



Chief Executive to stand down

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Lockdown easing - latest news on Melville services

Over the past couple of months lockdown has eased and things are starting to slowly return to something like normal but we're still not able to provide all of the services that we would usually. So where are we in the route out of lockdown?

Will the office be reopening soon?

The Scottish Government continues to advise that non-essential offices should remain closed and we will not reopen our office until this guidance changes. Until then we will continue to provide the vast majority of our services remotely.

Unfortunately, while we're closed, you won't be able to make any payments at the office and when we do reopen we will no longer be accepting cash payments, only payment by debit card.

You can however make payments (cash and card) at shops displaying the PayPoint logo.



You can also do things like check your rent balance using the tenant zone section of our website. By signing up you'll have access to your rent account 24/7. Go to our website or give your housing officer a ring to find out more.

While you're closed who can I speak to if I'm struggling to pay my rent?

Anyone who is struggling to pay their rent, for whatever reason, should phone their housing officer on **0131 654 2733** (option 4) and we will do what we can to help. Our usual support services (Welfare benefits, Money advice, Tenancy support etc) are also available.

Can I now get a face-to-face appointment?

In the first instance appointments with all staff will be by phone but when more complicated help is needed we are now doing home visits once again.

Our advisers are even busier than usual at the moment so when getting in touch please be patient. Independent advice is also available from organisations such as Citizens Advice Scotland (www.cas.org.uk).

Is the repairs service back to normal?

Yes, both Saltire (gas repairs) and Novus (most other repairs) are now operating a full reactive repairs service once again. You can once again report repairs by phone, by email or through our website.

What about gas servicing?

Gas servicing has continued as normal throughout lockdown. It's vitally important that you allow Saltire access to carry out this work.

Is there other work that I have to give access for?

Yes. Testing of detectors and electrical systems has now restarted. We'll be in touch with plenty of notice to tell you when we'd like to carry out this work.

What's happening with home upgrades?

We're very keen for all of our planned

home improvement programmes to restart now, however work can only begin in agreement with contractors. So where are we currently?

- **Kitchen replacements have now restarted, subject to all necessary safety procedures**
- **Bathroom replacements are still suspended and are unlikely to begin again before November as the contractor's staff remain furloughed**
- **Central heating upgrades remain suspended, and Saltire won't restart this work before November. We don't like to leave customers without heating during the winter months and anyone due a new system who doesn't want to be without heat or out of their house for a day in the winter, can postpone until the spring**
- **Roof replacement work has restarted**

More questions?

If you have a question that's not answered here please visit www.melville.org.uk or call us on **0131 654 2733**

Regular meetings benefit reps



Hi and welcome to our column, bringing you all the latest developments from Melville's tenant rep group.

My name's Gill and I'm one of the reps for Mayfield. I've

recently moved home, which was interesting given how up in the air things continue to be, but I'm still in Mayfield where I've been a Melville tenant since 2012.

One small thing that I found really interesting was to see for myself the process

of getting a paint pack on moving into my new flat, as this was something the tenant reps were involved in introducing. On the whole I found it really positive but I do have one or two suggestions for improving the process which I plan on bringing up at the next rep meeting.

Speaking of which, our meetings have continued on Zoom and we've had loads to chat about over the past couple of months. We've discussed anti-social behaviour and Melville's new policy, which we'll be bringing you more on in the next Voice, lockdown and the gradual return of services, and a detailed look at Melville's approach to tenant participation. Meeting

regularly has been a good way of keeping in touch when normal life has been on hold. I think we're all looking forward to the office reopening allowing us to have face-to-face meetings again but it looks like that could still be some way off.

We're always on the look out for other tenants interested in joining the group. We usually meet every two to three months with the next one scheduled for October. We each receive a £20 shopping voucher for every meeting we attend and get to tell Melville how they're doing.

Thanks for reading and stay safe

Gill

Retirement marks end of hugely successful career for Melville CEO



Andrew Noble is to retire from his position as Melville Chief Executive, following a quarter of a century's stellar service to the social housing sector. Andrew will step down from the role, that he's held since 2005, later this year once a successor is found.

During his time as head of Melville, Andrew has overseen a development programme that has delivered almost 400 new affordable homes, increasing Melville's housing stock by 25 per cent, while also investing heavily in existing homes to improve their energy efficiency and

affordability. In 2016 he oversaw the move to our new office, the culmination of a four-year project to rescue and restore the Grade A listed Dalkeith Corn Exchange.

"I am immensely proud of all we have achieved during my time at Melville," said Andrew. "I have been fortunate to work with so many fantastic people over the years, including staff, Board members and colleagues throughout the housing sector. It's thanks to their help, support and dedication that we have been able to have such a positive impact on the lives of so many people.

"Melville is at the heart of the communities we serve, and that has never been more important than in recent months," he continued. "We have responded to this year's unique challenges and adapted our services to provide practical support, advice and reassurance. There will be further challenges to come but I have every confidence that I will be leaving an organisation more than able to face them."

Caron Quinn, Chair of the Melville Board, said, "It has been an immense pleasure to work with Andrew whose commitment to Melville has overseen the significant growth of the Association. Melville now owns and manages 2,032 homes across central Scotland. This is more than the Association took over back in 1995 and a huge increase from the 1,600 homes we owned back in 2004 when our development programme started.

"Andrew has played a key role in our success and led the staff team with dedication, ensuring a firm focus on tenants and the communities Melville serves. On behalf of all my fellow Board members I would like to wish Andrew a long, happy and healthy retirement. I believe the Association is a fantastic organisation to work for and we look forward to welcoming a new CEO to move us into the next chapter of Melville's journey."

Did you know?

Beginning his 30 year housing career with public sector housing body Scottish Homes, Andrew was part of the management team who, along with tenants and members of the local business community, formed Melville Housing Association and then delivered a successful ballot and transfer of 2,023 Scottish Homes properties in October 1995.

Area	Tenant rep
Gorebridge, Newtongrange	Position vacant
Penicuik, Bilston, Loanhead	Position vacant
Bonnyrigg, Poltonhall, Rosewell	Andrew Hiddleston, Liz Coyle and Petrina Ford
Mayfield, Pathhead	Belinda Maciver, Diane Gamrot, Gill Pennie and Barbara Shearer
Easthouses	Cathy Hanlan
Dalkeith	Frank Kelly and Sandra Weston
Danderhall, Woodburn	Eileen McLaren
Lanarkshire, Edinburgh, East Lothian	Position vacant

Fancy becoming a rep and getting £20 for every meeting you come to?
Email mytenantrep@melville.org.uk or call 0131 561 6466.

FREE flooring for your home



In the last couple of weeks we've had a huge delivery of good condition, used carpet tiles that are available, for **FREE**, to Melville tenants. These are carpet tiles rescued from office refurbishments that otherwise would have gone to landfill.

If you're interested you **MUST** be able to pick them up yourself. Unfortunately we can't deliver. Arrangements for picking them up are slightly different given social distancing guidelines, and because the office remains closed. We will discuss collection arrangements with you once we've agreed quantities and dates for collection.

Although the latest delivery was a biggie we'd recommend you don't hang around as the carpet tiles we had before lockdown went quickly. And if you're wondering whether carpet tiles are for you, see for yourself the overwhelmingly positive feedback we've received to the project so far:

50 Nearly 50 Melville households have taken part

4K More than 4000 carpet tiles have been given out

73% 73% said they make a **BIG** improvement to their home

95% 95% are satisfied or very satisfied with their tiles

96% 96% said the tiles are **EASY** to lay

95% 95% think Melville should be doing more for the environment

Everyone said they'd recommend Melville's carpet tiles to friends and family

Look lovely

Great quality

The living room looks and feels much warmer

I would recommend as the tiles are in great condition

With a cement floor and vinyl tiles my kitchen floor was very cold.

The tiles have made a big difference

Almost like a carpet. Well done

My room is so much warmer now which has saved me on electric and gas

Improvement to kitchen 'overwhelming' for Susan

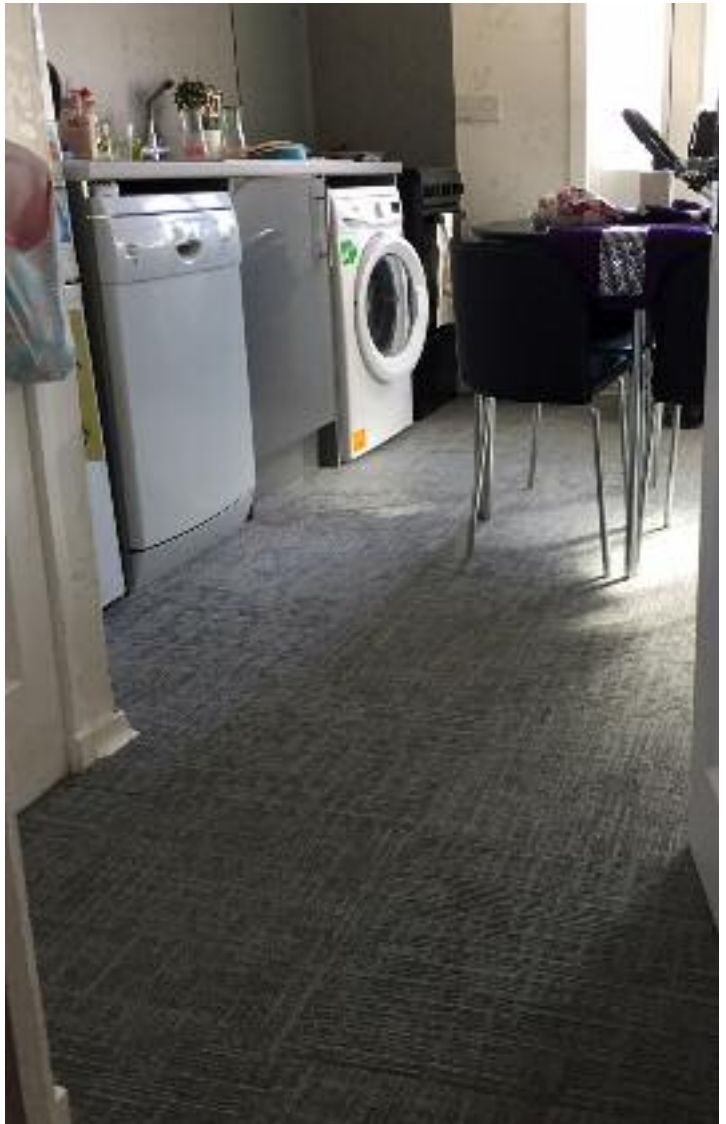
Susan, who's been a Melville tenant for over 20 years and lives in Mayfield, needed flooring for her kitchen but couldn't afford to buy it. When she contacted us she'd just got out of hospital after an operation and was spending more time at home than usual, however she avoided the kitchen as much as possible as the flooring was old and worn, making it feel cold and uninviting.

Susan couldn't make it to the office herself, instead getting family to pick up the flooring for her. She also got a wee bit of help fitting the tiles, however she was surprised at how easy laying them was. She did, however, quickly realise that she'd misjudged the number of tiles needed and was ten short.

"Because of my operation I struggled to measure the area very well and I ended up short," said Susan. "I was really disappointed but I phoned Melville and they still had some left so my daughter picked them up the same day and I was able to finish the job no bother. I was delighted."

Susan, who firmly believes that Melville should be looking out for the planet as well as tenants, is over the moon with her newly carpeted kitchen and has already recommended tiles to other people.

"I just want to cry when I go into the kitchen. They look amazing. I'm so overwhelmed with my kitchen now. It's so warm as well. I think Melville are amazing. I can't thank you enough."



How can I get carpet tiles for my home?

- Free carpet tiles are available to Melville tenants, subject to availability
- All tiles are in good, used condition. We would normally recommend you come to the office to see them before deciding if they are right for you, however with strict covid regulations in place we can send pictures instead
- We also have a carpet cleaner that you can borrow for free (on payment of a £10 deposit) once the office has reopened
- You must let us know the approximate size of the rooms you wish to carpet
- You need to collect and lay the tiles yourself. Please note:
 - The tiles can usually be laid directly on to any flat surface such as concrete or vinyl
 - If laying on uneven surfaces such as bare floor boards, then plywood or similar should be laid underneath. Unfortunately we can't provide this but it can be picked up pretty cheaply from DIY shops
 - There's no need for underlay
- More help/advice, including links to videos of how to fit carpet tiles, is available on our website

To find out more, send an email to info@melville.org.uk (with 'carpet tiles' as the subject) or contact your housing officer.

Help and advice

Make sure you don't miss out on the latest benefits news. To get up-to-date information, including breaking news on benefit changes, visit our website or 'like' our Facebook page.

Latest from Social Security Scotland

The ongoing public health crisis has led to delays to some of the benefits planned by Social Security Scotland. Here's a summary of the benefits available now, and those expected to begin next year:

Support and benefits available NOW

Carer's Allowance supplement	This is a payment made to anyone receiving Carer's Allowance. The payment is made automatically twice a year, so you don't need to claim. The next payment will be made in December.
Best Start Grant early years payment	For children eligible to take up a nursery or childcare place from August. The application date for this is expected to be announced soon.
Best Start Grant school age payment	Applications for children eligible to start school in August 2020 opened at the start of June. If your child was born between 1 March 2015 and 29 February 2016 then you have until 28 February 2021 to make your claim. The £250 grant, which you qualify for if you receive certain benefits, is separate from any council grant for school clothing.
Advocacy service	A new advocacy service was launched at the end of June which will be available to anyone who, because of their disability, needs support applying for Social Security Scotland benefits.
Funeral Support payment	Assistance if you are responsible for paying for a funeral and are on a low income.
Young Carer grant	An annual grant of £305.10 paid to young carers aged 16 to 18 who provide at least 16 hours care a week.

Additional benefits expected later this year

Job start payment	A one-off payment of £250 for eligible single people or £400 for eligible adults with children.	Date still to be announced
Scottish child payment	Regular payment of £10 a week for each eligible child aged under 6 in low-income families. Payment for older children to be introduced next year.	Expected to go live this winter
Child winter heating allowance	A new single payment of £200 a year to help the families of disabled children and young people (up to the age of 18) heat their homes in winter.	Expected to go live by the end of 2020

For the latest Social Security Scotland news, and also to submit online claims, go to www.mygov.scot/benefits

You can also make claims over the phone and by post **Free helpline - 0800 182 2222**

The Social Security Scotland Facebook page also gives regular, excellent updates

Countdown begins for EU citizens

EU citizens have until the end of June 2021 to apply for settled status to be allowed to continue to live, work and study in the UK, as well as continue to use the NHS. Even if you have lived in the UK for a long time, you need to apply.

More information from www.citizensadvice.org.uk/scotland or www.gov.scot

New to Universal Credit?

The benefits system, particularly if you're new to it, can seem pretty confusing. For most people, coming in cold, the main benefit you need to know about is Universal Credit (UC). So, what are the main things you need to know if you're new to UC?

The amount you get is based on the number and ages of people in your household, the rent you pay, and your income and savings. UC claims are made and managed online. This means you have to go online to report changes, find out about your payments, and send and receive messages to the Department for Work and Pensions (DWP).

Some top tips if you claim UC:

- Once you've claimed make sure you regularly log into your online account and check your 'to do' list. If you don't you could get sanctioned
- Check your online account for details of your payments, how they've been worked out, and when you will receive them
- Remember to use your journal to report any changes, such as work, income or people living with you
- If you need an advance at the start

of your claim, use your online journal

- You will have to sign up to a claimant commitment. Make sure you complete all tasks, including job searches, otherwise you may be sanctioned and your money cut
- If you have to repay an advance or have past benefit overpayments or tax credits these may be taken off any money you receive
- Remember to make separate claims to your council for help with Council tax, and if your house has extra bedrooms (bedroom tax)

UC includes help with your rent – you must keep paying your full rent to Melville

Find out more, including a handy benefit calculator, at www.understandinguniversalcredit.gov.uk

You can also call the Universal Credit Helpline free on 0800 023 2581

Jacquie to hang up her calculator

If you're a regular reader of Voice, or if you've ever approached us for help with benefits issues, you'll be familiar with Jacquie Mather, one of our two benefits advisers and one of Melville's longest serving staff members.

Jacquie, who joined Melville in 1995 having previously worked for Scottish Homes, has recently announced that she'll be retiring at the end of this year, meaning this will be her last contribution to Voice.

Jacquie's encyclopaedic knowledge of the welfare benefits system,

and tireless dedication to helping tenants, will be difficult to replace and she'll be greatly missed not just by the Melville team but also by the thousands of tenants she's helped during her 25 years of service.

The search for a successor has now begun and we hope to have someone in place in the next couple of months to carry on Jacquie's outstanding work. Jacquie, meanwhile, will be spending her well-deserved retirement indulging in her twin passions of travel and walking. We wish her a long, happy and healthy retirement.

Get in touch

If you need help and advice managing your money or coping with the changes to welfare benefits, please get in touch. Jacquie Mather and Andrew Collinge, Melville's two dedicated Welfare Benefits Advisers, are available to help all Melville tenants and members of their households. Help is also available from independent organisations such as Citizens Advice.

Andrew Collinge

acollinge@melville.org.uk - 0131 561 6482

Jacquie Mather

jmather@melville.org.uk - 0131 561 6481



Melville in the community

Vital life-saving kit for Gorebridge youth team



Excellent news from Gorebridge. Melville has teamed up with Magnus Electrical Services and Arniston Rangers Youth Football Club to make a life-saving defibrillator (defib) available to the public 24 hours a day.

Magnus has fitted a new outdoor, climate-controlled defib cabinet, donated by Melville, at ARYFC's all-weather training pitch at Arniston Public Park. Because the cabinet and defib are registered with the Scottish Ambulance Service, members of the public can be given the access code in the event of a cardiac emergency, allowing them to start treatment before paramedics arrive.

"Buying the cabinet and paying for it to be installed would have really eaten into the club's finances, especially at this tricky time," said Andrew Cranston, Chairperson of ARYFC. "We're extremely grateful to Melville and Magnus for their help. Hopefully the defib will never be required however it's good to know it's now available for anyone who needs it."

"We're delighted to have been able to help out with this project," said Andrew Noble,

outgoing Melville Chief Executive. "Last year we fitted a cabinet outside our office in Dalkeith, making our own defibrillator available to the public 24/7, and we fully support other organisations doing the same thing. I look forward to seeing many more around Midlothian in the years to come."

Paul Kane, Contracts Supervisor at Magnus Electrical Services Ltd., said, "Magnus Electrical Services are delighted to have the opportunity to provide our services for installing such a critical piece of life-saving equipment."

Melville Housing Association and ARYFC, who are a registered charity, have a relationship stretching back to 2008. During that time Melville donations have paid for equipment, first aid kits as well as training and match day strips. You can find out more about the club by visiting www.arnistonrangeryfc.co.uk.

Did you know?

A defibrillator can be used to help a person suffering a sudden cardiac arrest, where there's a serious interruption to the heart's normal rhythm, and works by delivering an electric shock to kick start the heart back into its normal pattern. Every second counts in a cardiac arrest so the use of CPR and a defib is vitally important before an ambulance arrives.

Know someone who's a high fire risk?

Do you know someone OVER 50 who SMOKES?

And do they meet one or more of the following criteria:

- Living alone?
- Mobility issues?
- Using medical oxygen?

THEY MAY BE AT GREATER RISK OF FIRE!

You could help save a life! **#MAKETHECALL**
Book a free **HOME FIRE SAFETY VISIT:**
0800 0731 999

During lockdown fire safety might not have been top of most people's priority list, but it is most definitely not something to be taken lightly at any time.

Scottish Fire and Rescue have been in touch to ask us to spread the word that their home safety check service is up and running once again, although they're currently only offering home visits for those considered high risk. The high risk category includes people aged over 50 who smoke and either live alone, have mobility issues or use medical oxygen. If you fit the bill, or know someone who does, then get in touch.

If you have access to the internet you can also take a new online fire safety quiz and by answering a few simple questions you'll get your own home fire safety report.

Visit www.firescotland.gov.uk to find out more and to take the interactive quiz.

To arrange a home visit call **0800 0731 999** or send a text message with the word **'FIRE'** to **80800**.

You said, we did!

We've had a few people get in touch over the summer about how we might improve our services. Here's a selection of your suggestions and what we've done in response.

You said



I would like to make a suggestion to improve the tenant zone on your website. Would it be possible for tenants to download their rent statements as pdfs so they can print them out if they need to?

We did

We thought this was a great suggestion so during lockdown we worked with our web designers to see if it was something that could be done. It was actually fairly straightforward and is now in place, so if you sign up to our tenant zone you can now download and print a pdf copy of your rent account quickly and easily.



A lot of people don't know about the benefit service and debt service you offer for tenants. You guys also do a lot of adult learning stuff. This would be also good to promote not only in your newsletter and Facebook but also on local community council social media. Get the word out about all the extras you guys do for the community. I was blown away how much you actually do.

We're always pleased to hear positive feedback about the services we provide and we do our best to promote them, particularly through regular columns in Voice and on our Facebook page. We will, however, explore ways in which could advertise them more widely.



While housing officers are working from home would it be possible to have calls by video link?

Yes, if you would like a call with one of our housing team by video link, and provided technology allows it, all you need to do is request it when you get in touch. Facetime and Zoom are the best options for us.



Is there any way you could set up a savings scheme, allowing tenants to save money with you that could then be used to decorate their homes? As a registered charity, maybe there is a way you could access funding for a scheme like this.

We can see the benefit in a savings scheme, however we believe there are other organisations better placed to help out. Credit unions, which are not-for-profit, are an excellent place to start. Others are available but one local example is www.capitalcreditunion.com.



I think regular checks on tenants' gardens should be implemented. I appreciate not everyone likes gardening nor has a lot of money to do it but surely keeping it neat and tidy is not too much to ask. When your garden is kept nice but your neighbour's garden is a mess it impacts on any hard work.

We agree and during normal times our housing team do their best to make sure all gardens are kept to a reasonable standard. This has been a little trickier this spring and summer but regular inspections have now restarted. Remember, we also have a lawn mower and strimmer for tenants to borrow for free. Speak to your housing officer to find out more.

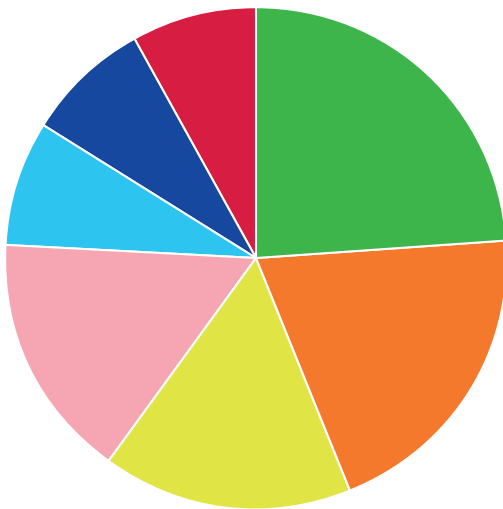
Over to you...

Here's a round up of the feedback, good and bad, you've given us over the past few months. We try to include a selection of the criticism as well as the praise we receive. We do pass on all feedback to our contractors, good and bad so if you've received exceptional service please let us know and if you've had a bad experience please, please let us know so that we can work to improve things. If you have any feedback at all, or want to respond to suggestions made by other tenants, please get in touch.

March to June complaints

	Number	Upheld	Average response time (days)
Frontline (stage 1) complaints	22	10	3.2
Investigation (stage 2) complaints	3	1	10.7
Compliments	12	n/a	n/a

Here's what you complained about



- Anti social behaviour handling (6)**
- Staff behaviour (5)**
- Gas repairs (4)**
- General repairs service (4)**
- Estate management (2)**
- Poor communication (2)**
- Overall service (2)**

What you told us



Jacquie put me in contact with Chris (from changeworks) who works out of your office... He was extremely helpful when I really needed it.

I have had 2 negative experiences with Novus. I also was unimpressed by blacksmiths who fitted my garden gate.

Think Melville give a good service, this gives the tenants pride in how and where they live.

Overall really personal and informative, we went from council to Melville tenants and the service in comparison is brilliant since moving.

During lockdown a lovely woman from Melville called to see if we were ok. I thought this was a nice touch, and appreciated it very much!

Service charge is a joke, workmanship from tradesmen is poor quality.

Have always been satisfied by the whole Melville team. Have never encountered any problems.

I was delighted with the new booklet (Voice) I received in lockdown. Wonderful stories, great information, totally cheered me up!

The service thru out the lockdown had been amazing especially a phone call to make sure tenants are doing ok.

Constant increases in rent but no real signs of investment in our area. We pay for up keep of the land around our homes but clear that the spend is not being utilised as expected.

I can't thank you enough for what you've done for me. All the help, support and advice I was given during lockdown, when things have been pretty tough for my family, really was a life saver.

I think I am very lucky person because I'm Melville housing tenant since 2014.

I think all Melville staff are caring and treat tenants as individuals.

On the odd occasion I had had to use Melville, for advice or help, I have found the service 90% unhelpful. You could support loyal tenants a bit more.

Repair and heating companies you employ are giving a poor service and struggle with most repairs.

I am writing to express my gratitude for the helpful advice and support I received from Emma Shanks. Under these difficult circumstances, your housing officers are doing a tremendous job and I and my family are very grateful.

Always happy with the service I receive. Everyone you speak to is very friendly.

On the few occasions I have had dealings with Melville, it's not been very positive. It puts you off contacting them.

Happy with Melville. Do everything they can to help in any situation.

Staff are always friendly and I can get good advice if I require it.

I am extremely happy with all of the staff at Melville. The culture of positive attitudes there is very refreshing. I also appreciate the direct, frank honesty that they all have.

Look out for digital tenant report

Our new tenant report, produced with the help of our tenant rep group and showing how we've performed over the past 12 months (ending on 31 March), will soon be available to download from our website. Get in touch if you'd like a paper copy.

In the meantime, if you'd like to find out how we're performing, then you can see what the Scottish Housing Regulator says about us by visiting www.scottishhousingregulator.gov.uk. There you can find our most recent landlord report and also our current engagement plan.

Online Tenant Zone invaluable while office is closed

If you have access to the internet and want to get more Melville services online, especially useful while the office remains closed, why not sign up to the Tenant Zone portal on our website (www.melville.org.uk). Registering is easy and gives you online access to your rent account, showing you your balance and any recent payments you've made.

Quarterly prize draw winner

Congratulations to Keith Stewardson, the winner of our quarterly survey prize draw. Keith, of Langlaw Road Mayfield, won a £50 shopping voucher just for completing an online survey! To be in with a chance of winning next time, make sure you do the same.

Join us on Facebook

Join our growing Facebook community. We currently have over 1,400 people following us on Facebook but we're always keen to find more. By joining us on Facebook you get to hear the latest Melville and community news first, tell us what you think of us, and even enter prize competitions. Visit us at www.facebook.com/melvillehousing.



Last chance to get 15 hours free driving with Ecar Club



Melville's year-long Ecar Club will be coming to an end on October 20. If you've not given one of the 5 cars a try - for free - now's your last chance to do it before they're gone.

Sign up now and you'll get 15 hours free driving credit!

The car club is part of a wider initiative to engage communities in more

sustainable electric vehicles and shared mobility and can be used by anyone over the age of 19. Bookings can be done easily online, using the ecar app, by text or over the phone. Visit www.melville.org.uk to find out more.

Gorilla found by Penicuik tenants



Well done to Jasmin and 4-year-old Bowen Carter from Penicuik who've been drawn from the hat as winners of our 'Find Gary' (the gorilla) competition. Jasmin and Bowen picked up a £20 shopping voucher for successfully spotting all 9 Garys hidden in the pages of the spring issue of our Voice newsletter. Well done both and thanks to everyone else who took part.

Difficulty reading Voice?

If you have problems reading Voice, we can provide it in large print, as an audio file or in a language other than English. Phone Dan on 0131 561 6466 or email dhughes@melville.org.uk

Ian will be sadly missed



Earlier this year, shortly before lockdown began, we received the terribly sad news of the death of Ian Smith, Melville's Head of Finance and Corporate Services, following a short illness.

Joining Melville in 2009, Ian was a dedicated and exceptionally hard-working housing professional who continued to share his extensive knowledge right up until his death.

Ian spent most of his life in Zimbabwe, where he and his wife Joan raised their family. It was only in later life that they relocated to Edinburgh, quickly adapting to their new surroundings, if never quite adjusting to the local weather! From a keen sporting family, Ian enjoyed rugby and cricket and was an enthusiastic walker. Above all though, Ian was immensely proud of his

family, and spent as much time as he could with Joan, their two daughters and five grandchildren.

Morag MacDonald, Melville's Chief Operating Officer, said, "Ian was a friend as well as a colleague and was an invaluable member of our team. We were all deeply saddened by his death. Melville will not be the same without his wisdom, dependability and gentle good humour."

Ian will be sadly missed by us all at Melville.