

talkback

AUTUMN 2022

elha.com
east lothian housing association



Energy Price Increases

From 1 October energy bills have increased, making heating your home this winter more costly.

The energy price cap is the maximum amount suppliers can charge customers in Scotland, England and Wales, for each unit of energy. It is adjusted by Ofgem every three months and is based on the price that energy suppliers pay producers for electricity and gas. Energy prices have risen sharply because the demand for gas increased when Covid restrictions eased, and because the war in Ukraine has threatened supplies from Russia.

This is clearly a worrying time for everyone with the cost of living continually rising. Many people who did not have to worry too much about paying their bills are now having to carefully consider how they are spending their money so that they can adequately heat their homes this winter.

If you are concerned about the increasing cost of energy and how you are going to be able to pay your bills, there is lots of help available. Get in touch with us by using the contact form in **My Home**, or calling us on **01620 825032** and follow the options for Housing.

Money Helper:

www.moneyhelper.org.uk/en/everyday-money/budgeting/what-to-do-if-worried-about-energy-bills-rising

Ofgem:

www.ofgem.gov.uk/information-consumers/energy-advice-households/getting-help-if-you-cant-afford-your-energy-bills

Citizens Advice:

www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/



Energy Price Cap Calculator

With the new price cap confirmed from 1 October, Money Saving Expert have produced a handy energy price calculator, which can estimate what your bills may be in the future.

Money Expert Calculator:

www.moneysavingexpert.com/utilities/what-are-the-price-cap-unit-rates-/#tool

Energy Price Calculator

If you are worried about being able to heat your home this winter, please get in touch with us, as we can provide advice and support. In **My Home**, you can click on the buttons for advice, fill in a short form, and we will be in touch.

Assurance Statement

Our 2022 Assurance Statement is has been submitted to the Scottish Housing Regulator and is available for tenants to download.

Our Audit & Assurance Committee receives further reports throughout the year about our compliance with the Regulator's Governance Standards, and would report any material change to the Regulator if required.

www.elha.com/assurance-statement

IN THIS ISSUE OF TALKBACK

Making Changes to Your Home	2
Adult Disability Payment from Social Security Scotland .	2
Are You Eligible for Pension Credits?	3

Are You On Legacy Benefits?	3
Help to Save.....	3
Warm Home Discounts	3
Transfers – What to Expect #BeforeYouApply.....	4

Making Changes to Your Home

Just a wee reminder that if you make changes to your home without our permission, you may need to undo them when you move out, or we may need to charge you for doing the work on your behalf. Please make sure that any alterations or improvements you make won't cause problems for you down the line.

For example:

- Sticky floor tiles can transform a kitchen or bathroom but getting them and their glue back up can take a while, and that can run up a charge for the former tenant if they've not taken them up before they leave.
- Painting kitchen cupboard doors can be a fun way to cheer up a kitchen, but painted doors often need to be replaced, and the cost of a replacement door will be charged to the former tenant.
- Putting a doggy door or cat flap into your back door may make life easier, but if you move, that back door may need to be replaced, and doors can be very expensive.

If you're planning on doing a bit of updating, and aren't sure if you need permission, please get in touch. You can fill in the contact form in **My Home**, e-mail us at enquiries@elha.com, or call our Asset Management Team on **01620 825032**, following the phone system for 'other maintenance issue' and then choosing the alterations option.



Adult Disability Payment from Social Security Scotland

The new Adult Disability Payment (ADP) from Social Security Scotland is now available for people living in Scotland from 29 August. This payment is a benefit for disabled working-age adults to help with any additional costs associated with a disability or long term medical condition. This payment will replace the Personal Independence Payment (PIP) in Scotland.

If you are already on PIP, you will continue to get this until you are moved over to the new benefit. The DWP and Social Security Scotland will let you know in advance before you are moved from PIP to ADP, and you will not need to reapply. In most cases, your payment will be the same.

If you are still on the Disability Living Allowance (DLA), you will be moved over to ADP depending on your date of birth:

- If you were born on or after 8 April 1948, you will be contacted by the DWP and Social Security Scotland before you are switched to the new payment. This will happen before the summer of 2025
- If you were born before 8 April 1948, you will remain on DLA until after summer 2025

If you are terminally ill, there is a fast-track application process.

To get more information on this, please call **Social Security Scotland** on **0800 182 2222**.

New Claims

To get Adult Disability Payment, you must have a long-term physical or mental health condition or disability, or be terminally ill. In most cases, you must also be aged between 16 and state pension age and resident in Scotland.

A long-term condition or disability is one that has lasted 13 weeks or more and is expected to last a further 39 weeks or more.

The payment comes in two parts: daily living and mobility, and each have a standard rate and an enhanced rate. For more information about eligibility and making a claim, visit the **Social Security Scotland** website, or call them on **0800 182 2222** (8am to 6pm, Monday to Friday).



Social Security Scotland:

www.mygov.scot/contact-social-security-scotland

Are You Eligible for Pension Credits?

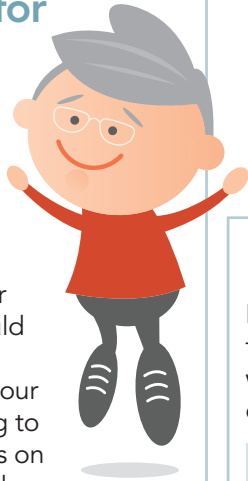
If you are of State Pension age, and your total weekly income is below:

- **Single person - £182.60**
- **Couple - £278.70**

then you may be eligible for Pension Credits. If you would like us to check this for you, please contact us through your **My Home** account by going to the website below, or call us on **01620 825032** and follow the options for Housing on the phone system.

My Home Money Advice:

<https://myhome.elha.com/auth/login?r=page%2Fmoney-advice>



Help to Save

Help to Save is a savings account for anyone eligible for Working Tax Credit or on Universal Credit. Anyone with a Help to Save account gets a bonus of 50p for every £1 saved over 4 years.

To find out more about the Help to Save account, visit the website below:

www.gov.uk/get-help-savings-low-income



Are You On Legacy Benefits?

If you receive any of the following benefits, the Department for Work and Pensions will be moving you across to Universal Credit by 2024:

- Housing Benefit (for those under pension age)
- Employment and Support Allowance (Income Related)
- Income Support
- Jobseekers Allowance (Income Based)
- Working Tax Credit
- Child Tax Credit

Many people who switch to Universal Credit could be financially better off. You could take advantage of this by choosing to move to Universal Credit earlier if you think it's right for you.

If you choose to apply sooner, it's important to get independent advice before you do as you won't be able to go back to your current benefit. You can use an independent benefits calculator to see if you could be better off on Universal Credit.

If you want to talk to us about this, please get in touch by filling in the Money Advice Form in your **My Home** account, or call us on **01620 825032** and follow the options for Housing on the phone system.

UC Universal Credit

Benefit Calculator:

<https://www.gov.uk/benefits-calculators>

Warm Home Discounts

You may have heard that the Warm Home Discount is to be awarded automatically this year and you do not need to apply. **This is for England and Wales only.** The Scottish Government recently consulted on how the Warm Home Discount scheme will work for households in Scotland.

If your household income is below £16,190 a year then you can apply through your energy supplier for the Warm Home Discount. The scheme pays £150 directly into your electricity account if you apply and meet the eligibility criteria. You can find out more about the expanded criteria for eligibility by clicking the link below.

Check with your supplier about the dates applications are open, as you may only be able to apply during a very narrow window.

Please note that this is separate from the Energy Bills Support Scheme, which is a non-repayable discount on your energy bill, The discount of £400 will be administered by your energy supplier and paid over six months starting in October 2022.

Warm Home Discount:

www.gov.uk/government/news/warm-home-discount-expanded-to-help-280000-scottish-households-with-energy-bills



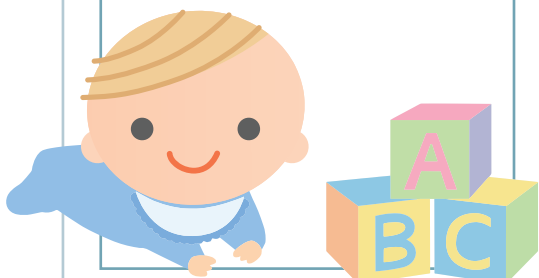
Transfers – What to Expect #BeforeYouApply

With many of our tenants now qualifying for priority to move, we thought this would be a good time to talk about transfers, how they work, and what you can expect.

If you have registered with These Homes and you qualify for a Gold, Silver or Bronze Priority Pass, you may also be eligible for a higher level of priority if you meet the following criteria:

- Have a clear rent account
- Maintain your home and garden in 'move in condition', e.g. if you moved all your belongings out of your home, we would not need to do any work to the property to bring it up to a lettable standard
- Have no history of neighbour problems or anti-social behaviour

For example, you have had a new baby and need a larger home. You've registered with These Homes and have successfully applied for a Silver Overcrowding Priority Pass. Because you meet all of the criteria listed above, your priority has been increased to Gold Plus level.



We advertise half of our available homes with priority going to Platinum Priority Pass holders (homeless households). Though we do this, you should still apply for all suitable properties which are advertised as occasionally there is no homeless household which makes best use of the property and it is allocated to a non-homeless applicant.

If you apply for a new home, we will call you to let you know if you are being considered for it (unless you have requested an alternate communication method). The next step will be to check that you are still eligible for priority. We will check your tenant records and arrange for your Housing Officer to visit you. They will discuss your potential transfer with you and carry out a further inspection of your home.

If you no longer meet the requirements for Gold Plus priority, it will drop back down to the Gold, Silver or Bronze level you were previously awarded. It may still be possible that we can offer you the home provided no one with a higher level of priority has applied and makes best use of it, but it is more likely that you will not be offered to you.

You can appeal our decision to downgrade your Priority Pass, and if you are successful, it does not mean you will be offered the home you were being considered for, as this will likely have been allocated to the next eligible applicant.

If you meet all the requirements, we will normally offer you the new home shortly after your home visit and you should now complete the Tenancy End form. You will not know when you will be able

to move out at this point, but as you must give us 28 days' notice to end your tenancy, we advise you complete the form as soon as we send you our offer. If you need additional time in your current home, this can also be arranged. We will e-mail your offer letter to you and you will be invited to accept the offer and start your My New Home process (sometimes referred to as the pre-allocation process).

The My New Home process sets up your new My Home account, and if you already have a My Home account, you will need to provide a different e-mail address for this new account. The process will guide you through the information you need before you start your tenancy. Please give yourself plenty of time to read through everything. Once you have finished the My New Home process, the system will automatically let us know, and as soon as your new home is ready, we will get in touch to arrange for you to view it and sign your new Tenancy Agreement.

This might sound a little complicated, but moving home always is! However, our staff will be on hand to help you every step of the way, and work hard to make sure moving from one ELHA home to another is as smooth and simple as it can be.

These Homes:
www.thesehomes.com/

