

cairn

FOCUS

Your tenant's newsletter

Summer 2017



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Great homes. Great services. Great people.

PAYING TRIBUTE TO OUR COLLEAGUE, CAROLINE

We have renamed our Inverness Office in memory of Caroline MacAskill, our Head of Service, who passed away in October. Caroline's colleagues and friends wished to pay a lasting legacy at Cairn.

Speaking at a short ceremony attended by Caroline's family and colleagues, Jason MacGilp, Cairn's Chief Executive, said:

"Caroline was a highly valued member of the Cairn team and we were keen to commemorate her great work and commitment to Cairn over the years. Caroline was committed to providing a great service to our tenants, and as well as the office renaming, we shall also be naming a new annual staff award for customer excellence after her."

Caroline's husband Ian MacAskill said:

"Caroline was passionate about the important things in her life, her family, her horses, her dogs, her home and her work. She was especially passionate about homes. She believed everyone should have their own home, their own security, their own place. A fundamental basic for a good life. She was so proud of Cairn, the team, what Cairn stands for and what it is trying to achieve. She would have been so proud of this honour."

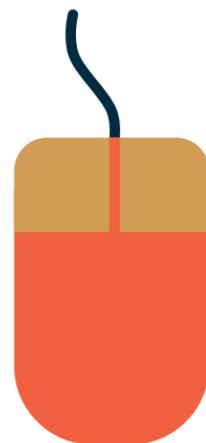


DO WE HAVE YOUR EMAIL ADDRESS?

We send out a lot of information to you by post, including this newsletter.

To save money on postage and printing and to contribute to protecting the environment, we want to send more information by email. If you have an email address, please send us an email to enquiries@cairnha.com with your name and postal address.

Even if you think we already have your email address, it would be great if you could send an email so we know we have the correct one on our records for you. We're hoping to have systems in place to move our mailings over to email rather than post, for those of you who are online, in the near future.



IAN'S DIGGIN' IT AT DEVLIN

The residents at Devlin Court, Stirling are enjoying their delightful surroundings, all thanks to one of their residents, Ian Hogg.

Before retiring, Ian had worked as a landscape gardener at Lanark Moor Country Park.

Since taking up residency at Devlin 13 years ago, he has worked tirelessly and continuously, removing trees and wild bushes, and replacing scrubland with new grass, forming beautiful flower beds and a new picnic area where the residents can have summer barbeques. They also benefit from homegrown potatoes for tea, with strawberries and plums for afters! Ian said, "Although it's hard work, I find it relaxing. If gardening is in your blood, it's in your blood."

Amanda Hiddleston, Court Coordinator, said that the rest of the residents help and encourage him by continually raising funds so that Ian can buy what he needs to keep the garden looking lovely.

The Cairn Community Fund has also provided grants including a herb garden and training for tenants from The Conservation Volunteers.

Amanda's son Robert recently worked with Ian in the garden which helped him achieve his Duke of Edinburgh Award. Amanda said "He loved working with Ian and learned so much from him".

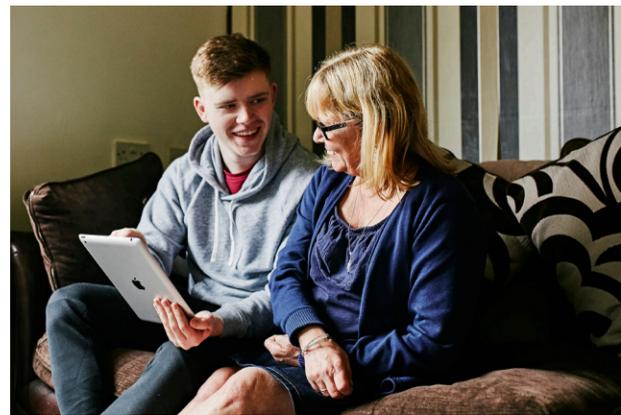
Ian likes to involve his wife Mary too, and says she's a 'dab hand' at the weeding! We're very grateful to people like Ian who make our communities great places to live.

NEVER A DULL MOMENT AT GLENTANAR COURT

Tenants at Glentnar Court have been keeping themselves busy the last few months. Their 'Making Easter Eggciting' event, which was funded through the Cairn Community Fund, saw them put on an Easter lunch in aid of Renfrewshire Women's Aid. An ambitious target had been set for 150 Easter eggs for children receiving support from the Women's Aid and 15 Easter baskets for women in the refuge. They also held an Easter bonnet competition.

This was another example of tenants at Glentnar Court reaching out to Renfrewshire Women's Aid after their successful Children's Christmas Party.

Tenants have also been working with West College on a social media project. Students have been visiting the court to teach the tenants the benefits of social media and how to use it effectively and safely. They have set up a Facebook and Instagram page where they have posted some lovely photos and stories from their project. Search 'Glentnar Court' to find them.



FUNDRAISING USHERS IN NEW MOVIE NIGHTS



Tenants at Douglas Haig Court in Hawick are now enjoying movie nights after raising funds for a big telly and DVD player. The first showing was a stroll down memory lane with a film about Hawick. The local Morrison's supermarket has also generously donated funds for DVDs and popcorn.

A big thanks especially to Jim Shaw who led the fundraising effort.

PREPARING YOUR FINANCES FOR LATER IN LIFE

Some of us may need some help if changes to our health make it difficult for us to manage our own affairs. Planning ahead and taking some legally binding steps early can save ourselves and our loved ones more stress later.

Power of Attorney

When you grant someone power of attorney it means you are appointing them to act on your behalf. The person making the power of attorney is called a donor and the person appointed to act on their behalf is called an attorney.

A power of attorney gives the attorney the legal authority to deal with third parties such as Cairn, banks or the local council.

Some types of power of attorney also give the attorney the legal power to make a decision on behalf of someone else such as where they should live or whether they should see a doctor.

In order to make a power of attorney, you must be capable of making decisions for yourself. This is called having mental capacity. If someone can make a decision for themselves, they can be said to have the mental capacity to make that decision. If they aren't capable to make a decision because of some form of mental disability, they can be said to lack the mental capacity to make that decision. The disability may be either temporary or permanent and could be caused by:

- Dementia
- Brain injury
- A stroke
- Alcohol or drug misuse
- The side effects of medical treatment
- Any other illness or disability

A power of attorney is a written document which includes a certificate signed by a solicitor or UK medical doctor.

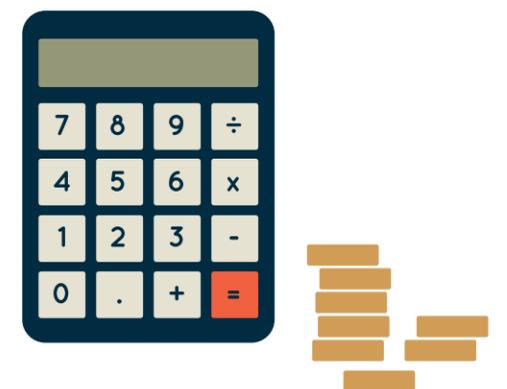
Who can make decisions when someone loses mental capacity?

Sometimes it may be necessary to make decisions for someone who has lost their mental capacity and there is no power of attorney in place. Once a person has lost their mental capacity it's no longer possible to grant a power of attorney.

It is possible to apply to the Sheriff Court for a decision to be made on a particular matter through an 'Intervention Order'. However, if there is a continuing need to make decisions on that person's behalf, the court can make a 'Guardianship Order'. Before applying for a guardianship order, legal advice should be sought to make sure the appointment will benefit the adult and is appropriate under the circumstances.

A guardian is usually a family member or someone who knows the person well. A guardian can make decisions about someone's personal welfare, property and financial affairs. Depending on the adult's condition and circumstances, the Sheriff will decide how long the order should last. It is usual for orders to be granted for a period of three years, however it might be granted for anything up to the lifetime of the adult.

For more information on powers of attorney, intervention orders or guardianship visit www.publicguardian-scotland.gov.uk. For advice and guidance contact Age Scotland, Alzheimer Scotland or Citizens Advice Scotland.





OVER 500 CHILDREN TURN OUT FOR THE CAIRN CUP

The fourth Cairn Cup was held in Inverness on Saturday with over 500 children competing in three different football tournaments. The event moved to Millburn Academy this year to accommodate an expanded tournament of 48 teams. Children from P2 to P7 had the opportunity to participate, with the P2/P3 age group playing six-a-side and the other age groups playing eight-a-side.

The Cairn Cup was one of 15 community run projects supported by the Cairn Community Fund in 2016/17. In between matches, there was plenty to do with a bouncy castle, facepainting, a BBQ, a cake stand and even some glorious weather. Congratulations to everyone who took part in a fantastic day and well done to everyone from Cradlehall Primary School Football Club who organise the event which has become a fixture on the Highland sporting calendar.

MUTUAL EXCHANGE

Did you know that as a Cairn tenant you have the option to swap your home with another social housing tenant?

This is called a mutual exchange. It could be a house exchange, flat exchange, bungalow, maisonette or any other property type. You can swap homes with any council tenant or housing association tenant in the UK providing they have the right to mutual exchange and want to swap homes with you.

HomeSwapper (www.homeswapper.co.uk) and House Exchange (www.houseexchange.org.uk) both have homes available across the UK so you can find properties either locally or in another part of the country. House Exchange now also have an app you can download onto your smartphone, making it even easier for you to find a swap.



UPDATE FROM YOUR CUSTOMER PANEL

The Cairn Customer Panel, a group of tenant volunteers who work with Cairn staff to scrutinise services and suggest areas for improvement, have turned their eye to our contact centre for their next project.

The contact centre takes approximately 50,000 calls a year and after having been established in October 2014 we felt that now would be a good time for the panel to review the quality of the service they offer to our tenants.

Representatives of the panel also joined a Tenant

Participation Advisory Service organised visit to the Scottish Parliament where they could see how the tenant movement can shape and influence decisions on housing following the introduction of the new Scottish Social Housing Charter.

The Customer Panel are always looking for new members to join their ranks. If you can spare a little time and would like to work positively to help Cairn provide better services you can call Neil or Amy on 0800 990 3405 for an informal chat and an application form.



100 YEARS YOUNG

Many happy returns to our latest centenarian, Harriet Fordham of Devlin Court near Stirling.

Harriet celebrated her 100th with family, friends, Cairn staff and the traditional birthday card from the Queen.

WE WANT YOU ON OUR BOARD!

It is important that we are open and accountable to our tenants and that you have an opportunity to get involved at a level that suits you. As well as initiatives such as our Customer Panel, focus groups and local registered tenant organisations, tenants and other customers also have the opportunity to become members of our Board. The Board is our governing body and makes strategic business decisions about the management of Cairn, including key policy and budget decisions.

Our volunteer Board members come from a wide variety of backgrounds and have a broad range of skills and experience. You can find out more about our current Board members in the 'About us' section on our new website.

As part of our Board Recruitment Policy, and guided by our Company Rules, we will write to all our shareholding members to invite nominations to the Board.

If you wish to apply to become a shareholding member and/or you'd like to become a member of our Board, please get in touch. Training and support is available to all Board members.

Please give Carolyn Owens, Executive Assistant, a call or email carolyn.owens@cairnha.com for an informal chat and more information.



THUMBS UP FOR OUR CUSTOMER SERVICE

We are celebrating after being awarded with Customer Service Excellence accreditation. The accreditation process tests in detail areas that research has indicated are a top priority for customers.

John Davidson, Cairn's Director of Customer Services, said:

"Our team are delighted to have been recognised for Customer Service Excellence. Working through the accreditation process highlighted areas of customer services where our team are best in their class. We have a lot to celebrate and some great ideas for where we can continue to improve. This award demonstrates Cairn's commitment to delivering

excellent services to our customers and places us amongst a small handful of social landlord's in Scotland to have received the award."

"This award followed days after we were named one of the Sunday Times Top 100 best not-for-profit organisations in the UK to work for.

These awards come after several years of continuous and sustained performance improvements across the organisation. We are glad to see our hard work is paying off but remain committed to listening to tenants and improving our homes and services.



A NEW PARTNERSHIP WITH R&J

Cairn and ANCHO have agreed a new responsive repairs partnership with Rodgers and Johnston. As reported in previous newsletters we are currently exploring the exciting possibility of a constitutional partnership with ANCHO, an Ayrshire based housing association, which would have a total of 4,200 homes across 22 local authorities. Rodgers and Johnston, a buildings and maintenance contractor based in North Lanarkshire, has provided our repairs service for tenants in central and southern Scotland for the last five years but with the existing contract up for renewal it was an opportunity to test the market in a joint procurement exercise with ANCHO. Our repairs in the Highlands will continue to be carried out by our own in-house repairs service, HomeWorks.

The opportunity to negotiate a new repairs contract with ANCHO allowed us to strike a better deal for our tenants. We've set new nationwide

targets for repairs with emergency repairs now 'made safe' within only two hours of being reported, 24 hours a day. We've also halved our target for routine repairs which should now be completed within ten days. Our urgent repairs target remains at two days.

John Davidson, Cairn's Director of Customer Services, said: "Our proposed constitutional partnership with ANCHO will make both organisations more financially resilient with reduced overhead costs meaning we can direct more resources towards providing services to tenants, investing in existing homes and building new homes. Our joint procurement with ANCHO and new contract with Rodgers and Johnston offers costs savings and performance improvements for tenants. We're delighted to continue working with such valued partners."

BENEFITS – A CASE STUDY

Joe Eley, our Benefits Advisor, has helped Cairn tenants claim hundreds of thousands of pounds in benefits. In the last edition of Cairn Focus we shared Joyce and David’s story. They are a retired couple who now receive £17,000 in benefits every year which they were previously not claiming. In this issue we’d like to share Gillian’s story.

Gillian

My ankle started to get painful and before long I was in terrible agony. I went to the doctor and it wasn’t broken. I took some time off, rested but it just kept getting worse. The pain would travel up to my hip and I couldn’t walk. I ended up getting an emergency MRI and it turned out I’ve got a crack on my hip and arthritis on my hip, knees, ankles and spine.

I was running my own company before I became unwell; a successful business that I’d built up over many years. But then I couldn’t work anymore. To go from feeling proud and self-sufficient to being so reliant on other people was very difficult for me. I was in this zone where I couldn’t run my own life because I was in such pain. I would see things and I couldn’t speak properly. I was blaming the medication I was on but I’ve since learned it was actually the way my body and mind were reacting to the pain I was suffering.

The benefits agency wasn’t very helpful. I was really upset because I felt like I was being accused of lying about my health.

I got a letter one day from Cairn saying I was about £700 in rent arrears. I couldn’t understand it. I thought the benefits agency would have taken care of it all. I got in a right state. I called my

“The help I’ve had from Joe has changed everything. I’ve got peace of mind that my bills are paid and I’m not going to go into arrears.”

housing officer in tears and told her I couldn’t cope. Jacquie was superb, she just said, “don’t worry, calm down, I’ll come and see you”.

I can safely say if it hadn’t been for Jacquie I don’t know what would have happened to me. Jacquie went above and beyond the call of duty to look out for me. And then she brought Joe over.

For some reason I imagined that Joe would be young and tall but then in he comes looking like a wee Glasgae hard nut! Joe and I had a chat about my situation. He’s really easy to talk to and we got on right away. He told me we should appeal the previous decision from the benefits agency.

After Joe helped me win my appeal for the daily living allowance he said we’d put in for carers allowance for my daughter who looks after me. Because we won the appeal we also got full housing benefit.

With Joe’s help I went from not working and having zero income to receiving Personal Independent Payment, Carers Allowance, Employment Support Allowance, Housing Benefit and a reduction in Council Tax.

The help I’ve had from Joe has changed everything. I’ve got peace of mind that my bills are paid and I’m not going to go into arrears. I’ve had to adjust to a different income, and we do struggle a bit, but I’m nowhere near as stressed as I was before Jacquie and Joe got involved.

Personal Independence Payment	£4,828.80
Carers Allowance	£3,229.20
Employment Support Allowance	£3,280.80
Housing Benefit	£4,080.65
Council Tax Reduction	£685.30

Total new benefits £16,104

To find out how Joe can help you give him a call on 0800 990 3405 or email joe.eley@cairnha.com.

OUR WELFARE BENEFITS AND MONEY ADVICE SERVICE

In the last year Joe worked with 325 individuals, up from 237 in the year before. Joe has helped people from all different ages, from 19 to 92. 275 benefit claims were lodged on behalf of tenants and, of those that had been resolved, the success rate was 95%

The total monetary gain for tenants was an amazing £608,871.

Benefit	Gains
Attendance Allowance	£168,627.30
Employment Support Allowance	£120,658.93
Pension Credits	£100,472.55
Housing Benefit	£72,618.34
Personal Independence payments (daily Living)	£51,571.20
Personal Independence Payment (mobility)	£30,053.40
Child Tax Credits	£19,906.49
Income Support	£12,296.60
Carers Allowance	£11,053.80
Council Tax Reduction	£10,517.12
Warm Homes Discount	£7,280.00
Working Tax Credits	£3,815.76

Personal Independence Payments (PIP) is a disability benefit that has replaced Disability Living Allowance (DLA) for claimants aged 16-64 years of age.

What can Joe do for you?

We’ve seen that, for many families, getting support from Joe to navigate the maze of benefits entitlement can result in life transforming changes to household income.

Do you or a member of your family have a health condition that reduces the ability to attend to personal needs? For example, getting in and out of bed, dressing or bathing.

Do you or a member of your family have a health condition that reduces the ability to travel outdoors alone? Or does it limit the ability to walk for less than 200 meters before having to stop due to severe discomfort? This question only applies to tenants under 65 years of age.

If you answered yes to either of these questions (or even if you are unsure and would like some advice) please get in touch with Joe Eley, our Welfare Benefits Advisor by calling 0800 990 3405 or emailing joe.eley@cairnha.com. You may be entitled to Personal Independent Payment, Disability Living Allowance or Attendance Allowance.



