



Through the Looking Glass

How We're Doing 2017





It's a strange new world we have found ourselves in since we first set off on our Wonderland adventures last year – and it is already radically different. A year ago 20% of our tenants used their **My Home** accounts, now the majority (56%) use them. And a year ago, 4% of our tenants were paper free, now it's 28%. Rents always used to go up, but with our Key Tenant Scheme rent discounts now they can go down too. "Curiouser and Curiouser" said Alice.

In our strange reflected world everything does still look the same. Rent payments still get posted into our software, but almost as if by magic as our staff no longer administer these payments, instead our tenants do – along with lots of other things in our (or rather their) self-service world. What was once impossible is now normal.

Time moves quickly "I know who I was when I got up this morning, but I think I must have been changed several times since then" as Alice once remarked. Our **My Home** services were introduced almost two years ago, but it seems like only yesterday – yet those same **My Home** services today have evolved significantly since the initial launch, with more new services coming soon. Just like the Red Queen, we too can move at breathtaking speed – we hope Alice is equally impressed.



Rebekah Gronowski
Convenor
Tenant Involvement Group

WELCOME TO OUR 2017 REPORT

Hello again and goodbye!

My name is Rebekah Gronowski. I rent my home from elha and I am a member of the Tenant Involvement Group (TIG). Like many other tenants, I've been busy exploring Wonderland – I've gone "paper free" and I've upgraded to become a Platinum Tenant in the Key Tenant Scheme – and I never thought I would be one of those! But then I never thought I would be referred to as the Queen of Hearts either.

TIG have again been busy looking closely at all aspects of elha's work (and I'm pleased to report that once again the staff have kept their heads). This work includes agreeing what information is included in this report and making sure the reported figures are accurate.

This year, we've re-ordered the report from Outcome 15 to Outcome 1 as reversing the order seems more in-keeping with Through the Looking Glass and it also means we start with rents first (note that outcomes 12 and 16 are from a different Wonderland to ours – they relate to functions of local authorities – so are intentionally missing from the report).

But all good adventures come to an end and so must mine – it is time to take off my crown and move on to pastures new. I have enjoyed my time with TIG and I wish my colleagues well as they start to write the next few chapters of the story of elha. Perhaps they will describe me one day just like Alice – "She generally gave herself very good advice, (though she very seldom followed it)."

R. Gronowski



A CATERPILLAR'S TALE

"Come back!" the Caterpillar called after her. "I've something important to say."

This sounded promising, certainly. Alice turned and came back again. "Keep your temper," said the Caterpillar.

Helpful advice as it goes. Developing new services is not always easy, especially when it involves developing new IT systems. Whilst I would agree with the White Queen that "It's a poor sort of memory that only works backwards", unfortunately it's all I have, but looking back on the last five years it is hard to comprehend in some ways where we were then, and the completely different place we're in now.

We're also as unique as Alice herself – no other housing association anywhere has anything like the systems or online services we have now. We are re-writing the rules – with the help of the DWP who are changing the law (by bringing in new Regulations) to allow tenants who get rent discounts to keep them if they also claim Universal Credit or Housing Benefit. Most people in our sector would say we have gone madder than the Hatter himself to even dream of such a thing, yet here we are with the majority of our tenants now using our digital services, almost a third already getting everything paper free, and rent discounts now a reality.

"Go on till you come to the end; then stop" said the King of Hearts. Well I will – my five years as Chair are up at the end of September, so then it's time to go. But just like the Caterpillar I'll continue to ask awkward questions until then. It has been a pleasure to oversee first the development of the ideas, then elha's first adventures in Wonderland, and then onwards as we ventured through the looking glass.

Things that end always seem final, but everyone knows that every caterpillar turns into a beautiful butterfly in the end so that sounds pretty good to me. As I fly off, I know elha is in safe hands going forwards – but where to next? "That depends on where you want to go" said the Cheshire Cat. Wise words indeed, but they are for the next Caterpillar to ponder.

Rob McNeill



Robert McNeill
elha Chairman



Getting Good Value from Rents and Service Charges

Outcomes 15 & 14: Rents and Service Charges

Your Rent

We receive Housing Association Grant from the government towards the cost of building new properties. The grant covers around 60% of the cost and we borrow the remainder from a bank or building society. The rents we charge have to cover all of our running costs – repairs, maintenance, staff, services – and repay the loans.

Percentage of tenants who feel their rent is good value for money:* **80%** *rent increase consultation February 2017

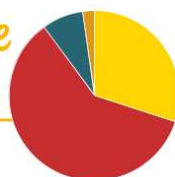
When a Rent Increase Isn't a Rent Increase!

Our rent increase consultation this year focussed on the introduction of our Key Tenant Scheme and whether or not our tenants supported our proposals.

Fortunately, a clear majority were in favour of the one-off initial rent increase needed to introduce the Scheme. In future it will fund itself and, we hope, allow rent increases to be restricted. We hope to disprove the Mad Hatter's assertion that "you can have more but you can't have less"!

Would you prefer an RPI +1% rent increase and us not to introduce rent discounts?

■ Yes
 ■ No
 ■ Blank



Average Weekly Charge (including service charges) 2016/17

Size	4 in a block	Tenement	Other flat	House
1 bedroom	£77.19	£76.01	£75.76	£74.28
2 bedrooms	£81.94	£83.07	£84.49	£86.67
3 bedrooms	n/a	£85.22	£96.55	£94.37
4 or more bedrooms	n/a	£100.90	n/a	£104.43

Annual rent increase:

4.95%

But look how this "increase" can actually reduce rents...

Average Weekly Charge (including service charges) 2017/18 for a Platinum Key Tenant

Size	4 in a block	Tenement	Other flat	House
1 bedroom	£76.40	£75.15	£74.90	£73.34
2 bedrooms	£81.38	£82.57	£84.06	£86.34
3 bedrooms	n/a	£84.82	£96.71	£94.42
4 or more bedrooms	n/a	£101.28	n/a	£104.98



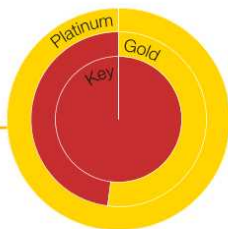
"a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them."

"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."



Rent Increases for Key Tenants

- Rent increase less than RPI
- Rent increase more than RPI



So the rent went up, but it didn't (very Through the Looking Glass!).

For 80% of our tenants the rent reduced if they gained Platinum Key Tenant Status (KTS) and for 100% of our tenants any increase was less than RPI inflation if they upgraded to Platinum KTS.

For every single Gold or Platinum tenant, their rent is lower this year than it would have been if we applied our normal RPI +1% increase.

What We Spent

Our average weekly rent (excluding service charges which only cover the costs of services provided) is £83.80.

Out of this, we spend on average:

- ✦ £42 per property per week on repairs & maintenance
- ✦ £22 per property per week on loan repayments
- ✦ £20 per property per week on running costs, including office costs, staff etc.

Service Charges

Service charges cover things that not all of our tenants have – like stair lighting, cleaning stairs and communal bins – and are paid on top of the rent by just over a third of our tenants. We use our bulk buying power to get the best deals on electricity and make sure that if we can negotiate a saving on a particular service, the saving is passed on to tenants. For example, we switched half the stair cleaning contract to a social enterprise this year, reducing costs for our tenants.

How Does this Compare to 2015/16?

Despite the help offered by our Money Advisor and a sharp (213%) increase in the number of cases taken to Court, rent arrears increased by over 22%. We believe that the introduction of Universal Credit and other Welfare Reforms, reducing the money available to some of our tenants, is a major factor and are working to find ways to mitigate the impact of Welfare Reform, including the introduction of our Key Tenant Scheme and making sure tenants in receipt of Welfare Benefits can keep their discounts.

Our performance in re-letting empty homes wasn't as good as last year – the average time to re-let went up from 19 to 22 days and rent lost went up from 0.35% to 0.44%. This is still well below our target of 0.75% though.

We saved around £4,000 on postage and phone calls compared to last year. Thanks to everyone who has gone paper-free!



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.

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



Rent Arrears

We understand that anyone can have problems with money and will always try to help. But we also need to collect the rent – it's what pays for the services we provide.

Amount of rent owed to us at the end of 2016/17:

£ 291,792

To put it into context, that's enough to pay for new bathrooms in all of our properties in Haddington or new front doors for the whole of Tranent or pay for our Garden Care Scheme for 21 years!

Tenants in arrears helped by our Money Adviser:

51

Reduction in rent arrears for Money Advice customers

£33,240

Our Money Adviser was able to help tenants reduce their arrears by an average of £652 – that's an average of £177 more per tenant than last year!



Efficiency

We run a joint exchange list with East Lothian Council – sharing resources means we get a better service for a lower cost.

We are continuously developing our online services with the aim of maintaining excellent services to our tenants and other customers at a lower cost, and offering new services – we had no idea how much money our Money Advice Service would save for our tenants when we launched it!

Court Action

Unfortunately, not everyone uses the help we offer and we do take legal action to recover the money owed to us and prevent arrears from increasing. Evicting someone is always our last resort if all other options have been tried and have failed.

Number of court actions raised:

47 (3.8% of tenants)

Number of court actions resulting in eviction*:

4 (0.3% of tenants)

Cost of taking legal action (added to rent arrears)

£21,220



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

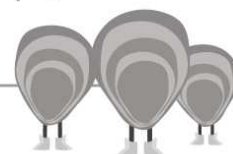
22 days

Amount of rent lost on properties re-let during 2016/17

£ 24,045

Percentage of rent lost through empty homes

0.44%



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

Money Advice

Tenants helped in 2016/17:

168

Annual amount of Benefits gained

£441,115

Rescheduled debt:

£80,987



"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."

The annual gain for our tenants was over half a million pounds!

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

"I just want to say thank you to Anne for all her help. I could not have managed without her. You have made a real difference for us."

"I want to thank Anne for all her help and assistance. She's made a huge difference to me and my family to get things sorted. My situation is much improved as a result of her help."

"Anne Rattray has been of invaluable help to me during a very difficult period in my life. I cannot thank her enough for the first class assistance and advice she has provided."

Helping Prevent Homelessness

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

Applicants with a Platinum (homelessness) Pass at 31/3/17:

351

Properties allocated to homeless families in 2016/17: (47% of available lets)

31

Housing Options

Around **80%** of Homehunt applicants apply for homes through the website. This frees 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.

Information

All of our front-line staff are qualified to give information and advice on many housing related topics. We provide a great deal of information through **elha.com**, **My Home** and **homehunt.info**, we also produce a range of information leaflets, and a quarterly newsletter.

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 decoration materials.

Keeping Tenants in Their Homes

Percentage of new tenants still tenants after 12 months:

95%

Number of medical adaptations completed:

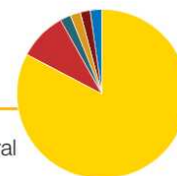
47

Number of abandoned properties:

5

Advice People Need

- Housing Options General
- Other
- Housing Benefit
- Homelessness Priority
- Private Rent & Owner Occupier
- Rent Arrears



Outcome 10: Access to Social Housing Outcomes 9, 8 & 7: Housing Options

Helping People Find Homes

In 2016/17 we advertised 67 properties on Homehunt. Adverts are:

- published online at **Homehunt.info** and on our Facebook page
- displayed in our front window, and
- there is also a telephone line which gives details of the available properties

Applicants can apply online, in person or by telephone.

We award our own tenants who have a priority pass and no tenancy issues extra 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 14 households with the homes we had available.

Advertised properties:



Average bids per property: **116**

In addition, our two new developments were advertised during 2016/17

The Chimneys, Cockenzie
(35 properties)

798
applications

Garrison Green, Dunbar
(18 properties)

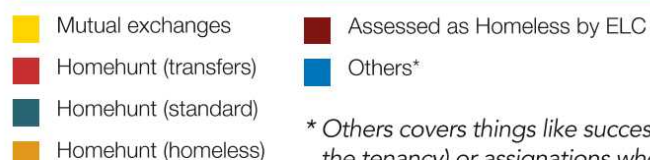
566
applications

East Lothian X Changes

We help tenants to help themselves, by providing an easy to access exchange list. We had 13 completed mutual exchanges in 2016/17.

In 2016/17 we created 90 new tenancies.

Where Did Our New Tenants Come from?



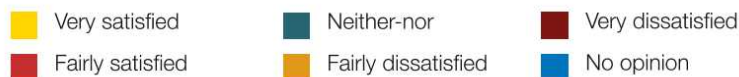
* Others covers things like successions (when someone dies and a family member inherits the tenancy) or assignments when a tenancy passes from one family member to another.



Neighbourhood and Community

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

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



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



"tenants and other customers live in well-maintained neighbourhoods where they feel safe."

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 Stair Cleaning Service?



We are trying out a new stair cleaner in some areas to try to increase the level of satisfaction with this service.

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



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

Neighbour Problems & Anti-Social Behaviour (ASB)

Neighbour Complaints Reported in 2016/17: **139**

Fortunately, very serious anti-social behaviour 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.



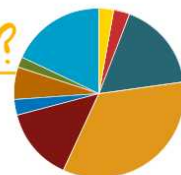
When looking at these numbers, remember one tenant can be complained about several times so a 20% complaint rate does not necessarily mean that 1 in 5 tenants has a problem with their neighbours!

One tenant was subject to an Anti-Social Behaviour Order (ASBO) during 2016/17, but left the tenancy before eviction action was taken.

And in the following areas we had no neighbour complaints at all in 2016/17!

- Athelstaneford
- Cockenzie
- Dirleton
- East Linton
- Garvald
- Gifford
- Gullane
- Innerwick
- Macmerry
- North Berwick
- Port Seton
- Stenton

What Annoys Neighbours?



Cases resolved within target **60%**

Our TIG-Scrutiny tenants looked at why we weren't responding to complaints within our targets and have made recommendations to improve the figure. We are currently working to put these in place. Due to the high number of problems associated with dogs in flats, we consulted tenants about a dog ban in some flats (flats with a main door and a private garden are exempt), and this was put in place from 1 April 2017.

How does this compare to last year?

The number of neighbour complaints dropped from 198 in 2015/16 to only 139 in 2016/17 – that's almost a 30% drop.

We also improved slightly on the cases resolved in target, although we do expect this to show a huge increase once the TIG-Scrutiny recommendations are put in place.

What We Spent

- ✦ You told us about small estate improvements you'd like, and we spent almost £7,500 to make them happen
- ✦ We spent almost £4,500 on safety checks (excluding gas safety checks)
- ✦ We increased our spend on external maintenance projects by over 43%
- ✦ We increased our spend on garden maintenance for elderly and disabled tenants by 17.5%

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.

Last year, we completed 279 emergency and 4,576 non-emergency repairs – that’s an average of:

4 repairs per household

Which took an average of:

8.1 days

to complete non-emergency repairs

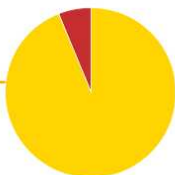
We took an average of:

1.7 hours

to attend emergency repairs

Repairs Completed Right first Time

- Repairs completed right first time
- Repairs with follow-up work



Repairs Appointments Kept

- Repair appointments kept
- Repair appointments not kept



We have improved our online My Home repair booking service to include over

600 types of repairs

It’s much quicker and easier to use too, especially from mobile devices

<p>EMERGENCY REPAIRS <small>For an emergency we will be on your doorstep within 2 hours</small></p>	<p>GAS BOILER REPAIRS <small>SAMPLES INCLUDE: Gas boiler repairs • Heating boilers • Boiler water pressure • Boiler replacement/repairs</small></p>
<p>SMALL JOBS <small>SAMPLES INCLUDE: Locking door • Drains • Door handles • Right handings • Window blind adjustments • Double and single • Window repairs • Door repairs • Repairs missing cables</small></p>	<p>LARGE JOBS <small>SAMPLES INCLUDE: Repairs • Loft work • Repairs bathroom • Repairs heating system • Repairs water tank</small></p>



“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 2016/17 we installed:

93 Solar PV Panels

11 New Kitchens

91 New Bathrooms

156 New Heating Systems

What You Said About Our Repair Service:

“Always excellent service from the first phone call until the work is complete.”

“Fantastic work by all, especially Connor who cleaned up after them. Left the place spotless. Five stars.”

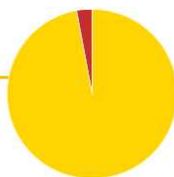
“R3 repair guys are lovely – very polite and helpful.”

Housing Quality and Maintenance

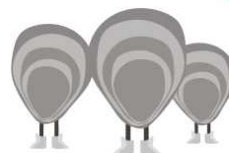
Outcome 4: Quality of Housing

Do our homes meet the SHQS?

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



41 properties are exempt from meeting the SHQS either because we cannot fit controlled entry to flats unless owners in the block pay their share of the cost or, in a few cases, because the tenants have chosen not to change their heating type to something more energy efficient.



"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."

Tenants satisfied with the condition of their home:

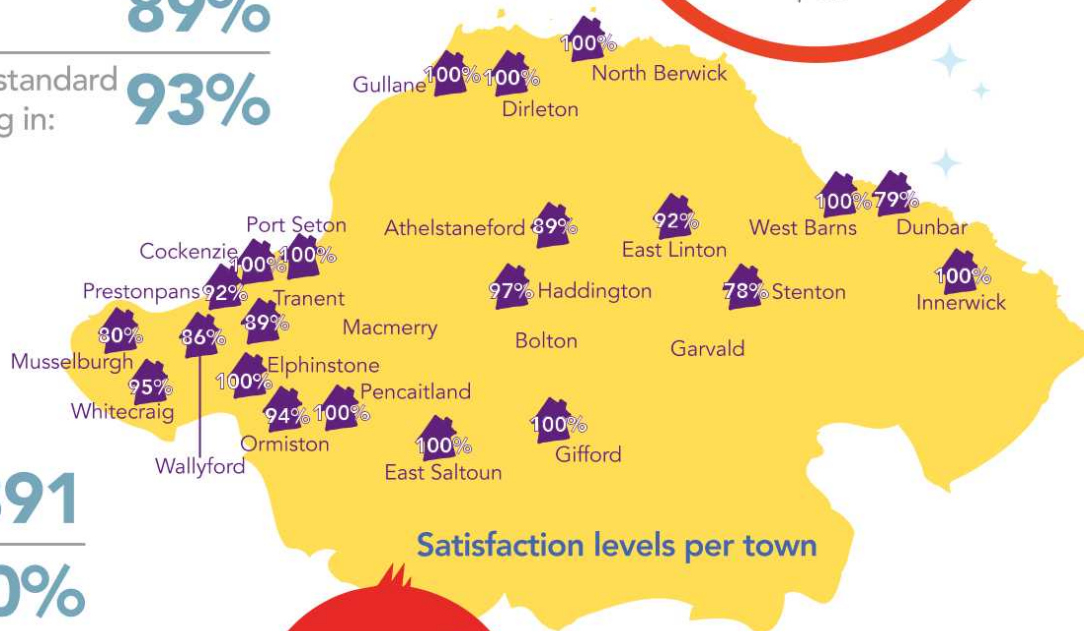
89%

New tenants satisfied with the standard of their new home when moving in:

93%

Safe and Secure

By law we **must** renew the gas safety certificate for every property with a gas supply every year, and if tenants don't let us in, we will force entry to make sure they are safe.



Properties with a gas supply:

891

Percentage inspected in 2016/17:

100%

Number of forced entries in 2016/17:

2



What we Spent

	2014/15	2015/16	2016/17
Day to day repairs	£684,758	£641,159	£757,625
Repairs to empty homes	£145,697	£187,235	£149,558
New kitchens, bathrooms, heating system, etc.	£719,713	£1,292,443	£1,634,809
External painting, etc.	£207,130	£208,371	£170,328
Total	£1,757,298	£2,329,208	£2,712,320

We also spent **£131,601** on medical adaptations, but this was grant funded by the Scottish Government, and therefore not part of our maintenance budget.

How Does This Compare to 2015/16?

The number of forced entries needed to complete gas safety certificates fell by a massive 80%.

The total number of repairs completed stayed around the same at 4 per property.

The percentage of repairs completed Right First Time increased.

A higher percentage of Repair Appointments were kept.

Maintenance spend was 16% higher than last year.



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

We try to get our tenants involved, at whatever level they are comfortable with, from online surveys right up to joining our Management Committee. This year we must say a huge thank you to Rebekah Gronowski (or, to give Rebekah her proper title, the Queen of Hearts), retiring TIG Convenor, for her great contribution to helping us improve what we do.

Some of the ways tenants got involved in 2016/17:

- Spot checking the information in this booklet to make sure it's accurate
- Visited our new builds at The Chimneys in Cockenzie and Garrison Green in Dunbar
- Visited the Kinwegar Recycling Centre to better understand the challenges faced by waste management as part of a scrutiny investigation
- Took part in a survey (both online and on paper) about the impact of the Key Tenant Scheme

What We Spent

- ✦ My Home and elha.com only costs £4,500 a year to run
- ✦ But we spent **£49,000** on phone calls and letters (paper-free sounds a lot better now, doesn't it?)
- ✦ Our staff clocked up almost **37,000 miles**, visiting tenants across East Lothian
- ✦ We spent almost **£13,000** encouraging Tenant Participation
- ✦ And we spent over **£14,000** looking after gardens for elderly and disabled tenants

As we try to do more with less to improve value for money for our tenants, it's even more important that tenants have a say in what we do and how we do it. Would you like to get involved? You can start small with 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?

Use of our online services has increased again with the number of visits to **elha.com** and **My Home** increasing from 148 to 168 a day.

The number of complaints has gone up slightly from 103 to 125, but we were much better at resolving complaints within targets (95%, compared to 2015/16's 80%).

Our TIG-Panel members increased from 4 to 6, and the Key Tenant Scheme gave a huge bump to the TIG-Web mailing list from 18 members in 2015/16 to almost 50 (and rising) by the end of 2016/17.



How we communicate with each other



Printed letters and telephone calls now only make up **29%** of our tenant contacts (last year that was 51%).

Digital Services

At the end of 2016/17:

Tenants with a **My Home** account

53%

Paper Free Tenants

22%

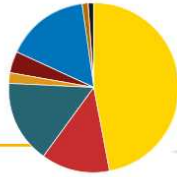
elha.com and My Home visitors:

61,328

(that's 14,000 more than last year)

Most common way to access digital services:

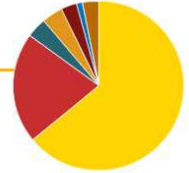
Smartphone



"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."



What we talk about



Comments and Complaints

We had around 15,500 contacts with tenants, applicants and other services users last year.

That's an average of 60 times a day.

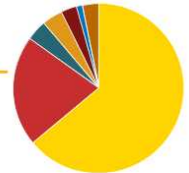
Of those 15,500 contacts, only 125 were complaints about our staff or services, and only 20 complaints weren't resolved to everyone's satisfaction at the first stage.



Complaints Received

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

Although we can learn from complaints, some of our service users are kind enough to let us know when we get things right. We recorded 220 pieces of praise last year (far more than we had complaints!) - thank you - we appreciate these comments too.



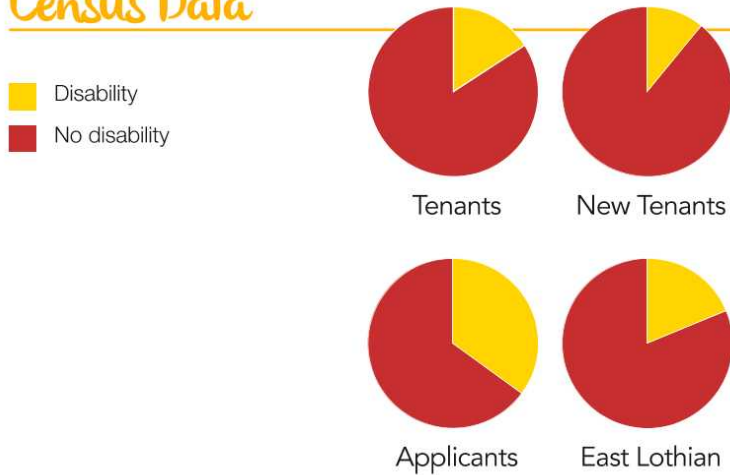
"Thank you to Sarah for taking ownership of the issue I called about the other day and great service from her and the joiner who attended this morning."

"The service I have received over a couple of years has been amazing. I am now rent arrears free and on my feet again."

"Thanks for providing a really easy website to navigate."

"We are always so well looked after and treated with courtesy thank you. Your staff are awesome."

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



Changing Needs

We want to make sure that as time goes on, and circumstances change, we can help tenants make the changes they need to their home environment with the minimum amount of disruption to their lives. In some cases this will be to give a tenant transfer priority to move to a more suitable home, and in others it may be to work with the Occupational Therapy Service to put medical adaptations in place.

Number of medical adaptations carried out in 2016/17

47

Number of medical transfers in 2016/17

3

Average time taken to complete medical adaptations

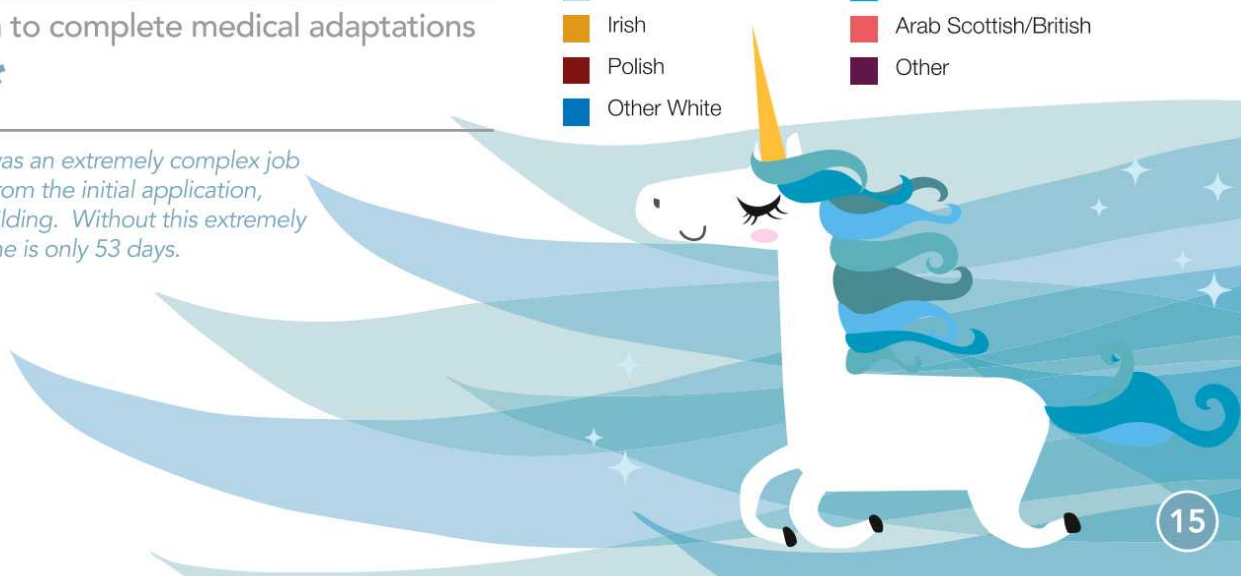
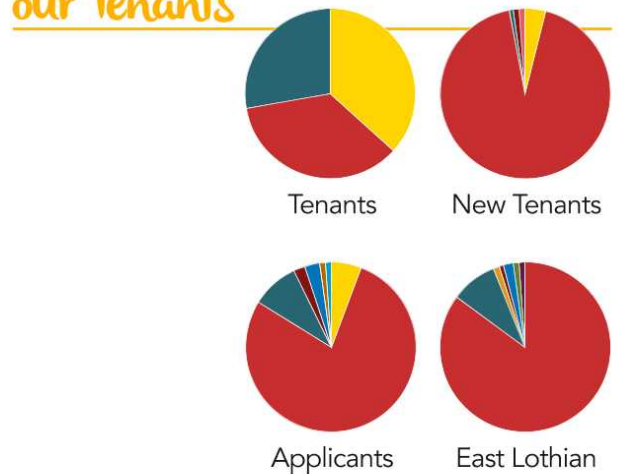
97 days*

**One of the adaptations was an extremely complex job which took over 3 years from the initial application, through planning and building. Without this extremely large job, the average time is only 53 days.*



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

Ethnic Breakdown of East Lothian, Our Applicants, and our Tenants



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
- Use your **My Home** account to send us comments or complaints
- Chat to us online through our Live Help service – just click the 'Live 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 and 13 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, click the join in section in your **My Home** account or have a look at our "Tenant Participation" leaflet, available at elha.com, or from our Head Office.



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

We Are



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Our Offices are



Wheelchair Accessible and have Induction Loop technology

elha.com is



Browsaloud enabled and **My Home** can be customised for High Contrast

East Lothian Housing Association
18-20 Market Street, Haddington, East Lothian EH41 3JL

Scottish Charity No. SCO28900



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*message charged at standard rates

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