

talkback

winter '12

Your Good Neighbours

Following Alex May's winners presentation at our October AGM (see our last newsletter), our Chief Executive has been delivering the runner up trophies. Congratulations to Duncan Milne from Haddington and Joanne Reynolds & Peter French from Musselburgh.

Your Good Neighbours receiving their trophies and £25 runner up prize from our Chief Executive, Martin Pollhammer.



Duncan Milne



Joanne Reynolds, Peter French & family.

Festive Season Office Closures

We will close for the festive season at 4pm on **Friday the 21st of December**, and will reopen at **9am on Thursday the 3rd of January**.



Consultations & Surveys

It's been a big year for surveys, and it's not over yet – we have our annual rent increase consultation in January, and our large scale tenant satisfaction survey (TSS) shortly afterwards.



We would like to thank everyone who took the time to complete and return the census form, or who filled in the on-line version. The information you have provided will help us shape our future services.

All tenants will receive information on the TSS in the New Year. The survey will be undertaken by an outside company. The information tenants give is confidential, and only the findings from the survey will be passed to us. Researchers will visit tenants to complete the survey, which should take around 20 minutes.

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Robert McNeill Becomes New ELHA Chairman

Robert has served on our Management Committee for 20 years in two separate spells, having re-joined the Committee in 2009. Robert has a wealth of experience in the sector, and becomes Chairman at a critical point in our development. He sits on our Finance & Audit Sub-Committee and is a Board Member of R3 Repairs Limited. He is also involved in many community projects.

Commenting on his appointment, Robert said

"I am delighted to be able to take up this post. This is a time of fundamental change for housing associations, the like of which the sector has never seen before. I am looking forward to meeting these challenges along with my colleagues on the Management Committee and the staff of the Association. It is also important that we work closely with East Lothian Council ensuring we can continue to deliver affordable housing for all.

I also wish to record my sincere thanks to John Holcombe, who has led the Association strongly and ably over the past few months, leaving the Association in great shape, well placed to respond to the new world we are now part of, and I look forward to his support as Vice-Chair as we take on the challenges that Welfare Reform in particular present us with."



Case Study – Financial Inclusion Service

Our Financial Inclusion Officer, Anne Rattray, is always in demand, but she has taken time out of her busy schedule to tell us about how she recently helped one of our tenants.

I visited a tenant who needed help to manage her financial situation. She had moved into a new tenancy and was struggling to manage her affairs.

At the first visit it was clear that she had health issues, and should not have been claiming Job Seekers allowance. I advised her to go and see her GP, where she was given a medical certificate and helped her claim Employment and Support Allowance.

I then helped her sort out her budget and set up affordable repayments for her council tax and rent arrears, which she had not been managing to pay.

She also needed carpets for the flat, as she didn't have any. I contacted Bethany Homemaker in Edinburgh and arranged an appointment for her to go and see them. They accepted the referral and got funding for her for carpets. They then came out and fitted all the carpets in her flat, making it much more habitable.

I also helped her make an application for Disability Living Allowance, and she was awarded middle rate care and lower rate mobility. This greatly helped her financial situation.



Be Prepared for Winter

As the days get shorter, it's time to start getting ready for winter. Be prepared for the cold weather by following our advice on avoiding frozen or burst pipes. Although last year was mild, previous years saw lots of tenants with frozen pipes, many of whom were unhappy to learn that frozen pipes could not be treated as an emergency, particularly since many staff and tradesmen were unable to get to work through the snow.

Any damage to belongings caused by burst pipes is not covered by our buildings insurance – you should make sure you have home contents insurance.

If your pipes do freeze

- Turn off the water at the stop valve. If you do not know where your stop valve is call our Asset Management department on 01620 825032 now for advice
- Switch off any water heaters, eg: immersion heater
- Switch off the central heating. If you have a coal/wood heating system, let the fire die down. Do not attempt to drain the boiler unless the fire has gone out
- Open all taps at sinks and baths
- If possible collect water in the bath for flushing the toilet and for washing

Avoiding burst pipes

There are a number of steps you can take to avoid burst pipes and to lessen the damage if they do happen:

- Make sure that all water pipes are lagged/insulated. Please contact us if they are not
- Maintain the heat in your home at an even temperature and avoid peaks and troughs
- Allow heat to vent into the attic or roof space on very cold days
- If leaving the house for any length of time, make sure that the system is drained down. We will turn off your water and drain down the system free of charge before you go on holiday – so please tell us if you are going away!





Festive Overload



Remember not to overload electrical sockets during the festive season. It's very tempting to add another string of lights to the tree, or plug in that new games console, but the number of electrical fires rises dramatically over Christmas and the New Year.

So please, stay safe.

And just in case of accidents – make sure you have home contents insurance. There are several insurance providers who specifically cater to tenants, for example: the Scottish Federation of Housing Association's Diamond Scheme. For more information, please contact your Housing Officer by e-mailing info@elha.com, clicking the Live Help button on elha.com or phoning 01620 825032.

Snow Trouble?

While we're all hoping for another mild winter, everyone should be prepared for the worst. If you have a path and/or driveway, make sure you have some way to clear snow – most of the larger supermarkets in the area stock snow shovels and salt.

Please be aware that it is East Lothian Council's responsibility to make sure roads are cleared of snow and grit bins are kept stocked, but they must prioritise which roads are attended to first.

If your home is on a quiet side street, it is likely that it will not be cleared of snow until routes to hospitals and schools, and roads on the bus routes have been dealt with. Because of this, if there is heavy snow, repair calls may be delayed. Although all R3 operatives have been issued with a shovel in order to clear snow if they're stuck in, in many cases it may be dangerous to drive, particularly on rural roads.



Housing Officer John McNally was once again traumatising the office with his facial hair during November. We also spotted the odd experimental 'tashe showing up on R3 operatives, as modelled below by Stewart. While the general consensus in the office was that December the 1st couldn't come fast enough, we fully support the message behind Movember – raising awareness of, and raising money for, men's health issues.



Scam Exchanges WE WILL TAKE ACTION

If an exchange has taken place, and one of the exchanging tenants has not moved in and/or has terminated their tenancy immediately after the exchange has taken place, we consider this to be a 'contrived exchange'. Exchanges are approved on the understanding that both parties will be taking up a permanent tenancy and are not there so that tenants can 'jump the queue' for a more suitable home.

Where we believe a contrived exchange has taken place, we will take action to put the remaining tenant back into their original home.

Universal Credit and Basic Bank Accounts



With the introduction of Universal Credit in October 2013, anyone who has a break in Benefit claim will switch to Universal Credit. The main change for you will be that this will be paid to you, instead of directly to us, and you will have to arrange to make your rent payments yourself.

The easiest way to make regular rent payments is to set up a direct debit to come out of your bank account at around the same time the Universal Credit payment is paid into your account.

If you don't have a bank account, or your bank account doesn't allow direct debits, you can contact the Citizen's Advice Bureau for information on basic bank accounts or 'jam jar' bank accounts where money paid to you is separated out so that money needed for important payments like rent can't be accidentally spent on other things.



Women's Aid

Midlothian's Women's Aid have taken over the services previously provided by East Lothian Women's Aid.

Referrals to the project can be made by:

E-mail: info@midlothianwomensaid.org

Tel: 0131 663 9827

Web: www.midlothianwomensaid.org/referrals

Fax: 0131 663 9032



east lothian tenants and residents panel

What is ELTRP?

East Lothian Tenants and Residents Panel (ELTRP) is the umbrella organisation for tenants and residents groups in East Lothian. There are currently around 25 groups that are involved.

What does ELTRP do?

ELTRP promotes and represents the rights of tenants and residents in East Lothian by:

- Working with East Lothian Council and others to help improve services received by tenants and residents.
- Holding events to find out what people think about issues which may affect them.
- Providing training and information sessions to assist groups to influence local issues.
- Helping groups to link up on issues that are common to all.
- Providing a range of practical assistance, such as stationery, photocopying, transport and childcare that local groups can access.

Who can be a member of ELTRP?

There are two types of membership – full membership and associate membership.

Full membership – for democratic tenant groups

Individual Membership – for interested individuals who are not covered by an existing tenants and residents organisation.

How can I get involved with ELTRP?

- Join the ELTRP mailing list
- Join or form a local tenants group that has ELTRP membership
- Attend ELTP events (the mailing list will keep you up to date about when these happen)

How can I find out more?

For more information, contact the ELTRP office:

47 Bridge Street

Musselburgh

EH21 6AA

Tel: 0131 665 9304 Fax: 0131 6658386

Email: tenantspanel@hotmail.com

Web: www.eltrp.co.uk



This year's East Lothian Inspiring Volunteers Awards, where ELTRP won several categories.

The Cost of a 'Spare' Room

If you have a spare bedroom, are of working age, and you claim Housing Benefit, you will lose benefit from April 2013. If you have two or more spare rooms, the deduction is 14% of your rent, and if you have two spare rooms the deduction is 25% of your rent.

	Our Average Monthly Rent	How much Housing Benefit you lose per month with a spare bedroom (14%)	How much Housing Benefit you lose per month with 2 or more spare bedrooms (25%)
2 bedrooms	£324.44	£45.42	N/A
3 bedrooms	£358.20	£50.15	£89.55
4 bedrooms	£398.77	£55.83	£99.69

Case study 1

Mrs Smith is 58 years old and has lived in her four bedroom house for 25 years. Her children have grown up and have left home, apart from her youngest daughter, who has just left college and started her first job. Mrs Smith works part time and her rent is £400 per month.

Mrs Smith is eligible for full Housing Benefit, but has a £113.75 non-dependant deduction because her daughter works. From April 2013, she will also have a 'bedroom tax' deduction of £100, meaning she will have to pay £213.75 per month towards her rent.



Case study 2

Mr & Mrs Jones live in a three bedroom flat with their two children, Lousie, 9 and Alfie, 18 months. Mrs Jones has a job share and child care arrangement with a friend where each works part time and cares for the other's child when they're not working. Mr Jones was recently made redundant. Their monthly rent is £350.

Mr & Mrs Jones receive part Housing Benefit of £200 a month. From April 2013 they will lose £49, as the rules say that their children can share a room. This increases the amount they have to pay from £150 per month to £199 per month.

Do You Have a 'Hidden' Spare Room?

Under the new rules, how the number of bedrooms a household needs is calculated as follows:

- Couples and single people aged 16 or over need their own bedroom
- Two children of any gender under the age of 10 can share a bedroom
- Two children of the same gender under the age of 16 can share a bedroom

The definition of a bedroom is any room in which is not designed for washing or preparing food. Although living rooms will not be classed as bedrooms under the new rules, dining rooms will be counted.

For example:

A family with two sons aged 9 and 17 and a daughter aged 15 need a 4 bedroom property, but a family with two sons aged 9 and 15 and a daughter aged 17 only need a 3 bedroom house.

This is because the parents and the 17 year old need a bedroom each, and the number of bedrooms needed for the children varies depending on their age and gender.

If both families were living in a 4 bedroom house, the first family would have no deductions from their Housing Benefit, but the second family would have 14% of their rent deducted from their Housing Benefit payment.



East Lothian X Changes is One Year Old

Our joint exchange list with East Lothian Council has now been up and running for a year. The joint list has been a great success, with the number of ELHA tenants successfully exchanging their home increasing by 10% over the year. The joint service offers ELHA and ELC tenants a much wider pool of potential exchanges, and tenants can search for and print off information sheets on properties they may be interested in.

With the 'bedroom tax' coming into effect in April 2013, many people are looking to move into a smaller property, opening up opportunities for overcrowded tenants to move to something more suitable. If you'd like to search for an exchange, or add your home to our list, you can find out more by visiting elha.com or www.eastlothian.gov.uk.



If you're a follower of our Facebook page (www.facebook.com/eastlothianhousingassociation), you'll have read about our fundraising for Children in Need in November. As always, the most popular part of the fundraising was buying an obscene amount of homebaking, and then spending the rest of the day complaining that we'd eaten too much.

We raised £184.23.



Go TIGgers!



We may have achieved Tenant Participation Advisory Service (TPAS) Accreditation, but we're not resting on our laurels. We've expanded our 'Tenant Involvement Group (TIG)' to also cover what used to be called our Bank of Interested Tenants – tenants who have said that they are interested in getting involved in some capacity.

In the past the Bank have:

- Tested our corporate Facebook before it launched
- Given feedback on our census form before it went out to everyone
- Met with the Scottish Housing Regulator during our inspection last year

Tenant Participation isn't just about being a member of a tenant group, or coming to meetings at our office - it can be anything from taking part in on-line discussions on our Facebook, to giving feedback when we're consulting on new services or policies, to coming along to estate inspections, to getting together with your neighbours to try to resolve local problems, and so much more.

If you'd like to get involved, at any level, please contact our Customer Information Officer, Mary Hargreaves, by calling 01620 825032, emailing info@elha.com or clicking the big Red Live Help button on elha.com.



HAPPY TO TRANSLATE

