

talkback

WINTER 2020



Your Account is Changing (except it's not really)

As you know, our **My Home** service is a one-stop shop for all your tenancy management needs, and you seem to like it – **My Home** and **elha.com** typically have between seven and eight thousand visits per month. But that doesn't mean we're not continually improving and adding to the services available.

We recently added a rent breakdown on the rent statement page, so you know your full monthly rent charge and any service charges, and now we've just launched an adjusted balance display.

This will show your rent balance, any pending Housing Benefit or Discretionary Housing Payment (it can't do UC managed payments – yet), and any other tenancy debt on your account, e.g. if you've had a chargeable repair, and calculates how much you need to pay to clear your account this month.



£ MY ACCOUNT	
Rent Balance	-£351.22
Benefits Due	+£429.01
Other Charges	-£67.40
ADJUSTED BALANCE	
+£10.39	

Festive Closures

We will be closed from **12.30pm on Thursday 24 December 2020** until **9.30am on Tuesday 5 January 2021**. R3 will still be available for urgent and emergency repairs on **03000 999 247**.

If You Pay Your Rent By Phone...

...please remember that we will be closed over the festive period and you will need to make other arrangements to pay your rent.

The quickest and easiest ways to make a one-off payment:

- Use our **Pay Rent** tool in **My Home** – you can make a card payment in just a few moments, and it'll update your account immediately (not having to wait until we reopen to see if the transaction has gone through)
- **Internet Banking Payment** – for this you need to know:
 - Your tenant number (you can find this at the top of any letter we've sent you)
 - Our Bank Account Number: **00132073**
 - Our Bank's Sort Code: **83-22-25**

Please remember that your account balance in **My Home** will not update while we are closed, except to take account of rent payments made within **My Home**.



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Winter is Coming - Are You Ready?

Winter has been unreliable for the last few years – and who knows what else 2020 can throw at us?

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.



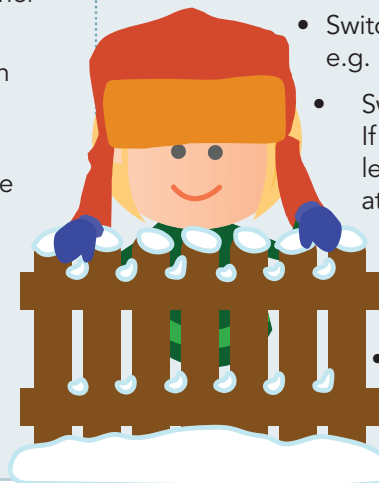
Avoiding frozen pipes

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



Did You see an ID Badge?

We're not visiting many of our tenants at the moment, but we would like to remind you to always check ID badges before allowing anyone into your home.

All our staff and R3 operatives have ID badges and should have them displayed clearly when visiting your home. If we have arranged for anyone else to visit your home, for example, during a tenant satisfaction survey or for a stock survey, we will always write to you in advance, and the visitor will have a copy of this letter as well.



1,000!

Congratulations to Joanna Walker who became our 1,000th My Home tenant!

We started offering digital tenant services back in 2008 when we only had around 850 tenants in total and numbers have gone up and down a bit over the years. Our **My Home** accounts have been hovering in the high 900s for months waiting to tick over into the magic number and, right at the end of September, the counter hit 1,000.

For being lucky number 1,000, Joanna received £100 of B&Q vouchers, a bottle of bubbly and a bouquet of flowers (we dropped everything at the door and photographed from a responsible distance).



We developed our unique Assistance Scheme as a response to the Underoccupancy Charge (also known as "Bedroom Tax").

The Assistance Scheme allows rent to be written off in specific circumstances where tenants would otherwise suffer hardship, and where the tenant's circumstances make it unlikely that they would be able to pay the rent due. This wasn't needed for long as our approach was used to help persuade the Scottish Government to extend the Discretionary Housing Payment fund to meet the cost of "Bedroom Tax" for all tenants in Scotland, something which is still in place.

We also used our Assistance Scheme to write off rent charged during the initial one week standstill period in Universal Credit (UC) claims, until that aspect of UC was revoked. Again, this meant that only a small amount of rent was written off as the Department of Work and Pensions (DWP) accepted that this aspect of UC administration should change.

Coronavirus and the "Five Week Wait"

Although we have been a supporter of many aspects of Welfare Reform and the introduction of UC, the "five week wait" has always been an exception to this. The DWP assumes that all new claimants have just received a month's salary, and that they do not require any additional support to cover living costs for at least one month after they make their UC claim. While this specific situation does happen, the reality is many more new claimants have been paid weekly, or do not make a claim the same day their employment ended, or their employer has gone out of business and wages have not been paid.

We're Extending Our Assistance Scheme

In these circumstances, claimants can get an advance on their first UC payment but this is deducted from future payments, and can negatively impact on tenants for an extended period of time.

We have lobbied for a change to the five week waiting period, particularly during the Pandemic, as so many of our tenants have had a sudden change or loss in income. Unfortunately, no changes have yet been made by the DWP so we have extended our Assistance Scheme to include help for those that have been affected by Coronavirus and have rent arrears as a direct result of the "five week wait".

If you would like to know more about the Scheme, and to find out if you may be eligible, please download the Assistance Scheme document below, and if you believe you do meet the criteria, please contact your Housing Officer.

ELHA Assistance Scheme - <https://bit.ly/39zwb1p>

Although the deadline for getting all Scottish homes up to the new fire alarm standards is likely to be extended to 2022, we already have this well in hand.



New Fire Alarm Regulations

So far around 40% of our homes have had their new fire alarm fitted, and we're on target to have everything finished up in early 2021.

It's important to give our operatives access to make these upgrades, and if you're a little nervous about letting people into your home during the pandemic, please watch the video giving you more information about what happens when we visit your home:

Watch the video - <https://www.elha.com/news/when-we-visit-you>

A Warm Winter Message from Anne!

“Hi, in case we’ve not met before, I’m Anne. I’m here to help you stay warm this winter. I’ve collected together some news, some tips, and some links to help you prepare for winter. After all, it’s 2020 – anything could happen!

“And I’m always around to have a chat, so if you’d like to ask me about what’s right for you, just pop onto your **My Home** account, click the ‘Energy Advice’ button (it’s in the My House box under your Repair History) and leave a message, or you can e-mail me at info@elha.com or call on **07989 702607** during working hours, Monday to Thursday.”



How I’ve Helped Tenants Like You

You don’t need to be in difficulty to ask for help – every £ saved in energy bills is a £ to spend on something more fun – that’s something everyone can appreciate. Here’s how I’ve helped so far...

I was helping a tenant with her Personal Independence Payment (PIP) claim when she mentioned in passing that her recent electricity bills had been quite high even though she’d had PV panels fitted a couple of years earlier. I checked her fuel bills and noticed that she was on not on the best tariff for her home’s electrical set up. She had also been with the same supplier for a number of years. I did a Uswitch comparison for her and found out that she could save approximately £200 a year on her bills by switching to another supplier and getting the cheapest tariff. That’s around £17 a month!! I also arranged for an engineer to visit and check her PV panels. Her bills are now much lower (and her PIP claim was successful), so she’s a very happy tenant).

I’m part of the East Lothian Financial Inclusion Network, which was successful in getting funding to provide grants for families who were struggling with increased fuel costs.

I was asked to nominate tenants who I was working with and who I thought might qualify for this extra help. I contacted 15 families and together we applied for the grants. ALL of the applications were successful, and each tenant received a one-off grant of £100 towards their fuel bills.



Stay Up to Date

It’s important to make sure you’re getting the best energy deal for you, particularly going into the colder weather.

If you’re not already following us on Facebook, please do – we’re always updating it with information on warm home discounts, green energy promotions, extra funding for low income households, special offers and more.

Visit Our Facebook Page -
<https://www.facebook.com/eastlothianhousingassociation>

If you’d like to see if you can get a better deal on your energy provider yourself, you can use USwitch - a free and easy tool to help you find the best deal for your home.

Visit USwitch - <https://www.uswitch.com/gas-electricity/>

And, of course, I’m always available for one-to-one help and advice through your **My Home** account, or just ask any of our staff to pass along your phone number to me, and I’ll call you back.

Energy Advice in My Home - <https://bit.ly/39C1Gve>



Winter Fuel Payment

If you were born on or before 5 October 1954 you could get between £100 and £300 to help you pay your heating bills. This is known as a ‘Winter Fuel Payment’.

You usually get a Winter Fuel Payment automatically if you are eligible and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

If you’re eligible but do not get paid automatically, you will need to make a claim.

The deadline for claiming payments for winter 2020 to 2021 is 31 March 2021.

Most payments are made automatically between November and December. You should get your money by 13 January 2021.

If you do not get your payment, contact the Winter Fuel Payment Centre.

Any money you get will not affect your other benefits.

You can find out more at: www.gov.uk/winter-fuel-payment

Warm Home Discount Scheme

The Government runs a grant program in partnership with many of the energy companies called the Warm Home Discount Scheme. The Scheme can provide £140 towards the cost of your electricity if you apply within the correct time and any of the following apply –

- Your electricity supplier is part of the scheme
- You are the account holder at your property (if you have not registered with your energy supplier at your home you will not be able to make an application)
- You will automatically qualify if you are in receipt of pension credit (but you still need to be registered for the scheme with your current energy supplier)
- If you are in receipt of benefits or your household income is less than £16,190 per year you may be entitled to the Warm Home Discount, you can usually make an application online, over the phone or by post, you may need to provide evidence of your income or entitlement to benefits

The money isn't paid directly to you, if you have a prepayment meter it will be credited to your meter otherwise it will be paid directly to your electricity account and will appear on your bill once awarded.

Receiving the Warm Home Discount does not affect the Winter Fuel Payment or Cold Weather Payments.

If you would like to know more about this scheme, Winter Fuel or Cold Weather payments, or would like help to apply please get in touch.

<https://www.elha.com/contact>



East Lothian Energy

People's Energy and East Lothian Council are working in association to offer East Lothian Energy. A range of affordable energy tariffs for East Lothian residents. Their tariffs could save you up to £200 a year against the energy price cap*.

For more information, visit: <https://peoplesenergy.co.uk/eastlothian>

*Based on Ofgem's typical medium domestic consumption values for the East Lothian area. Correct as of 31st July 2020.



Top Energy Tips

Here's a few helpful tips for staying warm this winter, while keeping your bills low.

Turn your thermostat down.

Reducing your room temperature by 1°C could cut your heating bills by up to 10% and typically saves around £55 per year. If you have a programmer, set your heating and hot water to come on only when you need it rather than all the time.

Is your water too hot? Your cylinder thermostat should be set at 60°C/140°F.

Close your curtains at dusk to stop heat escaping through the windows and check for draughts around windows and doors.

Always turn off the lights when you leave a room.

Don't leave appliances on standby

and remember not to leave laptops and mobile phones on charge unnecessarily. Devices left in standby account for 10% of UK energy use. Unplug everything when you're not using it, or use a power-down plug, and save £40 per year.

If possible, **fill up the washing machine**, tumble dryer or dishwasher: one full load uses less energy than two half loads

Only boil as much water as you need (but remember to cover the elements if you're using an electric kettle).

A dripping hot water tap wastes energy

and in one week wastes enough hot water to fill half a bath, so pop into My Home and book a plumber to come out and fix any leaking taps!

Use energy saving light bulbs.

They last up to 10 times longer than ordinary bulbs, and using one can save you between £40 and £65 over its life, depending on usage.



Benefit Update!

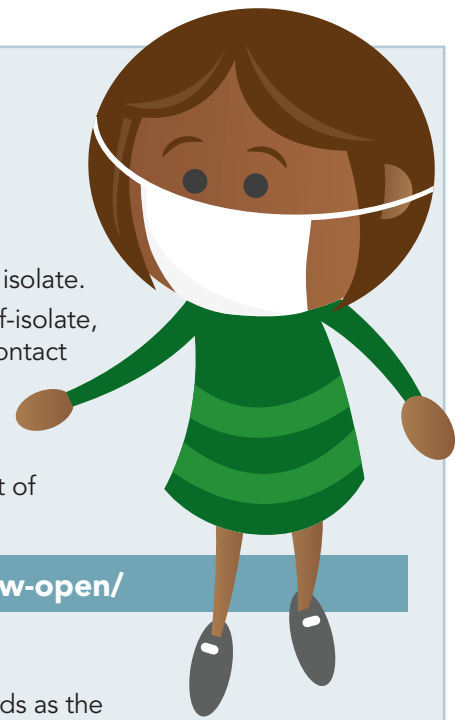
Self-Isolation Support Grant now open

Applications for the Self-Isolation Support Grant have opened for low income workers who are asked to self-isolate and would lose income if they needed to isolate.

The £500 grant will help those who have been asked by Test and Protect to self-isolate, following testing positive for coronavirus (COVID-19) or having been in close contact with someone who has tested positive.

These payments are designed to help people self-isolate for the required period to stop the spread of the virus, but who would face financial hardship due to being asked to self-isolate. Payments will be targeted at those in receipt of Universal Credit or legacy benefits who are employed or self-employed.

<https://www.gov.scot/news/self-isolation-support-grant-now-open/>



Young Carer Grant turns one!

Young carers are being encouraged to check if they are entitled to further awards as the Young Carer Grant marks its anniversary.

The Young Carer Grant is a £305.10 payment available on an annual basis for 16, 17 and 18 year olds who spend an average of 16 hours a week caring for someone who receives a disability benefit.

Those who have already had a payment are able to apply again if a year has passed since they received their money.

Young carers can check if they are eligible and apply by calling Social Security Scotland for free on 0800 182 2222 or by clicking the link below to visit the website:

<https://www.mygov.scot/young-carer-grant/>

Universal Credit regulation change for customers who are paid monthly

DWP has amended Universal Credit for those who are paid monthly by their employer, and occasionally receive two payments from their employer in one month.

DWP staff now have the ability to reallocate a second monthly payment from a customer's employer into a different assessment period.

This means that if, for example, people are paid early by their employer due to their regular monthly pay date falling on a weekend or bank holiday they won't have two wages allocated to one assessment period.

This change came into effect on 16 November.

Cold Weather Payment

The Cold Weather Payment scheme is available from 1 November until 31 March. It provides people on certain benefits £25 for each 7 day period of very cold weather and is paid automatically.

Claimants receiving a qualifying benefit can check if their postcode has been triggered for a payment.

<https://www.gov.uk/cold-weather-payment>



Celebrating Digital Communication

Tenant Involvement Group

Fortunately, we've had TIG-Web up and running for several years, so when we needed volunteers to do a bit of app testing during lockdown, we had several helpers – we'll let you know more about that in an upcoming edition.

Our TIG-Panel have met twice during lockdown. But don't worry – it was all through video conferencing on Teams. It's worked so well, we're going to keep using it, and if the only thing that was stopping you from joining the TIG was because you didn't want to have to come all the way into Haddington, video conferencing is now an option. If you'd like more information, you can complete the join in form in **My Home**, or drop an e-mail to info@elha.com marked FAO Claire McMillan.

My Home

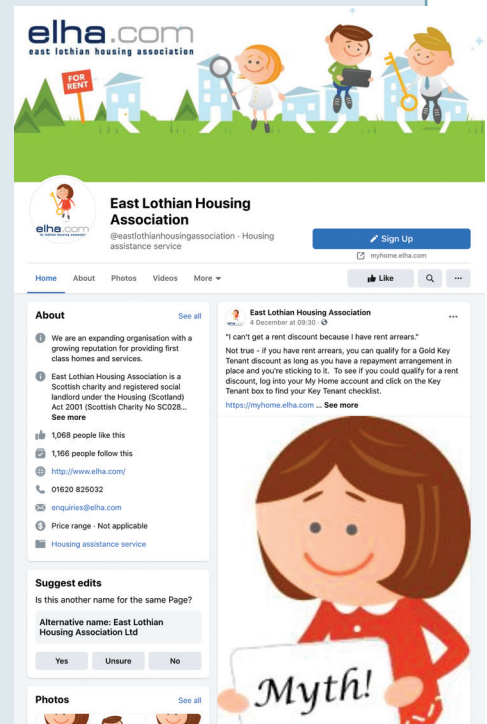
Did you know that 76% of our tenants have a **My Home** account? Or that 73% are paper free? Or that of the almost 50 tenants who moved into their new ELHA tenancy in 2020, all but 2 of them have a **My Home** account and are paper free – that's 96%!

We are always trying to improve our services, and never has our **My Home** system been more important – through **My Home**, tenants have been able to keep track of their rent and ask for help if they were worried about a reduced income. They've been able to report repairs, ready for when the routine repair service was reinstated. And we've been able to put important notices up on the front page of everyone's **My Home** page.

Social Media

At the moment, our only social media presence is Facebook, but we're exploring some other options. <https://www.facebook.com/eastlothianhousingassociation>

During lockdown, we were posting daily on Facebook, with service updates, links to support services, news about benefit entitlement, articles about the amazing work of community resilience teams, links to education tools for children and adults, virtual tours of all the places we can't go on holiday right now, and much more. If you're a Facebook user and aren't already following us, give our page a like!



E-News

Shortly before the pandemic hit, we launched our E-news service. This was fortuitous, as it meant that we could quickly reach the 73% of tenants who are paper-free with updates to our services. We were also able to see that 80% of them had opened at least one e-news.

We discovered a lot about what tenants are interested in reading about too! Whilst articles about how we can help if your income has reduced during the pandemic topped the list, articles about allocations, new builds, bins and tenant participation activities also scored highly.

To be honest, we were a little surprised about the popularity of bins!



Applications for the Self-Isolation Support Grant now open

Although the deadline for getting all Scottish homes up to the new fire alarm standards is likely to be extended to 2022, we already have this well in hand.

Check Your E-mail!

If you are paper free, please remember to check your e-mails at least once per week, and to add the @elha.com domain to your safe senders.

If we send you an important letter, and you do not read it, the fact that you hadn't checked your e-mails or it went to your spam folder will not be grounds for appeal if you miss something.



After all, 'I didn't open the letter' or 'my dog sometimes eats the post' wouldn't be accepted from someone who receives print letters.

So please – make sure your inbox isn't full, add us to your safe senders, check in regularly and open any e-mails from us. And remember, if you think you may have missed a paper-free letter, all the letters we have sent you since July 2015 are saved in your **My Home** account, and you can view and download them whenever you like.

Garden Competition Winners!

We asked you to send in photos of your gardens, baskets or pots for our virtual garden competition and were delighted to receive over a dozen entries – we loved seeing what you've done with your gardens.

Congratulations to Elizabeth Watson from Dirleton, John Obrzud & Jean McMullan from Pencaitland, Vanesa Petkova & Krasimir Petov from Cockenzie, and Carly MacKenzie from Wallyford, whose gardens were chosen by our Tenant Involvement Group, from a wide range of very impressive garden photos.

Each winner received £30 of B&Q or ARGOS vouchers.



New Tenant Participation Strategy Leaflet

We recently updated our Tenant Participation Strategy leaflet. If you'd like to take a look at what's new, click the link below. And if you see something you'd like to get involved in, please let us know by filling in the Join In form in your **My Home** account, or e-mail us at info@elha.com.

Download the leaflet
<https://bit.ly/2VtMDv7>



Garden of the Week

Our Estates Assistant has been out and about checking bin stores, communal stairs, landscaped areas and more, and while she's out, if she spots a well-maintained garden, she takes a photo and the best photo each week wins the tenant a £30 voucher.

Below are a some of the winning gardens – well done to everyone!



Tranent



Dirleton

Welcome, Ian Riding, Our New Housing Officer

We had been one Housing Officer down for the entire pandemic so far, so Ian's arrival has been greeted with wild celebrations (over video conference).

As we are in unprecedented times and social distancing is a must, we're giving him a gentle introduction to our Housing Department and he is only covering Haddington at the moment. We expect to make changes to the Housing Officer areas in the early part of the New Year and we'll keep you updated through e-news, Facebook and our News page on elha.com.

Ian has 14 years of housing experience, most recently with East Lothian Council's Housing Options Team, where he was a Housing Officer, but also has worked for East Lothian Council's Housing Benefit department as a Benefits Visiting Officer and Scottish Legal Aid Board as an Assessment Officer.



Our (online) Annual General Meeting

This year's SGM and AGM were certainly different and hopefully a one off. This was held using Microsoft Teams, and although we were unable to meet face to face it was nice to see familiar faces in a virtual setting. Of course, this meant it wasn't possible to have afternoon tea and a chat afterwards but we'll try and make up for this at the next AGM.

The SGM approved the Association's revised Rules which reflected current legislation and current best practice – the new Rules are now in the process of being formally registered with OSCR, the FCA and the Scottish Housing Regulator. At the AGM it was noted that two long serving members of the Management Committee, Frank Colston and former Chair Robert McNeill stepped down from the Management Committee. The Chair acknowledged their dedication, hard work and commitment throughout their years, in particular Frank, who had been a member of the original Steering Group that set up the Association back in 1988, and has been a member of the Management Committee ever since.

If you're interested in becoming an ELHA Member, attending our next AGM, or joining our Management Committee, please get in touch. You can complete the 'join in' form on elha.com or in your **My Home** account, or you can request a copy of the 'Becoming a Member' leaflet and application form by e-mailing us at enquiries@elha.com, or calling on **01620 825032** and selecting option '3'.

Our Performance

The Scottish Housing Regulator (SHR) has now published it's 2019-20 findings, and you can view our Landlord Performance Report on the SHR website:

See our performance on the SHR Website <https://www.housingregulator.gov.scot/landlord-performance/landlords/east-lothian-housing-association-ltd>

You can also compare our figures against other Registered Social Landlords across Scotland.

And don't forget that you can track our performance monthly on our Performance 365 site:

<https://performance365.elha.com/>

Performance 365

Check our latest results all year round with our Performance 365 service



Scottish Housing Day 2020

Last year, Housing Officer Brian Parkin and Customer Information Officer, Mary Hargreaves, took part in the Scottish Housing Day coffee morning at Bleachingfields in Dunbar. This year, that's not an option, but we still wanted mark the day on 16 September.

We put out a Scottish Housing Day newsflash, with information on how we're all staying connected during the pandemic, through our Facebook page, wellbeing calls to tenants living alone, virtual tenant meetings and more.

By the way – if you'd like to get up to date information, please follow our Facebook page: <https://www.facebook.com/eastlothianhousingassociation> we update it several times a week with everything from available properties on Homehunt, to new benefits from Social Security Scotland, to myth busting common misconceptions about social housing.



New Builds!

Six properties at Bothwell Avenue in Haddington and thirty at Wildflower Crescent in Ormiston had been delayed due to the lockdown earlier this year. We're glad to report that they've now been finished, handed over, and thirty six households will spend Christmas in their new home.

One of our new bungalows in Wildflower Crescent, Ormiston



And don't forget, even if you don't want to live in Ormiston or Haddington, new builds can free up properties in other areas if one of our tenants with transfer priority comes up for a new build. Each phase of the recent new builds has had one or two transfer tenants, meaning that there are more relet properties available across East Lothian.

For example (not based on real tenants):

Mr & Mrs Smith in a 3 bedroom home in Musselburgh want to move to a ground floor property because Mr Smith has a dodgy knee and is having problems with the stairs.

As all their children except for the youngest who is at college have moved out, they'd also like to downsize to a more manageable property.

They're awarded transfer priority on medical and underoccupancy grounds and successfully bid on a new build 2 bedroom bungalow in Ormiston.

This frees up their 3 bedroom home in Musselburgh.

Or

Mr & Mrs Jones live in a 2 bedroom home in Tranent and have a 5 year old and newborn twins.

They also want to move to Haddington, as they have family there who can help out with their personal population explosion.

They get transfer priority on overcrowding grounds and are successful when they bid on one of the new build 3 bedroom homes in Haddington.

This frees up a 2 bedroom home in Tranent.





Thank You!

Thank you to everyone who paid their rent on time.

Thank you for everyone who waited so patiently for the new builds to be ready, despite lockdown putting a spanner in the works.

Thank you to the tenants who always complete their repair surveys.

Thank you to everyone who made it safe for our staff and repair operatives to visit.

Thank you for commenting on our Facebook page – it's been a bit of light in a dark year.

Thank you to our TIG for getting to grips with virtual Teams meetings.

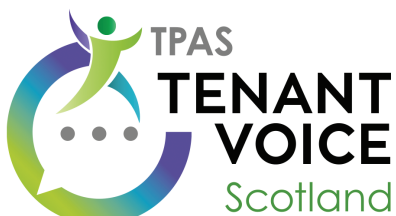
Thank you to all our tenants, and lets hope 2021 brings better times.

Tenant Voice Scotland

The Tenant Participation Advisory Service (TPAS) Scotland have created Tenant Voice Scotland to enable all tenants to share their thoughts, ideas and opinions to help to influence and inform partner organisations such as tenants groups, landlords, the Scottish Housing Regulator, Scottish Government and the Tenant Regional Network.

Tenants Voice Scotland will give tenants their say on the things that matter most. It's simple to share your thoughts through Tenant Voice Scotland. For more information, or to find out how to sign up to the mailing list, go to:

Tenant Voice Scotland
<https://www.tpasscotland.org.uk/tenant-voice-scotland/>



Your Friendly Engagement Experts

Home Contents Insurance

Just a quick reminder that we can provide information on home contents insurance designed for social housing tenants. It's important to remember that while we do have buildings insurance, this does not cover your home contents, including carpets and decoration. If there was a flood, fire or other disaster, our insurance would make sure your home was wind and watertight again, but you would be responsible for furnishings and decorating.

You can find out more about this by visiting our Insurance information page which has links to a couple of options we particularly recommend.

<https://www.elha.com/insurance>

What's This....?

Keep your eyes open in January for a rent increase consultation with a difference.

What could we be up to?

Maybe a departure from RPI + 1%? Oh my...

