



elha's adventures in Wonderland



How We're Doing 2016



Rebekah Gronowski
Convenor
Tenant Involvement Group

Welcome to our 2016 report

My name is Rebekah Gronowski. I rent my home from elha and I am a member of the Tenant Involvement Group (TIG). I've also started my Wonderland adventure, gone "paper free" and I'm really enjoy using the new My Home digital services!

I've been exploring Wonderland for a while, as the TIG were involved in both the design and testing of the new services. This was alongside our more usual work of agreeing what information should be included in this annual report and making sure that the reported figures are accurate (note that outcomes 12 and 16 relate to a different Wonderland to ours – they relate to functions of local authorities – so are missing intentionally from the report).

We always look closely at aspects of elha's work, and in the last year our scrutiny project was to examine how neighbour disputes are handled. This was a significant and detailed project, and some of the work is still in progress, in particular how we will help set future targets. But we enjoy our scrutiny work – without doubt it is making us curiouser and curiouser!

Like the Queen of Hearts, I like to see things get done. TIG exists to make sure tenants' views are heard, and we are very much part of elha's ongoing Adventures in Wonderland. So, if you're also an elha tenant and would like to join in, please get in touch – we would love to hear from you, and we promise not to talk in too many riddles!

But unlike the Queen of Hearts, I have never had to threaten anyone at elha with the sanction of "off with their heads" if they don't immediately do as I ask.

Yet.

R. Gronowski



My Tenant Involvement
Group Colleagues



Welcome to Wonderland

"It's no use going back to yesterday, because I was a different person then" said Alice. Like many of the parallels we have found with Wonderland, nothing could be more true (or less untrue, as the Hatter might insist) about ELHA.

We like Wonderland because it is fun. But also because it helps explain our new reality. Alice's adventures begin when she falls down the rabbit hole and enters a new and magical world – a bit like our tenants logging into their My Home digital accounts – the first truly self-service, 24 hour world ever seen in UK housing. And there's lots to explore.

For our staff, the reflected world of **Through the Looking Glass** seems more appropriate. This story is based on the rules of chess, with characters moving accordingly and Alice advancing through each level on the board as she moves through each chapter in the book. In ELHA, nothing has changed as such – no policies, procedures or outcomes, and all the rules are still the same. But with self-service, although everything looks familiar, the way it all happens has changed completely. So, everything is the same, just different, that's all.

All day to day transactions are now processed via My Home accounts, either by tenants themselves, or, through My Home Help, by staff logging into My Home accounts on behalf of a tenant. Both tenants and staff use exactly the same software, and of course, given we are in Wonderland, tenants got to use the software first – about 6 months ahead of staff. So all we need to do now is to "find our new normal" and then everything shall be just as it was, in a totally different kind of way.

I hope, like me, you like a sense of adventure. Just like the caterpillar, I will continue to ask awkward questions at times as our adventures continue, because that's what caterpillars do. But if you'd like to come and explore our new Wonderland, or you have any questions of your own, jump on in, the rabbit hole is open!



Robert McNeill
elha Chairman

Robert McNeill



If you would like this booklet
 in large print, high-contrast,
 or on CD, please let us know



We Are



HAPPY TO TRANSLATE

Happy
to
Translate

Our Offices are



Wheelchair Accessible
and have Induction Loop
technology

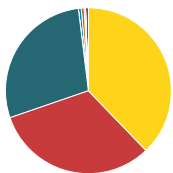
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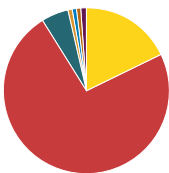
Browsaloud enabled
and My Home can be customised
for High Contrast

Do We Allocate Our Available Properties to a Representative Proportion of the East Lothian Population?

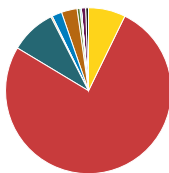
*Ethnic Background of all tenants, new tenants and applicants,
 compared to East Lothian Census Data*



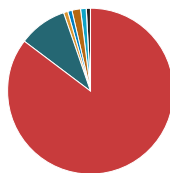
Tenants



New Tenants



Applicants

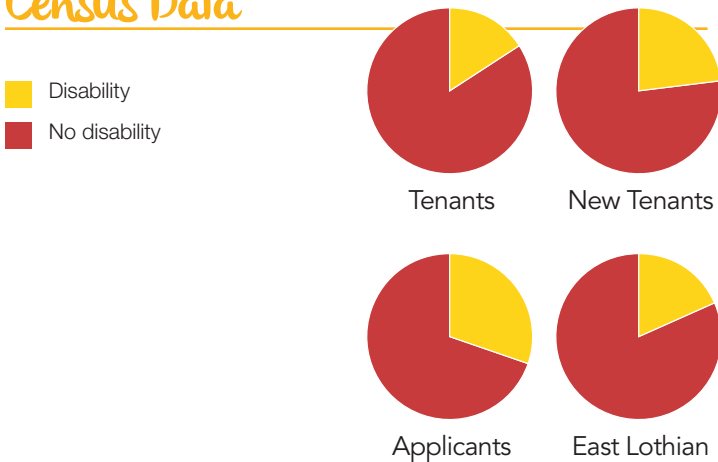


East Lothian

- Unknown
- Mixed
- White Scottish
- Other Asian
- Other White British
- Caribbean
- Irish
- African
- Gypsy/Traveller
- Other Black
- Polish
- Arab Scottish/British
- Other White
- Other



Tenants and Applicants with a Disability, compared to East Lothian Census Data



Changing Needs

People's needs can change throughout their tenancy and we want to make sure that we're doing what we can to help cope with changes. Whether that's giving priority to transfer to a more suitable property, or, if we and an Occupational Therapist agree that it is in the best interests of the tenant, putting medical adaptations in place.

"Thank you so much for making this possible. It means I don't have to leave my home of 20 years. It has changed my whole life."

Number of medical adaptations completed during 2015/16:

59

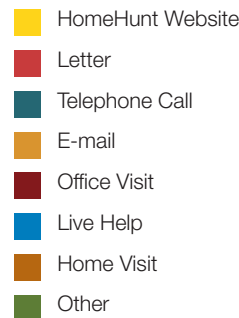
Average time taken to complete medical adaptations:

30 days

"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."



How we communicate with each other



What we talk about



Digital Services

Last year we worked with some of our tenants to launch My Home, a new range of digital services which let tenants access all of our services online including:

- Taking part in surveys
- Booking repair appointments
- Paying rent
- Checking the information we hold about them and much more

The service has proved very popular and at the end of the financial year, almost 40% of our tenants had a live My Home Account.

With 47,384 visitors to **elha.com** and My Home over the year, 54% of which were from mobile phones or tablets, we're doing our best to make sure that everyone who uses our online services find them convenient and easy to use.

Comments and Complaints

We had contact with tenants, applicants and other services users around 16,380 times last year.

That's an average of 66.5 times a day.

Of those 16,380 contacts, only 103 were complaints about our staff or services, and only 10 complaints weren't resolved to everyone's satisfaction at the first stage.

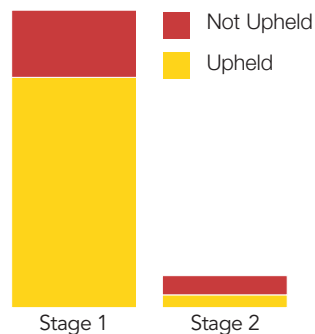


✓ PRAISE



✗ GRUMBLE

Complaints Received



76 complaints were upheld, and when a complaint is upheld, we try to change how we do things or train relevant staff to make sure that it doesn't happen again. Some of the things we did as a result of complaints were:

- Reminders to all staff about our procedures and working accurately
- Changes to a policy and procedure, and corresponding staff training
- Additional training was given on our Customer Care procedures
- Staff were told to follow up verbal repair instructions in writing
- An operative's contract was not renewed because of poor workmanship

Although we can learn from complaints, some of our service users are kind enough to let us know when we get things right and we recently started to record this too. We recorded 89 pieces of praise last year, including:

"Please thank Bill Thomson for getting my central heating installed into my property - very much appreciated"

"Hi Claire just to say "thank you" for all your help and advice this morning"

"Love the new website"

"Anne was an amazing help to me & my brother. She went above and beyond to help us sort out the situation"





In 2015/16 we achieved Gold TPAS Accreditation!

We are one of only 3 Scottish Housing Associations to meet the rigorous standards required.

We try to get our tenants involved, at whatever level they are comfortable with, from the many tenants who attended estate inspections in 2015/16, to the few dedicated tenants who oversee our tenant participation strategy and scrutinise our services, right up to the one tenant we have on our Management Committee.



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

Some of the ways tenants got involved in 2015/16:

- Spot checking the information in this booklet to make sure it's accurate!
- Toured our East coast and rural housing stock to get a better understanding of the wide variety of housing we provide and some of the issues we and our tenants face
- Gave us feedback during estate inspections that helped us improve local neighbourhoods
- Scrutinised our Antisocial Behaviour (ASB) procedures, interviewed staff, researched targets at a local and national level & recommended changes to our procedures
- Working with us to get the services on My Home just right

Would you like to get involved? You can start small with a local estate inspection and a few surveys, maybe drop in to a TIG meeting or two, and who knows you might enjoy it enough to end up on our Management Committee!

How Does This Compare to 2014/15?

My Home is proving a great success with the number of visits to **elha.com** and My Home increasing from 123 a day to 148 a day. Happily we have received fewer complaints (down 18%). Unfortunately, we didn't get complaints resolved as quickly, with only 88% of complaints being resolved in target and we need to work on this. Although more of you are contacting us online the things you contact about has changed very little.

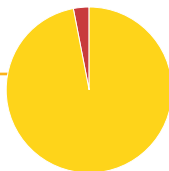
We spent

- 
- ✦ Nearly £66,000 adapting homes to meet tenant's needs
 - ✦ Nearly £53,000 on phone calls, letters and leaflets
 - ✦ Only £5,500 running **elha.com**
 - ✦ Over £12,000 looking after gardens for elderly and disabled tenants
 - ✦ Over £25,500 encouraging Tenant Participation
 - ✦ Our staff travelled over 45,000 miles visiting tenants throughout East Lothian



Do our homes meet the SHQS?

- Properties which meet the SHQS
- Properties which don't meet the SHQS



Only 34 properties don't meet the standard mainly because we won't fit controlled entry to flats unless owners in the block pay their share of the cost (an agreed exemption) or in a few cases because the tenants have chosen not to change their heating type to something more energy efficient.

Tenants satisfied with the condition of their home: **89%**

New tenants satisfied with the standard when moving in: **93%**

Applicants who refused a property after viewing it: **0%**



"tenants' homes as a minimum, meet the Scottish Housing Quality Standards 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."

Safe and Secure

By law we **must** renew the gas safety certificate for every property with a gas supply every year. It cost us nearly £50,000 to do this last year.

Properties with a gas supply: **858**

Percentage inspected in 2015/16: **100%**

While we will do everything we can to arrange an appointment to suit the tenant, if a tenant doesn't give us access, we will either cap the gas supply until we can get in to make sure it is safe or force entry into the property.

Number of forced entries in 2015/16: **10**



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

Number of repairs completed in 2015/16:

5,195 repairs

Average number of repairs per household:

4.24 repairs

Average time taken to complete repairs:

7.2 days

Emergency repairs completed in 2015/16:

281 repairs

Average time to complete emergency repairs:

1.7 hours

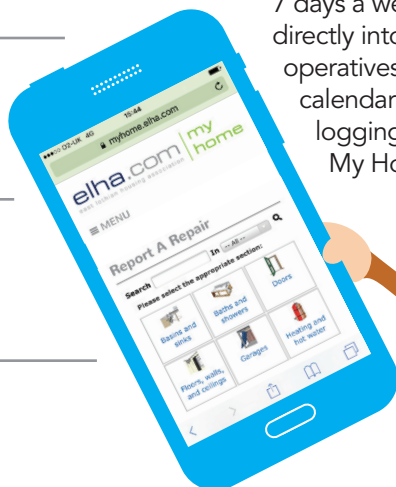
Repairs completed 'right first time':

91%

Percentage of repair appointments kept:

91%

And we are still the only Housing Association in Scotland to enable tenants to book repair appointments 24 hours a day, 7 days a week directly into operatives' calendars, by logging into My Home.



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

Improving Homes

In 2015/16 we:

Installed

349

Photovoltaic (PV) panels

We received grant money to help towards the cost so the cost to ELHA was greatly reduced; it saves money on our tenant's energy bills, is good for the planet and helps us to meet the requirements of The Energy Efficiency Standard for Social Housing (EESH) – a win-win situation!

Installed:

47

New Kitchens

39

New Bathrooms (to an improved specification)

47

New Heating Systems

and:

Repainted

47

Properties

What You Said About Our Repair Service:

“The lovely gentleman did a brilliant job.”

“Very friendly repair men who did a great job.”

“Extremely friendly and great service provided.”



What we Spent

	2013/14	2014/15	2015/16
Day to day repairs	£591,855	£684,758	£641,159
Repairs to empty homes	£165,044	£145,697	£187,235
New kitchens, bathrooms, heating, etc	£623,288	£719,713	£1,292,443
External painting, etc	£225,101	£207,130	£208,371
	£1,605,288	£1,757,298	£2,329,208

How Does This Compare to 2014/15?

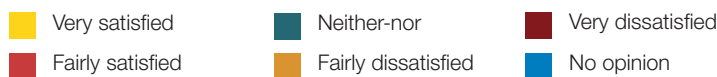
Despite responding to more than twice the number of emergency repairs, the average time it takes us to attend stayed the same. The average time to complete routine repairs increased by half a day but the percentage completed “right first time” increased from 86.9% to 90.9%.

88% of tenants who had a repair done last year were very or fairly satisfied with the service.

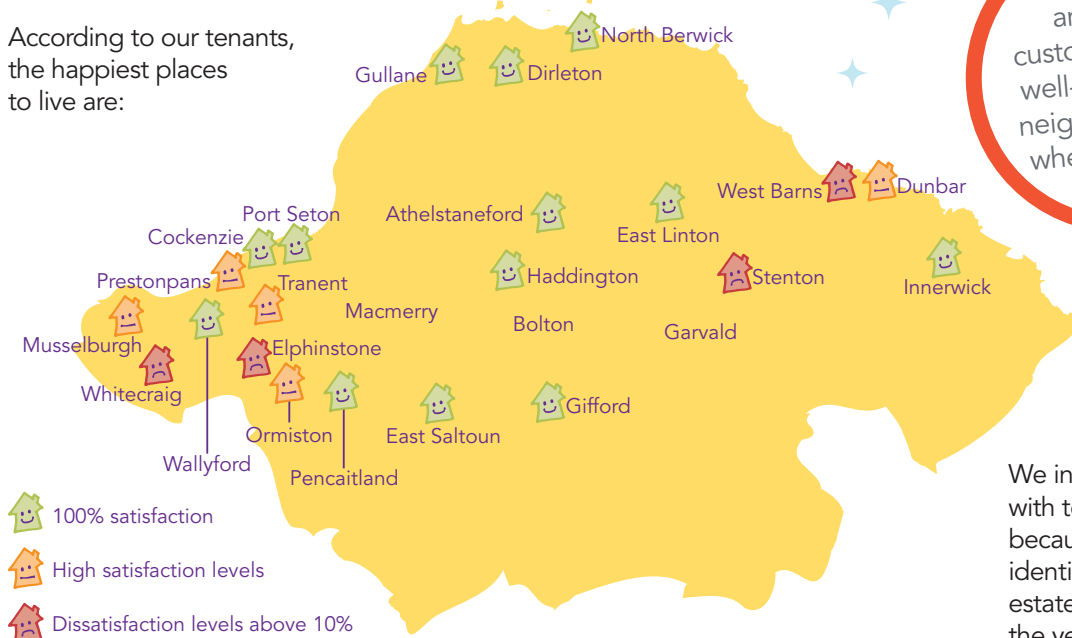
The number of forced entries needed to complete gas safety certificates fell by a massive 76%.



How Satisfied or Dissatisfied are you with your neighbourhood as a place to live?



According to our tenants, the happiest places to live are:



We inspected 27 estates along with tenants in 2015/16, and because of these inspections, we identified and completed 9 small estate improvement projects over the year, including:

- Residents only parking signs
- Rotary clothes driers replaced with sturdier models in a windy area
- Extra paving around a car park added for the safety of elderly tenants
- Notices to warn drivers of children playing
- Contribution to a Community Garden project
- Parking bollards
- Contribution towards a local play park
- Remove a concrete bird feeder
- Power wash steps and remove weeds

Looking After Your Neighbourhood

To keep neighbourhoods neat and tidy, we provide a cleaning service for communal areas, and a garden care service for elderly and disabled tenants.

How Satisfied or Dissatisfied are you with the Garden Care Service?



How Satisfied or Dissatisfied are you with the Stair Cleaning Service?



Outcome 6: Estate Management, Antisocial Behaviour, Neighbour Nuisance and Tenancy Disputes

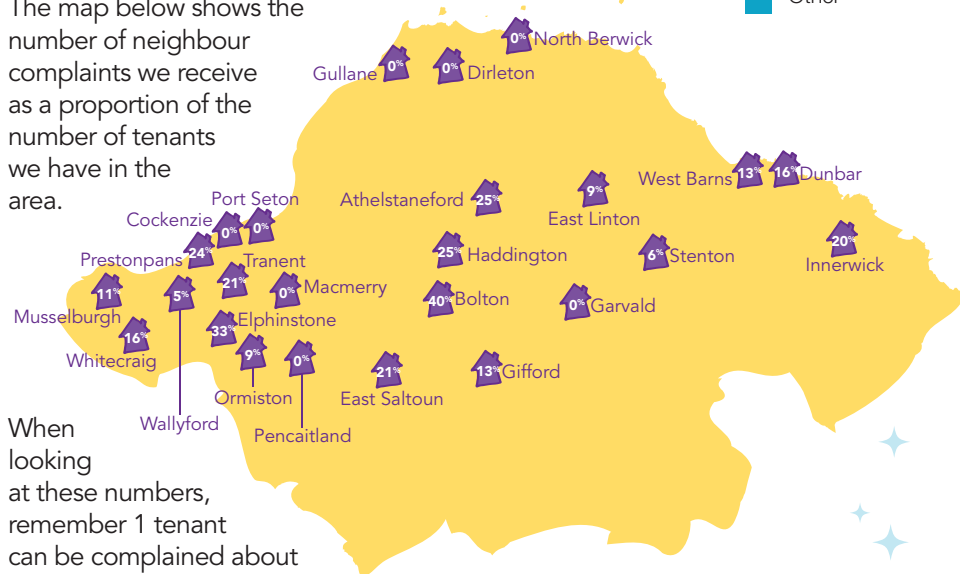
Neighbour Problems & Anti-Social Behaviour (ASB)

- In 2015/16 we evicted one tenant for ASB
- None of our tenants currently have an Antisocial Behaviour Order (ASBO)

Neighbour Complaints Reported in 2015/16: **198**

Fortunately, very serious ASB is rare in our estates, and where criminal activity is reported, we pass it to the Police to deal with.

The map below shows the number of neighbour complaints we receive as a proportion of the number of tenants we have in the area.

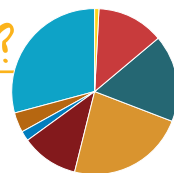


When looking at these numbers, remember 1 tenant can be complained about several times so a 20% complaint rate does not necessarily mean that 1 in 5 tenants has a problem with their neighbours!

And in the following areas we had no neighbour complaints at all in 2015/16!

- Cockenzie
- Dirleton
- Garvald
- Gullane
- Macmerry
- North Berwick
- Pencaitland
- Port Seton

What Annoys Neighbours?



- Children's Behaviour
- General Household Noise
- Loud Music/Party
- Neighbour Nuisance
- Pet Nuisance
- Threatening Behaviour
- Verbal Abuse
- Youth ASB
- Other

Cases resolved within target **52%**

If that seems low to you, you're not alone – our Tenant Involvement Group (TIG) thought last year's figures were low too, so they scrutinised our ASB procedures during 2015/16. Thanks to the scrutiny project, and the TIG's recommendations, we expect to see a big improvement by this time next year.

How does this compare to last year?

We were a Housing Officer down for much of 2015/16 so some estate inspections were cancelled or delayed, and this had a knock-on effect on estate improvements.

We had fewer ASB cases, but of those 2 were very serious. In 2014/15, we had no very serious ASB.

In 2015/16 we spent

- Just over £9,000 on small estate improvements
- Nearly £6,500 on safety checks (excluding gas safety certificates)
- Nearly £32,000 on external maintenance projects





Information

All of our front-line staff are qualified to give information and advice on many housing related topics, and we are accredited providers of the Scottish National Standards for Information and Advice. There is also a wealth of information available on elha.com and homehunt.info. In 2015/16 we advertised 73 properties on Homehunt. Adverts are available online at Homehunt.info and on our Facebook page, are displayed in our front window and, for applicants who are not local and don't have internet access, there is also a phone line which gives details of the available properties, and gives applicants the opportunity to leave a message with their bid.

Advertised properties:

Athelstaneford	1 x 3 bedroom house
Cockenzie	4 x 1 bedroom sheltered flats
Dunbar	3 x 1 bedroom flats 1 x 3 bedroom flat 2 x 2 bedroom houses
East Linton	1 x 1 bedroom flat 1 x 2 bedroom flat
East Saltoun	4 x 2 bedroom flats
Gifford	3 x 1 bedroom flats 1 x 3 bedroom house
Haddington	2 x 1 bedroom flats 2 x 2 bedroom flats 1 x 2 bedroom house
Musselburgh	4 x 1 bedroom flats 6 x 2 bedroom flats 1 x 2 bedroom house 3 x 3 bedroom houses
Ormiston	2 x 1 bedroom flats 1 x 1 bedroom house
Prestonpans	2 x 2 bedroom flats
Tranent	6 x 1 bedroom flats 8 x 2 bedroom flats 3 x 2 bedroom houses 1 x 3 bedroom house
Wallyford	5 x 2 bedroom houses
West Barns	1 x 3 bedroom house
Whitecraig	1 x 1 bedroom flat 2 x 2 bedroom flats 1 x 1 bedroom house

We received, on average, 104 bids for every property we had available - a sad indication of the shortage of good quality affordable homes for rent in East Lothian.

In 2015/16 we received 40 mutual exchange applications, and welcomed 25 new tenants who exchanged into one of our properties.

Housing Options

All applicants can access and review their application for housing on the Homehunt website at any time, and around 80% of applicants for each advertised property do this through the online service, freeing up staff to help the 20% of applicants who can't or prefer not to use the website. Applicants who set their preferred contact to e-mail also get automated updates about the status of their application.

Exchange listings can be reviewed and changed at elha.com at any time. Almost all listings are submitted online, with only one or two paper forms arriving each month.

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



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

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



"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."

Helping Prevent Homelessness

In 2015/16 we introduced a new Tenancy Support Service for ELHA tenants who are unable to manage their tenancy and are at risk of losing their home. More information about this important new service is provided on page 15.

Homehunt applicants who are homeless or threatened with homelessness are signposted to East Lothian Council's Housing Access Team, and at the end of 2015/16 we had 290 applicants who had been assessed as homeless or at risk of homelessness.

We have an agreement with East Lothian Council (ELC) to offer 50% of our available properties to applicants ELC have assessed as homeless.

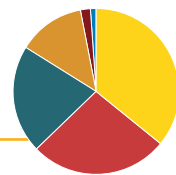
Properties allocated to homeless families in 2015/16:

42

How People Can Access Social Housing

Affordable rented housing is in short supply in East Lothian. We try to help tenants to help themselves, by providing an easy to access exchange list. We also award existing tenants who have a priority pass and no tenancy issues additional transfer priority – if we can meet their need, this frees up another home for someone else - and this meant that we were able to help an additional 15 households with the homes we had available.

Where did our 2015/16 new Tenants come from?



- Assessed as Homeless by ELC
- Homehunt (standard)
- Mutual exchanges
- Homehunt (ELHA transfers)
- Workshop Homes
- Succession




Welcome Pack & Dulux Decorating Scheme

There are a lot of expenses moving into a new home. To help reduce the pressure of moving, we provide all of our new tenants with a welcome pack with handy household supplies, and a voucher for Dulux decoration materials.

Tenancy Support Service

This is a new service, and our Tenancy Support Officer is working with tenants who need help and support to stay in their home.

Case Study:



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

A retired gentleman came to us after being homeless. He was very agitated about his lack of furnishings for his new home and found the move a very stressful experience. He explained that he had absolutely nothing to move with, bar a few personal items.

We were able to provide the tenant with a 'Starter Pack' which included bedding, cutlery, pots and pans, cleaning materials, a microwave, and vacuum cleaner straight away. Our Tenancy Support Officer also helped him deal with getting his utilities set up and to apply for grant funding for other items. He received carpets and lino, a sofa, bed, cooker, fridge, washing machine and blinds, along with the Dulux paint pack we provide to all new tenants. He now stands a much better chance of sustaining his tenancy.

Money Advice

We provide an independent Money Advice Service for our tenants. Anne, our Money Adviser helped 179 of our tenants claim over £55,000 in benefits and reschedule £8,000 worth of debt.

All in all gains for our tenants have now topped half a million pounds!

Some of the things tenants had to say about our Money Advice Service:

"Anne was a great help to us through a difficult time."

"Anne was excellent. Very helpful and always there with good advice. Such a nice lady."

"Excellent service. Very informative and made me feel like my issues were important and that they would do everything possible to fix them."

Keeping Tenants in Their Homes

Percentage of new tenants still tenants after 12 months: **98%**

Number of medical adaptations completed: **59**

Number of abandoned properties: **3**

How does this compare?

The number of applicants registered for housing has increased by 16% over the year and the average waiting time to be housed has increased from 71 weeks to 99 weeks.

We did however have a 48% increase in the number of properties available - there were an additional 12 relets, plus 17 new builds this year.

It's been another excellent year for supporting tenants to keep their home. We now have a Tenancy Support Officer in place to help tenants through difficult times, the Money Adviser increased the amount of gains for our tenants by over £66,000, and the percentage of new tenants who were still tenants a year later has risen from 89% to 98%.

We spent:

- ✦ Nearly £12,000 on Homehunt software and website
- ✦ Almost £34,000 on staff training
- ✦ Just under £45,000 providing our Money Advice and Tenancy Support Services
- ✦ £1,535,821 building new homes for rent

Getting Good Value from Rents and Service Charges

Outcome 13: Value for Money

We're a non-profit organisation, entirely dependent on tenants paying their rent to keep running. Getting value for money, while providing excellent services, is a big priority for us.

To save money we have introduced:

my home **My Home** was launched in January 2016 and allows tenants to manage their tenancies online. This means a faster service for tenants, and will help us to save money. 39% of our tenants have a My Home account, and at the end of 2015/16 we had already seen savings on rent payments with the new Worldpay system, plus tenants have the option to get all their letters e-mailed – a big saving on stationery and postage costs.

R3 Repairs Limited is a subsidiary of ELHA, this means that we save money because we don't have to pay VAT on labour costs.



East Lothian X Changes **Exchanges** are a win-win situation for everyone – tenants have more options for a move, and we get to meet housing need without all the costs and rent loss associated with re-letting empty homes.

Money Advice & Tenancy Support – We had no idea how much money the Money Advice Service would save for our tenants when we launched it. Not long after we launched the service, we noticed that the Money Adviser was also being asked for more than just help with money, so we introduced the Tenancy Support Service.

Universal Credit (UC) was rolled out in East Lothian, and the effects are already being felt by our tenants. At the end of 2015/16 we had 15 tenants on UC, many of whom needed help with their claim, and it's clear that as more and more tenants move from Housing Benefit to UC both the Money Adviser and the Tenancy Support Officer will be in high demand.



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



In 2015/16

Tenants in arrears helped by the Money Adviser:

55

Reduction in rent arrears for Money Advice cases:

£26,103

That means that the Money Adviser was able to help tenants reduce their arrears by an average of £475 each.

Empty Homes

We don't receive any rent when a property is empty and there's someone on our list who could be living in it, so we try to ensure that properties don't stay empty for long.

Average time to re-let empty homes

19 days

Amount of rent lost on properties re-let during 2015/16

£18,762

Percentage of rent lost through empty homes

0.35%



Getting Good Value from Rents and Service Charges

Outcomes 14 & 15: Rents and Service Charges



Your Rent

We only receive government funding to help us build new properties – everything else, from new central heating systems, to envelopes, to court costs, is all paid for from rent income.

2015 rent increase: **2.1%** | Percentage of tenants who feel their rent is good value for money: **71%**

Breakdown of average weekly rent*:

Size	House	Tenement	4 in a block	Other flat or maisonette
1 bedroom	£72.85	£74.42	£75.89	£74.11
2 bedrooms	£84.83	£81.17	£80.38	£82.94
3 bedrooms	£92.38	£83.30	n/a	£94.56
4 or more bedrooms	£102.32	n/a	n/a	n/a

*Please note that the average rent can be significantly higher or lower than individual rents, and includes service charges.

"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."

Service Charges

Just over a third of our tenants pay a service charge on top of their rent. These charges are usually for the maintenance of communal areas, for example: keeping communal stairs well lit and clean. We make sure that if we are able to negotiate a saving on a particular service, those savings are passed on to tenants. In fact this year, some tenants had such a large reduction in their service charge that it wiped out their rent increase, and a few are even paying less than last year!

Rent Arrears

Amount of rent owed to us at the end of 2015/16:

£ 238,491

That's enough to pay for:

- 238 new front doors, or
- 72 new kitchens, or
- 119 new bathrooms, or
- 59 new central heating systems

Court Action

Evicting someone is always our last resort. We only ever evict someone if all other options have been tried and have failed.

Number of court actions raised:

15

Number of court actions resulting in eviction:

3

Cost of taking legal action (added to rent arrears)

£11,892

How Does This Compare?

The number of tenants we have had to take court action against more than halved, dropping from 32 court actions in 2014/15 to only 15 in 2015/16, and the number of evictions dropped from 4 to 3.

We were able to keep our rent increase low, due to inflation being low, and the percentage of tenants who feel their rent is good value for money has increased.

Rent arrears have increased, and we're currently monitoring the effect of Universal Credit, which was rolled out in East Lothian earlier this year, on the level of rent arrears.

In 2015/16 our overall average rent (excluding service charges) was £82.07 per week.

On average we spent

- ✦ £36.00 per property per week on repairs and maintenance
- ✦ £22.00 per property per week on loan repayments
- ✦ £23.00 per property per week on staff costs including travel, training etc

"How puzzling all these changes are."

The Association's main activities over the year generated an operating surplus of £1,367,780 (2015: £1,396,842). One property was sold under the "Right to Buy" legislation and four shared ownership properties were sold outright in the year. Following the deduction of finance costs, the Association's activities generated a surplus (total comprehensive income) of £713,626 (2015: a loss of £306,345) for the year. The total revenue reserves at 31 March 2016 were £5,318,784 (2015: £4,605,158).

In accordance with the Statement of Recommended Practice, the Association has adopted the Financial Reporting Standard for UK and Ireland (FRS 102) for the accounting period beginning 1 April 2015. As a result of this the comparative figures for the period ending 31 March 2015 have been restated in accordance with FRS 102. The transition to FRS 102 has resulted in a number of changes in accounting practice compared with those used previously.

During the year the Association spent £1,535,821 on the development of new properties. There was a net increase to the number of properties in management of twelve units.

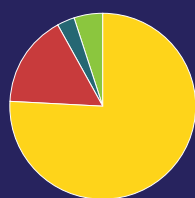
The Association spent £2,329,208 (2015: £2,356,033) on the maintenance and improvement of its properties during the year. Of this expenditure, £537,090 (2015: £531,195), was spent on the replacement of components which are accounted for as assets in the Statement of Financial Position.

The Association's wholly owned subsidiary, R3 Repairs Limited, continued to provide maintenance and repair services to the Association, other housing associations and other external customers.

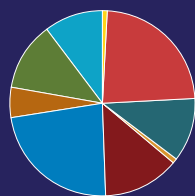
The Management Committee is satisfied with the Association's financial performance during the year and with the year-end position, it does however recognise the challenges ahead. These challenges include securing loan finance in an uncertain economic climate, ensuring our properties meet required energy and efficiency standards, accommodating increased contributions to the pension scheme, the impact of Welfare Reform on arrears and bad debt levels and the ability of our subsidiary to expand its activities and improve its financial performance.



Year Ending 31 March 2016



Income	£	%
Rent and Service Charges	5,565,250	76%
Amortisation of Social Housing Grant	1,135,415	16%
Sale of Properties	192,316	3%
Interest Receivable	32,905	0%
Other Activities	397,166	5%
Total	7,323,052	100%



Expenditure	£	%
Services	104,351	2%
Management & Maintenance Administration	1,708,000	23%
Reactive Maintenance	828,394	11%
Bad Debts	53,152	1%
Planned and Cyclical Maintenance	963,724	13%
Housing Depreciation	1,689,018	23%
Other Activities	391,412	5%
Interest Payable	871,375	12%
Surplus (Transfer to Reserves)	713,626	10%
Total Expenditure	7,323,052	100%

Maintenance	£
Reactive Maintenance	828,394
Planned and Cyclical Maintenance	963,724
Capitalised Component Expenditure	537,090
Total Planned and Cyclical Spend	1,500,814
Total Maintenance and Improvement Spend	2,329,208

"Imagination is the only weapon in the war against reality."

✧ "And what is the use of a book," thought Alice,
✧ "without pictures or conversation?"

Returning to our ELHA in Wonderland theme, we hope that we have provided enough pictures and conversation to make this book useful.

"Begin at the beginning,"
the King said gravely, "and go on till
you come to the end: then stop."

You are very nearly at the end but there's one last thing we would like you to consider before you stop.....

Alice: "Would you tell me, please,
which way I ought to go from here?"

The Cheshire Cat: "That depends a good deal
on where you want to get to."

We want to get to a point where we can be confident that the information we are providing is the information our tenants want and find useful and we need you to tell us which way we ought to go from here.

Outcome 15 requires us to agree with our tenants which, if any, individual items of expenditure and/or above what level of spend we should provide information about. We discussed this with the TIG Panel and they pointed out, quite rightly, that numbers without context aren't very interesting, so we hope that we've explained some of what we spend and why in a way that makes sense. But we would love to hear from more of you about the type of information you want us to provide and how you would prefer us to provide it so please take the time to complete and return the comments card enclosed with this booklet.

We also asked our TIG Panel members why they joined TIG and what they like about it and here's some of what they told us:

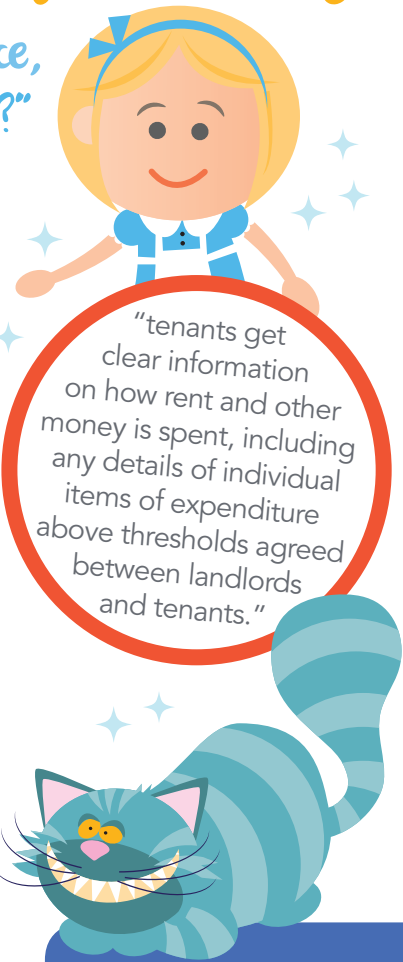
"I joined TIG after an estate inspection where various issues were highlighted and I wanted to find out exactly how things were moved on after an inspection report and how the systems within ELHA worked"

"Many of us have life experiences and bring to TIG a range of different skills"

"By working together as a group which represents other tenants we can fire off ideas which we think may be helpful in developing new ways of practice or working"

"It's nice to meet fellow tenants from different backgrounds in a friendly and sociable manner"

"The work we do is interesting and I feel as if I am making a contribution and making a difference"



"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."

If you would like to be more involved in helping us to get better at what we do please let us know – have a chat with your Housing Officer or our Customer Information Officer, drop us an e-mail at info@elha.com, click the need help button on elha.com or give us a call on 01620 825032 – we're waiting to hear from you.



How do you think we are doing?

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

- Use the Praise or Grumble feature at elha.com and let us know your thoughts
- Chat to us online through our Live Help service – just click the 'Need Help' 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 gets 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.



 PRAISE



 GRUMBLE



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Telephone: 01620 825032

Text: elha + your message to 88222
(message charged at standard rates)

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