

talkback

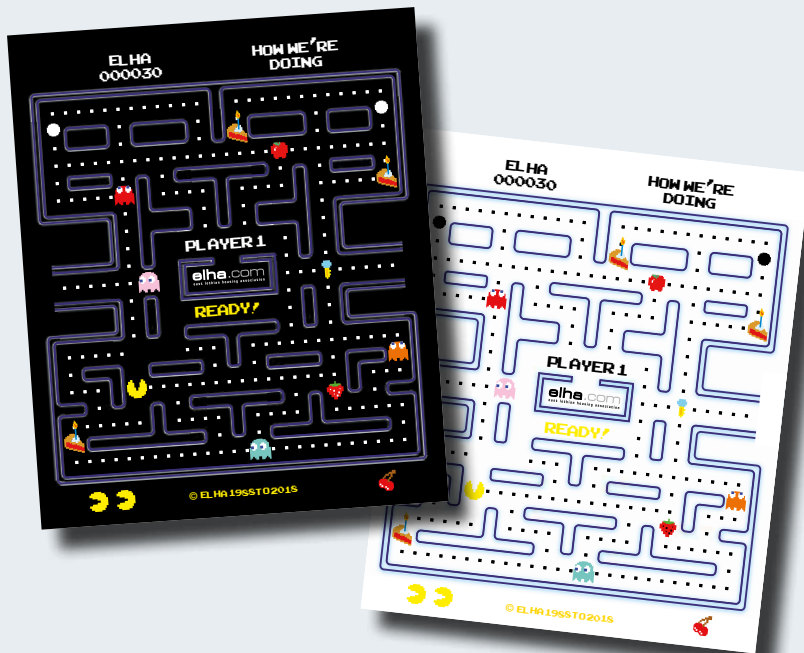
AUTUMN 2018

elha.com
east lothian housing association



How We're Doing

This year's How We're Doing booklet went out to all tenants in August (if you didn't receive yours, please contact us by clicking the **Live Help** button on **elha.com**, by e-mailing **enquiries@elha.com** or by calling us on **01620 825032**). While we always provide the booklet in other formats on request, this was the first time paper-free tenants got a choice of format as standard.



Please let us know what you thought about this year's booklet, either by completing the survey in the 'My Ideas & Opinions' section of My Home, or by returning the 5 minute survey card. Tenants who send us feedback (both positive and negative) will be entered into a prize draw to win a £50 shopping voucher.



Scottish Housing Regulator

How Do We Compare?

The Scottish Housing Regulator has now released performance information for all Scottish Social Housing landlords. If you'd like to see how we compare*, you can find a comparison tool on the Scottish Housing Regulator's website: www.scottishhousingregulator.gov.uk and we have included a copy of our Landlord Report with this newsletter.

Please note that ELHA average rents are calculated on the full rent, and do NOT include any Gold or Platinum Key Tenant discounts – so you can see the difference upgrading to Gold or Platinum could make! If you haven't upgraded yet, log into your My Home account to find out more and apply today!

**The comparison tool also includes Council housing. Council rents can be lower than Housing Association rents due to many factors – our next edition will have more information on how our rents are set.*

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AGM & 30TH BIRTHDAY PARTY

Staff and members got together to celebrate our 30th birthday at the AGM on the 21st of September. Committee Members Peter Hayman and Frank Colston received long service awards from Employers in Voluntary Housing (EVH)



The theme of the 1980s was embraced by the more outgoing staff, including Chief Executive, Martin Pollhammer, shown above sporting a very stylish shiny shell suit and bleached mullet.



IT Assistant, Darrin Valerio and Housing Officer Michelle Cassidy, as George and Zippy from the popular 80s children's show Rainbow.

R3's Trisha Wagener, our glamorous DJ for the evening.



New Staff

Meet our new Asset Manager, Sean Gillespie. Sean has over 30 years experience in the property and construction industry, starting as a joiner before returning to education to gain an Honours degree in Building Surveying, an MSc in Facilities Management, and becoming a Chartered Building surveyor. Sean has previously worked for National Museums Scotland and Trust Housing Association, as well as in private surveying practice.



Also newly joining our Housing department is Business Admin Apprentice, Hannah Strachan. Hannah previously worked at Lloyds Banking Group and is currently studying hard for her Level Three in Business Administration.



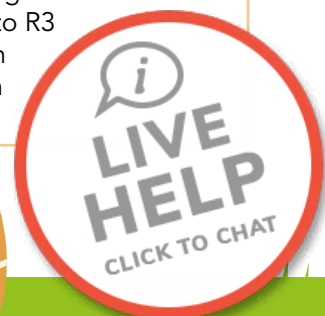
We've Been Shortlisted!

The Key Tenant Scheme has been shortlisted for this year's TPAS Best Practice Award in Digital Involvement. The winner will be announced at this year's TPAS conference in Aviemore, later this year. If we win, we will let you know in the winter newsletter (and on our Facebook account, and elha.com News page).



Live Help

If you have a quick question, and you can't find the answer on elha.com or My Home, you can click the Live Help button during office hours to chat to a member of staff. If you are on a repair information page on elha.com, or the 'My House' section of **My Home**, clicking the Live Help button will take you through to R3 Repairs. If you click on the Live Help on any other page, you will be put through to our Housing Department.



The Chimneys



New Builds – One Year On

Thank you to the anonymous tenant (or Homehunt applicant), who sent us 'Tell us how things are going in the new builds one year on', through the 'Suggest a topic for Talkback' form on elha.com.

In 2017/18 we built 81 new homes spread across three developments, The Chimneys, in Cockenzie, Garrison Green, in Dunbar (both built by Hart Builders), and Bothwell Avenue in Haddington (built by Barratt Homes). The first year after we are given the keys of a new build home is called the 'defects period'. During the defects period, the developer is responsible for taking care of any faults which haven't been obvious until someone has moved in and is living there.

At the end of the defects period, we survey the tenants so they can tell us what has gone well, and what hasn't. This helps us to plan how we deal with new developments (and developers) in the future. We're happy to report that at the time of this newsletter being published, the average satisfaction score out of 10 (with 1 being not satisfied at all and 10 being very satisfied) was 8/10. While this is a fairly good score, there's definitely room for improvement, and all the suggestions made by the tenants will be reviewed by our Management Committee and passed to the developers.

Prize Draw Winners

Congratulations to Mrs Kurklietiene & Mr Kurklietis, Mr & Mrs Brown and Mr & Mrs Veal, who have each won £50 in the Repair Satisfaction Survey Prize Draw. **We draw one lucky winner every month**, so make sure you remember to click through to leave your feedback when you get a repair survey e-mail (or send back your completed survey forms if you're not paper-free yet).



Festive Budgeting

Please make sure that you start budgeting for the Festive Season now. January can be grim enough as it is, without the added stress of being unable to cover your rent and bills. Remember that you must prioritise things which can have a significant impact if you do not pay them. The top five things, which need to be paid in full and on time are:



If you have travel costs to get to work, e.g. bus fare, these would also be non-negotiable costs. Things like food and toiletries, while still essential, can be tightened up by shopping at budget supermarkets, buying own-brand items and swapping out expensive items for cheaper alternatives.

* Remember to Apply for your Warm Home Discount

The Warm Home discount can provide up to £140 towards the cost of your electricity bills.

You can get the discount:

- If your supplier is part of the scheme
- If you are the account holder
- And your household income is less than £16,190 per year

The money isn't paid directly to you – it will be paid directly into your electricity account (if you have a prepayment meter it will be credited to your meter)

To find out how to apply, please contact your electricity provider:

Scottish Power	0800 027 0072
EDF	0843 770 5028
British Gas Prepayment Meter	0800 294 8604
British Gas Credit Meter	0800 072 8625
E:ON Prepayment Meter	0345 303 3040
E:ON Credit Meter.....	0345 366 5996
SSE.....	0173 845 6000
Npower.....	0808 172 6999 or 0330 100 8669
Our Power	0800 917 1003

Keep the Stairwell Clear!

The communal stair is your only means of escape in the event of a fire.

Housing Officers have been posting warning notices about the dangers of leaving things in the communal stair. A fire started in a communal stair can trap you, and can potentially kill. Even a small bag of rubbish, a child's plastic trike, or an old rug can create enough smoke to fill a whole stair.

Imagine trying to escape your home in the event of a fire. Stand at your front door and close your eyes. Are you confident that you could get out of the building without opening your eyes? Are you likely to trip over anything? Is there anything in the stair which could melt and burn you? Are there things in the stairwell which could be knocked over or moved, which would block your escape?

The Scottish Fire & Rescue Service provides free home safety advice. For more information call **0800 0731 999** or visit their website at **www.firescotland.gov.uk**.



SCOTTISH
FIRE AND RESCUE SERVICE
Working together for a safer Scotland

Hotmail - Does Not Like Us

If you use Hotmail, please please make sure you have added us to your 'safe senders'.

Hotmail frequently diverts our messages to your spam folder if you have not added us to your safe senders (sometimes called a whitelist), and if you do not check your spam regularly, you could miss important messages from us. **Remember** – if you have chosen to be paper free, you are responsible for making sure you are receiving e-mail messages from us – we cannot prevent your e-mail provider from redirecting your letters any more than we could prevent your dog from chewing up paper letters.

Windows Live
Hotmail 

Trees – What You Need to Know

Please remember that all garden maintenance is the tenant's responsibility, and this includes trees. If you have a tree in your garden, it is very important to keep the tree at a manageable size, as it can be very expensive if you need to have a large tree cut down. The best time to trim back most tree types is during the winter when they are dormant, although care should be taken to ensure that rainwater cannot collect on cut surfaces, as this can cause rot.

When planting trees, or moving into a property with trees in the garden, please consider how you will maintain them going forward. What may be a one metre high ornamental tree now, could be a four metre high monster in 20 years time. If you allow a tree to grow unchecked in your garden, and it then causes damage, you will be held responsible for that damage.

If you have a tree which is far too big for your garden, and it needs to be cut down, you may need to get permission from East Lothian Council. Permission may not be given if there are nesting birds in the tree. We will not normally get involved in this process, other than to give information and advice. If you cannot afford the full cost of having the tree removed, you can ask for us to do it on your behalf as a chargeable repair, as long as you agree to pay the outstanding balance in instalments, and have no tenancy breaches.



Stay Safe On and Off Line

The lawless 'Wild West' days of the internet are well and truly over. Staying safe online is a lot easier these days, but this means that criminals have had to get smarter. It's no longer as obvious as a badly spelled e-mail asking for bank details so you can receive a large inheritance from a long lost great uncle, or threatening to expose your naughty internet activities unless you send \$\$\$\$. Fraudsters can now accurately mimic e-mails from reputable businesses, and it's a good idea to get into the habit of never clicking on any 'log in' or 'free voucher' link in an e-mail. Bookmark your important websites and use them to access your accounts instead, and Google any special offers that seem to be too good to be true – they usually are!

Also, beware of Parcel Delivery Service (PDS) scams, where a card is posted through your door stating that you missed a delivery and you need to call an 0906 or 0208 number to rearrange your delivery. The number is a premium rate line, and will play an automated message while running up large charges on your phone line. The cards can look very similar to the Royal Mail's 'something for you' card, but are missing the Royal Mail logo.

If you do receive a fraudulent e-mail, or PDS card it's very easy to report. ActionFraud is the UK's national fraud and cyber crime reporting centre, and it only takes a few clicks to report any suspicious e-mails. They also have a handy 'A-Z of Fraud' – well worth a read if you've ever been confused by stories of 'phishing, vishing & smishing'.

www.actionfraud.police.uk Tel: 0300 123 2040



Keep your Household Details Up to Date

It is now more important than ever to keep your household details up to date. You will shortly be receiving a letter about the changes to your Scottish Secure Tenancy (SST) due to the Housing (Scotland) Act 2014.

Why you should make sure your household details are correct:

* THE QUALIFYING PERIOD *

The qualifying period is the length of time a person must have been living in a property to qualify for certain rights, e.g. becoming a joint tenant, having the tenancy assigned to them, or succeeding to a tenancy. This qualifying period STARTS when you notify us that someone is living with you.

For example: Mr A has a tenancy with us, and moves in his girlfriend, Miss B. The next day he logs into his My Home account and adds her as a household

member. After a year together they get engaged, and Mr A asks to have Miss B added to his tenancy. Because he updated his household details when she moved in, and Mr A is a Platinum Key Tenant, one short home inspection later - Miss B is a joint tenant.

If Mr A hadn't updated his household details until he wanted to add Miss B to the tenancy, they would have to wait another year to have both their names on the tenancy.

Keeping your household details up to date is simple in My Home:

1. Log into your My Home account
2. Click on the 'Do More' button in 'My Family'
3. Click the green 'plus' button
4. Fill in the details
5. Click submit
6. And you're done!

This creates a secure audit log, recording the date and time of the change on our systems.

If you're not online, you can quickly update us by calling 01620 825032.

The screenshot shows the 'Do More' button in the 'My Family' section. Below it is the 'Add a New Household Member' form with the following fields:

Name (Required field)	Suzy Ruby
Date of birth (Required field)	01/06/2016
Gender (Required field)	<input type="radio"/> Male <input checked="" type="radio"/> Female
Relationship (Required field)	Daughter

Buttons: Cancel, SUBMIT ✓

Confirmation message: ✓ Suzy Ruby has been saved

My Family

Miss Katrina Ruby			
Name	Date of birth	Gender	National insurance
Katrina Ruby	1 Feb 1966	Female	NCC1703A

Other Household Members

Name	Date of birth	Gender	Relationship
Suzy Ruby	1 Jun 2016	Female	Daughter



CAN YOU READ THIS?

Moving to Universal Credit

Everyone in East Lothian on legacy benefits (Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit) will be transferred to Universal Credit (UC) from 2019.

If you are on legacy benefits and there is a break in your claim, you will have to make a claim for UC. The only people in East Lothian exempt from this are families with three or more children, people receiving the Severe Disability Premium and people over the state pension age. Before moving to UC there are a few things you should know.

- **When making a claim, it will be at least 5 weeks before you receive any money.** If this is likely to cause hardship, you can apply for an advance, which will be deducted from future payments
- **You must attend any Job Centre appointments.** If you do not attend an appointment your claim will be cancelled and you will have to start the application process again. As UC is not backdated, this means you may lose up to 6 weeks of income. If you cannot afford to travel to your nearest Job Centre, please inform them of this, as they can refund your travel costs
- **Claims must be made online.** There is no option to complete paper forms, and if you are not computer literate, you will be expected to learn how to manage your claim online as quickly as possible. There are drop in sessions at local libraries to help new UC claimants,

but these can be over-subscribed (see below for how we can help)

- **You will be given a username and password for your on-line account and it will be your responsibility to keep all your personal details and information on your account up to date.** If you do not keep your account up to date, or do not do something you are told to do in your journal, you may lose your Universal Credit
- **If you choose to have the housing element of UC paid directly to us, the date we receive this payment will be different from the date you receive your UC payment.** This can result in you being up to two months in arrears. In these cases we may ask you to make extra payments until the arrears are cleared

Our Money Adviser, Anne Rattray, can help you if you are having difficulty with a UC claim. If you would like to discuss your UC claim, or need any other benefit, debt or budgeting advice, you can ask your Housing Officer to refer you to see Anne, or fill in the Money Advice form in My Home or the Tenancy Support section of elha.com.

How about this?

If you have problems reading our newsletter, we can provide it in large print, or on CD.

And don't forget – if you're paper-free you will receive the newsletter as a PDF, and PDFs can be resized so the text will be as large as you'd like.

Almost 16, 17 or 18?

If you are on Universal Credit, and you have a child turning 16 who is staying in school, please put that information into your journal. **If you do not notify UC that your child is staying in school, you will stop receiving the child elements of UC for them.** If you have a child in full time non-advanced education, you are entitled to receive UC payments for them until they are 19.

