We wish a Merry Christmas and a Happy New Year to all our tenants
From all at Waverley Housing

Rent Increase Consultation 2014-2015
Getting Ready for Universal Credit
Repairs & Maintenance update
Home Contents Insurance
Tenant Reward Scheme
Complaints Review
Quizzes, Recipes and Community News!

Our first community star!

Many congratulations to Waverley tenant Judith Cleghorn, who was nominated to receive our first community star award at our AGM in September.

Judith works tirelessly for her community as chair of Langlee Residents Association amongst many other roles! Judith and her team were instrumental in raising funds and organising the installation of the Jubilee Play Park in Langlee, Galashiels.

We caught up with Judith to ask her what ‘community’ means to her. Turn to page 8 to find out what she said...

Annual General Meeting 2013
In September this year, we held our Annual General Meeting and Community Evening at the Langlee Community Centre, Galashiels. The meeting was well attended by tenants and staff.

We had stalls set up to give information about the services we provide and also information about other services in the community. The highlight of the evening was a performance by the Langlee Community Choir.

We are looking for tenant volunteers to join our Board. Interested? Give us a call!

Christmas and New Year Office Hours
We will close on Tuesday, 24th December 2013 at 3.30pm and re-open on Friday, 3rd January 2014 at 8.45am.

In the event of an emergency repair during this time, please call 07721 889 618
Providing a quality housing service is at the heart of what we do. This time of year we review what it costs to continue to provide you with a good housing and repairs service.

This year, in accordance with our rental policy, the proposed rent increase which comes into effect on 7th April 2014 is the Retail Price Index from October which is 2.6% + 1%.

Therefore, the proposed rent increase for 2014-2015 is 3.6%.

It is important to us that we hear your views and comments on this proposal.

Please let us know your views by completing the attached comments form enclosed with this newsletter, or you can email your comments to:

tenantparticipation@waverley-housing.co.uk

All comments we receive are taken into consideration when your Board meet to make their decision on the rent for 2014/15.

It’s your chance to have your say!

We will print a summary of the responses we receive in the Spring 2014 newsletter.

If you would like to talk to us about the proposal, or would like more information, please contact Mark Rodgers, Director of Housing or Lenore Suddon, Housing Services Manager on 01450 364 200.
RENT INCREASE CONSULTATION

Why is paying rent important?

We are very aware that money is tight for many people at the moment. The current economic situation is a challenge for us all. However, we are committed to providing you with a good housing service.

To make sure we continue to provide, and improve our services to you it is important that that the money we receive in rents must, at a minimum cover the costs of providing you with your current service. Here is a summary of just some of the services we are committed to providing to you for 2014:

- providing you with good, improved, repairs service
- working towards all our properties meeting the Scottish Housing Quality Standard
- developing a useful website for you to access our services online
- introducing an appointment system for your repairs service
- working to improve our relet standards and times for new tenants
- focusing on tenancy sustainment

How is my rent calculated?

Basic rents for properties are based on type and size. Rents are collected weekly, in accordance with the Tenancy Agreement, but only over 48 weeks of the year.

The weekly rental amount is the annual rent divided by 48. The remaining four weeks in the year, sometimes referred to as ‘free weeks’, are really what we describe as ‘non-collecting weeks’. These are factored into the rental year to help during holiday periods when our offices are closed, or for closing end of year accounts. **If your rent is in arrears then you must still pay during these non-collecting weeks as rent is due weekly and in advance.**

Remember your rent free weeks 2014-2015

- Week beginning 28th July 2014
- Week beginning 29th December 2014
- Week beginning 5th January 2015
- Week beginning 30th March 2015

(your account must be in credit to be eligible)

We are currently working on a new website for Waverley Housing to be ready for Spring 2014. We would love to hear your views!

- What would make you use our website?
- What information would you like to see on our website?

We want to hear from you! Email your ideas to tenantparticipation@waverley-housing.co.uk by end January 2014!

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In April this year, the ‘Bedroom Tax’ came into force, as part of the Welfare Reform set by the Government.

The next stage of the Welfare Reform is Universal Credit.

**What is Universal Credit?**

All the benefits you currently receive will be paid in one monthly payment directly into your own bank account. This includes your housing benefit.

**When will this happen?**

If you have a significant change of circumstance that affects your benefit entitlement, Universal Credit will be set up for you at that point.

If your circumstances do not change, the Department for Work and Pensions will be in touch with everyone in due course to arrange setting you up on Universal Credit.

**It is not yet known when residents in the Scottish Borders will be transferred over to Universal Credit. However, the Government says that everyone who receives benefits will be transferred over by 2017.**

**It essential that you pay your rent on time**

If you do not pay your rent, there is the possibility that you could lose your home due to rent arrears.

If you are experiencing financial difficulties, you must let us know. **We are here to help you as much as we can.**

Our Tenancy Sustainment Officer can work with you to make sure you are receiving everything you are entitled to.

Your Housing Officer can work with you to negotiate an affordable re-payment plan so you can clear your arrears whilst still paying your rent.

**Start planning now.** Follow this action plan to help you be prepared...

<table>
<thead>
<tr>
<th>Action</th>
<th>Why?</th>
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<tbody>
<tr>
<td>Make sure you have a bank account</td>
<td>To receive Universal Credit payments, you need a bank or building society account for your payments to be paid into.</td>
</tr>
<tr>
<td>Decide whether you need a joint account</td>
<td>If you live with a partner and you are both eligible for Universal Credit, you will only receive one single monthly payment. This can be paid into one account or a joint account, this is your choice. Speak to your bank for information about setting up a joint bank account.</td>
</tr>
<tr>
<td>Make sure you can set up direct debits or standing orders from your account.</td>
<td>If part of your payment is towards your rent, it will be your responsibility to make sure that your rent is paid. The easiest way to pay is by monthly direct debit. You can set this up with your bank to pay your rent on the date your Universal Credit payment is received, giving you peace of mind knowing that your rent has been taken care of.</td>
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</tbody>
</table>

**We are introducing PayPoint facilities from 1 April 2014 to help tenants who are unable to use the direct debit facility. We will be in touch with individuals during March 2014 with further details.**
Repairs & Maintenance
what’s new with your repairs team?

The future is bright...

We have invested in new LED security lights in the common areas for Beech Avenue, Galashiels and have already installed these in two blocks.

We have purchased 200 lights to be fitted at Beech Avenue which are 9 times brighter than those already installed, more reliable and much cheaper to run!

We hope to fit more of these throughout our properties in the future!

Insulation works

We have been granted funding to upgrade external insulation in the areas of Stonefield, Hawick and The Linn, Kelso.

Our Stonefield area is complete and work is in progress at The Linn.

We are working alongside SBHA, SBC and Grattan & Hynds to carry out these projects to improve energy efficiency and appearance in your homes.

Our new office update

Ashleigh, building contractors, are well underway with our new office on Bridge Street. They have kindly agreed to let our apprentices go along and gain some site work experience and help out with the refurbishment.

Report your repair

Free phone 0800 104 105
free from landlines

For emergency repairs out of office hours, call 07721 889 618

Uncontrollable

34%

Partially upheld

5%

Still open

10%

We have been at several community group meetings this year where dog fouling has been raised as an issue.

Please pick up after your pet.

If you see a pet owner allowing their dog to foul and not picking up, please remember to report the incident to Scottish Borders Council on 0300 100 1800 and also let your Waverley Housing Officer know.

Complaints
April - December 2013

In the year to date we have received 64 complaints. 61 of these have been stage 1 complaints, 3 of them stage 2. We responded to 89% of these complaints within our agreed timescales.

You said: Not enough information given about works that are required, so that a property is in an acceptable state when a tenant ends their tenancy.

What we did: We have introduced a new void checklist which gives specific details of all work required to be completed by the tenant before they end their tenancy.

51% 34% 5% 10%
tenancy sustainment service - here to help you

We aim to support you so you can successfully manage your home and keep your tenancy. Our Tenancy Sustainment Officer, Gail Morrison, is here to support you from the beginning of your tenancy and throughout your tenancy where appropriate or when required.

There is no charge for this service and the service is available to all new and existing tenants.

To contact Gail, phone her at our office on 01450 364 200, or talk to your Housing Officer who will put you in touch.

What can Gail help me with?

- Help to fill in forms
- Helping you get in contact with the council, Department of Work and Pensions, energy companies etc
- Assessing whether extra support is required and sign posting you to other agencies who can help
- Giving you advice about your tenancy
- Giving you advice about your welfare rights

Take a 10 minute break, make a cuppa and have a go at our festive competition word-search! Find all the words hidden in the word search. Send your completed puzzle to us by Monday 10th January to be entered into our draw for a new year goody hamper!

Your Name: _____________________________
Address: _____________________________

We currently provide all our tenants with free Home Contents Insurance. Our insurance company have expressed a concern about the level of claims and repeat claims being submitted.

With immediate effect, the Board of Waverley Housing have agreed to introduce a ‘no claims discount’ for all tenants.

<table>
<thead>
<tr>
<th>No claims discount</th>
<th>Tenant Excess</th>
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<tbody>
<tr>
<td>4+ claim free years</td>
<td>£75</td>
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<tr>
<td>3 claim free years</td>
<td>£95</td>
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<tr>
<td>2 claim free years</td>
<td>£125</td>
</tr>
<tr>
<td>1 claim free year</td>
<td>£175</td>
</tr>
<tr>
<td>0 claim free years</td>
<td>£250</td>
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With effect from 1st April 2014, we are withdrawing the benefits of our Home Contents Insurance Scheme to all tenants who owe us money and who do not have an agreement with us to repay by instalments over a specified period.

If you have any questions about your Home Contents Insurance please call us to discuss.

Waverley staff were busy in October raising funds for the Breast Cancer Campaign.

We supported the campaign’s Wear it Pink day and staff raised the sum of £161 through various activities, including a pink themed quiz, raffle, sale of home-baking!
We currently offer a number of incentives to our tenants.

We are delighted to announce that we will be offering additional rewards from 1st April 2014!

We currently offer:

A share of £250 Shopping vouchers
Quarterly prize draw for all tenants who maintain a clear rent account, including tenants who have maintained any repayment arrangements. There are eight winners drawn: 2 tenants will win £50 and 6 will win £25 every quarter.

£250 Shopping vouchers
Golden Handshake to all tenants terminating their tenancies and leaving their property to our required standard.

£100 Shopping vouchers
Quarterly prize draw of tenants responding to our satisfaction surveys on services provided.

Home Decoration Packs
We are working in partnership with a local Dulux Centre to help our tenants access affordable home decoration materials. If money is tight but you want to decorate your home, this tenant reward will help you get more for your money than is available from general DIY stores etc.

Downsizing to a smaller home?
Are you planning to downsize from a 3 or 3+ bedroom property to a smaller home? We may be able to help you with some of the costs of moving house.

Service Guarantee for Reactive Repairs
If you are unhappy with a reactive repair that we carry out in your property, you may be eligible to benefit from our new service guarantee. You must complete the feedback form giving details of why you are unhappy with the service, and return this to us. Where we agree that the service we have provided is unsatisfactory, we will work with you to ensure that works are carried out to your satisfaction and we may award you the cost of the repair as our Service Guarantee*.

*Service Guarantee will not include any roofing repairs

Congratulations to Mrs Carr, Kelso
A winner of £50 shopping vouchers in our quarterly prize draw!

And to Ms Fiona McCutcheon, Hawick who won our £100 satisfaction survey prize draw!

For further information about any of our reward schemes, please contact us.

Full details about our reward schemes will shortly be available on our website.
Recipe Corner

Use up your leftover turkey and veg in this budget buster turkey and potato curry!

You will need:
1 tbsp sunflower oil
1 large onion, thickly sliced
1 green pepper, deseeded and chopped
2 tbsp curry paste
2 garlic cloves, crushed
400g can chopped tomatoes
300g leftover cooked turkey, diced
300g leftover cooked potatoes (either boiled or roast), diced
2 tbsp mango chutney
small pack coriander, roughly chopped
rice or naan bread, to serve

Method
Heat the oil in a large pan over a fairly high heat. Cook the onion and pepper for 3-4 mins until starting to soften and brown slightly. Stir in the curry paste and garlic, then cook for another 1-2 mins. Add the chopped tomatoes and 150ml water. Bring to the boil and bubble for 5 mins.

Turn the heat down, stir in the turkey and potatoes, and cook for another 2-3 mins, then season and add the mango chutney. Scatter with coriander and serve with rice or naan.

Remember to recycle this Christmas!

Use pinking shears to cut up old Christmas cards and make tags for presents next year.

To find out more about how to nominate a neighbour for the next round of Community Star Awards, visit our website, or look out in our Spring Newsletter for full details.