



SPRING 2017

talkback

elha.com
east lothian housing association



Will you get your £10 or £20 Rent Discount in May?

Well over 100 tenants have already upgraded to Gold or Platinum Key Tenant status and will shortly become the first tenants in the UK to get a £10 or £20 cash discount from their rent! But we want to see as many tenants as possible get their discounts, so make sure you don't miss out.

If you haven't upgraded yet, you need to do so soon! Every tenant can qualify, but you must be able to meet the upgrade requirements, and apply to upgrade by Monday 24 April 2017 for your application to be assessed in time for the first discounts. All you have to do is go to your **My Home** account at **elha.com** and click on the Key Tenant Scheme upgrade button.



Not registered for My Home services yet? Don't worry, you can do this instantly, online, anytime at **elha.com**. All you need is your Tenant Number (which is included on any letter we send you, but if you can't find it, just get in touch, we can help with that too). Something else stopping you from applying to reduce your rent by up to £20 every month? Please let us know and we'll do all we can to help.

Upgrade NOW and unlock 'Cash Discounts' >>>

Are You Eligible for a Tax Break?



Since April 2015, couples where one person pays no tax because their income is less than the personal allowance – currently £11,000 – have been able to transfer £1,100 of that allowance to their tax-paying partner where they are married or in a civil partnership. People who have taken early retirement, a career break, extended parenting leave, or who work part-time can transfer the allowance as long as their partner is a basic rate tax payer earning between £11,000 and £43,000 a year. However, few people are aware the tax break exists and HMRC hopes to reverse this and will let couples backdate their claim to the previous tax year, and receive a payment of up to £432.

If you think you might be eligible, contact HMRC.

Website: www.gov.uk/government/organisations/hm-revenue-customs

New Developments

The new build properties at The Chimneys in Cockenzie and Garrison Green in Dunbar have now been advertised, and the successful applicants contacted. There was a huge response, with over 900 Homehunt applicants applying for the 35 properties at The Chimneys and over 500 for the 18 properties available in Dunbar.

We expect to be able to hand over keys to new tenants between the middle of May and early June.



Artist's impression
The Chimneys, Cockenzie'

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Help for Universal Credit Claimants

If you have been affected by the 7 day waiting period for Universal Credit (UC), you can make a claim through the ELHA Assistance Scheme to have the rent which would have otherwise been covered by UC for those 7 days written off.

For example – Mr A makes a UC claim on 1 February, and is told by the DWP that he will be eligible for all his rent to be covered by UC. Mr A has just left work, so he meets the rules for the 7 day waiting period is applied, and his UC will be paid from 8 February, leaving a 1 week gap where he is expected to cover the rent himself. Mr A then fills in the ELHA Assistance Scheme claim form in his My Home account. After his Housing Officer has checked the claim, and checked that he has paid all his rent, Mr A's rent for the waiting period week is written off.

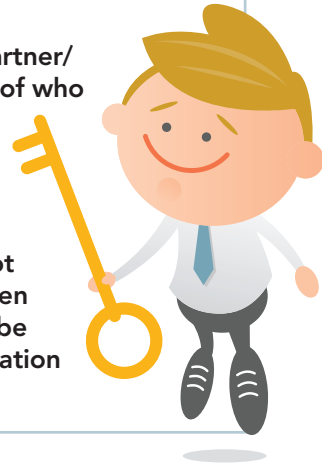
If you think you may be eligible for the Assistance Scheme, please fill out the form in your **My Home** account (or in the Tenancy Support section of **elha.com** if you have not yet activated your **My Home** account). If you're not sure if you will qualify, please contact your Housing Officer, by e-mailing **info@elha.com** or calling on **01620 825032**.

If You Move Away...

... remember that you need to give us Notice in writing and give us back your keys. If you move out and post your keys back through the door, you will still be legally liable for rent until you end your tenancy in writing. If we find out you've moved away without telling us, we have to go through an abandonment procedure which takes up to two months, meaning you could run up hundreds of pounds of debt on a property you're not living in. Having a former tenancy debt following you around can prevent you from accessing everything from a mobile phone contract to a mortgage.

Things which **don't** qualify as ending your tenancy:

- **Handing your keys into the Brunton Hall. We're not the Council, and we're based on Market Street in Haddington.**
- **E-mailing us and telling us that you've moved out. We need your notice in writing with your signature, and your tenancy ends 28 days after we receive it.**
- **The rent being paid by your partner/son/daughter/etc. Regardless of who pays the rent, it is still your tenancy.**
- **You told the person who repaired your boiler you were moving out. Repair staff do not work directly for ELHA, and even if they did, a tenancy can only be ended if we receive the information in writing, with your signature.**



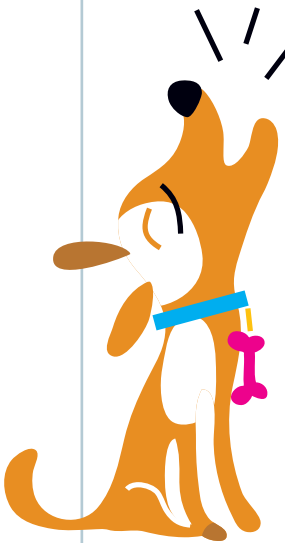
Dog-Free Flats

As reported in the summer 2016 edition of Talkback when we consulted all tenants in this type of flat, a total ban on dogs for new tenants in communal stair flats was the most popular option by a very small margin.

The proposed ban on dogs in flats with a communal stair caused a lot of debate on both sides. We first consulted with tenants about a potential ban back in a 2015 comment card, before the full consultation in 2016, and

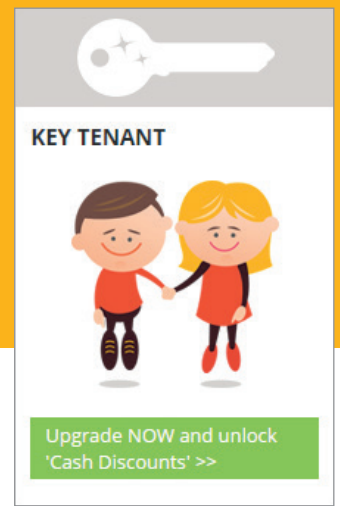
since then tenants, staff, our Tenant Involvement Group and the Management Committee have all shared their opinions and ideas.

From 1 April, dogs will be banned from communal stair flats for **new tenants only**. If you live in a communal stair and already have a dog or dogs, you will **not** be told to get rid of them, but we will be in touch so we have a record of dog ownership in flats.



Going for Gold (or Platinum) – Your Questions Answered!

The Key Tenant Scheme is here, and tenants are already applying to be assessed for a discount. We've had dozens of enquiries, and we'd like to share them, and the answers, with you – for every tenant who asked the question, we're sure there's at least one other who was thinking it.



Q. *If I pay my rent in advance at the office, can I still apply?*

A. No – the Key Tenant Scheme isn't just about paying your rent on time or in advance, it's about managing your tenancy in the most cost effective and efficient way. The most cost effective and efficient way to pay your rent is by Direct Debit. Remember – we rely on income from rents to pay for repairs, maintenance and running costs and if we can keep costs down we can also keep rents down without reducing services.

Q. *I pay my rent on the last day of the month – will I qualify?*

A. Only if your payment pays the rent due on the first of the following month (i.e. you are paying your rent a day or two in advance). Your rent is due on the 1st of the month, but we are flexible about payment dates, as long as your account is clear (or you have kept to a repayment arrangement) when we check you have kept all the Key Tenant commitments on the 28th of each month.

Q. *Why the 28th? Why not the 31st?*

A. Because all months have a 28th day. We cannot check who qualifies for a discount on the 31st, as not all months have a 31st.

Q. *Can I upgrade my Key Tenant status if I'm on Universal Credit?*

A. Yes, if you receive Universal Credit as long as you meet all of the requirements, you can join the Scheme, and your £10 or £20 a month will not be treated by the DWP or HMRC as income – so you will be able to keep it in full.

Q. *I'm on full Housing Benefit – can I upgrade my Key Tenant status?*

A. Yes, but you will have to get the Housing Benefit paid to yourself, and set up a Direct Debit or Standing Order to then pay it on to us. However, the DWP has not yet passed a Regulation (changed the law) to allow tenants receiving Housing Benefit to keep their discounts. Under existing Regulations the discounts would reduce your housing costs and accordingly reduce your Housing Benefit. But the good news is that Ministerial Consent has been given for a new Regulation to allow discounts to be kept – but this has to go through a legal process (that could be challenged) before it comes into force. So if you receive any Housing Benefit, and you qualify for Gold or Platinum status, your discount will not be applied to your rent account until the DWP confirms that the regulation has been passed. We expect this to happen around November this year, and when/if it does, all of the discount you have qualified for will be credited to your account.

Q. *I'm still paying off arrears – can I qualify?*

A. For Platinum, no. For Gold, yes – as long as you have a repayment arrangement with us and you are making the agreed payments each month, as well as keeping all the other commitments.

Q. *Can you set up My Home for me, so I can get the discount?*

A. There's more to qualifying for Gold or Platinum status than just having a My Home account – you need to manage your tenancy through My Home. If you sign up for Gold or Platinum status, then go back to phoning us when you want to report a repair or look for a new home, you may lose your discount. If you feel that you might have difficulty managing your tenancy through My Home, you can use our Help Me! service, so we can make sure you get the help or support you need to upgrade your account.



Fly Tipping & Junk

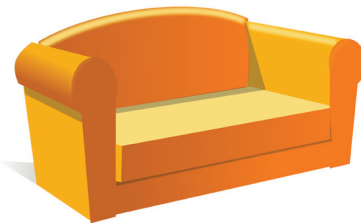
We want all our developments to be good places to live, so please don't leave old furniture or other large items in the bin store, lying outside your home or elsewhere in your neighbourhood. If it doesn't fit in your bin, you must arrange an uplift, or take it to a dump/recycling centre yourself. If you do dump rubbish, we will arrange to remove it and charge you the cost.

If we can't identify who has left large items in a bin store or elsewhere in a communal area, the charge to clear it will be spread over everyone who shares the bin store or communal area. If you think that's unfair, you're right, it is unfair that the actions of one or two irresponsible tenants means higher costs for their neighbours, but leaving an old sofa rotting in the bin store or other junk lying around indefinitely isn't an option.

CASE STUDY:

Mrs B had a second hand sofa delivered, but unfortunately the measurements she had been given were incorrect and she couldn't fit the sofa into her flat. The sofa was left outside overnight, and Mrs B contacted us the next day to tell us that the ELC uplift would not take place for three weeks. Mrs B was surprised to discover that this was not acceptable to us. Once she was made aware of the importance of removing the sofa, she attached a 'free sofa' note, and within 24 hours the sofa had been donated to a local charity.

Mrs B's quick thinking and determination to resolve the issue before anyone complained means that she will not lose her newly-acquired Platinum Tenant Status.



Every so often we try to respond to commonly held myths about anything and everything to do with your tenancy. Here are a few myths we've come across recently;

"I've spent all my Universal Credit. I had other bills to pay, so I can't afford to pay my rent this month."

If you receive a Universal Credit payment and you don't pay your rent, you can end up in court for Benefit Fraud and/or be evicted.

"My rent's not due until the end of the month."

No. Your rent is due on the 1st of the month. We won't normally pursue a debt on your rent account if it is completely clear by the 28th of the month - that's not the same thing.

Value for Money

We are completely dependent on our income from rent to keep running, and to keep rents as low as possible we must make sure we're not wasting that money. Our "traditional" paper based service is there for everyone who needs it but below is an approximate breakdown of how much it costs to send a simple one page letter by 2nd class post versus the cost of sending an email:

	Not Paper Free	Paper Free
Share of the software to generate the letter	£0.005	£0.005
Staff time to generate the letter on our systems	£0.25	£0.25
Share of cost of e-mail software	£0.00	£0.005
Paper to print off the letter	£0.005	£0.00
Share of costs for maintaining/ replacing printers & ink	£0.10	£0.00
Envelope	£0.02	£0.00
Staff time to fold letter and put it in an envelope	£0.15	£0.00
Postage (2nd class)	£0.55	£0.00
Share of staff time for the Post Office run	£0.10	£0.00
Total	£1.18	£0.26

That's a difference of almost £1, for every single letter (and let's not forget – letters can take up to 3 days to get to you, e-mail doesn't). Imagine how many letters we send out every day, and imagine how much money we can save when tenants choose to go paper-free - that's how we can afford rent discounts through our Key Tenant Scheme and how we hope to be able to control our rents in the longer term.

"You can't charge me rent in advance – that's charging me for my house when I haven't lived in it yet."

You pay bus fare when you get on the bus, not when you leave. You pay for a cinema ticket before you see the film, not after. When you buy a litre of milk from Tesco, they expect you to pay for it before you drink it. Your rent is due on the 1st of the month in advance.

"You need to sort out the grit bins – they're all empty."

We are not part of East Lothian Council. If it's not in your home or in a communal area, and you don't pay a service charge for it, we almost certainly have no responsibility for it.

"I want to join the Key Tenant Scheme, but I can't afford to buy a computer!"

You don't need one – My Home is designed for mobile phones and tablets, and there are free wi-fi spots and libraries all over East Lothian. A basic smartphone contract can cost as little as 40p a day, or you can buy a tablet for under £50. £50 may seem like a lot, but if you're a Platinum Key tenant, you'll have saved more than that on your rent in just three months. And remember – you can save money on more than just rent if you buy on-line.



TIG in Action – Visit to Kinwegar Recycling Centre

The TIG-Panel made a visit to the Kinwegar Recycling Centre in Wallyford in March as part of their scrutiny project, looking into communication, feedback and tenant expectations around neighbourhood issues. Problems with waste and recycling is something which can generate a lot of complaints – particularly in areas with communal bins – it only takes a few tenants in a communal stair who don't recycle to result in a communal household waste bin that overflows before the fortnightly collection.

The TIG found the trip very informative, for example: did you know that East Lothian produces some of the 'best' recycling in Scotland? Because the contamination rate in recycling boxes is far lower than wheelie bins, East Lothian gets a much better price per ton for recyclable waste, offsetting, the running costs of waste collection. And what happens to our recycling once it's sold on is fascinating.

For example:

At the moment, glass is sold to a company that uses it to create water treatment systems. Our empty wine and beer bottles are now saving lives in rural India!

Food waste is turned into high quality soil enrichers – topsoil erosion is a serious problem in the UK, and your banana peels and burnt toast are helping to reverse this. Garden waste is also converted to high quality compost, available to local gardeners.

Plastic recycling is versatile – East Lothian plastics can end up as industrial piping, milk bottles, even clothing!

Even cheap old laminate can be recycled – it's sold on to a company which can turn it into biofuel chips.

So – please recycle. Recycling keeps East Lothian greener and cleaner, offsets some of the cost of waste collection, and can benefit people right here, and all over the world.



Red Nose Day – and Cake

Staff raised £175 for Comic Relief this year – much of this was raised through our favourite fundraising activity – eating cakes. This year saw a huge amount of home baking show up for sale in the staff room, although it didn't stay there long.





UC Universal Credit

UPDATE

If you get Universal Credit you must tell the DWP about your rent increase. If you do not notify them, your Universal Credit will not be increased to cover the increase in your rent and you will have to pay any shortfall from the income you have.

How to notify the DWP about your rent increase:

- You cannot report the change before it happens so you should have reported it on or after 1 April 2017
- Access your journal and use the change of circumstances button, then select housing as the change
- You will need to enter all relevant details such as type of housing, how much the rent and service charges are (these must be accurate to the penny), landlord details etc
- If you are unsure about any information you can:
 - o check your original claim to confirm the type of housing, landlord details, etc
 - o check My Home for your rent increase notification letter, which will include how much the monthly rent and service charges are.

If you need help, digital support for UC Claimants is available in local libraries.

Tranent Library	Monday 9.30am - Midday
North Berwick Library	Tuesday 9.30am - Midday
Dunbar Library	Wednesday 10am - 2.00pm
Haddington Library	Thursday 9.30am - Midday
Prestonpans Library	Friday 9.30am - Midday

If you need help and can't access the support at local libraries, please contact the Job Centre on **0845 604 3719**.

We have recently sent out a survey to all of our tenants that we know are receiving Universal Credit so that we can gather information to pass to the DWP to help them identify areas for improvement. If you receive this survey, please take the time to complete it and send it back to us.



Prize Draw Winners

Congratulations to Mrs Burn from Gullane, Ms Burrows from Tranent and Mr Rodgers from Wallyford who all won £50 in the monthly repair satisfaction prize draw.

Remember, you are entered into the repair satisfaction prize draw every time you give us feedback on a repair. It's now even easier to give feedback – just click the Repair History button in **My Home**. If you haven't activated your My Home account yet, just drop us an e-mail at **info@elha.com** and we'll send you out a link to get started.

OUR NEWEST MODERN APPRENTICE

We're very pleased that our newest Modern Apprentice is a familiar face. Jena Moffat first came to us on a work experience program, and impressed us so much she's been called in to help with several projects over the years. She's been behind the scenes of a lot of our recent upgrades and has been responsible for collecting and organising a lot of the information you'll find in **My Home**.



Jena

AND GOODBYE/HELLO TO TWO APPRENTICES/NEW MEMBERS OF STAFF

Congratulations to Lily Henderson and Roisin Goodlet, who have completed their apprenticeships, and have now joined us as permanent staff. Lily completed a Business and Administration SVQ Level 3, and is now an Executive Support Assistant, and Roisin completed Business and Administration SVQ Level 3 and a CIH Level 2 Certificate in Housing Maintenance, and is now an Asset Management Assistant.



Lily

Roisin



HAPPY TO TRANSLATE

