

talkback

WINTER 2021



New Year, New Home?

Did you know that around a third of our new tenants come through Mutual Exchanges?

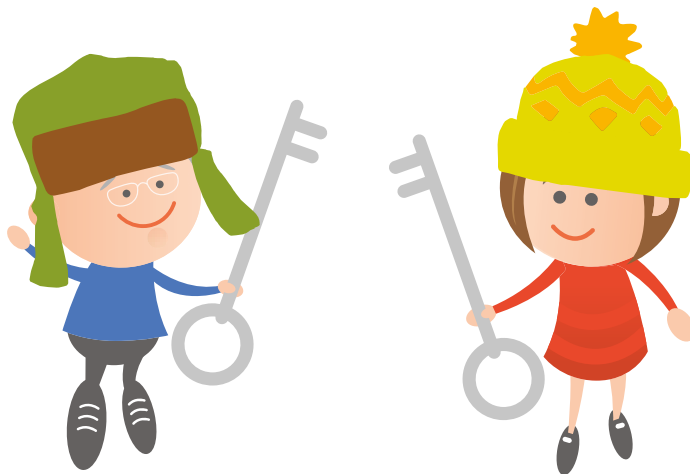
We operate a Mutual Exchange Service with East Lothian Council called East Lothian Xchanges. Over 600 households are listed with the Service who are looking to move home for lots of reasons - to live in a different area, have a bigger or smaller home or an easier to manage garden, or even just something a bit closer to where they walk their dog.

If you'd like to move, but don't qualify for any priority, East Lothian Xchanges can be a great way to find someone to swap with. All you need to do is check the list to see if any of the listings match up with what you need; or list your own home.

www.elha.com/mutual-exchanges

If you're not online, you can call us and ask us to run a search for you – just ask for the area, size and property type you're looking for, e.g. a 3 bedroom house in Dunbar, and we can check for you (there were 5 of them the last time we looked, by the way).

There is also a handy 'print flyer' tool (it's at the bottom of each listing). If you've added your home to the exchange list, you can use this tool to create a printable flyer to promote your exchange listing.



Festive Closure Dates

Our offices will be closed from 12:30pm on Friday 24 December 2021 and will reopen at 9.00am on Wednesday 5 January 2022.

If there is an emergency while we are closed, please call our main number, **01620 825032**, which will give you details on our out of hours services.

My Home is, of course, open 24 hours a day, 365 days a year, for all non-emergency needs.



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Get Ready for Winter

We had a long hot summer, does this mean we're going to have a long cold winter? No one knows, but just in case the Beast from the East makes a comeback, the time to start getting ready is now.

Be prepared for the cold weather whenever it shows up, and make sure that you avoid frozen or burst pipes this winter. It's always a good idea to have a small portable heater in your home for emergencies, in case you suffer a heating system breakdown. We will attend to breakdowns as soon as possible but if it happens in the middle of a winter storm, you might have to wait longer than normal.

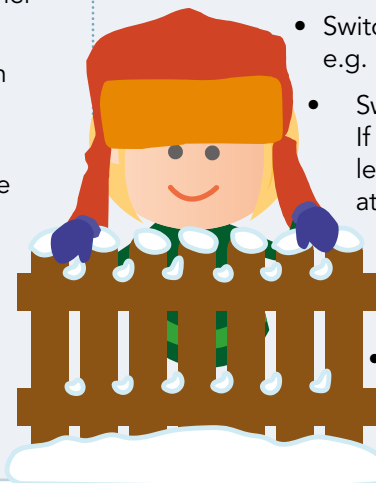
We will not normally treat frozen pipes as an emergency, particularly in snowy weather when staff and tradesmen might be snowed in themselves.



Avoiding frozen pipes

You can avoid frozen pipes and lessen the damage if they do happen:

- Make sure that all your water pipes are lagged/insulated. If they are not, please book a Property Officer inspection through **My Home**, or give us a call on **01620 825032** and choose 'any other maintenance issue' on the phone system
- Try to keep the heat in your home at an even temperature rather than turning the heat on and off
- Allow heat to vent into the attic or roof space
- If you're going away and are leaving the property empty for more than a few days, make sure that your system is drained down. We will turn off your water and drain down the system free of charge before you go on holiday – so please tell us if you are going away, and give us plenty of notice!



If your pipes do freeze

- Turn off the water at the stop valve. If you do not know where your stop valve is, the information should be in your **My Property** documents, or you can call our Asset Management team on **01620 825032** (choose any other maintenance issue from the phone menu) for advice.
- Switch off any water heaters, e.g. immersion heater
- Switch off the central heating. If you have a coal heating system, let the fire die down. Do not attempt to drain the boiler unless the fire has gone out
- Open all taps at sinks and baths
- If possible collect water in the bath for flushing the toilet and for washing

Don't Switch Energy Supplier

Normally it's good to shop around for the best energy tariffs, but in the current market, it's best to stay with your current supplier for now. Even if you were with one of the energy companies which have gone out of business over the last few months, you shouldn't look to switch. If Ofgem have not assigned you a new energy supplier yet, they will do shortly, and you will not have any breaks in your gas and electric services.

Until you have been assigned a new energy provider, you should not make any changes yourself. Once you have a named provider,

you are free to change to another supplier, but Uswitch, which helps anyone to find the best deal on energy suppliers is recommending that nobody switches just now.

To find out more about this, visit Uswitch – they have a useful article on why it is best to stay put (for now).

www.uswitch.com/stayput/



2021 Assurance Statement

Our 2021 Assurance Statement has been submitted to the Scottish Housing Regulator and is available for tenants to download.

www.elha.com/assurance-statement

Update on getting the Warm Home Discount

Getting £140 discount off your electricity bill, or £140 credit to your prepayment meter, is not widely advertised, so you may not have heard of it. We find that many householders who are eligible for this discount have no idea it exists.

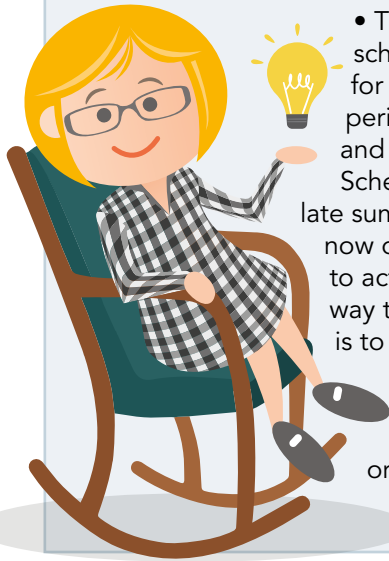
The Warm Home Discount is a UK Government scheme regulated by Ofgem, where participating electricity suppliers offer a £140 rebate on your electricity bill, or £140 credit to your prepayment meter. To be eligible, you should either be in receipt of the Guarantee Credit element of Pension Credit, or on a low income. If you qualify, the money will be paid into your electricity account by 31 March each year that you apply.

The discount will not affect your Cold Weather Payment or Winter Fuel Payment.

Some things to be aware of -

- Many people forget that even if you do qualify and you had the discount last year, you still need to reapply every year.

- The Warm Home Discount schemes are only open for applications for a short period of time each year and can close at short notice. Schemes start to open from late summer, but a few are open now or opening soon, so best to act quickly. The fastest way to find out if you qualify is to contact your electricity supplier directly and ask them. They may be able to help you apply or direct you to a simple online form to fill in.



Here are some key questions to ask any new supplier before you switch:

- Does the new electricity supplier offer the scheme?
- Is the window still open for new applications with the new supplier?
- Do you qualify with the new electricity supplier?
- Does the new supplier require that you have been their customer for a set period of time, or from a certain date, before you can access the discount scheme?

Be aware, while some supplier tariffs may be much cheaper than others, they may not offer the discount. Likewise, some who offer the discount have higher electricity tariffs.

Check that you will not be worse off on higher tariffs, even though you may get the discount from the new supplier.

Are You an Unpaid Carer?

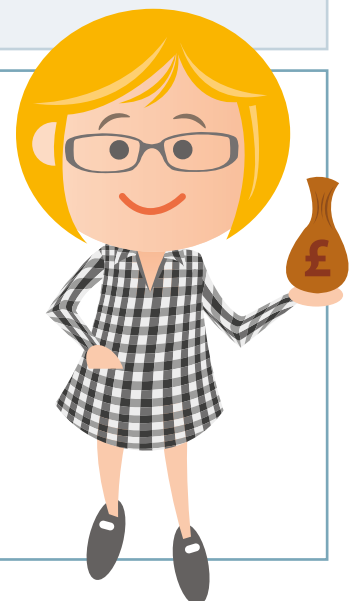
Eligible carers in Scotland will now receive a double payment of the Carer's Allowance Supplement under legislation passed by the Scottish Parliament earlier this month.

The Carer's Allowance Supplement (Scotland) Bill was passed to acknowledge the additional pressures carers in Scotland have faced as a result of the pandemic.

The December payment of the Carer's Allowance Supplement will be doubled to £462.80, and is paid automatically to anyone qualifying for it.

For more information, visit Social Security Scotland.

www.socialsecurity.gov.scot/



Hope for the Best, Prepare for the Worst!

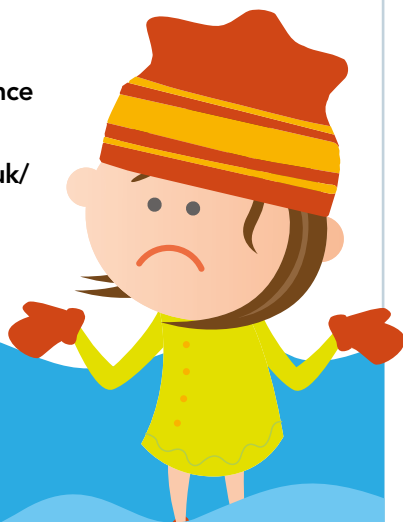
All our homes have buildings insurance, but this doesn't cover anything which is the tenant's responsibility to maintain, like decoration, carpets or your kitchen appliances. No one wants to think about things going wrong, but if you did have a kitchen fire, or if you were flooded, how would you replace damaged items?

There is home contents insurance specifically designed for housing association tenants, like the Scottish Federation of Housing Association's Diamond Insurance, or Thistle Tenant's Risks. For more information on home contents insurance, click the links below:

Diamond Insurance
www.sfha.co.uk/diamond-insurance

Thistle Tenants Risks
www.thistletenants-scotland.co.uk/

We do recommend that all our tenants have home contents insurance, just in case.



Tips for Saving Energy

There are many things you can do to reduce how much energy you use and how much is spent.

We're all responsible for the energy we use in our homes. Take a look at how much you could save every year just by making a few small changes.

Switch off appliances you normally leave on standby	£35
Do one less laundry load a week	£8
Only fill the kettle with what you need	£6
Fit a water efficient shower	£30
Spend 1 minute less in your daily shower	£17
Draught proof doors and windows	£25
Install chimney draught excluder	£18
Use smart heating controls	£70
Turn your thermostat down 1 degree	£55
Replace all bulbs with LEDs	£30
Turn off your lights	£11
Do one less dishwasher load per week	£8

Updates for Families on Benefits



Child Disability Payment

Starting last month, the Child Disability Payment (CDP) is replacing Disability Living Allowance (DLA) for children living in Scotland. If a child already gets DLA you cannot claim CDP for them, and they will remain on DLA until they are transferred to CDP. They will be transferred without having to make a new claim.

Like DLA, CDP is a benefit for children who have extra care or supervision needs and/or mobility problems because of a disability or long-term health condition. This might be a physical or mental disability or health condition.

The CDP has two components – the care component and mobility component – and a child can be entitled to one or both of these. The care component has three possible levels (lowest, middle and highest) and the mobility component has two possible levels (lower and higher).

www.mygov.scot/browse/benefits/child-disability

Scottish Child Payment - bridging payments

The Scottish Child Payment is currently only available to children under 6 in lower income families, but will be extended to children under 16 by the end of 2022. The Scottish Government has announced four bridging payments of £130 to be made at the start of the school holidays in Easter, Summer, October and Christmas 2022. These payments bring together the Covid Winter Hardship Payments and Family Pandemic Payments made over the past year, and will be made automatically by local authorities to families of children entitled to free school meals due to low income.

More information:

Claims for benefits administered by Social Security Scotland can be made by calling **0800 182 2222** or online at **my.gov.scot**.

Low income households with children who are entitled to free school meals are eligible for the Family Pandemic Payment of £100 for each child, payable in January 2022. This is administered by East Lothian Council.





THESE HOMES

Update

These Homes, our new Digital Lettings Service, went live in March this year, and we advertised our first properties in April. So now that it's been running for just over six months, we'd like to let you know how things have been going.

So, since launch:

- Over 2,500 households have registered for housing with us
- We've assessed over 3,000 Priority Pass applications (and awarded around 1,000)
- We've advertised 55 available homes (that's more than the whole of 2020-21)
- 46 applicants who applied for available properties are now living in their new homes (and there are several more with a confirmed offer who will get their keys shortly)

The transition to the new system has gone far more smoothly than we expected, and while there are always opportunities to improve any service, we're very pleased with how things have gone. And apparently so are our applicants, with the average satisfaction score sitting just over 8/10:



Health in Mind is a charity which promotes positive mental health and wellbeing in Scotland. Their friendly and engaging website has lots of help and advice, including wellbeing resources, services available in East Lothian, counselling and more.

Health In Mind
www.health-in-mind.org.uk/

Health in Mind
East Lothian Services
[www.health-in-mind.org.uk/
services/d1/?filter1
=east-lothian](http://www.health-in-mind.org.uk/services/d1/?filter1=east-lothian)



Update - Autumn Budget

It was announced in the Autumn Budget that workers on Universal Credit will get a cash boost by 1 December. The taper rate, which is the amount Universal Credit payments are reduced by when you're in work, will fall from 63% to 55%. In addition, the amount households with children or a limited capacity for work can earn before they're hit by the taper rate will rise by £500 a year. However, the budget stopped short of reintroducing a £20 a week uplift for all Universal Credit claimants.

Here are a couple of examples to show how the changes may impact claimants who are working:

Example 1:

The tenant is 26 years old, renting a 1 bedroom property at £400 each month and earns £1200 each month. Their maximum UC award will be worked out as follows:

Standard allowance £324.84
+ £400 Housing Cost
= £724.84 max UC payable.

As the tenant is working, their income will be taken into consideration at a rate of 63p in the £1 which gives a figure of £756 to be used as earned income. As they are single there is no work allowance applied.

Their UC payment is based on their Maximum UC Entitlement of £724.84
– income figure of £756
= £0 UC payable.

When the changes to income taper come in on 1st December the income figure used for the UC calculation will be based on 55p in the £1. This would result in only £660 of their income being assessed. UC payment would now be £724.84 - £660 = £64.84 so **they would now be entitled to £64.84 UC each month.**

Example 2:

A single 26 year old parent with 3 year old child, renting a 2 bedroom property at £450 each month and earns £900 each month. Their maximum UC award will be worked out as follows:

Standard allowance £324.84
+ £237.08 child element
+ £450 Housing Cost
= £1011.92 maximum UC payable

A work allowance is applied to the earned income as the tenant is a single parent. Currently this is £293. This is deducted from the earned income before the 63% taper is applied so income to be used for UC purposes is £900-£293 x 63% = £382.41

Maximum UC Entitlement of £1011.92
– income figure of £382.41
= £629.51.

When the changes to work allowance and income taper come in on 1st December the figures used for the UC calculation will be work allowance of £335 and income based on 55p in the £1. This would result in only £310.75 of their income being assessed. UC payment would now be £1011.92 - £310.75 = £701.17, **an increase of £71.66 each month.**

If you do not currently qualify for UC, but you think you may qualify from 1 December, and would like help from Anne to make a new claim, you can get in touch by clicking on the Money Advice button in My Home and leaving your details.



Winter Road Maintenance

While we don't own any roads (even if we own all the homes on a street, the roads are still adopted by East Lothian Council), we want to make sure our tenants know what to expect when it comes to winter road maintenance.



East Lothian Council has a handy Winter Maintenance section in the Roads & Transport area on their website, which gives you information on planning for adverse conditions, provision of grit & snow clearing services, priority tables (e.g. when there is snowfall, major routes to hospitals, fire stations and ambulance depots have priority).

Please remember that if you are snowed in, it is very likely that everyone else is too, and while clearing your street may be very important for you, it may not be a priority area.

ELC's Winter Maintenance Page
<https://bit.ly/3yqDu9j>

Service Charges

Some of our tenants receive a Service Charge in addition to paying their rent. Service Charges are costs that we pass on for extra services we provide such as stair cleaning, warden costs or factoring services, and so on.

What we charge the tenant depends entirely on what the contractors charge us for providing these services. We take the cost, e.g. the cost of electricity for a stair, or the annual sprinkler system maintenance, and divide it up by the tenants who benefit from the service. So, if there are six homes in a communal stair, the costs associated with keeping that stair clean are divided between the six homes.

Costs can go up or they can come down if we can find a cheaper way of providing services. Because of this, and because Service Charges only apply to some of our homes, they are not considered as part of any rent increase consultation that we carry out.



Understanding Energy Bills



If you've ever looked at your gas & electric bills and wondered what was going on, the Energy Saving Trust has a helpful new video explaining how to understand the jargon.

Watch the video:

<https://www.youtube.com/watch?v=dCOOr50j-wjE>

If you think your energy bills might be wrong, or if you think you're paying more than you need to, our Money & Home Energy Adviser, Anne can help. Just pop into your **My Home** account and click on the energy help button and leave a message, or drop an e-mail at info@elha.com and ask for an energy advice call with Anne.

