault in her dishwasher – she lost everything she owned – she wasn't insured and whilst her landlord put her up in temporary accommodation until a new property was identified for her, she had no way to replace her furniture and other belongings and had to rely on hand outs from friends and family.

(*names and some details have been changed to protect identities)

