

How We're Doing

East Lothian

12:00



19°C



Mon

20°C
14°C

Tue

22°C
13°C

Wed

16°C
13°C

Thu

17°C
11°C

Fri

18°C
12°C

East Lothian Today

Our Annual Report to Tenants

Fine and dry periods throughout the year, with occasional patches of lower performance and dense fog brought inshore by "bedroom tax".

The outlook remains good with warm sunny spells in most areas, but with a risk of isolated universal credit storms in the long range forecast.



Communication

Repairs and Maintenance

Estate Management

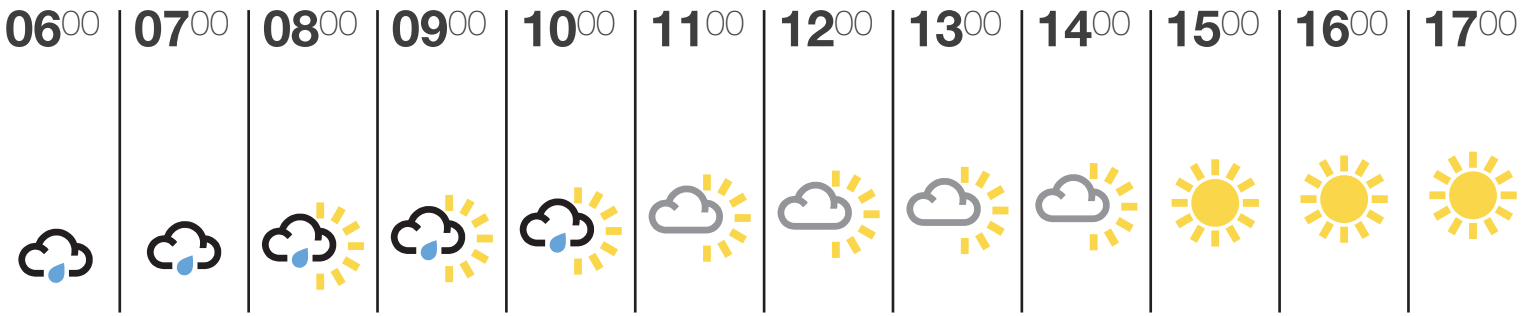
Anti-Social Behaviour

Allocating Housing

Value for Money

Rents and Service Charges

Feedback



Sunny Skies

Welcome - from our Tenant Involvement Group

This is elha's first annual report to tenants about performance since the Scottish Social Housing Charter was introduced. And as we live in what is officially Scotland's sunniest and driest area, we thought a weather-themed report would fit the bill nicely!

We are elha's Tenant Involvement Group, or TIG as we are more commonly known. Largely made up of elha tenants, we give our time voluntarily, and are involved in monitoring the performance of the Association, as well as helping to develop new policies, procedures, products and services. We aim to represent the views of elha tenants as best we can, and we are always on the lookout for new members (see the back page!).



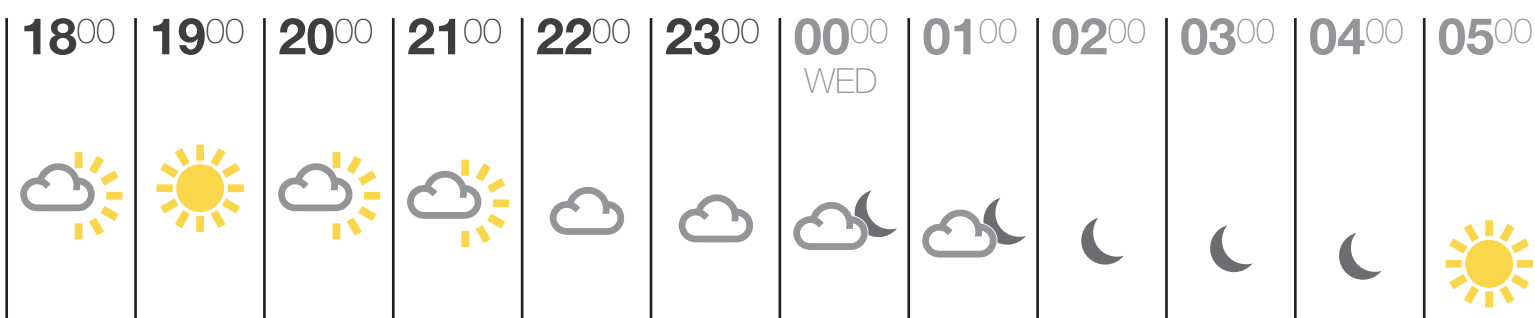
Weather Reports

In terms of this report, we have looked at most of the performance data produced by elha to confirm that it's accurate and the comments elha received after last year's report (thanks for filling in the comments cards!). We then asked for the figures and information that we think will be of most interest to tenants to be included.

We have left out most of the things elha has already informed us about – for example anything that was in the last large scale Tenant Satisfaction Survey, the Rent Increase Consultation, and so on. All this information is available on **elha.com**, in back-copies of Talkback, or on request, so as one member of TIG said "Why tell everyone twice?"

We hope you enjoy reading this report, and find it interesting and informative. But most importantly, we would really like to know what you think about it – the back page sets out all the different ways you can get in touch. In the meantime, enjoy the sunshine!

From all at TIG, Summer 2014



Weather Forecasting

The Scottish Social Housing Charter was introduced by the Scottish Parliament in April 2012. The Charter contains 16 outcomes and standards that landlords such as elha must meet. Landlord's must supply information to the Scottish Housing Regulator every May; the Regulator will publish the performance of every Scottish Landlord on its website in August each year, and each landlord is required to report to its tenants annually on its performance against these standards – which is the main purpose of this report.

The following pages set out the outcomes and standards as set out in the Charter itself – but the eagle eyed will note that outcomes 12 (relating to homeless people) and 16 (relating to Gypsies / Travellers) are not included. This is because these relate to the statutory duties of local authorities, and therefore are not directly relevant to us.

In previous years, we have published an annual report, which we sent to all our tenants and members. From this year, to avoid duplication, we have decided just to produce this “how we’re doing” booklet. But in addition to the Charter information, we have included details of our financial performance on page 15, as we felt this was an important part of our old annual report format that we did not want to lose.

The Year Ahead

We are in a strong position, and our maintenance company, R3 Repairs Limited, performed well in 2013/14, recording a profit of over £110,000. Maintaining this performance is a key priority for us this year, but behind the scenes we are working on a new website which will bring with it a whole new range of online services – something I am sure we will be talking about at this time next year.

Welfare reform remains the major challenge – not just for us, but for many of our tenants too.

We are proud of the fact that our “Assistance Scheme” which we developed in 2012 has been used to ensure that every tenant in Scotland affected by “bedroom tax” is now entitled to a Discretionary Housing Payment to cover the cost in 2013/14.

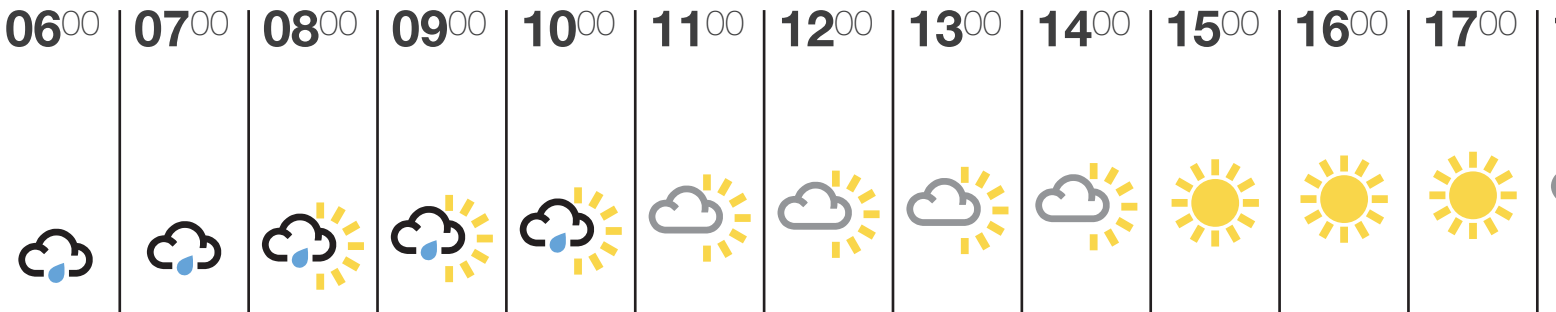
This does not mean that we oppose welfare reform – quite the opposite, we see great opportunity in reforming a system well past its sell-by date. We will continue to contribute positively to the debate, and to act innovatively to support our tenants wherever we feel we need to.

Whether storms or blue skies lie ahead, only time will tell, but I’m confident we’ll deal with whatever is thrown at us.



Robert McNeill
ELHA Chairman and
Chief Meteorological Officer

We are proud of the fact that our “Assistance Scheme” which we developed in 2012 has been used to ensure that every tenant in Scotland affected by “bedroom tax” is now entitled to a Discretionary Housing Payment to cover the cost in 2013/14.



Outcome 1: Equalities

We pride ourselves on our equalities record. Both our offices are wheelchair accessible, we have induction loop technology available, we are members of Happy to Translate, our website is Browsealoud-enabled and built with accessibility in mind. We can also provide information in several formats, our Live Help is ideal for customers who cannot access our offices and/or phone services, and we are always open to feedback on our services. Our Equalities and Diversity Policy is available on elha.com.

Equalities Breakdown for 2013/14

We record the demographics of current tenants, new tenants and Homehunt applicants, and compare the results with census data for East Lothian to make sure that we are providing housing to a representative sample of the population.

Ethnicity

	Tenants	New Tenants	Applicants	East Lothian
Unknown	42.7%	0.0%	17.5%	0%
White Scottish	24.0%	91.9%	70.5%	85.6%
Other White British	31.7%	2.7%	6.5%	9.3%
Irish	0.2%	0.0%	0.1%	0.9%
Gypsy/Traveller	0.2%	0.0%	0.0%	0.0%
Polish	0.5%	0.0%	0.9%	0.8%
Other White	0.2%	4.1%	3.4%	1.7%
Mixed	0.1%	1.4%	0.0%	0.0%
Other Asian	0.1%	0.0%	0.1%	1.0%
Caribbean	0.1%	0.0%	0.1%	0.0%
African	0.2%	0.0%	0.6%	0.0%
Other Black	0.0%	0.0%	0.1%	0.0%
Arab Scottish/British	0.0%	0.0%	0.1%	0.0%
Other	0.0%	0.0%	0.2%	0.8%



Age

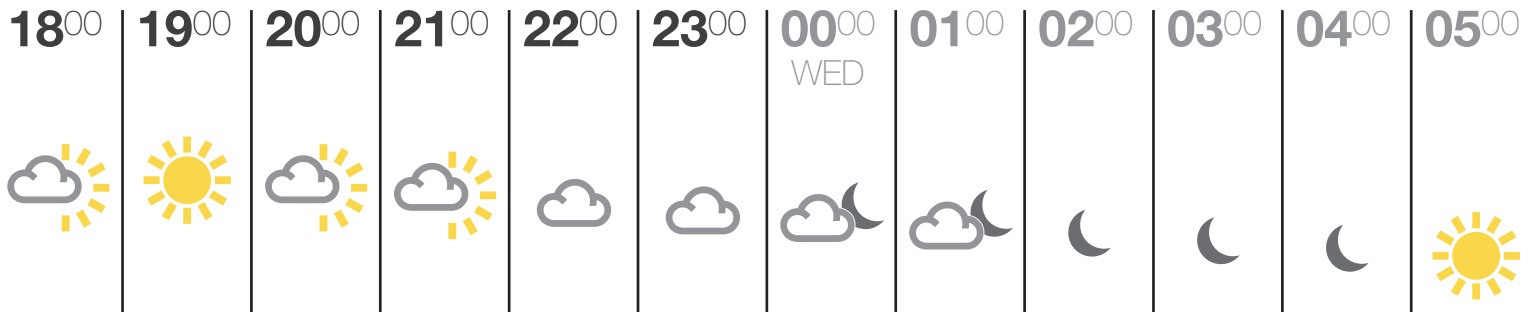
As our tenants age, we aim to help them stay in their homes as long as possible. We will make adaptations to their home if we and an Occupational Therapist agree that it is in the best interests of the tenant.

Number of adaptations completed during 2013/14:

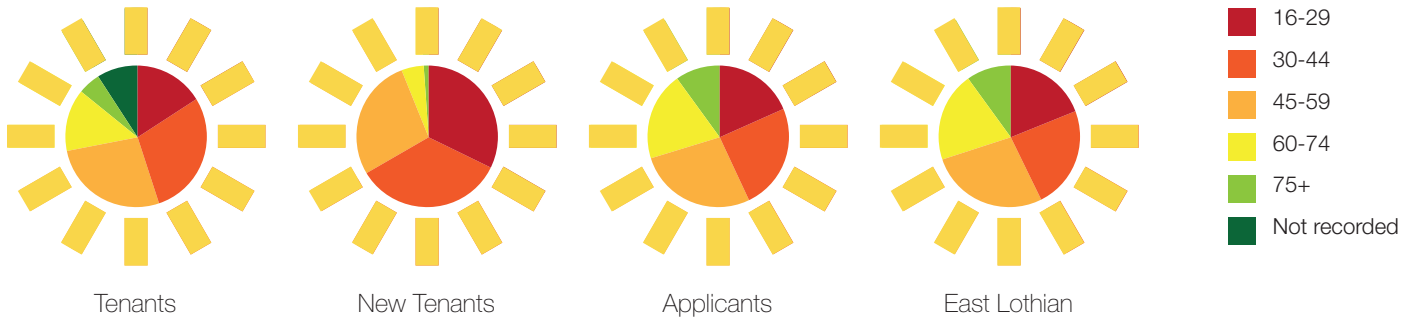
49

Average time taken to complete adaptations:

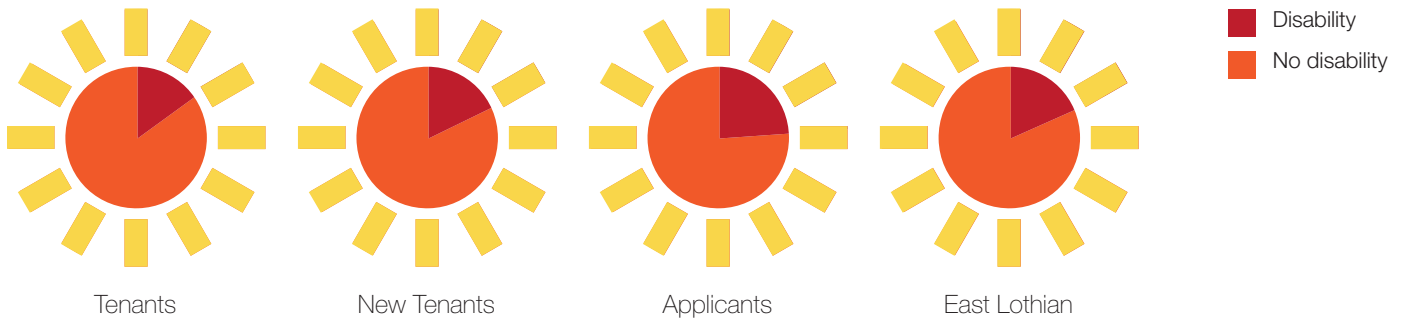
28 days



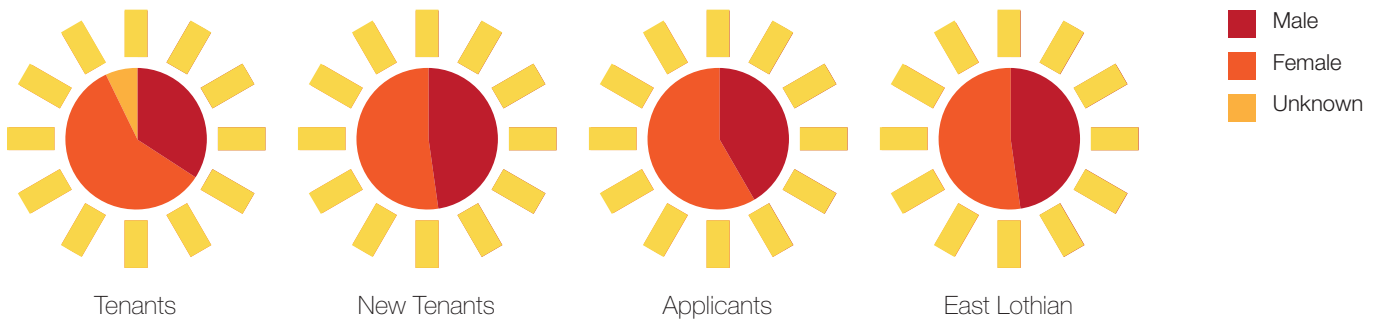
Age



Disability



Gender



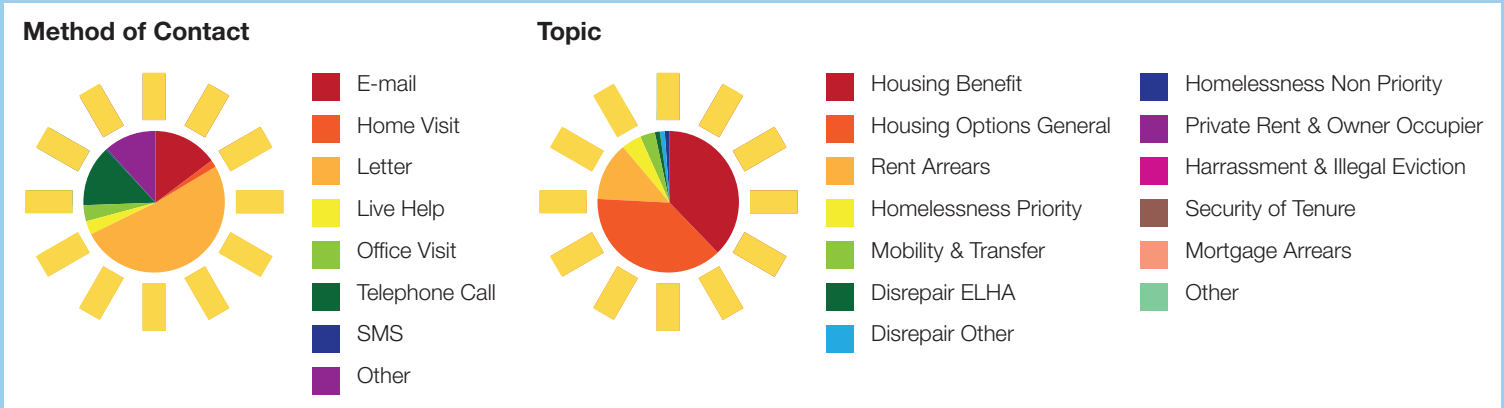
Outcome 2: Communication

Good communication is essential, and we can accommodate almost any type of communication needed, from a simple letter to a Live Help 'chat' session to an interpreter-assisted phone call.

Information & Advice

We hold the Scottish National Standards for Information and Advice accreditation, and we monitor the information and advice we give over the year.

“tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.”



The most frequent topics discussed were Housing Benefit and Homehunt, our housing allocation service. During the year, we introduced a new web-based Homehunt system which cuts down on the need for applicants to contact us directly. Homehunt communication has dropped from last year, and we expect it to drop further this year, freeing up time to deal with other issues.

Complaints

We now publish a quarterly report on complaints about our service on **elha.com**. This includes case studies and a breakdown of the types of complaint we receive. If you're not online, we can provide a copy of the report on request.

Complaints Received

	Equalities complaints	Other complaints
Stage 1	1	155
Stage 2	0	7

Complaints Upheld

	Equalities complaints	Other complaints
Stage 1	1	103
Stage 2	n/a	3

Percentage of complaints responded to in full within Scottish Public Services Ombudsman (SPSO) timescales:

87%

Digital Services

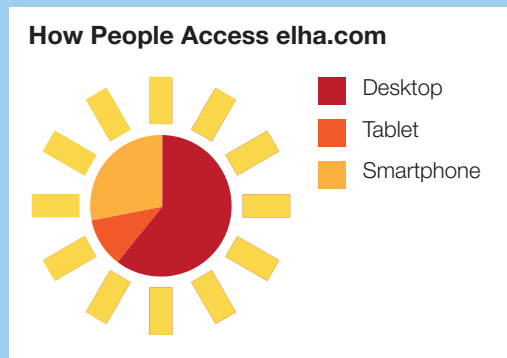
As a 'dot com' Housing Association, all of our services are available online. All tenants now have a digital tenant account, which can be activated either on our website or by a member of staff.

The most common reason for visiting **elha.com** was to check our mutual exchange list.

Number of website visitors during 2013/14: 53,294

Percentage of returning visitors: 58%

Percentage of visitors using mobile devices: 39%



Each month the number of people who access **elha.com** from mobile devices (smartphones and tablets) increases. By the start of 2014/15, 45% of all visits came from people using a mobile device.

Outcome 3: Participation



East Lothian doesn't have the same culture of tenant activism that exists elsewhere, but we do have a good record on providing options for tenants to get involved (even if their choice is not to). We hold the Tenant Participation Advisory Service (TPAS) accreditation showing that we have made a significant commitment to involving our tenants.

Our Tenant Involvement Group (TIG) is a dedicated group of people who we can call on to give us a valuable tenant's eye view of things. The TIG consists of several different sub groups:

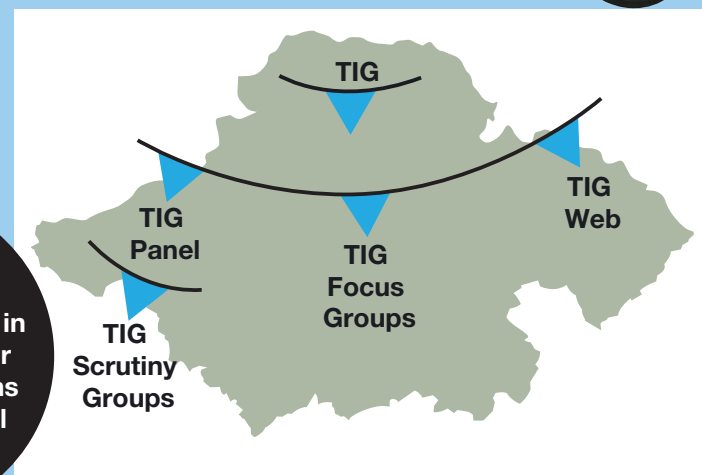
TIG Panel – the Panel is made up of tenants, residents and Management Committee Members, and meets four times a year to oversee Tenant Participation, build the annual action plan, decide which aspects of our business to test, and much more. They are our first stop for discussing new ideas with tenants, and have been heavily involved in deciding what will go into this booklet.

TIG Scrutiny Groups – the scrutiny groups are made up of Panel members, (minus anyone also on our Management Committee). They meet six times a year to investigate an aspect of our business with the aim of helping us to improve it, and will be producing regular reports.

TIG Focus Groups – This is a bank of tenants who don't really want to come to regular meetings, but are quite happy to take part in occasional focus groups, test new services, etc.

TIG Web – these are tenants who get involved in our expanding digital services and can come from any of the other groups, for example: testing our new website and the new Homehunt service, getting involved through Facebook, etc.

“tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.”



Tenants and other service users can find information on getting involved, and download a copy of our Tenant Participation Strategy on elha.com. Tenants who are on the TIG Panel and/or Scrutiny Group also have access to a secure TIG section of elha.com which contains a useful library of reference documents.

Outcome 4: Quality of Housing

Scottish Housing Quality Standard (SHQS)

Most of our properties meet the SHQS. We have 54 (4%) of our properties that don't meet the standard and this is because:

- 1. We have 20 properties that don't meet thermal performance requirements. Of these, 15 need minor work to bring them up to standard, with the other 5 in need of replacement central heating.**
- 2. We haven't been able to fit controlled entry systems in communal stairs for 34 properties because we need to agree with owners that they'll pay a share of the cost.**

We expect all our homes to either comply with the SHQS, or to have agreed an exemption from it, by April 2015.

Gas Servicing

We have a legal obligation to carry out a gas safety check on any of our properties with a gas supply.

Properties with a gas supply:
836

Percentage inspected in 2013/14:
99.8%

Condition of tenant's homes

Last year we spent over £1.6 million on repairs and maintenance, that's a third of our annual income.

An average of over £110 per month is spent on each property to ensure that they are safe, secure, and in good condition.

Tenants satisfied with the condition of their home:
87%

New Tenancies

We have a checklist to ensure that when an applicant views their new home, it is clean, tidy and in a good state of repair, and we provide a voucher for decorating material for all new tenants.

New tenants satisfied with the standard when moving in:
79%

Number of applicants who refused a property after viewing:
0

"tenants' homes as a minimum, meet the Scottish Housing Quality Standard by April 2015 and continue to meet it thereafter, and when they are allocated, are always clean, tidy and in a good state of repair."

Outcome 5: Repairs, Maintenance and Improvements

Repairs, maintenance and improvements are a huge part of what we do. Around a third of the rent we receive goes to making sure all our properties are secure and safe homes for our tenants.

Number of repairs completed in 2013/14:

5,476 repairs

Average number of repairs per household:

4.5 repairs

Average time taken to complete repairs:

6.4 days

Emergency repairs completed in 2013/14:

365 repairs

Average time to complete emergency repairs:

1.8 hours

Repairs completed 'right first time':

82.7%

Percentage of repair appointments kept:

85.6%

We are still the only Housing Association in Scotland to give tenants direct access to our repair booking system. Tenants are able to book their repairs and receive a confirmed appointment date and timeslot 24 hours a day, 7 days a week by logging into their digital tenant account.

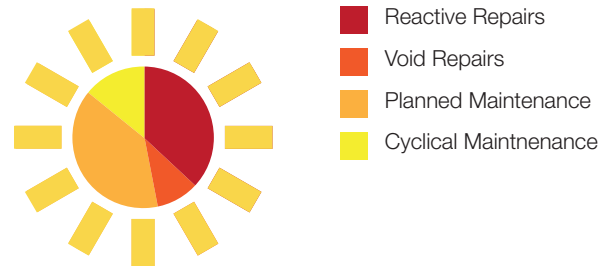
The work we do can be broken down into:

- **Reactive Repairs** – these are day to day repairs like a leaking tap, or a broken light switch
- **Void Repairs** – repairs and safety checks done on an empty property to get it ready for the new tenant
- **Planned Maintenance** – this is usually the replacement of something which has come to the end of its 'life', and affects everyone in a development, for example, everyone getting a new boiler or kitchen
- **Cyclical Maintenance** – these are jobs we have to do regularly, for example: annual gas servicing, external paint work, etc.

How much we spent last year

Reactive Repairs	£591,855
Void Repairs	£165,044
Planned Maintenance	£623,288
Cyclical Maintenance	£225,101

Breakdown of Spend on Repairs & Maintenance



Last year we completed:

New Kitchens	127
New Bathrooms	40
New Heating Systems	85

"tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done."

Outcome 6 – Estate Management, Anti-Social Behaviour, Neighbour Nuisance and Tenancy Disputes

Estate Management

Every year we carry out an estate inspection for every street we have properties on. Tenants have the opportunity to come along, by filling in the comment card in the spring newsletter, or by filling in an online form. Both these feedback methods also give tenants the opportunity to leave a message about an area of specific interest they would like looked at if they can't attend the inspection.

Any issues discovered during the inspection are passed to the relevant agency – for example: a damaged pavement would normally be reported to East Lothian Council.

Estate Inspections carried out: 37

Money spent on work identified during inspections: £6,814

What we spent it on:

- Galt Crescent, Musselburgh – erected signage clarifying street layout
- Delta View, Musselburgh – fencing
- Castlemains Place, Dirleton – driveway improvements

Neighbour Problems & Anti-Social Behaviour

The majority of the neighbour complaints we receive are resolved at an early stage by getting neighbours to talk to each other about their problems, either on their own, or through East Lothian Community Mediation Service. We only refer antisocial behaviour cases to court as a last resort.

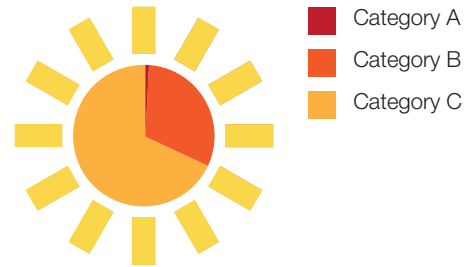
- Last year we evicted two tenants for anti-social behaviour.
- At the start of the year we had one tenant with an Anti-Social Behaviour Order (ASBO) whose tenancy had been converted to a Short Scottish Secure Tenancy (SSST). The tenant modified their behaviour and at the six monthly review, their tenancy was converted back to a Scottish Secure Tenancy (SST).
- During the year one of our tenants was given an ASBO and had their tenancy converted to a SSST. As this was the second time this tenant had been given an ASBO, we brought her tenancy to an end after six months.

- A second tenant was given an ASBO and his tenancy was converted to a SSST. Their behaviour is currently being monitored.

Complaints are categorised by the seriousness of the behaviour, with category C being low level tenancy breaches, category B being more serious tenancy breaches or a recurring problem, and category A being serious incidents.

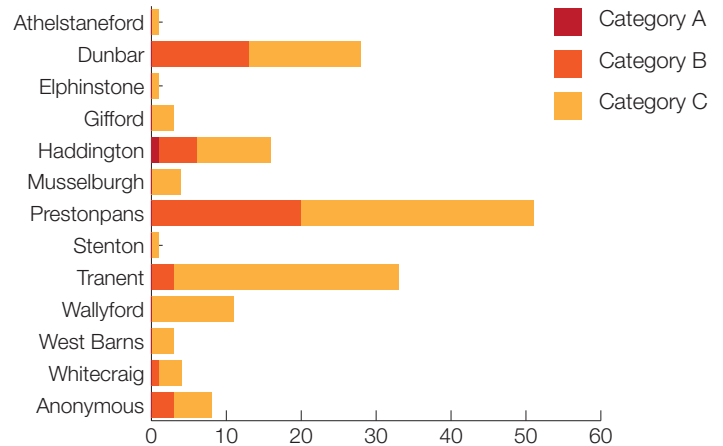
“Tenants and other customers live in well-maintained neighbourhoods where they feel safe.”

Anti-Social Breakdown

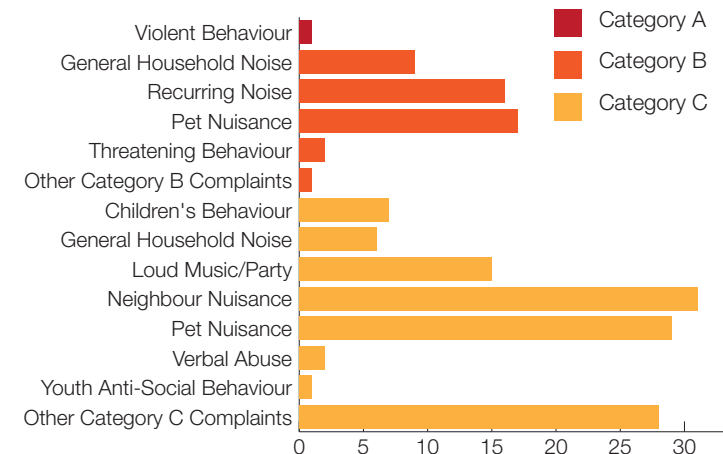


We responded within target to 53% of cases. This may seem like a low number, but anti-social behaviour complaints can take time to resolve, particularly if the problem is recurring, or if other agencies like the Police or the Social Work Department have to be involved.

Anti-Social Breakdown



Complaint Types





There are a number of ways someone can be allocated an ELHA tenancy. These are explained in more detail in the "Access to Social Housing" section on page 12.

New Tenancies

In 2013/14 we started 119 new Scottish Secure Tenancies (SSTs).

- 74 relets
- 43 mutual exchanges
- 1 Mortgage to Rent property
- 1 assigned from the tenant to another member of their household

This can be broken down further into new tenancies for people who were already our tenants and were allocated a home through Homehunt (known as 'Transfer' tenants) or by exchanging with another ELHA tenant. We also offer 50% of our relet properties to applicants on East Lothian Council's (ELC) homeless list, either through Homehunt's Gold Plus pass or by direct nomination from ELC.

"people at risk of losing their homes get advice on preventing homelessness."

"tenants and people on housing lists can review their housing options."

Accessing Information on Housing

All of our front-line staff have had training on how to give information and advice, and we are an accredited organisation (see the Communications section for more details).

We aim to provide information in the format that is best for the customer.

Web:

- Last year our allocations service, Homehunt upgraded to a web-based system, giving the opportunity to applicants to manage their registration, apply for a priority pass and apply for properties online.
- Our East Lothian X-Change service is operated jointly with East Lothian Council. It is a web-based system, and applicants have the option to apply to join the list, request changes to their listing, and respond to the annual review online.

Print:

- All Homehunt and East Lothian X-Change service forms are also available in a printed format, and can be picked up at our office, or through several support agencies.

Telephone:

- During working hours there is a staff member on duty on the Homehunt phone line, available to answer any enquiries, help people apply for properties, etc.

Other:

- Our Live Help feature allows customers to 'chat' to a staff member in real time. This staff member can assist with accessing all Housing services
- We have an SMS shortcode number
- Every Tuesday we advertise all available properties on our Facebook page
 - Every Thursday we advertise our available properties in local papers
 - There is a contact form on our website, available to anyone who has a question

"people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them."

Outcome 10: Access to Social Housing

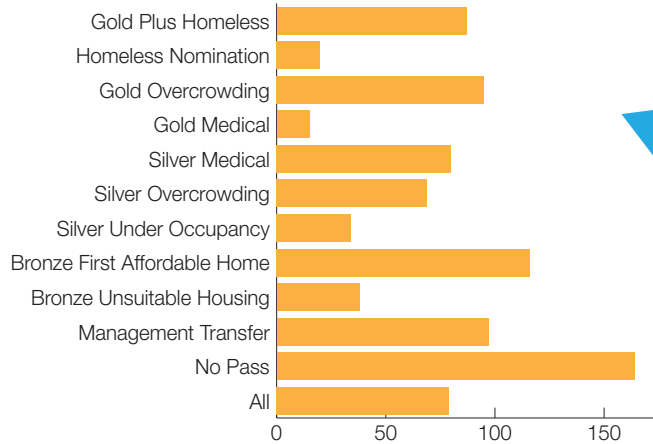
There are several routes to an ELHA tenancy.

- Homehunt Service – Applicants register and apply for properties
- East Lothian X-Changes – For tenants who want to find a 'home swap'
- Homeless Nomination – East Lothian Council may nominate someone from their homeless list for our available properties
- Management Transfer – This is when we allocate a particular property in exceptional circumstances, for example, someone who has succession rights to a property which is not suitable for them, eg: a wheelchair adapted property
- Succession – When a tenant dies, another member of the household may apply to succeed to the tenancy
- Assignment – A tenant leaving to property may assign it to another member of the household
- Mortgage to Rent – This is where we buy a property if the owner is at risk of losing their home, because of mortgage arrears

Average of Waiting Time (weeks of Homehunt applicants offered a tenancy) by Priority Pass

Waiting Times

Our Homehunt service uses 'best use' allocation criteria, so we cannot estimate how long it will take someone to be housed. We have over 4,000 households registered with us for rehousing, and only have between 50 and 80 properties available each year, so sadly the vast majority of applicants will never be housed by us.



- Shortest wait: 0 weeks (nomination from ELC)
- Longest wait: 296 weeks (5 years, 8 months, 1 week)
- Average wait: 79 weeks (1 year, 6 months, 1 week)

This does not mean that the wait to be housed will be 79 weeks – we have people who have been registered with us for 13 years and have still not been rehoused.

Types of Housing

74 properties were re-let with Scottish Secure Tenancies (SSTs) last year:

Amenity (over 50s)	General needs	Sheltered (over 60s)	Wheelchair designed/adapted
6	62	3	3

Homeless Families

We do not assess for homelessness or provide temporary or emergency accommodation – this is all done by East Lothian Council. We offer 50% of our relet properties to households on ELC's homeless list. Last year, we offered 38 of our 74 relet properties (51%).

“people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed.”

Information & Advice

All front line staff have received Information & Advice Standards training as part of our accredited information and advice service. For one week each month we log every time we provide information or advice to a tenant or service user, so that we can ensure the quality of our information and advice service.

Average number of people helped per day:

14

Percentage of enquiries resolved at the point of contact:

88%

Keeping Tenants in their Homes

Percentage of new tenants still tenants after 12 months:

91%

Number of medical adaptations completed:

49

Number of tenancies abandoned:

4

Outcome 11: Tenancy Sustainment

It is usually in everyone's best interests to help tenants to stay in their homes, whether by helping them to apply for benefits, assisting with adaptations to their home or liaising with support agencies, to make sure the help needed is provided.

Money Advice

We operate a free independent money advice service. Our Money Adviser is based in our office, and spends all of her time working with our tenants to organise their finances. The Adviser can help tenants make benefit claims, act as the tenant's agent to reorganise debt repayments, arrange energy efficiency assessments and much more.

The total gain for our tenants using this service last year was:

£395,650

Welcome Pack & Dulux Decorating Scheme

There are a lot of expenses associated with moving into a new home, and benefit payments may not be in place right away. To help reduce the pressure, we provide a welcome pack with handy household supplies, and a voucher for decoration materials which can be ordered over the phone or online and delivered to your door.

"tenants get the information they need on how to obtain support to remain in their home; and the landlord ensures suitable support is available, including services provided directly by the landlord and by other organisations."

Outcome 13: Value for Money

Value for money is a big concern for us – we're a non-profit organisation and we are entirely dependent on rent to keep running. We always have an eye out for ways to provide a better service for a lower cost.

R3 Repairs Limited

R3 have been our big money-saving project. As R3 is our subsidiary company, we do not have to pay VAT on the labour element of any work that R3 does for us. That's a considerable saving on repairs and maintenance!

East Lothian X-Changes

We have a joint mutual exchange list with East Lothian Council, which ELC pays us to maintain. This opens up a much larger pool of potential housing swaps for our tenants at no additional cost to us.

Exchanges also have no empty homes costs – if all 43 households which exchanged last year had ended their tenancies and moved out instead, our rent loss from empty homes would have been around 36% higher, not to mention advertising and all the other costs which come with reletting a property.

Money Adviser

When we started our money advice service, we knew it would be popular, but we had no idea how much money this would save our tenants. Last year the Money Adviser saw 188 tenants, and made total gains of £395,650 for our tenants.

Number of tenants referred to the Money Adviser: 188

Total gains for our tenants: £395,650

That's an average of £2,105 per tenant assisted per year!

Empty Homes

Empty homes do not generate any rental income, and even a property that has been left in perfect condition needs to have extensive safety checks done before we can relet it. We aim to have every empty property repaired, cleaned (if needed) and safety checked within 21 days.

Average time to relet empty homes 18.6 days

Amount of rent lost through empty homes £14,735

Percentage of rent lost through empty homes 0.29%

Court Action

We need to collect rent to provide services. Evicting someone is always our last resort. Even when a case has gone to court, we will do our best to make sure the tenant stays in their home by 'sisting' (putting on hold) actions where the tenant is willing to engage with us to avoid eviction. We only ever evict someone if all other options have been tried and have failed. During 2013/14 we took the following enforcement action:

Number of court actions raised: 26

Number of court actions resulting in eviction: 6

Percentage of court actions resulting in eviction: 23%

"tenants, owners and other customers receive services that provide continually improving value for the rent and service changes they pay."

Outcome 14 & 15: Rents and Service Charges

Your Rent

A breakdown of how rental income is spent goes out with the Rent Increase Consultation every January. This is split between repairs & maintenance, running costs, and repaying loans taken out to build/buy new properties.

The report on the rent increase consultation is publicised in our Talkback newsletter, and is also available on elha.com or on request.

2014 rent increase:

3.6%

Percentage of tenants who feel their rent is good value for money:

60%

Breakdown of average weekly rent*:

Size	House	Tenement	4 in a block	Other flat/ maisonette
1 bedroom	£69.93	£67.74	£72.04	£67.56
2 bedroom	£81.82	£75.53	£76.85	£78.33
3 bedroom	£89.23	£78.95		£89.82
4 or more bedrooms	£100.89			

*Please note that individual rents can be higher or lower than the average.

Service Charges

Around 36% of our tenants have an additional service charge; the reasons for a service charge are varied, for example:

- A Community Warden Service is provided (in amenity properties)
- Communal services, such as cleaning or lighting, are provided and maintained
- There are factoring charges (for properties in some private developments)

All tenants who have a service charge are given information about how their charge is calculated with their rent increase letter in March every year.

Rent Arrears

Amount of rent owed to us at the end of 2013/14:

£208,213

That's enough to pay for:

- 208 new front doors, or
- 61 new kitchens, or
- 100 new bathrooms, or
- 52 new central heating systems

Only as a last resort will we take court action against the tenant and apply to have them evicted.

Tenants evicted for rent arrears in 2013/14:

4

“a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them.”

“tenants get clear information on how rent and other money is spent, including any details of individual items of expenditure above thresholds agreed between landlords and tenants.”

Long Term Forecast


Despite incurring significant planned maintenance expenditure and increased pension costs during the year, and increasing the provision we make for bad debts (in response to the challenges presented by welfare reform and welfare benefit cuts), we managed to achieve a surplus of £224k.

We spent a total of £2.48m during the year on the repair and maintenance of our homes; £0.76m on the day to day maintenance, £0.85m on planned and cyclical repairs and £0.87m on the replacement of major components (kitchens, bathrooms and heating systems). We transferred £0.36m from our designated reserves to help fund this expenditure.

During the year we acquired one additional property under the mortgage to rent scheme, and sold three properties under Right to Buy reducing the total number of properties we have to 1,289.

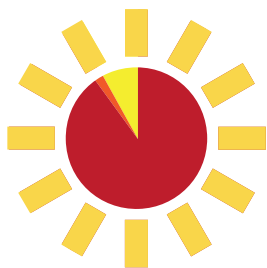
As a consequence of the reduction in grant levels, we have had to reduce our housing development programme and spent minimal amounts on the development of new properties. The total spent on property additions (£1m) consists primarily of the acquisition of the additional property and the £0.87m component replacement programme undertaken during the year.

The housing property addition was funded by a mixture of grant income (from the Scottish Government) and our own internal resources.

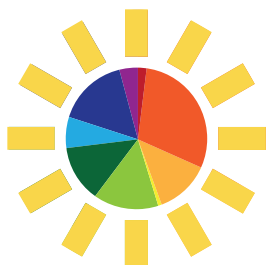


We spent a total of £2.48m during the year on the repair and maintenance of our homes

Year Ending 31 March 2014



	£	%
Income		
Rent and Service Charges	5,161,645	90%
Sale of properties	117,523	2%
Interest receivable	20,678	0%
Other Activities	435,500	8%
Total	5,735,346	100%



	£	%
Expenditure		
Services	113,999	2%
Management & Maintenance Administration	1,692,759	29%
Reactive maintenance	756,899	13%
Bad Debts	64,103	1%
Planned and Cyclical Maintenance	848,389	15%
Housing Depreciation	749,370	13%
Other activities	395,310	7%
Interest Payable	890,551	16%
Surplus (Transfer to reserves)	223,966	4%
Total Expenditure	5,735,346	100%

How do you think we are doing?



We value feedback, and there are many ways to let us know what you think – for example:

- Use the Praise or Grumble feature on our website and let us know your thoughts
- Chat to us online through our Live Help service – just click the big red button on **elha.com**
- Follow us on Facebook (facebook.com/eastlothianhousingassociation)
- e-mail us at enquiries@elha.com
- Text us by sending elha and your message to 88222*
- Give us a call on 01620 825032
- Write to us at 18-20 Market Street, Haddington, EH41 3JL



Or, get a bit more involved...

Become an ELHA member – it costs only £1.00 for life! For that you get to attend our Annual General Meetings, vote in elections to our Management Committee – or you could even stand for election yourself! Our leaflet “Membership of East Lothian Housing Association” explains more and is available at **elha.com**, or from our Head Office.

Join TIG – if you are an ELHA tenant, have a look at page 2 of this booklet to see what our Tenant Involvement Group get up to – they are always on the lookout for new members and any of them would be happy to chat to you informally about how you might be able to help. For this and other ways to get involved have a look at our “Tenant Participation” leaflet, available at **elha.com**, or from our Head Office.



East Lothian Housing Association
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Telephone: 01620 825032
Text: elha + your message to 88222
(message charged at standard rates)