



CONNECT

WITH EILDON HOUSING

Fuel Debt

.....

Money Worries

.....

Foodbanks

.....

Wellbeing

.....



In this issue

We have worked with other organisations to bring together information and support which we hope will be helpful at this difficult economic time.

YOUR HOME

YOUR MONEY

YOUR FOOD

YOUR WELLBEING

Welcome

to your Connect Special Edition



Are you over State Pension age, or know someone who is?

Pension Credit tops up pension income and can help with day to day living costs.



If you are over State Pension Age, you may be eligible to claim **Pension Credit**, even if you own your home or have savings.

People who claim **Pension Credit** may also be able to get:

- help with heating costs
- help with rent and Council Tax
- a free TV licence for those aged 75 or over
- help with the cost of NHS services, such as NHS dental treatment, glasses and transport costs for hospital appointments

Check your eligibility at gov.uk/pension-credit or by calling 0800 99 1234



Manage your tenancy with My Eildon

My Eildon is our new secure online customer portal. It's available 24/7 and is an easy and convenient way of managing your tenancy.* From requesting a repair to making a payment. There's also a handy budget planner as well as easy ways to get in touch with us.

It's easy to register and activate your account:

<https://my.eildon.org.uk/Registration>

To ensure your data is secure, the registration process for My Eildon matches the personal data you provide; your email address, mobile number and your date of birth, together with your tenancy reference number to that held in our customer database. Only if there is a data match can you create and activate your account.

If you haven't shared or updated your email address or mobile phone number with us and want to register, you can contact us on **03000 200 217** and we will update your details.

* Please note: Not all facilities on the portal will be available for all tenure types

We have secured Scottish Government funding to help Tenants reduce fuel debts.

Our Tenancy Sustainment Team can also work with you or refer you to independent sources of advice to help you reduce your energy use.

You can contact us on:

03000 200 217 or email us at tenancysustainment@eildon.org.uk

Help with fuel debt

Are you an affordable housing Tenant with household fuel bill arrears?
We can help.



Winter Tips & Advice

To help prepare yourself for the winter please make sure that you know:

- how to set and adjust your heating controls
- how to top up boiler pressure (certain boilers only)
- how to turn off your water at the mains valve

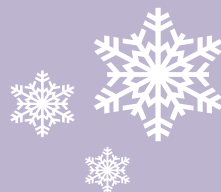
For guidance on how to do this please see our self help videos opposite.

There may be some delays in sourcing spare parts for heating breakdowns from our suppliers. We will always try our best to get these as quickly as possible for you.

If you are planning on going away during the winter or anytime of the year, when you return please remember to run your hot and cold taps for a couple of minutes to reduce the risk of bacteria built up. This is also important for any showers you have in your home.

Please do the following to avoid the danger of frozen pipes:

- Keep your home warm and heating on a low setting
- Turn off your water supply at the stop-cock. This will limit any water damage should a pipe burst.
- Arrange for water systems to be drained down if you do not heat the property.



Heating Self Helps Videos

We have created a series of short videos that you can find on our YouTube channel, that can help you through the winter, these are:

<https://bit.ly/YouTubeSelfHelp>

- [basic controls on your boiler](#)
- [how to set basic controls of electric storage heaters](#)
- [how to set your electronic heating programmer](#)
- [how to set your mechanical boiler system](#)
- [thermostat and heating](#)
- [How to turn off your water at the mains valve](#)



Warmworks Scotland is a joint venture between Changeworks, Energy Saving Trust and Everwarm. The company delivers Warmer Homes Scotland, a national fuel poverty scheme funded by the Scottish Government.

The scheme aims to help vulnerable, fuel poor and lower income families by providing step-by-step advice on energy efficiency and start-to-finish support to install improvements such as better insulation, new or repaired heating or domestic renewables, like solar panels.

Find out more about their energy and fuel poverty services and how they can help. <http://www.changeworks.org.uk/what-we-do/energy-and-fuel-poverty/fuel-poverty-services>



Energy Costs Rough Guide

Rough guide based on price cap before October 2022 increase

Cooking Appliances

Appliance	kWh rating	Cost per hour
Kettle	3	84p
Electric Oven	2	56p
Grill	1.5	42p
1 hob ring	1.5	42p
Air-Fryer	1.4	39p
George Foreman Grill	1.4	39p
Toaster	1.1	31p
Microwave	0.8	22p
Toastie Machine	0.75	20.5p
Food Blender	0.7	19p
Slow Cooker	0.075	2.1p
Extractor Fan	0.0005	0.14p

Entertainment

Appliance	kWh rating	Cost per hour
Plasma TV	0.45	13p
LCD/LED TV	0.2	6p
Desktop PC	0.15	4p
Games Console	0.15	4p
TV Box (cable/freeview)	0.04	1.1p
DVD Player	0.03	0.84p
Alexa/Google Home	0.025	0.70p



DID YOU KNOW...

You can save £5 per meal if you use a slow cooker compared to an oven:

Cost per serving: £0.69
Slow cooker meal: 5p per hour
Modern electric oven: 44p+ per hour

Other Appliances

Appliance	kWh rating	Cost per hour
Electric Shower	10	£2.80
Immersion Water Heater	3	84p
Tumble Dryer	3	84p
Hair Dryer	2	56p
Dishwasher	1.4	39p
Washing Machine	1.4	39p
Iron	1.4	39p
Electric Lawnmower	1.3	36p
Vacuum Cleaner	1.2	34p
Dehumidifier (medium)	0.7	19p
Baby Bottle Steriliser	0.65	18.2p
Fridge Freezer	0.4	11p
Hair Straighteners	0.35	9.8p
Freezer	0.15	4p
Fridge	0.12	3p
Charging Tablet	0.01	0.28p
Wi-Fi Router	0.0007	0.2p
Charging Smartphone	0.0025	0.07p

Heating & Lighting

Appliance	kWh rating	Cost per hour
Electric Fire	2.5	70p
Oil Filled Radiator	2	56p
Convector Heater	2	56p
Electric Heated Towel Rail	0.5	14p
Heated Blanket	0.15	4p
LED Lightbulb	0.009	0.25p

Money worries?

Health, Money, Housing & Work



NHS
Borders

Help is at hand

Improve your financial health and wellbeing with The NHS Borders Money Worries App



Download on the
App Store



GET IT ON
Google Play

Download the **NHS Borders Money Worries App** on the Apple App Store and Google Playstore.

Worrying about money?

Support is available in Scottish Borders



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

Step 2: What are some options?

1 Scottish Welfare Fund

People on low incomes may be able to get a crisis grant from the Council. This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

Find out more at:

www.scotborders.gov.uk/benefits (Under Community Care and Crisis Grants)

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice. A benefit check can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help you find cheaper deals on things like gas and electricity and make sure you're not missing out on things like school clothing grants or free school meals.

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Job Seekers Allowance or Employment Support Allowance do not (not a loan).

6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

Step 3: Where can I get help?

SCOTTISH BORDERS COUNCIL

Financial Inclusion and Advice Team
Advice on benefits, sanctions, benefit appeals and redundancy

0300 100 1800 | www.scotborders.gov.uk

Help with options: 1 2 3 4 5 6

CENTRAL BORDERS CITIZENS ADVICE BUREAU

**Support with debt, benefits, housing,
employment & more (based in Galashiels)**
01896 753 889

enquiries@centralborderscab.casonline.org.uk
www.galashielscab.org.uk

Help with options: 1 2 3 4 5 6

PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

**Support with debt, benefits, housing,
employment and more (based in Peebles)**
01721 721 722

manager@peeblescab.casonline.org.uk
www.peeblescab.org.uk

Help with options: 1 2 3 4 5 6

ROXBURGH AND BERWICKSHIRE CITIZENS ADVICE BUREAU

**Support with debt, benefits, housing,
employment and more**

Duns

01361 883 340

Eyemouth

01890 750 500

Kelso

01573 223 516

Hawick

01450 374 266

enquiries@roxburghcab.casonline.org
www.roxburghcab.org.uk

Help with options: 1 2 3 4 5 6

WAVERLEY HOUSING

Money and benefits advice for tenants
01450 364 200

info@waverley-housing.co.uk

www.waverley-housing.co.uk/tenant-zone

Help with options: 1 2 4 6

The organisations below offer free and confidential advice

EILDON HOUSING ASSOCIATION

Money and benefits advice for tenants
03000 200 217

tenancysustainment@eildon.org.uk

www.eildon.org.uk/benefits-info-advice

Help with options: 1 2 3 4 5 6

BERWICKSHIRE HOUSING ASSOCIATION

Money and benefits advice for tenants
0800 652 8104

info@berwickshirehousing.org.uk

www.berwickshirehousing.org.uk/money-advice

Help with options: 1 2 3 4 5 6

SCOTTISH BORDERS HOUSING ASSOCIATION

Money and benefits advice for tenants
01750 724 444

enquiries@sbha.org.uk

www.sbha.org.uk/contact-us

Help with options: 1 2 3 4 5 6

Scottish Welfare Fund

**Crisis grants to cover the cost of
an emergency**

0300 100 1800

www.scotborders.gov.uk/benefits

Department for Work and Pensions

Information on other entitlements
www.gov.uk

Social Security Scotland

**You may be eligible for support
from Social Security Scotland. For
example, Scottish Child Payment,
Best Start Grant and Best Start
Foods can help with the costs of
having a child.**

mygov.scot/benefits | 0800 182 2222

More Advice and Support

We are With You Borders

Support for individuals concerned about their alcohol and/or drug use
01896 757 843
wearewithyou.org.uk/services/the-borders

Borders Addiction Service

Support to anyone 16+yrs with drug and/or alcohol dependency
01896 664 430

Scottish Borders CHIMES Service (Action for Children)

Support to young carers, young people and parents impacted by alcohol and drug use
01896 750 173
CHIMES@actionforchildren.org.uk

Scottish Borders Council

Homelessness support & information
01896 661 385 | 01896 752 111 (after hours)
www.scotborders.gov.uk/homelessness

Shelter

Free housing advice
0808 800 4444 | scotland.shelter.org.uk

Borders Care and Repair

Advice and assistance to help repair, improve or adapt your home to live in comfort and safety in the community (for disabled people or people over 60)
01750 724 895
CareAndRepairEnquiries@eildon.org.uk
www.eildon.org.uk

Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed
0800 83 85 87 | www.breathingspace.scot

Christians Against Poverty

Debt counselling
0800 328 0006 | contact@capuk.org
www.capuk.org

Turn2Us

Information and financial support
0808 802 2000 | www.turn2us.org.uk

Home Energy Scotland

Free, impartial energy efficiency advice
0808 808 2282
www.homeenergyscotland.org

For Migrants with No Recourse to Public Funds (NRPF)

Scottish Refugee Council

Information, support, advice & advocacy to asylum seekers & refugees
0808 196 7274
www.scottishrefugeecouncil.org.uk

Migrant Help

Independent advice and guidance to move through the UK asylum process
0808 801 0503 | www.migranthelpuk.org

About this leaflet

This leaflet, developed with support from the organisations below, is based on learning from Scotland's A Menu for Change project. Access 'Worrying About Money?' leaflets: www.ifanuk.org/cashfirst. Last updated on: 29/09/22.

Feedback? www.bit.ly/moneyadvicefeedback.



**citizens
advice
bureau**

Could you be missing out on money?

Lots of us are feeling worried about money. Check if you are eligible for any benefits or grants by using the Money Map tool.

www.moneymap.scot

Check if you can save money on your council tax bills.

This tool shows if you are eligible for a discount, exemption, or reduction.

Wages not keeping up with bills?

www.cas.org.uk/our-advice-adds-up



WHERE TO GET HELP WITH FOOD IN THE SCOTTISH BORDERS



- 1 Heart for Duns/Connect Youth, Duns
Duns Foodbank, Duns
BAVS, Duns
- 2 Eyemouth Foodbank, Eyemouth
Eyemouth Larder, Eyemouth
- 3 Reston & Achencrow Larder, Reston
- 4 Chirnside Community Larder,
Chirnside
- 5 Jedburgh Foodbank, Jedburgh
Cheviot Youth Jedburgh, Kelso
- 6 Kelso Foodbank, Kelso
- 7 Galashiels & Area Foodbank,
Galashiels
Cafe Recharge, Galashiels
Langlee Early Years Centre,
Galashiels
TD1 Youth Centre, Galashiels
- 8 Rowlands, Selkirk
Selkirk Early Years Centre, Selkirk
Selkirk Foodbank, Selkirk
- 9 Newtown Community Help,
Newtown St Boswells
- 10 Lauder Larder, Lauder
- 11 Burnfoot Community Futures,
Hawick
Burnfoot Early Years Centre, Hawick
Salvation Army, Hawick
- 12 Peeblesshire Foodbank, Peebles
Food Foundation, Peebles
Tweeddale Youth Action, Peebles
- 13 Innerleithen Swap & Share Shed,
Innerleithen
- 14 Food Hugs, Walkerburn

Useful Contacts

Scottish Borders Council Customer Advice and Support

0300 100 1800

www.scotborders.gov.uk

Provides information on the range of
services provided by the Council, including
Housing Benefit, Council Tax Benefit and
Council Tax.

Financial Support

If you are on a low income or receiving
certain benefits and are experiencing
hardship you can apply for a Crisis Grant by
calling 0300 100 1800. More information
and other forms of support are available at:
www.scotborders.gov.uk/benefits

Information about support that is available
as a result of Covid-19 can be found at:
www.scotborders.gov.uk/coronavirus

Homelessness Services

Paton Street, Galashiels TD1 3AS
0300 375 1138 or 01896 752111 after hours
www.scotborders.gov.uk/homelessness

Justice Services

Paton Street, Galashiels TD1 3AT
0300 375 1138 or 01896 752111 after hours
www.scotborders.gov.uk/justiceservices

NHS Borders

NHS Borders
01896 826000 / 01896 823396 (safe haven/
confidential fax)
www.nhsborders.scot.nhs.uk
bordershb@borders.scot.nhs.uk

Borders General Hospital
01896 826000 / 01896 823476 confidential fax)



Mental Health

Finding support during the cost of living crisis



It's possible that your mental health will be affected by the current economic situation. You may feel stressed, anxious, worried or overwhelmed - this is a normal reaction.

This leaflet contains information to find help and support, and try to think of ways of protecting your mental health and wellbeing.

For regular updates, follow:

NHS Borders Small Changes, Big Difference on Facebook



Ways to Be Well

It's important to try to look after your own mental health. Here are a few tips:

- Stay in touch and connect with other people - talk to someone you trust about how you feel.
- Keep yourself safe - find healthy ways to cope with your emotions. Breathing exercises can help, such as counting from 1 to 5 as you breathe in and out.
- Keeping active and moving your body is important for your mental health. Get outside and connect with nature if you can. Notice your surroundings.
- Helping someone who needs it can make you feel good. Kindness matters. Be kind to yourself, make time for self-care and eat as healthily as you can.

Online Wellbeing Point

If you have web access, visit NHS Borders Wellbeing Point for links to resources and information to help you look after your mental health and wellbeing: www.nhsborders.scot.nhs.uk/wellbeingpoint.

Domestic Abuse Advocacy Service (DAAS)	01835 825024
Domestic Abuse Community Support Service (DACS)	01750 22892
Borders Women's Aid (Refuge)	01835 863514
Men's Advice Line (male victims)	0808 801 0327

LOCAL SERVICES - Week days, working hours

GP Surgeries	For advice and referral to mental health services including: <ul style="list-style-type: none"> • RENEW Primary Care Mental Health Service • DBI - Distress Brief Intervention Service
Wellbeing Service NHS Borders	Telephone 01896 824502 to self-refer. Emotional support, health eating, becoming more active and stopping smoking. Age 18 +
LAC Team for Mental Health SB Council	Telephone 01896 664155 to self-refer. General and social support. Age 18 +
Health in Mind	Telephone 01896 807000 to self-refer. Local 1-1, peer and group support
Quarriers Resilience for Wellbeing	Telephone 01896 668 411 to self-refer. Prevention and early intervention support for children and young people
CAMHS	GP referral for children and young people Queries only, telephone 01750 23715

OTHER SERVICES - Out of hours

NHS 24 Mental Health Hub	Telephone 111 for urgent mental health support 24/7
Breathing Space NHS 24	Telephone 0800 83 85 87 for emotional support. Age 16+ Mon - Thurs: 6pm - 2am, Fri 6pm - Mon 6am
Samaritans	Telephone 116 123 24/7
Kooth	Online counselling and support. Ages 11-18 24/7 www.kooth.com
Togetherall	Online support community. 16 + 24/7 www.togetherall.com

This leaflet is produced by the Joint Health Improvement Team.
Email: health.improvement@borders.scot.nhs.uk





Christmas Opening Hours

We'd like to wish all of our tenants a peaceful time over Christmas and the New Year. We'll be closed for the festive period from 2pm on 23 December 2022, and will reopen at 10am on Wednesday 4 January 2023.

If you have an emergency you can contact 03000 200 217.



How to Contact Us

We welcome your feedback – there are many ways to let us know what you think.



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



Customer Service: 03000 200 217



enquiries@eildon.org.uk



www.eildon.org.uk



www.facebook.com/EildonHousing



[@EildonHousing](https://twitter.com/EildonHousing)



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We invest in people Gold



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